

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
2011	57,743	3,755,049	6.503			57,743	6		2	15	57	80
2012	62,728	8,989,062	14.330			62,728	1		9	13	46	69
2013	67,678	6,004,782	8.872			67,678	1		7	13	47	68
2014	73,592	7,807,986	10.609			73,592	1		7	20	55	83
2015	82,030	3,688,978	4.497			82,030	1			10	55	66
<b>TOTAL</b>	<b>343,771</b>	<b>30,245,857</b>	<b>8.798</b>			<b>343,771</b>	<b>10</b>		<b>25</b>	<b>71</b>	<b>260</b>	<b>366</b>
O.D.		754,738	.219						1		2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	577,661		301,641	630,573	468,502	441,810		155,845	245,467	664,691	268,859
2012	850,800		1,699,203	691,165	881,245	249,847		2,436,693	1,380,930	652,097	147,082
2013	3,000		1,333,408	284,287	547,742			2,484,629	251,410	882,067	218,239
2014	119,054		1,307,133	992,824	735,807	482,871		1,803,758	1,298,022	920,987	147,530
2015	140,347			417,808	537,914	3,844			1,622,472	697,255	269,338
<b>TOTAL</b>	<b>1,690,862</b>		<b>4,641,385</b>	<b>3,016,657</b>	<b>3,171,210</b>	<b>1,178,372</b>		<b>6,880,925</b>	<b>4,798,301</b>	<b>3,817,097</b>	<b>1,051,048</b>
O.D.			291,194		3,820			438,695		20,371	658

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	663,154		370,113	774,975	649,343	555,355		264,002	326,226	920,600	252,190
2012	483,430	10,661	1,932,432	863,279	1,110,297	526,235	41,155	3,438,081	1,791,675	879,674	139,875
2013	4,406	10,272	1,369,213	391,592	670,398	8,660	31,388	1,850,897	403,254	1,086,024	207,764
2014	127,468	23,764	1,991,631	1,229,561	897,510	355,225	125,328	3,204,765	1,514,766	1,156,731	143,104
2015	155,624	10,700	759,505	591,509	478,199	10,224	40,101	1,011,474	885,001	606,914	263,143
<b>TOTAL</b>	<b>1,434,082</b>	<b>55,397</b>	<b>6,422,894</b>	<b>3,850,916</b>	<b>3,805,747</b>	<b>1,455,899</b>	<b>237,972</b>	<b>9,769,219</b>	<b>4,920,922</b>	<b>4,649,943</b>	<b>1,006,076</b>
O.D.		1,747	318,761	2,021	8,263		7,932	666,325	5,357	30,860	628

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	20,370,228	17,274,029	1,006,704			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,776,594	-4,485,815	3,672			
TOTAL LOSSES	12,593,634	12,788,214	1,010,376			
EXPECTED LOSSES	19,343,995	12,176,370	1,189,448			
CREDIBILITY	.06	.18	.26			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.663	3.720	.294	7.677		
INDICATED (POST-TEST)	3.353	3.913	.309	8.075		
PRES. ON RATE LEVEL	5.075	3.194	.312	8.581		
DERIVED BY FORMULA	5.002	3.323	.311	8.636		
UNDERLYING PRES. RATE	5.627	3.542	.346	9.515		
PROPOSED	4.970	3.302	.309	8.581		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	8.167
IND. RATES				8.17	MINIMUM PREMIUM	
MAN. RATES	11.88	11.49	9.45	+ 8.17	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	52,193	2,382,676	4.565	2		2	4	29	37	
2012	54,626	1,588,897	2.908	1		1	3	25	30	
2013	59,403	1,152,252	1.939			1	7	26	34	
2014	66,346	5,227,546	7.879			2	13	24	39	
2015	67,630	2,145,646	3.172			1	4	34	39	
<b>TOTAL</b>	<b>300,198</b>	<b>12,497,017</b>	<b>4.163</b>	<b>3</b>		<b>7</b>	<b>31</b>	<b>138</b>	<b>179</b>	
O.D.		44,798	.014				1		1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	508,185		340,408	106,337	179,688	3,584		346,478	56,829	708,085	133,082
2012	444,098		142,305	208,855	95,308			54,537	197,002	295,649	151,143
2013			144,422	409,226	83,359			9,965	192,617	186,565	126,098
2014			430,911	465,781	196,688			3,182,656	463,899	289,529	198,082
2015			133,864	236,466	121,754			38,560	761,396	649,955	203,651
<b>TOTAL</b>	<b>952,283</b>		<b>1,191,910</b>	<b>1,426,665</b>	<b>676,797</b>	<b>3,584</b>		<b>3,632,196</b>	<b>1,671,743</b>	<b>2,129,783</b>	<b>812,056</b>
O.D.				31,771					12,488		539

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	583,397		417,681	130,687	249,048	4,505		586,934	75,527	980,699	124,831
2012	465,121	978	180,509	255,358	120,924		1,272	104,800	256,738	382,018	143,737
2013	40	2,048	241,551	483,480	111,994	82	1,143	63,863	240,773	227,661	120,045
2014	65	5,451	469,870	528,821	244,818	2,216	45,417	1,157,779	537,059	372,875	192,140
2015	236	6,474	420,125	259,228	139,669	3,419	32,954	835,085	684,281	546,386	198,967
<b>TOTAL</b>	<b>1,048,859</b>	<b>14,951</b>	<b>1,729,736</b>	<b>1,657,574</b>	<b>866,453</b>	<b>10,222</b>	<b>80,786</b>	<b>2,748,461</b>	<b>1,794,378</b>	<b>2,509,639</b>	<b>779,720</b>
O.D.	2	154	14,771	33,093	2,283	7	151	5,537	12,001	884	527

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,653,637	6,876,305	780,247			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,710,699	-1,749,899	1,950			
TOTAL LOSSES	3,942,938	5,126,406	782,197			
EXPECTED LOSSES	4,232,792	4,728,120	651,430			
CREDIBILITY	.06	.16	.24			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.313	1.708	.261	3.282		
INDICATED (POST-TEST)	1.381	1.797	.275	3.453		
PRES. ON RATE LEVEL	1.272	1.420	.196	2.888		
DERIVED BY FORMULA	1.279	1.480	.215	2.974		
UNDERLYING PRES. RATE	1.410	1.575	.217	3.202		
PROPOSED	1.279	1.480	.215	2.974		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.830
IND. RATES				2.83	MINIMUM PREMIUM	
MAN. RATES	3.50	3.65	3.18	+ 2.83	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	16,970	790,316	4.657			16,970				4	18	22
2012	16,597	1,877,527	11.312			16,597			1	2	14	17
2013	17,233	1,041,822	6.045			17,233			1	1	23	25
2014	17,014	765,544	4.499			17,014					12	12
2015	18,930	737,171	3.894			18,930				1	14	15
<b>TOTAL</b>	<b>86,744</b>	<b>5,212,380</b>	<b>6.009</b>			<b>86,744</b>			<b>2</b>	<b>8</b>	<b>81</b>	<b>91</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				135,355	329,260				84,528	189,128	52,045
2012			194,504	140,845	63,833			728,307	643,685	81,266	25,087
2013			195,062	64,851	383,293			96,437	39,662	236,774	25,743
2014					348,290					391,886	25,368
2015				108,538	191,657				43,100	371,484	22,392
<b>TOTAL</b>			<b>389,566</b>	<b>449,589</b>	<b>1,316,333</b>			<b>824,744</b>	<b>810,975</b>	<b>1,270,538</b>	<b>150,635</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				166,351	456,354				112,338	261,941	48,818
2012		783	145,027	172,340	81,269		8,996	746,633	824,369	118,902	23,858
2013	55	2,255	265,191	104,126	444,767	792	3,007	178,821	66,357	284,104	24,507
2014	8	1,303	80,811	57,062	351,825	67	1,546	59,832	53,044	408,458	24,607
2015	199	3,477	246,100	189,211	166,905	847	5,952	199,212	171,023	276,128	21,877
<b>TOTAL</b>	<b>262</b>	<b>7,818</b>	<b>737,129</b>	<b>689,090</b>	<b>1,501,120</b>	<b>1,706</b>	<b>19,501</b>	<b>1,184,498</b>	<b>1,227,131</b>	<b>1,349,533</b>	<b>143,667</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,950,914	4,766,874	143,667			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-645,776	-587,540	409			
TOTAL LOSSES	1,305,138	4,179,334	144,076			
EXPECTED LOSSES	1,588,282	1,580,475	141,393			
CREDIBILITY	.03	.07	.11			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.505	4.818	.166	6.489		
INDICATED (POST-TEST)	1.583	5.069	.175	6.827		
PRES. ON RATE LEVEL	1.651	1.643	.147	3.441		
DERIVED BY FORMULA	1.649	1.883	.150	3.682		
UNDERLYING PRES. RATE	1.831	1.822	.163	3.816		
PROPOSED	1.649	1.883	.150	3.682		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.504
IND. RATES				3.50	MINIMUM PREMIUM	
MAN. RATES	4.17	4.33	3.79	+ 3.50	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	193,449	5,348,142	2.764	1		5	14	68	88
2012	199,408	8,087,768	4.055			13	24	67	104
2013	211,416	9,237,756	4.369			7	25	80	112
2014	225,360	6,593,407	2.925			9	25	68	102
2015	220,215	1,889,186	.857				3	59	62
<b>TOTAL</b>	<b>1,049,848</b>	<b>31,156,259</b>	<b>2.968</b>	<b>1</b>		<b>34</b>	<b>91</b>	<b>342</b>	<b>468</b>
O.D.		459,112	.043				4	8	12

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	92,024		787,004	347,158	982,677	380		601,732	726,410	1,351,715	459,042
2012			1,960,534	746,209	839,284			1,880,008	1,103,350	1,043,095	515,288
2013			1,345,786	1,050,646	712,380			3,705,200	852,349	1,096,103	475,292
2014			1,773,805	1,227,843	758,876			645,462	1,158,992	581,570	446,859
2015				21,960	548,586				36,822	899,957	381,861
<b>TOTAL</b>	<b>92,024</b>		<b>5,867,129</b>	<b>3,393,816</b>	<b>3,841,803</b>	<b>380</b>		<b>6,832,402</b>	<b>3,877,923</b>	<b>4,972,440</b>	<b>2,278,342</b>
O.D.				90,909	139,151				101,575	84,297	43,180

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	105,644		965,653	426,657	1,361,989	478		1,019,335	965,400	1,872,125	430,581
2012		12,968	2,356,901	931,695	1,063,999		37,297	3,119,490	1,444,639	1,373,633	490,039
2013	312	12,099	1,535,586	1,291,402	881,106	8,550	32,749	1,915,051	1,128,189	1,359,687	452,478
2014	439	31,972	2,693,588	1,510,494	973,534	2,840	58,137	1,586,037	1,248,900	729,735	433,453
2015	522	6,426	438,089	307,433	439,912	1,834	11,934	427,083	365,175	661,237	373,078
<b>TOTAL</b>	<b>106,917</b>	<b>63,465</b>	<b>7,989,817</b>	<b>4,467,681</b>	<b>4,720,540</b>	<b>13,702</b>	<b>140,117</b>	<b>8,066,996</b>	<b>5,152,303</b>	<b>5,996,417</b>	<b>2,179,629</b>
O.D.	138	2,395	172,196	151,223	122,652	271	2,907	87,593	113,666	79,520	42,146

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,646,514	20,804,002	2,221,775			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,428,494	-6,200,106	7,036			
TOTAL LOSSES	11,218,020	14,603,896	2,228,811			
EXPECTED LOSSES	13,343,569	16,650,590	2,456,644			
CREDIBILITY	.14	.37	.56			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.069	1.391	.212	2.672		
INDICATED (POST-TEST)	1.125	1.463	.223	2.811		
PRES. ON RATE LEVEL	1.146	1.430	.211	2.787		
DERIVED BY FORMULA	1.143	1.442	.218	2.803		
UNDERLYING PRES. RATE	1.271	1.586	.234	3.091		
PROPOSED	1.143	1.442	.218	2.803		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.667
IND. RATES				2.67	MINIMUM PREMIUM	
MAN. RATES	3.45	3.55	3.07	+ 2.67	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	5,984	3,729,320	62.321			5,984	1		3	3	15	22
2012	5,035	2,390,703	47.481			5,035	1	1		2	9	13
2013	4,701	431,042	9.169			4,701				2	7	9
2014	4,818	1,295,261	26.883			4,818		2		3	6	11
2015	5,275	658,626	12.485			5,275				1	10	11
<b>TOTAL</b>	<b>25,813</b>	<b>8,504,952</b>	<b>32.948</b>			<b>25,813</b>	<b>2</b>	<b>6</b>	<b>11</b>	<b>47</b>	<b>66</b>	

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	215,782		817,631	43,201	81,044			1,922,223	409,604	231,463	8,372
2012	291,969		273,600	52,658	113,696			275,000	320,529	1,044,180	19,071
2013				129,845	42,683				127,196	124,648	6,670
2014			424,828	123,204	14,052			591,696	73,156	44,445	23,880
2015				110,450	160,563				89,381	284,961	13,271
<b>TOTAL</b>	<b>507,751</b>		<b>1,516,059</b>	<b>459,358</b>	<b>412,038</b>			<b>2,788,919</b>	<b>1,019,866</b>	<b>1,729,697</b>	<b>71,264</b>

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	247,718		592,688	53,094	112,328			1,079,522	544,364	320,575	7,853
2012	305,790	1,803	326,516	67,432	125,426		5,754	479,866	428,039	1,141,325	18,137
2013		304	25,459	153,305	52,405		578	31,617	158,786	151,838	6,350
2014	90	5,974	507,379	155,240	50,291	1,775	36,455	870,449	123,979	86,511	23,164
2015	172	3,161	224,173	174,342	142,384	829	6,679	199,114	172,142	218,247	12,966
<b>TOTAL</b>	<b>553,770</b>	<b>11,242</b>	<b>1,676,215</b>	<b>603,413</b>	<b>482,834</b>	<b>2,604</b>	<b>49,466</b>	<b>2,660,568</b>	<b>1,427,310</b>	<b>1,918,496</b>	<b>68,470</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,953,865	4,432,053	68,470	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-990,685	-539,676	207	
TOTAL LOSSES	3,963,180	3,892,377	68,677	
EXPECTED LOSSES	2,412,999	1,443,980	75,374	
CREDIBILITY	.01	.03	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	15.353	15.079	.266	30.698
INDICATED (POST-TEST)	16.151	15.863	.280	32.294
PRES. ON RATE LEVEL	8.430	5.045	.263	13.738
DERIVED BY FORMULA	8.507	5.370	.264	14.141
UNDERLYING PRES. RATE	9.348	5.594	.292	15.234
PROPOSED	8.507	5.370	.264	14.141

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	13.459
IND. RATES				13.46	MINIMUM PREMIUM	
MAN. RATES	18.09	17.97	15.13	+ 13.46	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	49,278	6,671,623	13,538			49,278		1	3	6	23	33
2012	48,244	809,983	1,678			48,244			1	1	17	19
2013	48,377	673,563	1,392			48,377				7	20	27
2014	54,675	717,022	1,311			54,675				2	16	18
2015	56,639	632,629	1,116			56,639				3	19	22
<b>TOTAL</b>	<b>257,213</b>	<b>9,504,820</b>	<b>3,695</b>			<b>257,213</b>		<b>1</b>	<b>4</b>	<b>19</b>	<b>95</b>	<b>119</b>
O.D.		12,621	.004								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011		324,912	550,580	246,859	260,002		4,686,294	98,887	92,234	312,737	99,118
2012			150,479	58,406	118,377			67,751	64,207	176,020	174,743
2013				65,944	295,475				87,165	132,410	92,569
2014				119,671	96,599				67,177	327,271	106,304
2015				51,900	157,028				73,460	270,686	79,555
<b>TOTAL</b>		<b>324,912</b>	<b>701,059</b>	<b>542,780</b>	<b>927,481</b>		<b>4,686,294</b>	<b>166,638</b>	<b>384,243</b>	<b>1,219,124</b>	<b>552,289</b>
O.D.					7,913					1,941	2,767

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011		43,201	675,562	303,389	360,362		778,533	167,515	122,580	433,142	92,973
2012		1,013	182,503	73,848	147,985		1,396	116,757	85,870	227,047	166,181
2013		553	34,927	95,077	338,097		433	24,701	111,762	159,506	88,126
2014	7	931	78,058	140,476	106,179	97	2,097	79,746	108,860	345,870	103,115
2015	157	2,409	167,470	124,991	131,902	751	5,910	179,731	155,192	206,008	77,725
<b>TOTAL</b>	<b>164</b>	<b>48,107</b>	<b>1,138,520</b>	<b>737,781</b>	<b>1,084,525</b>	<b>848</b>	<b>788,369</b>	<b>568,450</b>	<b>584,264</b>	<b>1,371,573</b>	<b>528,120</b>
O.D.	7	91	6,027	4,178	6,304	4	23	859	731	1,417	2,671

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,551,469	3,790,773	530,791			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-992,524	-929,951	1,268			
TOTAL LOSSES	1,558,945	2,860,822	532,059			
EXPECTED LOSSES	2,446,095	2,507,827	432,118			
CREDIBILITY	.05	.14	.22			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.606	1.112	.207	1.925		
INDICATED (POST-TEST)	.638	1.170	.218	2.026		
PRES. ON RATE LEVEL	.858	.879	.151	1.888		
DERIVED BY FORMULA	.847	.920	.166	1.933		
UNDERLYING PRES. RATE	.951	.975	.168	2.094		
PROPOSED	.847	.920	.166	1.933		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.839
IND. RATES				1.84	MINIMUM PREMIUM	
MAN. RATES	2.58	2.50	2.08	+ 1.84	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	451,504	27,098,797	6.001	1		16	70	279	366	
2012	461,144	15,804,128	3.427	1		15	69	327	412	
2013	502,465	22,387,482	4.455			26	70	276	372	
2014	549,374	21,834,351	3.974	3		12	105	264	384	
2015	586,795	15,850,834	2.701	2		3	50	343	398	
<b>TOTAL</b>	<b>2,551,282</b>	<b>102,975,592</b>	<b>4.036</b>	<b>7</b>		<b>72</b>	<b>364</b>	<b>1489</b>	<b>1932</b>	
O.D.		654,850	.025				2	11	13	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	64,000		3,658,026	2,870,879	1,974,204			12,595,005	2,507,213	2,097,299	1,332,171
2012	5,379		2,514,528	2,977,178	2,448,859	454,257		1,043,261	1,897,197	3,194,402	1,269,067
2013			4,703,051	2,764,984	2,587,980			5,191,829	2,503,079	3,484,067	1,152,492
2014	365,547		2,255,898	4,558,223	2,873,358	152,050		2,429,529	4,643,808	3,313,163	1,242,775
2015	508,791		652,330	2,204,179	3,993,341	3,000		645,307	2,450,210	3,979,280	1,414,396
<b>TOTAL</b>	<b>943,717</b>		<b>13,783,833</b>	<b>15,375,443</b>	<b>13,877,742</b>	<b>609,307</b>		<b>21,904,931</b>	<b>14,001,507</b>	<b>16,068,211</b>	<b>6,410,901</b>
O.D.				137,186	107,433				193,842	171,962	44,427

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	73,472		4,041,579	3,528,311	2,736,253			5,281,820	3,332,085	2,904,754	1,249,576
2012	2,900	17,446	3,167,178	3,663,042	3,069,879	908,193	22,333	1,858,854	2,485,728	4,129,362	1,206,883
2013	1,197	43,759	5,649,815	3,476,695	3,177,349	30,498	114,459	6,702,951	3,359,837	4,327,588	1,097,172
2014	391,132	59,757	5,049,764	5,335,951	3,367,881	118,366	172,834	4,985,729	4,962,458	3,879,512	1,205,492
2015	566,709	82,448	5,614,265	3,963,166	3,529,943	24,250	183,666	4,628,297	3,362,424	3,239,562	1,381,865
<b>TOTAL</b>	<b>1,035,410</b>	<b>203,410</b>	<b>23,522,601</b>	<b>19,967,165</b>	<b>15,881,305</b>	<b>1,081,307</b>	<b>493,292</b>	<b>23,457,651</b>	<b>17,502,532</b>	<b>18,480,778</b>	<b>6,140,988</b>
O.D.	26	989	76,209	179,050	109,799	107	1,862	78,571	255,788	176,612	42,639

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	49,951,435	72,553,029	6,183,627			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-15,897,047	-20,163,893	21,265			
TOTAL LOSSES	34,054,388	52,389,136	6,204,892			
EXPECTED LOSSES	39,366,282	54,546,410	7,041,537			
CREDIBILITY	.25	.67	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.335	2.053	.243	3.631		
INDICATED (POST-TEST)	1.404	2.160	.256	3.820		
PRES. ON RATE LEVEL	1.391	1.928	.249	3.568		
DERIVED BY FORMULA	1.394	2.083	.256	3.733		
UNDERLYING PRES. RATE	1.543	2.138	.276	3.957		
PROPOSED	1.394	2.083	.256	3.733		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.553
IND. RATES				3.55	MINIMUM PREMIUM	
MAN. RATES	4.35	4.59	3.93	+ 3.55	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	36,197	976,065	2.696			36,197			2	5	17	24
2012	35,232	623,449	1.769			35,232				7	16	23
2013	35,397	800,100	2.260			35,397				5	24	29
2014	36,745	561,619	1.528			36,745				4	12	16
2015	37,521	232,372	.619			37,521					16	16
<b>TOTAL</b>	<b>181,092</b>	<b>3,193,605</b>	<b>1.764</b>			<b>181,092</b>			<b>2</b>	<b>21</b>	<b>85</b>	<b>108</b>
O.D.		935										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			314,284	130,219	124,540			92,567	53,226	117,121	144,108
2012				170,647	68,021				203,436	115,093	66,252
2013				131,485	178,672				89,933	278,392	121,618
2014				100,090	68,737				157,493	164,402	70,897
2015					83,053					93,615	55,704
<b>TOTAL</b>			<b>314,284</b>	<b>532,441</b>	<b>523,023</b>			<b>92,567</b>	<b>504,088</b>	<b>768,623</b>	<b>458,579</b>
O.D.											935

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			385,627	160,038	172,613			156,809	70,737	162,214	135,173
2012		54	10,604	207,629	85,168		197	13,747	260,659	150,398	63,006
2013		511	36,664	163,762	207,161		574	34,683	124,216	331,913	115,780
2014	4	730	62,483	115,516	76,630	124	2,551	94,917	173,603	182,506	68,770
2015	76	919	63,251	43,849	66,158	174	1,088	41,274	35,201	68,344	54,423
<b>TOTAL</b>	<b>80</b>	<b>2,214</b>	<b>558,629</b>	<b>690,794</b>	<b>607,730</b>	<b>298</b>	<b>4,410</b>	<b>341,430</b>	<b>664,416</b>	<b>895,375</b>	<b>437,152</b>
O.D.											898

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	907,061	2,856,315	438,050			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-781,163	-855,669	1,138			
TOTAL LOSSES	125,898	2,002,646	439,188			
EXPECTED LOSSES	1,914,142	2,294,435	403,834			
CREDIBILITY	.04	.11	.17			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.070	1.106	.243	1.419		
INDICATED (POST-TEST)	.074	1.164	.256	1.494		
PRES. ON RATE LEVEL	.953	1.143	.201	2.297		
DERIVED BY FORMULA	.918	1.145	.210	2.273		
UNDERLYING PRES. RATE	1.057	1.267	.223	2.547		
PROPOSED	.918	1.145	.210	2.273		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.163
IND. RATES				2.16	MINIMUM PREMIUM	
MAN. RATES	3.21	3.08	2.53	+ 2.16	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	10,887	419,708	3.855			1	1	7	9
2012	11,480	567,096	4.939			1	1	4	6
2013	12,142	390,669	3.217				3	5	8
2014	10,453	436,059	4.171				2	5	7
2015	10,636	380,302	3.575				1	6	7
<b>TOTAL</b>	<b>55,598</b>	<b>2,193,834</b>	<b>3.946</b>			<b>2</b>	<b>8</b>	<b>27</b>	<b>37</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			214,745	71,171	19,796			59,298	15,763	29,096	9,839
2012			173,963	78,780	29,400			34,777	157,435	70,322	22,419
2013				143,589	23,402				100,805	100,486	22,387
2014				213,983	15,716				179,979	20,255	6,126
2015				42,566	88,115				30,870	190,027	28,724
<b>TOTAL</b>			<b>388,708</b>	<b>550,089</b>	<b>176,429</b>			<b>94,075</b>	<b>484,852</b>	<b>410,186</b>	<b>89,495</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			263,492	87,469	27,437			100,451	20,949	40,298	9,229
2012		1,141	209,351	97,071	39,148		825	67,091	201,768	92,808	21,320
2013		304	26,245	168,030	30,878		459	25,168	125,951	122,339	21,312
2014	11	1,090	103,134	225,465	31,257	111	2,253	82,882	175,699	33,872	5,942
2015	91	1,522	106,381	81,043	75,772	461	3,383	109,162	93,903	142,260	28,063
<b>TOTAL</b>	<b>102</b>	<b>4,057</b>	<b>708,603</b>	<b>659,078</b>	<b>204,492</b>	<b>572</b>	<b>6,920</b>	<b>384,754</b>	<b>618,270</b>	<b>431,577</b>	<b>85,866</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,105,008	1,913,417	85,866			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,149,908	-570,271	227			
TOTAL LOSSES		1,343,146	86,093			
EXPECTED LOSSES	2,803,252	1,517,826	84,510			
CREDIBILITY	.02	.05	.08			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	2.416	.155	2.571		
INDICATED (POST-TEST)	.000	2.542	.163	2.705		
PRES. ON RATE LEVEL	4.547	2.462	.137	7.146		
DERIVED BY FORMULA	4.456	2.466	.139	7.061		
UNDERLYING PRES. RATE	5.042	2.730	.152	7.924		
PROPOSED	4.456	2.466	.139	7.061		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	6.720
IND. RATES				6.72	MINIMUM PREMIUM	
MAN. RATES	10.30	9.76	7.87	+ 6.72	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	41,239	828,848	2.009			1	3	22	26	
2012	45,026	1,534,044	3.407			1	7	17	25	
2013	45,603	684,068	1.500				2	18	20	
2014	48,943	542,460	1.108				2	20	22	
2015	52,146	1,058,440	2.029			1	1	22	24	
<b>TOTAL</b>	<b>232,957</b>	<b>4,647,860</b>	<b>1.995</b>			<b>1</b>	<b>2</b>	<b>15</b>	<b>117</b>	
O.D.		1,146								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			163,991	44,105	166,005			28,761	46,187	307,607	72,192
2012			130,440	279,966	56,978			50,000	871,375	69,141	76,144
2013				198,973	175,276				33,219	218,735	57,865
2014				111,664	122,057				38,863	141,246	128,630
2015	314,052			22,713	258,565				2,186	380,305	80,619
<b>TOTAL</b>	<b>314,052</b>		<b>294,431</b>	<b>657,421</b>	<b>778,881</b>			<b>78,761</b>	<b>991,830</b>	<b>1,117,034</b>	<b>415,450</b>
O.D.											1,146

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			201,217	54,205	230,082			48,721	61,382	426,038	67,716
2012		900	169,592	340,602	74,330		1,751	134,554	1,108,650	102,358	72,413
2013		627	47,843	241,835	205,301		313	20,326	53,159	259,390	55,087
2014	8	990	80,230	136,304	131,321	48	1,006	38,803	56,467	149,970	124,771
2015	347,225	3,175	217,883	154,935	208,951	738	4,542	169,479	144,601	277,897	78,765
<b>TOTAL</b>	<b>347,233</b>	<b>5,692</b>	<b>716,765</b>	<b>927,881</b>	<b>849,985</b>	<b>786</b>	<b>7,612</b>	<b>411,883</b>	<b>1,424,259</b>	<b>1,215,653</b>	<b>398,752</b>
O.D.											1,094

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,489,971	4,417,778	399,846			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-692,220	-862,638	953			
TOTAL LOSSES	797,751	3,555,140	400,799			
EXPECTED LOSSES	1,712,234	2,329,570	321,480			
CREDIBILITY	.05	.14	.20			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.342	1.526	.172	2.040		
INDICATED (POST-TEST)	.360	1.605	.181	2.146		
PRES. ON RATE LEVEL	.663	.902	.124	1.689		
DERIVED BY FORMULA	.648	1.000	.135	1.783		
UNDERLYING PRES. RATE	.735	1.000	.138	1.873		
PROPOSED	.648	1.000	.135	1.783		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.697
IND. RATES				1.70	MINIMUM PREMIUM	
MAN. RATES	2.21	2.18	1.86	+ 1.70	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	14,871	128,898	.866				1	4	5
2012	18,656	96,537	.517				1	5	6
2013	15,380	1,220,370	7.934			1	1	8	10
2014	16,243	86,166	.530				1	3	4
2015	17,044	171,241	1.004				1	2	3
<b>TOTAL</b>	<b>82,194</b>	<b>1,703,212</b>	<b>2.072</b>			1	5	22	28
O.D.		175,205	.213				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				26,877	17,481				30,763	34,035	19,742
2012				12,031	40,785				6,726	27,413	9,582
2013			215,752	35,346	80,302			799,906	8,770	70,817	9,477
2014				12,268	23,430				13,365	28,089	9,014
2015				111,188	9,107				15,000	28,571	7,375
<b>TOTAL</b>			215,752	197,710	171,105			799,906	74,624	188,925	55,190
O.D.			131,455					43,750			

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				33,032	24,229				40,884	47,138	18,518
2012		17	1,497	15,282	50,227		10	783	9,086	35,187	9,112
2013	38	1,298	171,801	49,462	97,248	4,235	14,281	841,416	38,514	100,941	9,022
2014	1	146	11,141	16,616	24,550	13	271	10,210	16,645	30,222	8,744
2015	26	1,473	109,504	94,979	21,829	102	894	24,930	21,650	22,573	7,205
<b>TOTAL</b>	65	2,934	293,943	209,371	218,083	4,350	15,456	877,339	126,779	236,061	52,601
O.D.	26	1,719	144,263	7,945	8,796	138	2,836	66,661	3,823	2,807	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,409,730	813,665	52,601	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-535,433	-309,002	182	
TOTAL LOSSES	874,297	504,663	52,783	
EXPECTED LOSSES	1,320,036	830,982	64,933	
CREDIBILITY	.02	.07	.10	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.064	.614	.064	1.742
INDICATED (POST-TEST)	1.119	.646	.067	1.832
PRES. ON RATE LEVEL	1.453	.914	.071	2.438
DERIVED BY FORMULA	1.446	.895	.071	2.412
UNDERLYING PRES. RATE	1.606	1.011	.079	2.696
PROPOSED	1.446	.895	.071	2.412

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.797
IND. RATES				2.80	MINIMUM PREMIUM	
MAN. RATES	3.31	3.47	3.03	+ 2.80	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	246,551	5,206,424	2.111	1		10	8	47	66
2012	251,140	3,194,386	1.271	1		3	8	30	42
2013	264,760	2,602,317	.982	1		4	13	34	52
2014	266,936	3,075,101	1.151			4	12	24	40
2015	208,060	2,325,863	1.117			5	2	25	32
<b>TOTAL</b>	<b>1,237,447</b>	<b>16,404,091</b>	<b>1.326</b>	<b>3</b>		<b>26</b>	<b>43</b>	<b>160</b>	<b>232</b>
O.D.		1,639							

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	439,346		2,512,007	313,602	438,269	3,380		645,528	167,016	481,720	205,556
2012	579,600		762,204	370,154	167,449	224,000		567,850	51,345	293,017	178,767
2013	3,000		871,251	273,749	263,507	488		443,033	342,453	235,576	169,260
2014			870,984	246,297	174,982			874,462	386,122	405,082	117,172
2015			911,221	56,767	399,549			222,027	69,344	532,657	134,298
<b>TOTAL</b>	<b>1,021,946</b>		<b>5,927,667</b>	<b>1,260,569</b>	<b>1,443,756</b>	<b>227,868</b>		<b>2,752,900</b>	<b>1,016,280</b>	<b>1,948,052</b>	<b>805,053</b>
O.D.											1,639

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	504,369		3,082,231	385,418	607,441	4,249		1,093,524	221,965	667,184	192,812
2012	415,059	4,799	878,206	455,965	218,772	594,606	10,546	886,262	77,579	382,101	170,007
2013	4,342	7,883	1,065,436	355,498	338,228	4,735	13,653	795,907	441,544	305,370	161,136
2014	170	11,838	992,506	331,333	245,523	2,152	44,315	1,127,111	477,163	487,219	113,657
2015	1,039	21,534	1,194,699	361,606	418,699	2,796	26,513	623,676	283,346	417,814	131,209
<b>TOTAL</b>	<b>924,979</b>	<b>46,054</b>	<b>7,213,078</b>	<b>1,889,820</b>	<b>1,828,663</b>	<b>608,538</b>	<b>95,027</b>	<b>4,526,480</b>	<b>1,501,597</b>	<b>2,259,688</b>	<b>768,821</b>
O.D.											1,564

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,414,156	7,479,768	770,385			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,059,473	-2,414,149	2,493			
TOTAL LOSSES	7,354,683	5,065,619	772,878			
EXPECTED LOSSES	14,663,747	6,385,227	977,582			
CREDIBILITY	.15	.41	.62			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.594	.409	.062	1.065		
INDICATED (POST-TEST)	.625	.430	.065	1.120		
PRES. ON RATE LEVEL	1.072	.467	.071	1.610		
DERIVED BY FORMULA	1.005	.452	.067	1.524		
UNDERLYING PRES. RATE	1.185	.516	.079	1.780		
PROPOSED	1.005	.452	.067	1.524		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.767
IND. RATES				1.77	MINIMUM PREMIUM	
MAN. RATES	2.60	2.44	2.00	+ 1.77	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	58,185	2,631,721	4.523			58,185			2	7	24	33
2012	60,978	1,722,314	2.824			60,978		1		14	37	52
2013	63,557	1,587,382	2.497			63,557				7	31	38
2014	71,966	1,253,728	1.742			71,966	1			6	34	41
2015	85,835	2,546,342	2.966			85,835			1	4	44	49
<b>TOTAL</b>	<b>340,521</b>	<b>9,741,487</b>	<b>2.861</b>			<b>340,521</b>	<b>1</b>	<b>1</b>	<b>3</b>	<b>38</b>	<b>170</b>	<b>213</b>
O.D.		1,626										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			338,185	335,256	427,572			97,051	236,551	1,030,312	166,794
2012		50,000		637,052	203,426		34,913		452,384	236,082	108,457
2013				265,737	336,313				146,388	619,037	219,907
2014	29,700			244,517	193,543	20,000			181,793	361,283	222,892
2015			212,307	107,335	366,725			657,917	207,996	731,120	262,942
<b>TOTAL</b>	<b>29,700</b>	<b>50,000</b>	<b>550,492</b>	<b>1,589,897</b>	<b>1,527,579</b>	<b>20,000</b>	<b>34,913</b>	<b>754,968</b>	<b>1,225,112</b>	<b>2,977,834</b>	<b>980,992</b>
O.D.											1,626

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			414,953	412,030	535,324			164,405	314,376	1,196,603	156,453
2012		75,744	40,680	774,201	255,901		50,953	33,808	579,236	309,174	103,143
2013		989	72,104	329,397	390,479		1,091	67,241	212,588	736,036	209,351
2014	31,736	1,911	158,595	286,405	213,083	14,637	3,608	135,749	223,616	389,445	216,205
2015	454	7,705	495,232	295,254	319,184	4,846	47,702	1,082,153	484,045	594,822	256,894
<b>TOTAL</b>	<b>32,190</b>	<b>86,349</b>	<b>1,181,564</b>	<b>2,097,287</b>	<b>1,713,971</b>	<b>19,483</b>	<b>103,354</b>	<b>1,483,356</b>	<b>1,813,861</b>	<b>3,226,080</b>	<b>942,046</b>
O.D.											1,582

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,906,296	8,851,199	943,628			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,382,363	-1,869,654	2,672			
TOTAL LOSSES	1,523,933	6,981,545	946,300			
EXPECTED LOSSES	3,452,883	5,101,004	841,087			
CREDIBILITY	.06	.17	.26			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.448	2.050	.278	2.776		
INDICATED (POST-TEST)	.471	2.157	.292	2.920		
PRES. ON RATE LEVEL	.914	1.351	.223	2.488		
DERIVED BY FORMULA	.887	1.488	.241	2.616		
UNDERLYING PRES. RATE	1.014	1.498	.247	2.759		
PROPOSED	.887	1.488	.241	2.616		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.489
IND. RATES				2.49	MINIMUM PREMIUM	
MAN. RATES	3.01	3.15	2.74	+ 2.49	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	94,495	2,430,897	2.572			2	8	56	66
2012	97,979	1,297,797	1.324	1			6	54	61
2013	103,907	3,193,094	3.073			2	8	70	80
2014	111,731	2,676,790	2.395			1	9	63	73
2015	114,421	1,498,763	1.309	1		1	3	49	54
<b>TOTAL</b>	<b>522,533</b>	<b>11,097,341</b>	<b>2.124</b>	<b>2</b>		<b>6</b>	<b>34</b>	<b>292</b>	<b>334</b>
O.D.		17,580	.003						

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			300,589	240,681	258,958			200,782	469,303	788,118	172,466
2012	199,001			118,150	171,008	210			77,482	519,233	212,713
2013			316,184	272,089	473,271			138,932	631,521	843,361	517,736
2014			154,628	405,913	488,640			220,000	280,335	840,965	286,309
2015	3,000		170,000	158,919	306,517			65,000	54,325	570,245	170,757
<b>TOTAL</b>	<b>202,001</b>		<b>941,401</b>	<b>1,195,752</b>	<b>1,698,394</b>	<b>210</b>		<b>624,714</b>	<b>1,512,966</b>	<b>3,561,922</b>	<b>1,359,981</b>
O.D.											17,580

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			368,823	295,798	358,917			340,124	623,704	1,091,545	161,773
2012	208,421	75	9,924	145,966	211,234	816	130	11,812	108,738	665,693	202,290
2013	89	3,730	446,289	353,143	557,482	1,142	6,882	396,450	808,827	1,023,386	492,885
2014	62	5,797	471,787	512,196	533,113	1,011	20,950	587,861	402,451	910,515	277,720
2015	3,747	8,416	536,387	310,215	282,348	1,717	13,880	393,231	263,492	428,679	166,830
<b>TOTAL</b>	<b>212,319</b>	<b>18,018</b>	<b>1,833,210</b>	<b>1,617,318</b>	<b>1,943,094</b>	<b>4,686</b>	<b>41,842</b>	<b>1,729,478</b>	<b>2,207,212</b>	<b>4,119,818</b>	<b>1,301,498</b>
O.D.											16,827

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,839,553	9,887,442	1,318,325			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,887,438	-2,573,285	3,663			
TOTAL LOSSES	1,952,115	7,314,157	1,321,988			
EXPECTED LOSSES	4,655,768	6,934,013	1,248,854			
CREDIBILITY	.09	.23	.35			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.374	1.400	.253	2.027		
INDICATED (POST-TEST)	.393	1.473	.266	2.132		
PRES. ON RATE LEVEL	.803	1.197	.216	2.216		
DERIVED BY FORMULA	.766	1.260	.234	2.260		
UNDERLYING PRES. RATE	.891	1.327	.239	2.457		
PROPOSED	.751	1.236	.229	2.216		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.109
IND. RATES				2.11	MINIMUM PREMIUM	
MAN. RATES	3.05	2.96	2.44	+ 2.11	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	64,534	1,606,739	2.489	1		2	13	26	42
2012	61,356	2,131,630	3.474	1		5	7	10	23
2013	63,187	1,308,509	2.070	1		1	3	18	23
2014	72,613	1,384,204	1.906	1		1	3	28	33
2015	74,210	1,497,463	2.017		1		3	25	29
<b>TOTAL</b>	<b>335,900</b>	<b>7,928,545</b>	<b>2.360</b>	<b>4</b>	<b>1</b>	<b>9</b>	<b>29</b>	<b>107</b>	<b>150</b>
O.D.		1,859							

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	3,000		285,748	372,345	120,238	375		302,843	254,223	181,250	86,717
2012			1,233,091	181,280	78,080	15,417		393,802	116,466	38,320	75,174
2013	144,603		298,557	147,582	96,256	303		10,267	305,443	139,817	165,681
2014	197,204		185,647	123,850	364,460	19,496		148,584	78,536	179,253	87,174
2015		326,483		86,951	226,667		300,000		59,646	438,325	59,391
<b>TOTAL</b>	<b>344,807</b>	<b>326,483</b>	<b>2,003,043</b>	<b>912,008</b>	<b>885,701</b>	<b>35,591</b>	<b>300,000</b>	<b>855,496</b>	<b>814,314</b>	<b>976,965</b>	<b>474,137</b>
O.D.											1,859

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	3,444		350,613	457,610	166,650	471		513,016	337,861	251,030	81,341
2012		7,988	1,460,904	229,550	113,862	59,854	7,750	649,691	153,454	55,435	71,490
2013	197,686	2,810	374,702	184,579	124,273	762	1,524	82,190	371,765	176,690	157,728
2014	210,673	4,394	345,881	199,938	389,486	14,642	11,289	288,561	112,722	201,936	84,559
2015	11,119	375,282	295,270	196,677	193,409	21,442	484,369	304,701	209,210	328,809	58,025
<b>TOTAL</b>	<b>422,922</b>	<b>390,474</b>	<b>2,827,370</b>	<b>1,268,354</b>	<b>987,680</b>	<b>97,171</b>	<b>504,932</b>	<b>1,838,159</b>	<b>1,185,012</b>	<b>1,013,900</b>	<b>453,143</b>
O.D.											1,781

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,081,028	4,454,946	454,924			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,732,544	-1,354,940	1,394			
TOTAL LOSSES	4,348,484	3,100,006	456,318			
EXPECTED LOSSES	4,269,289	3,654,592	473,619			
CREDIBILITY	.06	.17	.26			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.295	.923	.136	2.354		
INDICATED (POST-TEST)	1.362	.971	.143	2.476		
PRES. ON RATE LEVEL	1.149	.984	.128	2.261		
DERIVED BY FORMULA	1.162	.982	.132	2.276		
UNDERLYING PRES. RATE	1.271	1.088	.141	2.500		
PROPOSED	1.162	.982	.132	2.276		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.639
IND. RATES				2.64	MINIMUM PREMIUM	
MAN. RATES	2.90	3.16	2.81	+ 2.64	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	99,394	1,256,571	1.264			2	4	25	31
2012	96,875	815,622	.841			1	3	26	30
2013	98,775	2,167,514	2.194			4	5	29	38
2014	111,174	4,845,612	4.358			7	6	16	29
2015	120,269	3,590,527	2.985			4	3	39	46
<b>TOTAL</b>	<b>526,487</b>	<b>12,675,846</b>	<b>2.408</b>			<b>18</b>	<b>21</b>	<b>135</b>	<b>174</b>
O.D.		264							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			334,162	118,421	214,991			96,167	34,044	327,028	131,758
2012			118,041	80,677	161,815			19,274	19,425	264,213	152,177
2013			862,005	114,260	248,699			222,662	194,308	413,840	111,740
2014			1,541,513	170,417	79,831			2,593,603	186,286	157,040	116,922
2015			824,937	259,998	452,649			371,644	573,995	880,885	226,419
<b>TOTAL</b>			<b>3,680,658</b>	<b>743,773</b>	<b>1,157,985</b>			<b>3,303,350</b>	<b>1,008,058</b>	<b>2,043,006</b>	<b>739,016</b>
O.D.											264

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			410,017	145,540	297,977			162,907	45,245	452,932	123,589
2012		822	146,474	101,328	201,143		421	36,244	30,161	338,661	144,720
2013	238	7,487	1,026,589	169,339	316,338	1,627	7,197	423,267	266,803	502,987	106,376
2014	265	17,864	1,501,556	267,900	178,479	4,473	92,001	2,199,372	320,276	265,000	113,414
2015	1,062	23,064	1,343,252	544,544	478,833	6,120	61,330	1,415,622	803,193	743,875	221,211
<b>TOTAL</b>	<b>1,565</b>	<b>49,237</b>	<b>4,427,888</b>	<b>1,228,651</b>	<b>1,472,770</b>	<b>12,420</b>	<b>160,949</b>	<b>4,237,412</b>	<b>1,465,678</b>	<b>2,303,455</b>	<b>709,310</b>
O.D.											251

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,889,471	6,470,554	709,561			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,095,062	-1,666,579	2,600			
TOTAL LOSSES	5,794,409	4,803,975	712,161			
EXPECTED LOSSES	7,649,857	4,506,729	868,704			
CREDIBILITY	.09	.23	.35			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.101	.912	.135	2.148		
INDICATED (POST-TEST)	1.158	.959	.142	2.259		
PRES. ON RATE LEVEL	1.314	.774	.149	2.237		
DERIVED BY FORMULA	1.300	.817	.147	2.264		
UNDERLYING PRES. RATE	1.453	.856	.165	2.474		
PROPOSED	1.297	.815	.147	2.259		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.619
IND. RATES				2.62	MINIMUM PREMIUM	
MAN. RATES	3.22	3.27	2.78	+ 2.62	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	37,030	947,298	2.558			37,030			2	1	11	14
2012	34,836	839,058	2.408			34,836			1	1	9	11
2013	35,816	2,198,362	6.137			35,816			2	5	13	20
2014	38,097	468,252	1.229			38,097			1	3	9	13
2015	37,503	1,284,305	3.424			37,503			1	2	6	9
<b>TOTAL</b>	<b>183,282</b>	<b>5,737,275</b>	<b>3.130</b>			<b>183,282</b>			<b>7</b>	<b>12</b>	<b>48</b>	<b>67</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			458,179	32,105	32,718			135,060	630	66,620	221,986
2012			119,918	4,015	381,356			41,032	11,463	175,628	105,646
2013			523,685	290,331	48,145			785,982	346,135	155,031	49,053
2014			131,878	142,492	52,336			20,120	33,194	54,032	34,200
2015			225,202	146,814	124,883			492,979	95,000	150,466	48,961
<b>TOTAL</b>			<b>1,458,862</b>	<b>615,757</b>	<b>639,438</b>			<b>1,475,173</b>	<b>486,422</b>	<b>601,777</b>	<b>459,846</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			562,186	39,457	45,346			228,791	837	92,269	208,223
2012		894	149,129	12,541	470,224		830	70,028	18,552	225,423	100,469
2013	100	3,498	465,039	348,633	75,904	4,004	14,830	863,953	442,923	211,930	46,698
2014	36	2,605	223,118	164,965	71,938	93	1,914	53,621	40,973	59,959	33,174
2015	285	6,724	411,008	207,522	136,740	3,613	39,525	786,413	188,776	161,380	47,835
<b>TOTAL</b>	<b>421</b>	<b>13,721</b>	<b>1,810,480</b>	<b>773,118</b>	<b>802,152</b>	<b>7,710</b>	<b>57,099</b>	<b>2,002,806</b>	<b>692,061</b>	<b>750,961</b>	<b>436,399</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,892,237	3,018,292	436,399			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,201,449	-737,508	1,127			
TOTAL LOSSES	2,690,788	2,280,784	437,526			
EXPECTED LOSSES	2,939,843	1,975,779	401,388			
CREDIBILITY	.04	.12	.17			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.468	1.244	.239	2.951		
INDICATED (POST-TEST)	1.544	1.309	.251	3.104		
PRES. ON RATE LEVEL	1.451	.975	.198	2.624		
DERIVED BY FORMULA	1.455	1.015	.207	2.677		
UNDERLYING PRES. RATE	1.604	1.078	.219	2.901		
PROPOSED	1.455	1.015	.207	2.677		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.104
IND. RATES				3.10	MINIMUM PREMIUM	
MAN. RATES	3.54	3.73	3.26	+ 3.10	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	29,522	1,911,317	6.474			5	10	14	29
2012	28,695	1,220,325	4.252			1	6	10	17
2013	29,379	1,200,207	4.085			1		12	13
2014	32,506	615,229	1.892				5	8	13
2015	32,318	2,046,596	6.332			2	3	13	18
<b>TOTAL</b>	<b>152,420</b>	<b>6,993,674</b>	<b>4.588</b>			<b>9</b>	<b>24</b>	<b>57</b>	<b>90</b>
O.D.		701							

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			958,416	294,158	90,834			362,965	37,751	113,396	53,797
2012			371,632	209,320	98,680			335,340	46,731	107,968	50,654
2013			278,162		32,657			681,809		149,801	57,778
2014				233,314	30,075				181,746	70,947	99,147
2015			651,610	245,758	185,655			524,250	106,650	268,509	64,164
<b>TOTAL</b>			<b>2,259,820</b>	<b>982,550</b>	<b>437,901</b>			<b>1,904,364</b>	<b>372,878</b>	<b>710,621</b>	<b>325,540</b>
O.D.											701

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,175,976	361,521	125,895			614,863	50,171	157,053	50,462
2012		2,341	428,870	257,502	127,854		6,244	524,458	65,367	142,628	48,172
2013	49	1,455	203,689	6,363	43,270	3,532	11,969	706,440	29,142	191,016	55,005
2014	13	1,244	115,455	247,948	47,147	125	2,469	91,401	184,260	86,829	96,173
2015	607	14,894	870,234	360,012	235,808	3,645	38,674	797,845	236,690	245,708	62,688
<b>TOTAL</b>	<b>669</b>	<b>19,934</b>	<b>2,794,224</b>	<b>1,233,346</b>	<b>579,974</b>	<b>7,302</b>	<b>59,356</b>	<b>2,735,007</b>	<b>565,630</b>	<b>823,234</b>	<b>312,500</b>
O.D.											668

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,616,492	3,202,184	313,168			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,313,468	-739,412	875			
TOTAL LOSSES	4,303,024	2,462,772	314,043			
EXPECTED LOSSES	3,226,731	1,987,557	304,840			
CREDIBILITY	.04	.10	.15			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.823	1.616	.206	4.645		
INDICATED (POST-TEST)	2.970	1.700	.217	4.887		
PRES. ON RATE LEVEL	1.915	1.179	.181	3.275		
DERIVED BY FORMULA	1.957	1.231	.186	3.374		
UNDERLYING PRES. RATE	2.117	1.304	.200	3.621		
PROPOSED	1.957	1.231	.186	3.374		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.913
IND. RATES				3.91	MINIMUM PREMIUM	
MAN. RATES	4.15	4.53	4.07	+ 3.91	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	36,095	251								
2012	35,824									
2013	35,813									
2014	35,041									
2015	36,524									
<b>TOTAL</b>	<b>179,297</b>	<b>251</b>								

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											235
<b>TOTAL</b>											<b>235</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B			235			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-34,439	-671				
TOTAL LOSSES			235			
EXPECTED LOSSES	84,269	1,792				
CREDIBILITY	.04	.11	.17			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	.042	.001	.000	.043		
DERIVED BY FORMULA	.040	.001	.000	.041		
UNDERLYING PRES. RATE	.047	.001	.000	.048		
PROPOSED	.040	.001	.000	.041		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.042
IND. RATES				.04	MINIMUM PREMIUM	
MAN. RATES	.06	.06	.05	+ .04	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	59,340									
2012	58,937									
2013	55,290									
2014	66,813									
2015	63,251									
<b>TOTAL</b>	<b>303,631</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.	-70,471	-1,130				
TOTAL LOSSES						
EXPECTED LOSSES	173,069	3,036				
CREDIBILITY	.06	.16	.24			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	.051	.001	.000	.052		
DERIVED BY FORMULA	.048	.001	.000	.049		
UNDERLYING PRES. RATE	.057	.001	.000	.058		
PROPOSED	.048	.001	.000	.049		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.050
IND. RATES				.05	MINIMUM PREMIUM	
MAN. RATES	.07	.07	.06	+ .05	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	10,865	199,188	1.833			10,865				1	8	9
2012	10,790	48,651	.450			10,790					2	2
2013	10,942	77,392	.707			10,942					3	3
2014	11,675	308,458	2.642			11,675					11	11
2015	11,370	456,418	4.014			11,370				1	4	5
<b>TOTAL</b>	<b>55,642</b>	<b>1,090,107</b>	<b>1.959</b>			<b>55,642</b>				<b>2</b>	<b>28</b>	<b>30</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				87,697	20,673				36,742	31,951	22,125
2012					8,942					10,991	28,718
2013					11,083					16,196	50,113
2014					99,305					191,425	17,728
2015				36,000	56,029				111,343	193,100	59,946
<b>TOTAL</b>				<b>123,697</b>	<b>196,032</b>				<b>148,085</b>	<b>443,663</b>	<b>178,630</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				107,780	28,654				48,830	44,253	20,753
2012		3	186	160	10,989		1	153	219	14,065	27,311
2013		17	888	696	12,607		14	1,049	1,019	19,115	47,708
2014	2	366	23,039	16,274	100,311	33	749	29,223	25,908	199,521	17,196
2015	57	1,071	75,883	58,776	49,353	726	6,428	176,667	153,569	153,699	58,567
<b>TOTAL</b>	<b>59</b>	<b>1,457</b>	<b>99,996</b>	<b>183,686</b>	<b>201,914</b>	<b>759</b>	<b>7,192</b>	<b>207,092</b>	<b>229,545</b>	<b>430,653</b>	<b>171,535</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	316,555	1,045,798	171,535			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-334,279	-222,562	337			
TOTAL LOSSES		823,236	171,872			
EXPECTED LOSSES	819,050	596,482	119,631			
CREDIBILITY	.02	.05	.08			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	1.480	.309	1.789		
INDICATED (POST-TEST)	.000	1.557	.325	1.882		
PRES. ON RATE LEVEL	1.327	.967	.194	2.488		
DERIVED BY FORMULA	1.300	.997	.204	2.501		
UNDERLYING PRES. RATE	1.472	1.072	.215	2.759		
PROPOSED	1.293	.992	.203	2.488		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.368
IND. RATES				2.37	MINIMUM PREMIUM	
MAN. RATES	3.48	3.35	2.74	+ 2.37	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	80,586	2,524,347	3.132	1		4	9	19	33
2012	84,064	1,973,288	2.347			2	9	29	40
2013	84,680	1,118,789	1.321			1	7	30	38
2014	91,460	962,942	1.052			1	1	27	29
2015	97,581	3,057,853	3.133			1	6	31	38
<b>TOTAL</b>	<b>438,371</b>	<b>9,637,219</b>	<b>2.198</b>	<b>1</b>		<b>9</b>	<b>32</b>	<b>136</b>	<b>178</b>
O.D.		7,624	.001					1	1

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	424,025		732,252	258,778	117,058	124,783		479,266	91,381	82,972	213,832
2012			409,883	206,687	202,734			461,575	198,757	257,943	235,709
2013			164,724	111,600	139,437			38,042	190,750	338,823	135,413
2014			184,500	34,644	179,512			132,204	47,689	250,614	133,779
2015			247,260	265,140	463,226			1,051,279	107,235	456,324	467,389
<b>TOTAL</b>	<b>424,025</b>		<b>1,738,619</b>	<b>876,849</b>	<b>1,101,967</b>	<b>124,783</b>		<b>2,162,366</b>	<b>635,812</b>	<b>1,386,676</b>	<b>1,186,122</b>
O.D.					262					2,030	5,332

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	486,781		898,473	318,038	162,241	156,852		811,877	121,445	114,915	200,574
2012		2,733	497,171	256,585	256,438		9,167	768,172	263,152	338,556	224,159
2013	45	1,733	218,782	142,268	167,668	314	2,049	118,856	249,400	408,220	128,913
2014	42	3,248	260,238	76,645	196,168	491	10,137	260,814	91,304	273,073	129,766
2015	565	10,403	696,416	471,953	414,764	4,431	45,810	973,631	316,848	388,754	456,639
<b>TOTAL</b>	<b>487,433</b>	<b>18,117</b>	<b>2,571,080</b>	<b>1,265,489</b>	<b>1,197,279</b>	<b>162,088</b>	<b>67,163</b>	<b>2,933,350</b>	<b>1,042,149</b>	<b>1,523,518</b>	<b>1,140,051</b>
O.D.			6	5	322			28	41	2,598	5,088

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,239,265	5,031,401	1,145,139			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,895,773	-1,486,308	2,856			
TOTAL LOSSES	4,343,492	3,545,093	1,147,995			
EXPECTED LOSSES	4,681,802	4,011,095	968,800			
CREDIBILITY	.08	.21	.31			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.991	.809	.262	2.062		
INDICATED (POST-TEST)	1.043	.851	.276	2.170		
PRES. ON RATE LEVEL	.965	.827	.200	1.992		
DERIVED BY FORMULA	.971	.832	.224	2.027		
UNDERLYING PRES. RATE	1.068	.915	.221	2.204		
PROPOSED	.971	.832	.224	2.027		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.104
IND. RATES				2.10	MINIMUM PREMIUM	
MAN. RATES	2.68	2.69	2.29	+ 2.10	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	339	2,674	.788							
2012	542	3,238	.597							
2013	1,389	1,409	.101							
2014	2,218	17,891	.806						1	1
2015	4,146	10,207	.246							
<b>TOTAL</b>	<b>8,634</b>	<b>35,419</b>	<b>.410</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
2011											2,674
2012											3,238
2013											1,409
2014					6,628					8,146	3,117
2015											10,207
<b>TOTAL</b>					<b>6,628</b>					<b>8,146</b>	<b>20,645</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											2,508
2012											3,079
2013											1,341
2014		27	1,538	1,085	6,695	2	33	1,243	1,103	8,490	3,023
2015											9,972
<b>TOTAL</b>		<b>27</b>	<b>1,538</b>	<b>1,085</b>	<b>6,695</b>	<b>2</b>	<b>33</b>	<b>1,243</b>	<b>1,103</b>	<b>8,490</b>	<b>19,923</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,843	17,373	19,923			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-18,868	-8,400	30			
TOTAL LOSSES		8,973	19,953			
EXPECTED LOSSES	51,889	25,038	6,216			
CREDIBILITY	.01	.02	.02			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.104	.231	.335		
INDICATED (POST-TEST)	.000	.109	.243	.352		
PRES. ON RATE LEVEL	.543	.262	.065	.870		
DERIVED BY FORMULA	.538	.259	.069	.866		
UNDERLYING PRES. RATE	.601	.290	.072	.963		
PROPOSED	.538	.259	.069	.866		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.899
IND. RATES				.90	MINIMUM PREMIUM	
MAN. RATES	1.16	1.17	1.00	+ .90	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	475,851	13,214,352	2.776			475,851			23	56	144	223
2012	492,468	12,222,770	2.481			492,468	1		14	61	137	213
2013	500,014	13,373,081	2.674			500,014	1		21	65	155	242
2014	568,603	17,764,719	3.124			568,603			15	76	148	239
2015	534,671	9,090,149	1.700			534,671			4	19	136	159
<b>TOTAL</b>	<b>2,571,607</b>	<b>65,665,071</b>	<b>2.553</b>			<b>2,571,607</b>	<b>2</b>		<b>77</b>	<b>277</b>	<b>720</b>	<b>1076</b>
O.D.		68,245	.002								4	4

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			4,110,238	1,808,594	1,357,747			2,002,617	1,410,394	1,462,999	1,061,763
2012	222,264		2,671,005	2,085,238	1,830,270			1,415,459	1,521,458	1,318,359	1,158,717
2013	100,000		3,753,505	2,179,010	1,681,357			1,366,887	1,316,411	1,825,163	1,150,748
2014			2,964,986	2,963,995	1,398,582			4,718,822	2,198,609	2,107,986	1,411,739
2015			596,644	592,863	1,975,103			156,952	481,186	4,092,867	1,194,534
<b>TOTAL</b>	<b>322,264</b>		<b>14,096,378</b>	<b>9,629,700</b>	<b>8,243,059</b>			<b>9,660,737</b>	<b>6,928,058</b>	<b>10,807,374</b>	<b>5,977,501</b>
O.D.					31,432					18,394	18,419

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			4,863,038	2,222,761	1,881,838			3,073,849	1,874,413	2,026,252	995,934
2012	232,785	17,813	3,239,953	2,573,944	2,302,983		27,803	2,319,264	1,974,970	1,726,315	1,101,940
2013	137,696	36,641	4,803,588	2,725,503	2,108,098	11,219	44,052	2,574,911	1,739,639	2,248,108	1,095,512
2014	685	52,095	4,431,711	3,466,767	1,792,229	6,501	133,395	3,610,618	2,530,896	2,450,428	1,369,387
2015	2,357	39,420	2,548,802	1,556,633	1,658,513	8,094	64,016	1,891,916	1,449,055	2,159,234	1,167,060
<b>TOTAL</b>	<b>373,523</b>	<b>145,969</b>	<b>19,887,092</b>	<b>12,545,608</b>	<b>9,743,661</b>	<b>25,814</b>	<b>269,266</b>	<b>13,470,558</b>	<b>9,568,973</b>	<b>10,610,337</b>	<b>5,729,833</b>
O.D.		10	657	562	38,623		2	254	366	23,541	17,568

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	34,173,145	42,531,671	5,747,401			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,855,859	-13,918,232	18,438			
TOTAL LOSSES	24,317,286	28,613,439	5,765,839			
EXPECTED LOSSES	24,224,538	37,391,167	6,454,734			
CREDIBILITY	.25	.67	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.946	1.113	.224	2.283		
INDICATED (POST-TEST)	.995	1.171	.236	2.402		
PRES. ON RATE LEVEL	.852	1.314	.227	2.393		
DERIVED BY FORMULA	.888	1.218	.236	2.342		
UNDERLYING PRES. RATE	.942	1.454	.251	2.647		
PROPOSED	.907	1.245	.241	2.393		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.484
IND. RATES				2.48	MINIMUM PREMIUM	
MAN. RATES	2.87	3.23	2.75	+ 2.48	PRESENT	

+PROPOSED



ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	472,840	11,089,385	2,345				472,840			14	47	181	242
2012	478,660	11,925,478	2,491				478,660			19	51	176	246
2013	482,764	13,364,956	2,768				482,764	2		15	41	186	244
2014	488,060	11,781,097	2,413				488,060			15	59	132	206
2015	462,894	10,770,055	2,326				462,894			13	14	159	186
<b>TOTAL</b>	<b>2,385,218</b>	<b>58,930,971</b>	<b>2,471</b>				<b>2,385,218</b>	<b>2</b>		<b>76</b>	<b>212</b>	<b>834</b>	<b>1124</b>
O.D.		23,615											

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			2,928,930	1,911,761	1,693,165			933,399	1,191,279	1,615,197	815,654
2012			3,559,199	2,097,374	1,436,720			1,292,991	1,273,823	1,429,290	836,081
2013	268,578		3,134,759	1,628,090	2,651,083	21,115		1,168,719	1,036,096	2,660,665	795,851
2014			3,128,180	2,163,746	1,574,672			1,383,081	1,607,668	1,254,831	668,919
2015			2,876,963	560,482	2,810,814			1,114,723	370,538	2,324,823	711,712
<b>TOTAL</b>	<b>268,578</b>		<b>15,628,031</b>	<b>8,361,453</b>	<b>10,166,454</b>	<b>21,115</b>		<b>5,892,913</b>	<b>5,479,404</b>	<b>9,284,806</b>	<b>3,828,217</b>
O.D.											23,615

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			3,510,488	2,349,552	2,346,725			1,474,797	1,583,209	2,237,049	765,083
2012		23,702	4,326,760	2,588,294	1,831,745		26,394	2,204,456	1,661,912	1,863,779	795,113
2013	367,887	32,063	4,079,369	2,132,247	3,173,410	56,985	38,309	2,256,402	1,450,300	3,217,268	757,650
2014	769	56,756	4,761,427	2,698,495	1,952,865	5,516	113,067	2,988,471	1,834,324	1,509,612	648,851
2015	4,852	89,997	5,303,701	2,268,867	2,606,126	13,483	129,864	2,995,619	1,307,387	1,845,150	695,343
<b>TOTAL</b>	<b>373,508</b>	<b>202,518</b>	<b>21,981,745</b>	<b>12,037,455</b>	<b>11,910,871</b>	<b>75,984</b>	<b>307,634</b>	<b>11,919,745</b>	<b>7,837,132</b>	<b>10,672,858</b>	<b>3,662,040</b>
O.D.											22,737

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	34,861,134	42,456,316	3,684,777			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,422,756	-12,537,731	11,760			
TOTAL LOSSES	23,438,378	29,920,585	3,696,537			
EXPECTED LOSSES	27,883,198	33,464,609	4,317,245			
CREDIBILITY	.23	.64	.96			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.983	1.254	.155	2.392		
INDICATED (POST-TEST)	1.034	1.319	.163	2.516		
PRES. ON RATE LEVEL	1.057	1.268	.163	2.488		
DERIVED BY FORMULA	1.052	1.301	.163	2.516		
UNDERLYING PRES. RATE	1.169	1.403	.181	2.753		
PROPOSED	1.052	1.301	.163	2.516		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.612
IND. RATES				2.61	MINIMUM PREMIUM	
MAN. RATES	3.28	3.31	2.86	+ 2.61	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	79,543	3,372,136	4.239			79,543			7	13	26	46
2012	82,824	3,455,221	4.171			82,824			3	23	35	61
2013	86,168	5,593,643	6.491			86,168			8	26	36	70
2014	88,985	2,621,953	2.946			88,985				14	35	49
2015	98,526	2,579,670	2.618			98,526			1	6	49	56
<b>TOTAL</b>	<b>436,046</b>	<b>17,622,623</b>	<b>4.041</b>			<b>436,046</b>			<b>19</b>	<b>82</b>	<b>181</b>	<b>282</b>
O.D.		39,641	.009									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,309,515	498,742	203,632			592,535	309,983	305,586	152,143
2012			485,207	785,411	431,589			343,300	736,389	445,048	228,277
2013			1,588,815	1,034,523	382,937			1,421,786	653,564	316,592	195,426
2014				912,197	354,615				452,671	572,892	329,578
2015			415,171	173,985	709,950			200,000	154,316	666,469	259,779
<b>TOTAL</b>			<b>3,798,708</b>	<b>3,404,858</b>	<b>2,082,723</b>			<b>2,557,621</b>	<b>2,306,923</b>	<b>2,306,587</b>	<b>1,165,203</b>
O.D.											39,641

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,606,774	612,954	282,235			1,003,754	411,968	423,236	142,710
2012		3,380	621,645	961,240	544,008		7,379	609,998	948,252	584,833	217,091
2013	387	13,747	1,813,274	1,258,560	515,179	8,408	30,860	1,799,947	842,540	431,735	186,046
2014	55	5,728	506,400	1,008,256	423,794	373	7,731	288,154	512,568	629,210	319,691
2015	1,002	17,540	1,083,036	563,597	630,717	3,184	29,484	719,589	392,203	523,146	253,804
<b>TOTAL</b>	<b>1,444</b>	<b>40,395</b>	<b>5,631,129</b>	<b>4,404,607</b>	<b>2,395,933</b>	<b>11,965</b>	<b>75,454</b>	<b>4,421,442</b>	<b>3,107,531</b>	<b>2,592,160</b>	<b>1,119,342</b>
O.D.											38,450

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,181,829	12,500,231	1,157,792			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,254,898	-3,223,458	3,857			
TOTAL LOSSES	6,926,931	9,276,773	1,161,649			
EXPECTED LOSSES	8,045,049	8,703,478	1,299,417			
CREDIBILITY	.08	.21	.31			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.589	2.127	.266	3.982		
INDICATED (POST-TEST)	1.572	2.238	.280	4.190		
PRES. ON RATE LEVEL	1.668	1.804	.269	3.741		
DERIVED BY FORMULA	1.668	1.895	.272	3.835		
UNDERLYING PRES. RATE	1.845	1.996	.298	4.139		
PROPOSED	1.668	1.895	.272	3.835		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.982
IND. RATES				3.98	MINIMUM PREMIUM	
MAN. RATES	4.76	4.93	4.30	+ 3.98	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	180,791	2,725,669	1.507			2	14	44	60
2012	184,379	4,483,466	2.431			7	18	38	63
2013	184,591	3,421,043	1.853			4	13	37	54
2014	193,376	4,404,896	2.277			3	22	43	68
2015	193,593	2,084,238	1.076				1	57	58
<b>TOTAL</b>	<b>936,730</b>	<b>17,119,312</b>	<b>1.828</b>			<b>16</b>	<b>68</b>	<b>219</b>	<b>303</b>
O.D.		1,956							

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			358,188	422,748	287,308			441,485	337,160	514,522	364,258
2012			1,377,217	704,604	284,060			455,967	613,072	613,706	434,840
2013			914,209	515,921	285,598			626,565	326,408	389,996	362,346
2014			644,006	815,389	369,307			814,174	823,579	523,595	414,846
2015				8,895	605,443				35,521	904,400	529,979
<b>TOTAL</b>			<b>3,293,620</b>	<b>2,467,557</b>	<b>1,831,716</b>			<b>2,338,191</b>	<b>2,135,740</b>	<b>2,946,219</b>	<b>2,106,269</b>
O.D.											1,956

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			438,974	519,556	398,208			746,252	448,084	712,610	341,674
2012		9,075	1,662,793	867,280	373,722		9,480	788,696	796,360	800,117	413,533
2013	254	8,580	1,138,168	638,451	371,452	4,968	18,198	1,065,816	439,638	492,395	344,953
2014	139	11,341	969,922	937,653	462,470	1,856	38,055	1,057,059	897,421	629,897	402,401
2015	578	6,907	469,337	326,852	483,481	1,843	11,923	427,961	365,897	664,329	517,789
<b>TOTAL</b>	<b>971</b>	<b>35,903</b>	<b>4,679,194</b>	<b>3,289,792</b>	<b>2,089,333</b>	<b>8,667</b>	<b>77,656</b>	<b>4,085,784</b>	<b>2,947,400</b>	<b>3,299,348</b>	<b>2,020,350</b>
O.D.											1,860

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,888,175	11,625,673	2,022,210			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,924,804	-2,978,939	6,053			
TOTAL LOSSES	5,963,371	8,646,934	2,028,263			
EXPECTED LOSSES	7,175,351	7,990,306	2,145,111			
CREDIBILITY	.13	.34	.51			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.637	.923	.217	1.777		
INDICATED (POST-TEST)	.670	.971	.228	1.869		
PRES. ON RATE LEVEL	.692	.771	.207	1.670		
DERIVED BY FORMULA	.689	.839	.218	1.746		
UNDERLYING PRES. RATE	.766	.853	.229	1.848		
PROPOSED	.689	.839	.218	1.746		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.813
IND. RATES				1.81	MINIMUM PREMIUM	
MAN. RATES	2.23	2.25	1.92	+ 1.81	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	46,727	755,594	1.617			1	3	16	20
2012	53,429	368,115	.688				3	9	12
2013	61,444	460,501	.749				3	11	14
2014	71,416	928,734	1.300			2	2	8	12
2015	77,498	581,584	.750				4	12	16
<b>TOTAL</b>	<b>310,514</b>	<b>3,094,528</b>	<b>.997</b>			<b>3</b>	<b>15</b>	<b>56</b>	<b>74</b>
O.D.		459							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			141,406	46,077	169,061			68,813	71,668	144,150	114,419
2012				114,508	40,768				47,733	59,110	105,996
2013				135,325	48,703				55,875	129,366	91,232
2014			492,695	40,637	46,317			113,999	72,099	70,237	92,750
2015				88,751	113,411				146,224	118,045	115,153
<b>TOTAL</b>			<b>634,101</b>	<b>425,298</b>	<b>418,260</b>			<b>182,812</b>	<b>393,599</b>	<b>520,908</b>	<b>519,550</b>
O.D.											459

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			173,505	56,629	234,320			116,569	95,247	199,648	107,325
2012		36	7,014	139,236	51,158		49	3,669	61,800	76,378	100,802
2013		331	26,877	160,034	59,416		319	18,721	74,433	154,758	86,853
2014	104	6,818	570,342	79,692	82,674	417	8,542	216,381	88,757	85,641	89,968
2015	124	2,367	168,255	131,850	101,980	689	6,838	172,242	150,715	102,880	112,504
<b>TOTAL</b>	<b>228</b>	<b>9,552</b>	<b>945,993</b>	<b>567,441</b>	<b>529,548</b>	<b>1,106</b>	<b>15,748</b>	<b>527,582</b>	<b>470,952</b>	<b>619,305</b>	<b>497,452</b>
O.D.											437

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,500,209	2,187,246	497,889			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,446,534	-809,350	1,818			
TOTAL LOSSES	53,675	1,377,896	499,707			
EXPECTED LOSSES	3,620,594	2,207,755	568,240			
CREDIBILITY	.06	.16	.25			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.017	.444	.161	.622		
INDICATED (POST-TEST)	.018	.467	.169	.654		
PRES. ON RATE LEVEL	1.054	.643	.165	1.862		
DERIVED BY FORMULA	.992	.615	.166	1.773		
UNDERLYING PRES. RATE	1.166	.711	.183	2.060		
PROPOSED	.992	.615	.166	1.773		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.841
IND. RATES				1.84	MINIMUM PREMIUM	
MAN. RATES	2.83	2.66	2.14	+ 1.84	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	221,115	6,218,135	2.812			11	25	85	121
2012	229,959	5,999,872	2.609			10	21	73	104
2013	231,175	7,057,072	3.052			11	28	62	101
2014	228,795	6,694,753	2.926			9	45	66	120
2015	238,379	3,555,596	1.491			4	6	64	74
<b>TOTAL</b>	<b>1,149,423</b>	<b>29,525,428</b>	<b>2.569</b>			<b>45</b>	<b>125</b>	<b>350</b>	<b>520</b>
O.D.		567							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			2,197,819	565,535	1,093,050			737,301	371,926	700,875	551,629
2012			2,218,251	567,706	809,007			667,886	553,329	767,509	416,184
2013			2,448,106	667,016	1,120,927			996,583	707,976	729,305	387,159
2014			2,027,785	1,096,208	776,675			646,478	1,055,580	694,119	397,908
2015			724,336	118,322	938,221			122,420	92,509	1,138,318	421,470
<b>TOTAL</b>			<b>9,616,297</b>	<b>3,014,787</b>	<b>4,737,880</b>			<b>3,170,668</b>	<b>2,781,320</b>	<b>4,030,126</b>	<b>2,174,350</b>
O.D.											567

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			2,696,723	695,042	1,514,968			1,248,988	494,289	970,709	517,428
2012		14,629	2,655,014	717,137	1,028,582		13,556	1,132,845	726,112	998,532	395,791
2013	681	22,536	3,006,956	904,336	1,380,233	8,177	30,678	1,791,756	931,763	919,936	368,575
2014	485	34,723	2,915,257	1,391,619	999,024	2,805	57,410	1,558,952	1,164,830	839,769	385,971
2015	1,441	24,977	1,489,881	674,473	836,812	3,337	26,558	760,898	513,284	853,215	411,776
<b>TOTAL</b>	<b>2,607</b>	<b>96,865</b>	<b>12,763,831</b>	<b>4,382,607</b>	<b>5,759,619</b>	<b>14,319</b>	<b>128,202</b>	<b>6,493,439</b>	<b>3,830,278</b>	<b>4,582,161</b>	<b>2,079,541</b>
O.D.											532

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,499,263	18,554,665	2,080,073			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,511,330	-6,091,339	7,481			
TOTAL LOSSES	12,987,933	12,463,326	2,087,554			
EXPECTED LOSSES	15,976,981	16,333,301	2,655,166			
CREDIBILITY	.14	.39	.59			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.130	1.084	.182	2.396		
INDICATED (POST-TEST)	1.189	1.140	.191	2.520		
PRES. ON RATE LEVEL	1.256	1.285	.209	2.750		
DERIVED BY FORMULA	1.247	1.228	.198	2.673		
UNDERLYING PRES. RATE	1.390	1.421	.231	3.042		
PROPOSED	1.247	1.228	.198	2.673		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.775
IND. RATES				2.78	MINIMUM PREMIUM	
MAN. RATES	3.66	3.69	3.16	+ 2.78	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	9,535	86,741	.909						3	3
2012	11,203	317,846	2.837			1			6	7
2013	10,500	21,707	.206						3	3
2014	10,987	422,679	3.847			1			3	4
2015	12,088	113,938	.942						4	4
<b>TOTAL</b>	<b>54,313</b>	<b>962,911</b>	<b>1.773</b>			<b>2</b>			<b>19</b>	<b>21</b>
O.D.		169								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					12,903					25,320	48,518
2012			132,802		12,014			112,600		38,422	22,008
2013					2,305					6,427	12,975
2014			170,455		20,419			150,151		67,113	14,541
2015					44,643					35,021	34,274
<b>TOTAL</b>			<b>303,257</b>		<b>92,284</b>			<b>262,751</b>		<b>172,303</b>	<b>132,316</b>
O.D.											169

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					17,883					35,069	45,510
2012		858	156,363	1,171	16,511		2,190	184,157	2,130	50,492	20,930
2013		1	185	146	2,622		5	414	402	7,586	12,352
2014	34	2,309	191,805	13,652	32,027	486	10,004	239,025	22,202	79,583	14,105
2015	45	498	34,004	23,571	35,563	69	411	15,439	13,174	25,570	33,486
<b>TOTAL</b>	<b>79</b>	<b>3,666</b>	<b>382,357</b>	<b>38,540</b>	<b>104,606</b>	<b>555</b>	<b>12,610</b>	<b>439,035</b>	<b>37,908</b>	<b>198,300</b>	<b>126,383</b>
O.D.											161

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	838,302	379,354	126,544			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-203,173	-203,932	314			
TOTAL LOSSES	635,129	175,422	126,858			
EXPECTED LOSSES	502,939	550,733	106,996			
CREDIBILITY	.02	.05	.08			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.169	.323	.234	1.726		
INDICATED (POST-TEST)	1.230	.340	.246	1.816		
PRES. ON RATE LEVEL	.837	.917	.178	1.932		
DERIVED BY FORMULA	.845	.888	.183	1.916		
UNDERLYING PRES. RATE	.926	1.014	.197	2.137		
PROPOSED	.845	.888	.183	1.916		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.989
IND. RATES				1.99	MINIMUM PREMIUM	
MAN. RATES	2.59	2.60	2.22	+ 1.99	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	171,108	8,302,262	4.852			171,108			6	46	82	134
2012	175,105	10,281,964	5.871			175,105			6	49	106	161
2013	179,411	10,726,762	5.978			179,411			4	27	117	148
2014	191,727	7,130,923	3.719			191,727	1		2	40	91	134
2015	205,212	4,563,494	2.223			205,212				10	80	90
<b>TOTAL</b>	<b>922,563</b>	<b>41,005,405</b>	<b>4.445</b>			<b>922,563</b>	<b>1</b>		<b>18</b>	<b>172</b>	<b>476</b>	<b>667</b>
O.D.		47,778	.005							1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,050,422	1,397,405	1,739,781			845,627	992,783	1,308,963	967,281
2012			983,039	1,726,362	2,320,108			693,656	1,211,124	2,113,378	1,234,297
2013			604,265	1,702,237	2,960,940			154,843	1,826,106	2,539,180	939,191
2014			383,706	1,078,770	1,604,252			181,279	1,345,983	1,433,941	1,102,991
2015				634,843	1,531,474				222,345	1,206,135	968,697
<b>TOTAL</b>			<b>3,021,432</b>	<b>6,539,617</b>	<b>10,156,555</b>			<b>1,875,405</b>	<b>5,598,341</b>	<b>8,601,597</b>	<b>5,212,457</b>
O.D.				7,500	13,000					5,924	21,354

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,288,867	1,717,412	2,411,338			1,432,493	1,319,409	1,812,912	907,310
2012		7,341	1,296,875	2,136,759	2,879,902		14,833	1,232,802	1,588,635	2,731,311	1,173,816
2013	164	12,351	1,215,541	2,153,685	3,439,442	1,272	12,875	734,540	2,214,153	3,065,938	894,110
2014	172	16,241	1,294,894	1,409,669	1,723,757	1,645	33,676	1,091,854	1,503,454	1,601,633	1,069,901
2015	1,580	24,998	1,752,082	1,323,397	1,303,222	3,027	22,432	714,572	615,205	905,956	946,417
<b>TOTAL</b>	<b>1,916</b>	<b>60,931</b>	<b>6,848,259</b>	<b>8,740,922</b>	<b>11,757,661</b>	<b>5,944</b>	<b>83,816</b>	<b>5,206,261</b>	<b>7,240,856</b>	<b>10,117,750</b>	<b>4,991,554</b>
O.D.	1	96	7,190	6,314	16,957		1	81	117	7,582	20,354

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,214,496	37,866,159	5,011,908			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,468,450	-10,991,421	17,555			
TOTAL LOSSES	6,746,046	26,896,738	5,029,463			
EXPECTED LOSSES	13,497,097	29,651,176	5,959,757			
CREDIBILITY	.12	.34	.51			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.731	2.915	.545	4.191		
INDICATED (POST-TEST)	.769	3.067	.573	4.409		
PRES. ON RATE LEVEL	1.322	2.905	.584	4.811		
DERIVED BY FORMULA	1.256	2.960	.578	4.794		
UNDERLYING PRES. RATE	1.463	3.214	.646	5.323		
PROPOSED	1.256	2.960	.578	4.794		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.978
IND. RATES				4.98	MINIMUM PREMIUM	
MAN. RATES	5.75	6.25	5.53	+ 4.98	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	224,840	11,487,406	5.109			224,840			15	56	171	242
2012	229,260	11,473,748	5.004			229,260	1		21	52	152	226
2013	231,157	14,014,483	6.062			231,157			28	37	192	257
2014	241,224	16,035,426	6.647			241,224			34	111	113	258
2015	272,321	9,215,607	3.384			272,321			8	3	230	241
<b>TOTAL</b>	<b>1,198,802</b>	<b>62,226,670</b>	<b>5.191</b>			<b>1,198,802</b>	<b>1</b>		<b>106</b>	<b>259</b>	<b>858</b>	<b>1224</b>
O.D.		5,794										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			3,056,722	1,796,500	2,711,096			849,755	1,338,863	1,242,346	492,124
2012	209,452		4,115,755	1,629,066	1,176,926			1,629,890	1,052,421	1,115,869	544,369
2013			6,355,820	814,912	1,819,500			2,358,409	691,499	1,405,245	569,098
2014			6,821,652	2,551,431	557,666			2,246,258	2,796,957	543,272	518,190
2015			1,429,820	273,750	3,266,010			396,930	58,767	3,247,438	542,892
<b>TOTAL</b>	<b>209,452</b>		<b>21,779,769</b>	<b>7,065,659</b>	<b>9,531,198</b>			<b>7,481,242</b>	<b>5,938,507</b>	<b>7,554,170</b>	<b>2,666,673</b>
O.D.											5,794

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			3,750,597	2,207,894	3,757,575			1,439,485	1,779,347	1,720,646	461,612
2012	219,367	27,106	4,946,571	2,021,157	1,515,473		32,625	2,730,275	1,378,523	1,463,222	517,695
2013	1,749	54,377	7,457,369	1,213,456	2,312,169	18,591	66,027	3,884,383	1,012,709	1,758,952	541,781
2014	1,521	103,610	8,802,025	3,161,276	1,203,152	8,891	181,628	4,745,408	2,957,654	908,617	502,644
2015	4,207	65,627	4,055,010	2,110,495	2,783,572	9,186	71,875	2,073,317	1,322,139	2,415,138	530,405
<b>TOTAL</b>	<b>226,844</b>	<b>250,720</b>	<b>29,011,572</b>	<b>10,714,278</b>	<b>11,571,941</b>	<b>36,668</b>	<b>352,155</b>	<b>14,872,868</b>	<b>8,450,372</b>	<b>8,266,575</b>	<b>2,554,137</b>
O.D.											5,589

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	44,750,827	39,003,166	2,559,726			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-16,387,181	-13,282,158	9,291			
TOTAL LOSSES	28,363,646	25,721,008	2,569,017			
EXPECTED LOSSES	40,495,531	35,880,144	3,128,874			
CREDIBILITY	.15	.40	.61			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.366	2.146	.214	4.726		
INDICATED (POST-TEST)	2.489	2.258	.225	4.972		
PRES. ON RATE LEVEL	3.053	2.706	.236	5.995		
DERIVED BY FORMULA	2.968	2.527	.229	5.724		
UNDERLYING PRES. RATE	3.378	2.993	.261	6.632		
PROPOSED	2.968	2.527	.229	5.724		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	5.943
IND. RATES				5.94	MINIMUM PREMIUM	
MAN. RATES	8.12	8.20	6.89	+ 5.94	PRESENT	

+PROPOSED



ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	232,426	4,108,953	1.767			4	24	55	83
2012	230,093	3,148,576	1.368			4	17	38	59
2013	260,481	2,588,892	.993			1	28	42	71
2014	276,626	2,630,492	.950			1	19	33	53
2015	241,322	1,911,058	.791			1	6	30	37
<b>TOTAL</b>	<b>1,240,948</b>	<b>14,387,971</b>	<b>1.159</b>			<b>11</b>	<b>94</b>	<b>198</b>	<b>303</b>
O.D.		64,331	.005					2	2

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			766,647	627,568	573,452			294,859	644,043	714,956	487,428
2012			792,867	472,069	281,039			316,287	569,781	394,541	321,992
2013			156,711	736,203	353,531			106,995	583,162	287,285	365,005
2014			180,959	541,134	300,036			41,359	1,003,130	269,929	293,945
2015			127,464	261,133	481,922			66,718	151,294	436,279	386,248
<b>TOTAL</b>			<b>2,024,648</b>	<b>2,638,107</b>	<b>1,989,980</b>			<b>826,218</b>	<b>2,951,410</b>	<b>2,102,990</b>	<b>1,854,618</b>
O.D.					18,440					10,783	35,108

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			940,676	771,282	794,806			499,492	855,934	990,213	457,207
2012		5,271	963,297	581,744	360,154		6,696	555,290	735,325	517,339	306,214
2013	43	3,151	332,797	880,067	429,470	878	5,344	299,734	715,073	364,238	347,485
2014	72	6,084	519,793	623,743	354,088	784	15,855	548,932	1,004,171	355,111	285,127
2015	592	10,920	725,163	480,841	431,133	1,786	16,075	416,439	283,859	342,108	377,364
<b>TOTAL</b>	<b>707</b>	<b>25,426</b>	<b>3,481,726</b>	<b>3,337,677</b>	<b>2,369,651</b>	<b>3,448</b>	<b>43,970</b>	<b>2,319,887</b>	<b>3,594,362</b>	<b>2,569,009</b>	<b>1,773,397</b>
O.D.					25,558					14,934	32,949

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	5,875,164	11,911,191	1,806,346		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-3,316,709	-3,476,700	5,421		
TOTAL LOSSES	2,558,455	8,434,491	1,811,767		
EXPECTED LOSSES	8,103,391	9,282,291	1,960,698		
CREDIBILITY	.15	.41	.62		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	.206	.680	.146	1.032	
INDICATED (POST-TEST)	.217	.715	.154	1.086	
PRES. ON RATE LEVEL	.590	.676	.143	1.409	
DERIVED BY FORMULA	.534	.692	.150	1.376	
UNDERLYING PRES. RATE	.653	.748	.158	1.559	
PROPOSED	.534	.692	.150	1.376	
<b>IND. RATES</b>					
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE
IND. RATES				1.43	MINIMUM PREMIUM
MAN. RATES	2.04	1.95	1.62	+ 1.43	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	7,767	119,807	1,542				1			1
2012	8,136	46,978	.577				1			1
2013	7,794	251,840	3.231				2		3	5
2014	8,289	238,359	2.875				1		2	3
2015	7,504	68,590	.914						3	3
<b>TOTAL</b>	<b>39,490</b>	<b>725,574</b>	<b>1.837</b>				<b>5</b>		<b>8</b>	<b>13</b>
O.D.		63,952	.161				1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				15,000					87,500		17,307
2012				2,685					10,327		33,966
2013				57,985	27,855				33,171	44,579	88,250
2014				42,609	2,779				151,192	31,447	10,332
2015					11,993					25,337	31,260
<b>TOTAL</b>				<b>118,279</b>	<b>42,627</b>				<b>282,190</b>	<b>101,363</b>	<b>181,115</b>
O.D.				31,752					28,123		4,077

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				18,435					116,288		16,234
2012			144	3,248	25		9	617	13,115	158	32,302
2013		148	12,078	69,014	33,408		162	9,027	42,166	53,844	84,014
2014	2	214	20,455	44,837	5,870	95	1,951	71,824	149,556	43,496	10,022
2015	12	133	9,134	6,335	9,551	50	300	11,174	9,528	18,499	30,541
<b>TOTAL</b>	<b>14</b>	<b>495</b>	<b>41,811</b>	<b>141,869</b>	<b>48,854</b>	<b>145</b>	<b>2,422</b>	<b>92,642</b>	<b>330,653</b>	<b>115,997</b>	<b>173,113</b>
O.D.		5	1,709	38,406	295		25	1,680	35,716	429	3,824

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	140,948	712,219	176,937			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-433,822	-215,490	299			
TOTAL LOSSES		496,729	177,236			
EXPECTED LOSSES	1,058,726	574,975	110,966			
CREDIBILITY	.02	.04	.06			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	1.258	.449	1.707		
INDICATED (POST-TEST)	.000	1.323	.472	1.795		
PRES. ON RATE LEVEL	2.423	1.316	.254	3.993		
DERIVED BY FORMULA	2.375	1.316	.267	3.958		
UNDERLYING PRES. RATE	2.681	1.456	.281	4.418		
PROPOSED	2.375	1.316	.267	3.958		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.109
IND. RATES				4.11	MINIMUM PREMIUM	
MAN. RATES	5.46	5.43	4.59	+ 4.11	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	29,580	243,318	.822				1	14	15
2012	36,487	908,251	2.489			1	1	5	7
2013	30,397	812,881	2.674			1	4	8	13
2014	29,872	520,773	1.743			1	4	6	11
2015	27,539	519,238	1.885			1		9	10
<b>TOTAL</b>	<b>153,875</b>	<b>3,004,461</b>	<b>1.953</b>			<b>4</b>	<b>10</b>	<b>42</b>	<b>56</b>
O.D.		8,418	.005						

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				5,476	106,622				1,623	81,553	48,044
2012			365,864	30,261	192,042			192,000	31,039	62,953	34,092
2013			126,286	259,485	95,912			63,855	104,929	86,720	75,694
2014			163,432	133,481	18,149			81,369	58,219	39,820	26,303
2015			143,577		142,184			48,250		171,237	13,990
<b>TOTAL</b>			<b>799,159</b>	<b>428,703</b>	<b>554,909</b>			<b>385,474</b>	<b>195,810</b>	<b>442,283</b>	<b>198,123</b>
O.D.											8,418

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				6,730	147,778				2,157	112,952	45,065
2012		2,420	435,713	42,674	241,079		3,763	315,830	43,001	83,292	32,421
2013	34	1,641	196,370	310,134	121,210	523	2,220	128,414	132,907	108,352	72,061
2014	41	2,850	245,629	151,888	38,865	301	6,136	155,873	68,446	50,846	25,514
2015	241	4,170	240,337	91,550	127,912	669	5,862	147,614	71,480	129,588	13,668
<b>TOTAL</b>	<b>316</b>	<b>11,081</b>	<b>1,118,049</b>	<b>602,976</b>	<b>676,844</b>	<b>1,493</b>	<b>17,981</b>	<b>747,731</b>	<b>317,991</b>	<b>485,030</b>	<b>188,729</b>
O.D.											7,938

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,896,651	2,082,841	196,667	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-494,748	-493,383	609	
TOTAL LOSSES	1,401,903	1,589,458	197,276	
EXPECTED LOSSES	1,206,379	1,312,553	235,428	
CREDIBILITY	.04	.10	.15	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.911	1.033	.128	2.072
INDICATED (POST-TEST)	.958	1.087	.135	2.180
PRES. ON RATE LEVEL	.709	.771	.138	1.618
DERIVED BY FORMULA	.719	.803	.138	1.660
UNDERLYING PRES. RATE	.784	.853	.153	1.790
PROPOSED	.719	.803	.138	1.660

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.723
IND. RATES				1.72	MINIMUM PREMIUM	
MAN. RATES	1.91	2.06	1.86	+ 1.72	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	33,826	101,961	.301			33,826				1	2	3
2012	36,751	244,442	.665			36,751				1	11	12
2013	54,013	1,228,916	2.275			54,013			1	5	10	16
2014	58,755	1,341,779	2.283			58,755			1	8	16	25
2015	59,237	1,287,698	2.173			59,237			1	7	21	29
<b>TOTAL</b>	<b>242,582</b>	<b>4,204,796</b>	<b>1.733</b>			<b>242,582</b>			<b>3</b>	<b>22</b>	<b>60</b>	<b>85</b>
O.D.		243,726	.100							2	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				4,709	12,196				5,754	6,711	72,591
2012				7,569	74,902				12,570	72,861	76,540
2013			178,417	424,351	177,433			21,805	142,895	129,070	154,945
2014			165,051	361,433	61,846			70,024	240,000	175,234	268,191
2015			153,148	265,323	142,044			87,255	181,614	212,045	246,269
<b>TOTAL</b>			<b>496,616</b>	<b>1,063,385</b>	<b>468,421</b>			<b>179,084</b>	<b>582,833</b>	<b>595,921</b>	<b>818,536</b>
O.D.				125,008	16,356				99,288	2,925	149

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				5,787	16,904				7,647	9,295	68,090
2012		31	1,969	10,495	92,111		21	1,756	17,414	93,438	72,790
2013	49	2,481	290,601	507,779	220,646	180	1,238	70,103	178,694	158,358	147,508
2014	51	4,139	363,510	396,578	99,494	395	8,137	239,850	260,474	204,153	260,145
2015	286	7,612	493,779	307,737	163,553	1,605	16,196	373,178	224,610	183,815	240,605
<b>TOTAL</b>	<b>386</b>	<b>14,263</b>	<b>1,149,859</b>	<b>1,228,376</b>	<b>592,708</b>	<b>2,180</b>	<b>25,592</b>	<b>684,887</b>	<b>688,839</b>	<b>649,059</b>	<b>789,138</b>
O.D.		257	22,525	146,034	22,314		371	18,556	118,022	7,135	142

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,918,876	3,452,487	789,280			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,316,533	-767,713	1,707			
TOTAL LOSSES	602,343	2,684,774	790,987			
EXPECTED LOSSES	3,286,985	2,086,206	533,680			
CREDIBILITY	.05	.14	.21			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.248	1.107	.326	1.681		
INDICATED (POST-TEST)	.261	1.165	.343	1.769		
PRES. ON RATE LEVEL	1.225	.777	.199	2.201		
DERIVED BY FORMULA	1.177	.831	.229	2.237		
UNDERLYING PRES. RATE	1.355	.860	.220	2.435		
PROPOSED	1.158	.818	.225	2.201		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.285
IND. RATES				2.29	MINIMUM PREMIUM	
MAN. RATES	3.02	3.00	2.53	+ 2.29	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	942	7,095	.753						1	1
2012	748									
2013	685	508	.074							
2014	1,086	1,467	.135						1	1
2015	1,136	214	.018							
<b>TOTAL</b>	<b>4,597</b>	<b>9,284</b>	<b>.202</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
2011					3,705					1,445	1,945
2013											508
2014					1,141					178	148
2015											214
<b>TOTAL</b>					<b>4,846</b>					<b>1,623</b>	<b>2,815</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					5,135					2,001	1,824
2013											484
2014		4	262	186	1,153			28	22	184	144
2015											209
<b>TOTAL</b>		<b>4</b>	<b>262</b>	<b>186</b>	<b>6,288</b>			<b>28</b>	<b>22</b>	<b>2,185</b>	<b>2,661</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	294	8,681	2,661			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-41,977	-22,194	26			
TOTAL LOSSES			2,687			
EXPECTED LOSSES	104,214	60,588	8,228			
CREDIBILITY	.00	.01	.01			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.000	.058	.058		
INDICATED (POST-TEST)	.000	.000	.061	.061		
PRES. ON RATE LEVEL	2.049	1.191	.162	3.402		
DERIVED BY FORMULA	2.049	1.179	.161	3.389		
UNDERLYING PRES. RATE	2.267	1.318	.179	3.764		
PROPOSED	2.049	1.179	.161	3.389		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.519
IND. RATES				3.52	MINIMUM PREMIUM	
MAN. RATES	4.57	4.59	3.91	+ 3.52	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	116,496	2,596,137	2.228			1	13	63	77
2012	117,908	2,397,102	2.033			1	10	47	58
2013	114,963	1,837,885	1.598			3	8	32	43
2014	118,496	1,149,180	.969			1	5	23	29
2015	111,886	2,005,918	1.792			2	3	25	30
<b>TOTAL</b>	<b>579,749</b>	<b>9,986,222</b>	<b>1.723</b>			<b>8</b>	<b>39</b>	<b>190</b>	<b>237</b>
O.D.		63,022	.010					7	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			136,263	565,745	387,552			403,008	289,685	612,593	201,291
2012			171,525	625,580	228,779			120,279	597,873	467,872	185,194
2013			520,097	110,174	321,955			295,141	89,548	358,922	142,048
2014			139,985	146,693	118,587			131,051	185,761	308,124	118,979
2015			332,768	159,010	243,391			382,089	51,895	469,933	366,832
<b>TOTAL</b>			<b>1,300,638</b>	<b>1,607,202</b>	<b>1,300,264</b>			<b>1,331,568</b>	<b>1,214,762</b>	<b>2,217,444</b>	<b>1,014,344</b>
O.D.					21,334					27,766	13,922

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			167,195	695,302	537,146			682,696	384,991	848,439	188,811
2012		1,274	240,075	762,022	289,185		2,924	238,345	770,083	609,313	176,119
2013	144	4,844	640,193	160,813	387,643	2,423	8,765	517,679	142,351	436,681	135,230
2014	36	2,982	249,330	180,688	139,706	584	11,977	329,068	231,686	342,731	115,410
2015	497	10,650	638,088	295,660	248,688	3,746	37,893	820,906	270,579	385,179	358,395
<b>TOTAL</b>	<b>677</b>	<b>19,750</b>	<b>1,934,881</b>	<b>2,094,485</b>	<b>1,602,368</b>	<b>6,753</b>	<b>61,559</b>	<b>2,588,694</b>	<b>1,799,690</b>	<b>2,622,343</b>	<b>973,965</b>
O.D.	4	71	4,461	3,211	23,060	16	115	4,662	4,098	30,015	13,410

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,621,643	8,179,270	987,375			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,057,570	-2,450,157	2,846			
TOTAL LOSSES	2,564,073	5,729,113	990,221			
EXPECTED LOSSES	5,020,626	6,539,569	1,049,346			
CREDIBILITY	.09	.25	.37			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.442	.988	.171	1.601		
INDICATED (POST-TEST)	.465	1.039	.180	1.684		
PRES. ON RATE LEVEL	.783	1.020	.163	1.966		
DERIVED BY FORMULA	.754	1.025	.169	1.948		
UNDERLYING PRES. RATE	.866	1.128	.181	2.175		
PROPOSED	.754	1.025	.169	1.948		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.022
IND. RATES				2.02	MINIMUM PREMIUM	
MAN. RATES	2.66	2.66	2.26	+ 2.02	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	10,069	324,402	3.221			1			2	3
2012	8,220	29,971	.364				1		2	3
2013	9,064	94,190	1.039	1						1
2014	10,125	468,095	4.623			1			2	3
2015	10,276	73,702	.717						1	1
<b>TOTAL</b>	<b>47,754</b>	<b>990,360</b>	<b>2.074</b>	<b>1</b>		<b>2</b>		<b>1</b>	<b>7</b>	<b>11</b>
O.D.		213								

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			121,216		11,038			84,462		94,925	12,761
2012				1,502	4,290				3,185	11,005	9,989
2013	82,655							299,971		18,709	11,535
2014			124,632		13,203					22,000	11,580
2015					5,525						46,177
<b>TOTAL</b>	<b>82,655</b>		<b>245,848</b>	<b>1,502</b>	<b>34,056</b>			<b>384,433</b>	<b>3,185</b>	<b>146,639</b>	<b>92,042</b>
O.D.											213

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			148,732		15,298			143,079		131,471	11,970
2012		2	170	1,893	5,285		4	341	4,265	14,132	9,500
2013	112,950							459,912	28,738	38,744	10,981
2014	25	1,687	139,838	9,696	21,677	950	19,543	9,701	8,271	16,063	11,233
2015	5	62	4,209	2,916	4,403	42	257				45,115
<b>TOTAL</b>	<b>112,980</b>	<b>1,751</b>	<b>292,949</b>	<b>14,505</b>	<b>46,663</b>	<b>992</b>	<b>19,804</b>	<b>613,033</b>	<b>41,274</b>	<b>200,410</b>	<b>88,799</b>
O.D.											200

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,041,509	302,852	88,999			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-258,146	-160,469	168			
TOTAL LOSSES	783,363	142,383	89,167			
EXPECTED LOSSES	632,263	431,219	58,260			
CREDIBILITY	.02	.05	.07			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.640	.298	.187	2.125		
INDICATED (POST-TEST)	1.725	.313	.197	2.235		
PRES. ON RATE LEVEL	1.197	.816	.110	2.123		
DERIVED BY FORMULA	1.208	.791	.116	2.115		
UNDERLYING PRES. RATE	1.324	.903	.122	2.349		
PROPOSED	1.213	.794	.116	2.123		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.204
IND. RATES				2.20	MINIMUM PREMIUM	
MAN. RATES	2.77	2.82	2.44	+ 2.20	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	1,433	8,738	.609							
2012	1,425									
2013	1,485	44,360	2.987						1	1
2014	1,524									
2015	1,529	778	.050							
<b>TOTAL</b>	<b>7,396</b>	<b>53,876</b>	<b>.728</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
2011											8,738
2013					20,327					20,837	3,196
2015											778
<b>TOTAL</b>					<b>20,327</b>					<b>20,837</b>	<b>12,712</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											8,196
2013		29	1,633	1,279	23,126		18	1,352	1,309	24,594	3,043
2015											760
<b>TOTAL</b>		<b>29</b>	<b>1,633</b>	<b>1,279</b>	<b>23,126</b>		<b>18</b>	<b>1,352</b>	<b>1,309</b>	<b>24,594</b>	<b>11,999</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,032	50,308	11,999			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-17,496	-31,176	29			
TOTAL LOSSES		19,132	12,028			
EXPECTED LOSSES	42,896	83,576	10,207			
CREDIBILITY	.00	.01	.02			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.259	.163	.422		
INDICATED (POST-TEST)	.000	.272	.171	.443		
PRES. ON RATE LEVEL	.524	1.021	.125	1.670		
DERIVED BY FORMULA	.524	1.014	.126	1.664		
UNDERLYING PRES. RATE	.580	1.130	.138	1.848		
PROPOSED	.524	1.014	.126	1.664		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.727
IND. RATES				1.73	MINIMUM PREMIUM	
MAN. RATES	2.26	2.25	1.92	+ 1.73	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	14,429	235,547	1.632				3	3	6
2012	14,769	362,767	2.456				4	5	9
2013	16,247	311,960	1.920				2	7	9
2014	16,992	378,230	2.225				2	8	10
2015	18,908	236,484	1.250				2	4	6
<b>TOTAL</b>	<b>81,345</b>	<b>1,524,988</b>	<b>1.875</b>				<b>13</b>	<b>27</b>	<b>40</b>
O.D.		96							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				167,328	3,599				49,575	6,360	8,685
2012				148,073	20,212				149,863	33,380	11,239
2013				95,041	31,416				89,307	75,484	20,712
2014				193,851	44,422				41,138	68,331	30,488
2015				152,187	7,594				40,163	20,598	15,942
<b>TOTAL</b>				<b>756,480</b>	<b>107,243</b>				<b>370,046</b>	<b>204,153</b>	<b>87,066</b>
O.D.											96

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				205,646	4,988				65,885	8,808	8,147
2012		33	8,391	179,466	26,211		136	9,418	190,993	45,006	10,688
2013		225	18,648	112,219	38,555		396	21,411	110,730	92,398	19,718
2014	10	1,102	100,438	209,193	58,807	36	756	28,674	48,781	74,141	29,573
2015	29	1,958	146,176	127,429	25,995	171	1,739	42,095	36,950	19,627	15,575
<b>TOTAL</b>	<b>39</b>	<b>3,318</b>	<b>273,653</b>	<b>833,953</b>	<b>154,556</b>	<b>207</b>	<b>3,027</b>	<b>101,598</b>	<b>453,339</b>	<b>239,980</b>	<b>83,701</b>
O.D.											91

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	381,842	1,681,828	83,792	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-321,441	-297,317	297	
TOTAL LOSSES	60,401	1,384,511	84,089	
EXPECTED LOSSES	796,368	804,502	98,427	
CREDIBILITY	.02	.07	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.074	1.702	.103	1.879
INDICATED (POST-TEST)	.078	1.791	.108	1.977
PRES. ON RATE LEVEL	.885	.894	.109	1.888
DERIVED BY FORMULA	.869	.957	.109	1.935
UNDERLYING PRES. RATE	.979	.989	.121	2.089
PROPOSED	.869	.957	.109	1.935

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.009
IND. RATES				2.01	MINIMUM PREMIUM	
MAN. RATES	2.32	2.45	2.17	+ 2.01	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	10,824	221,306	2.044				1		2	3
2012	9,295	281,153	3.024			1			4	5
2013	8,659	1,305,318	15.074			2			3	5
2014	9,218	103,419	1.121				1		5	6
2015	7,779	116,020	1.491				1		3	4
<b>TOTAL</b>	<b>45,775</b>	<b>2,027,216</b>	<b>4.429</b>			<b>3</b>	<b>3</b>		<b>17</b>	<b>23</b>
O.D.		450								

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				101,607	35,699				19,765	42,016	22,219
2012			193,277		7,214			31,029		20,890	28,743
2013			349,466		8,435			892,258		22,546	32,613
2014				41,955	14,757				14,293	14,522	17,892
2015				36,614	11,141				32,854	22,523	12,888
<b>TOTAL</b>			<b>542,743</b>	<b>180,176</b>	<b>77,246</b>			<b>923,287</b>	<b>66,912</b>	<b>122,497</b>	<b>114,355</b>
O.D.											450

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				124,875	49,479				26,268	58,192	20,841
2012		1,245	227,351	1,521	11,410		604	50,889	792	27,098	27,335
2013	77	2,265	322,498	7,428	19,380	4,363	14,638	861,935	25,790	44,169	31,048
2014	2	254	22,932	46,116	17,922	11	223	8,553	15,703	16,152	17,355
2015	15	577	42,261	35,576	13,676	147	1,493	36,935	32,355	20,195	12,592
<b>TOTAL</b>	<b>94</b>	<b>4,341</b>	<b>615,042</b>	<b>215,516</b>	<b>111,867</b>	<b>4,521</b>	<b>16,958</b>	<b>958,312</b>	<b>100,908</b>	<b>165,806</b>	<b>109,171</b>
O.D.											437

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,599,268	594,097	109,608	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-336,200	-202,097	189	
TOTAL LOSSES	1,263,068	392,000	109,797	
EXPECTED LOSSES	809,761	534,652	74,613	
CREDIBILITY	.02	.05	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.759	.856	.240	3.855
INDICATED (POST-TEST)	2.902	.901	.252	4.055
PRES. ON RATE LEVEL	1.599	1.056	.147	2.802
DERIVED BY FORMULA	1.625	1.048	.154	2.827
UNDERLYING PRES. RATE	1.769	1.168	.163	3.100
PROPOSED	1.625	1.048	.154	2.827

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.935
IND. RATES				2.94	MINIMUM PREMIUM	
MAN. RATES	3.61	3.70	3.22	+ 2.94	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	157,180	5,675,890	3.611			157,180			6	26	52	84
2012	156,694	5,864,847	3.742			156,694			8	33	54	95
2013	167,887	4,572,049	2.723			167,887			4	32	53	89
2014	175,327	4,345,875	2.478			175,327			5	25	58	88
2015	180,451	5,168,735	2.864			180,451			5	11	74	90
<b>TOTAL</b>	<b>837,539</b>	<b>25,627,396</b>	<b>3.060</b>			<b>837,539</b>			<b>28</b>	<b>127</b>	<b>291</b>	<b>446</b>
O.D.		32,437	.003								1	1

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,067,530	565,847	353,169			2,224,770	447,495	468,485	548,594
2012			1,333,907	1,554,652	507,628			469,625	945,473	692,115	361,447
2013			837,378	946,069	792,333			228,407	638,757	708,430	420,675
2014			814,988	753,676	764,336			320,659	654,313	616,594	421,309
2015			708,146	415,479	1,142,584			977,871	305,645	1,258,704	360,306
<b>TOTAL</b>			<b>4,761,949</b>	<b>4,235,723</b>	<b>3,560,050</b>			<b>4,221,332</b>	<b>2,991,683</b>	<b>3,744,328</b>	<b>2,112,331</b>
O.D.					25,945					1,859	4,633

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,117,546	695,427	489,492			1,325,394	594,720	648,851	514,581
2012		8,994	1,662,307	1,899,168	655,760		10,050	831,923	1,220,239	905,700	343,736
2013	234	9,658	1,183,207	1,167,834	958,596	1,679	9,257	533,898	813,042	867,355	400,483
2014	220	17,152	1,422,150	959,524	880,816	1,519	31,106	872,809	740,274	709,615	408,670
2015	1,627	29,538	1,849,834	1,014,638	1,030,815	8,470	83,932	1,890,259	802,119	1,022,538	352,019
<b>TOTAL</b>	<b>2,081</b>	<b>65,342</b>	<b>7,235,044</b>	<b>5,736,591</b>	<b>4,015,479</b>	<b>11,868</b>	<b>134,345</b>	<b>5,454,283</b>	<b>4,170,394</b>	<b>4,154,059</b>	<b>2,019,489</b>
O.D.		8	541	465	31,882			26	37	2,379	4,477

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,903,538	18,111,286	2,023,966			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,462,696	-5,281,684	7,620			
TOTAL LOSSES	8,440,842	12,829,602	2,031,586			
EXPECTED LOSSES	10,980,137	14,204,662	2,629,872			
CREDIBILITY	.12	.32	.48			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.008	1.532	.243	2.783		
INDICATED (POST-TEST)	1.060	1.612	.256	2.928		
PRES. ON RATE LEVEL	1.185	1.533	.284	3.002		
DERIVED BY FORMULA	1.170	1.558	.271	2.999		
UNDERLYING PRES. RATE	1.311	1.696	.314	3.321		
PROPOSED	1.170	1.558	.271	2.999		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.114
IND. RATES				3.11	MINIMUM PREMIUM	
MAN. RATES	3.99	4.03	3.45	+ 3.11	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	42,443	374,951	.883					1	14	15
2012	42,580	1,026,360	2.410					4	12	17
2013	40,358	621,795	1.540	1		1		2	8	11
2014	40,902	428,833	1.048						12	12
2015	41,084	382,316	.930						10	10
<b>TOTAL</b>	<b>207,367</b>	<b>2,834,255</b>	<b>1.367</b>	<b>1</b>		<b>1</b>		<b>7</b>	<b>56</b>	<b>65</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			124,044	35,433	79,947			23,986	1,396	204,324	53,851
2012				174,960	155,712				111,913	311,772	123,973
2013	3,000			180,393		79,359			221,405	67,925	50,812
2014					98,548					283,865	46,420
2015					92,248					243,901	46,167
<b>TOTAL</b>	<b>3,000</b>		<b>124,044</b>	<b>390,786</b>	<b>445,356</b>	<b>79,359</b>		<b>23,986</b>	<b>334,714</b>	<b>1,111,787</b>	<b>321,223</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				43,547	110,808				1,855	282,989	50,512
2012		874	158,481	215,307	194,595		607	50,121	148,627	400,995	117,898
2013	4,100	369	32,129	210,443	26,851	178,089	876	45,363	267,038	88,376	48,373
2014	2	371	22,864	16,141	99,546	50	1,118	43,340	38,430	295,868	45,027
2015	88	1,037	70,262	48,710	73,489	464	2,866	107,536	91,711	178,068	45,105
<b>TOTAL</b>	<b>4,190</b>	<b>2,651</b>	<b>283,736</b>	<b>534,148</b>	<b>505,289</b>	<b>178,603</b>	<b>5,467</b>	<b>246,360</b>	<b>547,661</b>	<b>1,246,296</b>	<b>306,915</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	721,007	2,833,394	306,915			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-612,859	-671,756	765			
TOTAL LOSSES	108,148	2,161,638	307,680			
EXPECTED LOSSES	1,497,189	1,795,797	279,945			
CREDIBILITY	.05	.12	.19			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.052	1.042	.148	1.242		
INDICATED (POST-TEST)	.055	1.096	.156	1.307		
PRES. ON RATE LEVEL	.653	.783	.121	1.557		
DERIVED BY FORMULA	.623	.821	.128	1.572		
UNDERLYING PRES. RATE	.722	.866	.135	1.723		
PROPOSED	.617	.813	.127	1.557		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.616
IND. RATES				1.62	MINIMUM PREMIUM	
MAN. RATES	1.94	2.04	1.79	+ 1.62	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	3,859									
2012	6,696									
2013	6,495									
2014	2,353									
2015	1,023									
<b>TOTAL</b>	<b>20,426</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.	-45,501	-12,704	2			
TOTAL LOSSES			2			
EXPECTED LOSSES	106,419	32,069	1,431			
CREDIBILITY	.01	.03	.04			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	.471	.142	.007	.620		
DERIVED BY FORMULA	.466	.138	.007	.611		
UNDERLYING PRES. RATE	.521	.157	.007	.685		
PROPOSED	.466	.138	.007	.611		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.708
IND. RATES				.71	MINIMUM PREMIUM	
MAN. RATES	.86	.89	.77	+ .71	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	124,100	883,597	.712				5	22	27
2012	115,707	2,073,140	1.791			2	4	32	38
2013	115,422	2,146,419	1.859				14	36	50
2014	97,278	1,488,334	1.529				17	22	39
2015	86,181	1,437,498	1.667				4	22	26
<b>TOTAL</b>	<b>538,688</b>	<b>8,028,988</b>	<b>1.490</b>			<b>2</b>	<b>44</b>	<b>134</b>	<b>180</b>
O.D.		5,474	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				252,352	86,298				77,283	234,752	232,912
2012			366,892	97,098	228,390			573,082	109,999	475,876	221,803
2013				550,604	207,212				526,255	668,194	194,154
2014				391,707	174,183				377,151	329,255	216,038
2015				211,540	205,993				179,949	580,898	259,118
<b>TOTAL</b>			<b>366,892</b>	<b>1,503,301</b>	<b>902,076</b>			<b>573,082</b>	<b>1,270,637</b>	<b>2,288,975</b>	<b>1,124,025</b>
O.D.					991					1,729	2,754

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				310,140	119,608				102,709	325,131	218,471
2012		2,069	371,872	123,748	285,600		8,913	748,396	154,643	615,999	210,935
2013		1,329	110,082	651,725	252,053		2,533	140,683	666,523	808,153	184,835
2014	21	2,539	222,543	436,547	204,112	291	5,856	217,463	407,006	369,923	209,557
2015	231	4,928	352,026	280,302	191,815	1,677	13,541	404,044	349,265	444,671	253,158
<b>TOTAL</b>	<b>252</b>	<b>10,865</b>	<b>1,056,523</b>	<b>1,802,462</b>	<b>1,053,188</b>	<b>1,968</b>	<b>30,843</b>	<b>1,510,586</b>	<b>1,680,146</b>	<b>2,563,877</b>	<b>1,076,956</b>
O.D.		1	79	62	1,127		1	112	108	2,041	2,596

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,611,230	7,103,011	1,079,552			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,043,238	-1,423,349	2,452			
TOTAL LOSSES	1,567,992	5,679,662	1,082,004			
EXPECTED LOSSES	2,504,900	3,743,882	1,012,733			
CREDIBILITY	.09	.24	.36			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.291	1.054	.201	1.546		
INDICATED (POST-TEST)	.306	1.109	.211	1.626		
PRES. ON RATE LEVEL	.420	.628	.170	1.218		
DERIVED BY FORMULA	.410	.743	.185	1.338		
UNDERLYING PRES. RATE	.465	.695	.188	1.348		
PROPOSED	.410	.743	.185	1.338		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.389
IND. RATES				1.39	MINIMUM PREMIUM	
MAN. RATES	1.59	1.64	1.40	+ 1.39	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	40,458									
2012	38,921									
2013	33,337									
2014	31,505									
2015	25,483									
<b>TOTAL</b>	<b>169,704</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.	-516,431	-3,230	3			
TOTAL LOSSES			3			
EXPECTED LOSSES	1,237,142	8,485	1,697			
CREDIBILITY	.04	.11	.16			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	.657	.005	.001	.663		
DERIVED BY FORMULA	.631	.004	.001	.636		
UNDERLYING PRES. RATE	.729	.005	.001	.735		
PROPOSED	.631	.004	.001	.636		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.605
IND. RATES				.61	MINIMUM PREMIUM	
MAN. RATES	.50	.63	.73	+ .61	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	60,879	2,127,908	3.495			1	10	25	36
2012	66,071	1,825,550	2.763			4	3	15	22
2013	65,938	2,196,664	3.331			4	5	19	28
2014	65,752	2,220,102	3.376			2	6	13	21
2015	62,678	1,033,161	1.648				5	23	28
<b>TOTAL</b>	<b>321,318</b>	<b>9,403,385</b>	<b>2.927</b>			<b>11</b>	<b>29</b>	<b>95</b>	<b>135</b>
O.D.		81,133	.025				1	2	3

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			114,717	560,069	370,290			9,040	389,976	546,583	137,233
2012			602,905	259,330	154,569			346,744	144,777	227,015	90,210
2013			659,836	284,770	153,807			624,939	137,166	188,766	147,380
2014			286,849	271,523	177,939			221,050	540,201	526,477	196,063
2015				172,826	277,196				109,298	345,182	128,659
<b>TOTAL</b>			<b>1,664,307</b>	<b>1,548,518</b>	<b>1,133,801</b>			<b>1,201,773</b>	<b>1,321,418</b>	<b>1,834,023</b>	<b>699,545</b>
O.D.				56,390	5,691				8,150	7,846	3,056

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			140,758	688,323	513,225			15,314	518,277	757,017	128,725
2012		3,972	725,906	320,787	200,279		6,889	577,249	192,595	296,805	85,790
2013	180	5,985	806,831	356,000	206,107	4,927	17,187	1,009,503	202,178	247,705	140,306
2014	77	5,728	482,330	329,319	218,454	1,114	22,951	656,669	609,714	601,218	190,181
2015	291	5,235	370,548	286,503	243,465	1,008	8,125	242,031	209,275	264,499	125,700
<b>TOTAL</b>	<b>548</b>	<b>20,920</b>	<b>2,526,373</b>	<b>1,980,932</b>	<b>1,381,530</b>	<b>7,049</b>	<b>55,152</b>	<b>2,500,766</b>	<b>1,732,039</b>	<b>2,167,244</b>	<b>670,702</b>
O.D.		17	3,484	68,559	7,013		11	795	10,672	9,779	2,907

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,115,115	7,357,768	673,609			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,484,414	-1,714,205	1,995			
TOTAL LOSSES	3,630,701	5,643,563	675,604			
EXPECTED LOSSES	3,630,893	4,578,783	729,391			
CREDIBILITY	.06	.17	.25			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.130	1.756	.210	3.096		
INDICATED (POST-TEST)	1.189	1.847	.221	3.257		
PRES. ON RATE LEVEL	1.022	1.288	.205	2.515		
DERIVED BY FORMULA	1.032	1.383	.209	2.624		
UNDERLYING PRES. RATE	1.130	1.425	.227	2.782		
PROPOSED	1.032	1.383	.209	2.624		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.724
IND. RATES				2.72	MINIMUM PREMIUM	
MAN. RATES	3.19	3.31	2.89	+ 2.72	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	35,889									
2012	46,812									
2013	49,727									
2014	46,893									
2015	40,928									
<b>TOTAL</b>	<b>220,249</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.	-486,572	-87,658	18			
TOTAL LOSSES			18			
EXPECTED LOSSES	1,191,546	233,465	6,608			
CREDIBILITY	.05	.13	.20			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	.489	.096	.003	.588		
DERIVED BY FORMULA	.465	.084	.002	.551		
UNDERLYING PRES. RATE	.541	.106	.003	.650		
PROPOSED	.465	.084	.002	.551		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.639
IND. RATES				.64	MINIMUM PREMIUM	
MAN. RATES	.50	.63	.73	+ .64	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	23,568	2,764,183	11.728			8	5	7	20
2012	24,884	1,393,949	5.601			2	8	17	27
2013	25,658	1,591,093	6.201			3	4	15	22
2014	32,766	751,884	2.294				3	10	13
2015	29,108	532,729	1.830				3	8	11
<b>TOTAL</b>	<b>135,984</b>	<b>7,033,838</b>	<b>5.173</b>			<b>13</b>	<b>23</b>	<b>57</b>	<b>93</b>
O.D.		25,792	.018					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,678,439	102,107	286,058			520,949	89,379	30,397	56,854
2012			260,873	483,369	148,576			118,794	177,763	146,401	58,173
2013			622,258	162,760	348,135			103,052	103,193	196,897	54,798
2014				144,810	274,383				178,526	118,834	35,331
2015				88,411	180,492				62,826	147,148	53,852
<b>TOTAL</b>			<b>2,561,570</b>	<b>981,457</b>	<b>1,237,644</b>			<b>742,795</b>	<b>611,687</b>	<b>639,677</b>	<b>259,008</b>
O.D.					5,269					3,600	16,923

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			2,059,445	125,489	396,477			882,487	118,785	42,099	53,329
2012		1,804	335,779	589,207	190,490		2,481	206,377	230,117	191,464	55,323
2013	171	5,806	768,231	225,970	422,548	844	3,392	198,709	139,560	239,612	52,168
2014	15	1,726	130,998	195,789	287,587	129	2,635	97,280	187,644	136,508	34,271
2015	189	3,113	219,024	166,988	155,369	481	4,071	116,511	101,014	114,606	52,613
<b>TOTAL</b>	<b>375</b>	<b>12,449</b>	<b>3,513,477</b>	<b>1,303,443</b>	<b>1,452,471</b>	<b>1,454</b>	<b>12,579</b>	<b>1,501,364</b>	<b>777,120</b>	<b>724,289</b>	<b>247,704</b>
O.D.		2	110	94	6,474			50	71	4,607	16,400

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,041,860	4,268,569	264,104			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,150,933	-1,055,374	1,058			
TOTAL LOSSES	3,890,927	3,213,195	265,162			
EXPECTED LOSSES	2,840,707	2,846,144	360,358			
CREDIBILITY	.03	.09	.14			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.861	2.363	.195	5.419		
INDICATED (POST-TEST)	3.010	2.486	.205	5.701		
PRES. ON RATE LEVEL	1.888	1.892	.240	4.020		
DERIVED BY FORMULA	1.922	1.945	.235	4.102		
UNDERLYING PRES. RATE	2.089	2.093	.265	4.447		
PROPOSED	1.922	1.945	.235	4.102		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.259
IND. RATES				4.26	MINIMUM PREMIUM	
MAN. RATES	4.89	5.19	4.62	+ 4.26	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	20,393	667,409	3,272			1	5	12	18	
2012	17,635	340,649	1,931				2	6	8	
2013	16,638	182,332	1,095				1	7	8	
2014	17,915	721,862	4,029			1	1	11	13	
2015	18,088	515,383	2,849			1			1	
<b>TOTAL</b>	<b>90,669</b>	<b>2,427,635</b>	<b>2,677</b>			<b>3</b>	<b>9</b>	<b>36</b>	<b>48</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			197,440	83,075	36,282			152,807	57,097	105,736	34,972
2012				118,422	17,031				129,863	40,735	34,598
2013				18,303	57,273				15,960	64,360	26,436
2014			171,511	44,983	253,699			24,668	59,211	134,261	33,529
2015			279,680					206,820			28,883
<b>TOTAL</b>			<b>648,631</b>	<b>264,783</b>	<b>364,285</b>			<b>384,295</b>	<b>262,131</b>	<b>345,092</b>	<b>158,418</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			242,259	102,099	50,286			258,855	75,882	146,445	32,804
2012		25	6,731	143,545	22,028		120	8,324	165,741	54,112	32,903
2013		118	7,708	24,834	65,698		116	7,121	22,981	76,551	25,167
2014	43	3,407	267,999	98,785	270,977	136	2,828	84,327	77,237	145,722	32,523
2015	200	5,016	257,207	32,116	28,532	1,454	16,475	309,097	30,391	19,582	28,219
<b>TOTAL</b>	<b>243</b>	<b>8,566</b>	<b>781,904</b>	<b>401,379</b>	<b>437,521</b>	<b>1,590</b>	<b>19,539</b>	<b>667,724</b>	<b>372,232</b>	<b>442,412</b>	<b>151,616</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,479,566	1,653,544	151,616			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-364,891	-362,233	438			
TOTAL LOSSES	1,114,675	1,291,311	152,054			
EXPECTED LOSSES	888,555	968,345	159,578			
CREDIBILITY	.03	.07	.11			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.229	1.424	.168	2.821		
INDICATED (POST-TEST)	1.293	1.498	.177	2.968		
PRES. ON RATE LEVEL	.886	.965	.159	2.010		
DERIVED BY FORMULA	.898	1.002	.161	2.061		
UNDERLYING PRES. RATE	.980	1.068	.176	2.224		
PROPOSED	.898	1.002	.161	2.061		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.140
IND. RATES				2.14	MINIMUM PREMIUM	
MAN. RATES	2.57	2.65	2.31	+ 2.14	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	513	593	.115							
2012	566	564	.099						1	1
2013	665	9,094	1.367						1	1
2014	723	26,070	3.605						2	2
2015	692	134	.019							
<b>TOTAL</b>	<b>3,159</b>	<b>36,455</b>	<b>1.154</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
2011											593
2012					123					441	
2013					3,202					5,747	145
2014					8,120					17,950	
2015											134
<b>TOTAL</b>					<b>11,445</b>					<b>24,138</b>	<b>872</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											556
2012			2	2	152			7	9	564	
2013		6	256	202	3,643		5	373	362	6,784	138
2014		31	1,882	1,332	8,202	3	69	2,743	2,430	18,711	
2015											131
<b>TOTAL</b>		<b>37</b>	<b>2,140</b>	<b>1,536</b>	<b>11,997</b>	<b>3</b>	<b>74</b>	<b>3,123</b>	<b>2,801</b>	<b>26,059</b>	<b>825</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,377	42,393	825			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-10,899	-7,817	6			
TOTAL LOSSES		34,576	831			
EXPECTED LOSSES	26,946	21,071	2,242			
CREDIBILITY	.00	.01	.01			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	1.095	.026	1.121		
INDICATED (POST-TEST)	.000	1.152	.027	1.179		
PRES. ON RATE LEVEL	.769	.602	.064	1.435		
DERIVED BY FORMULA	.769	.608	.064	1.441		
UNDERLYING PRES. RATE	.853	.667	.071	1.591		
PROPOSED	.766	.605	.064	1.435		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.365
IND. RATES				1.37	MINIMUM PREMIUM	
MAN. RATES	1.99	1.93	1.58	+ 1.37	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	2,033									
2012	2,090									
2013	2,251									
2014	2,429									
2015	2,704									
<b>TOTAL</b>	<b>11,507</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.	-4,592	-722				
TOTAL LOSSES						
EXPECTED LOSSES	11,392	1,957				
CREDIBILITY	.01	.02	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	.090	.015	.000	.105		
DERIVED BY FORMULA	.089	.015	.000	.104		
UNDERLYING PRES. RATE	.099	.017	.000	.116		
PROPOSED	.089	.015	.000	.104		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.107
IND. RATES				.11	MINIMUM PREMIUM	
MAN. RATES	.15	.15	.12	+ .11	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	46,995	2,141,552	4.556			1	20	24	45	
2012	38,359	1,018,505	2.655				7	27	34	
2013	47,190	2,376,492	5.036			1	17	25	43	
2014	45,058	2,002,002	4.443			1	14	26	41	
2015	54,315	2,645,617	4.870			1	12	30	43	
<b>TOTAL</b>	<b>231,917</b>	<b>10,184,168</b>	<b>4.391</b>			<b>4</b>	<b>70</b>	<b>132</b>	<b>206</b>	
O.D.		58,957	.025				1	2	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			215,088	942,457	147,855			114,276	511,919	59,470	150,487
2012				285,032	234,326				129,752	202,115	167,280
2013			130,449	719,187	239,026			26,157	918,581	204,281	138,811
2014			135,233	593,339	197,381			82,198	643,152	162,601	188,098
2015			135,734	554,856	333,694			740,012	425,642	219,218	236,461
<b>TOTAL</b>			<b>616,504</b>	<b>3,094,871</b>	<b>1,152,282</b>			<b>962,643</b>	<b>2,629,046</b>	<b>847,685</b>	<b>881,137</b>
O.D.				5,836	33,770				1,119	1,474	16,758

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			263,913	1,158,280	204,928			193,584	680,341	82,366	141,157
2012		113	20,233	348,963	290,585		139	10,546	168,809	260,642	159,083
2013	36	2,747	290,649	852,480	297,800	216	4,284	225,522	1,104,241	276,038	132,148
2014	62	5,378	470,067	658,540	251,091	676	13,728	435,189	647,271	220,340	182,455
2015	458	11,905	834,122	634,639	346,102	4,627	50,590	1,050,108	451,265	246,919	231,022
<b>TOTAL</b>	<b>556</b>	<b>20,143</b>	<b>1,878,984</b>	<b>3,652,902</b>	<b>1,390,506</b>	<b>5,519</b>	<b>68,741</b>	<b>1,914,949</b>	<b>3,051,927</b>	<b>1,086,305</b>	<b>845,865</b>
O.D.		9	612	7,697	42,192			21	1,516	1,887	15,826

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	3,889,534	9,234,932	861,691		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-1,478,855	-2,351,660	3,601		
TOTAL LOSSES	2,410,679	6,883,272	865,292		
EXPECTED LOSSES	3,643,416	6,347,568	1,194,373		
CREDIBILITY	.05	.13	.20		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	1.039	2.968	.373	4.380	
INDICATED (POST-TEST)	1.093	3.122	.392	4.607	
PRES. ON RATE LEVEL	1.420	2.474	.466	4.360	
DERIVED BY FORMULA	1.404	2.558	.451	4.413	
UNDERLYING PRES. RATE	1.571	2.737	.515	4.823	
PROPOSED	1.404	2.558	.451	4.413	
<b>IND. RATES</b>					
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE
IND. RATES				4.58	MINIMUM PREMIUM
MAN. RATES	4.78	5.69	5.01	+ 4.58	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	36,799	1,508,012	4.097			3	2	20	25
2012	30,772	1,078,100	3.503			1	6	11	18
2013	29,011	262,551	.905				2	6	8
2014	35,972	1,088,915	3.027			2	5	15	22
2015	36,518	797,206	2.183				3	16	19
<b>TOTAL</b>	<b>169,072</b>	<b>4,734,784</b>	<b>2.800</b>			<b>6</b>	<b>18</b>	<b>68</b>	<b>92</b>
O.D.		765							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			494,305	94,947	197,241			341,042	35,607	190,410	154,460
2012			165,440	277,700	163,935			28,000	123,014	167,982	152,029
2013				19,716	20,826				17,872	69,331	134,806
2014			328,322	166,330	146,967			168,666	105,545	74,529	98,556
2015				70,324	323,765				51,228	261,018	90,871
<b>TOTAL</b>			<b>988,067</b>	<b>629,017</b>	<b>852,734</b>			<b>537,708</b>	<b>333,266</b>	<b>763,270</b>	<b>630,722</b>
O.D.											765

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			606,512	116,690	273,375			577,724	47,322	263,717	144,883
2012		1,158	212,845	340,027	206,197		672	55,330	159,916	217,185	144,580
2013		66	5,020	24,179	24,278		129	7,800	25,562	82,492	128,335
2014	82	5,631	471,744	217,179	182,374	610	12,506	315,159	126,257	95,989	95,599
2015	325	4,494	311,479	227,967	267,137	658	4,955	157,191	135,394	196,416	88,781
<b>TOTAL</b>	<b>407</b>	<b>11,349</b>	<b>1,607,600</b>	<b>926,042</b>	<b>953,361</b>	<b>1,268</b>	<b>18,262</b>	<b>1,113,204</b>	<b>494,451</b>	<b>855,799</b>	<b>602,178</b>
O.D.											741

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,752,090	3,229,653	602,919			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-684,886	-1,103,830	2,028			
TOTAL LOSSES	2,067,204	2,125,823	604,947			
EXPECTED LOSSES	1,678,885	2,972,285	703,341			
CREDIBILITY	.04	.11	.16			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.223	1.257	.358	2.838		
INDICATED (POST-TEST)	1.287	1.322	.377	2.986		
PRES. ON RATE LEVEL	.898	1.589	.376	2.863		
DERIVED BY FORMULA	.914	1.560	.376	2.850		
UNDERLYING PRES. RATE	.993	1.758	.416	3.167		
PROPOSED	.918	1.567	.378	2.863		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.972
IND. RATES				2.97	MINIMUM PREMIUM	
MAN. RATES	3.65	3.81	3.29	+ 2.97	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	4,262	187,524	4.399				2	5	7
2012	4,388	5,627	.128					2	2
2013	5,648	227,564	4.029				3	4	7
2014	7,891	10,274	.130					2	2
2015	6,813	81,362	1.194				1	1	2
<b>TOTAL</b>	<b>29,002</b>	<b>512,351</b>	<b>1.767</b>				<b>6</b>	<b>14</b>	<b>20</b>
O.D.		250							

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				53,135	15,812				33,586	54,942	30,049
2012					2,180					988	2,459
2013				128,290	12,013				54,572	26,823	5,866
2014					429					7,340	2,505
2015				12,233	20,076				216	44,773	4,064
<b>TOTAL</b>				<b>193,658</b>	<b>50,510</b>				<b>88,374</b>	<b>134,866</b>	<b>44,943</b>
O.D.											250

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				65,303	21,916				44,636	76,095	28,186
2012			45	38	2,680			13	20	1,264	2,339
2013		256	22,735	149,569	17,468		223	11,838	66,455	33,683	5,584
2014			100	66	433	1	29	1,120	993	7,649	2,430
2015	21	378	26,576	20,519	17,597	86	534	19,922	16,993	32,714	3,971
<b>TOTAL</b>	<b>21</b>	<b>634</b>	<b>49,456</b>	<b>235,495</b>	<b>60,094</b>	<b>87</b>	<b>786</b>	<b>32,893</b>	<b>129,097</b>	<b>151,405</b>	<b>42,510</b>
O.D.											235

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	83,877	576,091	42,745	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-104,645	-166,516	188	
TOTAL LOSSES		409,575	42,933	
EXPECTED LOSSES	260,728	452,722	59,744	
CREDIBILITY	.01	.03	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.412	.148	1.560
INDICATED (POST-TEST)	.000	1.485	.156	1.641
PRES. ON RATE LEVEL	.813	1.411	.186	2.410
DERIVED BY FORMULA	.805	1.413	.185	2.403
UNDERLYING PRES. RATE	.899	1.561	.206	2.666
PROPOSED	.805	1.413	.185	2.403

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.495
IND. RATES				2.50	MINIMUM PREMIUM	
MAN. RATES	3.35	3.30	2.77	+ 2.50	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	5,722	138,697	2.423				1	2	3
2012	6,894	540,443	7.839				4	3	7
2013	9,095	112,012	1.231				2	3	5
2014	4,612	103,477	2.243				1	4	5
2015	9,396	87,749	.933					3	3
<b>TOTAL</b>	<b>35,719</b>	<b>982,378</b>	<b>2.750</b>				<b>8</b>	<b>15</b>	<b>23</b>
O.D.		180							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				33,152	13,607				42,982	26,389	22,567
2012				270,008	34,509				183,752	15,485	36,689
2013				54,434	6,467				25,898	2,465	22,748
2014				37,440	17,199				20,063	16,585	12,190
2015					14,509					30,869	42,371
<b>TOTAL</b>				<b>395,034</b>	<b>86,291</b>				<b>272,695</b>	<b>91,793</b>	<b>136,565</b>
O.D.											180

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				40,744	18,859				57,123	36,549	21,168
2012		56	15,254	327,215	44,908		164	11,193	233,675	22,619	34,891
2013		110	9,753	63,550	8,970		96	4,953	30,892	3,869	21,656
2014	2	245	21,399	41,815	20,068	16	310	11,428	21,526	18,706	11,824
2015	14	167	11,050	7,659	11,560	58	362	13,615	11,605	22,535	41,396
<b>TOTAL</b>	<b>16</b>	<b>578</b>	<b>57,456</b>	<b>480,983</b>	<b>104,365</b>	<b>74</b>	<b>932</b>	<b>41,189</b>	<b>354,821</b>	<b>104,278</b>	<b>130,935</b>
O.D.											176

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	100,245	1,044,447	131,111			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-110,035	-186,275	228			
TOTAL LOSSES		858,172	131,339			
EXPECTED LOSSES	275,036	505,423	72,152			
CREDIBILITY	.01	.04	.06			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	2.403	.368	2.771		
INDICATED (POST-TEST)	.000	2.528	.387	2.915		
PRES. ON RATE LEVEL	.696	1.279	.183	2.158		
DERIVED BY FORMULA	.689	1.329	.195	2.213		
UNDERLYING PRES. RATE	.770	1.415	.202	2.387		
PROPOSED	.689	1.329	.195	2.213		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.297
IND. RATES				2.30	MINIMUM PREMIUM	
MAN. RATES	2.70	2.88	2.48	+ 2.30	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	2,536	171,311	6.755				1	1	2
2012	2,338	5,810	.248						
2013	2,525	15,993	.633					1	1
2014	2,499	3,241	.129						
2015	2,348	45,910	1.955					3	3
<b>TOTAL</b>	<b>12,246</b>	<b>242,265</b>	<b>1.978</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
2011				111,531	15,455				37,026	1,810	5,489
2012											5,810
2013					4,459					5,615	5,919
2014											3,241
2015					13,831					30,883	1,196
<b>TOTAL</b>				<b>111,531</b>	<b>33,745</b>				<b>37,026</b>	<b>38,308</b>	<b>21,655</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				137,072	21,421				49,208	2,507	5,149
2012											5,525
2013		8	358	281	5,073		5	363	353	6,628	5,635
2014											3,144
2015	13	161	10,533	7,303	11,017	63	364	13,613	11,612	22,541	1,168
<b>TOTAL</b>	<b>13</b>	<b>169</b>	<b>10,891</b>	<b>144,656</b>	<b>37,511</b>	<b>63</b>	<b>369</b>	<b>13,976</b>	<b>61,173</b>	<b>31,676</b>	<b>20,621</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	25,481	275,016	20,621	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-83,195	-51,122	59	
TOTAL LOSSES		223,894	20,680	
EXPECTED LOSSES	202,425	136,176	22,165	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	1.828	.169	1.997
INDICATED (POST-TEST)	.000	1.923	.178	2.101
PRES. ON RATE LEVEL	1.494	1.005	.164	2.663
DERIVED BY FORMULA	1.479	1.023	.164	2.666
UNDERLYING PRES. RATE	1.653	1.112	.181	2.946
PROPOSED	1.477	1.022	.164	2.663

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.765
IND. RATES				2.77	MINIMUM PREMIUM	
MAN. RATES	3.55	3.58	3.06	+ 2.77	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	13,819	168,920	1.222				1	8	9
2012	14,968	465,253	3.108				3	4	7
2013	14,912	424,175	2.844				7	6	13
2014	13,234	177,885	1.344				3	8	11
2015	11,114	374,834	3.372				1	11	12
<b>TOTAL</b>	<b>68,047</b>	<b>1,611,067</b>	<b>2.368</b>				<b>15</b>	<b>37</b>	<b>52</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				5,550	65,931				11,201	64,103	22,135
2012				295,355	9,394				113,286	12,120	35,098
2013				181,368	30,818				124,146	77,583	10,260
2014				68,439	27,276				50,460	23,134	8,576
2015				116,905	73,992				16,218	156,942	10,777
<b>TOTAL</b>				<b>667,617</b>	<b>207,411</b>				<b>315,311</b>	<b>333,882</b>	<b>86,846</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				6,821	91,379				14,886	88,782	20,763
2012		49	16,097	357,423	14,285		101	6,937	144,119	17,240	33,378
2013		382	33,254	212,321	40,438		526	27,994	152,210	96,176	9,768
2014	4	429	38,153	75,755	32,467	34	695	25,900	51,627	27,687	8,319
2015	89	2,260	164,195	133,872	74,267	352	2,452	82,528	70,798	116,428	10,529
<b>TOTAL</b>	<b>93</b>	<b>3,120</b>	<b>251,699</b>	<b>786,192</b>	<b>252,836</b>	<b>386</b>	<b>3,774</b>	<b>143,359</b>	<b>433,640</b>	<b>346,313</b>	<b>82,757</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	402,431	1,818,981	82,757	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-240,266	-289,667	205	
TOTAL LOSSES	162,165	1,529,314	82,962	
EXPECTED LOSSES	580,440	764,168	83,017	
CREDIBILITY	.02	.06	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.238	2.247	.122	2.607
INDICATED (POST-TEST)	.250	2.364	.128	2.742
PRES. ON RATE LEVEL	.771	1.015	.110	1.896
DERIVED BY FORMULA	.761	1.096	.112	1.969
UNDERLYING PRES. RATE	.853	1.123	.122	2.098
PROPOSED	.761	1.096	.112	1.969

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.044
IND. RATES				2.04	MINIMUM PREMIUM	
MAN. RATES	2.37	2.47	2.18	+ 2.04	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL		
2011	3,864	8,146	.210								
2012	4,256	24,477	.575						1		1
2013	4,462	34,795	.779						1		1
2014	4,647	31,142	.670						2		2
2015	4,286	73,114	1.705						1		1
<b>TOTAL</b>	<b>21,515</b>	<b>171,674</b>	<b>.798</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
2011											8,146
2012					1,166					14,908	8,403
2013					6,416					25,422	2,957
2014					17,204					13,726	212
2015					22,464					45,300	5,350
<b>TOTAL</b>					<b>47,250</b>					<b>99,356</b>	<b>25,068</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											7,641
2012			24	21	1,433		1	207	297	19,080	7,991
2013		9	516	404	7,298		23	1,648	1,596	30,004	2,815
2014		65	3,993	2,819	17,376	3	57	2,095	1,858	14,305	206
2015	22	250	17,111	11,861	17,897	86	534	19,974	17,033	33,071	5,227
<b>TOTAL</b>	<b>22</b>	<b>324</b>	<b>21,644</b>	<b>15,105</b>	<b>44,004</b>	<b>89</b>	<b>615</b>	<b>23,924</b>	<b>20,784</b>	<b>96,460</b>	<b>23,880</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	46,618	176,353	23,880	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-98,872	-73,800	73	
TOTAL LOSSES		102,553	23,953	
EXPECTED LOSSES	242,474	197,507	26,033	
CREDIBILITY	.01	.03	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.477	.111	.588
INDICATED (POST-TEST)	.000	.502	.117	.619
PRES. ON RATE LEVEL	1.019	.830	.109	1.958
DERIVED BY FORMULA	1.009	.820	.109	1.938
UNDERLYING PRES. RATE	1.127	.918	.121	2.166
PROPOSED	1.009	.820	.109	1.938

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.012
IND. RATES				2.01	MINIMUM PREMIUM	
MAN. RATES	2.64	2.64	2.25	+ 2.01	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	307,978	4,396,419	1.427			4	14	82	100
2012	329,106	3,937,730	1.196	1		2	17	60	80
2013	337,881	5,343,577	1.581			7	20	59	86
2014	326,209	6,596,677	2.022			7	16	52	75
2015	347,254	3,829,528	1.102			3	7	74	84
<b>TOTAL</b>	<b>1,648,428</b>	<b>24,103,931</b>	<b>1.462</b>	<b>1</b>		<b>23</b>	<b>74</b>	<b>327</b>	<b>425</b>
O.D.		56,625	.003					4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			565,975	781,789	616,683			684,663	247,757	981,816	517,736
2012	379,640		449,497	857,297	371,173	5,000		488,140	441,871	498,487	446,625
2013			1,348,023	771,592	555,333			999,174	560,262	652,528	456,665
2014			1,183,135	630,528	632,923			2,469,279	463,174	566,644	650,994
2015			466,635	262,640	729,634			525,966	124,994	1,057,132	662,527
<b>TOTAL</b>	<b>379,640</b>		<b>4,013,265</b>	<b>3,303,846</b>	<b>2,905,746</b>	<b>5,000</b>		<b>5,167,222</b>	<b>1,838,058</b>	<b>3,756,607</b>	<b>2,734,547</b>
O.D.					13,001					37,863	5,761

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			647,613	960,819	854,721			967,785	329,270	1,359,813	485,636
2012	397,611	3,156	582,278	1,046,850	469,971	19,411	9,930	829,342	577,028	650,431	424,740
2013	368	12,911	1,696,996	962,581	700,911	7,600	28,785	1,684,093	749,488	822,315	434,745
2014	252	19,010	1,579,179	823,208	754,127	4,532	93,131	2,295,556	636,694	707,800	631,464
2015	1,055	19,417	1,209,793	649,615	661,338	5,852	55,902	1,297,406	560,040	832,211	647,289
<b>TOTAL</b>	<b>399,286</b>	<b>54,494</b>	<b>5,715,859</b>	<b>4,443,073</b>	<b>3,441,068</b>	<b>37,595</b>	<b>187,748</b>	<b>7,074,182</b>	<b>2,852,520</b>	<b>4,372,570</b>	<b>2,623,874</b>
O.D.		5	323	268	16,224		7	634	743	49,228	5,445

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	13,470,133	15,175,694	2,629,319		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-3,829,358	-4,219,376	8,721		
TOTAL LOSSES	9,640,775	10,956,318	2,638,040		
EXPECTED LOSSES	9,412,523	11,324,700	3,066,076		
CREDIBILITY	.18	.50	.75		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	.585	.665	.160	1.410	
INDICATED (POST-TEST)	.615	.700	.168	1.483	
PRES. ON RATE LEVEL	.516	.621	.168	1.305	
DERIVED BY FORMULA	.534	.661	.168	1.363	
UNDERLYING PRES. RATE	.571	.687	.186	1.444	
PROPOSED	.534	.661	.168	1.363	
<b>IND. RATES</b>					
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE
IND. RATES				1.42	MINIMUM PREMIUM
MAN. RATES	1.76	1.76	1.50	+ 1.42	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES									
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL				
2011	689,678	11,750,107	1.703										
2012	724,357	12,319,423	1.700	1		11	42	150	204				
2013	762,740	14,674,014	1.923			19	50	160	229				
2014	787,523	11,291,028	1.433			8	54	174	236				
2015	818,672	10,354,254	1.264	1		4	27	202	234				
<b>TOTAL</b>	<b>3,782,970</b>	<b>60,388,826</b>	<b>1.596</b>	<b>2</b>		<b>56</b>	<b>231</b>	<b>867</b>	<b>1156</b>				
O.D.		523,065	.013				4	10	14				

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			2,387,330	1,980,864	1,215,267			1,674,512	1,782,115	1,742,576	967,443
2012	65,500		2,578,723	2,027,282	1,312,283	200,000		1,511,793	1,782,249	1,611,424	1,230,169
2013			3,545,957	2,150,827	1,993,144			2,243,425	1,295,567	2,240,493	1,204,601
2014			1,519,316	2,239,453	1,705,236			552,711	1,954,328	2,311,426	1,008,558
2015	102,794		633,307	921,651	2,365,246	186,948		478,253	1,425,097	3,061,892	1,179,066
<b>TOTAL</b>	<b>168,294</b>		<b>10,664,633</b>	<b>9,320,077</b>	<b>8,591,176</b>	<b>386,948</b>		<b>6,460,694</b>	<b>8,239,356</b>	<b>10,967,811</b>	<b>5,589,837</b>
O.D.				167,177	205,526				21,941	92,999	35,422

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			2,630,826	2,434,479	1,684,362			2,351,337	2,368,435	2,413,468	907,462
2012	68,601	15,737	2,877,527	2,487,626	1,662,006	776,454	22,071	1,834,241	2,242,697	2,100,977	1,169,891
2013	984	35,365	4,584,475	2,707,299	2,454,691	18,390	68,349	4,011,242	1,780,982	2,766,363	1,146,780
2014	457	37,072	3,104,217	2,703,858	1,985,183	3,337	68,553	2,061,417	2,239,275	2,583,144	978,301
2015	116,428	49,217	3,234,075	2,068,892	2,069,601	313,408	127,127	3,236,116	2,257,792	2,443,503	1,151,947
<b>TOTAL</b>	<b>186,470</b>	<b>137,391</b>	<b>16,431,120</b>	<b>12,402,154</b>	<b>9,855,843</b>	<b>1,111,589</b>	<b>286,100</b>	<b>13,494,353</b>	<b>10,889,181</b>	<b>12,307,455</b>	<b>5,354,381</b>
O.D.	182	2,416	174,286	290,276	176,660	137	943	35,384	55,022	77,274	33,924

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	31,860,371	46,053,665	5,388,305			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,656,799	-13,495,104	17,913			
TOTAL LOSSES	22,203,572	32,558,761	5,406,218			
EXPECTED LOSSES	23,794,883	36,316,512	6,166,240			
CREDIBILITY	.32	.87	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.587	.861	.143	1.591		
INDICATED (POST-TEST)	.618	.906	.150	1.674		
PRES. ON RATE LEVEL	.569	.868	.147	1.584		
DERIVED BY FORMULA	.585	.901	.150	1.636		
UNDERLYING PRES. RATE	.629	.960	.163	1.752		
PROPOSED	.585	.901	.150	1.636		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.698
IND. RATES				1.70	MINIMUM PREMIUM	
MAN. RATES	2.10	2.12	1.82	+ 1.70	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	190,134	4,196,272	2.207			6	17	40	63
2012	195,167	3,298,506	1.690			2	9	43	54
2013	200,691	3,666,607	1.826				4	11	65
2014	207,877	6,852,895	3.296		1	5	8	37	51
2015	207,175	1,711,807	.826				10	33	43
<b>TOTAL</b>	<b>1,001,044</b>	<b>19,726,087</b>	<b>1.971</b>		<b>1</b>	<b>17</b>	<b>55</b>	<b>203</b>	<b>276</b>
O.D.		396,566	.039				3	4	7

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			916,485	840,330	478,425			305,777	596,771	631,380	427,104
2012			329,066	225,428	406,919			1,100,491	221,292	533,375	481,935
2013			759,977	483,015	419,723			336,457	669,581	570,170	427,684
2014		813,127	1,443,371	246,876	475,896		1,680,458	978,384	286,051	494,112	434,620
2015			256,678	287,537					328,203	526,189	313,200
<b>TOTAL</b>		<b>813,127</b>	<b>3,448,899</b>	<b>2,052,327</b>	<b>2,068,500</b>		<b>1,680,458</b>	<b>2,721,109</b>	<b>2,101,898</b>	<b>2,755,226</b>	<b>2,084,543</b>
O.D.				190,727	39,221				45,423	87,935	33,260

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,124,528	1,032,766	663,098			517,986	793,107	874,460	400,624
2012		1,729	305,579	281,701	505,301		9,807	822,053	297,620	691,747	458,320
2013	211	7,606	986,054	605,339	518,273	2,760	12,227	705,574	845,907	708,882	407,155
2014	270	191,122	1,577,452	409,174	580,163	2,867	668,740	1,499,725	413,361	589,111	421,581
2015	314	6,376	455,785	359,947	262,700	2,062	18,405	501,767	436,497	421,661	305,996
<b>TOTAL</b>	<b>795</b>	<b>206,833</b>	<b>4,449,398</b>	<b>2,688,927</b>	<b>2,529,535</b>	<b>7,689</b>	<b>709,179</b>	<b>4,047,105</b>	<b>2,786,492</b>	<b>3,285,861</b>	<b>1,993,676</b>
O.D.	15	876	77,538	217,425	48,224	31	561	21,819	67,860	91,306	31,770

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,521,839	11,715,630	2,025,446			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,353,040	-3,381,515	6,682			
TOTAL LOSSES	6,168,799	8,334,115	2,032,128			
EXPECTED LOSSES	8,228,582	9,069,459	2,362,464			
CREDIBILITY	.13	.36	.54			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.616	.833	.203	1.652		
INDICATED (POST-TEST)	.548	.876	.214	1.738		
PRES. ON RATE LEVEL	.743	.819	.213	1.775		
DERIVED BY FORMULA	.731	.840	.214	1.785		
UNDERLYING PRES. RATE	.822	.906	.236	1.964		
PROPOSED	.727	.835	.213	1.775		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.843
IND. RATES				1.84	MINIMUM PREMIUM	
MAN. RATES	2.15	2.31	2.04	+ 1.84	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	45,009	829,900	1.843			2	2	6	10
2012	44,793	840,588	1.876	1		1	3	11	16
2013	43,985	589,931	1.341			1	4	9	14
2014	45,878	801,185	1.746			1	5	10	16
2015	51,416	929,775	1.808				1	23	24
<b>TOTAL</b>	<b>231,081</b>	<b>3,991,379</b>	<b>1.727</b>	<b>1</b>		<b>5</b>	<b>15</b>	<b>59</b>	<b>80</b>
O.D.		502							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			416,146	9,343	44,559			112,610	124,705	61,721	60,816
2012	165,350		153,581	149,457	53,939			21,659	119,433	116,029	61,140
2013			162,295	109,020	41,642			66,329	71,036	60,865	78,744
2014			237,321	191,192	46,687			71,932	119,952	61,019	73,082
2015				12,035	423,145				2,768	372,861	118,966
<b>TOTAL</b>	<b>165,350</b>		<b>969,343</b>	<b>471,047</b>	<b>609,972</b>			<b>272,530</b>	<b>437,894</b>	<b>672,495</b>	<b>392,748</b>
O.D.											502

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			510,611	11,482	61,760			190,761	165,733	85,484	57,045
2012	173,177	1,032	189,705	182,854	69,692		541	44,064	154,258	150,568	58,144
2013	44	1,566	207,714	133,067	56,261	544	2,144	124,470	91,173	76,654	74,964
2014	59	4,205	360,169	221,142	76,781	310	6,355	172,096	129,821	76,720	70,890
2015	414	4,884	333,403	233,163	336,666	719	4,483	166,671	142,223	272,530	116,230
<b>TOTAL</b>	<b>173,694</b>	<b>11,687</b>	<b>1,601,602</b>	<b>781,708</b>	<b>603,160</b>	<b>1,573</b>	<b>13,523</b>	<b>698,062</b>	<b>683,208</b>	<b>661,956</b>	<b>377,273</b>
O.D.											490

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,500,141	2,730,032	377,763			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,250,549	-702,673	1,055			
TOTAL LOSSES	1,249,592	2,027,359	378,818			
EXPECTED LOSSES	3,082,621	1,894,865	360,487			
CREDIBILITY	.05	.13	.20			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.541	.877	.164	1.582		
INDICATED (POST-TEST)	.569	.923	.173	1.665		
PRES. ON RATE LEVEL	1.206	.741	.141	2.088		
DERIVED BY FORMULA	1.174	.765	.147	2.086		
UNDERLYING PRES. RATE	1.334	.820	.156	2.310		
PROPOSED	1.174	.765	.147	2.086		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.166
IND. RATES				2.17	MINIMUM PREMIUM	
MAN. RATES	2.94	2.88	2.40	+ 2.17	PRESENT	

+PROPOSED



ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	197,347	4,917,059	2,491			11	8	42	61
2012	188,173	4,466,157	2,373			4	14	34	52
2013	205,347	4,142,075	2,017	1		6	9	34	50
2014	197,430	1,853,607	.938			2	8	20	30
2015	197,616	1,387,452	.702				6	24	30
<b>TOTAL</b>	<b>985,913</b>	<b>16,766,350</b>	<b>1,701</b>	<b>1</b>		<b>23</b>	<b>45</b>	<b>154</b>	<b>223</b>
O.D.		18,931	.001				1		1

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			2,088,800	300,246	271,610			1,134,933	585,430	362,465	173,575
2012			1,373,730	690,334	379,660			1,244,380	252,943	298,399	226,711
2013	425,592		1,505,279	433,080	529,586	312		447,559	331,835	279,789	189,043
2014			330,759	467,731	308,750			149,062	220,230	210,923	166,152
2015			235,291	363,638	363,638			175,248	175,248	444,295	168,980
<b>TOTAL</b>	<b>425,592</b>		<b>5,298,568</b>	<b>2,126,682</b>	<b>1,853,244</b>	<b>312</b>		<b>2,975,934</b>	<b>1,565,686</b>	<b>1,595,871</b>	<b>924,461</b>
O.D.				6,210					4,268		8,453

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			2,476,858	369,003	376,451			1,669,060	778,035	502,012	162,813
2012		5,922	1,084,269	848,175	484,571		11,787	987,690	334,386	392,712	215,602
2013	581,998	13,660	1,839,970	572,626	667,749	4,375	13,777	804,138	431,935	357,312	179,969
2014	99	7,739	652,089	557,765	367,641	640	13,150	356,950	253,216	245,026	161,167
2015	385	6,979	494,023	382,803	320,529	1,410	11,735	339,930	294,488	344,390	165,093
<b>TOTAL</b>	<b>582,482</b>	<b>34,300</b>	<b>6,547,209</b>	<b>2,730,372</b>	<b>2,216,941</b>	<b>6,425</b>	<b>50,449</b>	<b>4,157,768</b>	<b>2,092,060</b>	<b>1,841,452</b>	<b>884,644</b>
O.D.				7,632					5,672		8,221

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,378,633	8,894,129	892,865			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,295,045	-2,771,598	2,758			
TOTAL LOSSES	7,083,588	6,122,531	895,623			
EXPECTED LOSSES	10,490,114	7,404,206	995,771			
CREDIBILITY	.13	.35	.53			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.718	.621	.091	1.430		
INDICATED (POST-TEST)	.755	.653	.096	1.504		
PRES. ON RATE LEVEL	.962	.679	.091	1.732		
DERIVED BY FORMULA	.935	.670	.094	1.699		
UNDERLYING PRES. RATE	1.064	.751	.101	1.916		
PROPOSED	.935	.670	.094	1.699		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.764
IND. RATES				1.76	MINIMUM PREMIUM	
MAN. RATES	2.37	2.35	1.99	+ 1.76	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	284,956	6,651,659	2.334			10	33	46	89
2012	276,026	4,858,203	1.760			4	24	42	70
2013	308,126	3,475,842	1.128			3	28	55	86
2014	366,453	6,155,490	1.679			9	33	58	100
2015	348,878	4,332,447	1.241			5	9	81	95
<b>TOTAL</b>	<b>1,584,439</b>	<b>25,473,641</b>	<b>1.608</b>			<b>31</b>	<b>127</b>	<b>282</b>	<b>440</b>
O.D.		144,946	.009				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,789,020	1,216,995	338,109			1,886,999	452,560	493,948	474,028
2012			568,021	1,420,536	493,848			383,758	755,981	570,221	665,838
2013			630,220	835,511	344,431			165,214	596,602	491,375	412,489
2014			1,410,411	1,301,770	463,389			987,398	891,289	590,321	510,912
2015			809,883	241,013	1,023,001			167,212	310,605	1,201,590	579,143
<b>TOTAL</b>			<b>5,207,555</b>	<b>5,015,825</b>	<b>2,662,778</b>			<b>3,590,581</b>	<b>3,007,037</b>	<b>3,347,455</b>	<b>2,642,410</b>
O.D.				106,213	1,249				35,133	1,083	1,268

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,949,850	1,495,690	468,616			2,444,011	601,449	684,121	444,638
2012		4,039	754,489	1,731,185	627,497		8,196	678,880	976,122	745,799	633,212
2013	175	7,116	891,220	1,006,302	438,564	1,356	7,160	409,721	746,494	607,515	392,690
2014	359	26,321	2,246,791	1,516,344	655,193	3,619	74,192	1,920,318	1,018,730	738,881	495,585
2015	1,594	28,953	1,746,277	828,552	929,141	4,463	38,984	1,034,962	702,241	928,553	565,823
<b>TOTAL</b>	<b>2,128</b>	<b>66,429</b>	<b>7,588,627</b>	<b>6,578,073</b>	<b>3,119,011</b>	<b>9,438</b>	<b>128,532</b>	<b>6,487,892</b>	<b>4,045,036</b>	<b>3,704,869</b>	<b>2,531,948</b>
O.D.	17	1,313	98,270	86,339	15,181	113	1,312	29,044	25,690	5,140	1,221

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,413,115	17,579,339	2,533,169			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,458,515	-4,986,290	7,904			
TOTAL LOSSES	8,954,600	12,593,049	2,541,073			
EXPECTED LOSSES	13,467,732	13,451,887	2,661,858			
CREDIBILITY	.18	.48	.73			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.565	.795	.160	1.520		
INDICATED (POST-TEST)	.594	.836	.168	1.598		
PRES. ON RATE LEVEL	.768	.768	.152	1.688		
DERIVED BY FORMULA	.737	.801	.164	1.702		
UNDERLYING PRES. RATE	.850	.849	.168	1.867		
PROPOSED	.731	.794	.163	1.688		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.752
IND. RATES				1.75	MINIMUM PREMIUM	
MAN. RATES	2.29	2.29	1.94	+ 1.75	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	158,627	3,641,234	2.295			6	10	35	51
2012	152,692	2,346,814	1.536			3	6	26	35
2013	138,550	3,447,322	2.488			4	13	37	54
2014	175,341	4,828,803	2.753			5	17	42	64
2015	175,467	2,088,302	1.190				14	38	52
<b>TOTAL</b>	<b>800,677</b>	<b>16,352,475</b>	<b>2.042</b>			<b>18</b>	<b>60</b>	<b>178</b>	<b>256</b>
O.D.		32,286	.004			1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,627,846	268,397	209,920			713,971	176,680	473,605	170,815
2012			634,614	350,499	451,886			109,965	242,147	327,120	230,583
2013			985,996	416,823	307,825			862,984	257,195	364,206	252,293
2014			1,055,346	484,178	391,290			1,642,466	571,789	431,004	252,730
2015			600,798	242,945				425,320	605,102		214,137
<b>TOTAL</b>			<b>4,303,802</b>	<b>2,120,695</b>	<b>1,603,866</b>			<b>3,329,386</b>	<b>1,673,131</b>	<b>2,201,037</b>	<b>1,120,558</b>
O.D.	3,000					26,737					2,549

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,997,367	329,860	290,950			1,209,466	234,807	655,944	160,224
2012		4,284	774,289	436,615	566,886		2,392	198,319	315,376	423,634	219,284
2013	231	7,961	1,056,258	523,458	391,764	4,600	17,347	1,017,344	354,924	458,693	240,183
2014	198	14,536	1,215,852	617,993	484,930	3,387	69,437	1,748,008	689,747	549,901	245,148
2015	319	10,122	739,252	615,469	272,278	2,513	22,960	616,394	536,799	490,377	209,212
<b>TOTAL</b>	<b>748</b>	<b>36,903</b>	<b>5,783,018</b>	<b>2,523,395</b>	<b>2,006,808</b>	<b>10,700</b>	<b>112,136</b>	<b>4,789,531</b>	<b>2,131,653</b>	<b>2,578,549</b>	<b>1,074,051</b>
O.D.	3,444					33,608					2,406

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,770,088	9,240,405	1,076,457			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,418,589	-2,594,990	3,559			
TOTAL LOSSES	7,351,499	6,645,415	1,080,016			
EXPECTED LOSSES	8,423,122	7,005,924	1,217,029			
CREDIBILITY	.11	.31	.46			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.918	.830	.135	1.883		
INDICATED (POST-TEST)	.966	.873	.142	1.981		
PRES. ON RATE LEVEL	.951	.791	.137	1.879		
DERIVED BY FORMULA	.953	.816	.139	1.908		
UNDERLYING PRES. RATE	1.052	.875	.152	2.079		
PROPOSED	.953	.816	.139	1.908		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.981
IND. RATES				1.98	MINIMUM PREMIUM	
MAN. RATES	2.25	2.43	2.16	+ 1.98	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	52,242	1,678,830	3.213			4	1	4	9
2012	51,551	598,111	1.160			1	3	8	12
2013	63,939	909,467	1.422			2		3	5
2014	65,029	349,179	.536				2	10	12
2015	54,339	819,454	1.508				5	10	15
<b>TOTAL</b>	<b>287,100</b>	<b>4,355,041</b>	<b>1.517</b>			<b>7</b>	<b>11</b>	<b>35</b>	<b>53</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			816,793	95,187	18,143			684,222	20,917	10,735	32,833
2012			172,715	147,090	39,051			1,500	132,199	75,841	29,715
2013			327,366		24,798			510,274		18,696	28,333
2014				70,786	41,813				42,946	154,646	38,988
2015				172,442	147,113				334,401	134,365	31,133
<b>TOTAL</b>			<b>1,316,874</b>	<b>485,505</b>	<b>270,918</b>			<b>1,195,996</b>	<b>530,463</b>	<b>394,283</b>	<b>161,002</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			910,221	116,985	25,146			996,504	27,799	14,868	30,797
2012		1,148	211,763	179,861	51,624		160	11,394	169,424	99,096	28,259
2013	81	2,412	341,620	8,839	38,539	3,510	11,782	693,784	20,794	36,196	26,973
2014	4	493	42,613	80,581	47,327	54	1,122	42,643	62,202	164,230	37,818
2015	167	3,780	271,120	217,511	139,788	1,324	14,031	334,108	293,668	136,304	30,417
<b>TOTAL</b>	<b>252</b>	<b>7,833</b>	<b>1,777,337</b>	<b>603,777</b>	<b>502,424</b>	<b>4,888</b>	<b>27,095</b>	<b>2,078,433</b>	<b>573,887</b>	<b>450,694</b>	<b>154,264</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,895,838	1,930,782	154,264			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,053,617	-495,989	622			
TOTAL LOSSES	2,842,221	1,434,793	154,886			
EXPECTED LOSSES	2,569,545	1,320,659	226,809			
CREDIBILITY	.06	.16	.23			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.990	.500	.054	1.544		
INDICATED (POST-TEST)	1.041	.526	.057	1.624		
PRES. ON RATE LEVEL	.809	.416	.071	1.296		
DERIVED BY FORMULA	.823	.434	.068	1.325		
UNDERLYING PRES. RATE	.895	.460	.079	1.434		
PROPOSED	.823	.434	.068	1.325		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.375
IND. RATES				1.38	MINIMUM PREMIUM	
MAN. RATES	1.75	1.75	1.49	+ 1.38	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	68,248	984,782	1.442			1	4	16	21
2012	76,846	1,040,343	1.353				7	15	22
2013	64,281	576,473	.896				10	7	17
2014	57,678	474,397	.822				6	10	16
2015	53,631	526,909	.982				1	18	19
<b>TOTAL</b>	<b>320,684</b>	<b>3,602,904</b>	<b>1.124</b>			<b>1</b>	<b>28</b>	<b>66</b>	<b>95</b>
O.D.		205							

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			149,389	168,826	228,995			75,186	54,271	128,266	179,849
2012				451,590	81,413				160,414	229,088	117,838
2013				82,039	24,421				259,924	63,362	146,727
2014				41,764	82,998				110,226	98,198	141,211
2015				31,785	107,667				74,016	232,389	81,052
<b>TOTAL</b>			<b>149,389</b>	<b>776,004</b>	<b>525,494</b>			<b>75,186</b>	<b>658,851</b>	<b>751,303</b>	<b>666,677</b>
O.D.											205

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			183,300	207,488	317,388			127,365	72,126	177,648	168,698
2012		99	26,011	547,690	104,232		176	12,753	208,291	295,632	112,064
2013		188	15,889	96,702	30,215		1,014	52,190	312,467	84,429	139,684
2014	2	513	38,676	57,095	86,838	84	1,712	63,860	119,229	110,164	136,975
2015	104	1,601	111,325	82,611	89,939	688	5,479	163,303	141,205	178,106	79,188
<b>TOTAL</b>	<b>106</b>	<b>2,401</b>	<b>375,201</b>	<b>991,586</b>	<b>628,612</b>	<b>772</b>	<b>8,381</b>	<b>419,471</b>	<b>853,318</b>	<b>845,979</b>	<b>636,609</b>
O.D.											195

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	806,332	3,319,495	636,804	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-891,831	-1,234,287	1,625	
TOTAL LOSSES		2,085,208	638,429	
EXPECTED LOSSES	2,158,204	3,264,564	657,402	
CREDIBILITY	.06	.17	.25	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.650	.199	.849
INDICATED (POST-TEST)	.000	.684	.209	.893
PRES. ON RATE LEVEL	.609	.920	.185	1.714
DERIVED BY FORMULA	.572	.880	.191	1.643
UNDERLYING PRES. RATE	.673	1.018	.205	1.896
PROPOSED	.572	.880	.191	1.643

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.706
IND. RATES				1.71	MINIMUM PREMIUM	
MAN. RATES	2.28	2.30	1.97	+ 1.71	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	29,720	761,842	2.563			1	5	18	24
2012	24,107	1,287,761	5.341				10	21	31
2013	29,499	930,810	3.155			2	6	9	17
2014	32,633	832,329	2.550			1	3	13	17
2015	35,225	353,118	1.002				2	22	24
<b>TOTAL</b>	<b>151,184</b>	<b>4,165,860</b>	<b>2.755</b>			<b>4</b>	<b>26</b>	<b>83</b>	<b>113</b>
O.D.		46,685	.030					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			155,180	159,771	55,219			14,300	139,272	126,074	112,026
2012				428,285	252,377				197,483	268,587	141,029
2013			271,754	201,894	25,229			126,282	116,219	112,814	76,618
2014			127,877	133,973	93,621			59,340	255,990	66,112	95,416
2015				18,413	107,880				2,300	143,822	80,703
<b>TOTAL</b>			<b>554,811</b>	<b>942,336</b>	<b>534,326</b>			<b>199,922</b>	<b>711,264</b>	<b>717,409</b>	<b>505,792</b>
O.D.					29,360					15,153	2,172

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			190,406	196,358	76,532			24,224	185,092	174,615	105,080
2012		148	28,317	522,561	314,098		212	15,512	256,153	346,752	134,119
2013	76	2,597	347,517	242,450	44,148	1,035	4,006	233,263	150,809	141,628	72,940
2014	36	2,658	224,350	162,621	112,756	351	7,195	213,994	260,141	90,864	92,554
2015	104	1,431	99,138	71,877	88,349	282	1,760	65,311	55,748	105,258	78,847
<b>TOTAL</b>	<b>216</b>	<b>6,834</b>	<b>889,728</b>	<b>1,195,867</b>	<b>635,883</b>	<b>1,668</b>	<b>13,173</b>	<b>552,304</b>	<b>907,943</b>	<b>859,117</b>	<b>483,540</b>
O.D.	1	110	6,812	4,810	29,658	3	58	2,314	2,051	15,794	2,047

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,473,221	3,651,123	485,587			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-452,333	-841,706	1,108			
TOTAL LOSSES	1,020,888	2,809,417	486,695			
EXPECTED LOSSES	1,115,740	2,275,319	364,354			
CREDIBILITY	.04	.10	.15			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.675	1.858	.322	2.855		
INDICATED (POST-TEST)	.710	1.955	.339	3.004		
PRES. ON RATE LEVEL	.667	1.360	.218	2.245		
DERIVED BY FORMULA	.669	1.420	.236	2.325		
UNDERLYING PRES. RATE	.738	1.505	.241	2.484		
PROPOSED	.669	1.420	.236	2.325		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.414
IND. RATES				2.41	MINIMUM PREMIUM	
MAN. RATES	2.93	3.00	2.58	+ 2.41	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	25,550	353,409	1,383				2	15	17
2012	26,196	339,245	1,295				3	14	17
2013	28,077	926,835	3,301				10	13	23
2014	30,618	851,536	2,781				3	27	30
2015	31,390	572,263	1,823				1	19	20
<b>TOTAL</b>	<b>141,831</b>	<b>3,043,288</b>	<b>2,146</b>				<b>19</b>	<b>88</b>	<b>107</b>
O.D.		1,117							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				121,842	66,338				62,270	51,848	51,111
2012				70,183	94,386				23,777	72,899	78,000
2013				296,544	171,772				258,988	132,566	66,965
2014				108,979	337,360				99,324	176,349	129,524
2015				32,194	128,178				119,500	182,451	109,940
<b>TOTAL</b>				<b>629,742</b>	<b>798,034</b>				<b>563,859</b>	<b>616,113</b>	<b>435,540</b>
O.D.											1,117

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				149,744	91,944				82,757	71,810	47,942
2012		43	5,746	86,580	116,635		28	2,429	31,647	93,660	74,178
2013		802	64,116	354,791	204,205		1,077	56,501	315,701	166,060	63,751
2014	13	1,786	128,942	168,782	348,613	90	1,869	70,956	119,326	190,846	125,638
2015	125	1,826	127,322	93,772	106,331	734	6,594	178,668	155,491	146,856	107,411
<b>TOTAL</b>	<b>138</b>	<b>4,457</b>	<b>326,126</b>	<b>853,669</b>	<b>867,728</b>	<b>824</b>	<b>9,568</b>	<b>308,554</b>	<b>704,922</b>	<b>669,232</b>	<b>418,920</b>
O.D.											1,073

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	649,667	3,095,551	419,993			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-698,062	-838,777	1,131			
TOTAL LOSSES		2,256,774	421,124			
EXPECTED LOSSES	1,723,248	2,262,205	382,944			
CREDIBILITY	.04	.10	.15			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	1.591	.297	1.888		
INDICATED (POST-TEST)	.000	1.674	.312	1.986		
PRES. ON RATE LEVEL	1.098	1.442	.244	2.784		
DERIVED BY FORMULA	1.054	1.465	.254	2.773		
UNDERLYING PRES. RATE	1.215	1.595	.270	3.080		
PROPOSED	1.054	1.465	.254	2.773		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.879
IND. RATES				2.88	MINIMUM PREMIUM	
MAN. RATES	3.53	3.73	3.20	+ 2.88	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	570,013	10,679,492	1.873	1		14	49	160	224	
2012	535,729	8,821,493	1.646	1		8	38	131	178	
2013	556,959	8,613,709	1.546			10	59	139	208	
2014	540,780	8,208,562	1.517	1		7	46	103	157	
2015	534,891	6,675,488	1.248			3	19	133	155	
<b>TOTAL</b>	<b>2,738,372</b>	<b>42,998,744</b>	<b>1.570</b>	<b>3</b>		<b>42</b>	<b>211</b>	<b>666</b>	<b>922</b>	
O.D.		33,329	.001					2	2	

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	77,846		2,333,633	1,187,815	1,223,747			1,814,459	1,691,145	1,514,130	836,717
2012	712,075		1,854,380	1,155,119	783,494			1,168,299	1,020,868	1,389,505	737,753
2013			1,694,319	1,605,083	1,292,315			744,099	1,224,194	1,270,493	783,206
2014	255,335		1,160,790	1,519,336	1,143,551	5,001		383,181	1,757,432	1,146,544	837,392
2015			614,837	883,026	1,503,861			70,904	543,353	2,289,610	769,897
<b>TOTAL</b>	<b>1,045,256</b>		<b>7,657,959</b>	<b>6,350,379</b>	<b>5,946,968</b>	<b>5,001</b>		<b>4,180,942</b>	<b>6,236,992</b>	<b>7,610,282</b>	<b>3,964,965</b>
O.D.					3,026					16,864	13,439

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	89,367		2,587,997	1,459,825	1,696,117			2,446,366	2,247,533	2,097,071	784,841
2012	745,784	10,666	1,943,936	1,422,662	994,364		16,992	1,416,783	1,334,121	1,803,477	701,603
2013	467	18,482	2,316,611	1,984,750	1,576,801	6,109	26,098	1,513,556	1,566,804	1,569,470	745,612
2014	273,040	26,823	2,245,608	1,840,059	1,342,049	6,097	50,574	1,537,963	1,877,585	1,344,189	812,270
2015	2,028	38,757	2,525,410	1,580,668	1,376,449	6,615	52,753	1,562,107	1,266,419	1,740,373	752,189
<b>TOTAL</b>	<b>1,110,686</b>	<b>94,728</b>	<b>11,619,562</b>	<b>8,287,964</b>	<b>6,985,780</b>	<b>18,821</b>	<b>146,417</b>	<b>8,476,775</b>	<b>8,292,462</b>	<b>8,554,580</b>	<b>3,796,515</b>
O.D.	1	20	1,276	884	3,206	27	161	6,062	5,171	14,351	13,013

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	21,474,536	32,144,398	3,809,528		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-6,833,568	-9,281,421	11,396		
TOTAL LOSSES	14,640,968	22,862,977	3,820,924		
EXPECTED LOSSES	16,649,301	24,754,883	4,189,708		
CREDIBILITY	.26	.70	1.00		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	.535	.835	.140	1.510	
INDICATED (POST-TEST)	.563	.878	.147	1.588	
PRES. ON RATE LEVEL	.550	.817	.138	1.505	
DERIVED BY FORMULA	.553	.860	.147	1.560	
UNDERLYING PRES. RATE	.608	.904	.153	1.665	
PROPOSED	.553	.860	.147	1.560	
<b>IND. RATES</b>					
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE
IND. RATES				1.62	MINIMUM PREMIUM
MAN. RATES	1.96	2.01	1.73	+ 1.62	PRESENT

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	185,329	7,640,408	4.122	1		15	17	122	155
2012	173,398	3,924,783	2.263			5	20	77	102
2013	158,324	4,454,329	2.813			3	20	81	104
2014	156,755	3,622,916	2.311			2	9	74	85
2015	153,073	3,950,665	2.580			4	7	71	82
<b>TOTAL</b>	<b>826,879</b>	<b>23,593,101</b>	<b>2.853</b>	<b>1</b>		<b>29</b>	<b>73</b>	<b>425</b>	<b>528</b>
O.D.		30,545	.003					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	167,730		3,092,242	501,481	1,135,812			632,824	583,061	996,673	530,585
2012			903,986	396,993	1,097,808			125,900	245,360	742,579	412,157
2013			601,534	806,991	1,265,953			195,132	461,882	841,164	281,673
2014			418,946	523,735	1,204,964			99,306	413,152	771,807	191,006
2015			697,416	570,808	741,609			311,509	239,556	1,053,998	335,769
<b>TOTAL</b>	<b>167,730</b>		<b>5,714,124</b>	<b>2,800,008</b>	<b>5,446,146</b>			<b>1,364,671</b>	<b>1,943,011</b>	<b>4,406,221</b>	<b>1,751,190</b>
O.D.					18,777					4,799	6,969

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	192,554		3,794,181	616,320	1,574,237			1,072,004	774,888	1,380,394	497,689
2012		6,240	1,106,905	506,348	1,364,571		2,750	230,250	327,925	955,576	391,961
2013	166	8,195	927,545	1,030,498	1,485,065	1,602	7,824	455,913	609,933	1,016,369	268,153
2014	140	12,552	982,862	768,243	1,282,864	701	14,439	452,300	510,193	840,096	185,276
2015	1,295	27,837	1,732,785	934,533	736,740	4,979	46,106	1,127,183	616,278	826,360	328,046
<b>TOTAL</b>	<b>194,155</b>	<b>54,824</b>	<b>8,544,278</b>	<b>3,855,942</b>	<b>6,443,477</b>	<b>7,282</b>	<b>71,119</b>	<b>3,337,650</b>	<b>2,839,217</b>	<b>5,018,795</b>	<b>1,671,125</b>
O.D.	7	125	8,014	5,593	17,490	3	32	1,271	1,096	4,420	6,622

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,218,760	18,186,030	1,677,747			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,903,448	-5,531,667	4,958			
TOTAL LOSSES	5,315,312	12,654,363	1,682,705			
EXPECTED LOSSES	16,744,300	14,710,177	1,893,552			
CREDIBILITY	.12	.31	.47			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.643	1.530	.204	2.377		
INDICATED (POST-TEST)	.576	1.610	.215	2.501		
PRES. ON RATE LEVEL	1.830	1.608	.207	3.645		
DERIVED BY FORMULA	1.692	1.609	.211	3.512		
UNDERLYING PRES. RATE	2.025	1.779	.229	4.033		
PROPOSED	1.692	1.609	.211	3.512		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.646
IND. RATES				3.65	MINIMUM PREMIUM	
MAN. RATES	5.18	5.01	4.19	+ 3.65	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	156,814	3,607,763	2.300	1		4	6	37	48
2012	155,066	1,443,698	.931			2	6	24	32
2013	156,758	1,053,345	.671				12	17	29
2014	148,155	1,226,329	.827			2	6	23	31
2015	159,492	1,171,230	.734				2	28	30
<b>TOTAL</b>	<b>776,285</b>	<b>8,502,365</b>	<b>1.095</b>	<b>1</b>		<b>8</b>	<b>32</b>	<b>129</b>	<b>170</b>
O.D.		3,938						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	540,665		566,075	104,524	171,308	1,247,386		191,860	130,925	391,700	263,320
2012			323,898	309,053	214,512		39,277	151,205	203,708	202,045	202,045
2013				325,881	103,670			347,623	102,740	173,431	173,431
2014			305,269	199,570	132,336		111,844	181,838	125,723	169,749	169,749
2015				204,394	267,400			92,010	478,988	128,438	128,438
<b>TOTAL</b>	<b>540,665</b>		<b>1,195,242</b>	<b>1,143,422</b>	<b>889,226</b>	<b>1,247,386</b>		<b>342,981</b>	<b>903,601</b>	<b>1,302,859</b>	<b>936,983</b>
O.D.					216				629		3,093

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	271,964		694,573	128,459	237,433	687,033		325,010	173,998	542,503	246,994
2012		2,210	401,851	379,996	270,725		920	75,904	196,565	263,470	192,145
2013		762	63,628	384,530	127,600		1,375	70,969	419,022	134,141	165,106
2014	72	5,450	458,511	248,014	168,452	486	9,936	270,231	201,529	151,098	164,657
2015	288	5,509	392,196	306,933	239,803	1,204	9,048	286,818	247,004	360,211	125,484
<b>TOTAL</b>	<b>272,324</b>	<b>13,931</b>	<b>2,010,759</b>	<b>1,447,932</b>	<b>1,044,013</b>	<b>688,723</b>	<b>21,279</b>	<b>1,028,932</b>	<b>1,238,118</b>	<b>1,451,423</b>	<b>894,386</b>
O.D.			5	4	266			8	12	805	2,923

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,035,961	5,182,573	897,309			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,746,760	-1,609,405	3,202			
TOTAL LOSSES	1,289,201	3,573,168	900,511			
EXPECTED LOSSES	6,722,628	4,308,382	1,148,902			
CREDIBILITY	.11	.30	.45			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.166	.460	.116	.742		
INDICATED (POST-TEST)	.175	.484	.122	.781		
PRES. ON RATE LEVEL	.783	.501	.134	1.418		
DERIVED BY FORMULA	.716	.496	.129	1.341		
UNDERLYING PRES. RATE	.866	.555	.148	1.569		
PROPOSED	.716	.496	.129	1.341		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.392
IND. RATES				1.39	MINIMUM PREMIUM	
MAN. RATES	2.20	2.02	1.63	+ 1.39	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	3,929	63,771	1,623				1	1	2
2012	3,108	18,715	.602				1		1
2013	4,319	22,576	.522				2	2	4
2014	6,330	733,031	11,580			1	5	6	12
2015	6,237	1,289,641	20,677				1	4	5
<b>TOTAL</b>	<b>23,923</b>	<b>2,127,734</b>	<b>8.894</b>			<b>1</b>	<b>10</b>	<b>13</b>	<b>24</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				38,847	1,435				19,436	909	3,144
2012				8,340					4,397		5,978
2013				3,222	1,269				6,543	1,107	10,435
2014			156,576	131,626	60,281			250,096	45,520	38,877	50,055
2015				102,613	105,291				998,153	80,106	3,478
<b>TOTAL</b>			<b>156,576</b>	<b>284,648</b>	<b>168,276</b>			<b>250,096</b>	<b>1,074,049</b>	<b>120,999</b>	<b>73,090</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				47,743	1,989				25,830	1,259	2,949
2012		2	449	10,088	78		4	262	5,584	66	5,685
2013		8	649	3,816	1,539		26	1,282	7,833	1,548	9,934
2014	39	2,909	247,022	156,449	80,834	825	16,944	407,186	70,856	59,794	48,553
2015	111	1,823	128,143	97,741	90,690	1,768	19,780	450,908	397,747	116,254	3,398
<b>TOTAL</b>	<b>150</b>	<b>4,742</b>	<b>376,263</b>	<b>315,837</b>	<b>175,130</b>	<b>2,593</b>	<b>36,754</b>	<b>859,638</b>	<b>507,850</b>	<b>178,921</b>	<b>70,519</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,280,140	1,177,738	70,519			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-135,647	-117,846	202			
TOTAL LOSSES	1,144,493	1,059,892	70,721			
EXPECTED LOSSES	339,469	322,962	60,764			
CREDIBILITY	.01	.03	.04			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.784	4.430	.296	9.510		
INDICATED (POST-TEST)	5.033	4.660	.311	10.004		
PRES. ON RATE LEVEL	1.283	1.220	.229	2.732		
DERIVED BY FORMULA	1.321	1.323	.232	2.876		
UNDERLYING PRES. RATE	1.419	1.350	.254	3.023		
PROPOSED	1.321	1.323	.232	2.876		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.986
IND. RATES				2.99	MINIMUM PREMIUM	
MAN. RATES	3.63	3.70	3.14	+ 2.99	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	23,149	547,326	2.364			1	2	6	9
2012	24,787	478,758	1.931				1	15	16
2013	22,135	163,297	.737				2	4	6
2014	28,459	622,983	2.189				5	8	13
2015	34,539	234,368	.678					10	10
<b>TOTAL</b>	<b>133,069</b>	<b>2,046,732</b>	<b>1.538</b>			<b>1</b>	<b>10</b>	<b>43</b>	<b>54</b>
O.D.		129,208	.097				1	1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			164,517	40,966	30,773			230,550	30,057	18,850	31,613
2012				85,710	116,504				59,530	90,394	126,620
2013				53,750	34,996				18,058	14,283	42,210
2014				193,046	84,661				184,719	61,667	98,890
2015					73,656					76,755	83,957
<b>TOTAL</b>			<b>164,517</b>	<b>373,472</b>	<b>340,590</b>			<b>230,550</b>	<b>292,364</b>	<b>261,949</b>	<b>383,290</b>
O.D.				86,554					42,654		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			201,862	50,347	42,651			390,552	39,946	26,108	29,653
2012		48	7,040	105,756	143,955		64	4,807	77,404	116,597	120,416
2013		152	11,933	64,548	41,406		80	4,262	22,328	17,524	40,184
2014	12	1,249	109,396	214,952	99,395	124	2,476	91,304	185,860	77,368	95,923
2015	70	824	56,099	38,885	56,676	146	895	33,841	28,860	56,039	82,026
<b>TOTAL</b>	<b>82</b>	<b>2,273</b>	<b>386,330</b>	<b>474,488</b>	<b>386,083</b>	<b>270</b>	<b>3,515</b>	<b>524,766</b>	<b>354,398</b>	<b>293,636</b>	<b>368,202</b>
O.D.		162	14,687	100,401	2,567		160	7,892	50,624	1,583	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	940,137	1,663,780	368,202			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-788,747	-596,111	910			
TOTAL LOSSES	151,390	1,067,669	369,112			
EXPECTED LOSSES	1,977,406	1,634,088	282,106			
CREDIBILITY	.03	.09	.14			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.114	.802	.277	1.193		
INDICATED (POST-TEST)	.120	.844	.291	1.255		
PRES. ON RATE LEVEL	1.343	1.110	.192	2.645		
DERIVED BY FORMULA	1.306	1.086	.206	2.598		
UNDERLYING PRES. RATE	1.486	1.228	.212	2.926		
PROPOSED	1.306	1.086	.206	2.598		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.697
IND. RATES				2.70	MINIMUM PREMIUM	
MAN. RATES	3.35	3.53	3.04	+ 2.70	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	69,586	2,753,716	3.957	1		2	7	58	68	
2012	74,282	1,986,153	2.673	1		2	5	50	58	
2013	80,520	2,601,885	3.231			4	6	51	61	
2014	81,937	5,103,378	6.228			1	12	64	77	
2015	86,630	1,924,659	2.221			1	5	45	51	
<b>TOTAL</b>	<b>392,955</b>	<b>14,369,791</b>	<b>3.657</b>	<b>2</b>		<b>10</b>	<b>35</b>	<b>268</b>	<b>315</b>	
O.D.		446								

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	410,314		441,616	353,453	349,334			310,531	157,304	504,855	226,309
2012	263,574		288,756	223,441	306,070	2,731		100,971	136,706	488,253	175,651
2013			941,171	329,520	248,392			444,948	68,039	353,726	216,089
2014			172,403	631,789	977,711			80,502	1,952,015	996,229	292,729
2015			168,579	264,926	511,896			82,777	186,613	539,629	170,239
<b>TOTAL</b>	<b>673,888</b>		<b>2,012,525</b>	<b>1,803,129</b>	<b>2,393,403</b>	<b>2,731</b>		<b>1,019,729</b>	<b>2,500,677</b>	<b>2,882,692</b>	<b>1,081,017</b>
O.D.											446

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	471,040		541,863	434,395	484,177			526,039	209,057	699,229	212,278
2012	276,051	1,993	357,845	277,824	381,972	10,601	2,141	179,582	184,558	628,145	167,044
2013	248	8,223	1,111,138	420,047	323,825	3,475	12,196	720,788	122,373	433,972	205,717
2014	90	8,898	702,359	812,021	1,043,432	1,328	27,213	937,975	1,579,594	1,149,573	283,947
2015	650	12,018	789,312	504,465	459,714	2,196	19,872	515,036	350,759	423,107	166,324
<b>TOTAL</b>	<b>748,079</b>	<b>31,132</b>	<b>3,502,517</b>	<b>2,448,752</b>	<b>2,693,120</b>	<b>17,600</b>	<b>61,422</b>	<b>2,879,420</b>	<b>2,446,341</b>	<b>3,334,026</b>	<b>1,035,310</b>
O.D.											418

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,240,170	10,922,239	1,035,728			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,025,983	-3,017,388	3,292			
TOTAL LOSSES	4,214,187	7,904,851	1,039,020			
EXPECTED LOSSES	7,470,074	8,130,240	1,119,922			
CREDIBILITY	.07	.19	.29			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.072	2.012	.264	3.348		
INDICATED (POST-TEST)	1.128	2.117	.278	3.523		
PRES. ON RATE LEVEL	1.718	1.870	.258	3.846		
DERIVED BY FORMULA	1.677	1.917	.264	3.858		
UNDERLYING PRES. RATE	1.901	2.069	.285	4.255		
PROPOSED	1.672	1.911	.263	3.846		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.993
IND. RATES				3.99	MINIMUM PREMIUM	
MAN. RATES	4.68	4.99	4.42	+ 3.99	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	279,852	8,911,920	3.184	2		11	38	146	197
2012	279,284	7,162,429	2.564			6	37	144	187
2013	287,746	8,058,019	2.800	1		6	40	158	205
2014	327,654	8,929,021	2.725	1		5	39	168	213
2015	339,617	8,921,522	2.626	1	1	4	29	165	200
<b>TOTAL</b>	<b>1,514,153</b>	<b>41,982,911</b>	<b>2.773</b>	<b>5</b>	<b>1</b>	<b>32</b>	<b>183</b>	<b>781</b>	<b>1002</b>
O.D.		85,352	.005				2	1	3

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	6,000		1,808,648	1,340,937	1,099,116			1,472,567	1,144,418	1,330,688	709,546
2012			1,066,712	1,373,670	610,212			1,133,915	1,108,809	1,044,824	824,287
2013	3,000		1,071,443	1,543,938	1,260,023	700		485,078	1,322,003	1,505,222	866,612
2014	652,258		761,422	1,452,833	1,739,045	16,798		537,840	911,033	1,776,647	1,081,145
2015	135,475	8,617	682,135	1,012,387	1,369,579		8,040	1,944,452	881,778	2,164,922	714,137
<b>TOTAL</b>	<b>796,733</b>	<b>8,617</b>	<b>5,390,360</b>	<b>6,723,765</b>	<b>6,077,975</b>	<b>17,498</b>	<b>8,040</b>	<b>5,573,852</b>	<b>5,368,041</b>	<b>7,822,303</b>	<b>4,195,727</b>
O.D.				40,609	2,661				25,048	7,560	9,474

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	6,888		2,204,080	1,648,013	1,523,375			2,446,078	1,520,933	1,843,004	665,554
2012		6,718	1,237,916	1,679,531	775,475		18,347	1,529,421	1,439,779	1,364,498	783,897
2013	4,397	13,326	1,590,295	1,896,493	1,516,528	5,554	19,536	1,127,525	1,685,755	1,841,582	825,015
2014	696,903	23,463	1,914,569	1,844,199	1,912,085	14,716	52,853	1,494,620	1,162,976	1,950,840	1,048,711
2015	151,797	47,107	2,464,639	1,604,976	1,277,749	11,732	118,870	2,579,721	1,543,587	1,738,293	697,712
<b>TOTAL</b>	<b>859,985</b>	<b>90,614</b>	<b>9,411,499</b>	<b>8,673,212</b>	<b>7,005,212</b>	<b>32,002</b>	<b>209,606</b>	<b>9,177,365</b>	<b>7,353,030</b>	<b>8,738,217</b>	<b>4,020,889</b>
O.D.		16	2,507	49,665	3,014	1	50	2,425	33,059	8,203	9,139

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,786,070	31,863,612	4,030,028			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,945,292	-8,677,626	13,636			
TOTAL LOSSES	12,840,778	23,185,986	4,043,664			
EXPECTED LOSSES	17,155,354	23,439,088	4,587,885			
CREDIBILITY	.17	.47	.71			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.848	1.531	.267	2.646		
INDICATED (POST-TEST)	.892	1.611	.281	2.784		
PRES. ON RATE LEVEL	1.024	1.399	.274	2.697		
DERIVED BY FORMULA	1.002	1.499	.279	2.780		
UNDERLYING PRES. RATE	1.133	1.548	.303	2.984		
PROPOSED	1.002	1.499	.279	2.780		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.886
IND. RATES				2.89	MINIMUM PREMIUM	
MAN. RATES	3.35	3.61	3.10	+ 2.89	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	9,513	45,274	.475					1	2	3
2012	8,436	40,883	.484						3	3
2013	9,202	299,315	3.252			1		2	1	4
2014	9,277	14,643	.157						1	1
2015	9,771	56,383	.577						6	6
<b>TOTAL</b>	<b>46,199</b>	<b>456,498</b>	<b>.988</b>			<b>1</b>		<b>3</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
2011				1,390	8,925				11,525	14,617	8,817
2012					10,781					12,265	17,837
2013			191,540	19,409	2,537			36,647	22,095	8,492	18,595
2014					2,122					5,797	6,724
2015					17,888					25,646	12,849
<b>TOTAL</b>			<b>191,540</b>	<b>20,799</b>	<b>42,253</b>			<b>36,647</b>	<b>33,620</b>	<b>66,817</b>	<b>64,822</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				1,708	12,370				15,317	20,245	8,270
2012		6	225	192	13,248		1	170	244	15,697	16,963
2013	52	1,576	222,860	27,377	10,133	303	1,100	63,970	28,437	12,053	17,702
2014		9	492	347	2,144	1	24	883	785	6,041	6,522
2015	15	200	13,623	9,444	14,249	53	294	11,300	9,642	18,724	12,553
<b>TOTAL</b>	<b>67</b>	<b>1,791</b>	<b>237,200</b>	<b>39,068</b>	<b>52,144</b>	<b>357</b>	<b>1,419</b>	<b>76,323</b>	<b>54,425</b>	<b>72,760</b>	<b>62,010</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	317,157	218,397	62,010			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-241,900	-211,188	222			
TOTAL LOSSES	75,257	7,209	62,232			
EXPECTED LOSSES	592,272	566,399	77,613			
CREDIBILITY	.02	.05	.07			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.163	.016	.135	.314		
INDICATED (POST-TEST)	.171	.017	.142	.330		
PRES. ON RATE LEVEL	1.159	1.108	.152	2.419		
DERIVED BY FORMULA	1.139	1.053	.151	2.343		
UNDERLYING PRES. RATE	1.282	1.226	.168	2.676		
PROPOSED	1.139	1.053	.151	2.343		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.432
IND. RATES				2.43	MINIMUM PREMIUM	
MAN. RATES	3.43	3.35	2.78	+ 2.43	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	288,718	5,757,564	1.994			7	23	112	142
2012	305,964	5,942,415	1.942			6	36	102	144
2013	317,064	5,520,439	1.741			7	38	99	144
2014	337,652	7,250,850	2.147			7	42	111	160
2015	357,163	6,621,775	1.853			8	17	136	161
<b>TOTAL</b>	<b>1,606,561</b>	<b>31,093,043</b>	<b>1.935</b>			<b>35</b>	<b>156</b>	<b>560</b>	<b>751</b>
O.D.		95,620	.005				1	4	5

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,125,886	630,628	810,548			732,827	524,066	1,454,706	478,903
2012			1,095,436	980,212	535,090			578,293	1,170,588	1,053,551	529,245
2013			1,276,922	721,543	542,156			637,003	820,268	945,969	576,578
2014			1,353,308	1,267,804	935,447			439,156	1,172,348	1,328,349	754,438
2015			1,468,596	352,549	1,292,632			521,112	412,166	1,817,179	757,541
<b>TOTAL</b>			<b>6,320,148</b>	<b>3,952,736</b>	<b>4,115,873</b>			<b>2,908,391</b>	<b>4,099,436</b>	<b>6,599,754</b>	<b>3,096,705</b>
O.D.				12,800	8,300				37,320	30,093	7,107

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,381,463	775,043	1,123,419			1,241,410	696,485	2,014,766	449,211
2012		7,393	1,351,632	1,203,115	681,042		12,397	1,027,576	1,514,653	1,372,971	503,312
2013	352	12,392	1,628,384	902,424	682,635	5,232	21,380	1,244,409	1,062,137	1,167,941	548,902
2014	353	27,342	2,291,683	1,555,614	1,126,623	2,338	47,885	1,391,636	1,344,809	1,495,815	731,805
2015	2,327	45,142	2,660,340	1,136,998	1,225,775	8,460	78,170	1,918,774	1,059,566	1,423,091	740,118
<b>TOTAL</b>	<b>3,032</b>	<b>92,269</b>	<b>9,313,502</b>	<b>5,573,194</b>	<b>4,839,494</b>	<b>16,030</b>	<b>159,832</b>	<b>6,823,805</b>	<b>5,677,650</b>	<b>7,474,584</b>	<b>2,973,348</b>
O.D.	2	167	12,284	10,728	11,963	122	1,408	31,592	28,023	43,169	6,761

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,454,045	23,656,605	2,980,109			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,727,839	-6,395,193	10,006			
TOTAL LOSSES	11,726,206	17,263,612	2,990,115			
EXPECTED LOSSES	11,679,698	17,254,464	3,389,844			
CREDIBILITY	.18	.49	.74			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.730	1.075	.186	1.991		
INDICATED (POST-TEST)	.768	1.131	.196	2.095		
PRES. ON RATE LEVEL	.657	.971	.191	1.819		
DERIVED BY FORMULA	.677	1.049	.195	1.921		
UNDERLYING PRES. RATE	.727	1.074	.211	2.012		
PROPOSED	.677	1.049	.195	1.921		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.994
IND. RATES				1.99	MINIMUM PREMIUM	
MAN. RATES	2.23	2.41	2.09	+ 1.99	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	14,697	511,826	3.482				1	4	5	
2012	13,661	334,029	2.445			1	2	9	12	
2013	15,059	181,718	1.206					9	9	
2014	17,225	923,786	5.363			1	9	6	16	
2015	20,704	205,418	.992				1	5	6	
<b>TOTAL</b>	<b>81,346</b>	<b>2,156,777</b>	<b>2.651</b>			<b>2</b>	<b>13</b>	<b>33</b>	<b>48</b>	
O.D.		38,742	.047					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				105,474	162,560				61,002	136,544	46,246
2012			122,410	5,491	22,885			61,383	7,473	82,779	31,608
2013					48,838					65,258	67,622
2014			158,520	309,460	51,924			90,016	160,902	108,612	44,352
2015				55,699	40,169				19,372	33,225	56,953
<b>TOTAL</b>			<b>280,930</b>	<b>476,124</b>	<b>326,376</b>			<b>151,399</b>	<b>248,749</b>	<b>426,418</b>	<b>246,781</b>
O.D.					38,019						723

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				129,628	225,309				81,072	189,114	43,379
2012		794	144,666	7,935	29,782		1,207	101,692	11,887	106,772	30,059
2013		66	3,921	3,068	55,557		56	4,233	4,095	77,021	64,376
2014	49	3,758	329,902	340,425	85,311	402	8,207	225,076	177,193	130,386	43,021
2015	46	1,140	81,972	66,375	39,299	122	1,113	30,567	26,584	26,468	55,643
<b>TOTAL</b>	<b>95</b>	<b>5,758</b>	<b>560,461</b>	<b>547,431</b>	<b>435,258</b>	<b>524</b>	<b>10,583</b>	<b>361,568</b>	<b>300,831</b>	<b>529,761</b>	<b>236,478</b>
O.D.	1	144	8,818	6,228	38,404						678

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	947,952	1,897,913	237,156			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-460,287	-389,385	668			
TOTAL LOSSES	487,665	1,468,528	237,824			
EXPECTED LOSSES	1,147,792	1,062,380	209,059			
CREDIBILITY	.02	.07	.10			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.599	1.805	.292	2.696		
INDICATED (POST-TEST)	.630	1.899	.307	2.836		
PRES. ON RATE LEVEL	1.275	1.181	.232	2.688		
DERIVED BY FORMULA	1.262	1.231	.240	2.733		
UNDERLYING PRES. RATE	1.411	1.306	.257	2.974		
PROPOSED	1.262	1.231	.240	2.733		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.837
IND. RATES				2.84	MINIMUM PREMIUM	
MAN. RATES	3.37	3.51	3.09	+ 2.84	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	122,026	4,247,140	3.480			4	23	64	91
2012	127,992	3,186,402	2.489			5	16	41	62
2013	110,166	2,063,417	1.873			1	12	32	45
2014	131,226	1,565,105	1.192				11	41	52
2015	143,706	2,072,206	1.441				5	51	56
<b>TOTAL</b>	<b>635,116</b>	<b>13,134,270</b>	<b>2.068</b>			<b>10</b>	<b>67</b>	<b>229</b>	<b>306</b>
O.D.		4,769							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			765,676	992,985	440,665			173,377	690,030	723,763	460,644
2012			802,414	353,477	249,572			691,855	302,676	343,921	442,487
2013			136,069	514,795	204,120			23,689	435,886	549,757	199,101
2014				306,657	332,267				264,274	407,177	254,730
2015				247,577	561,497				113,384	829,755	319,993
<b>TOTAL</b>			<b>1,704,159</b>	<b>2,415,491</b>	<b>1,788,121</b>			<b>888,921</b>	<b>1,806,250</b>	<b>2,854,373</b>	<b>1,676,955</b>
O.D.											4,769

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			939,485	1,220,379	610,760			293,701	917,051	1,002,412	432,084
2012		5,101	930,505	437,576	320,100		11,120	931,380	398,003	451,295	420,805
2013	37	2,356	259,591	613,328	252,216	196	2,741	154,634	552,928	665,797	189,544
2014	20	2,712	219,664	373,857	357,687	238	4,789	179,328	309,080	443,129	247,088
2015	573	9,353	656,035	497,222	479,757	1,963	13,954	459,017	394,449	618,745	312,633
<b>TOTAL</b>	<b>630</b>	<b>19,522</b>	<b>3,005,280</b>	<b>3,142,362</b>	<b>2,020,520</b>	<b>2,397</b>	<b>32,604</b>	<b>2,018,060</b>	<b>2,571,511</b>	<b>3,181,378</b>	<b>1,602,154</b>
O.D.											4,535

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,078,493	10,915,771	1,606,689			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,339,251	-3,489,278	5,413			
TOTAL LOSSES	2,739,242	7,426,493	1,612,102			
EXPECTED LOSSES	5,785,907	9,444,175	1,829,134			
CREDIBILITY	.10	.26	.40			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.431	1.169	.254	1.854		
INDICATED (POST-TEST)	.453	1.230	.267	1.950		
PRES. ON RATE LEVEL	.824	1.344	.260	2.428		
DERIVED BY FORMULA	.787	1.314	.263	2.364		
UNDERLYING PRES. RATE	.911	1.487	.288	2.686		
PROPOSED	.787	1.314	.263	2.364		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.454
IND. RATES				2.45	MINIMUM PREMIUM	
MAN. RATES	3.48	3.35	2.79	+ 2.45	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	28,586	279,076	.976			28,586			1		6	7
2012	31,951	81,267	.254			31,951					5	5
2013	31,440	269,518	.857			31,440				1	4	5
2014	29,827	672,266	2.253			29,827			1		7	8
2015	33,082	186,144	.562			33,082					5	5
<b>TOTAL</b>	<b>154,886</b>	<b>1,488,271</b>	<b>.961</b>			<b>154,886</b>			<b>2</b>	<b>1</b>	<b>27</b>	<b>30</b>
O.D.		60,664	.039							1	1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			122,383		39,225			36,823		64,772	15,873
2012					31,178					25,748	24,341
2013				15,620	136,712				1,460	73,768	41,958
2014			140,133		165,059			271,449		83,737	11,888
2015					52,032					130,272	3,840
<b>TOTAL</b>			<b>262,516</b>	<b>15,620</b>	<b>424,206</b>			<b>308,272</b>	<b>1,460</b>	<b>378,297</b>	<b>97,900</b>
O.D.				<b>42,289</b>						<b>18,375</b>	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			150,164		54,366			62,378		89,709	14,889
2012		10	650	560	38,311		2	357	513	32,952	23,148
2013		229	13,634	26,718	155,992		69	5,055	6,361	87,118	39,944
2014	31	2,450	192,081	35,504	176,105	870	17,947	426,383	35,052	104,691	11,531
2015	49	585	39,629	27,462	41,450	248	1,529	57,430	48,990	95,104	3,752
<b>TOTAL</b>	<b>80</b>	<b>3,274</b>	<b>396,158</b>	<b>90,244</b>	<b>466,224</b>	<b>1,118</b>	<b>19,547</b>	<b>551,603</b>	<b>90,916</b>	<b>409,574</b>	<b>93,264</b>
O.D.				<b>51,973</b>					<b>24,420</b>		

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	971,780	1,133,351	93,264			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-664,838	-477,774	473			
TOTAL LOSSES	306,942	655,577	93,737			
EXPECTED LOSSES	1,637,145	1,284,006	165,729			
CREDIBILITY	.04	.10	.16			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.198	.423	.061	.682		
INDICATED (POST-TEST)	.208	.445	.064	.717		
PRES. ON RATE LEVEL	.955	.749	.097	1.801		
DERIVED BY FORMULA	.925	.719	.092	1.736		
UNDERLYING PRES. RATE	1.057	.829	.107	1.993		
PROPOSED	.925	.719	.092	1.736		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.802
IND. RATES				1.80	MINIMUM PREMIUM	
MAN. RATES	2.58	2.50	2.07	+ 1.80	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	123,284	2,703,236	2.192			3	9	43	55
2012	105,851	1,715,345	1.620			2	6	27	35
2013	113,110	2,592,858	2.292			2	10	19	31
2014	100,926	1,730,289	1.714			2	5	20	27
2015	106,253	3,033,250	2.854			1	3	31	35
<b>TOTAL</b>	<b>549,424</b>	<b>11,774,978</b>	<b>2.143</b>			<b>1</b>	<b>9</b>	<b>140</b>	<b>183</b>
O.D.		13,561	.002					1	1

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,035,111	180,872	227,654			464,852	234,080	351,825	208,842
2012			380,189	260,851	272,759			69,660	105,587	438,364	187,935
2013			357,670	347,270	207,610			136,825	300,525	1,046,948	196,010
2014			461,166	143,853	249,999			366,775	63,826	272,657	172,013
2015	367,220			279,858	462,919	4,998			380,465	1,395,594	142,196
<b>TOTAL</b>	<b>367,220</b>		<b>2,234,136</b>	<b>1,212,704</b>	<b>1,420,941</b>	<b>4,998</b>		<b>1,038,112</b>	<b>1,084,483</b>	<b>3,505,388</b>	<b>906,996</b>
O.D.					7,500					2,221	3,840

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,128,574	222,293	315,527			654,034	311,093	487,281	195,894
2012		2,573	466,647	323,143	342,591		1,503	125,973	143,667	563,444	178,726
2013	99	3,824	485,229	424,665	258,933	1,121	5,804	345,025	428,657	1,251,321	186,602
2014	106	7,659	630,994	218,682	293,731	1,244	25,655	628,754	130,294	312,239	166,853
2015	406,194	8,514	600,877	464,517	395,140	11,727	29,689	894,923	773,131	1,007,484	138,925
<b>TOTAL</b>	<b>406,399</b>	<b>22,570</b>	<b>3,312,321</b>	<b>1,653,300</b>	<b>1,605,922</b>	<b>14,092</b>	<b>62,651</b>	<b>2,648,709</b>	<b>1,786,842</b>	<b>3,621,769</b>	<b>867,000</b>
O.D.		3	156	134	9,216			31	45	2,842	3,726

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,466,932	8,680,070	870,726			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,149,621	-2,205,575	2,768			
TOTAL LOSSES	3,317,311	6,474,495	873,494			
EXPECTED LOSSES	7,642,487	5,867,849	1,032,918			
CREDIBILITY	.09	.24	.36			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.604	1.178	.159	1.941		
INDICATED (POST-TEST)	.635	1.239	.167	2.041		
PRES. ON RATE LEVEL	1.257	.966	.170	2.393		
DERIVED BY FORMULA	1.201	1.032	.169	2.402		
UNDERLYING PRES. RATE	1.391	1.068	.188	2.647		
PROPOSED	1.197	1.028	.168	2.393		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.484
IND. RATES				2.48	MINIMUM PREMIUM	
MAN. RATES	3.52	3.35	2.75	+ 2.48	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	242,607	5,599,065	2.307			7	31	50	88	
2012	260,074	7,398,891	2.844			6	24	67	97	
2013	294,756	6,551,502	2.222			5	16	65	86	
2014	294,333	4,580,499	1.556			4	21	69	95	
2015	294,037	4,608,907	1.567			2	4	59	66	
<b>TOTAL</b>	<b>1,385,807</b>	<b>28,738,864</b>	<b>2.074</b>			<b>24</b>	<b>96</b>	<b>310</b>	<b>432</b>	
O.D.		226,877	.016			1	1	1	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,597,755	805,855	530,802			725,551	850,946	741,121	347,035
2012			1,767,420	611,852	935,231			2,219,342	594,633	768,855	501,558
2013			1,038,637	505,430	1,456,605			1,269,579	627,490	901,244	752,517
2014	251,063		719,001	726,682	698,531	5,000		232,648	665,769	822,879	458,926
2015	612,883		325,993	83,840	702,203	10,778		281,525	70,779	2,144,468	376,438
<b>TOTAL</b>	<b>863,946</b>		<b>5,448,806</b>	<b>2,733,659</b>	<b>4,323,372</b>	<b>15,778</b>		<b>4,728,645</b>	<b>2,809,617</b>	<b>5,378,567</b>	<b>2,436,474</b>
O.D.			151,360	1,000	38,522			10,044		22,539	3,412

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,960,446	990,398	735,692			1,229,083	1,130,910	1,026,453	325,519
2012		8,552	1,540,347	765,934	1,171,546		17,214	1,439,550	780,863	1,003,066	476,982
2013	246	10,145	1,209,358	699,484	1,702,688	6,619	25,294	1,479,926	838,285	1,113,600	716,396
2014	268,340	15,559	1,288,997	914,815	805,969	4,899	26,381	775,268	771,511	919,796	445,158
2015	677,999	14,191	873,549	449,527	563,459	22,180	41,577	1,099,021	621,671	1,061,492	367,780
<b>TOTAL</b>	<b>946,585</b>	<b>48,447</b>	<b>6,872,697</b>	<b>3,820,158</b>	<b>4,979,354</b>	<b>33,698</b>	<b>110,466</b>	<b>6,022,848</b>	<b>4,143,240</b>	<b>5,124,407</b>	<b>2,331,835</b>
O.D.			185,719	1,229	53,391			17,015		31,217	3,266

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,237,475	18,152,996	2,335,101			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,762,346	-4,814,285	8,163			
TOTAL LOSSES	9,475,129	13,338,711	2,343,264			
EXPECTED LOSSES	11,723,927	12,929,578	2,827,045			
CREDIBILITY	.16	.44	.67			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.684	.963	.169	1.816		
INDICATED (POST-TEST)	.720	1.013	.178	1.911		
PRES. ON RATE LEVEL	.765	.843	.184	1.792		
DERIVED BY FORMULA	.758	.918	.180	1.856		
UNDERLYING PRES. RATE	.846	.933	.204	1.983		
PROPOSED	.758	.918	.180	1.856		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.927
IND. RATES				1.93	MINIMUM PREMIUM	
MAN. RATES	2.20	2.37	2.06	+ 1.93	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	280,276	5,826,760	2.078			7	24	39	70
2012	292,475	8,268,412	2.827			6	23	54	83
2013	282,810	7,458,673	2.637			12	32	60	104
2014	293,884	3,058,692	1.040			3	18	46	67
2015	276,594	1,437,932	.519					48	48
<b>TOTAL</b>	<b>1,426,039</b>	<b>26,050,469</b>	<b>1.827</b>			<b>28</b>	<b>97</b>	<b>247</b>	<b>372</b>
O.D.		155,346	.010					2	2

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,493,890	536,613	333,126			1,525,479	1,237,201	439,211	261,240
2012			1,816,798	784,259	589,245			3,097,879	968,152	617,003	395,076
2013			2,575,677	1,237,400	674,858			837,573	1,102,313	709,288	321,564
2014			757,645	571,739	344,376			246,710	429,863	346,402	361,957
2015					602,504					673,325	162,103
<b>TOTAL</b>			<b>6,644,010</b>	<b>3,130,011</b>	<b>2,544,109</b>			<b>5,707,641</b>	<b>3,737,529</b>	<b>2,785,229</b>	<b>1,501,940</b>
O.D.					79,546					74,161	1,639

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,707,044	656,441	461,715			1,797,470	1,552,021	608,306	245,043
2012		9,739	1,775,518	969,710	750,617		24,873	2,077,527	1,256,810	818,869	375,717
2013	717	23,960	3,214,011	1,541,027	894,125	6,675	27,734	1,605,947	1,391,214	905,698	306,129
2014	190	13,969	1,177,188	697,747	439,654	1,101	22,538	619,363	481,539	407,343	351,098
2015	581	6,758	458,898	318,087	479,972	1,289	7,889	296,877	253,190	491,580	158,375
<b>TOTAL</b>	<b>1,488</b>	<b>54,426</b>	<b>8,332,659</b>	<b>4,183,012</b>	<b>3,026,083</b>	<b>9,265</b>	<b>83,034</b>	<b>6,397,184</b>	<b>4,934,774</b>	<b>3,231,796</b>	<b>1,436,362</b>
O.D.	69	794	53,801	37,294	68,622	129	812	30,424	25,946	57,523	1,595

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,964,085	15,565,050	1,437,957			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,333,183	-4,906,659	4,778			
TOTAL LOSSES	8,630,902	10,658,391	1,442,735			
EXPECTED LOSSES	15,472,524	13,105,298	1,754,027			
CREDIBILITY	.17	.45	.68			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.605	.747	.101	1.453		
INDICATED (POST-TEST)	.636	.786	.106	1.528		
PRES. ON RATE LEVEL	.981	.831	.111	1.923		
DERIVED BY FORMULA	.922	.811	.108	1.841		
UNDERLYING PRES. RATE	1.085	.919	.123	2.127		
PROPOSED	.922	.811	.108	1.841		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.911
IND. RATES				1.91	MINIMUM PREMIUM	
MAN. RATES	2.51	2.58	2.21	+ 1.91	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	135,562	3,092,443	2.281			5	10	58	73	
2012	121,010	2,614,734	2.160			3	11	48	62	
2013	120,194	1,207,488	1.004			1	4	32	37	
2014	123,023	1,239,550	1.007			1	7	32	40	
2015	118,074	1,207,619	1.022				1	33	34	
<b>TOTAL</b>	<b>617,863</b>	<b>9,361,834</b>	<b>1.515</b>			<b>10</b>	<b>33</b>	<b>203</b>	<b>246</b>	
O.D.		18,525	.002				1		1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,060,836	394,583	304,190			244,583	163,137	690,170	234,944
2012			558,216	383,469	291,574			403,165	269,578	522,890	185,842
2013			171,638	62,867	221,945			120,651	120,087	324,438	185,862
2014			195,249	140,144	218,245			26,952	130,611	351,894	176,455
2015			43,426	43,426	463,205				34,500	430,583	235,905
<b>TOTAL</b>			<b>1,985,939</b>	<b>1,024,489</b>	<b>1,499,159</b>			<b>795,351</b>	<b>717,913</b>	<b>2,319,975</b>	<b>1,019,008</b>
O.D.				6,406					9,889		2,230

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,301,646	484,944	421,607			414,324	216,809	955,887	220,377
2012		3,738	682,917	473,072	369,201		8,132	680,808	357,664	678,037	176,736
2013	47	1,832	225,064	91,100	260,330	990	4,048	238,589	168,430	391,356	176,941
2014	47	4,054	330,072	193,537	243,595	228	4,708	152,680	175,501	377,759	171,161
2015	452	5,725	392,865	279,766	374,693	941	6,335	218,210	186,997	318,298	230,479
<b>TOTAL</b>	<b>546</b>	<b>15,349</b>	<b>2,932,564</b>	<b>1,522,419</b>	<b>1,669,426</b>	<b>2,159</b>	<b>23,223</b>	<b>1,704,611</b>	<b>1,105,401</b>	<b>2,721,337</b>	<b>975,694</b>
O.D.				7,873					13,142		2,153

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,678,452	7,039,598	977,847	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,204,071	-2,240,277	2,669	
TOTAL LOSSES	1,474,381	4,799,321	980,516	
EXPECTED LOSSES	7,785,073	5,968,557	994,759	
CREDIBILITY	.10	.26	.39	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.239	.777	.159	1.175
INDICATED (POST-TEST)	.251	.817	.167	1.235
PRES. ON RATE LEVEL	1.139	.873	.146	2.158
DERIVED BY FORMULA	1.050	.858	.154	2.062
UNDERLYING PRES. RATE	1.260	.966	.161	2.387
PROPOSED	1.050	.858	.154	2.062

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.141
IND. RATES				2.14	MINIMUM PREMIUM	
MAN. RATES	3.22	3.05	2.48	+ 2.14	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	175,749	4,220,935	2.401			4	12	39	55
2012	172,180	4,244,597	2.465			7	11	46	64
2013	172,394	4,843,676	2.809			10	12	36	58
2014	170,536	3,759,224	2.204			6	19	32	57
2015	125,128	1,423,728	1.137			1	3	18	22
<b>TOTAL</b>	<b>815,987</b>	<b>18,492,160</b>	<b>2.266</b>			<b>28</b>	<b>57</b>	<b>171</b>	<b>256</b>
O.D.		18,563	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,003,970	180,453	281,541			1,879,734	57,198	343,011	475,028
2012			1,557,701	378,919	422,667			666,124	308,632	431,866	478,688
2013			1,970,866	503,005	251,306			550,058	657,381	419,574	491,486
2014			1,135,599	618,689	392,197			448,487	335,765	355,628	472,859
2015			221,517	78,010	237,545			35,332	12,698	261,472	577,154
<b>TOTAL</b>			<b>5,889,653</b>	<b>1,759,076</b>	<b>1,585,256</b>			<b>3,579,735</b>	<b>1,371,674</b>	<b>1,811,551</b>	<b>2,495,215</b>
O.D.					18,043					40	480

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			948,376	221,777	390,217			1,449,844	76,016	475,070	445,576
2012		10,228	1,860,311	477,118	543,400		13,254	1,110,722	408,646	565,220	455,232
2013	550	17,104	2,362,720	647,660	369,439	4,516	17,924	1,039,366	831,784	537,762	467,895
2014	268	19,309	1,624,910	777,333	516,633	1,681	34,562	886,488	409,992	423,254	458,673
2015	401	7,593	456,604	214,106	222,059	791	6,360	178,529	112,745	195,693	563,879
<b>TOTAL</b>	<b>1,219</b>	<b>54,234</b>	<b>7,252,921</b>	<b>2,337,994</b>	<b>2,041,748</b>	<b>6,988</b>	<b>72,100</b>	<b>4,664,949</b>	<b>1,839,183</b>	<b>2,196,999</b>	<b>2,391,255</b>
O.D.		67	4,185	2,956	18,226			5	6	41	450

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,056,668	8,437,153	2,391,705			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,965,424	-2,584,000	5,154			
TOTAL LOSSES	8,091,244	5,853,153	2,396,859			
EXPECTED LOSSES	9,530,727	6,797,171	2,129,726			
CREDIBILITY	.11	.31	.47			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.992	.717	.294	2.003		
INDICATED (POST-TEST)	1.044	.754	.309	2.107		
PRES. ON RATE LEVEL	1.056	.753	.236	2.045		
DERIVED BY FORMULA	1.055	.753	.270	2.078		
UNDERLYING PRES. RATE	1.168	.833	.261	2.262		
PROPOSED	1.055	.753	.270	2.078		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.157
IND. RATES				2.16	MINIMUM PREMIUM	
MAN. RATES	2.86	2.79	2.35	+ 2.16	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	105,017	4,648,328	4.426			7	8	38	53
2012	112,667	3,123,308	2.772			3	7	43	53
2013	110,155	3,300,108	2.995			4	12	38	54
2014	110,219	3,342,020	3.032			1	12	48	62
2015	122,389	2,474,265	2.021			2	4	53	59
<b>TOTAL</b>	<b>560,447</b>	<b>16,888,029</b>	<b>3.013</b>			<b>17</b>	<b>43</b>	<b>220</b>	<b>281</b>
O.D.		745							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,869,534	398,287	249,155			1,183,417	264,375	431,792	251,768
2012			756,177	220,180	488,351			242,168	608,253	527,887	280,292
2013			925,653	681,286	205,884			186,314	633,792	376,201	290,978
2014	2,256		288,484	563,225	393,764	2,895		54,623	918,229	887,965	230,579
2015			301,535	220,919	512,660			124,101	122,858	864,812	327,380
<b>TOTAL</b>	<b>2,256</b>		<b>4,141,383</b>	<b>2,083,897</b>	<b>1,849,814</b>	<b>2,895</b>		<b>1,790,623</b>	<b>2,547,507</b>	<b>3,088,657</b>	<b>1,380,997</b>
O.D.											745

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,754,698	489,495	345,330			1,053,657	351,355	598,033	236,158
2012		5,061	910,924	280,508	612,084		5,306	438,568	785,941	687,711	266,558
2013	257	9,000	1,192,277	825,956	286,665	1,527	7,784	443,291	784,379	473,675	277,011
2014	2,502	7,931	665,691	659,351	456,926	2,943	17,564	604,564	961,222	990,697	223,662
2015	742	13,873	871,570	484,435	466,119	2,924	24,587	667,778	432,758	657,168	319,850
<b>TOTAL</b>	<b>3,501</b>	<b>35,865</b>	<b>5,395,160</b>	<b>2,739,745</b>	<b>2,169,124</b>	<b>7,394</b>	<b>55,241</b>	<b>3,207,858</b>	<b>3,315,655</b>	<b>3,407,284</b>	<b>1,323,239</b>
O.D.											726

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,705,019	11,631,808	1,323,965			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,146,672	-2,871,992	4,091			
TOTAL LOSSES	4,558,347	8,759,816	1,328,056			
EXPECTED LOSSES	10,222,553	7,734,169	1,412,327			
CREDIBILITY	.09	.24	.37			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.813	1.563	.237	2.613		
INDICATED (POST-TEST)	.855	1.644	.249	2.748		
PRES. ON RATE LEVEL	1.649	1.247	.228	3.124		
DERIVED BY FORMULA	1.578	1.342	.236	3.156		
UNDERLYING PRES. RATE	1.824	1.380	.252	3.456		
PROPOSED	1.562	1.328	.234	3.124		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.243
IND. RATES				3.24	MINIMUM PREMIUM	
MAN. RATES	4.21	4.23	3.59	+ 3.24	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	105,238	2,393,482	2.274			3	13	60	76
2012	112,153	3,843,451	3.426			6	9	47	62
2013	132,263	4,043,639	3.057			6	16	51	73
2014	137,638	5,949,059	4.322			7	29	53	90
2015	133,599	2,924,839	2.189			2	7	52	61
<b>TOTAL</b>	<b>620,891</b>	<b>19,154,470</b>	<b>3.085</b>			<b>24</b>	<b>74</b>	<b>263</b>	<b>362</b>
O.D.		19,973	.003					1	1

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			479,012	350,876	403,992			63,481	292,107	533,364	270,650
2012			914,532	517,736	408,051			668,314	434,655	587,057	313,106
2013			1,016,194	654,383	471,031			274,806	719,920	576,451	330,854
2014	3,425		1,564,539	794,771	580,989	129,360		1,156,116	693,262	692,649	333,948
2015			326,334	480,683	559,556			230,008	290,786	787,576	249,896
<b>TOTAL</b>	<b>3,425</b>		<b>4,300,611</b>	<b>2,798,449</b>	<b>2,423,619</b>	<b>129,360</b>		<b>2,392,725</b>	<b>2,430,730</b>	<b>3,177,097</b>	<b>1,498,454</b>
O.D.					15,923					3,074	976

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			587,748	431,227	559,935			107,537	388,211	738,706	253,870
2012		6,100	1,111,431	640,132	518,264		13,440	1,123,954	571,807	765,779	297,764
2013	282	10,061	1,312,695	813,644	590,654	2,252	10,717	615,489	903,226	716,137	314,973
2014	4,025	26,318	2,206,917	1,016,780	747,806	97,593	83,487	2,113,042	857,452	842,642	323,930
2015	840	18,040	1,169,715	722,716	542,048	4,051	38,370	930,022	541,384	629,988	244,148
<b>TOTAL</b>	<b>5,147</b>	<b>60,519</b>	<b>6,388,506</b>	<b>3,624,499</b>	<b>2,958,707</b>	<b>103,896</b>	<b>146,014</b>	<b>4,890,044</b>	<b>3,262,080</b>	<b>3,693,252</b>	<b>1,434,685</b>
O.D.		24	1,279	1,002	18,115		3	200	193	3,629	945

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,595,632	13,561,477	1,435,630	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,507,294	-3,649,823	4,508	
TOTAL LOSSES	7,088,338	9,911,654	1,440,138	
EXPECTED LOSSES	11,113,949	9,816,287	1,539,809	
CREDIBILITY	.10	.26	.39	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.142	1.596	.232	2.970
INDICATED (POST-TEST)	1.201	1.679	.244	3.124
PRES. ON RATE LEVEL	1.618	1.429	.224	3.271
DERIVED BY FORMULA	1.576	1.494	.232	3.302
UNDERLYING PRES. RATE	1.790	1.581	.248	3.619
PROPOSED	1.561	1.480	.230	3.271

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.396
IND. RATES				3.40	MINIMUM PREMIUM	
MAN. RATES	4.35	4.39	3.76	+ 3.40	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	262,744	7,475,171	2,845			9	36	112	157
2012	282,108	6,767,871	2,399			14	18	96	128
2013	318,248	6,234,721	1,959			10	32	88	130
2014	308,393	5,928,630	1,922			7	25	63	95
2015	260,238	3,906,393	1,501			2	12	89	103
<b>TOTAL</b>	<b>1,431,731</b>	<b>30,312,786</b>	<b>2,117</b>			<b>42</b>	<b>123</b>	<b>448</b>	<b>613</b>
O.D.		7,238							

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,577,738	1,525,249	860,764			636,900	1,291,118	889,439	693,963
2012			2,780,869	436,923	746,561			859,086	297,915	1,022,104	624,413
2013			1,954,620	824,143	581,073			641,868	827,624	789,486	615,907
2014			1,295,318	761,598	450,185			742,539	1,546,487	665,664	466,839
2015			362,951	419,337	954,977			167,522	196,776	1,331,307	473,523
<b>TOTAL</b>			<b>7,971,496</b>	<b>3,967,250</b>	<b>3,593,560</b>			<b>3,047,915</b>	<b>4,159,920</b>	<b>4,698,000</b>	<b>2,874,645</b>
O.D.											7,238

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,935,885	1,874,529	1,193,019			1,078,909	1,715,898	1,231,871	650,937
2012		18,203	3,308,035	561,881	958,035		17,075	1,432,906	409,116	1,322,712	593,817
2013	541	18,084	2,425,073	1,040,521	753,553	5,271	21,399	1,243,507	1,061,245	983,689	586,343
2014	301	22,180	1,865,648	913,006	593,939	3,274	67,052	1,829,289	1,447,506	836,792	452,834
2015	1,234	22,368	1,447,959	885,930	852,769	4,351	36,287	999,063	668,319	1,010,288	462,632
<b>TOTAL</b>	<b>2,076</b>	<b>80,835</b>	<b>10,982,600</b>	<b>5,275,867</b>	<b>4,351,315</b>	<b>12,896</b>	<b>141,813</b>	<b>6,583,674</b>	<b>5,302,084</b>	<b>5,385,352</b>	<b>2,746,563</b>
O.D.											6,986

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,803,894	20,314,618	2,753,549			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,080,073	-5,853,283	8,730			
TOTAL LOSSES	11,723,821	14,461,335	2,762,279			
EXPECTED LOSSES	14,804,099	15,548,599	3,278,664			
CREDIBILITY	.17	.45	.68			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.819	1.010	.193	2.022		
INDICATED (POST-TEST)	.862	1.063	.203	2.128		
PRES. ON RATE LEVEL	.934	.982	.207	2.123		
DERIVED BY FORMULA	.922	1.018	.204	2.144		
UNDERLYING PRES. RATE	1.034	1.086	.229	2.349		
PROPOSED	.915	1.010	.203	2.128		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.209
IND. RATES				2.21	MINIMUM PREMIUM	
MAN. RATES	2.92	2.87	2.44	+ 2.21	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	303,592	3,154,736	1.039			2	21	63	86
2012	288,126	5,798,722	2.012			6	13	75	94
2013	319,698	3,622,715	1.133			3	4	63	70
2014	284,450	2,705,687	.951			2	7	41	50
2015	320,853	3,461,125	1.078			2	7	50	59
<b>TOTAL</b>	<b>1,516,719</b>	<b>18,742,985</b>	<b>1.236</b>			<b>15</b>	<b>52</b>	<b>292</b>	<b>359</b>
O.D.		37,943	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			310,552	293,898	941,801			367,793	206,640	837,289	196,763
2012			1,180,858	563,006	1,770,400			723,963	305,983	1,021,541	232,971
2013			907,026	194,954	959,060			352,878	24,250	970,922	213,625
2014			348,445	350,947	794,005			119,664	431,955	491,797	168,874
2015			443,311	601,220	1,019,474			107,109	283,112	790,651	216,248
<b>TOTAL</b>			<b>3,190,192</b>	<b>2,004,025</b>	<b>5,484,740</b>			<b>1,671,407</b>	<b>1,251,940</b>	<b>4,112,200</b>	<b>1,028,481</b>
O.D.					30,000					1,825	6,118

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			381,048	361,201	1,305,335			623,042	274,623	1,159,648	184,564
2012		7,778	1,371,482	719,805	2,136,051		13,638	1,144,094	416,043	1,244,950	221,555
2013	251	9,062	1,148,900	308,728	1,128,428	2,699	10,653	638,783	105,902	1,158,469	203,371
2014	107	9,238	729,798	516,695	850,601	727	14,916	448,907	492,142	550,890	163,808
2015	1,398	26,780	1,738,801	1,076,716	936,168	3,167	28,366	741,387	518,884	619,717	211,274
<b>TOTAL</b>	<b>1,756</b>	<b>52,858</b>	<b>5,370,029</b>	<b>2,983,145</b>	<b>6,356,583</b>	<b>6,793</b>	<b>67,573</b>	<b>3,596,213</b>	<b>1,807,594</b>	<b>4,733,674</b>	<b>984,572</b>
O.D.	1	113	6,960	4,915	30,305		5	278	246	1,903	5,885

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,102,579	15,918,365	990,457			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,126,466	-3,793,143	2,879			
TOTAL LOSSES	5,976,113	12,125,222	993,336			
EXPECTED LOSSES	7,659,432	10,162,017	1,016,203			
CREDIBILITY	.17	.47	.71			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.394	.799	.065	1.258		
INDICATED (POST-TEST)	.414	.841	.068	1.323		
PRES. ON RATE LEVEL	.456	.606	.061	1.123		
DERIVED BY FORMULA	.449	.716	.066	1.231		
UNDERLYING PRES. RATE	.505	.670	.067	1.242		
PROPOSED	.449	.716	.066	1.231		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.278
IND. RATES				1.28	MINIMUM PREMIUM	
MAN. RATES	1.42	1.50	1.29	+ 1.28	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	51,483	3,444,107	6.689			7	12	33	52
2012	52,871	4,784,322	9.049			7	10	24	41
2013	46,671	2,978,043	6.380			3	4	25	32
2014	49,657	1,590,022	3.202			1	10	16	27
2015	45,854	1,478,702	3.224			1	2	32	35
<b>TOTAL</b>	<b>246,536</b>	<b>14,275,196</b>	<b>5.790</b>			<b>19</b>	<b>38</b>	<b>130</b>	<b>187</b>
O.D.		60,164	.024				2	1	3

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,840,223	138,657	212,400			513,766	324,495	269,935	144,631
2012			1,972,870	502,266	407,028			989,054	481,021	234,291	197,792
2013			571,448	112,057	797,520			537,934	250,408	564,501	144,175
2014			189,764	246,902	233,693			42,906	463,520	218,483	194,754
2015			153,945	157,852	379,866			57,000	52,106	527,179	150,754
<b>TOTAL</b>			<b>4,728,250</b>	<b>1,157,734</b>	<b>2,030,507</b>			<b>2,140,660</b>	<b>1,571,550</b>	<b>1,814,389</b>	<b>832,106</b>
O.D.				37,650	12,300				1,383	8,734	97

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			2,257,953	170,410	294,383			870,319	431,254	373,860	135,664
2012		11,258	2,053,796	627,181	527,420		17,080	1,428,140	625,947	317,218	188,100
2013	160	5,972	737,411	194,179	930,500	4,414	16,218	953,560	357,289	693,297	137,255
2014	57	4,558	377,269	306,935	266,504	453	9,233	304,216	478,762	263,332	188,911
2015	498	8,958	576,515	346,244	339,005	1,564	12,664	360,457	244,496	396,233	147,287
<b>TOTAL</b>	<b>715</b>	<b>30,746</b>	<b>6,002,944</b>	<b>1,644,949</b>	<b>2,357,812</b>	<b>6,431</b>	<b>55,195</b>	<b>3,916,692</b>	<b>2,137,748</b>	<b>2,043,940</b>	<b>797,217</b>
O.D.		7	2,027	45,540	17,397			83	1,756	12,117	92

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,014,840	8,261,259	797,309			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,372,839	-1,895,700	2,179			
TOTAL LOSSES	7,642,001	6,365,559	799,488			
EXPECTED LOSSES	5,776,340	5,051,523	823,429			
CREDIBILITY	.05	.14	.21			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.100	2.582	.324	6.006		
INDICATED (POST-TEST)	3.261	2.716	.341	6.318		
PRES. ON RATE LEVEL	2.118	1.852	.302	4.272		
DERIVED BY FORMULA	2.175	1.973	.310	4.458		
UNDERLYING PRES. RATE	2.343	2.049	.334	4.726		
PROPOSED	2.175	1.973	.310	4.458		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.629
IND. RATES				4.63	MINIMUM PREMIUM	
MAN. RATES	5.12	5.49	4.91	+ 4.63	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	45,190	2,486,491	5.502			4	19	27	50
2012	48,980	2,439,569	4.980			2	15	23	40
2013	47,718	2,325,077	4.872			2	16	30	48
2014	49,511	3,616,636	7.304			5	30	21	56
2015	41,092	808,597	1.967				3	18	21
<b>TOTAL</b>	<b>232,491</b>	<b>11,676,370</b>	<b>5.022</b>			<b>13</b>	<b>83</b>	<b>119</b>	<b>215</b>
O.D.		52,165	.022				3		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			786,042	512,301	181,062			171,793	424,306	224,558	186,429
2012			325,111	716,827	122,482			69,427	701,313	313,002	191,407
2013			442,794	349,462	152,191			579,519	371,421	263,104	166,586
2014			937,276	718,837	125,201			445,724	977,215	157,511	254,872
2015			62,657	257,681					45,621	363,691	78,947
<b>TOTAL</b>			<b>2,491,223</b>	<b>2,360,084</b>	<b>838,617</b>			<b>1,266,463</b>	<b>2,519,876</b>	<b>1,321,866</b>	<b>878,241</b>
O.D.				39,954					10,414		1,797

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			964,474	629,619	250,954			291,018	563,904	311,011	174,870
2012		2,249	423,319	871,599	161,438		2,014	159,449	897,756	412,092	182,028
2013	109	4,012	518,248	424,519	197,078	3,696	14,653	854,224	479,104	339,983	158,590
2014	226	16,201	1,391,872	825,912	240,866	2,028	41,335	1,136,400	999,373	262,032	247,226
2015	256	3,660	254,063	186,863	213,490	840	5,953	197,865	169,924	270,733	77,131
<b>TOTAL</b>	<b>591</b>	<b>26,122</b>	<b>3,551,976</b>	<b>2,938,512</b>	<b>1,063,826</b>	<b>6,764</b>	<b>63,955</b>	<b>2,638,956</b>	<b>3,110,061</b>	<b>1,595,851</b>	<b>839,845</b>
O.D.		3	1,264	48,647	218				13,840		1,723

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,289,631	8,770,955	841,568			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,339,225	-2,082,646	2,322			
TOTAL LOSSES	3,950,406	6,688,309	843,890			
EXPECTED LOSSES	5,686,729	5,530,961	890,440			
CREDIBILITY	.05	.13	.20			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.699	2.877	.363	4.939		
INDICATED (POST-TEST)	1.787	3.027	.382	5.196		
PRES. ON RATE LEVEL	2.211	2.151	.346	4.708		
DERIVED BY FORMULA	2.190	2.265	.353	4.808		
UNDERLYING PRES. RATE	2.446	2.379	.383	5.208		
PROPOSED	2.190	2.265	.353	4.808		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.992
IND. RATES				4.99	MINIMUM PREMIUM	
MAN. RATES	6.26	6.32	5.41	+ 4.99	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	40,606	1,057,516	2.604			1	2	13	16	
2012	42,157	1,012,013	2.400			1	1	24	26	
2013	37,191	1,611,561	4.333			1	4	27	32	
2014	40,939	1,287,677	3.145				4	37	41	
2015	48,724	1,811,601	3.718			1	2	34	37	
<b>TOTAL</b>	<b>209,617</b>	<b>6,780,368</b>	<b>3.235</b>			<b>1</b>	<b>3</b>	<b>135</b>	<b>152</b>	
O.D.		36,502	.017					3	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			136,919	85,474	363,164			32,669	38,350	339,383	61,557
2012			118,949	33,413	397,278			61,997	1,361	299,224	99,791
2013			154,970	156,046	363,807			158,183	209,927	494,635	73,993
2014				147,020	450,552				111,593	470,910	107,602
2015	753,692			33,824	324,256	7,000			68,265	451,422	173,142
<b>TOTAL</b>	<b>753,692</b>		<b>410,838</b>	<b>455,777</b>	<b>1,899,057</b>	<b>7,000</b>		<b>252,849</b>	<b>429,496</b>	<b>2,055,574</b>	<b>516,085</b>
O.D.					30,628					2,129	3,745

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			168,000	105,047	503,346			55,341	50,967	470,045	57,740
2012		891	149,909	48,376	490,050		1,245	105,320	8,432	383,699	94,901
2013	43	2,079	233,182	207,698	423,899	1,297	5,563	327,019	287,455	596,796	70,441
2014	17	2,387	172,900	226,933	465,681	149	3,187	121,376	170,984	498,721	104,374
2015	833,011	4,045	278,160	198,624	262,743	12,299	7,849	255,130	219,383	337,360	169,160
<b>TOTAL</b>	<b>833,071</b>	<b>9,402</b>	<b>1,002,151</b>	<b>786,678</b>	<b>2,145,719</b>	<b>13,745</b>	<b>17,844</b>	<b>864,186</b>	<b>737,221</b>	<b>2,286,621</b>	<b>496,616</b>
O.D.		3	211	167	41,797		1	137	133	2,513	3,615

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,740,751	6,000,849	500,231			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-979,357	-1,171,276	1,360			
TOTAL LOSSES	1,761,394	4,829,573	501,591			
EXPECTED LOSSES	2,425,268	3,173,601	454,869			
CREDIBILITY	.05	.13	.19			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.840	2.304	.239	3.383		
INDICATED (POST-TEST)	.384	2.424	.251	3.559		
PRES. ON RATE LEVEL	1.046	1.369	.195	2.610		
DERIVED BY FORMULA	1.038	1.506	.206	2.750		
UNDERLYING PRES. RATE	1.157	1.514	.217	2.888		
PROPOSED	1.038	1.506	.206	2.750		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.855
IND. RATES				2.86	MINIMUM PREMIUM	
MAN. RATES	3.23	3.40	3.00	+ 2.86	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	43,261	1,900,863	4.393			3	4	15	22
2012	42,307	333,576	.788				3	12	15
2013	45,179	940,281	2.081			2	1	11	14
2014	44,871	920,669	2.051			1		17	18
2015	45,268	511,376	1.129					17	17
<b>TOTAL</b>	<b>220,886</b>	<b>4,606,765</b>	<b>2.086</b>			<b>6</b>	<b>8</b>	<b>72</b>	<b>86</b>
O.D.		1,447							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			683,862	133,552	62,684			469,467	383,288	100,542	67,468
2012				20,376	116,557					104,490	92,153
2013			294,992	103,728	137,866			57,726	72,373	140,518	133,078
2014			161,654		269,935			52,121		365,746	71,213
2015					119,313					257,941	134,122
<b>TOTAL</b>			<b>1,140,508</b>	<b>257,656</b>	<b>706,355</b>			<b>579,314</b>	<b>455,661</b>	<b>969,237</b>	<b>498,034</b>
O.D.											1,447

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			839,098	164,135	86,880			795,277	509,390	139,251	63,285
2012		40	3,524	26,734	143,416		13	1,446	2,084	133,729	87,638
2013	81	2,762	366,520	136,241	170,187	475	1,980	115,963	97,365	170,437	126,690
2014	39	3,131	240,033	53,992	283,486	230	4,830	135,257	54,062	384,552	69,077
2015	114	1,354	90,879	62,994	95,043	493	3,035	113,731	96,989	188,312	131,037
<b>TOTAL</b>	<b>234</b>	<b>7,287</b>	<b>1,540,054</b>	<b>444,096</b>	<b>779,012</b>	<b>1,198</b>	<b>9,858</b>	<b>1,161,674</b>	<b>759,890</b>	<b>1,016,281</b>	<b>477,727</b>
O.D.											1,378

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,720,305	2,999,279	479,105			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,273,792	-899,233	1,197			
TOTAL LOSSES	1,446,513	2,100,046	480,302			
EXPECTED LOSSES	3,118,910	2,407,657	426,310			
CREDIBILITY	.05	.13	.20			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.655	.951	.217	1.823		
INDICATED (POST-TEST)	.589	1.000	.228	1.917		
PRES. ON RATE LEVEL	1.276	.985	.175	2.436		
DERIVED BY FORMULA	1.247	.987	.186	2.420		
UNDERLYING PRES. RATE	1.412	1.090	.193	2.695		
PROPOSED	1.247	.987	.186	2.420		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.512
IND. RATES				2.51	MINIMUM PREMIUM	
MAN. RATES	3.47	3.37	2.80	+ 2.51	PRESENT	

+PROPOSED



ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	56,345	3,131,232	5.557			7	7	36	50
2012	50,973	1,974,002	3.872	1		2	10	34	47
2013	50,431	1,013,448	2.009			1	4	17	22
2014	62,794	2,057,559	3.276			3	6	18	27
2015	64,761	1,492,970	2.305			1	8	20	29
<b>TOTAL</b>	<b>285,304</b>	<b>9,669,211</b>	<b>3.389</b>	<b>1</b>		<b>14</b>	<b>35</b>	<b>125</b>	<b>175</b>
O.D.		63,676	.022				1	2	3

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,217,300	235,847	366,364			447,633	193,076	342,836	328,176
2012	3,000		406,592	299,718	379,847	52,797		56,840	228,545	261,558	285,105
2013			172,755	280,571	96,486			110,665	116,332	112,959	123,680
2014			654,160	205,984	236,610			235,748	209,154	405,167	110,736
2015			147,554	352,599	151,997			79,928	188,144	386,846	185,902
<b>TOTAL</b>	<b>3,000</b>		<b>2,598,361</b>	<b>1,374,719</b>	<b>1,231,304</b>	<b>52,797</b>		<b>930,814</b>	<b>935,251</b>	<b>1,509,366</b>	<b>1,033,599</b>
O.D.				7,939	15,723				405	30,276	9,333

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,493,627	289,855	507,781			758,290	256,599	474,827	307,829
2012	3,142	2,788	502,007	372,253	474,887	204,974	1,337	109,961	296,153	338,896	271,135
2013	48	2,048	253,214	335,769	124,100	908	3,572	208,015	150,231	141,290	117,743
2014	148	10,444	868,566	292,856	297,588	944	19,428	513,770	276,435	452,243	107,414
2015	303	8,702	576,731	383,124	182,344	1,902	17,916	444,678	294,012	311,489	181,626
<b>TOTAL</b>	<b>3,641</b>	<b>23,982</b>	<b>3,694,145</b>	<b>1,673,857</b>	<b>1,586,700</b>	<b>208,728</b>	<b>42,253</b>	<b>2,034,714</b>	<b>1,273,430</b>	<b>1,718,745</b>	<b>985,747</b>
O.D.		5	327	10,039	19,321		4	420	1,140	38,747	8,876

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,008,219	6,321,979	994,623			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,099,511	-1,616,950	3,044			
TOTAL LOSSES	3,908,708	4,705,029	997,667			
EXPECTED LOSSES	5,181,121	4,373,710	1,018,537			
CREDIBILITY	.06	.15	.23			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.370	1.649	.350	3.369		
INDICATED (POST-TEST)	1.441	1.735	.368	3.544		
PRES. ON RATE LEVEL	1.641	1.386	.323	3.350		
DERIVED BY FORMULA	1.629	1.438	.333	3.400		
UNDERLYING PRES. RATE	1.816	1.533	.357	3.706		
PROPOSED	1.629	1.438	.333	3.400		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.530
IND. RATES				3.53	MINIMUM PREMIUM	
MAN. RATES	4.45	4.49	3.85	+ 3.53	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	45,782	4,933,728	10.776			4	4	20	28
2012	46,194	1,425,971	3.086			1	3	21	25
2013	47,364	1,673,035	3.532			2	2	30	34
2014	47,049	889,342	1.890			2	2	8	12
2015	47,956	1,792,394	3.737			1	1	11	13
<b>TOTAL</b>	<b>234,345</b>	<b>10,714,470</b>	<b>4.572</b>			<b>10</b>	<b>12</b>	<b>90</b>	<b>112</b>
O.D.		14,258	.006					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			691,769	157,471	145,891			3,476,864	109,304	182,306	170,123
2012			274,099	107,256	488,968			43,155	60,729	351,852	99,912
2013			321,858	29,731	529,696			151,663	81,946	417,393	140,748
2014			342,782	107,198	42,132			68,568	150,676	32,408	145,578
2015			252,353	27,357	60,842			1,147,761	18,515	139,574	145,992
<b>TOTAL</b>			<b>1,882,861</b>	<b>429,013</b>	<b>1,267,529</b>			<b>4,888,011</b>	<b>421,170</b>	<b>1,123,533</b>	<b>702,353</b>
O.D.					5,911					6,573	1,774

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			555,359	193,532	202,206			1,069,793	145,266	252,492	159,575
2012		1,938	338,174	140,458	605,446		938	78,872	84,653	451,736	95,016
2013	89	3,423	416,208	75,706	614,692	1,247	4,844	287,785	130,403	500,668	133,992
2014	76	5,171	435,798	139,278	73,195	310	6,385	176,212	155,179	48,856	141,211
2015	124	2,662	155,796	64,824	61,403	3,252	35,515	699,260	127,154	143,454	142,634
<b>TOTAL</b>	<b>289</b>	<b>13,194</b>	<b>1,901,335</b>	<b>613,798</b>	<b>1,556,942</b>	<b>4,809</b>	<b>47,682</b>	<b>2,311,922</b>	<b>642,655</b>	<b>1,397,206</b>	<b>672,428</b>
O.D.		2	123	106	7,263			91	130	8,412	1,692

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,279,447	4,226,512	674,120			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,072,375	-812,896	1,705			
TOTAL LOSSES	3,207,072	3,413,616	675,825			
EXPECTED LOSSES	2,627,007	2,177,065	609,296			
CREDIBILITY	.05	.14	.20			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.369	1.457	.288	3.114		
INDICATED (POST-TEST)	1.440	1.533	.303	3.276		
PRES. ON RATE LEVEL	1.013	.840	.235	2.088		
DERIVED BY FORMULA	1.034	.937	.249	2.220		
UNDERLYING PRES. RATE	1.121	.929	.260	2.310		
PROPOSED	1.034	.937	.249	2.220		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.305
IND. RATES				2.31	MINIMUM PREMIUM	
MAN. RATES	2.59	2.72	2.40	+ 2.31	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	14,353	88,611	.617						3	3
2012	13,774	260,009	1.887				4		5	9
2013	16,709	65,868	.394						3	5
2014	18,297	361,231	1.974				2		3	9
2015	18,738	232,723	1.241				1		8	9
<b>TOTAL</b>	<b>81,871</b>	<b>1,008,442</b>	<b>1.232</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
2011					21,356					44,359	22,896
2012				72,986	20,312				114,471	34,462	17,778
2013				7,068	14,422				11,345	16,754	16,279
2014				202,979	7,251				96,368	33,807	20,826
2015				1,537	52,455				866	139,352	38,513
<b>TOTAL</b>				<b>284,570</b>	<b>115,796</b>				<b>223,050</b>	<b>268,734</b>	<b>116,292</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					29,599					61,438	21,476
2012		16	4,352	88,646	25,637		108	7,315	146,068	45,850	16,907
2013		34	2,355	9,109	16,616		60	3,184	14,516	20,193	15,498
2014	10	1,012	96,053	212,615	21,917	65	1,295	47,879	97,185	42,074	20,201
2015	51	599	41,365	28,938	41,990	273	1,666	62,153	53,027	101,834	37,627
<b>TOTAL</b>	<b>61</b>	<b>1,661</b>	<b>144,125</b>	<b>339,308</b>	<b>135,759</b>	<b>338</b>	<b>3,129</b>	<b>120,531</b>	<b>310,796</b>	<b>271,389</b>	<b>111,709</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	269,845	1,057,252	111,709	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-470,710	-322,970	395	
TOTAL LOSSES		734,282	112,104	
EXPECTED LOSSES	1,164,205	872,745	130,174	
CREDIBILITY	.02	.07	.10	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.897	.137	1.034
INDICATED (POST-TEST)	.000	.944	.144	1.088
PRES. ON RATE LEVEL	1.285	.964	.144	2.393
DERIVED BY FORMULA	1.259	.963	.144	2.366
UNDERLYING PRES. RATE	1.422	1.066	.159	2.647
PROPOSED	1.259	.963	.144	2.366

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.456
IND. RATES				2.46	MINIMUM PREMIUM	
MAN. RATES	3.31	3.27	2.75	+ 2.46	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	249,250	2,049,885	.822			2	9	51	62	
2012	240,678	2,398,082	.996			4	11	36	51	
2013	259,444	1,781,986	.686			4	5	30	39	
2014	249,329	1,362,316	.546			2	8	25	35	
2015	245,023	985,368	.402			1	4	33	38	
<b>TOTAL</b>	<b>1,243,724</b>	<b>8,577,637</b>	<b>.690</b>			<b>13</b>	<b>37</b>	<b>175</b>	<b>225</b>	
O.D.		329,296	.026			1		2	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			533,808	68,300	350,665			366,550	79,519	427,571	223,472
2012			768,276	529,596	165,222			231,300	214,469	312,117	177,102
2013			793,784	80,812	158,451			256,437	57,030	245,882	189,590
2014			265,474	236,365	237,693			126,750	161,230	164,288	170,516
2015			145,708	37,942	235,732			9,891	53,590	309,533	192,972
<b>TOTAL</b>			<b>2,507,050</b>	<b>953,015</b>	<b>1,147,763</b>			<b>990,928</b>	<b>565,838</b>	<b>1,459,391</b>	<b>953,652</b>
O.D.			254,489		29,469			35,473		6,322	3,543

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			654,982	83,942	486,018			620,936	105,681	592,186	209,617
2012		5,082	935,073	649,083	218,060		4,716	394,330	281,397	405,431	168,424
2013	218	6,745	935,532	123,190	210,296	2,102	7,478	441,679	94,878	300,777	180,490
2014	68	5,509	456,393	301,187	274,852	527	10,799	289,675	188,261	190,799	165,401
2015	332	5,715	348,539	171,950	207,627	844	6,409	195,287	156,812	233,025	188,534
<b>TOTAL</b>	<b>618</b>	<b>23,051</b>	<b>3,330,519</b>	<b>1,329,352</b>	<b>1,396,853</b>	<b>3,473</b>	<b>29,402</b>	<b>1,941,907</b>	<b>827,029</b>	<b>1,722,218</b>	<b>912,466</b>
O.D.	52	3,382	282,329	17,688	49,983	112	2,312	54,660	3,665	9,420	3,419

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,671,817	5,356,208	915,885			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,850,266	-1,906,180	2,900			
TOTAL LOSSES	3,821,551	3,450,028	918,785			
EXPECTED LOSSES	4,514,718	5,086,832	1,057,166			
CREDIBILITY	.15	.41	.62			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.307	.277	.074	.658		
INDICATED (POST-TEST)	.323	.291	.078	.692		
PRES. ON RATE LEVEL	.328	.370	.077	.775		
DERIVED BY FORMULA	.327	.338	.078	.743		
UNDERLYING PRES. RATE	.363	.409	.085	.857		
PROPOSED	.327	.338	.078	.743		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.771
IND. RATES				.77	MINIMUM PREMIUM	
MAN. RATES	1.05	1.05	.89	+ .77	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	566,368	9,662,834	1.706			12	42	164	218
2012	659,148	8,599,859	1.304			12	33	106	151
2013	694,527	9,372,581	1.349		1	9	47	148	205
2014	721,256	8,320,737	1.153			4	34	125	163
2015	711,304	5,364,324	.754			1	14	116	131
<b>TOTAL</b>	<b>3,352,603</b>	<b>41,320,335</b>	<b>1.232</b>		<b>1</b>	<b>38</b>	<b>170</b>	<b>659</b>	<b>868</b>
O.D.		4,893,942	.145			2			2

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			2,007,175	1,454,012	1,321,397			900,479	1,441,431	1,528,924	1,009,416
2012			2,198,315	1,479,418	949,808			862,260	1,039,445	1,037,270	1,033,343
2013		5,361	1,664,951	1,360,643	1,460,512		2,288	1,374,167	1,073,265	1,508,125	923,269
2014			746,183	1,555,629	1,515,834			339,252	1,049,608	2,024,532	1,089,699
2015			215,405	731,136	1,050,835			125,417	379,626	1,528,683	1,333,222
<b>TOTAL</b>		<b>5,361</b>	<b>6,832,029</b>	<b>6,580,838</b>	<b>6,298,386</b>		<b>2,288</b>	<b>3,601,575</b>	<b>4,983,375</b>	<b>7,627,534</b>	<b>5,388,949</b>
O.D.			666,792					4,207,275			19,875

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			2,462,805	1,786,978	1,831,453			1,525,411	1,915,663	2,117,570	946,832
2012		14,687	2,683,593	1,822,316	1,209,783		17,787	1,482,612	1,351,213	1,353,465	982,709
2013	453	23,908	2,214,928	1,710,206	1,758,616	10,388	43,107	2,345,887	1,426,510	1,861,579	878,952
2014	263	22,956	1,893,878	1,913,783	1,692,977	2,073	42,644	1,291,315	1,312,332	2,206,314	1,057,008
2015	1,277	24,654	1,672,907	1,172,430	954,916	5,030	42,038	1,173,464	869,291	1,171,290	1,302,558
<b>TOTAL</b>	<b>1,993</b>	<b>86,205</b>	<b>10,928,111</b>	<b>8,405,713</b>	<b>7,447,745</b>	<b>17,491</b>	<b>145,576</b>	<b>7,818,689</b>	<b>6,875,009</b>	<b>8,710,218</b>	<b>5,168,059</b>
O.D.			258,750					842,751			18,907

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	20,099,566	31,436,685	5,186,966			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,643,170	-9,574,434	15,986			
TOTAL LOSSES	11,456,396	21,864,251	5,202,952			
EXPECTED LOSSES	21,322,554	25,747,991	5,531,795			
CREDIBILITY	.29	.80	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.342	.652	.155	1.149		
INDICATED (POST-TEST)	.360	.686	.163	1.209		
PRES. ON RATE LEVEL	.575	.694	.149	1.418		
DERIVED BY FORMULA	.513	.688	.163	1.364		
UNDERLYING PRES. RATE	.636	.768	.165	1.569		
PROPOSED	.513	.688	.163	1.364		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.416
IND. RATES				1.42	MINIMUM PREMIUM	
MAN. RATES	2.16	1.95	1.63	+ 1.42	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	263,825	1,614,721	.612				6	40	46
2012	266,846	1,752,245	.656			3	4	46	53
2013	274,257	1,095,676	.399				7	38	45
2014	288,438	2,267,684	.786			4	10	34	48
2015	288,621	2,852,055	.988			2	7	42	51
<b>TOTAL</b>	<b>1,381,987</b>	<b>9,582,381</b>	<b>.693</b>			<b>9</b>	<b>34</b>	<b>200</b>	<b>243</b>
O.D.		131,702	.009				1	8	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				237,537	317,165				279,895	453,994	326,130
2012			490,925	24,222	294,971			53,319	30,181	590,116	268,511
2013				170,446	209,319				167,177	234,828	313,906
2014			685,729	359,197	251,696			171,139	269,510	306,761	223,652
2015			856,467	298,555	333,920			640,523	143,006	276,773	302,811
<b>TOTAL</b>			<b>2,033,121</b>	<b>1,089,957</b>	<b>1,407,071</b>			<b>864,981</b>	<b>889,769</b>	<b>1,862,472</b>	<b>1,435,010</b>
O.D.				18,247	52,949				4,942	38,865	16,699

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				291,932	439,591				371,981	628,781	305,910
2012		3,261	584,546	38,111	369,148		1,139	96,922	50,722	756,322	255,354
2013		624	45,730	210,876	243,176		814	46,146	213,159	283,358	298,839
2014	159	11,670	977,946	456,834	325,951	757	15,553	427,066	315,479	349,821	216,942
2015	700	15,983	968,902	473,247	353,858	3,132	32,727	693,451	252,679	247,151	295,846
<b>TOTAL</b>	<b>859</b>	<b>31,538</b>	<b>2,577,124</b>	<b>1,471,000</b>	<b>1,731,724</b>	<b>3,889</b>	<b>50,233</b>	<b>1,263,585</b>	<b>1,204,020</b>	<b>2,265,433</b>	<b>1,372,891</b>
O.D.	26	481	34,807	37,346	49,355	25	241	9,645	11,290	39,748	16,203

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,972,453	6,809,916	1,389,094			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,290,979	-1,925,673	4,480			
TOTAL LOSSES	1,681,474	4,884,243	1,393,574			
EXPECTED LOSSES	5,624,687	5,168,632	1,575,465			
CREDIBILITY	.16	.44	.67			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.122	.353	.101	.576		
INDICATED (POST-TEST)	.128	.371	.106	.605		
PRES. ON RATE LEVEL	.368	.338	.103	.809		
DERIVED BY FORMULA	.330	.353	.105	.788		
UNDERLYING PRES. RATE	.407	.374	.114	.895		
PROPOSED	.330	.353	.105	.788		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.818
IND. RATES				.82	MINIMUM PREMIUM	
MAN. RATES	1.18	1.12	.93	+ .82	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	74,326	3,039,112	4.088			3	14	42	59
2012	74,070	1,152,392	1.555				8	41	49
2013	75,130	1,175,389	1.564			2	15	30	47
2014	76,741	1,221,871	1.592			1	7	26	34
2015	77,161	1,482,084	1.920				2	36	38
<b>TOTAL</b>	<b>377,428</b>	<b>8,070,848</b>	<b>2.138</b>			<b>6</b>	<b>46</b>	<b>175</b>	<b>227</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			564,766	335,702	448,739			388,459	471,590	680,253	149,603
2012				412,903	167,099				205,457	238,669	128,264
2013			268,933	209,567	176,978			127,547	118,898	165,388	108,078
2014			171,848	120,417	220,192			351,149	86,580	167,593	104,092
2015				201,261	464,352				60,608	666,821	89,042
<b>TOTAL</b>			<b>1,005,547</b>	<b>1,279,850</b>	<b>1,477,360</b>			<b>867,155</b>	<b>943,133</b>	<b>1,918,724</b>	<b>579,079</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			692,968	412,576	621,953			658,050	626,744	942,152	140,328
2012		128	25,710	502,432	209,161			15,575	265,686	308,587	121,979
2013	74	2,809	357,781	260,827	216,913	1,046	4,086	239,217	157,341	203,830	102,890
2014	45	3,645	295,666	171,887	242,572	1,190	24,467	599,003	136,549	203,353	100,969
2015	479	7,700	539,328	408,373	396,292	1,457	10,068	343,804	294,815	493,745	86,994
<b>TOTAL</b>	<b>598</b>	<b>14,282</b>	<b>1,911,453</b>	<b>1,756,095</b>	<b>1,686,891</b>	<b>3,693</b>	<b>38,826</b>	<b>1,855,649</b>	<b>1,481,135</b>	<b>2,151,667</b>	<b>553,160</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,824,501	7,075,788	553,160			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,970,896	-2,209,268	2,061			
TOTAL LOSSES	1,853,605	4,866,520	555,221			
EXPECTED LOSSES	4,827,304	5,918,071	735,986			
CREDIBILITY	.07	.19	.28			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.491	1.289	.147	1.927		
INDICATED (POST-TEST)	.517	1.356	.155	2.028		
PRES. ON RATE LEVEL	1.156	1.418	.176	2.750		
DERIVED BY FORMULA	1.111	1.406	.170	2.687		
UNDERLYING PRES. RATE	1.279	1.568	.195	3.042		
PROPOSED	1.111	1.406	.170	2.687		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.790
IND. RATES				2.79	MINIMUM PREMIUM	
MAN. RATES	3.95	3.82	3.16	+ 2.79	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	39,721	235,825	.593						10	10
2012	39,224	795,631	2.028			1	3		18	22
2013	40,149	669,692	1.668			1	3		14	18
2014	42,107	276,502	.656				3		7	10
2015	41,111	448,800	1.091				2		10	12
<b>TOTAL</b>	<b>202,312</b>	<b>2,426,450</b>	<b>1.199</b>			<b>2</b>	<b>11</b>		<b>59</b>	<b>72</b>
O.D.		433,088	.214			1				1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			137,684	96,745	109,321			114,493	41,078	53,228	73,276
2012			186,430	27,233	97,334			107,816	51,968	174,941	133,356
2013				14,316	100,098				54,980	136,719	59,428
2014				64,018	33,567				35,013	63,721	109,918
2015					141,124					135,185	73,460
<b>TOTAL</b>			<b>324,114</b>	<b>202,312</b>	<b>481,444</b>			<b>222,309</b>	<b>183,039</b>	<b>563,794</b>	<b>449,438</b>
O.D.			182,626					249,760			702

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					151,519					73,722	68,733
2012		933	169,087	119,756	122,313		2,281	191,587	57,038	225,859	126,822
2013	51	1,691	226,172	42,464	121,177	885	3,275	193,045	75,200	166,852	56,575
2014	1	188	14,447	20,406	34,930	43	910	34,102	61,466	70,316	106,620
2015	144	2,372	166,537	126,420	120,815	373	2,890	88,382	76,285	102,689	71,770
<b>TOTAL</b>	<b>196</b>	<b>5,184</b>	<b>576,243</b>	<b>309,046</b>	<b>550,754</b>	<b>1,301</b>	<b>9,356</b>	<b>507,116</b>	<b>269,989</b>	<b>639,438</b>	<b>430,520</b>
O.D.			224,082					423,093			681

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,746,571	1,769,227	431,201			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-578,388	-525,753	979			
TOTAL LOSSES	1,168,183	1,243,474	432,180			
EXPECTED LOSSES	1,416,184	1,408,092	350,000			
CREDIBILITY	.05	.12	.19			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.577	.615	.214	1.406		
INDICATED (POST-TEST)	.607	.647	.225	1.479		
PRES. ON RATE LEVEL	.633	.629	.156	1.418		
DERIVED BY FORMULA	.632	.631	.169	1.432		
UNDERLYING PRES. RATE	.700	.696	.173	1.569		
PROPOSED	.632	.631	.169	1.432		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.486
IND. RATES				1.49	MINIMUM PREMIUM	
MAN. RATES	1.82	1.90	1.63	+ 1.49	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	280,554	6,467,959	2.305			8	35	108	151
2012	267,163	5,736,423	2.147			6	25	109	140
2013	279,338	7,604,929	2.722			11	30	102	143
2014	316,494	6,439,632	2.034			7	40	105	152
2015	363,898	6,304,159	1.732			4	13	155	172
<b>TOTAL</b>	<b>1,507,447</b>	<b>32,553,102</b>	<b>2.159</b>			<b>36</b>	<b>143</b>	<b>579</b>	<b>758</b>
O.D.		181,604	.012			1		1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,526,192	1,331,275	514,946			736,635	879,846	882,693	596,372
2012			973,674	751,451	1,205,440			463,952	478,490	1,129,174	734,242
2013			1,888,848	930,951	823,355			1,203,043	868,561	1,258,247	631,924
2014			1,146,945	1,124,098	833,269			490,555	813,712	1,308,334	722,719
2015			678,874	500,768	1,286,577			420,327	447,438	1,978,383	991,792
<b>TOTAL</b>			<b>6,214,533</b>	<b>4,638,543</b>	<b>4,663,587</b>			<b>3,314,512</b>	<b>3,488,047</b>	<b>6,556,831</b>	<b>3,677,049</b>
O.D.			155,956		1,793			169		10,737	12,949

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,872,639	1,636,138	713,712			1,247,861	1,169,314	1,222,528	559,397
2012		6,771	1,210,145	937,526	1,501,026		9,568	800,818	635,792	1,457,851	698,264
2013	493	17,339	2,282,746	1,175,780	1,026,889	8,537	32,915	1,924,745	1,157,491	1,551,597	601,592
2014	302	23,531	1,974,661	1,376,713	999,263	2,275	46,798	1,307,928	1,001,921	1,452,791	701,037
2015	1,774	32,726	2,066,183	1,163,324	1,159,799	8,150	73,353	1,868,202	1,131,028	1,535,272	968,981
<b>TOTAL</b>	<b>2,569</b>	<b>80,367</b>	<b>9,406,374</b>	<b>6,289,481</b>	<b>5,400,689</b>	<b>18,962</b>	<b>162,634</b>	<b>7,149,554</b>	<b>5,095,546</b>	<b>7,220,039</b>	<b>3,529,271</b>
O.D.			191,395	32	2,203		1	434	214	13,741	12,332

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,012,290	24,021,945	3,541,603			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,119,511	-6,948,535	11,831			
TOTAL LOSSES	11,892,779	17,073,410	3,553,434			
EXPECTED LOSSES	12,707,777	18,873,237	3,828,916			
CREDIBILITY	.17	.47	.71			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.789	1.133	.236	2.158		
INDICATED (POST-TEST)	.830	1.192	.248	2.270		
PRES. ON RATE LEVEL	.762	1.132	.229	2.123		
DERIVED BY FORMULA	.774	1.160	.242	2.176		
UNDERLYING PRES. RATE	.843	1.252	.254	2.349		
PROPOSED	.774	1.160	.242	2.176		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.259
IND. RATES				2.26	MINIMUM PREMIUM	
MAN. RATES	2.67	2.86	2.44	+ 2.26	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	674,258	13,931,464	2.066			22	44	180	246	
2012	681,494	12,961,807	1.901	1	1	7	34	160	203	
2013	722,698	14,662,720	2.028			17	73	165	255	
2014	754,358	14,340,697	1.901			15	73	159	247	
2015	771,890	27,452,895	3.556		1	5	40	219	265	
<b>TOTAL</b>	<b>3,604,698</b>	<b>83,349,583</b>	<b>2.312</b>	<b>1</b>	<b>2</b>	<b>66</b>	<b>264</b>	<b>883</b>	<b>1216</b>	
O.D.		679,792	.018			1	6	6	13	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			4,114,547	1,621,564	1,280,063			2,636,925	1,283,455	1,519,042	1,475,868
2012	3,000	501,173	1,251,418	1,224,152	1,670,910		3,624,986	820,641	866,511	1,716,434	1,282,582
2013			2,889,940	2,400,906	1,483,128			1,319,299	2,521,531	2,568,153	1,479,763
2014			3,046,312	2,468,385	1,742,243			1,072,795	2,278,120	2,138,512	1,594,330
2015		632,561	810,768	1,517,721	2,128,802		13,808,433	349,976	1,779,797	4,812,156	1,612,681
<b>TOTAL</b>	<b>3,000</b>	<b>1,133,734</b>	<b>12,112,985</b>	<b>9,232,728</b>	<b>8,305,146</b>		<b>17,433,419</b>	<b>6,199,636</b>	<b>8,729,414</b>	<b>12,754,297</b>	<b>7,445,224</b>
O.D.			163,739	286,837	47,016			1,720	51,132	84,773	44,575

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			4,820,140	1,992,902	1,774,170			3,146,231	1,705,711	2,103,874	1,384,364
2012	3,142	111,115	1,574,690	1,519,625	2,081,053		725,458	1,463,062	1,144,600	2,221,533	1,219,735
2013	804	29,840	3,836,300	2,949,228	1,859,060	10,833	47,856	2,769,021	3,214,366	3,168,166	1,408,734
2014	778	58,313	4,895,010	3,040,654	2,141,187	5,151	105,505	2,970,993	2,572,467	2,459,276	1,546,500
2015	3,451	79,590	3,717,466	2,412,019	1,922,938	45,704	848,349	3,734,929	2,759,352	2,981,553	1,575,589
<b>TOTAL</b>	<b>8,175</b>	<b>278,858</b>	<b>18,843,606</b>	<b>11,914,428</b>	<b>9,778,408</b>	<b>61,688</b>	<b>1,727,168</b>	<b>14,084,236</b>	<b>11,396,496</b>	<b>12,934,402</b>	<b>7,134,922</b>
O.D.	14	1,648	240,851	344,982	58,176	182	1,880	49,348	54,012	102,114	42,743

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	35,297,654	46,583,018	7,177,665			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-12,279,443	-12,710,574	23,523			
TOTAL LOSSES	23,018,211	33,872,444	7,201,188			
EXPECTED LOSSES	30,207,369	34,172,537	8,146,616			
CREDIBILITY	.31	.84	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.639	.940	.200	1.779		
INDICATED (POST-TEST)	.572	.989	.210	1.871		
PRES. ON RATE LEVEL	.758	.857	.204	1.819		
DERIVED BY FORMULA	.731	.968	.210	1.909		
UNDERLYING PRES. RATE	.838	.948	.226	2.012		
PROPOSED	.716	.949	.206	1.871		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.942
IND. RATES				1.94	MINIMUM PREMIUM	
MAN. RATES	2.40	2.45	2.09	+ 1.94	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	151,259	3,674,477	2,429			4	15	47	66
2012	159,043	2,399,914	1,508			2	11	42	55
2013	168,128	2,777,469	1,651			2	12	49	63
2014	179,620	3,560,185	1,982			2	24	58	84
2015	185,957	3,760,763	2,022			2	10	62	74
<b>TOTAL</b>	<b>844,007</b>	<b>16,172,808</b>	<b>1,916</b>			<b>12</b>	<b>72</b>	<b>258</b>	<b>342</b>
O.D.		4,193							

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			959,652	810,035	279,684			379,081	489,827	521,119	235,079
2012			372,979	411,501	259,356			166,440	346,516	531,340	311,782
2013			362,879	546,801	565,286			223,111	399,486	342,178	337,728
2014			453,995	757,492	522,922			91,553	834,702	534,955	364,566
2015			325,606	654,536	841,724			148,672	226,570	1,091,279	472,376
<b>TOTAL</b>			<b>2,475,111</b>	<b>3,180,365</b>	<b>2,468,972</b>			<b>1,008,857</b>	<b>2,297,101</b>	<b>3,020,871</b>	<b>1,721,531</b>
O.D.											4,193

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,177,493	995,533	387,641			642,162	650,981	721,748	220,504
2012		2,550	466,002	505,063	327,424		3,607	299,479	452,678	687,249	296,505
2013	101	4,761	553,787	678,739	671,927	1,631	7,898	457,311	505,835	426,035	321,517
2014	139	11,550	971,763	902,108	613,048	887	18,103	591,199	882,552	622,605	353,629
2015	1,147	23,331	1,544,320	1,012,594	789,557	3,864	33,104	889,580	596,938	836,670	461,511
<b>TOTAL</b>	<b>1,387</b>	<b>42,192</b>	<b>4,713,365</b>	<b>4,094,037</b>	<b>2,789,597</b>	<b>6,582</b>	<b>62,712</b>	<b>2,879,731</b>	<b>3,088,984</b>	<b>3,294,307</b>	<b>1,653,666</b>
O.D.											4,020

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,705,969	13,266,925	1,657,686			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,576,304	-3,258,991	5,065			
TOTAL LOSSES	4,129,665	10,007,934	1,662,751			
EXPECTED LOSSES	8,828,313	8,786,112	1,721,774			
CREDIBILITY	.12	.32	.48			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.489	1.186	.197	1.872		
INDICATED (POST-TEST)	.514	1.248	.207	1.969		
PRES. ON RATE LEVEL	.946	.941	.184	2.071		
DERIVED BY FORMULA	.894	1.039	.195	2.128		
UNDERLYING PRES. RATE	1.046	1.041	.204	2.291		
PROPOSED	.870	1.011	.190	2.071		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.150
IND. RATES				2.15	MINIMUM PREMIUM	
MAN. RATES	2.93	2.85	2.38	+ 2.15	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	110,506	1,917,404	1.735			2	18	34	54
2012	115,128	1,930,312	1.676			1	7	41	49
2013	110,818	5,505,104	4.967		1	8	11	36	56
2014	127,923	3,111,181	2.432			5	9	34	48
2015	108,524	1,347,458	1.241			1	2	37	40
<b>TOTAL</b>	<b>572,899</b>	<b>13,811,459</b>	<b>2.411</b>		<b>1</b>	<b>17</b>	<b>47</b>	<b>182</b>	<b>247</b>
O.D.		179,841	.031				1	5	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			250,218	417,763	188,573			118,658	368,774	340,216	233,202
2012			183,089	263,960	450,297			42,565	187,307	499,901	303,193
2013		49,150	1,677,363	430,295	567,558		1,589,196	359,894	214,549	421,648	195,451
2014			987,084	341,024	316,378			579,716	286,536	327,116	273,327
2015			235,162	48,825	384,899			82,507	573	450,543	144,949
<b>TOTAL</b>		<b>49,150</b>	<b>3,332,916</b>	<b>1,501,867</b>	<b>1,907,705</b>		<b>1,589,196</b>	<b>1,183,340</b>	<b>1,057,739</b>	<b>2,039,424</b>	<b>1,150,122</b>
O.D.				26,251	81,169				5,530	52,500	14,391

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			307,017	513,431	261,363			201,007	490,099	471,202	218,743
2012		1,361	238,821	328,655	558,185		1,059	87,520	248,349	643,138	288,337
2013	469	35,799	2,040,712	576,050	716,848	2,956	776,921	724,346	297,770	520,008	186,069
2014	215	15,318	1,279,182	464,726	407,956	1,951	40,098	1,006,828	367,225	396,201	265,127
2015	547	9,124	554,464	269,807	337,021	1,453	11,881	322,419	181,956	336,801	141,615
<b>TOTAL</b>	<b>1,231</b>	<b>61,602</b>	<b>4,420,196</b>	<b>2,152,669</b>	<b>2,281,373</b>	<b>6,360</b>	<b>829,959</b>	<b>2,342,120</b>	<b>1,585,399</b>	<b>2,367,350</b>	<b>1,099,891</b>
O.D.	64	757	51,354	67,885	71,199	12	108	4,213	11,063	64,548	13,840

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,717,976	8,601,486	1,113,731			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,120,826	-2,394,274	3,173			
TOTAL LOSSES	5,597,150	6,207,212	1,116,904			
EXPECTED LOSSES	5,179,007	6,393,553	1,168,714			
CREDIBILITY	.09	.25	.37			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.977	1.083	.195	2.255		
INDICATED (POST-TEST)	1.028	1.139	.205	2.372		
PRES. ON RATE LEVEL	.817	1.009	.184	2.010		
DERIVED BY FORMULA	.836	1.042	.192	2.070		
UNDERLYING PRES. RATE	.904	1.116	.204	2.224		
PROPOSED	.836	1.042	.192	2.070		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.149
IND. RATES				2.15	MINIMUM PREMIUM	
MAN. RATES	2.68	2.70	2.31	+ 2.15	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	16,970	142,778	.841						5	5
2012	18,681	127,214	.680				1		2	3
2013	18,542	175,264	.945				1		3	4
2014	18,706	92,808	.496						2	2
2015	18,660	86,277	.462				1		2	3
<b>TOTAL</b>	<b>91,559</b>	<b>624,341</b>	<b>.682</b>				<b>1</b>		<b>2</b>	<b>17</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					54,698					79,603	8,477
2012				47,968	6,073				4,434	38,498	30,241
2013				110,873	2,880				42,156	10,975	8,380
2014					6,939					72,503	13,366
2015		20,950			10,098		32,098			19,742	3,389
<b>TOTAL</b>		<b>20,950</b>		<b>158,841</b>	<b>80,688</b>		<b>32,098</b>		<b>46,590</b>	<b>221,321</b>	<b>63,853</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					75,812					110,250	7,951
2012		10	2,709	58,129	7,907		10	799	6,399	49,338	28,759
2013		210	19,047	128,790	6,563		165	8,512	50,721	14,516	7,978
2014		25	1,610	1,137	7,008	13	287	11,067	9,814	75,569	12,965
2015	707	23,961	10,413	5,750	8,137	2,223	51,266	15,377	7,533	14,628	3,311
<b>TOTAL</b>	<b>707</b>	<b>24,206</b>	<b>33,779</b>	<b>193,806</b>	<b>105,427</b>	<b>2,236</b>	<b>51,728</b>	<b>35,755</b>	<b>74,467</b>	<b>264,301</b>	<b>60,964</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	148,411	638,001	60,964	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-253,636	-157,158	261	
TOTAL LOSSES		480,843	61,225	
EXPECTED LOSSES	622,602	421,172	93,390	
CREDIBILITY	.03	.07	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.525	.067	.592
INDICATED (POST-TEST)	.000	.552	.070	.622
PRES. ON RATE LEVEL	.615	.416	.092	1.123
DERIVED BY FORMULA	.597	.426	.090	1.113
UNDERLYING PRES. RATE	.680	.460	.102	1.242
PROPOSED	.597	.426	.090	1.113

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.155
IND. RATES				1.16	MINIMUM PREMIUM	
MAN. RATES	1.52	1.52	1.29	+ 1.16	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	133,327	755,687	.566			1	4	6	11
2012	110,778	380,495	.343				5	14	19
2013	116,427	502,936	.431				2	11	13
2014	131,996	553,292	.419				2	7	9
2015	125,471	354,808	.282			1	1	7	9
<b>TOTAL</b>	<b>617,999</b>	<b>2,547,218</b>	<b>.412</b>			<b>2</b>	<b>14</b>	<b>45</b>	<b>61</b>
O.D.		17,405	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			231,093	114,898	146,999			64,427	37,310	97,686	63,274
2012				110,833	61,847				39,980	101,950	65,885
2013				38,030	111,024				47,964	129,375	176,543
2014				125,618	177,787				73,191	54,864	121,832
2015			147,427	53,385	18,558			18,571	25,339	25,349	66,179
<b>TOTAL</b>			<b>378,520</b>	<b>442,764</b>	<b>516,215</b>			<b>82,998</b>	<b>223,784</b>	<b>409,224</b>	<b>493,713</b>
O.D.					3,287					13,724	394

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			283,551	141,210	203,740			109,139	49,585	135,295	59,351
2012		39	7,257	135,166	77,027		45	3,798	52,802	131,083	62,657
2013		233	15,372	51,098	127,436		293	17,265	65,045	154,474	168,069
2014	12	1,277	99,658	159,972	188,626	54	1,100	40,823	77,761	62,371	118,177
2015	129	3,514	198,960	70,021	36,821	259	2,718	59,758	30,686	23,161	64,657
<b>TOTAL</b>	<b>141</b>	<b>5,063</b>	<b>604,798</b>	<b>557,467</b>	<b>633,650</b>	<b>313</b>	<b>4,156</b>	<b>230,783</b>	<b>275,879</b>	<b>506,384</b>	<b>472,911</b>
O.D.	3	35	2,504	1,736	2,617	27	161	6,050	5,161	10,019	378

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	854,034	1,992,913	473,289			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-709,403	-595,622	1,520			
TOTAL LOSSES	144,631	1,397,291	474,809			
EXPECTED LOSSES	1,730,398	1,594,438	543,839			
CREDIBILITY	.10	.26	.39			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.023	.226	.077	.326		
INDICATED (POST-TEST)	.024	.238	.081	.343		
PRES. ON RATE LEVEL	.253	.233	.080	.566		
DERIVED BY FORMULA	.230	.234	.080	.544		
UNDERLYING PRES. RATE	.280	.258	.088	.626		
PROPOSED	.230	.234	.080	.544		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.564
IND. RATES				.56	MINIMUM PREMIUM	
MAN. RATES	.81	.79	.65	+ .56	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	1,306,561	21,933,283	1.678	1		28	97	356	482
2012	1,329,602	22,547,512	1.695	1		32	87	358	478
2013	1,347,590	26,274,783	1.949	3		29	92	293	417
2014	1,353,826	19,618,946	1.449	1		20	85	269	375
2015	1,267,392	13,168,298	1.039			7	43	289	339
<b>TOTAL</b>	<b>6,604,971</b>	<b>103,542,822</b>	<b>1.568</b>	<b>6</b>		<b>116</b>	<b>404</b>	<b>1565</b>	<b>2091</b>
O.D.		1,000,078	.015			1	6	11	18

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	496,414		5,255,587	2,452,415	2,444,409	231		3,005,789	2,378,172	3,399,978	2,500,288
2012	3,000		6,244,732	2,925,972	2,740,494			2,856,432	2,013,264	3,453,273	2,310,345
2013	2,065,502		5,970,860	3,343,106	2,389,859	23,455		3,013,752	3,797,436	3,595,836	2,074,977
2014	9,459		3,908,628	3,383,851	2,300,973			1,810,948	2,842,557	3,261,627	2,100,903
2015			1,457,936	1,902,742	2,343,544			890,238	1,131,757	3,755,379	1,686,702
<b>TOTAL</b>	<b>2,574,375</b>		<b>22,837,743</b>	<b>14,008,086</b>	<b>12,219,279</b>	<b>23,686</b>		<b>11,577,159</b>	<b>12,163,186</b>	<b>17,466,093</b>	<b>10,673,215</b>
O.D.			440,000	260,261	99,764			280	46,552	69,607	83,614

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	569,883		6,263,389	3,014,017	3,387,945	290		4,523,866	3,160,588	4,708,981	2,345,270
2012	3,142	41,393	7,524,618	3,633,018	3,476,526		56,233	4,706,650	2,659,388	4,482,845	2,197,138
2013	1,837,464	55,341	7,274,570	4,165,418	3,015,959	61,339	83,779	4,863,826	4,581,267	4,457,551	1,975,378
2014	11,110	76,148	6,396,640	4,137,883	2,829,075	8,018	164,652	4,517,399	3,331,427	3,717,231	2,037,876
2015	3,469	73,679	4,772,495	2,934,183	2,252,970	15,098	134,716	3,496,749	2,324,531	2,928,678	1,647,908
<b>TOTAL</b>	<b>2,425,068</b>	<b>246,561</b>	<b>32,231,712</b>	<b>17,884,519</b>	<b>14,962,475</b>	<b>84,745</b>	<b>439,380</b>	<b>22,108,490</b>	<b>16,057,201</b>	<b>20,295,286</b>	<b>10,203,570</b>
O.D.	12	435	581,338	314,907	127,820	65	476	18,066	68,043	77,599	80,645

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	58,136,348	69,787,850	10,284,215			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-20,875,720	-20,432,028	33,099			
TOTAL LOSSES	37,260,628	49,355,822	10,317,314			
EXPECTED LOSSES	50,924,325	54,491,012	12,219,197			
CREDIBILITY	.46	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.564	.747	.156	1.467		
INDICATED (POST-TEST)	.593	.786	.164	1.543		
PRES. ON RATE LEVEL	.697	.746	.167	1.610		
DERIVED BY FORMULA	.649	.786	.164	1.599		
UNDERLYING PRES. RATE	.771	.825	.185	1.781		
PROPOSED	.649	.786	.164	1.599		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.660
IND. RATES				1.66	MINIMUM PREMIUM	
MAN. RATES	2.22	2.16	1.85	+ 1.66	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	274,338	3,757,416	1.369			2	32	67	101
2012	263,805	5,067,941	1.921	1		5	28	80	114
2013	287,456	6,100,553	2.122			8	33	60	101
2014	283,356	4,693,156	1.656			2	21	64	87
2015	286,307	2,922,846	1.020				4	70	74
<b>TOTAL</b>	<b>1,395,262</b>	<b>22,541,912</b>	<b>1.616</b>	<b>1</b>		<b>17</b>	<b>118</b>	<b>341</b>	<b>477</b>
O.D.		123,999	.008				2	1	3

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			359,100	748,543	859,842			134,387	478,625	802,318	374,601
2012	470,607		733,114	1,205,563	526,952	272		155,885	877,414	731,301	366,833
2013			1,503,881	1,242,094	349,954			1,279,317	620,613	613,086	491,608
2014			388,102	699,772	1,037,062			81,874	516,254	1,367,596	602,496
2015				217,432	687,138				80,860	1,315,905	621,511
<b>TOTAL</b>	<b>470,607</b>		<b>2,984,197</b>	<b>4,113,404</b>	<b>3,460,948</b>	<b>272</b>		<b>1,651,463</b>	<b>2,573,766</b>	<b>4,830,206</b>	<b>2,457,049</b>
O.D.				22,316	36,347					49,309	16,027

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			440,615	919,961	1,191,741			227,651	636,092	1,111,212	351,376
2012	492,885	5,073	937,668	1,472,932	668,361	1,055	3,896	316,746	1,130,782	951,129	348,858
2013	396	14,254	1,868,834	1,497,731	484,493	9,025	33,072	1,934,708	825,474	782,928	468,011
2014	137	12,330	991,888	922,245	1,123,863	815	16,923	562,418	688,383	1,467,276	584,421
2015	691	10,399	723,919	539,103	575,879	2,751	18,459	646,649	553,597	969,923	607,216
<b>TOTAL</b>	<b>494,109</b>	<b>42,056</b>	<b>4,962,924</b>	<b>5,351,972</b>	<b>4,044,337</b>	<b>13,646</b>	<b>72,350</b>	<b>3,688,172</b>	<b>3,834,328</b>	<b>5,282,468</b>	<b>2,359,882</b>
O.D.	36	507	36,979	42,869	30,395	94	583	21,740	18,541	35,999	15,377

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,333,196	18,640,909	2,375,259			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,639,942	-5,300,758	6,702			
TOTAL LOSSES	4,693,254	13,340,151	2,381,961			
EXPECTED LOSSES	11,357,433	14,189,815	2,385,899			
CREDIBILITY	.16	.45	.67			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.336	.956	.171	1.463		
INDICATED (POST-TEST)	.353	1.006	.180	1.539		
PRES. ON RATE LEVEL	.736	.919	.155	1.810		
DERIVED BY FORMULA	.675	.958	.172	1.805		
UNDERLYING PRES. RATE	.814	1.017	.171	2.002		
PROPOSED	.675	.958	.172	1.805		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.874
IND. RATES				1.87	MINIMUM PREMIUM	
MAN. RATES	2.41	2.43	2.08	+ 1.87	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	50,004	768,617	1.537				5	21	26
2012	48,922	1,436,607	2.936			1	4	19	24
2013	45,664	614,231	1.345				3	13	16
2014	45,846	938,261	2.046				6	15	21
2015	47,715	809,313	1.696				4	11	15
<b>TOTAL</b>	<b>238,151</b>	<b>4,567,029</b>	<b>1.918</b>			<b>1</b>	<b>22</b>	<b>79</b>	<b>102</b>
O.D.		59,791	.025				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			198,237	237,005	103,274			552,513	120,274	153,664	154,400
2012				89,505	145,894				115,264	242,350	92,844
2013				12,986	299,777				25,772	198,182	77,514
2014				409,501	81,419				189,578	179,715	78,048
2015				171,524	127,715				32,581	367,382	110,111
<b>TOTAL</b>			<b>198,237</b>	<b>920,521</b>	<b>758,079</b>			<b>552,513</b>	<b>483,469</b>	<b>1,141,293</b>	<b>512,917</b>
O.D.				55,000							4,791

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				291,280	143,137				159,844	212,825	144,827
2012		1,063	190,376	111,992	182,148		8,534	715,935	156,458	316,991	88,295
2013		469	26,282	33,921	341,420		270	17,621	43,026	234,862	73,793
2014	22	2,280	209,286	439,877	111,684	147	2,989	111,469	206,515	200,748	75,707
2015	152	3,540	255,502	206,522	124,212	805	5,534	188,760	161,839	271,943	107,578
<b>TOTAL</b>	<b>174</b>	<b>7,352</b>	<b>681,446</b>	<b>1,083,592</b>	<b>902,601</b>	<b>952</b>	<b>17,327</b>	<b>1,033,785</b>	<b>727,682</b>	<b>1,237,369</b>	<b>490,200</b>
O.D.	3	265	25,572	57,290	3,954						4,568

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,766,876	4,012,488	494,768	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,243,099	-761,291	1,300	
TOTAL LOSSES	523,777	3,251,197	496,068	
EXPECTED LOSSES	3,036,426	2,036,190	473,921	
CREDIBILITY	.05	.14	.21	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.220	1.365	.208	1.793
INDICATED (POST-TEST)	.231	1.436	.219	1.886
PRES. ON RATE LEVEL	1.152	.773	.180	2.105
DERIVED BY FORMULA	1.106	.866	.188	2.160
UNDERLYING PRES. RATE	1.275	.855	.199	2.329
PROPOSED	1.078	.844	.183	2.105

  

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	TOTAL
IND. RATES				2.19	MINIMUM PREMIUM	
MAN. RATES	2.79	2.82	2.42	+ 2.19	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	11,894	134,500	1.130						6	6
2012	13,093	352,337	2.691				1		5	6
2013	13,588	73,405	.540						3	3
2014	11,792	57,143	.484						3	3
2015	12,035	11,939	.099							
<b>TOTAL</b>	<b>62,402</b>	<b>629,324</b>	<b>1.008</b>				<b>1</b>		<b>17</b>	<b>18</b>
O.D.		527								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					51,498					64,137	18,865
2012				72,705	93,121				8,130	139,043	39,338
2013					46,225					17,477	9,703
2014					28,964					18,759	9,420
2015											11,939
<b>TOTAL</b>				<b>72,705</b>	<b>219,808</b>				<b>8,130</b>	<b>239,416</b>	<b>89,265</b>
O.D.											527

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					71,376					88,831	17,695
2012		42	5,856	89,608	115,103		26	2,409	13,093	178,073	37,410
2013		69	3,713	2,909	52,589		14	1,130	1,096	20,626	9,237
2014		106	6,718	4,746	29,261	3	72	2,862	2,536	19,553	9,137
2015											11,664
<b>TOTAL</b>		<b>217</b>	<b>16,287</b>	<b>97,263</b>	<b>268,329</b>	<b>3</b>	<b>112</b>	<b>6,401</b>	<b>16,725</b>	<b>307,083</b>	<b>85,143</b>
O.D.											505

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	23,020	689,400	85,648			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-365,679	-298,856	288			
TOTAL LOSSES		390,544	85,936			
EXPECTED LOSSES	892,973	796,250	106,707			
CREDIBILITY	.02	.06	.08			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.626	.138	.764		
INDICATED (POST-TEST)	.000	.659	.145	.804		
PRES. ON RATE LEVEL	1.293	1.153	.155	2.601		
DERIVED BY FORMULA	1.267	1.123	.154	2.544		
UNDERLYING PRES. RATE	1.431	1.276	.171	2.878		
PROPOSED	1.267	1.123	.154	2.544		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.641
IND. RATES				2.64	MINIMUM PREMIUM	
MAN. RATES	3.62	3.57	2.99	+ 2.64	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	306,061	1,849,561	.604			2	9	19	30
2012	199,156	2,388,636	1.199			3	4	25	32
2013	230,678	1,809,582	.784				7	28	35
2014	225,970	1,877,178	.830				7	34	41
2015	226,638	1,604,586	.707				8	36	44
<b>TOTAL</b>	<b>1,188,503</b>	<b>9,529,543</b>	<b>.802</b>			<b>5</b>	<b>35</b>	<b>142</b>	<b>182</b>
O.D.		38,776	.003					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			608,229	337,749	137,317			179,668	229,385	166,604	190,609
2012			670,146	214,079	421,769			186,417	121,782	530,224	244,219
2013				409,616	441,006				256,387	448,990	253,583
2014				362,972	514,580				189,002	565,711	244,913
2015				306,399	255,699				200,010	494,706	347,772
<b>TOTAL</b>			<b>1,278,375</b>	<b>1,630,815</b>	<b>1,770,371</b>			<b>366,085</b>	<b>996,566</b>	<b>2,206,235</b>	<b>1,281,096</b>
O.D.					17,828					14,757	6,191

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			706,278	415,095	190,320			283,302	304,851	230,746	178,791
2012		4,482	808,081	271,311	529,074		3,804	318,615	167,478	682,629	232,252
2013		1,418	104,931	502,891	513,846		1,339	76,547	332,469	539,430	241,411
2014	30	3,679	288,157	462,377	545,896	214	4,507	170,150	258,207	603,033	237,566
2015	288	6,643	477,383	383,470	243,855	1,588	13,277	382,512	331,447	384,035	339,773
<b>TOTAL</b>	<b>318</b>	<b>16,222</b>	<b>2,384,830</b>	<b>2,035,144</b>	<b>2,022,991</b>	<b>1,802</b>	<b>22,927</b>	<b>1,231,126</b>	<b>1,394,452</b>	<b>2,439,873</b>	<b>1,229,793</b>
O.D.		55	3,330	2,386	18,687	2	46	1,833	1,650	16,039	5,971

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,662,491	7,931,222	1,235,764			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,327,552	-1,683,497	3,030			
TOTAL LOSSES	2,334,939	6,247,725	1,238,794			
EXPECTED LOSSES	3,197,073	4,468,771	1,140,963			
CREDIBILITY	.15	.40	.60			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.196	.526	.104	.826		
INDICATED (POST-TEST)	.206	.553	.109	.868		
PRES. ON RATE LEVEL	.243	.340	.087	.670		
DERIVED BY FORMULA	.237	.425	.100	.762		
UNDERLYING PRES. RATE	.269	.376	.096	.741		
PROPOSED	.237	.425	.100	.762		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.791
IND. RATES				.79	MINIMUM PREMIUM	
MAN. RATES	.88	.90	.77	+ .79	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	148,686	617,755	.415				4	21	25
2012	166,821	1,204,750	.722			2	1	17	20
2013	154,089	1,503,607	.975			2	2	12	16
2014	193,897	970,446	.500			2	2	10	14
2015	198,798	990,225	.498			1	2	14	17
<b>TOTAL</b>	<b>862,291</b>	<b>5,286,783</b>	<b>.613</b>			<b>7</b>	<b>11</b>	<b>74</b>	<b>92</b>
O.D.		5,517						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				116,475	116,071				45,730	177,407	162,072
2012			448,713	43,711	129,625			238,324	84,995	135,288	124,094
2013			406,219	193,899	135,597			52,990	216,102	353,302	145,498
2014			387,589	71,872	169,850			40,303	50,820	137,001	113,011
2015			331,084	21,489	238,891			101,009	60,974	141,406	95,372
<b>TOTAL</b>			<b>1,573,605</b>	<b>447,446</b>	<b>790,034</b>			<b>432,626</b>	<b>458,621</b>	<b>944,404</b>	<b>640,047</b>
O.D.					3,555					293	1,669

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				143,148	160,874				60,776	245,709	152,024
2012		2,936	532,526	58,420	165,594		4,717	395,602	113,528	177,232	118,013
2013	113	3,818	509,020	243,418	174,156	435	2,562	148,692	281,090	426,744	138,514
2014	87	6,054	498,178	126,107	202,673	181	3,763	104,854	70,907	148,980	109,621
2015	474	8,876	506,254	181,571	226,901	1,177	11,977	263,423	112,350	119,763	93,178
<b>TOTAL</b>	<b>674</b>	<b>21,684</b>	<b>2,045,978</b>	<b>752,664</b>	<b>930,198</b>	<b>1,793</b>	<b>23,019</b>	<b>912,571</b>	<b>638,651</b>	<b>1,118,428</b>	<b>611,350</b>
O.D.					4,927					406	1,590

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,005,719	3,445,274	612,940			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,041,318	-1,153,493	2,534			
TOTAL LOSSES	1,964,401	2,291,781	615,474			
EXPECTED LOSSES	2,586,873	3,130,116	836,421			
CREDIBILITY	.12	.32	.49			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.228	.266	.071	.565		
INDICATED (POST-TEST)	.240	.280	.075	.595		
PRES. ON RATE LEVEL	.271	.328	.088	.687		
DERIVED BY FORMULA	.267	.313	.082	.662		
UNDERLYING PRES. RATE	.300	.363	.097	.760		
PROPOSED	.267	.313	.082	.662		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.687
IND. RATES				.69	MINIMUM PREMIUM	
MAN. RATES	.90	.92	.79	+ .69	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	158,113	3,338,592	2.111			6	19	30	55
2012	152,972	3,504,174	2.290			3	46	34	83
2013	162,558	2,753,816	1.694			3	45	20	68
2014	169,913	2,503,764	1.473			1	33	24	58
2015	191,019	1,819,437	.952			1	4	44	49
<b>TOTAL</b>	<b>834,575</b>	<b>13,919,783</b>	<b>1.668</b>			<b>14</b>	<b>147</b>	<b>152</b>	<b>313</b>
O.D.		176							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			938,440	511,529	248,542			464,990	719,688	252,309	203,094
2012			482,729	898,060	318,818			395,915	862,229	200,357	346,066
2013			438,160	613,522	117,829			184,161	977,584	154,879	267,681
2014			174,472	860,547	154,767			162,136	685,967	217,468	248,407
2015			128,385	223,037	392,389			94,502	73,985	693,141	213,998
<b>TOTAL</b>			<b>2,162,186</b>	<b>3,106,695</b>	<b>1,232,345</b>			<b>1,301,704</b>	<b>3,319,453</b>	<b>1,518,154</b>	<b>1,279,246</b>
O.D.											176

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,151,467	628,670	344,478			787,693	956,467	349,447	190,502
2012		3,365	622,446	1,095,456	406,448		8,467	699,936	1,103,840	274,210	329,109
2013	121	4,839	615,383	729,834	167,489	1,513	8,811	489,037	1,178,412	225,146	254,832
2014	83	7,005	627,500	932,258	229,872	973	19,669	584,335	702,817	285,699	240,955
2015	502	9,452	622,687	402,775	354,916	2,220	18,416	507,639	328,317	523,434	209,076
<b>TOTAL</b>	<b>706</b>	<b>24,661</b>	<b>3,639,483</b>	<b>3,788,993</b>	<b>1,503,203</b>	<b>4,706</b>	<b>55,363</b>	<b>3,068,640</b>	<b>4,269,853</b>	<b>1,657,936</b>	<b>1,224,474</b>
O.D.											172

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,793,559	11,219,985	1,224,646			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,071,123	-3,379,552	4,489			
TOTAL LOSSES	4,722,436	7,840,433	1,229,135			
EXPECTED LOSSES	5,115,945	9,130,251	1,502,234			
CREDIBILITY	.12	.32	.48			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.566	.939	.147	1.652		
INDICATED (POST-TEST)	.595	.988	.155	1.738		
PRES. ON RATE LEVEL	.554	.989	.163	1.706		
DERIVED BY FORMULA	.559	.989	.159	1.707		
UNDERLYING PRES. RATE	.613	1.094	.180	1.887		
PROPOSED	.559	.989	.159	1.707		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.772
IND. RATES				1.77	MINIMUM PREMIUM	
MAN. RATES	2.03	2.21	1.96	+ 1.77	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	193,919	1,999,410	1.031			1	13	24	38
2012	175,575	3,063,433	1.744			5	8	31	44
2013	159,297	2,491,756	1.564			1	9	30	40
2014	224,873	2,378,401	1.057		1	1	15	50	67
2015	189,809	1,940,194	1.022				7	48	55
<b>TOTAL</b>	<b>943,473</b>	<b>11,873,194</b>	<b>1.258</b>		<b>1</b>	<b>8</b>	<b>52</b>	<b>183</b>	<b>244</b>
O.D.		900							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			240,986	429,229	359,098			168,587	263,153	315,678	222,679
2012			1,290,939	255,013	132,456			768,604	145,706	234,001	236,714
2013			234,065	209,406	937,251			75,059	210,390	569,447	256,138
2014		70,000	239,614	139,491	592,426		695	100,724	129,594	754,787	351,070
2015			68,230	712,035					102,217	708,886	348,826
<b>TOTAL</b>		<b>70,000</b>	<b>2,005,604</b>	<b>1,101,369</b>	<b>2,733,266</b>		<b>695</b>	<b>1,112,974</b>	<b>851,060</b>	<b>2,582,799</b>	<b>1,415,427</b>
O.D.											900

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			295,690	527,522	497,709			285,586	349,730	437,212	208,873
2012		7,205	1,316,742	318,795	179,689		10,871	912,401	196,402	308,174	225,115
2013	66	3,648	378,883	307,604	1,080,619	617	3,338	197,377	288,888	682,369	243,843
2014	68	88,220	474,248	257,131	624,678	533	12,453	326,279	235,514	802,340	340,538
2015	696	8,824	605,261	431,256	576,181	1,701	12,122	396,565	340,879	529,222	340,803
<b>TOTAL</b>	<b>830</b>	<b>107,897</b>	<b>3,070,824</b>	<b>1,842,308</b>	<b>2,958,876</b>	<b>2,851</b>	<b>38,784</b>	<b>2,118,208</b>	<b>1,411,413</b>	<b>2,759,317</b>	<b>1,359,172</b>
O.D.											872

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,339,394	8,971,914	1,360,044			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,621,409	-2,132,522	4,674			
TOTAL LOSSES	2,717,985	6,839,392	1,364,718			
EXPECTED LOSSES	6,415,616	5,726,881	1,660,512			
CREDIBILITY	.13	.34	.52			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.288	.725	.145	1.158		
INDICATED (POST-TEST)	.303	.763	.153	1.219		
PRES. ON RATE LEVEL	.615	.549	.158	1.322		
DERIVED BY FORMULA	.574	.622	.155	1.351		
UNDERLYING PRES. RATE	.680	.607	.176	1.463		
PROPOSED	.562	.608	.152	1.322		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.372
IND. RATES				1.37	MINIMUM PREMIUM	
MAN. RATES	1.67	1.74	1.52	+ 1.37	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	275,541	4,110,286	1.491			5	58	26	89
2012	316,201	3,080,122	.974			2	35	27	64
2013	311,310	3,556,410	1.142				51	32	83
2014	324,349	3,997,820	1.232			4	46	31	81
2015	332,436	3,122,857	.939				1	93	94
<b>TOTAL</b>	<b>1,559,837</b>	<b>17,867,495</b>	<b>1.145</b>			<b>11</b>	<b>191</b>	<b>209</b>	<b>411</b>
O.D.		14,605					1		1

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,050,291	867,103	272,120			492,478	925,337	255,566	247,391
2012			397,046	688,223	395,761			199,517	607,042	588,265	204,268
2013				1,136,740	408,851				1,398,324	366,290	246,205
2014			757,386	924,415	311,940			517,603	1,011,143	208,122	267,211
2015				11,615	853,328				14,854	1,839,414	403,646
<b>TOTAL</b>			<b>2,204,723</b>	<b>3,628,096</b>	<b>2,242,000</b>			<b>1,209,598</b>	<b>3,956,700</b>	<b>3,257,657</b>	<b>1,368,721</b>
O.D.				13,851					283		471

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,288,707	1,065,672	377,159			834,258	1,229,771	353,959	232,053
2012		2,797	512,030	842,401	497,922		4,488	369,775	785,080	764,458	194,259
2013		2,728	225,746	1,344,312	498,826		5,494	282,424	1,682,596	484,178	234,387
2014	201	15,106	1,296,135	1,057,712	429,970	2,146	43,617	1,198,755	1,041,090	318,860	259,195
2015	813	9,698	660,642	459,940	681,320	3,562	22,122	823,206	702,471	1,344,611	394,362
<b>TOTAL</b>	<b>1,014</b>	<b>30,329</b>	<b>3,983,260</b>	<b>4,770,037</b>	<b>2,485,197</b>	<b>5,708</b>	<b>75,721</b>	<b>3,508,418</b>	<b>5,441,008</b>	<b>3,266,066</b>	<b>1,314,256</b>
O.D.		25	2,352	16,067	410			53	336	10	452

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,606,880	15,979,131	1,314,708			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,288,931	-3,889,980	3,593			
TOTAL LOSSES	4,317,949	12,089,151	1,318,301			
EXPECTED LOSSES	8,111,152	10,466,507	1,247,870			
CREDIBILITY	.18	.48	.72			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.277	.775	.085	1.137		
INDICATED (POST-TEST)	.291	.815	.089	1.195		
PRES. ON RATE LEVEL	.470	.607	.072	1.149		
DERIVED BY FORMULA	.438	.707	.084	1.229		
UNDERLYING PRES. RATE	.520	.671	.080	1.271		
PROPOSED	.426	.687	.082	1.195		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.240
IND. RATES				1.24	MINIMUM PREMIUM	
MAN. RATES	1.76	1.62	1.32	+ 1.24	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	74,680	304,691	.407				2	9		11
2012	78,493	158,734	.202				1	5		6
2013	67,630	126,746	.187				1	4		5
2014	82,936	350,744	.422				3	10		13
2015	81,755	643,135	.786			1	1	8		10
<b>TOTAL</b>	<b>385,494</b>	<b>1,584,050</b>	<b>.411</b>			<b>1</b>	<b>8</b>	<b>36</b>		<b>45</b>
O.D.		8,771	.002					1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				84,427	54,805				31,445	71,033	62,981
2012				713	23,711				6,703	68,225	59,382
2013				7,591	10,003				922	15,612	92,618
2014				17,784	89,041				11,713	149,204	83,002
2015			140,090	3,493	131,108			42,681	9,000	268,331	48,432
<b>TOTAL</b>			<b>140,090</b>	<b>114,008</b>	<b>308,668</b>			<b>42,681</b>	<b>59,783</b>	<b>572,405</b>	<b>346,415</b>
O.D.					1,710					6,842	219

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				103,761	75,961				41,791	98,380	59,076
2012		8	531	1,285	29,141		14	1,343	9,869	87,418	56,472
2013		29	2,092	9,437	11,604		17	1,181	2,074	18,461	88,172
2014	2	418	28,923	33,110	91,226	35	730	27,974	31,457	156,345	80,512
2015	229	4,026	231,916	88,140	119,196	838	6,888	189,491	113,709	200,970	47,318
<b>TOTAL</b>	<b>231</b>	<b>4,481</b>	<b>263,462</b>	<b>235,733</b>	<b>327,128</b>	<b>873</b>	<b>7,649</b>	<b>219,989</b>	<b>198,900</b>	<b>561,574</b>	<b>331,550</b>
O.D.		6	396	280	1,725	1	25	1,045	926	7,133	212

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	498,158	1,333,399	331,762			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-674,854	-500,771	1,160			
TOTAL LOSSES		832,628	332,922			
EXPECTED LOSSES	1,661,479	1,349,230	404,770			
CREDIBILITY	.07	.19	.28			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.216	.086	.302		
INDICATED (POST-TEST)	.000	.227	.090	.317		
PRES. ON RATE LEVEL	.390	.316	.095	.801		
DERIVED BY FORMULA	.363	.299	.094	.756		
UNDERLYING PRES. RATE	.431	.350	.105	.886		
PROPOSED	.363	.299	.094	.756		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.785
IND. RATES				.79	MINIMUM PREMIUM	
MAN. RATES	1.20	1.13	.92	+ .79	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	67,070	680,714	1.014				3	18	21
2012	58,453	294,625	.504				3	8	11
2013	54,185	602,104	1.111				3	6	10
2014	53,097	580,495	1.093			1	3	12	16
2015	52,643	221,062	.419				1	9	10
<b>TOTAL</b>	<b>285,448</b>	<b>2,379,000</b>	<b>.833</b>			<b>2</b>	<b>13</b>	<b>53</b>	<b>68</b>
O.D.		787							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				146,706	100,199				138,785	214,581	80,443
2012				55,465	27,548				87,105	60,753	63,754
2013			202,872	28,254	105,374			50,340	52,988	92,757	69,519
2014			155,342	118,659	95,412			19,221	23,604	94,720	73,537
2015				47,529	55,788				13,838	61,873	42,034
<b>TOTAL</b>			<b>358,214</b>	<b>396,613</b>	<b>384,321</b>			<b>69,561</b>	<b>316,320</b>	<b>524,684</b>	<b>329,287</b>
O.D.											787

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				180,302	138,877				184,445	297,194	75,456
2012		17	3,558	67,585	34,364		84	6,041	111,837	79,080	60,630
2013	58	1,835	245,602	44,382	127,780	412	1,662	97,322	71,018	113,106	66,182
2014	40	2,961	247,782	148,613	115,304	90	1,886	54,203	37,187	101,630	71,331
2015	60	1,207	86,335	67,997	50,670	161	1,230	38,641	33,328	46,752	41,067
<b>TOTAL</b>	<b>158</b>	<b>6,020</b>	<b>583,277</b>	<b>508,879</b>	<b>466,995</b>	<b>663</b>	<b>4,862</b>	<b>196,207</b>	<b>437,815</b>	<b>637,762</b>	<b>314,666</b>
O.D.											746

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	791,187	2,051,451	315,412	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-786,874	-592,051	1,033	
TOTAL LOSSES	4,313	1,459,400	316,445	
EXPECTED LOSSES	1,903,939	1,572,818	396,773	
CREDIBILITY	.06	.15	.23	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.002	.511	.111	.624
INDICATED (POST-TEST)	.002	.538	.117	.657
PRES. ON RATE LEVEL	.603	.498	.126	1.227
DERIVED BY FORMULA	.567	.504	.124	1.195
UNDERLYING PRES. RATE	.667	.551	.139	1.357
PROPOSED	.567	.504	.124	1.195

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.240
IND. RATES				1.24	MINIMUM PREMIUM	
MAN. RATES	1.68	1.67	1.41	+ 1.24	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	30,566	159,654	.522				1	5	6
2012	29,559	178,027	.602				2	1	3
2013	33,131	376,981	1.137				3	4	7
2014	38,558	422,182	1.094			1	4	1	6
2015	41,386	232,874	.562				1	2	3
<b>TOTAL</b>	<b>173,200</b>	<b>1,369,718</b>	<b>.791</b>			<b>1</b>	<b>11</b>	<b>13</b>	<b>25</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				1,429	37,389				13,917	69,989	36,930
2012				75,655	3,027				36,246	2,949	60,150
2013				65,330	43,325				34,419	178,339	55,568
2014			130,000	40,739	2,217			150,000	58,912	4,858	35,456
2015				85,329	2,814				49,637	29,505	65,589
<b>TOTAL</b>			<b>130,000</b>	<b>268,482</b>	<b>88,772</b>			<b>150,000</b>	<b>193,131</b>	<b>285,640</b>	<b>253,693</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				1,756	51,821				18,496	96,935	34,640
2012		13	4,136	91,567	4,421		32	2,208	46,093	4,327	57,203
2013		182	14,570	78,508	51,223		289	17,941	52,042	211,756	52,901
2014	29	1,905	162,122	50,653	13,866	511	10,462	255,412	70,379	18,859	34,392
2015	16	1,081	80,858	70,684	13,427	215	2,195	53,812	47,188	27,215	64,080
<b>TOTAL</b>	<b>45</b>	<b>3,181</b>	<b>261,686</b>	<b>293,168</b>	<b>134,758</b>	<b>726</b>	<b>12,978</b>	<b>329,373</b>	<b>234,198</b>	<b>359,092</b>	<b>243,216</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	607,989	1,021,216	243,216	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-409,440	-254,564	703	
TOTAL LOSSES	198,549	766,652	243,919	
EXPECTED LOSSES	1,016,683	691,067	226,892	
CREDIBILITY	.04	.11	.17	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.115	.443	.141	.699
INDICATED (POST-TEST)	.121	.466	.148	.735
PRES. ON RATE LEVEL	.531	.361	.118	1.010
DERIVED BY FORMULA	.515	.373	.123	1.011
UNDERLYING PRES. RATE	.587	.399	.131	1.117
PROPOSED	.514	.373	.123	1.010

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.048
IND. RATES				1.05	MINIMUM PREMIUM	
MAN. RATES	1.26	1.35	1.16	+ 1.05	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	182,059	1,431,772	.786			3	7	9	19
2012	175,397	1,020,920	.582			2	7	11	20
2013	167,026	1,200,220	.718			2	10	6	18
2014	138,583	748,788	.540				7	8	15
2015	160,827	1,049,756	.652			2		16	18
<b>TOTAL</b>	<b>823,892</b>	<b>5,451,456</b>	<b>.662</b>			<b>9</b>	<b>31</b>	<b>50</b>	<b>90</b>
O.D.		9,157	.001					1	1

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			705,470	181,958	29,159			183,299	105,682	68,662	157,542
2012			299,862	178,362	64,416			91,073	234,825	49,839	102,543
2013			521,263	76,170	60,533			191,785	144,446	74,934	131,089
2014				214,777	57,175				260,632	120,254	95,950
2015			324,374		190,577			101,498		333,098	100,209
<b>TOTAL</b>			<b>1,850,969</b>	<b>651,267</b>	<b>401,860</b>			<b>567,655</b>	<b>745,585</b>	<b>646,787</b>	<b>587,333</b>
O.D.					1,205					5,865	2,087

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			865,611	223,625	40,413			310,509	140,451	95,098	147,774
2012		1,982	363,437	219,052	84,758		1,978	163,239	300,329	68,433	97,518
2013	147	4,411	614,772	104,960	89,278	1,574	5,874	342,085	184,947	100,134	124,797
2014	12	1,250	113,125	233,080	73,190	181	3,615	133,900	266,750	143,817	93,072
2015	413	7,953	443,464	137,864	184,913	1,344	11,998	298,561	140,170	252,795	97,904
<b>TOTAL</b>	<b>572</b>	<b>15,596</b>	<b>2,400,409</b>	<b>918,581</b>	<b>472,552</b>	<b>3,099</b>	<b>23,465</b>	<b>1,248,294</b>	<b>1,032,647</b>	<b>660,277</b>	<b>561,065</b>
O.D.			25	21	1,481		1	81	117	7,507	1,958

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,691,542	3,093,183	563,023			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,402,244	-996,026	1,802			
TOTAL LOSSES	2,289,298	2,097,157	564,825			
EXPECTED LOSSES	3,410,914	2,652,932	675,591			
CREDIBILITY	.12	.31	.47			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.278	.255	.069	.602		
INDICATED (POST-TEST)	.292	.268	.073	.633		
PRES. ON RATE LEVEL	.374	.291	.074	.739		
DERIVED BY FORMULA	.364	.284	.074	.722		
UNDERLYING PRES. RATE	.414	.322	.082	.818		
PROPOSED	.364	.284	.074	.722		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.749
IND. RATES				.75	MINIMUM PREMIUM	
MAN. RATES	1.07	1.03	.85	+ .75	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	43,667	105,544	.241						7	7
2012	40,468	307,337	.759			1			8	9
2013	40,606	75,027	.184						3	3
2014	30,302	97,342	.321						3	3
2015	28,769	131,292	.456					1	1	2
<b>TOTAL</b>	<b>183,812</b>	<b>716,542</b>	<b>.390</b>			<b>1</b>		<b>1</b>	<b>22</b>	<b>24</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					26,309					43,196	36,039
2012			133,241		53,543			39,793		57,391	23,369
2013					6,333					29,162	39,532
2014					31,153					42,978	23,211
2015				2,964	50,829				9,587	64,309	3,603
<b>TOTAL</b>			<b>133,241</b>	<b>2,964</b>	<b>168,167</b>			<b>39,793</b>	<b>9,587</b>	<b>237,036</b>	<b>125,754</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					36,465					59,826	33,805
2012		879	157,742	1,917	67,548		778	65,689	1,625	73,915	22,224
2013		9	509	397	7,206		26	1,891	1,831	34,419	37,634
2014	1	121	7,231	5,103	31,470	9	169	6,563	5,819	44,793	22,515
2015	50	602	41,449	29,240	40,880	154	1,110	36,239	31,149	48,049	3,520
<b>TOTAL</b>	<b>51</b>	<b>1,611</b>	<b>206,931</b>	<b>36,657</b>	<b>183,569</b>	<b>163</b>	<b>2,083</b>	<b>110,382</b>	<b>40,424</b>	<b>261,002</b>	<b>119,698</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	321,221	521,652	119,698			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-417,555	-214,404	366			
TOTAL LOSSES		307,248	120,064			
EXPECTED LOSSES	999,937	562,464	154,402			
CREDIBILITY	.04	.12	.17			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.167	.065	.232		
INDICATED (POST-TEST)	.000	.176	.068	.244		
PRES. ON RATE LEVEL	.492	.276	.076	.844		
DERIVED BY FORMULA	.472	.264	.075	.811		
UNDERLYING PRES. RATE	.544	.306	.084	.934		
PROPOSED	.472	.264	.075	.811		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.842
IND. RATES				.84	MINIMUM PREMIUM	
MAN. RATES	1.24	1.19	.97	+ .84	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	202,442	2,004,456	.990			5	5	20	30
2012	206,618	1,667,122	.806			2	9	28	39
2013	195,058	1,767,203	.905			3	11	13	27
2014	210,666	450,257	.213				2	15	17
2015	208,004	1,057,797	.508				4	29	33
<b>TOTAL</b>	<b>1,022,788</b>	<b>6,946,835</b>	<b>.679</b>			<b>10</b>	<b>31</b>	<b>105</b>	<b>146</b>
O.D.		33,009	.003				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			912,852	124,940	112,350			322,145	78,424	233,044	220,701
2012			479,118	229,292	277,808			46,444	177,826	322,234	134,400
2013			822,926	114,435	80,594			287,206	94,195	251,464	116,383
2014				9,064	71,596				37,953	208,696	122,948
2015				134,687	261,528				56,626	421,071	183,885
<b>TOTAL</b>			<b>2,214,896</b>	<b>612,418</b>	<b>803,876</b>			<b>655,795</b>	<b>445,024</b>	<b>1,436,509</b>	<b>778,317</b>
O.D.				25,543	3,831				725	2,347	563

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,120,069	153,552	155,715			545,714	104,225	322,765	207,018
2012		3,214	581,348	285,767	349,810		1,095	90,824	232,819	415,657	127,814
2013	228	6,931	968,357	158,008	123,740	2,359	8,473	498,716	140,751	309,766	110,797
2014		315	20,818	21,173	72,975	61	1,283	48,685	64,728	220,213	119,260
2015	272	4,598	323,432	247,297	225,997	991	7,028	232,182	199,497	313,880	179,656
<b>TOTAL</b>	<b>500</b>	<b>15,058</b>	<b>3,014,024</b>	<b>865,797</b>	<b>928,237</b>	<b>3,411</b>	<b>17,879</b>	<b>1,416,121</b>	<b>742,020</b>	<b>1,582,281</b>	<b>744,545</b>
O.D.	1	126	11,957	26,673	6,544		7	354	745	3,055	529

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,479,438	4,155,352	745,074			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,310,641	-1,266,717	2,711			
TOTAL LOSSES	3,168,797	2,888,635	747,785			
EXPECTED LOSSES	3,211,555	3,395,656	971,649			
CREDIBILITY	.13	.36	.55			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.310	.282	.073	.665		
INDICATED (POST-TEST)	.326	.297	.077	.700		
PRES. ON RATE LEVEL	.284	.300	.086	.670		
DERIVED BY FORMULA	.289	.299	.081	.669		
UNDERLYING PRES. RATE	.314	.332	.095	.741		
PROPOSED	.289	.300	.081	.670		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.695
IND. RATES				.70	MINIMUM PREMIUM	
MAN. RATES	.91	.90	.77	+ .70	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	420,654	3,051,692	.725			5	18	28	51
2012	460,472	2,938,023	.638			2	14	48	64
2013	464,961	2,503,233	.538			2	17	46	65
2014	500,491	1,949,555	.389			2	8	31	41
2015	501,134	1,255,141	.250				5	28	33
<b>TOTAL</b>	<b>2,347,712</b>	<b>11,697,644</b>	<b>.498</b>			<b>11</b>	<b>62</b>	<b>181</b>	<b>254</b>
O.D.		78,368	.003				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			896,599	500,161	205,119			419,427	350,115	264,136	416,135
2012			400,763	410,904	262,200			485,238	392,846	481,429	504,643
2013			343,169	275,333	303,777			77,548	465,784	573,958	463,664
2014			494,320	265,566	180,791			110,551	137,721	291,507	469,099
2015				259,707	246,307				183,276	298,476	267,375
<b>TOTAL</b>			<b>2,134,851</b>	<b>1,711,671</b>	<b>1,198,194</b>			<b>1,092,764</b>	<b>1,529,742</b>	<b>1,909,506</b>	<b>2,120,916</b>
O.D.				50,782					22,195		5,391

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,100,127	614,699	284,295			710,510	465,303	365,828	390,335
2012		2,481	454,495	565,738	331,230		8,595	717,381	541,791	627,399	479,915
2013	93	3,723	464,138	346,911	365,702	637	4,354	248,945	592,401	697,251	441,408
2014	117	8,422	707,905	336,120	234,796	486	9,975	273,996	181,466	320,679	455,026
2015	274	5,956	427,173	340,655	230,247	1,161	10,318	282,236	245,495	238,840	261,225
<b>TOTAL</b>	<b>484</b>	<b>20,582</b>	<b>3,153,838</b>	<b>2,204,123</b>	<b>1,446,270</b>	<b>2,284</b>	<b>33,242</b>	<b>2,233,068</b>	<b>2,026,456</b>	<b>2,249,997</b>	<b>2,027,909</b>
O.D.											5,192

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,443,498	7,926,846	2,033,101			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,657,420	-2,791,867	6,985			
TOTAL LOSSES	3,786,078	5,134,979	2,040,086			
EXPECTED LOSSES	4,085,018	7,512,678	2,418,144			
CREDIBILITY	.23	.63	.95			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.161	.219	.087	.467		
INDICATED (POST-TEST)	.169	.230	.092	.491		
PRES. ON RATE LEVEL	.158	.289	.093	.540		
DERIVED BY FORMULA	.161	.252	.092	.505		
UNDERLYING PRES. RATE	.174	.320	.103	.597		
PROPOSED	.161	.252	.092	.505		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.524
IND. RATES				.52	MINIMUM PREMIUM	
MAN. RATES	.76	.72	.62	+ .52	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	46,195	80,266	.173						5	5
2012	45,805	562,202	1,227					5	5	10
2013	47,172	188,481	.399					1	8	9
2014	48,979	219,494	.448						6	6
2015	49,298	101,220	.205						4	4
<b>TOTAL</b>	<b>237,449</b>	<b>1,151,663</b>	<b>.485</b>					<b>6</b>	<b>28</b>	<b>34</b>
O.D.		2,026								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					10,274					13,120	56,872
2012				194,174	14,511				192,271	62,602	98,644
2013				363	29,064				20,402	70,153	68,499
2014					37,623					123,941	57,930
2015					9,694					28,778	62,748
<b>TOTAL</b>				<b>194,537</b>	<b>101,166</b>				<b>212,673</b>	<b>298,594</b>	<b>344,693</b>
O.D.											2,026

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					14,240					18,171	53,346
2012		35	10,755	235,130	19,633		178	12,353	245,433	83,049	93,810
2013		41	2,396	2,249	33,079		140	8,321	28,622	83,552	65,211
2014	1	138	8,727	6,162	38,004	22	484	18,927	16,780	129,184	56,192
2015	9	107	7,384	5,118	7,722	58	332	12,679	10,818	21,010	61,305
<b>TOTAL</b>	<b>10</b>	<b>321</b>	<b>29,262</b>	<b>248,659</b>	<b>112,678</b>	<b>80</b>	<b>1,134</b>	<b>52,280</b>	<b>301,653</b>	<b>334,966</b>	<b>329,864</b>
O.D.											1,964

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	83,087	997,956	331,828			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-350,496	-315,177	801			
TOTAL LOSSES		682,779	332,629			
EXPECTED LOSSES	859,566	845,318	282,565			
CREDIBILITY	.05	.14	.21			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.288	.140	.428		
INDICATED (POST-TEST)	.000	.303	.147	.450		
PRES. ON RATE LEVEL	.327	.322	.108	.757		
DERIVED BY FORMULA	.311	.319	.116	.746		
UNDERLYING PRES. RATE	.362	.356	.119	.837		
PROPOSED	.311	.319	.116	.746		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.774
IND. RATES				.77	MINIMUM PREMIUM	
MAN. RATES	1.06	1.04	.87	+ .77	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	8,836	453,806	5.135			2		2		4
2012	6,149	384,410	6.251			1	2	3		6
2013	4,749	24,324	.512					1		1
2014	5,436	78,460	1.443					3		3
2015	3,648	27,298	.748					2		2
<b>TOTAL</b>	<b>28,818</b>	<b>968,298</b>	<b>3.360</b>			<b>3</b>	<b>2</b>	<b>11</b>		<b>16</b>
O.D.		35,150	.121					1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			296,832		2,829			128,642		2,001	23,502
2012			137,990	50,999	20,518			78,907	39,260	11,427	45,309
2013					4,620					12,055	7,649
2014					17,601					34,832	26,027
2015					8,569					4,082	14,647
<b>TOTAL</b>			<b>434,822</b>	<b>50,999</b>	<b>54,137</b>			<b>207,549</b>	<b>39,260</b>	<b>64,397</b>	<b>117,134</b>
O.D.					25,000					9,772	378

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			364,213		3,921			217,920		2,771	22,045
2012		904	165,382	63,047	27,503		1,567	131,183	51,045	16,148	43,089
2013		8	372	291	5,256		10	783	755	14,228	7,282
2014		66	4,085	2,885	17,778	7	138	5,318	4,716	36,306	25,246
2015	8	94	6,527	4,524	6,827	8	48	1,801	1,533	2,978	14,310
<b>TOTAL</b>	<b>8</b>	<b>1,072</b>	<b>540,579</b>	<b>70,747</b>	<b>61,285</b>	<b>15</b>	<b>1,763</b>	<b>357,005</b>	<b>58,049</b>	<b>72,431</b>	<b>111,972</b>
O.D.		8	522	447	30,720		1	135	195	12,506	359

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	901,108	306,380	112,331			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-192,936	-164,015	186			
TOTAL LOSSES	708,172	142,365	112,517			
EXPECTED LOSSES	453,884	427,083	87,031			
CREDIBILITY	.01	.03	.05			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.457	.494	.390	3.341		
INDICATED (POST-TEST)	2.585	.520	.410	3.515		
PRES. ON RATE LEVEL	1.424	1.339	.273	3.036		
DERIVED BY FORMULA	1.436	1.314	.280	3.030		
UNDERLYING PRES. RATE	1.575	1.482	.302	3.359		
PROPOSED	1.439	1.317	.280	3.036		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.152
IND. RATES				3.15	MINIMUM PREMIUM	
MAN. RATES	3.55	3.99	3.49	+ 3.15	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	19,770	573,423	2,900					8	15	23
2012	17,994	203,338	1,130						10	10
2013	20,372	381,291	1,871						10	17
2014	21,940	1,182,978	5,391	1				6	18	23
2015	18,586	893,207	4,805					4	12	17
<b>TOTAL</b>	<b>98,662</b>	<b>3,234,237</b>	<b>3,278</b>	<b>1</b>		<b>1</b>		<b>23</b>	<b>65</b>	<b>90</b>
O.D.		1,818	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				225,219	96,392				144,535	51,270	56,007
2012					56,791					59,462	87,085
2013	3,000			73,309	57,679	333			44,480	88,841	113,649
2014			130,506	56,262	261,943			350,000	115,415	170,412	98,440
2015				146,107	151,533				272,434	188,091	135,042
<b>TOTAL</b>	<b>3,000</b>		<b>130,506</b>	<b>500,897</b>	<b>624,338</b>	<b>333</b>		<b>350,000</b>	<b>576,864</b>	<b>558,076</b>	<b>490,223</b>
O.D.											1,818

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				276,793	133,598				192,086	71,008	52,535
2012		19	1,185	1,017	69,785		7	820	1,184	76,099	82,818
2013	4,100	222	17,066	88,660	67,793	748	242	13,984	58,362	106,498	108,194
2014	36	2,961	230,158	109,405	277,371	1,204	24,761	610,466	164,554	208,243	95,487
2015	169	3,495	250,198	198,497	139,865	1,233	12,351	306,855	268,821	168,451	131,936
<b>TOTAL</b>	<b>4,305</b>	<b>6,697</b>	<b>498,607</b>	<b>674,372</b>	<b>688,412</b>	<b>3,185</b>	<b>37,361</b>	<b>932,125</b>	<b>685,007</b>	<b>630,299</b>	<b>470,970</b>
O.D.											1,743

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,482,280	2,678,090	472,713			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-481,376	-458,661	776			
TOTAL LOSSES	1,000,904	2,219,429	473,489			
EXPECTED LOSSES	1,171,119	1,221,436	286,120			
CREDIBILITY	.03	.08	.11			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.014	2.250	.480	3.744		
INDICATED (POST-TEST)	1.067	2.367	.505	3.939		
PRES. ON RATE LEVEL	1.073	1.119	.262	2.454		
DERIVED BY FORMULA	1.073	1.219	.289	2.581		
UNDERLYING PRES. RATE	1.187	1.238	.290	2.715		
PROPOSED	1.073	1.219	.289	2.581		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.680
IND. RATES				2.68	MINIMUM PREMIUM	
MAN. RATES	3.54	3.32	2.82	+ 2.68	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	3,209	20,638	.643						2	2
2012	4,202	194,290	4.623						2	2
2013	3,687	280,476	7.607						7	8
2014	9,774	105,864	1.083					1	2	3
2015	16,568	396,451	2.392						26	26
<b>TOTAL</b>	<b>37,440</b>	<b>997,719</b>	<b>2.665</b>						<b>2</b>	<b>39</b>
O.D.		3,908	.010						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					6,111					6,380	8,147
2012					115,690					53,918	24,682
2013				60,000	92,811				51,782	62,825	13,058
2014				46,820	9,310				9,748	26,291	13,695
2015					171,869					146,611	77,971
<b>TOTAL</b>				<b>106,820</b>	<b>395,791</b>				<b>61,530</b>	<b>296,025</b>	<b>137,553</b>
O.D.					3,000					125	783

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					8,469					8,836	7,642
2012		36	2,412	2,069	142,160		7	746	1,075	69,004	23,473
2013		248	17,636	75,442	107,363		249	13,651	65,401	76,071	12,431
2014	3	263	23,929	50,293	12,768	11	224	8,335	12,925	28,092	13,284
2015	164	1,928	130,908	90,741	136,920	280	1,698	64,623	55,125	107,038	76,178
<b>TOTAL</b>	<b>167</b>	<b>2,475</b>	<b>174,885</b>	<b>218,545</b>	<b>407,680</b>	<b>291</b>	<b>2,178</b>	<b>87,355</b>	<b>134,526</b>	<b>289,041</b>	<b>133,008</b>
O.D.	2	31	2,283	1,583	2,390			54	49	89	759

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	269,721	1,053,903	133,767	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-292,789	-225,328	453	
TOTAL LOSSES		828,575	134,220	
EXPECTED LOSSES	793,728	666,432	96,594	
CREDIBILITY	.01	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	2.213	.358	2.571
INDICATED (POST-TEST)	.000	2.328	.377	2.705
PRES. ON RATE LEVEL	1.916	1.609	.233	3.758
DERIVED BY FORMULA	1.897	1.638	.242	3.777
UNDERLYING PRES. RATE	2.120	1.780	.258	4.158
PROPOSED	1.887	1.630	.241	3.758

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.902
IND. RATES				3.90	MINIMUM PREMIUM	
MAN. RATES	4.48	5.01	4.32	+ 3.90	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	14,977	862,040	5.755			1	4	2	7
2012	18,627	231,606	1.243				3	5	8
2013	18,086	279,462	1.545				2	3	5
2014	16,281	119,393	.733				1	4	5
2015	19,977	824,478	4.127				1	17	18
<b>TOTAL</b>	<b>87,948</b>	<b>2,316,979</b>	<b>2.634</b>			<b>1</b>	<b>11</b>	<b>31</b>	<b>43</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			176,406	143,371	3,178			401,393	78,740	8,835	50,117
2012				100,624	23,656				43,959	23,389	39,978
2013				127,710	12,011				54,373	35,620	49,748
2014				57,229	5,597				16,312	12,667	27,588
2015				2,500	384,895				683	388,864	47,536
<b>TOTAL</b>			<b>176,406</b>	<b>431,434</b>	<b>429,337</b>			<b>401,393</b>	<b>194,067</b>	<b>469,375</b>	<b>214,967</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			198,418	176,203	4,405			623,316	104,645	12,236	47,010
2012		23	5,911	122,138	30,002		39	2,948	56,296	30,602	38,019
2013		259	22,639	148,894	17,448		228	12,367	66,769	44,056	47,360
2014	3	294	27,906	60,527	9,769	12	245	9,166	17,391	14,358	26,760
2015	375	4,347	295,458	205,240	306,946	737	4,586	172,006	146,716	283,975	46,443
<b>TOTAL</b>	<b>378</b>	<b>4,923</b>	<b>550,332</b>	<b>713,002</b>	<b>368,570</b>	<b>749</b>	<b>5,098</b>	<b>819,803</b>	<b>391,817</b>	<b>385,227</b>	<b>205,592</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,381,283	1,856,616	205,592	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-75,545	-318,474	307	
TOTAL LOSSES	1,305,738	1,540,142	205,899	
EXPECTED LOSSES	187,330	860,131	103,779	
CREDIBILITY	.03	.07	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.485	1.751	.234	3.470
INDICATED (POST-TEST)	1.562	1.842	.246	3.650
PRES. ON RATE LEVEL	.193	.883	.107	1.183
DERIVED BY FORMULA	.234	.950	.122	1.306
UNDERLYING PRES. RATE	.213	.978	.118	1.309
PROPOSED	.234	.950	.122	1.306

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.356
IND. RATES				1.36	MINIMUM PREMIUM	
MAN. RATES	1.48	1.58	1.36	+ 1.36	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	3,336	17,924	.537						2	2
2012	2,639	5,753	.217							
2013	2,408	3,239	.134							
2014	2,885	3,658	.126							
2015	2,751	29,528	1.073						1	1
<b>TOTAL</b>	<b>14,019</b>	<b>60,102</b>	<b>.429</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
2011					13,222					380	4,322
2012											5,753
2013											3,239
2014											3,658
2015					18,584					4,917	6,027
<b>TOTAL</b>					<b>31,806</b>					<b>5,297</b>	<b>22,999</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					18,326					526	4,054
2012											5,471
2013											3,084
2014											3,548
2015	18	210	14,155	9,811	14,806	10	58	2,168	1,849	3,590	5,888
<b>TOTAL</b>	<b>18</b>	<b>210</b>	<b>14,155</b>	<b>9,811</b>	<b>33,132</b>	<b>10</b>	<b>58</b>	<b>2,168</b>	<b>1,849</b>	<b>4,116</b>	<b>22,045</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,619	46,908	22,045	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-54,445	-62,230	33	
TOTAL LOSSES			22,078	
EXPECTED LOSSES	132,199	166,266	11,916	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.157	.157
INDICATED (POST-TEST)	.000	.000	.165	.165
PRES. ON RATE LEVEL	.852	1.072	.077	2.001
DERIVED BY FORMULA	.843	1.051	.080	1.974
UNDERLYING PRES. RATE	.943	1.186	.085	2.214
PROPOSED	.843	1.051	.080	1.974

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.049
IND. RATES				2.05	MINIMUM PREMIUM	
MAN. RATES	2.87	2.79	2.30	+ 2.05	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	55,378	2,010,419	3.630			3	2	9	14
2012	48,493	2,170,108	4.475			5	3	16	24
2013	46,298	1,109,649	2.396			1	12	11	24
2014	48,797	1,244,177	2.549			1	7	13	21
2015	54,271	1,087,430	2.003			1	6	9	16
<b>TOTAL</b>	<b>253,237</b>	<b>7,621,783</b>	<b>3.010</b>			<b>11</b>	<b>30</b>	<b>58</b>	<b>99</b>
O.D.		1,936							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			781,136	113,912	40,149			662,756	90,371	221,158	100,937
2012			804,384	104,851	548,644			271,332	125,006	238,153	77,738
2013			144,970	244,616	103,390			24,960	351,484	162,741	77,488
2014			175,489	376,852	84,489			61,594	271,654	217,624	56,475
2015			190,067	243,033	54,285			88,004	303,750	89,339	118,952
<b>TOTAL</b>			<b>2,096,046</b>	<b>1,083,264</b>	<b>830,957</b>			<b>1,108,646</b>	<b>1,142,265</b>	<b>929,015</b>	<b>431,590</b>
O.D.											1,936

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			890,189	139,997	55,648			963,131	120,103	306,305	94,679
2012		5,368	962,646	142,434	685,735		5,411	453,245	166,791	309,877	73,929
2013	40	1,770	215,846	293,817	129,922	205	2,132	115,975	428,517	205,939	73,769
2014	55	4,433	387,408	416,980	124,185	398	8,133	247,512	295,905	250,037	54,781
2015	225	7,010	440,330	247,565	94,488	1,764	19,379	420,594	267,394	108,258	116,216
<b>TOTAL</b>	<b>320</b>	<b>18,581</b>	<b>2,896,419</b>	<b>1,240,793</b>	<b>1,089,978</b>	<b>2,367</b>	<b>35,055</b>	<b>2,200,457</b>	<b>1,278,710</b>	<b>1,180,416</b>	<b>413,374</b>
O.D.											1,828

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,153,199	4,789,897	415,202			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,405,487	-1,214,028	1,599			
TOTAL LOSSES	3,747,712	3,575,869	416,801			
EXPECTED LOSSES	3,441,491	3,261,692	562,186			
CREDIBILITY	.05	.14	.22			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.480	1.412	.165	3.057		
INDICATED (POST-TEST)	1.557	1.485	.174	3.216		
PRES. ON RATE LEVEL	1.228	1.164	.201	2.593		
DERIVED BY FORMULA	1.244	1.209	.195	2.648		
UNDERLYING PRES. RATE	1.359	1.288	.222	2.869		
PROPOSED	1.244	1.209	.195	2.648		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.749
IND. RATES				2.75	MINIMUM PREMIUM	
MAN. RATES	3.07	3.31	2.98	+ 2.75	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	1,020	996	.097						
2012	1,241	295	.023						
2013	1,355	1,485	.109						
2014	1,364	17,332	1.270						
2015	1,275	1,828	.143						
<b>TOTAL</b>	<b>6,255</b>	<b>21,936</b>	<b>.351</b>						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											996
2012											295
2013											1,485
2014											17,332
2015											1,828
<b>TOTAL</b>											<b>21,936</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											934
2012											281
2013											1,414
2014											16,812
2015											1,786
<b>TOTAL</b>											<b>21,227</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B			21,227			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-29,725	-26,203	27			
TOTAL LOSSES			21,254			
EXPECTED LOSSES	73,185	70,244	9,507			
CREDIBILITY	.00	.01	.02			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.000	.340	.340		
INDICATED (POST-TEST)	.000	.000	.358	.358		
PRES. ON RATE LEVEL	1.058	1.015	.137	2.210		
DERIVED BY FORMULA	1.058	1.005	.141	2.204		
UNDERLYING PRES. RATE	1.170	1.123	.152	2.445		
PROPOSED	1.058	1.005	.141	2.204		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.288
IND. RATES				2.29	MINIMUM PREMIUM	
MAN. RATES	2.93	2.96	2.54	+ 2.29	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	231,204	2,885,593	1.248			2	9	60	71
2012	238,600	2,168,470	.908			1	11	49	61
2013	251,449	2,702,990	1.074			2	14	63	79
2014	268,601	4,392,257	1.635			3	14	51	68
2015	275,733	2,191,842	.794			1	6	59	66
<b>TOTAL</b>	<b>1,265,587</b>	<b>14,341,152</b>	<b>1.133</b>			<b>9</b>	<b>54</b>	<b>282</b>	<b>345</b>
O.D.		319,417	.025			1		2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			359,180	327,216	545,070			199,855	187,095	563,593	703,584
2012			147,517	591,113	336,491			30,826	464,220	353,614	244,689
2013			346,178	572,635	416,339			86,004	265,775	699,704	316,355
2014			576,682	689,258	536,275			889,399	655,312	776,719	268,612
2015			170,200	161,785	568,841			36,238	109,295	794,589	350,894
<b>TOTAL</b>			<b>1,599,757</b>	<b>2,342,007</b>	<b>2,403,016</b>			<b>1,242,322</b>	<b>1,681,697</b>	<b>3,188,219</b>	<b>1,884,134</b>
O.D.			280,417		15,592			6,943		15,195	1,270

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			440,714	402,149	755,467			338,555	248,649	780,580	659,962
2012		1,157	212,244	722,080	420,903		1,051	82,902	596,977	459,997	232,699
2013	95	4,457	527,080	698,934	502,663	708	3,949	233,771	363,289	838,508	301,170
2014	141	11,583	968,302	834,630	623,184	2,057	42,362	1,146,165	777,164	887,059	260,554
2015	694	11,424	739,016	451,068	491,716	2,124	16,266	494,327	383,579	596,025	342,823
<b>TOTAL</b>	<b>930</b>	<b>28,621</b>	<b>2,887,356</b>	<b>3,108,861</b>	<b>2,793,933</b>	<b>4,889</b>	<b>63,628</b>	<b>2,295,720</b>	<b>2,369,658</b>	<b>3,562,169</b>	<b>1,797,208</b>
O.D.	72	3,835	318,960	24,727	31,690	50	628	17,195	6,248	11,667	1,214

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,621,884	11,908,953	1,798,422	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,412,930	-3,115,454	6,174	
TOTAL LOSSES	3,208,954	8,793,499	1,804,596	
EXPECTED LOSSES	5,948,259	8,390,843	2,113,531	
CREDIBILITY	.15	.42	.63	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.254	.695	.143	1.092
INDICATED (POST-TEST)	.267	.731	.150	1.148
PRES. ON RATE LEVEL	.425	.599	.151	1.175
DERIVED BY FORMULA	.401	.654	.150	1.205
UNDERLYING PRES. RATE	.470	.663	.167	1.300
PROPOSED	.391	.638	.146	1.175

  

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE
IND. RATES				1.22	MINIMUM PREMIUM
MAN. RATES	1.40	1.53	1.35	+ 1.22	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	108,264	1,802,886	1.665			2	10	18	30
2012	110,918	1,714,177	1.545	1		2	5	13	21
2013	108,220	1,407,788	1.300			1	4	12	17
2014	123,028	1,876,700	1.525	1			9	16	26
2015	144,716	1,017,770	.703				3	17	20
<b>TOTAL</b>	<b>595,146</b>	<b>7,819,321</b>	<b>1.314</b>	<b>2</b>		<b>5</b>	<b>31</b>	<b>76</b>	<b>114</b>
O.D.		13,620	.002				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			439,201	296,969	106,375			170,089	360,106	324,888	105,258
2012	448,734		470,259	154,645	117,676	1,432		196,295	165,148	83,937	76,051
2013			299,237	37,397	33,462			685,465	85,144	176,392	90,691
2014	823,759			199,893	123,854	3,328			499,818	95,900	130,148
2015				150,320	196,790				84,672	508,834	77,154
<b>TOTAL</b>	<b>1,272,493</b>		<b>1,208,697</b>	<b>839,224</b>	<b>578,157</b>	<b>4,760</b>		<b>1,051,849</b>	<b>1,194,888</b>	<b>1,189,951</b>	<b>479,302</b>
O.D.				9,144	1,533				64	577	2,302

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			538,899	364,976	147,437			288,130	478,581	449,970	98,732
2012	469,977	3,091	563,578	192,545	152,226	5,557	3,964	331,141	213,791	112,244	72,325
2013	54	1,676	232,079	50,259	45,956	3,661	12,740	749,490	132,586	226,078	86,338
2014	879,822	1,425	121,675	228,508	139,477	2,727	6,419	236,213	493,315	135,384	126,244
2015	215	4,062	288,550	225,795	176,471	1,238	9,114	293,952	252,893	381,160	75,379
<b>TOTAL</b>	<b>1,350,068</b>	<b>10,254</b>	<b>1,744,781</b>	<b>1,062,083</b>	<b>661,567</b>	<b>13,183</b>	<b>32,237</b>	<b>1,898,926</b>	<b>1,571,166</b>	<b>1,304,836</b>	<b>459,018</b>
O.D.		18	1,552	10,606	2,397			12	76	802	2,180

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,051,031	4,613,533	461,198			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,040,853	-1,371,969	1,990			
TOTAL LOSSES	3,010,178	3,241,564	463,188			
EXPECTED LOSSES	5,076,596	3,731,565	642,757			
CREDIBILITY	.09	.25	.38			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.506	.545	.078	1.129		
INDICATED (POST-TEST)	.532	.573	.082	1.187		
PRES. ON RATE LEVEL	.770	.567	.098	1.435		
DERIVED BY FORMULA	.749	.569	.092	1.410		
UNDERLYING PRES. RATE	.853	.627	.108	1.588		
PROPOSED	.749	.569	.092	1.410		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.464
IND. RATES				1.46	MINIMUM PREMIUM	
MAN. RATES	1.91	1.93	1.65	+ 1.46	PRESENT	

+PROPOSED



ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	153,300	6,001,552	3.914			8	24	85	117
2012	163,073	5,353,151	3.282			7	23	80	110
2013	161,674	5,621,218	3.476			4	22	80	106
2014	167,142	6,137,342	3.671			6	24	79	109
2015	186,444	5,584,452	2.995			2	14	113	129
<b>TOTAL</b>	<b>831,633</b>	<b>28,697,715</b>	<b>3.451</b>			<b>27</b>	<b>107</b>	<b>437</b>	<b>571</b>
O.D.		43,300	.005					2	2

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,297,783	889,162	951,041			416,741	690,633	1,332,939	423,253
2012			1,316,085	605,065	811,097			525,539	649,637	936,973	508,755
2013			794,962	1,121,431	1,097,568			282,546	709,038	1,097,294	518,379
2014			1,034,746	1,229,663	590,565			1,114,239	694,934	992,792	480,403
2015			611,278	530,697	1,126,372			572,847	704,523	1,443,416	595,319
<b>TOTAL</b>			<b>5,054,854</b>	<b>4,376,018</b>	<b>4,576,643</b>			<b>2,911,912</b>	<b>3,448,765</b>	<b>5,803,414</b>	<b>2,526,109</b>
O.D.					12,403					25,490	5,407

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,592,382	1,092,778	1,318,143			705,960	917,850	1,846,125	397,011
2012		8,821	1,596,565	755,865	1,019,618		10,898	908,806	850,073	1,215,213	483,826
2013	223	10,075	1,188,911	1,389,385	1,309,568	2,321	11,340	659,758	923,364	1,330,705	493,497
2014	274	20,908	1,779,109	1,436,523	750,202	3,440	70,664	1,830,531	880,805	1,141,763	465,991
2015	1,579	30,075	1,905,229	1,094,690	1,028,752	9,023	88,481	2,065,816	1,138,617	1,188,152	581,627
<b>TOTAL</b>	<b>2,076</b>	<b>69,879</b>	<b>8,062,196</b>	<b>5,769,241</b>	<b>5,426,283</b>	<b>14,784</b>	<b>181,383</b>	<b>6,170,871</b>	<b>4,710,709</b>	<b>6,721,958</b>	<b>2,421,952</b>
O.D.	6	99	6,292	4,379	11,152	41	258	9,798	8,382	20,171	5,192

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,517,683	22,672,275	2,427,144			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,896,871	-6,143,491	7,991			
TOTAL LOSSES	8,620,812	16,528,784	2,435,135			
EXPECTED LOSSES	14,570,210	16,582,762	2,711,123			
CREDIBILITY	.12	.32	.48			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.037	1.988	.293	3.318		
INDICATED (POST-TEST)	1.091	2.091	.308	3.490		
PRES. ON RATE LEVEL	1.584	1.802	.295	3.681		
DERIVED BY FORMULA	1.525	1.894	.301	3.720		
UNDERLYING PRES. RATE	1.752	1.994	.326	4.072		
PROPOSED	1.509	1.874	.298	3.681		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.822
IND. RATES				3.82	MINIMUM PREMIUM	
MAN. RATES	4.82	4.93	4.23	+ 3.82	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	4,726	123,500	2.613				2			2
2012	4,773	231,312	4.846			1		1		2
2013	4,931	43,447	.881					2		2
2014	4,776	19,255	.403					1		1
2015	17,868	100,782	.564				1	2		3
<b>TOTAL</b>	<b>37,074</b>	<b>518,296</b>	<b>1.398</b>			<b>1</b>	<b>3</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
2011			140,984	55,087	1,598			66,384	42,576	5,562	25,837
2012					5,656					27,280	16,784
2013					3,782					4,297	10,511
2014				17,385	12,456				10,586	34,874	11,176
2015					23,492			66,384	53,162	72,013	25,481
<b>TOTAL</b>			<b>140,984</b>	<b>72,472</b>	<b>23,492</b>			<b>66,384</b>	<b>53,162</b>	<b>72,013</b>	<b>89,789</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				67,702	3,820				56,584	7,896	24,235
2012		907	165,762	1,045	6,434		1,290	108,334	916	32,197	15,962
2013		8	454	358	3,821		24	1,770	1,710	4,478	10,006
2014		15	878	619	12,200	1	16	657	582	26,670	10,841
2015	15	354	25,522	20,676	102	803	24,078	20,815	80,607	71,241	24,895
<b>TOTAL</b>	<b>15</b>	<b>1,284</b>	<b>192,616</b>	<b>90,400</b>	<b>26,275</b>	<b>103</b>	<b>2,133</b>	<b>134,839</b>	<b>80,607</b>	<b>71,241</b>	<b>85,939</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	330,990	268,523	85,939	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-236,430	-125,932	468	
TOTAL LOSSES	94,560	142,591	86,407	
EXPECTED LOSSES	642,121	373,335	97,877	
CREDIBILITY	.01	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.255	.385	.233	.873
INDICATED (POST-TEST)	.268	.405	.245	.918
PRES. ON RATE LEVEL	1.566	.909	.239	2.714
DERIVED BY FORMULA	1.553	.889	.239	2.681
UNDERLYING PRES. RATE	1.732	1.007	.264	3.003
PROPOSED	1.553	.889	.239	2.681

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.783
IND. RATES				2.78	MINIMUM PREMIUM	
MAN. RATES	3.72	3.68	3.12	+ 2.78	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	37,906	467,977	1.234				4	12	16	
2012	36,016	383,935	1.066				4	17	21	
2013	37,744	475,747	1.260			1	1	16	18	
2014	38,736	739,808	1.909				2	20	22	
2015	40,837	654,910	1.603				3	15	18	
<b>TOTAL</b>	<b>191,239</b>	<b>2,722,377</b>	<b>1.424</b>			<b>1</b>	<b>14</b>	<b>80</b>	<b>95</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				151,627	74,707				87,512	93,247	60,884
2012				61,437	59,985				65,789	140,624	56,100
2013			177,253	10,585	84,519			52,903	24,211	92,224	34,052
2014				39,620	273,048				49,749	313,053	64,338
2015				137,691	157,326				194,999	72,956	91,938
<b>TOTAL</b>			<b>177,253</b>	<b>400,960</b>	<b>649,585</b>			<b>52,903</b>	<b>422,260</b>	<b>712,104</b>	<b>307,312</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				186,349	103,545				116,303	129,147	57,109
2012		28	4,560	75,385	74,280		76	5,879	86,349	180,975	53,351
2013	48	1,565	211,578	21,946	102,635	435	1,620	96,110	36,951	111,489	32,418
2014	7	1,220	81,769	85,996	278,665	83	1,833	69,847	90,177	329,814	62,408
2015	174	3,458	246,843	194,727	143,373	760	8,107	192,445	169,220	75,551	89,823
<b>TOTAL</b>	<b>229</b>	<b>6,271</b>	<b>544,750</b>	<b>564,403</b>	<b>702,498</b>	<b>1,278</b>	<b>11,636</b>	<b>364,281</b>	<b>499,000</b>	<b>826,976</b>	<b>295,109</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	928,445	2,592,677	295,109	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,001,117	-583,783	757	
TOTAL LOSSES		2,009,094	295,866	
EXPECTED LOSSES	2,457,421	1,568,159	263,910	
CREDIBILITY	.04	.12	.18	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	1.051	.155	1.206
INDICATED (POST-TEST)	.000	1.106	.163	1.269
PRES. ON RATE LEVEL	1.162	.740	.125	2.027
DERIVED BY FORMULA	1.116	.784	.132	2.032
UNDERLYING PRES. RATE	1.285	.820	.138	2.243
PROPOSED	1.113	.782	.132	2.027

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.104
IND. RATES				2.10	MINIMUM PREMIUM	
MAN. RATES	2.73	2.73	2.33	+ 2.10	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	44,178	2,241,203	5.073			4	8	13	25
2012	43,302	1,705,388	3.938			5	5	12	22
2013	46,711	541,875	1.160				3	13	16
2014	52,053	1,733,559	3.330			3	5	21	29
2015	52,189	1,179,060	2.259			2		26	28
<b>TOTAL</b>	<b>238,433</b>	<b>7,401,085</b>	<b>3.104</b>			<b>14</b>	<b>21</b>	<b>85</b>	<b>120</b>
O.D.		62,940	.026				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,144,563	147,221	44,153			601,010	151,515	76,589	76,152
2012			1,033,360	74,774	44,614			342,144	86,597	54,399	69,500
2013				106,424	118,517				48,190	221,377	47,367
2014			866,107	65,874	158,889			303,348	49,037	166,610	123,694
2015			346,903		254,974			108,131		385,045	84,007
<b>TOTAL</b>			<b>3,390,933</b>	<b>394,293</b>	<b>621,147</b>			<b>1,354,633</b>	<b>335,339</b>	<b>904,020</b>	<b>400,720</b>
O.D.				57,445					3,208		2,287

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,404,380	180,936	61,197			1,018,110	201,362	106,075	71,431
2012		6,681	1,219,690	98,687	69,123		6,726	563,883	115,212	74,952	66,095
2013		374	27,577	130,898	137,982		374	23,276	71,092	263,068	45,093
2014	180	12,252	1,017,994	146,995	223,182	1,017	20,922	509,365	96,187	196,594	119,983
2015	491	9,086	513,227	174,442	236,513	1,498	13,140	331,375	160,666	291,344	82,075
<b>TOTAL</b>	<b>671</b>	<b>28,393</b>	<b>4,182,868</b>	<b>731,958</b>	<b>729,997</b>	<b>2,515</b>	<b>41,162</b>	<b>2,446,009</b>	<b>644,519</b>	<b>932,033</b>	<b>384,677</b>
O.D.	9	705	52,990	46,586	7,526	10	119	2,637	2,332	366	2,202

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,758,088	3,095,317	386,879			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,880,899	-940,611	1,120			
TOTAL LOSSES	4,877,189	2,154,706	387,999			
EXPECTED LOSSES	4,635,137	2,534,542	381,493			
CREDIBILITY	.05	.14	.21			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.046	.904	.163	3.113		
INDICATED (POST-TEST)	2.152	.951	.171	3.274		
PRES. ON RATE LEVEL	1.757	.961	.145	2.863		
DERIVED BY FORMULA	1.777	.960	.150	2.887		
UNDERLYING PRES. RATE	1.944	1.063	.160	3.167		
PROPOSED	1.777	.960	.150	2.887		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.997
IND. RATES				3.00	MINIMUM PREMIUM	
MAN. RATES	3.86	3.86	3.29	+ 3.00	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	8,541	53,883	.630				2			2
2012	11,187	44,514	.397				1	1		2
2013	13,554	78,349	.578				1	1		2
2014	10,895	98,096	.900				3	1		4
2015	15,856	7,518	.047					1		1
<b>TOTAL</b>	<b>60,033</b>	<b>282,360</b>	<b>.470</b>				<b>7</b>	<b>4</b>		<b>11</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				26,620					24,965		2,298
2012				25,000	695				5,466	6,105	7,248
2013				5,198	45,000				12,020		16,131
2014				39,372	1,296				49,857	256	7,315
2015					1,274					650	5,594
<b>TOTAL</b>				<b>96,190</b>	<b>48,265</b>				<b>92,308</b>	<b>7,011</b>	<b>38,586</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				32,716					33,179		2,156
2012		5	1,360	30,252	1,086		5	412	7,063	7,896	6,893
2013		76	4,499	8,860	51,348		45	2,224	14,266	445	15,357
2014	2	194	18,607	41,220	4,140	31	602	22,143	47,948	3,798	7,096
2015	1	17	971	671	1,014	2	6	286	244	473	5,465
<b>TOTAL</b>	<b>3</b>	<b>292</b>	<b>25,437</b>	<b>113,719</b>	<b>57,588</b>	<b>33</b>	<b>658</b>	<b>25,065</b>	<b>102,700</b>	<b>12,612</b>	<b>36,967</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	51,488	286,619	36,967	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-25,548	-30,560	50	
TOTAL LOSSES	25,940	256,059	37,017	
EXPECTED LOSSES	64,236	83,446	15,610	
CREDIBILITY	.02	.05	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.043	.427	.062	.532
INDICATED (POST-TEST)	.045	.449	.065	.559
PRES. ON RATE LEVEL	.097	.125	.023	.245
DERIVED BY FORMULA	.096	.141	.026	.263
UNDERLYING PRES. RATE	.107	.139	.026	.272
PROPOSED	.096	.141	.026	.263

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	TOTAL
IND. RATES				.25	MINIMUM PREMIUM	
MAN. RATES	.30	.29	.27	+ .25	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	1,211	19,185	1.584						1	1
2012	6,739	816	.012							
2013	7,877	116,199	1.475				1			1
2014	11,429	1,671	.014							
2015	9,038	48,768	.539						1	1
<b>TOTAL</b>	<b>36,294</b>	<b>186,639</b>	<b>.514</b>					1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					5,000					1,396	12,789
2012											816
2013				90,491					23,622		2,086
2014											1,671
2015					35,031					13,407	330
<b>TOTAL</b>				90,491	40,031				23,622	14,803	17,692

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					6,930					1,933	11,996
2012											776
2013		169	15,357	104,968	2,683		87	4,370	28,037	876	1,986
2014											1,621
2015	34	394	26,682	18,493	27,907	25	157	5,909	5,042	9,788	322
<b>TOTAL</b>	34	563	42,039	123,461	37,520	25	244	10,279	33,079	12,597	16,701

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	53,184	206,657	16,701			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-40,540	-41,269	55			
TOTAL LOSSES	12,644	165,388	16,756			
EXPECTED LOSSES	103,801	113,600	16,333			
CREDIBILITY	.01	.04	.06			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.035	.456	.046	.537		
INDICATED (POST-TEST)	.037	.480	.048	.565		
PRES. ON RATE LEVEL	.258	.282	.041	.581		
DERIVED BY FORMULA	.256	.290	.041	.587		
UNDERLYING PRES. RATE	.286	.313	.045	.644		
PROPOSED	.253	.287	.041	.581		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.552
IND. RATES				.55	MINIMUM PREMIUM	
MAN. RATES	.80	.79	.64	+ .55	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	71,115	1,475,246	2.074				13	37	50
2012	53,967	752,898	1.395				7	16	23
2013	62,849	2,271,108	3.613			3	26	13	42
2014	76,292	838,108	1.098				6	17	23
2015	92,635	837,614	.904			1		21	22
<b>TOTAL</b>	<b>356,858</b>	<b>6,174,974</b>	<b>1.730</b>			<b>4</b>	<b>52</b>	<b>104</b>	<b>160</b>
O.D.		11,030	.003						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				705,924	215,518				281,539	165,086	107,179
2012				236,265	116,212				70,951	240,203	89,267
2013			487,679	745,750	148,913			209,403	457,595	142,369	79,399
2014				160,004	268,698				102,371	272,493	34,542
2015			130,856		256,241			58,000		247,639	144,878
<b>TOTAL</b>			<b>618,535</b>	<b>1,847,943</b>	<b>1,005,582</b>			<b>267,403</b>	<b>912,456</b>	<b>1,067,790</b>	<b>455,265</b>
O.D.											11,030

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				867,581	298,707				374,166	228,645	100,534
2012		77	15,140	287,861	144,994		95	7,563	94,889	308,490	84,893
2013	135	5,525	697,025	886,394	208,495	1,717	7,586	432,898	561,634	191,916	75,588
2014	15	1,775	136,728	210,681	282,931	108	2,298	86,985	135,259	291,272	33,506
2015	338	5,216	315,504	150,309	217,477	878	7,531	195,871	101,643	186,291	141,546
<b>TOTAL</b>	<b>488</b>	<b>12,593</b>	<b>1,164,397</b>	<b>2,402,826</b>	<b>1,152,604</b>	<b>2,703</b>	<b>17,510</b>	<b>723,317</b>	<b>1,267,591</b>	<b>1,206,614</b>	<b>436,067</b>
O.D.											10,449

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,921,008	6,029,635	446,516	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-480,516	-901,611	841	
TOTAL LOSSES	1,440,492	5,128,024	447,357	
EXPECTED LOSSES	1,195,473	2,462,321	260,507	
CREDIBILITY	.07	.18	.27	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.404	1.437	.125	1.966
INDICATED (POST-TEST)	.425	1.512	.132	2.069
PRES. ON RATE LEVEL	.302	.622	.066	.990
DERIVED BY FORMULA	.311	.782	.084	1.177
UNDERLYING PRES. RATE	.335	.690	.073	1.098
PROPOSED	.311	.782	.084	1.177

  

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE
IND. RATES				1.12	MINIMUM PREMIUM
MAN. RATES	1.13	1.30	1.09	+ 1.12	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	40,571	952,334	2.347			2	6	14	22
2012	54,530	1,250,494	2.293	1		1	5	16	23
2013	57,754	608,631	1.053				7	16	23
2014	56,288	1,178,667	2.093				19	15	34
2015	64,296	1,506,777	2.343			1	7	25	33
<b>TOTAL</b>	<b>273,439</b>	<b>5,496,903</b>	<b>2.010</b>	<b>1</b>		<b>4</b>	<b>44</b>	<b>86</b>	<b>135</b>
O.D.		142							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			239,096	264,369	42,123			60,383	134,657	121,112	90,594
2012	334,812		279,256	57,881	136,859	63		105,000	140,437	115,463	80,723
2013				117,391	120,657				145,535	142,092	82,956
2014				538,013	53,927				418,562	69,375	98,790
2015			179,038	101,079	569,111			90,000	77,229	407,302	83,018
<b>TOTAL</b>	<b>334,812</b>		<b>697,390</b>	<b>1,078,733</b>	<b>922,677</b>	<b>63</b>		<b>255,383</b>	<b>916,420</b>	<b>855,344</b>	<b>436,081</b>
O.D.											142

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			293,371	324,909	58,384			102,289	178,958	167,741	84,977
2012	350,661	1,853	334,239	74,470	172,385	243	2,176	181,218	181,929	151,144	76,768
2013		390	29,618	143,760	140,748		659	36,139	181,647	173,101	78,974
2014	27	2,794	262,655	569,236	93,154	269	5,330	196,144	411,622	101,973	95,826
2015	695	10,845	691,363	403,003	484,883	1,661	14,821	377,569	222,536	314,705	81,109
<b>TOTAL</b>	<b>351,383</b>	<b>15,882</b>	<b>1,611,246</b>	<b>1,515,378</b>	<b>949,554</b>	<b>2,173</b>	<b>22,986</b>	<b>893,359</b>	<b>1,176,692</b>	<b>908,664</b>	<b>417,654</b>
O.D.											139

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,897,029	4,550,288	417,793			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-921,014	-926,850	1,036			
TOTAL LOSSES	1,976,015	3,623,438	418,829			
EXPECTED LOSSES	2,296,887	2,512,904	339,064			
CREDIBILITY	.06	.15	.23			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.723	1.325	.153	2.201		
INDICATED (POST-TEST)	.761	1.394	.161	2.316		
PRES. ON RATE LEVEL	.757	.829	.112	1.698		
DERIVED BY FORMULA	.757	.914	.123	1.794		
UNDERLYING PRES. RATE	.840	.919	.124	1.883		
PROPOSED	.757	.914	.123	1.794		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.707
IND. RATES				1.71	MINIMUM PREMIUM	
MAN. RATES	2.12	2.20	1.87	+ 1.71	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	56,868	1,059,694	1.863			1	1	27	29
2012	66,073	4,061,085	6.146			3	26	45	74
2013	60,968	779,383	1.278				8	27	35
2014	85,293	2,270,582	2.662				11	35	46
2015	97,818	2,476,345	2.531			1	2	84	89
<b>TOTAL</b>	<b>367,020</b>	<b>10,647,089</b>	<b>2.901</b>			<b>1</b>	<b>6</b>	<b>48</b>	<b>273</b>
O.D.		2,651							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			124,155	25,000	440,382			30,282	27,688	325,833	86,354
2012			388,886	900,166	824,192			360,346	573,515	850,899	163,081
2013				80,020	250,502				40,864	301,085	106,912
2014				391,513	739,719				542,658	464,334	132,358
2015		35,000	298,421	44,180	887,666			3,240	301,100	77,913	173,799
<b>TOTAL</b>		<b>35,000</b>	<b>811,462</b>	<b>1,440,879</b>	<b>3,142,461</b>			<b>3,240</b>	<b>691,728</b>	<b>1,262,638</b>	<b>662,504</b>
O.D.											2,651

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			152,338	30,725	610,371			51,298	36,797	451,278	81,000
2012		2,909	522,779	1,106,372	1,026,240		7,624	633,684	749,675	1,101,951	155,090
2013		520	33,703	108,575	287,354		419	27,083	67,399	356,863	101,780
2014	40	4,646	353,650	528,992	775,367	412	8,367	311,451	584,347	522,438	128,387
2015	2,235	55,701	995,822	539,429	743,533	3,845	39,693	803,487	347,202	515,633	169,802
<b>TOTAL</b>	<b>2,275</b>	<b>63,776</b>	<b>2,058,292</b>	<b>2,314,093</b>	<b>3,442,865</b>	<b>4,257</b>	<b>56,103</b>	<b>1,827,003</b>	<b>1,785,420</b>	<b>2,948,163</b>	<b>636,059</b>
O.D.											2,547

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,011,706	10,490,541	638,606			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,577,997	-2,054,777	1,873			
TOTAL LOSSES	2,433,709	8,435,764	640,479			
EXPECTED LOSSES	3,978,496	5,655,778	565,211			
CREDIBILITY	.07	.18	.28			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.663	2.298	.175	3.136		
INDICATED (POST-TEST)	.697	2.417	.184	3.298		
PRES. ON RATE LEVEL	.977	1.390	.139	2.506		
DERIVED BY FORMULA	.957	1.575	.152	2.684		
UNDERLYING PRES. RATE	1.084	1.541	.154	2.779		
PROPOSED	.957	1.575	.152	2.684		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.554
IND. RATES				2.55	MINIMUM PREMIUM	
MAN. RATES	3.14	3.27	2.76	+ 2.55	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	236,266	10,248,085	4.337	1		8	71	154	234	
2012	210,484	10,405,161	4.943	2	1	7	64	180	254	
2013	235,973	13,415,588	5.685			5	147	164	316	
2014	234,380	13,138,415	5.605			10	101	230	341	
2015	312,571	9,021,573	2.886		2	3	11	268	284	
<b>TOTAL</b>	<b>1,229,674</b>	<b>56,228,822</b>	<b>4.573</b>	<b>3</b>	<b>3</b>	<b>33</b>	<b>394</b>	<b>996</b>	<b>1429</b>	
O.D.		67,993	.005				4	2	6	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	13,000		1,209,155	3,146,052	1,321,169			1,175,379	1,588,174	1,039,753	755,403
2012	81,042	65,619	1,291,763	2,317,890	1,938,096	872	280	1,032,887	1,428,234	1,442,689	805,789
2013			781,785	5,022,703	1,730,275			895,372	3,177,974	1,064,778	742,701
2014			1,762,503	3,446,855	1,744,920			1,653,684	2,261,959	1,548,843	719,651
2015		90,374	467,164	615,410	3,533,707		17,576	81,459	258,450	3,119,722	837,711
<b>TOTAL</b>	<b>94,042</b>	<b>155,993</b>	<b>5,512,370</b>	<b>14,548,910</b>	<b>10,268,167</b>	<b>872</b>	<b>17,856</b>	<b>4,838,781</b>	<b>8,714,791</b>	<b>8,215,785</b>	<b>3,861,255</b>
O.D.				23,590	4,686				17,391	4,042	18,284

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	14,924		1,375,341	3,866,494	1,831,139			1,408,591	2,110,685	1,440,064	708,568
2012	84,878	108,230	1,637,792	2,847,353	2,419,535	3,384	21,058	1,719,485	1,854,619	1,879,752	766,305
2013	213	18,169	1,886,577	5,953,599	2,144,550	7,349	37,278	2,105,900	3,875,602	1,404,021	707,051
2014	528	43,626	3,722,765	3,970,625	2,114,983	4,791	98,017	2,757,939	2,470,484	1,838,579	698,061
2015	6,852	158,422	3,700,488	2,420,156	2,943,775	8,573	80,549	1,713,287	1,373,013	2,314,967	818,444
<b>TOTAL</b>	<b>107,395</b>	<b>328,447</b>	<b>12,322,963</b>	<b>19,058,227</b>	<b>11,453,982</b>	<b>24,097</b>	<b>236,902</b>	<b>9,705,202</b>	<b>11,684,403</b>	<b>8,877,383</b>	<b>3,698,429</b>
O.D.	1	96	9,093	25,605	7,054	8	131	5,197	19,822	5,285	17,453

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	22,739,532	51,131,761	3,715,882		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-8,396,411	-11,577,747	11,340		
TOTAL LOSSES	14,343,121	39,554,014	3,727,222		
EXPECTED LOSSES	20,879,865	31,516,545	3,590,648		
CREDIBILITY	.15	.41	.62		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	1.166	3.217	.303	4.686	
INDICATED (POST-TEST)	1.227	3.384	.319	4.930	
PRES. ON RATE LEVEL	1.535	2.316	.264	4.115	
DERIVED BY FORMULA	1.489	2.754	.298	4.541	
UNDERLYING PRES. RATE	1.698	2.563	.292	4.553	
PROPOSED	1.489	2.754	.298	4.541	
<b>IND. RATES</b>					
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE
IND. RATES				4.72	MINIMUM PREMIUM
MAN. RATES	5.46	5.61	4.73	+ 4.72	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	59,372	1,886,733	3.177			1	17	32	50
2012	76,118	3,124,009	4.104			1	22	51	74
2013	79,779	2,672,349	3.349			1	19	40	60
2014	97,524	3,915,683	4.015		1		27	63	91
2015	123,885	4,952,433	3.997			5	4	109	118
<b>TOTAL</b>	<b>436,678</b>	<b>16,551,207</b>	<b>3.790</b>		<b>1</b>	<b>8</b>	<b>89</b>	<b>295</b>	<b>393</b>
O.D.		131,009	.030				2	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			244,961	491,472	292,336			157,640	330,491	254,956	114,877
2012			269,368	812,963	490,809			432,350	570,386	407,427	140,706
2013			140,128	423,332	849,606			28,794	271,931	802,624	155,934
2014		11,049	779,639	779,639	1,221,101		10,510		661,299	1,049,294	182,791
2015			708,488	176,056	1,877,187			402,932	123,773	1,470,562	193,435
<b>TOTAL</b>		<b>11,049</b>	<b>1,362,945</b>	<b>2,683,462</b>	<b>4,731,039</b>		<b>10,510</b>	<b>1,021,716</b>	<b>1,957,880</b>	<b>3,984,863</b>	<b>787,743</b>
O.D.				86,471	792				40,909	658	2,179

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			300,567	604,020	405,178			267,042	439,222	353,115	107,755
2012		1,867	343,843	993,893	613,890		8,241	685,124	737,305	534,761	133,811
2013	38	3,158	300,564	547,944	983,970	237	2,487	148,975	374,426	958,315	148,449
2014	68	21,313	647,231	1,012,177	1,289,554	587	33,253	455,450	777,555	1,140,594	177,307
2015	2,342	35,899	2,243,726	1,215,191	1,590,790	6,028	53,941	1,352,309	702,162	1,125,903	188,986
<b>TOTAL</b>	<b>2,448</b>	<b>62,237</b>	<b>3,835,931</b>	<b>4,373,225</b>	<b>4,883,382</b>	<b>6,852</b>	<b>97,922</b>	<b>2,908,900</b>	<b>3,030,670</b>	<b>4,112,688</b>	<b>756,308</b>
O.D.	6	418	40,446	90,634	6,797	26	493	18,193	39,746	3,345	2,063

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,973,872	16,540,487	758,371			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,858,674	-5,163,463	4,816			
TOTAL LOSSES	1,115,198	11,377,024	763,187			
EXPECTED LOSSES	14,881,986	14,279,371	1,397,370			
CREDIBILITY	.08	.21	.31			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.55	2.605	.175	3.035		
INDICATED (POST-TEST)	.268	2.740	.184	3.192		
PRES. ON RATE LEVEL	3.073	2.949	.289	6.311		
DERIVED BY FORMULA	2.849	2.905	.256	6.010		
UNDERLYING PRES. RATE	3.408	3.270	.320	6.998		
PROPOSED	2.849	2.905	.256	6.010		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	5.720
IND. RATES				5.72	MINIMUM PREMIUM	
MAN. RATES	8.60	8.24	6.95	+ 5.72	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	35,792	4,263,006	11.910	2		4	14	21	41	
2012	29,166	2,058,409	7.057		1	3	8	25	37	
2013	29,662	3,808,137	12.838	1		4	27	26	58	
2014	27,548	2,329,324	8.455	1	1	3	13	28	46	
2015	32,382	1,428,204	4.410			1	1	41	43	
<b>TOTAL</b>	<b>154,550</b>	<b>13,887,080</b>	<b>8.985</b>	<b>4</b>	<b>2</b>	<b>15</b>	<b>63</b>	<b>141</b>	<b>225</b>	
O.D.		40								

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	1,249,680		922,304	629,920	312,469	128,307		413,126	259,203	297,431	50,566
2012		163,535	644,831	236,634	351,784		94,162	217,415	56,080	248,902	45,066
2013	34,370		685,441	776,523	372,965	453,618		355,409	773,163	261,767	94,881
2014	296,617	19,741	543,945	327,785	471,872		2,128	126,106	213,617	294,846	32,667
2015			161,867	78,600	517,346			60,876	90,000	473,866	45,649
<b>TOTAL</b>	<b>1,580,667</b>	<b>183,276</b>	<b>2,958,388</b>	<b>2,049,462</b>	<b>2,026,436</b>	<b>581,925</b>	<b>96,290</b>	<b>1,172,932</b>	<b>1,392,063</b>	<b>1,576,812</b>	<b>268,829</b>
O.D.											40

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	1,434,633		1,131,668	774,171	433,084	161,282		699,835	344,482	411,943	47,431
2012		251,496	785,112	297,164	443,018		140,567	370,821	78,813	322,326	42,858
2013	42,485	7,504	946,755	941,034	471,181	919,618	12,862	735,429	950,350	349,377	90,327
2014	316,937	33,659	861,355	451,691	536,661	576	16,197	332,270	256,209	330,560	31,687
2015	623	9,658	615,408	355,474	436,943	1,626	13,758	373,868	252,576	361,983	44,599
<b>TOTAL</b>	<b>1,794,678</b>	<b>302,317</b>	<b>4,340,298</b>	<b>2,819,534</b>	<b>2,322,887</b>	<b>1,083,102</b>	<b>183,384</b>	<b>2,512,223</b>	<b>1,882,430</b>	<b>1,776,189</b>	<b>256,902</b>
O.D.											38

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,216,002	8,801,040	256,940	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,016,966	-2,625,390	1,704	
TOTAL LOSSES	7,199,036	6,175,650	258,644	
EXPECTED LOSSES	7,351,943	7,025,843	612,018	
CREDIBILITY	.04	.10	.15	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.658	3.996	.167	8.821
INDICATED (POST-TEST)	4.900	4.204	.176	9.280
PRES. ON RATE LEVEL	4.302	4.112	.358	8.772
DERIVED BY FORMULA	4.326	4.121	.331	8.778
UNDERLYING PRES. RATE	4.757	4.546	.396	9.699
PROPOSED	4.326	4.121	.331	8.778

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	10.180
IND. RATES				10.18	MINIMUM PREMIUM	
MAN. RATES	12.54	12.88	10.90	+ 10.18	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	483	164,484	34.054				2			2
2012	938	17,667	1.883					2		2
2013	1,789	423	.023							
2014	2,406	3,361	.139					1		1
2015	2,810	15,291	.544					2		2
<b>TOTAL</b>	<b>8,426</b>	<b>201,226</b>	<b>2.388</b>					<b>2</b>	<b>5</b>	<b>7</b>
O.D.		860	.010							

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				110,630					53,854		
2012					6,032					8,559	3,076
2013										665	423
2014					1,072					5,271	1,624
2015					4,478					14,495	5,542
<b>TOTAL</b>				<b>110,630</b>	<b>11,582</b>				<b>53,854</b>	<b>14,495</b>	<b>10,665</b>
O.D.											860

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				135,965					71,572		
2012		2	126	108	7,413		1	117	170	10,955	2,925
2013											403
2014		4	250	175	1,083		2	101	91	693	1,575
2015	3	50	3,412	2,364	3,566	10	62	2,323	1,983	3,849	5,415
<b>TOTAL</b>	<b>3</b>	<b>56</b>	<b>3,788</b>	<b>138,612</b>	<b>12,062</b>	<b>10</b>	<b>65</b>	<b>2,541</b>	<b>73,816</b>	<b>15,497</b>	<b>10,318</b>
O.D.											840

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,463	239,987	11,158	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-235,648	-220,015	282	
TOTAL LOSSES		19,972	11,440	
EXPECTED LOSSES	614,340	620,322	71,200	
CREDIBILITY	.01	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.237	.136	.373
INDICATED (POST-TEST)	.000	.249	.143	.392
PRES. ON RATE LEVEL	6.590	6.655	.764	14.009
DERIVED BY FORMULA	6.524	6.591	.752	13.867
UNDERLYING PRES. RATE	7.291	7.362	.845	15.498
PROPOSED	6.524	6.591	.752	13.867

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	14.399
IND. RATES				14.40	MINIMUM PREMIUM	
MAN. RATES	18.75	19.49	16.10	+ 14.40	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	728	222,430	30.553	2			1	1	4
2012	1,076							4	4
2013	182	66,247	36.399					2	2
2014	489	11,219	2.294						
2015	1,251	407	.032						
<b>TOTAL</b>	<b>3,726</b>	<b>300,303</b>	<b>8.060</b>	<b>2</b>			<b>1</b>	<b>7</b>	<b>10</b>

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	179,849			12,602	283	23,235			5,327	367	767
2013					39,212					25,676	1,359
2014					6,847					4,372	
2015											407
<b>TOTAL</b>	<b>179,849</b>			<b>12,602</b>	<b>46,342</b>	<b>23,235</b>			<b>5,327</b>	<b>30,415</b>	<b>2,533</b>

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	206,467			15,488	392	29,206			7,080	508	719
2013		58	3,152	2,467	44,609		23	1,666	1,609	30,305	1,294
2014		27	1,590	1,121	6,916		10	664	593	4,559	
2015											398
<b>TOTAL</b>	<b>206,467</b>	<b>85</b>	<b>4,742</b>	<b>19,076</b>	<b>51,917</b>	<b>29,206</b>	<b>33</b>	<b>2,330</b>	<b>9,282</b>	<b>35,372</b>	<b>2,411</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	242,863	115,647	2,411	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-151,726	-147,149	160	
TOTAL LOSSES	91,137		2,571	
EXPECTED LOSSES	393,689	418,541	44,451	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.446	.000	.069	2.515
INDICATED (POST-TEST)	2.573	.000	.073	2.646
PRES. ON RATE LEVEL	9.556	10.159	1.079	20.794
DERIVED BY FORMULA	9.556	10.057	1.069	20.682
UNDERLYING PRES. RATE	10.566	11.233	1.193	22.992
PROPOSED	9.556	10.057	1.069	20.682

  

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	23.986
IND. RATES				23.99	MINIMUM PREMIUM	
MAN. RATES	27.79	30.71	25.84	+ 23.99	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	102,187	1,513,210	1.480			3	11	19	33
2012	100,784	1,867,159	1.852			2	11	28	41
2013	106,563	2,965,046	2.782			5	5	24	34
2014	103,561	1,787,987	1.726			1	11	25	37
2015	108,752	1,768,289	1.625			2	4	37	43
<b>TOTAL</b>	<b>521,847</b>	<b>9,901,691</b>	<b>1.897</b>			<b>13</b>	<b>42</b>	<b>133</b>	<b>188</b>
O.D.		36,548	.007				2	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			472,230	245,554	224,837			132,715	136,884	158,950	142,040
2012			367,177	465,398	231,864			134,068	315,055	224,033	129,564
2013			1,090,921	123,173	309,919			960,376	70,574	255,492	154,591
2014			140,925	182,555	426,783			74,700	380,879	472,134	110,011
2015			270,519	108,945	273,880			269,052	182,871	539,504	123,518
<b>TOTAL</b>			<b>2,341,772</b>	<b>1,125,625</b>	<b>1,467,283</b>			<b>1,570,911</b>	<b>1,086,263</b>	<b>1,650,113</b>	<b>659,724</b>
O.D.				19,566	4,305				2,708	1,334	8,635

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			579,426	301,785	311,623			224,819	181,919	220,146	133,234
2012		2,512	461,511	569,724	294,062		2,909	240,561	406,213	293,092	123,215
2013	294	9,216	1,264,350	188,489	393,287	7,466	25,491	1,501,683	141,504	334,199	147,171
2014	45	4,331	338,558	268,587	453,666	551	11,316	354,754	436,460	523,889	106,711
2015	471	9,266	557,879	263,997	260,065	3,511	34,550	790,281	375,370	440,252	120,677
<b>TOTAL</b>	<b>810</b>	<b>25,325</b>	<b>3,201,724</b>	<b>1,592,582</b>	<b>1,712,703</b>	<b>11,528</b>	<b>74,266</b>	<b>3,112,098</b>	<b>1,541,466</b>	<b>1,811,578</b>	<b>631,008</b>
O.D.			12	24,042	5,968		8	408	3,287	1,930	8,132

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,426,179	6,693,556	639,140			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,852,082	-1,695,865	2,154			
TOTAL LOSSES	4,574,097	4,997,691	641,294			
EXPECTED LOSSES	4,540,069	4,545,288	761,897			
CREDIBILITY	.09	.23	.35			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.877	.958	.123	1.958		
INDICATED (POST-TEST)	.923	1.008	.129	2.060		
PRES. ON RATE LEVEL	.787	.787	.132	1.706		
DERIVED BY FORMULA	.799	.838	.131	1.768		
UNDERLYING PRES. RATE	.870	.871	.146	1.887		
PROPOSED	.799	.838	.131	1.768		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.835
IND. RATES				1.84	MINIMUM PREMIUM	
MAN. RATES	2.25	2.28	1.96	+ 1.84	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	37,405	1,718,747	4.594			3	2	22	27
2012	35,499	1,481,796	4.174			2	3	20	25
2013	30,973	1,074,841	3.470			1	5	13	19
2014	31,037	954,158	3.074			1	1	15	17
2015	34,628	710,502	2.051			1	1	19	21
<b>TOTAL</b>	<b>169,542</b>	<b>5,940,044</b>	<b>3.504</b>			<b>8</b>	<b>12</b>	<b>89</b>	<b>109</b>
O.D.		106							

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			703,362	9,354	350,628			134,025	54,379	317,455	149,544
2012			511,428	91,879	109,574			269,859	108,343	238,446	152,267
2013			225,410	288,882	91,361			90,985	140,291	144,405	93,507
2014			243,573	15,517	155,280			69,613	2,517	340,586	127,072
2015			167,536	4,470	113,474			52,382	351	251,636	120,653
<b>TOTAL</b>			<b>1,851,309</b>	<b>410,102</b>	<b>820,317</b>			<b>616,864</b>	<b>305,881</b>	<b>1,292,528</b>	<b>643,043</b>
O.D.											106

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			863,025	11,497	485,969			227,038	72,270	439,676	140,272
2012		3,336	608,420	116,780	142,228		5,365	449,847	145,618	309,981	144,806
2013	63	2,484	314,516	346,381	120,347	748	3,148	182,623	179,741	178,639	89,019
2014	52	3,843	310,541	56,327	174,274	280	5,903	159,187	54,599	359,632	123,260
2015	225	4,332	244,623	82,776	108,077	852	7,139	189,522	102,575	188,704	117,878
<b>TOTAL</b>	<b>340</b>	<b>13,995</b>	<b>2,341,125</b>	<b>613,761</b>	<b>1,030,895</b>	<b>1,880</b>	<b>21,555</b>	<b>1,208,217</b>	<b>554,803</b>	<b>1,476,632</b>	<b>615,235</b>
O.D.											99

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,587,112	3,676,091	615,334	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,268,825	-1,138,899	2,116	
TOTAL LOSSES	2,318,287	2,537,192	617,450	
EXPECTED LOSSES	3,099,227	3,050,061	769,720	
CREDIBILITY	.04	.11	.16	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.367	1.496	.364	3.227
INDICATED (POST-TEST)	1.438	1.574	.383	3.395
PRES. ON RATE LEVEL	1.652	1.626	.411	3.689
DERIVED BY FORMULA	1.643	1.620	.407	3.670
UNDERLYING PRES. RATE	1.828	1.799	.454	4.081
PROPOSED	1.643	1.620	.407	3.670

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.810
IND. RATES				3.81	MINIMUM PREMIUM	
MAN. RATES	4.77	4.89	4.24	+ 3.81	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	1,527	143,061	9.368						3	3
2012										
2013										
2014										
2015										
<b>TOTAL</b>	<b>1,527</b>	<b>143,061</b>	<b>9.369</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
2011					116,509					26,552	
<b>TOTAL</b>					<b>116,509</b>					<b>26,552</b>	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					161,481					36,775	
<b>TOTAL</b>					<b>161,481</b>					<b>36,775</b>	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B		196,256				
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-24,366	-27,229	5			
TOTAL LOSSES		171,027	5			
EXPECTED LOSSES	49,215	65,692	7,528			
CREDIBILITY	.00	.00	.01			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	11.200	.000	11.200		
INDICATED (POST-TEST)	.000	11.782	.000	11.782		
PRES. ON RATE LEVEL	2.912	3.889	.446	7.247		
DERIVED BY FORMULA	2.912	3.889	.442	7.243		
UNDERLYING PRES. RATE	3.223	4.302	.493	8.018		
PROPOSED	2.914	3.891	.442	7.247		
YEAR	4-1-12	4-1-13	4-1-14	4-1-19	IND. RATE	7.525
IND. RATES				7.53	MINIMUM PREMIUM	
MAN. RATES	8.50	8.73	8.33	+ 7.53	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	216,411	1,453,856	.671			3	2	20	25
2012	213,160	1,504,628	.705			3	3	17	23
2013	237,998	1,847,170	.776			4	7	18	29
2014	234,547	2,619,234	1.116			6	8	18	32
2015	252,950	1,872,168	.740			2	7	20	29
<b>TOTAL</b>	<b>1,155,066</b>	<b>9,297,056</b>	<b>.805</b>			<b>18</b>	<b>27</b>	<b>93</b>	<b>138</b>
O.D.		69,295	.005					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			501,964	10,436	74,244			568,722	26,800	110,494	161,196
2012			567,869	40,386	123,198			380,479	14,334	218,763	159,599
2013			721,651	193,968	130,939			193,491	171,857	261,765	173,499
2014			1,260,501	242,726	98,999			445,237	329,789	131,490	110,492
2015			352,191	304,738	319,821			48,201	249,238	487,566	110,413
<b>TOTAL</b>			<b>3,404,176</b>	<b>792,254</b>	<b>747,201</b>			<b>1,636,130</b>	<b>792,018</b>	<b>1,210,078</b>	<b>715,199</b>
O.D.					11,929					5,546	51,820

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			615,909	12,826	102,904			963,415	35,617	153,035	151,202
2012		3,699	672,286	55,147	159,236		7,424	624,358	27,168	284,655	151,779
2013	202	6,345	869,915	250,950	179,843	1,586	6,189	362,035	229,273	321,715	165,171
2014	267	18,046	1,519,150	345,233	201,786	1,626	33,386	844,668	373,625	188,997	107,177
2015	607	13,663	848,605	456,418	330,649	2,068	18,856	491,866	371,641	389,002	107,874
<b>TOTAL</b>	<b>1,076</b>	<b>41,753</b>	<b>4,525,865</b>	<b>1,120,574</b>	<b>974,418</b>	<b>5,280</b>	<b>65,855</b>	<b>3,286,342</b>	<b>1,037,324</b>	<b>1,337,404</b>	<b>683,203</b>
O.D.		18	957	750	13,570		5	360	349	6,544	49,363

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,927,511	4,490,933	732,566			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,416,389	-1,300,974	2,932			
TOTAL LOSSES	5,511,122	3,189,959	735,498			
EXPECTED LOSSES	5,948,591	3,499,850	1,004,908			
CREDIBILITY	.14	.39	.59			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.477	.276	.064	.817		
INDICATED (POST-TEST)	.502	.290	.067	.859		
PRES. ON RATE LEVEL	.465	.274	.079	.818		
DERIVED BY FORMULA	.470	.280	.072	.822		
UNDERLYING PRES. RATE	.515	.303	.087	.905		
PROPOSED	.470	.280	.072	.822		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.853
IND. RATES				.85	MINIMUM PREMIUM	
MAN. RATES	.98	1.06	.94	+ .85	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	107,536	1,608,941	1.496			2	4	7	13
2012	108,285	754,515	.696			1	2	2	5
2013	160,801	1,107,149	.688			2	4	1	7
2014	160,270	1,805,973	1.126			2	13	6	21
2015	183,321	544,173	.296				9	4	13
<b>TOTAL</b>	<b>720,213</b>	<b>5,820,751</b>	<b>.808</b>			<b>7</b>	<b>32</b>	<b>20</b>	<b>59</b>
O.D.		19,738	.002					1	1

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			531,073	149,358	143,960			191,972	261,305	272,351	58,922
2012			416,459	172,213	5,457			10,679	89,453	8,674	51,580
2013			314,132	201,669	27,510			155,986	295,231	19,696	92,925
2014			516,171	400,690	66,743			210,628	404,816	133,822	73,103
2015				130,854	55,899				193,335	134,170	29,915
<b>TOTAL</b>			<b>1,777,835</b>	<b>1,054,784</b>	<b>299,569</b>			<b>569,265</b>	<b>1,244,140</b>	<b>568,713</b>	<b>306,445</b>
O.D.					3,728					9,504	6,506

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			651,626	183,560	199,527			325,200	347,275	377,206	55,269
2012		2,708	498,939	211,403	13,788		288	22,880	113,909	12,590	49,053
2013	87	2,935	396,200	243,375	48,213	1,279	5,399	308,435	358,782	39,353	88,465
2014	130	8,926	768,244	459,499	130,757	933	19,088	520,823	425,547	181,688	70,910
2015	71	2,235	163,286	135,632	61,685	872	8,776	218,067	191,029	120,049	29,227
<b>TOTAL</b>	<b>288</b>	<b>16,804</b>	<b>2,478,295</b>	<b>1,233,469</b>	<b>453,970</b>	<b>3,084</b>	<b>33,551</b>	<b>1,395,405</b>	<b>1,436,542</b>	<b>730,886</b>	<b>292,924</b>
O.D.		15	864	612	3,767	2	40	1,453	1,286	9,906	6,200

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,929,801	3,870,438	299,124			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,472,500	-822,676	1,493			
TOTAL LOSSES	2,457,301	3,047,762	300,617			
EXPECTED LOSSES	3,680,288	2,239,862	460,936			
CREDIBILITY	.11	.29	.43			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.341	.423	.042	.806		
INDICATED (POST-TEST)	.359	.445	.044	.848		
PRES. ON RATE LEVEL	.462	.281	.058	.801		
DERIVED BY FORMULA	.451	.329	.052	.832		
UNDERLYING PRES. RATE	.511	.311	.064	.886		
PROPOSED	.451	.329	.052	.832		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.863
IND. RATES				.86	MINIMUM PREMIUM	
MAN. RATES	1.12	1.10	.92	+ .86	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	1,041,023	2,201,865	.211			3	10	29	42	
2012	943,529	2,810,041	.297			4	14	22	40	
2013	750,010	3,060,005	.407	1		6	6	28	41	
2014	1,099,517	3,040,035	.276			3	19	28	50	
2015	991,986	2,098,754	.211			1	7	37	45	
<b>TOTAL</b>	<b>4,826,065</b>	<b>13,210,700</b>	<b>.274</b>	<b>1</b>		<b>17</b>	<b>56</b>	<b>144</b>	<b>218</b>	
O.D.		5,342								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			645,116	176,955	274,231			110,337	240,084	334,681	420,461
2012			788,374	239,154	219,347			375,847	478,949	219,744	488,626
2013	25,827		1,129,844	246,861	327,681			395,966	191,438	340,655	401,733
2014			534,343	517,512	327,066			313,880	581,170	237,535	528,529
2015			191,398	191,345	434,619			38,795	188,884	504,773	548,940
<b>TOTAL</b>	<b>25,827</b>		<b>3,289,075</b>	<b>1,371,827</b>	<b>1,582,944</b>			<b>1,234,825</b>	<b>1,680,525</b>	<b>1,637,388</b>	<b>2,388,289</b>
O.D.											5,342

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			791,557	217,478	380,083			186,911	319,071	463,534	394,392
2012		5,183	944,196	298,876	282,131		7,750	644,575	617,209	292,941	464,683
2013	35,606	10,004	1,362,187	334,704	419,446	3,251	11,897	698,593	266,746	422,231	382,450
2014	141	10,716	902,920	624,929	403,333	1,390	28,310	772,143	618,073	308,915	512,673
2015	581	10,667	683,565	406,627	390,834	1,837	16,054	435,774	332,863	393,764	536,314
<b>TOTAL</b>	<b>36,328</b>	<b>36,570</b>	<b>4,684,425</b>	<b>1,882,614</b>	<b>1,875,827</b>	<b>6,478</b>	<b>64,011</b>	<b>2,737,996</b>	<b>2,153,962</b>	<b>1,881,385</b>	<b>2,290,512</b>
O.D.											5,044

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,565,808	7,793,788	2,295,556			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,265,785	-2,367,299	5,715			
TOTAL LOSSES	5,300,023	5,426,489	2,301,271			
EXPECTED LOSSES	5,549,975	6,370,405	2,026,947			
CREDIBILITY	.38	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.110	.112	.048	.270		
INDICATED (POST-TEST)	.116	.118	.050	.284		
PRES. ON RATE LEVEL	.104	.119	.038	.261		
DERIVED BY FORMULA	.109	.118	.050	.277		
UNDERLYING PRES. RATE	.115	.132	.042	.289		
PROPOSED	.109	.118	.050	.277		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.287
IND. RATES				.29	MINIMUM PREMIUM	
MAN. RATES	.40	.37	.30	+ .29	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	276,298	2,426,638	.878			1	10	35	46
2012	278,775	1,606,428	.576				14	28	42
2013	274,565	1,812,815	.660			3	8	18	29
2014	303,156	2,241,010	.739			2	8	22	32
2015	299,516	4,334,311	1.447			3	13	47	63
<b>TOTAL</b>	<b>1,432,310</b>	<b>12,421,202</b>	<b>.867</b>			<b>9</b>	<b>53</b>	<b>150</b>	<b>212</b>
O.D.		165,816	.011				2	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			136,860	467,540	564,924			38,199	286,876	701,992	230,247
2012				227,314	232,819				495,056	373,579	277,660
2013			392,735	215,197	109,189			287,451	288,776	236,688	282,779
2014			418,875	199,673	280,213			143,151	612,138	354,746	232,214
2015			591,921	482,145	622,785			1,099,132	348,698	874,881	314,749
<b>TOTAL</b>			<b>1,540,391</b>	<b>1,591,869</b>	<b>1,809,930</b>			<b>1,567,933</b>	<b>2,031,544</b>	<b>2,541,886</b>	<b>1,337,649</b>
O.D.				45,350	14,908				49,305	28,150	28,103

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			167,927	574,606	782,984			64,709	381,259	972,260	215,972
2012		117	17,095	279,118	288,195		484	34,748	636,171	485,651	264,055
2013	106	3,708	495,079	266,130	144,278	2,359	9,180	534,153	370,783	299,560	269,206
2014	101	7,497	617,543	279,207	325,428	883	18,081	543,648	648,782	422,316	225,248
2015	950	20,013	1,283,154	765,248	599,697	6,084	60,645	1,373,701	651,476	723,002	307,510
<b>TOTAL</b>	<b>1,157</b>	<b>31,335</b>	<b>2,580,798</b>	<b>2,164,309</b>	<b>2,140,582</b>	<b>9,326</b>	<b>88,390</b>	<b>2,550,959</b>	<b>2,688,471</b>	<b>2,902,789</b>	<b>1,281,991</b>
O.D.		14	2,344	55,548	18,348		13	998	65,540	36,124	26,725

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,265,334	10,071,711	1,308,716			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,134,565	-2,436,726	3,711			
TOTAL LOSSES	3,130,769	7,634,985	1,312,427			
EXPECTED LOSSES	5,242,266	6,545,657	1,303,402			
CREDIBILITY	.17	.45	.68			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.219	.533	.092	.844		
INDICATED (POST-TEST)	.230	.561	.097	.888		
PRES. ON RATE LEVEL	.331	.413	.082	.826		
DERIVED BY FORMULA	.314	.480	.092	.886		
UNDERLYING PRES. RATE	.366	.457	.091	.914		
PROPOSED	.314	.480	.092	.886		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.920
IND. RATES				.92	MINIMUM PREMIUM	
MAN. RATES	1.17	1.16	.95	+ .92	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	153,387	2,040,072	1.330			4	8	35	47
2012	163,835	2,938,721	1.793			3	4	42	49
2013	169,682	1,871,247	1.102			1	5	32	38
2014	186,818	2,578,442	1.380			2	6	32	41
2015	198,268	1,872,757	.944				3	33	36
<b>TOTAL</b>	<b>871,990</b>	<b>11,301,239</b>	<b>1.296</b>			<b>1</b>	<b>10</b>	<b>26</b>	<b>211</b>
O.D.		11,677	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			579,731	314,113	199,475			157,552	162,863	425,476	200,862
2012			466,129	262,097	497,358			599,009	120,268	657,393	336,467
2013			148,206	161,029	305,097			397,999	137,972	422,033	298,911
2014	483,263		343,390	198,904	433,449	4,250		146,600	209,553	454,331	304,702
2015				126,790	859,031				119,297	556,168	211,471
<b>TOTAL</b>	<b>483,263</b>		<b>1,537,456</b>	<b>1,062,933</b>	<b>2,294,410</b>	<b>4,250</b>		<b>1,301,160</b>	<b>749,953</b>	<b>2,515,401</b>	<b>1,352,413</b>
O.D.											11,677

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			711,330	386,044	276,471			266,894	216,445	589,281	188,409
2012		3,136	560,632	329,211	619,588		11,274	947,026	172,746	849,864	319,980
2013	40	1,928	220,645	209,603	356,998	3,249	11,769	693,768	208,399	516,300	284,563
2014	516,235	7,084	569,892	298,945	475,122	3,744	13,848	385,640	275,683	497,803	295,561
2015	849	11,200	771,240	556,362	700,956	1,431	10,965	343,281	295,872	419,679	206,607
<b>TOTAL</b>	<b>517,124</b>	<b>23,348</b>	<b>2,833,739</b>	<b>1,780,165</b>	<b>2,429,135</b>	<b>8,424</b>	<b>47,856</b>	<b>2,636,609</b>	<b>1,169,145</b>	<b>2,872,927</b>	<b>1,295,120</b>
O.D.											11,194

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,067,100	8,251,372	1,306,314			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,753,729	-2,557,141	4,885			
TOTAL LOSSES	3,313,371	5,694,231	1,311,199			
EXPECTED LOSSES	6,818,962	6,914,881	1,630,621			
CREDIBILITY	.12	.33	.49			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.380	.653	.150	1.183		
INDICATED (POST-TEST)	.400	.687	.158	1.245		
PRES. ON RATE LEVEL	.707	.717	.169	1.593		
DERIVED BY FORMULA	.670	.707	.164	1.541		
UNDERLYING PRES. RATE	.782	.793	.187	1.762		
PROPOSED	.670	.707	.164	1.541		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.600
IND. RATES				1.60	MINIMUM PREMIUM	
MAN. RATES	2.22	2.18	1.83	+ 1.60	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	34,507	316,393	.916				2	8	10	
2012	32,288	218,437	.676				2	9	11	
2013	29,816	483,981	1.623				4	6	10	
2014	30,189	314,108	1.040				2	4	6	
2015	28,113	405,553	1.442				1	4	5	
<b>TOTAL</b>	<b>154,913</b>	<b>1,738,472</b>	<b>1.122</b>					<b>11</b>	<b>31</b>	<b>42</b>
O.D.		823,179	.531				1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				41,719	97,042				41,146	78,239	58,247
2012				6,436	37,638				30,416	113,478	30,469
2013				213,819	28,304				121,103	55,915	64,840
2014				78,760	59,731				45,951	76,115	53,551
2015				100,000	88,295				45,000	22,189	150,069
<b>TOTAL</b>				<b>440,734</b>	<b>311,010</b>				<b>283,616</b>	<b>345,936</b>	<b>357,176</b>
O.D.			526,174					290,865			6,140

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				51,273	134,500				54,683	108,361	54,636
2012		11	1,131	8,460	46,312		42	3,391	40,884	145,692	28,976
2013		441	38,557	249,810	38,537		497	26,029	147,238	70,485	61,728
2014	7	608	50,481	91,823	65,996	43	857	31,996	54,462	82,590	51,944
2015	101	2,218	159,498	127,712	83,445	186	1,936	46,774	41,070	21,346	146,617
<b>TOTAL</b>	<b>108</b>	<b>3,278</b>	<b>249,667</b>	<b>529,078</b>	<b>368,790</b>	<b>229</b>	<b>3,332</b>	<b>108,190</b>	<b>338,337</b>	<b>428,474</b>	<b>343,901</b>
O.D.			572,636					437,029			5,783

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,374,469	1,664,679	349,684	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,011,999	-614,046	665	
TOTAL LOSSES	362,470	1,050,633	350,349	
EXPECTED LOSSES	2,452,273	1,631,234	255,606	
CREDIBILITY	.04	.10	.16	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.234	.678	.226	1.138
INDICATED (POST-TEST)	.246	.713	.238	1.197
PRES. ON RATE LEVEL	1.431	.952	.149	2.532
DERIVED BY FORMULA	1.384	.928	.163	2.475
UNDERLYING PRES. RATE	1.583	1.053	.165	2.801
PROPOSED	1.384	.928	.163	2.475

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.570
IND. RATES				2.57	MINIMUM PREMIUM	
MAN. RATES	3.42	3.43	2.91	+ 2.57	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	246,438	2,803,761	1.137			3	13	32	48
2012	358,667	4,097,511	1.142			6	7	33	46
2013	413,953	12,135,560	2.931		1	4	18	28	51
2014	437,970	3,649,772	.833			4	25	29	58
2015	426,280	1,901,106	.445			1	2	45	48
<b>TOTAL</b>	<b>1,883,308</b>	<b>24,587,710</b>	<b>1.306</b>		<b>1</b>	<b>18</b>	<b>65</b>	<b>167</b>	<b>251</b>
O.D.		17,955							

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			825,322	393,109	209,460			222,099	378,201	460,616	314,954
2012			1,680,743	217,767	457,829			862,657	117,730	441,392	319,393
2013		1,070,062	1,024,816	437,430	176,765		8,394,036	293,990	287,968	214,942	235,551
2014			602,566	695,875	306,055			97,048	1,272,596	433,715	241,917
2015			232,752	161,890	575,363			32,100	67,522	622,655	208,824
<b>TOTAL</b>		<b>1,070,062</b>	<b>4,366,199</b>	<b>1,906,071</b>	<b>1,725,472</b>		<b>8,394,036</b>	<b>1,507,894</b>	<b>2,124,017</b>	<b>2,173,320</b>	<b>1,320,639</b>
O.D.											17,955

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,012,671	483,131	290,311			376,236	502,630	637,951	295,427
2012		10,970	1,992,201	283,674	586,672		16,874	1,416,862	168,739	576,788	303,743
2013	287	97,005	1,266,695	543,908	249,791	2,413	796,327	619,899	368,903	276,664	224,245
2014	164	12,318	1,049,700	797,644	398,567	1,093	22,312	738,906	1,204,854	542,197	234,659
2015	746	12,630	801,610	461,778	503,309	1,626	12,388	377,998	287,939	465,340	204,021
<b>TOTAL</b>	<b>1,197</b>	<b>132,923</b>	<b>6,122,877</b>	<b>2,570,135</b>	<b>2,028,650</b>	<b>5,132</b>	<b>847,901</b>	<b>3,529,901</b>	<b>2,533,065</b>	<b>2,498,940</b>	<b>1,262,095</b>
O.D.											17,152

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,639,931	9,630,790	1,279,247	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,849,809	-2,867,364	4,700	
TOTAL LOSSES	5,790,122	6,763,426	1,283,947	
EXPECTED LOSSES	12,090,837	7,759,229	1,544,312	
CREDIBILITY	.20	.54	.82	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.307	.359	.068	.734
INDICATED (POST-TEST)	.323	.378	.072	.773
PRES. ON RATE LEVEL	.580	.373	.074	1.027
DERIVED BY FORMULA	.529	.376	.072	.977
UNDERLYING PRES. RATE	.642	.412	.082	1.136
PROPOSED	.529	.376	.072	.977

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.014
IND. RATES				1.01	MINIMUM PREMIUM	
MAN. RATES	1.57	1.44	1.18	+ 1.01	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	3,810	338,940	8.896				2	1	3
2012	9,308	40,879	.439					3	3
2013	5,376	36,001	.669					2	2
2014	6,120	268,541	4.387				2		2
2015	5,349	185,451	3.467					5	5
<b>TOTAL</b>	<b>29,963</b>	<b>869,812</b>	<b>2.903</b>				<b>4</b>	<b>11</b>	<b>15</b>
O.D.		1,852	.006						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				111,905	9,094				209,774	100	8,067
2012					21,856					17,582	1,441
2013					9,407					17,585	9,009
2014				162,395					91,868		14,278
2015					92,337					86,159	6,955
<b>TOTAL</b>				<b>274,300</b>	<b>132,694</b>				<b>301,642</b>	<b>121,426</b>	<b>39,750</b>
O.D.											1,852

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				137,531	12,604				278,790	139	7,567
2012		7	455	391	26,856		1	245	350	22,501	1,370
2013		15	754	593	10,700		14	1,139	1,105	20,752	8,577
2014	9	784	75,503	169,151	11,674	54	1,111	40,722	88,284	6,513	13,850
2015	91	1,037	70,325	48,751	73,561	165	1,013	37,990	32,397	62,900	6,795
<b>TOTAL</b>	<b>100</b>	<b>1,843</b>	<b>147,037</b>	<b>356,417</b>	<b>135,395</b>	<b>219</b>	<b>2,139</b>	<b>80,096</b>	<b>400,926</b>	<b>112,805</b>	<b>38,159</b>
O.D.											1,765

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	231,434	1,005,543	39,924	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-106,702	-70,362	73	
TOTAL LOSSES	124,732	935,181	39,997	
EXPECTED LOSSES	264,873	188,767	28,165	
CREDIBILITY	.01	.03	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.416	3.121	.133	3.670
INDICATED (POST-TEST)	.438	3.283	.140	3.861
PRES. ON RATE LEVEL	.799	.569	.085	1.453
DERIVED BY FORMULA	.795	.650	.088	1.533
UNDERLYING PRES. RATE	.884	.630	.094	1.608
PROPOSED	.795	.650	.088	1.533

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE
IND. RATES				1.59	MINIMUM PREMIUM
MAN. RATES	1.87	1.99	1.67	+ 1.59	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	237,134	13,131,022	5.537	1		14	20	114	149	
2012	249,281	10,210,306	4.095			17	20	67	104	
2013	255,921	11,815,289	4.616	2		21	22	78	123	
2014	346,426	10,958,562	3.163	1		14	18	91	124	
2015	402,660	9,162,211	2.275		1	5	16	114	136	
<b>TOTAL</b>	<b>1,491,422</b>	<b>55,277,390</b>	<b>3.706</b>	<b>4</b>	<b>1</b>	<b>71</b>	<b>96</b>	<b>464</b>	<b>636</b>	
O.D.		4,916								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	269,110		3,202,980	747,527	1,642,035			3,912,947	757,729	1,841,845	756,849
2012			3,929,148	760,170	769,784			2,115,666	816,753	978,266	840,519
2013	1,064,415		4,054,452	966,278	1,176,250			1,908,778	979,286	1,130,885	534,945
2014	985,555		3,532,835	711,538	1,258,689	490		1,361,212	497,381	1,471,700	1,139,162
2015		55,046	1,170,589	839,284	2,311,159		19,000	613,247	830,288	2,641,010	682,588
<b>TOTAL</b>	<b>2,319,080</b>	<b>55,046</b>	<b>15,890,004</b>	<b>4,024,797</b>	<b>7,157,917</b>	<b>490</b>	<b>19,000</b>	<b>9,911,850</b>	<b>3,881,437</b>	<b>8,063,706</b>	<b>3,954,063</b>
O.D.											4,916

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	308,938		3,392,939	918,711	2,275,863			3,983,366	1,007,022	2,550,955	709,924
2012		25,651	4,675,752	961,558	1,004,693		41,919	3,512,487	1,082,420	1,289,262	799,334
2013	1,373,032	36,046	4,901,872	1,294,349	1,507,978	15,659	57,112	3,344,890	1,320,810	1,434,093	509,268
2014	1,053,393	54,376	4,497,450	1,160,757	1,558,812	5,204	100,042	2,517,374	796,010	1,656,429	1,104,987
2015	5,034	119,911	3,618,190	2,036,340	2,070,791	13,308	141,001	2,767,395	1,686,981	2,081,183	666,888
<b>TOTAL</b>	<b>2,740,397</b>	<b>235,984</b>	<b>21,086,203</b>	<b>6,371,715</b>	<b>8,418,137</b>	<b>34,171</b>	<b>340,074</b>	<b>16,125,512</b>	<b>5,893,243</b>	<b>9,011,922</b>	<b>3,790,401</b>
O.D.											4,754

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	40,562,341	29,695,017	3,795,155			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-15,813,992	-9,168,798	15,814			
TOTAL LOSSES	24,748,349	20,526,219	3,810,969			
EXPECTED LOSSES	39,835,882	25,234,860	4,727,808			
CREDIBILITY	.17	.47	.70			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.659	1.376	.256	3.291		
INDICATED (POST-TEST)	1.745	1.448	.269	3.462		
PRES. ON RATE LEVEL	2.416	1.530	.287	4.233		
DERIVED BY FORMULA	2.302	1.491	.274	4.067		
UNDERLYING PRES. RATE	2.671	1.692	.317	4.680		
PROPOSED	2.302	1.491	.274	4.067		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.716
IND. RATES				4.72	MINIMUM PREMIUM	
MAN. RATES	5.94	6.17	5.26	+ 4.72	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	97,272	4,430,003	4.554	1		8	13	37	59	
2012	95,116	7,865,666	8.269			6	8	27	41	
2013	94,295	8,859,060	9.395	1	1	4	4	27	37	
2014	103,372	1,847,867	1.787			4	8	19	31	
2015	107,188	1,264,903	1.180				1	27	28	
<b>TOTAL</b>	<b>497,243</b>	<b>24,267,499</b>	<b>4.880</b>	<b>2</b>	<b>1</b>	<b>22</b>	<b>34</b>	<b>137</b>	<b>196</b>	
O.D.		5,370	.001				1		1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	258,590		1,671,743	491,025	299,633			553,090	600,297	417,222	138,403
2012			1,724,882	407,609	212,407			4,406,383	599,554	314,712	200,119
2013	589,129	805,055	1,018,505	126,589	271,916		4,798,123	688,048	116,946	334,811	109,938
2014			687,562	247,835	186,433			311,335	121,815	178,355	114,532
2015			64,689	554,972					18,039	503,056	124,147
<b>TOTAL</b>	<b>847,719</b>	<b>805,055</b>	<b>5,102,692</b>	<b>1,337,747</b>	<b>1,525,361</b>		<b>4,798,123</b>	<b>5,958,856</b>	<b>1,456,651</b>	<b>1,748,156</b>	<b>687,139</b>
O.D.				5,000					370		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	296,861		2,051,229	603,470	415,290			936,934	797,794	577,853	129,822
2012		6,286	1,149,135	503,718	277,368		24,159	2,021,545	782,445	426,161	190,313
2013	805,331	126,558	1,190,072	188,691	347,841	5,384	822,801	1,183,480	190,062	423,796	104,661
2014	155	10,900	913,049	330,247	252,145	1,087	22,363	555,599	168,414	214,502	111,096
2015	547	7,016	482,362	345,461	450,591	1,006	6,575	236,632	202,277	369,310	121,292
<b>TOTAL</b>	<b>1,102,894</b>	<b>150,760</b>	<b>5,785,847</b>	<b>1,971,587</b>	<b>1,743,235</b>	<b>7,477</b>	<b>875,898</b>	<b>4,934,190</b>	<b>2,140,992</b>	<b>2,011,622</b>	<b>657,184</b>
O.D.		9	848	5,800	148		1	68	439	14	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	12,857,992	7,873,637	657,184		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-4,998,108	-2,747,320	2,815		
TOTAL LOSSES	7,859,884	5,126,517	659,999		
EXPECTED LOSSES	12,291,847	7,394,005	974,595		
CREDIBILITY	.08	.22	.34		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	1.581	1.031	.133	2.745	
INDICATED (POST-TEST)	1.563	1.085	.140	2.888	
PRES. ON RATE LEVEL	2.236	1.345	.177	3.758	
DERIVED BY FORMULA	2.190	1.288	.164	3.642	
UNDERLYING PRES. RATE	2.472	1.487	.196	4.155	
PROPOSED	2.190	1.288	.164	3.642	
<b>IND. RATES</b>					
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE
IND. RATES				4.22	MINIMUM PREMIUM
MAN. RATES	5.20	5.41	4.67	+ 4.22	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	19,740	1,108,666	5.616			2	2	2	2	6
2012	16,466	492,851	2.993			1		1	1	2
2013	21,193	482,834	2.278			1	1		1	3
2014	23,526	1,358,908	5.776			2	3	11	16	16
2015	20,842	938,166	4.501			2	1	6	9	9
<b>TOTAL</b>	<b>101,767</b>	<b>4,381,425</b>	<b>4.305</b>			<b>8</b>	<b>7</b>	<b>21</b>	<b>36</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			755,836	36,070	30,461			228,992	14,992	20,077	22,238
2012			315,456		190			82,141		742	94,322
2013			187,700	103,737	11,111			131,765	6,263	15,774	26,484
2014			682,985	156,231	107,072			132,600	151,913	106,942	21,165
2015			464,473	114,386	110,465			127,066	3,034	111,713	7,029
<b>TOTAL</b>			<b>2,406,450</b>	<b>410,424</b>	<b>259,299</b>			<b>702,564</b>	<b>176,202</b>	<b>255,248</b>	<b>171,238</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			927,411	44,330	42,219			387,913	19,924	27,807	20,859
2012		2,030	370,828	2,277	4,386		1,595	133,963	1,010	1,913	89,700
2013	52	1,715	233,463	125,637	22,250	1,083	3,661	215,517	14,466	23,202	25,213
2014	147	10,088	847,023	221,560	165,087	532	10,871	285,705	172,049	130,747	20,530
2015	456	10,973	616,806	204,418	150,370	1,111	11,536	241,654	62,888	93,936	6,867
<b>TOTAL</b>	<b>655</b>	<b>24,806</b>	<b>2,995,531</b>	<b>598,222</b>	<b>384,312</b>	<b>2,726</b>	<b>27,663</b>	<b>1,264,752</b>	<b>270,337</b>	<b>277,605</b>	<b>163,169</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,316,133	1,530,476	163,169			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,405,636	-528,401	655			
TOTAL LOSSES	2,910,497	1,002,075	163,824			
EXPECTED LOSSES	3,436,672	1,414,561	228,977			
CREDIBILITY	.03	.08	.12			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.860	.985	.161	4.006		
INDICATED (POST-TEST)	3.009	1.036	.169	4.214		
PRES. ON RATE LEVEL	3.054	1.257	.204	4.515		
DERIVED BY FORMULA	3.053	1.239	.200	4.492		
UNDERLYING PRES. RATE	3.377	1.390	.225	4.992		
PROPOSED	3.053	1.239	.200	4.492		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	5.209
IND. RATES				5.21	MINIMUM PREMIUM	
MAN. RATES	6.09	6.42	5.61	+ 5.21	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	354,462	8,344,345	2,354	1		17	21	49	88
2012	280,665	16,428,575	5,853	1		17	18	41	77
2013	286,414	9,064,615	3,164			21	5	40	66
2014	256,634	6,428,269	2,504			17	16	24	57
2015	116,319	493,727	.424				2	9	11
<b>TOTAL</b>	<b>1,294,494</b>	<b>40,759,531</b>	<b>3,149</b>	<b>2</b>		<b>72</b>	<b>62</b>	<b>163</b>	<b>299</b>
O.D.		17,996	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	3,000		4,134,309	1,040,036	561,418			1,390,407	583,570	373,966	257,639
2012	763,366		4,694,836	810,525	465,390			8,556,083	477,236	468,770	192,369
2013			5,812,536	247,242	484,142			1,838,995	172,700	306,844	202,156
2014			3,633,150	648,024	361,434			991,305	320,698	307,333	166,325
2015				152,476	74,333				111,422	76,587	78,909
<b>TOTAL</b>	<b>766,366</b>		<b>18,274,831</b>	<b>2,898,303</b>	<b>1,946,717</b>			<b>12,776,790</b>	<b>1,665,626</b>	<b>1,533,500</b>	<b>897,398</b>
O.D.											17,996

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	3,444		5,072,796	1,278,205	778,125			2,355,348	775,564	517,940	241,665
2012	799,502	26,622	4,863,158	1,018,196	633,271		28,577	2,394,822	632,975	624,179	182,943
2013	1,563	46,173	6,508,442	455,005	753,557	13,632	46,585	2,740,960	300,416	423,418	192,453
2014	782	52,049	4,372,302	953,797	654,768	3,380	69,409	1,699,515	436,403	406,655	161,335
2015	97	2,719	197,269	162,901	79,191	498	5,045	125,340	109,815	68,643	77,094
<b>TOTAL</b>	<b>805,388</b>	<b>127,563</b>	<b>21,013,967</b>	<b>3,868,104</b>	<b>2,898,912</b>	<b>17,510</b>	<b>149,616</b>	<b>9,315,985</b>	<b>2,255,173</b>	<b>2,040,835</b>	<b>855,490</b>
O.D.											16,928

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	31,430,029	11,063,024	872,418			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-14,633,278	-4,161,834	1,950			
TOTAL LOSSES	16,796,751	6,901,190	874,368			
EXPECTED LOSSES	34,135,807	10,679,577	1,022,650			
CREDIBILITY	.16	.42	.64			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.298	.533	.068	1.899		
INDICATED (POST-TEST)	1.365	.561	.072	1.998		
PRES. ON RATE LEVEL	2.385	.746	.071	3.202		
DERIVED BY FORMULA	2.222	.668	.072	2.962		
UNDERLYING PRES. RATE	2.637	.825	.079	3.541		
PROPOSED	2.222	.668	.072	2.962		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.435
IND. RATES				3.44	MINIMUM PREMIUM	
MAN. RATES	5.42	4.97	3.98	+ 3.44	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	646,055	14,497,872	2.244	1		27	37	122	187	
2012	636,105	8,252,022	1.297			11	26	85	122	
2013	711,690	9,126,742	1.282	3		16	26	80	125	
2014	799,730	9,808,404	1.226	2	1	14	34	68	119	
2015	556,270	5,462,186	.981			6	10	60	76	
<b>TOTAL</b>	<b>3,349,850</b>	<b>47,147,226</b>	<b>1.407</b>	<b>6</b>	<b>1</b>	<b>74</b>	<b>133</b>	<b>415</b>	<b>629</b>	
O.D.		54,871	.001				1	1	2	

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	3,000		6,109,785	1,392,110	1,093,983			3,440,317	683,933	1,196,612	578,132
2012			2,560,996	861,084	1,369,483			1,323,037	413,663	1,073,639	650,120
2013	1,065,873		3,265,211	886,974	1,138,982	3,915		1,062,632	551,401	681,881	469,873
2014	783,505	15,181	3,194,179	1,390,516	779,244	5,000	2,422	1,078,395	1,054,372	1,121,500	384,090
2015			1,436,741	354,137	1,140,574			248,573	441,316	1,455,188	385,657
<b>TOTAL</b>	<b>1,852,378</b>	<b>15,181</b>	<b>16,566,912</b>	<b>4,884,821</b>	<b>5,522,266</b>	<b>8,915</b>	<b>2,422</b>	<b>7,152,954</b>	<b>3,144,685</b>	<b>5,528,820</b>	<b>2,467,872</b>
O.D.				15,193	15,384				1,115	5,248	17,931

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	3,444		7,272,177	1,710,905	1,516,265			3,360,805	908,947	1,657,308	542,288
2012		16,572	2,995,070	1,083,938	1,723,516		21,755	1,824,984	560,011	1,393,192	618,264
2013	1,457,438	29,522	3,981,538	1,180,677	1,435,748	17,513	31,856	1,866,656	745,976	860,336	447,319
2014	837,553	69,250	4,334,662	1,769,161	1,100,874	7,855	92,010	2,282,233	1,259,282	1,312,859	372,567
2015	2,184	42,924	2,516,697	1,054,339	1,101,597	5,926	53,318	1,375,871	904,589	1,136,343	376,787
<b>TOTAL</b>	<b>2,300,619</b>	<b>158,268</b>	<b>21,100,144</b>	<b>6,799,020</b>	<b>6,878,000</b>	<b>31,294</b>	<b>198,939</b>	<b>10,710,549</b>	<b>4,378,805</b>	<b>6,360,038</b>	<b>2,357,225</b>
O.D.	15	200	14,294	25,746	12,705	10	67	2,521	3,297	3,873	17,114

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	34,516,920	24,461,484	2,374,339			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-19,751,535	-8,216,839	7,413			
TOTAL LOSSES	14,765,385	16,244,645	2,381,752			
EXPECTED LOSSES	47,802,359	21,740,526	2,880,870			
CREDIBILITY	.29	.80	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.441	.485	.071	.997		
INDICATED (POST-TEST)	.464	.510	.075	1.049		
PRES. ON RATE LEVEL	1.290	.587	.078	1.955		
DERIVED BY FORMULA	1.050	.525	.075	1.650		
UNDERLYING PRES. RATE	1.427	.649	.086	2.162		
PROPOSED	1.050	.525	.075	1.650		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.913
IND. RATES				1.91	MINIMUM PREMIUM	
MAN. RATES	3.49	2.96	2.43	+ 1.91	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	407,896	22,010,880	5.396	2		38	35	149	224	
2012	392,978	14,162,355	3.603			25	36	170	231	
2013	414,332	16,689,845	4.028	2		21	49	153	225	
2014	452,246	16,617,956	3.674	2	1	22	44	170	239	
2015	494,430	13,178,111	2.665	2		11	35	158	206	
<b>TOTAL</b>	<b>2,161,882</b>	<b>82,659,147</b>	<b>3.823</b>	<b>8</b>	<b>1</b>	<b>117</b>	<b>199</b>	<b>800</b>	<b>1125</b>	
O.D.		201,040	.009			1		1	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	872,411		8,870,988	1,707,699	1,538,257	149,867		5,172,851	1,413,035	1,564,865	720,907
2012			4,538,727	1,823,438	1,438,814			1,659,586	2,228,666	1,740,909	732,215
2013	136,664		5,159,295	2,105,278	1,996,305	264,194		3,059,434	1,240,726	2,020,980	706,969
2014	913,740	613,007	4,162,675	1,902,378	2,167,745	1,000	22	2,506,290	1,092,551	2,521,721	736,827
2015	384,225		2,697,852	1,609,376	2,128,374	4,091		1,264,310	1,612,478	2,719,084	758,321
<b>TOTAL</b>	<b>2,307,040</b>	<b>613,007</b>	<b>25,429,537</b>	<b>9,148,169</b>	<b>9,269,495</b>	<b>419,152</b>	<b>22</b>	<b>13,662,471</b>	<b>7,587,456</b>	<b>10,567,559</b>	<b>3,655,239</b>
O.D.			115,214		16,048			2,214		37,969	29,595

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	1,001,528		9,928,067	2,098,766	2,132,023	188,383		6,558,194	1,877,924	2,167,342	676,211
2012		29,956	5,462,122	2,233,212	1,844,451		34,244	2,851,897	2,635,297	2,278,467	696,336
2013	188,070	45,010	5,964,344	2,684,382	2,499,101	615,934	83,627	4,908,865	1,728,263	2,524,061	673,034
2014	976,882	790,192	5,913,903	2,584,255	2,599,316	8,998	170,523	4,330,424	1,589,744	2,851,535	714,722
2015	428,591	88,869	5,422,405	2,718,069	2,163,441	24,941	183,150	4,234,921	2,363,077	2,277,724	740,880
<b>TOTAL</b>	<b>2,595,071</b>	<b>954,027</b>	<b>32,690,841</b>	<b>12,318,684</b>	<b>11,238,332</b>	<b>838,256</b>	<b>471,544</b>	<b>22,884,301</b>	<b>10,194,305</b>	<b>12,099,129</b>	<b>3,501,183</b>
O.D.		5	141,703	287	19,719		6	4,277	755	48,593	28,181

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	60,580,031	45,919,604	3,529,364			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-22,206,765	-14,069,057	12,169			
TOTAL LOSSES	38,373,266	31,850,747	3,541,533			
EXPECTED LOSSES	54,868,564	38,027,505	4,064,337			
CREDIBILITY	.22	.60	.90			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.775	1.473	.164	3.412		
INDICATED (POST-TEST)	1.367	1.550	.173	3.590		
PRES. ON RATE LEVEL	2.295	1.591	.170	4.056		
DERIVED BY FORMULA	2.201	1.566	.173	3.940		
UNDERLYING PRES. RATE	2.538	1.759	.188	4.485		
PROPOSED	2.201	1.566	.173	3.940		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.569
IND. RATES				4.57	MINIMUM PREMIUM	
MAN. RATES	5.56	5.86	5.04	+ 4.57	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	1,203,454	32,559,628	2.705	1		56	65	256	378	
2012	1,057,564	34,873,666	3.297	4		52	56	207	319	
2013	1,118,397	34,501,527	3.084	3	1	33	60	213	310	
2014	1,099,512	44,928,156	4.086	3	1	47	58	186	295	
2015	982,642	15,529,665	1.580	1		15	35	216	267	
<b>TOTAL</b>	<b>5,461,569</b>	<b>162,392,642</b>	<b>2.973</b>	<b>12</b>	<b>2</b>	<b>203</b>	<b>274</b>	<b>1078</b>	<b>1569</b>	
O.D.		1,730,425	.031			1	1		2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	73,664		13,240,275	2,514,935	2,822,411	647		6,856,521	2,132,584	3,367,399	1,551,192
2012	765,600		11,726,136	2,170,600	3,395,973	11,537		8,869,411	1,871,912	4,966,579	1,095,918
2013	831,942	746,066	7,241,119	2,428,082	2,639,222	399,078	6,717,193	6,266,331	1,753,207	4,070,970	1,408,317
2014	1,925,643	857,897	9,939,155	3,340,038	2,082,448	4,924,235	6,311,152	7,968,359	4,291,025	2,043,691	1,244,513
2015	473,313		2,786,699	1,568,586	2,493,215	5,000		1,115,529	1,297,198	4,585,658	1,204,467
<b>TOTAL</b>	<b>4,070,162</b>	<b>1,603,963</b>	<b>44,933,384</b>	<b>12,022,241</b>	<b>13,433,269</b>	<b>5,340,497</b>	<b>13,028,345</b>	<b>31,076,151</b>	<b>11,345,926</b>	<b>19,034,297</b>	<b>6,504,407</b>
O.D.			455,749	93,240				1,126,296	50,000		5,140

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	84,566		15,757,334	3,090,853	3,911,854	813		9,192,142	2,834,205	4,663,849	1,455,018
2012	801,842	71,898	13,059,996	2,764,525	4,294,614	44,789	95,530	8,008,454	2,533,690	6,394,808	1,042,218
2013	1,138,772	145,131	8,519,999	3,151,896	3,314,457	926,597	953,015	6,789,441	2,509,842	4,997,376	1,340,718
2014	1,256,782	216,106	12,517,961	4,334,039	2,979,691	805,476	1,300,272	11,382,014	4,194,273	2,778,523	1,207,178
2015	527,531	97,080	5,899,493	2,901,919	2,466,335	28,513	189,605	4,703,296	2,787,044	3,515,572	1,176,764
<b>TOTAL</b>	<b>3,809,493</b>	<b>530,215</b>	<b>55,754,783</b>	<b>16,243,232</b>	<b>16,966,951</b>	<b>1,806,188</b>	<b>2,538,422</b>	<b>40,075,347</b>	<b>14,859,054</b>	<b>22,350,128</b>	<b>6,221,896</b>
O.D.	15	1,151	314,861	75,613	12,217	159	1,862	821,915	36,355	5,714	4,852

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	105,654,411	70,549,264	6,226,748			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-35,400,811	-22,346,809	18,790			
TOTAL LOSSES	70,253,600	48,202,455	6,245,538			
EXPECTED LOSSES	85,637,403	59,258,023	7,209,270			
CREDIBILITY	.41	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.286	.883	.114	2.283		
INDICATED (POST-TEST)	1.353	.929	.120	2.402		
PRES. ON RATE LEVEL	1.418	.981	.120	2.519		
DERIVED BY FORMULA	1.391	.929	.120	2.440		
UNDERLYING PRES. RATE	1.568	1.085	.132	2.785		
PROPOSED	1.391	.929	.120	2.440		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.829
IND. RATES				2.83	MINIMUM PREMIUM	
MAN. RATES	3.57	3.65	3.13	+ 2.83	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	5,832	448,719	7.694			1			2	3
2012	5,457	11,148,259	204.292		1	1			1	3
2013	5,290	414,738	7.840			1			1	2
2014	7,164	37,788	.527							
2015	7,871	6,215	.078							
<b>TOTAL</b>	<b>31,614</b>	<b>12,055,719</b>	<b>38.134</b>		<b>1</b>	<b>3</b>			<b>4</b>	<b>8</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			302,235		31,993			96,679		4,661	13,151
2012		856,359	632,327		2,620		8,295,046	1,348,270		6,540	7,097
2013			227,924		19,036			103,211		58,912	5,655
2014											37,788
2015											6,215
<b>TOTAL</b>		<b>856,359</b>	<b>1,162,486</b>		<b>53,649</b>		<b>8,295,046</b>	<b>1,548,160</b>		<b>70,113</b>	<b>69,906</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			370,842		44,342			163,774		6,456	12,336
2012		88,833	264,432	1,651	6,173		819,707	831,116	5,889	16,202	6,749
2013	65	1,856	262,564	6,794	29,592	849	2,892	170,919	8,431	72,941	5,384
2014											36,654
2015											6,072
<b>TOTAL</b>	<b>65</b>	<b>90,689</b>	<b>897,838</b>	<b>8,445</b>	<b>80,107</b>	<b>849</b>	<b>822,599</b>	<b>1,165,809</b>	<b>14,320</b>	<b>95,599</b>	<b>67,195</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,977,849	196,471	67,195			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-591,364	-185,535	162			
TOTAL LOSSES	2,386,485	12,936	67,357			
EXPECTED LOSSES	1,473,529	506,456	50,899			
CREDIBILITY	.01	.04	.05			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	7.549	.041	.213	7.803		
INDICATED (POST-TEST)	7.942	.043	.224	8.209		
PRES. ON RATE LEVEL	4.215	1.449	.146	5.810		
DERIVED BY FORMULA	4.252	1.393	.150	5.795		
UNDERLYING PRES. RATE	4.661	1.602	.161	6.424		
PROPOSED	4.263	1.397	.150	5.810		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	6.738
IND. RATES				6.74	MINIMUM PREMIUM	
MAN. RATES	7.76	8.21	7.22	+ 6.74	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	3,888	51,336	1,320						2	2
2012	7,854	81,162	1,033						2	2
2013	11,477	66,077	.575						4	4
2014	3,429	237,085	6.914			1			1	2
2015	1,500	99,957	6.663				1		4	5
<b>TOTAL</b>	<b>28,148</b>	<b>535,617</b>	<b>1.903</b>			<b>1</b>	<b>1</b>		<b>13</b>	<b>15</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					15,238					9,455	26,643
2012					49,367					30,309	1,486
2013					42,418					11,617	12,042
2014			174,000		7,547			36,000		8,623	10,915
2015				44,827	18,861				20,000	15,935	334
<b>TOTAL</b>			<b>174,000</b>	<b>44,827</b>	<b>133,431</b>			<b>36,000</b>	<b>20,000</b>	<b>75,939</b>	<b>51,420</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					21,120					13,095	24,991
2012		15	1,029	883	60,661		5	420	602	38,790	1,413
2013		63	3,404	2,669	48,256		10	753	725	13,711	11,464
2014	35	2,308	192,707	11,756	19,265	115	2,369	56,169	4,314	11,297	10,588
2015	25	760	55,721	46,311	20,899	96	928	23,463	20,531	13,918	326
<b>TOTAL</b>	<b>60</b>	<b>3,146</b>	<b>252,861</b>	<b>61,619</b>	<b>170,201</b>	<b>211</b>	<b>3,312</b>	<b>80,805</b>	<b>26,172</b>	<b>90,811</b>	<b>48,782</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	340,395	348,603	48,782			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-485,350	-224,422	63			
TOTAL LOSSES		124,381	48,845			
EXPECTED LOSSES	1,136,616	563,242	38,281			
CREDIBILITY	.01	.03	.05			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.442	.174	.616		
INDICATED (POST-TEST)	.000	.465	.183	.648		
PRES. ON RATE LEVEL	3.652	1.810	.123	5.585		
DERIVED BY FORMULA	3.615	1.770	.126	5.511		
UNDERLYING PRES. RATE	4.038	2.001	.136	6.175		
PROPOSED	3.615	1.770	.126	5.511		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	6.391
IND. RATES				6.39	MINIMUM PREMIUM	
MAN. RATES	7.76	8.04	6.94	+ 6.39	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	351,374	5,720,959	1.628			12	17	46	75	
2012	327,172	3,779,802	1.155			9	8	40	57	
2013	297,493	7,902,790	2.656			12	5	53	70	
2014	313,649	6,063,782	1.933			10	8	46	65	
2015	307,904	5,652,367	1.835			5	12	48	65	
<b>TOTAL</b>	<b>1,597,592</b>	<b>29,119,700</b>	<b>1.823</b>			<b>48</b>	<b>50</b>	<b>233</b>	<b>332</b>	
O.D.		246								

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			2,200,290	633,579	653,197			1,061,018	303,903	540,652	328,320
2012			1,615,202	347,922	453,482			438,938	198,872	498,332	227,054
2013			2,668,637	266,334	876,918			2,413,036	295,096	946,153	436,616
2014	1,041		2,300,076	436,451	585,244			1,513,960	147,763	828,630	250,617
2015			1,263,494	339,053	1,216,963			702,762	499,770	1,378,326	251,999
<b>TOTAL</b>	<b>1,041</b>		<b>10,047,699</b>	<b>2,023,339</b>	<b>3,785,804</b>			<b>6,129,714</b>	<b>1,445,404</b>	<b>4,192,093</b>	<b>1,494,606</b>
O.D.											246

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			2,699,755	778,669	905,328			1,797,363	403,888	748,804	307,964
2012		10,598	1,926,877	440,588	581,727		8,767	734,586	267,813	645,949	215,928
2013	700	22,055	3,009,502	426,119	1,093,501	17,148	59,387	3,498,399	505,450	1,196,659	415,658
2014	1,605	33,881	2,816,855	686,976	773,633	4,436	91,470	2,221,439	370,530	959,586	243,098
2015	2,139	40,499	2,401,654	1,062,568	1,142,803	9,156	90,800	2,068,828	984,925	1,129,918	246,203
<b>TOTAL</b>	<b>4,444</b>	<b>107,033</b>	<b>12,854,643</b>	<b>3,394,920</b>	<b>4,496,992</b>	<b>30,740</b>	<b>250,424</b>	<b>10,320,615</b>	<b>2,532,606</b>	<b>4,680,916</b>	<b>1,428,851</b>
O.D.											234

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	23,567,899	15,105,434	1,429,085	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,655,258	-4,502,584	3,989	
TOTAL LOSSES	15,912,641	10,602,850	1,433,074	
EXPECTED LOSSES	18,627,923	12,013,890	1,485,761	
CREDIBILITY	.18	.49	.73	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.996	.664	.090	1.750
INDICATED (POST-TEST)	1.048	.699	.095	1.842
PRES. ON RATE LEVEL	1.055	.680	.084	1.819
DERIVED BY FORMULA	1.054	.689	.092	1.835
UNDERLYING PRES. RATE	1.166	.752	.093	2.011
PROPOSED	1.054	.689	.092	1.835

  

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.128
IND. RATES				2.13	MINIMUM PREMIUM	
MAN. RATES	2.61	2.70	2.26	+ 2.13	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	185,447	11,052,177	5.959		1	20	15	67	103
2012	188,885	8,662,353	4.586			16	25	59	100
2013	209,042	10,384,574	4.967			20	25	61	106
2014	223,464	5,817,454	2.603			10	13	76	99
2015	250,489	5,258,708	2.099			4	12	74	90
<b>TOTAL</b>	<b>1,057,327</b>	<b>41,175,266</b>	<b>3.894</b>		<b>1</b>	<b>70</b>	<b>90</b>	<b>337</b>	<b>498</b>
O.D.		27,526	.002					1	1

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011		226,731	4,927,006	641,766	792,967		619,592	2,101,118	371,868	997,933	373,196
2012			3,339,209	1,072,777	763,433			1,784,671	704,924	625,929	371,410
2013			4,570,533	1,357,528	1,025,675			1,312,000	844,148	940,948	333,742
2014			2,029,597	604,856	688,692			653,849	491,869	918,285	430,306
2015			706,587	558,696	998,195			742,008	625,236	1,385,071	242,915
<b>TOTAL</b>		<b>226,731</b>	<b>15,572,932</b>	<b>4,235,623</b>	<b>4,268,962</b>		<b>619,592</b>	<b>6,593,646</b>	<b>3,038,045</b>	<b>4,868,166</b>	<b>1,751,569</b>
O.D.					27,000					99	427

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011		228,723	5,882,177	788,729	1,099,049		780,942	3,158,989	494,214	1,382,134	350,058
2012		21,909	3,998,964	1,335,316	992,026		35,353	2,961,159	929,364	832,742	353,211
2013	1,280	40,687	5,547,221	1,751,412	1,366,270	10,771	40,025	2,341,356	1,121,125	1,185,196	317,722
2014	454	32,063	2,668,360	865,528	874,950	2,527	51,978	1,354,512	654,107	1,033,930	417,397
2015	1,515	29,883	1,880,753	1,055,654	935,539	8,887	87,594	2,025,956	1,064,047	1,139,750	237,328
<b>TOTAL</b>	<b>3,249</b>	<b>353,265</b>	<b>19,977,475</b>	<b>5,796,639</b>	<b>5,267,834</b>	<b>22,185</b>	<b>995,892</b>	<b>11,841,972</b>	<b>4,262,857</b>	<b>5,573,752</b>	<b>1,675,716</b>
O.D.		40	2,169	1,699	30,716			7	5	116	406

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	33,196,254	20,933,618	1,676,122		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-12,435,626	-6,779,025	7,394		
TOTAL LOSSES	20,760,628	14,154,593	1,683,516		
EXPECTED LOSSES	30,863,375	18,376,343	2,410,706		
CREDIBILITY	.14	.37	.56		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	1.964	1.339	.159	3.462	
INDICATED (POST-TEST)	2.066	1.409	.167	3.642	
PRES. ON RATE LEVEL	2.640	1.572	.206	4.418	
DERIVED BY FORMULA	2.560	1.512	.184	4.256	
UNDERLYING PRES. RATE	2.919	1.738	.228	4.885	
PROPOSED	2.560	1.512	.184	4.256	
<b>IND. RATES</b>					
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE
IND. RATES				4.94	MINIMUM PREMIUM
MAN. RATES	5.94	6.28	5.49	+ 4.94	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	81,540	3,028,798	3.714			8	8	36	52
2012	85,750	3,286,462	3.832			7	5	34	46
2013	79,516	1,487,717	1.870			1	6	27	34
2014	85,203	508,336	.596				4	19	23
2015	88,710	2,243,582	2.529			1	4	30	35
<b>TOTAL</b>	<b>420,719</b>	<b>10,554,895</b>	<b>2.509</b>			<b>17</b>	<b>27</b>	<b>146</b>	<b>190</b>
O.D.		1,263							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,365,288	267,323	355,978			476,581	107,978	353,364	102,286
2012			1,479,402	121,147	326,455			619,146	188,337	439,010	112,965
2013			183,477	201,872	482,336			45,788	35,995	456,749	81,500
2014				136,516	151,465				44,203	75,334	100,818
2015			287,460	248,539	462,086			68,480	141,708	880,839	154,470
<b>TOTAL</b>			<b>3,315,627</b>	<b>975,397</b>	<b>1,778,320</b>			<b>1,209,995</b>	<b>518,221</b>	<b>2,205,296</b>	<b>552,039</b>
O.D.											1,263

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,675,209	328,540	493,385			807,329	143,502	489,410	95,944
2012		9,645	1,752,388	163,038	421,751		12,242	1,027,012	255,436	571,977	107,430
2013	51	2,562	283,124	269,015	561,107	375	1,792	110,418	73,486	541,918	77,588
2014	10	1,228	98,618	167,004	162,810	41	822	31,096	52,682	81,656	97,793
2015	682	13,400	845,584	478,533	430,004	2,602	21,083	607,210	444,321	665,743	150,917
<b>TOTAL</b>	<b>743</b>	<b>26,835</b>	<b>4,654,923</b>	<b>1,406,130</b>	<b>2,069,057</b>	<b>3,018</b>	<b>35,939</b>	<b>2,583,065</b>	<b>969,427</b>	<b>2,350,704</b>	<b>529,672</b>
O.D.											1,202

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,304,523	6,795,318	530,874			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,901,878	-1,887,473	1,722			
TOTAL LOSSES	3,402,645	4,907,845	532,596			
EXPECTED LOSSES	9,592,393	5,073,871	605,835			
CREDIBILITY	.07	.20	.30			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.809	1.167	.127	2.103		
INDICATED (POST-TEST)	.851	1.228	.134	2.213		
PRES. ON RATE LEVEL	2.062	1.091	.130	3.283		
DERIVED BY FORMULA	1.977	1.118	.131	3.226		
UNDERLYING PRES. RATE	2.280	1.206	.144	3.630		
PROPOSED	1.977	1.118	.131	3.226		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.741
IND. RATES				3.74	MINIMUM PREMIUM	
MAN. RATES	4.76	4.82	4.08	+ 3.74	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	50,214	1,594,721	3.175	1		1	5	41	48
2012	40,834	1,619,408	3.965			2	7	19	28
2013	42,214	2,826,361	6.695			5	9	27	41
2014	47,217	1,434,742	3.038			2	6	18	26
2015	49,057	1,039,317	2.118			2	1	25	28
<b>TOTAL</b>	<b>229,536</b>	<b>8,514,549</b>	<b>3.709</b>	<b>1</b>		<b>12</b>	<b>28</b>	<b>130</b>	<b>171</b>

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	46,063		131,009	272,766	468,940			20,615	128,947	406,031	120,350
2012			451,641	314,958	121,817			222,817	215,997	190,111	102,067
2013			1,118,244	452,531	244,212			450,668	253,544	233,450	73,712
2014			320,127	145,890	106,146			192,382	406,397	170,001	93,799
2015			312,332	21,634	305,634			98,094	11,265	229,511	60,847
<b>TOTAL</b>	<b>46,063</b>		<b>2,333,353</b>	<b>1,207,779</b>	<b>1,246,749</b>			<b>984,576</b>	<b>1,016,150</b>	<b>1,229,104</b>	<b>450,775</b>

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	52,880		160,748	335,229	649,952			34,922	171,370	562,352	112,888
2012		3,000	550,403	386,400	158,555		4,539	378,903	280,811	249,212	97,066
2013	311	10,152	1,373,263	567,649	330,063	3,687	13,483	788,892	336,163	299,758	70,174
2014	72	5,297	443,773	188,699	139,125	885	18,060	499,234	430,364	218,343	90,985
2015	519	9,301	539,977	214,763	278,175	1,165	10,913	257,048	108,900	178,139	59,448
<b>TOTAL</b>	<b>53,782</b>	<b>27,750</b>	<b>3,068,164</b>	<b>1,692,740</b>	<b>1,555,870</b>	<b>5,737</b>	<b>46,995</b>	<b>1,958,999</b>	<b>1,327,608</b>	<b>1,507,804</b>	<b>430,561</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	5,161,427	6,084,022	430,561		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-2,464,962	-1,944,945	1,695		
TOTAL LOSSES	2,696,465	4,139,077	432,256		
EXPECTED LOSSES	6,029,911	5,224,240	592,203		
CREDIBILITY	.05	.13	.20		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	1.175	1.803	.188	3.166	
INDICATED (POST-TEST)	1.236	1.897	.198	3.331	
PRES. ON RATE LEVEL	2.376	2.059	.233	4.668	
DERIVED BY FORMULA	2.319	2.038	.226	4.583	
UNDERLYING PRES. RATE	2.627	2.276	.258	5.161	
PROPOSED	2.319	2.038	.226	4.583	
<b>IND. RATES</b>					
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE
IND. RATES				5.32	MINIMUM PREMIUM
MAN. RATES	6.27	6.61	5.80	+ 5.32	PRESENT

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	91,127	3,703,713	4.064			8	11	42	61
2012	94,980	3,483,871	3.668			4	11	53	68
2013	104,853	2,897,781	2.763			5	11	41	57
2014	109,641	3,029,810	2.763			4	8	35	47
2015	126,420	4,912,823	3.886			6	10	43	59
<b>TOTAL</b>	<b>527,021</b>	<b>18,027,998</b>	<b>3.421</b>			<b>27</b>	<b>51</b>	<b>214</b>	<b>292</b>
O.D.		1,054						1	1

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,492,301	611,111	271,307			215,457	354,495	513,109	245,933
2012			879,522	519,783	502,351			486,259	249,142	580,474	266,340
2013			897,950	474,374	296,152			199,879	489,301	360,556	179,569
2014			609,180	562,661	302,081			295,320	768,193	317,825	174,550
2015			1,163,712	710,175	527,136			976,338	416,586	925,764	193,112
<b>TOTAL</b>			<b>5,042,665</b>	<b>2,878,104</b>	<b>1,899,027</b>			<b>2,173,253</b>	<b>2,277,717</b>	<b>2,697,728</b>	<b>1,059,504</b>
O.D.					270					784	

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,831,053	751,055	376,032			364,984	471,124	710,651	230,685
2012		5,710	1,036,714	643,822	633,288		8,938	749,169	333,376	751,909	253,289
2013	247	8,513	1,132,676	590,930	382,242	1,640	7,622	437,511	612,520	450,285	170,950
2014	157	11,816	1,000,236	672,386	386,354	1,452	29,693	839,039	807,055	404,663	169,314
2015	1,434	35,265	2,114,097	986,270	630,312	9,696	101,217	2,154,718	789,063	812,422	188,670
<b>TOTAL</b>	<b>1,838</b>	<b>61,304</b>	<b>7,114,776</b>	<b>3,644,463</b>	<b>2,408,228</b>	<b>12,788</b>	<b>147,470</b>	<b>4,545,421</b>	<b>3,013,138</b>	<b>3,129,930</b>	<b>1,012,908</b>
O.D.					374					1,086	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,883,597	12,197,219	1,012,908			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,201,804	-3,673,034	3,594			
TOTAL LOSSES	6,681,793	8,524,185	1,016,502			
EXPECTED LOSSES	12,927,825	9,965,967	1,164,717			
CREDIBILITY	.09	.23	.35			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.268	1.617	.193	3.078		
INDICATED (POST-TEST)	1.334	1.701	.203	3.238		
PRES. ON RATE LEVEL	2.219	1.710	.200	4.129		
DERIVED BY FORMULA	2.139	1.708	.201	4.048		
UNDERLYING PRES. RATE	2.453	1.891	.221	4.565		
PROPOSED	2.139	1.708	.201	4.048		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.694
IND. RATES				4.69	MINIMUM PREMIUM	
MAN. RATES	5.62	5.90	5.13	+ 4.69	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	78,156	1,861,217	2,381			4	5	21	30
2012	71,051	1,258,246	1,770			3	2	9	14
2013	69,202	3,884,077	5,612			4	14	19	37
2014	78,632	3,095,691	3,936			9	1	18	28
2015	83,049	1,246,800	1,501				2	20	22
<b>TOTAL</b>	<b>380,090</b>	<b>11,346,031</b>	<b>2,985</b>			<b>20</b>	<b>24</b>	<b>87</b>	<b>131</b>
O.D.		450							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			847,393	236,657	174,906			171,999	136,468	188,713	105,081
2012			484,547	132,834	204,278			140,114	114,208	96,900	85,365
2013			1,014,781	496,023	198,828			1,043,220	651,259	394,816	85,150
2014			1,768,810	15,000	448,793			646,179		161,264	55,645
2015				95,531	515,692				82,197	424,166	129,214
<b>TOTAL</b>			<b>4,115,531</b>	<b>976,045</b>	<b>1,542,497</b>			<b>2,001,512</b>	<b>984,132</b>	<b>1,265,859</b>	<b>460,455</b>
O.D.											450

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,039,750	290,851	242,418			291,366	181,366	261,367	98,566
2012		3,205	581,002	167,817	258,627		2,831	236,657	148,673	127,396	81,182
2013	258	8,588	1,152,973	610,436	272,917	7,071	26,447	1,540,169	837,227	518,586	81,063
2014	368	24,913	2,052,275	196,060	572,767	2,069	42,548	1,009,174	78,290	209,543	53,976
2015	519	6,964	480,906	349,738	423,335	1,066	8,032	254,567	219,261	319,065	126,242
<b>TOTAL</b>	<b>1,145</b>	<b>43,670</b>	<b>5,306,906</b>	<b>1,614,902</b>	<b>1,770,064</b>	<b>10,206</b>	<b>79,858</b>	<b>3,331,933</b>	<b>1,464,817</b>	<b>1,435,957</b>	<b>441,029</b>
O.D.											422

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,773,718	6,285,740	441,451			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,513,257	-1,347,458	1,279			
TOTAL LOSSES	6,260,461	4,938,282	442,730			
EXPECTED LOSSES	6,176,463	3,629,860	440,904			
CREDIBILITY	.07	.19	.28			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.647	1.299	.116	3.062		
INDICATED (POST-TEST)	1.733	1.367	.122	3.222		
PRES. ON RATE LEVEL	1.469	.864	.105	2.438		
DERIVED BY FORMULA	1.487	.960	.110	2.557		
UNDERLYING PRES. RATE	1.625	.955	.116	2.696		
PROPOSED	1.487	.960	.110	2.557		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.965
IND. RATES				2.97	MINIMUM PREMIUM	
MAN. RATES	2.79	3.25	3.03	+ 2.97	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	536,785	25,368,382	4.725	1		47	55	227	330	
2012	534,132	20,689,986	3.873	3	2	25	57	197	284	
2013	565,336	21,202,085	3.750	2		33	52	208	295	
2014	607,797	22,567,769	3.713		1	31	47	179	258	
2015	660,252	15,754,454	2.386	1	1	9	45	211	267	
<b>TOTAL</b>	<b>2,904,302</b>	<b>105,582,676</b>	<b>3.635</b>	<b>7</b>	<b>4</b>	<b>145</b>	<b>256</b>	<b>1022</b>	<b>1434</b>	
O.D.		18,610						1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	244,256		9,209,690	2,478,654	2,527,261	159		4,580,097	3,117,817	2,019,788	1,190,660
2012	884,734	716,361	6,068,229	2,587,802	2,773,433	46,079	92,354	2,406,807	1,752,937	2,421,532	939,718
2013	234,787		7,218,928	1,925,199	1,831,564	56,935		3,870,331	2,124,014	2,649,523	1,290,804
2014		229,833	6,654,051	2,592,805	2,640,623		531,043	4,547,480	1,648,191	2,494,532	1,229,211
2015	330,411	43,374	1,552,103	2,066,328	2,254,746	5,563	2,201,704	495,231	2,767,968	2,952,729	1,084,297
<b>TOTAL</b>	<b>1,694,188</b>	<b>989,568</b>	<b>30,703,001</b>	<b>11,650,788</b>	<b>12,027,627</b>	<b>108,736</b>	<b>2,825,101</b>	<b>15,899,946</b>	<b>11,410,927</b>	<b>12,538,104</b>	<b>5,734,690</b>
O.D.					2,206					4,217	12,187

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	280,406		11,137,827	3,046,094	3,502,787	200		7,617,851	4,135,439	2,797,405	1,116,839
2012	926,616	1,122,341	7,205,027	3,222,524	3,510,415	178,890	180,244	3,904,202	2,302,395	3,153,209	893,672
2013	322,789	62,457	8,495,712	2,520,307	2,384,638	156,997	108,121	6,330,063	2,850,542	3,323,473	1,228,845
2014	1,455	288,502	8,708,389	3,512,369	3,273,081	13,153	999,474	6,816,058	2,245,303	2,956,095	1,192,335
2015	368,984	89,904	5,007,450	3,005,179	2,219,029	61,216	999,989	3,962,381	2,785,974	2,457,739	1,059,358
<b>TOTAL</b>	<b>1,900,250</b>	<b>1,563,204</b>	<b>40,554,405</b>	<b>15,306,473</b>	<b>14,889,950</b>	<b>410,456</b>	<b>2,287,828</b>	<b>28,630,555</b>	<b>14,319,653</b>	<b>14,687,921</b>	<b>5,491,049</b>
O.D.					3,058					5,841	11,699

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	75,346,698	59,212,896	5,502,748		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-30,131,858	-18,253,228	20,815		
TOTAL LOSSES	45,214,840	40,959,668	5,523,563		
EXPECTED LOSSES	74,466,302	49,315,047	6,970,325		
CREDIBILITY	.27	.73	1.00		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	1.557	1.410	.190	3.157	
INDICATED (POST-TEST)	1.538	1.483	.200	3.321	
PRES. ON RATE LEVEL	2.319	1.536	.217	4.072	
DERIVED BY FORMULA	2.135	1.497	.200	3.832	
UNDERLYING PRES. RATE	2.564	1.698	.240	4.502	
PROPOSED	2.135	1.497	.200	3.832	
<b>IND. RATES</b>					
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE
IND. RATES				4.44	MINIMUM PREMIUM
MAN. RATES	5.98	5.98	5.06	+ 4.44	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	420,643	26,194,540	6.227	1		35	67	325	428
2012	415,095	29,191,340	7.032			40	95	296	431
2013	417,772	23,433,101	5.609			29	89	304	422
2014	446,422	23,123,511	5.179	1		25	77	284	387
2015	475,595	17,953,766	3.775	1		5	66	310	382
<b>TOTAL</b>	<b>2,175,527</b>	<b>119,896,258</b>	<b>5.511</b>	<b>3</b>		<b>134</b>	<b>394</b>	<b>1519</b>	<b>2050</b>
O.D.		23,687	.001					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	3,000		6,819,064	2,861,308	2,267,216	852,561		4,164,443	4,768,359	3,452,296	1,006,293
2012			8,171,216	4,319,462	2,260,267			5,741,718	4,608,086	3,035,446	1,055,145
2013			4,977,833	4,190,750	2,606,676			2,703,153	3,645,351	4,249,827	1,059,511
2014	328,796		4,167,224	3,862,554	2,849,434	187,763		2,700,927	3,399,126	4,465,438	1,162,249
2015	40,000		1,220,669	3,170,310	3,331,555	14,759		1,656,998	3,474,271	4,036,092	1,009,112
<b>TOTAL</b>	<b>371,796</b>		<b>25,356,006</b>	<b>18,404,384</b>	<b>13,315,148</b>	<b>1,055,083</b>		<b>16,967,239</b>	<b>19,895,193</b>	<b>19,239,099</b>	<b>5,292,310</b>
O.D.					15,769					4,844	3,074

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	3,234		8,235,079	3,504,560	3,142,363	1,006,431		6,198,643	6,156,879	4,781,423	943,903
2012		52,888	9,680,158	5,322,775	2,922,768		110,476	9,220,925	5,978,988	4,019,068	1,003,443
2013	1,378	51,574	6,621,467	5,147,340	3,263,027	22,196	91,530	5,326,447	4,717,202	5,240,354	1,008,654
2014	352,260	83,875	7,024,909	4,741,669	3,434,509	147,090	233,193	6,287,460	4,106,034	5,067,791	1,127,382
2015	48,609	95,344	6,434,313	4,451,306	3,177,329	51,012	273,761	6,455,514	4,222,829	3,458,903	985,902
<b>TOTAL</b>	<b>405,481</b>	<b>283,681</b>	<b>37,995,926</b>	<b>23,167,650</b>	<b>15,939,996</b>	<b>1,226,729</b>	<b>708,960</b>	<b>33,488,989</b>	<b>25,181,932</b>	<b>22,567,539</b>	<b>5,069,284</b>
O.D.		7	452	354	20,453		3	261	253	5,885	2,936

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	74,110,489	86,884,062	5,072,220			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-28,655,169	-25,192,602	17,465			
TOTAL LOSSES	45,455,320	61,691,460	5,089,685			
EXPECTED LOSSES	70,552,340	67,854,687	6,004,455			
CREDIBILITY	.22	.60	.90			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.089	2.836	.234	5.159		
INDICATED (POST-TEST)	2.198	2.983	.246	5.427		
PRES. ON RATE LEVEL	2.933	2.821	.249	6.003		
DERIVED BY FORMULA	2.771	2.918	.246	5.935		
UNDERLYING PRES. RATE	3.243	3.119	.276	6.638		
PROPOSED	2.771	2.918	.246	5.935		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	6.883
IND. RATES				6.88	MINIMUM PREMIUM	
MAN. RATES	8.25	8.70	7.46	+ 6.88	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	273,070	11,769,701	4.310			22	39	150	211
2012	252,764	12,673,273	5.013	1		21	38	109	169
2013	247,785	12,532,900	5.057		1	20	33	92	146
2014	265,639	11,746,666	4.422	4		14	27	94	139
2015	276,363	6,021,799	2.178	1		5	20	106	132
<b>TOTAL</b>	<b>1,315,621</b>	<b>54,744,339</b>	<b>4.161</b>	<b>6</b>	<b>1</b>	<b>82</b>	<b>157</b>	<b>551</b>	<b>797</b>
O.D.		1,244							

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			4,303,568	1,668,273	1,230,854			1,791,383	988,736	1,434,722	352,165
2012	1,687		4,706,852	1,830,176	808,660	884		2,170,281	1,405,503	1,240,257	508,973
2013		466,449	4,747,162	1,550,099	762,859		1,308,822	1,732,410	873,452	853,412	238,235
2014	492,478		3,460,605	1,419,074	1,023,720			2,595,856	865,486	1,514,484	374,963
2015	3,000		816,511	1,011,532	1,197,929			442,415	638,749	1,524,573	387,090
<b>TOTAL</b>	<b>497,165</b>	<b>466,449</b>	<b>18,034,698</b>	<b>7,479,154</b>	<b>5,024,022</b>	<b>884</b>	<b>1,308,822</b>	<b>8,732,345</b>	<b>4,771,926</b>	<b>6,567,448</b>	<b>1,861,426</b>
O.D.											1,244

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			5,249,509	2,050,309	1,705,969			2,958,339	1,314,029	1,987,099	330,331
2012	1,767	30,081	5,506,873	2,261,260	1,071,049	3,432	39,871	3,331,895	1,833,733	1,631,941	484,033
2013	1,319	262,107	5,772,564	1,963,151	1,079,222	14,225	757,799	3,090,549	1,169,835	1,099,190	226,800
2014	526,712	51,159	4,290,905	1,832,732	1,343,016	6,223	128,165	3,239,555	1,187,231	1,750,397	363,714
2015	5,200	40,536	2,596,422	1,546,526	1,170,161	8,072	76,893	1,858,423	1,102,731	1,227,896	378,187
<b>TOTAL</b>	<b>534,998</b>	<b>383,883</b>	<b>23,416,273</b>	<b>9,653,978</b>	<b>6,369,417</b>	<b>31,952</b>	<b>1,002,728</b>	<b>14,478,761</b>	<b>6,607,559</b>	<b>7,696,523</b>	<b>1,783,065</b>
O.D.											1,209

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	39,848,595	30,327,477	1,784,274			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-16,373,686	-9,635,641	6,112			
TOTAL LOSSES	23,474,909	20,691,836	1,790,386			
EXPECTED LOSSES	40,113,284	25,865,109	2,157,618			
CREDIBILITY	.16	.43	.65			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.784	1.573	.136	3.493		
INDICATED (POST-TEST)	1.377	1.655	.143	3.675		
PRES. ON RATE LEVEL	2.758	1.778	.148	4.684		
DERIVED BY FORMULA	2.617	1.725	.145	4.487		
UNDERLYING PRES. RATE	3.049	1.966	.164	5.179		
PROPOSED	2.617	1.725	.145	4.487		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	5.204
IND. RATES				5.20	MINIMUM PREMIUM	
MAN. RATES	6.41	6.74	5.82	+ 5.20	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	215,928	12,076,362	5.592			20	16	68	104
2012	224,046	11,598,314	5.176			14	26	66	106
2013	206,936	8,487,413	4.101			18	17	50	85
2014	216,265	13,359,402	6.177			19	15	68	104
2015	262,963	8,061,354	3.065			13	8	81	102
<b>TOTAL</b>	<b>1,126,138</b>	<b>53,582,845</b>	<b>4.758</b>			<b>84</b>	<b>82</b>	<b>333</b>	<b>501</b>
O.D.		1,122							

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			4,597,038	619,748	814,666			4,361,465	302,649	1,020,324	360,472
2012			3,249,115	1,198,098	1,114,447			2,619,710	2,174,352	776,235	466,357
2013			3,651,546	792,111	847,157			1,400,396	418,418	752,737	625,048
2014	1,504,456		3,923,869	1,022,637	1,417,349	49,161		1,403,896	2,522,698	1,202,165	313,171
2015			2,717,409	385,165	1,621,334			1,137,510	177,840	1,556,394	465,702
<b>TOTAL</b>	<b>1,504,456</b>		<b>18,138,977</b>	<b>4,017,759</b>	<b>5,814,953</b>	<b>49,161</b>		<b>10,922,977</b>	<b>5,595,957</b>	<b>5,307,855</b>	<b>2,230,750</b>
O.D.											1,122

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			5,049,291	761,670	1,129,126			4,048,578	402,222	1,413,148	338,123
2012		20,120	3,661,902	1,451,632	1,420,289		38,344	3,195,663	2,376,827	1,043,611	443,506
2013	1,017	32,012	4,384,453	1,061,744	1,114,411	11,497	40,730	2,393,514	608,087	950,187	595,046
2014	1,493,845	61,615	5,109,118	1,531,434	1,767,563	39,101	125,879	3,424,471	2,673,881	1,519,266	303,776
2015	3,552	71,663	4,089,290	1,480,395	1,619,308	11,532	115,496	2,532,456	881,680	1,264,308	454,991
<b>TOTAL</b>	<b>1,498,414</b>	<b>185,410</b>	<b>22,294,054</b>	<b>6,286,875</b>	<b>7,050,697</b>	<b>62,130</b>	<b>320,449</b>	<b>15,594,682</b>	<b>6,942,697</b>	<b>6,190,520</b>	<b>2,135,442</b>
O.D.											1,058

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	39,955,139	26,470,789	2,136,500			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-14,659,769	-7,371,721	7,019			
TOTAL LOSSES	25,295,370	19,099,068	2,143,519			
EXPECTED LOSSES	36,306,690	19,966,426	2,342,367			
CREDIBILITY	.14	.39	.58			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.246	1.696	.190	4.132		
INDICATED (POST-TEST)	2.363	1.784	.200	4.347		
PRES. ON RATE LEVEL	2.916	1.604	.187	4.707		
DERIVED BY FORMULA	2.839	1.674	.195	4.708		
UNDERLYING PRES. RATE	3.224	1.773	.208	5.205		
PROPOSED	2.838	1.674	.195	4.707		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	5.459
IND. RATES				5.46	MINIMUM PREMIUM	
MAN. RATES	6.59	6.86	5.85	+ 5.46	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	120,666	6,263,493	5.190	1		11	9	27	48	
2012	126,669	11,565,050	9.130	1	1	19	9	34	64	
2013	134,639	10,472,512	7.778			6	16	26	48	
2014	166,609	6,224,640	3.736			15	10	25	50	
2015	168,870	4,871,016	2.884	1		3	6	33	43	
<b>TOTAL</b>	<b>717,453</b>	<b>39,396,711</b>	<b>5.491</b>	<b>3</b>	<b>1</b>	<b>54</b>	<b>50</b>	<b>145</b>	<b>253</b>	
O.D.		1,266								

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	24,526		3,094,566	236,371	460,492			1,745,709	160,831	338,556	202,442
2012	741,816	89,482	5,235,658	449,745	330,821	393	134,858	3,459,512	529,613	298,407	294,745
2013			2,041,525	681,721	329,902			6,482,097	241,410	562,769	133,088
2014			3,481,545	297,164	323,947			1,414,987	256,971	351,687	98,339
2015	498,824		1,021,663	322,485	583,531	1,080		768,636	776,040	535,090	363,667
<b>TOTAL</b>	<b>1,265,166</b>	<b>89,482</b>	<b>14,874,957</b>	<b>1,987,486</b>	<b>2,028,693</b>	<b>1,473</b>	<b>134,858</b>	<b>13,870,941</b>	<b>1,964,865</b>	<b>2,086,509</b>	<b>1,092,281</b>
O.D.											1,266

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	28,156		3,772,908	290,501	638,241			2,865,766	213,744	468,900	189,891
2012	776,932	168,198	6,018,573	586,585	477,741	1,525	257,090	5,208,820	716,919	427,625	280,302
2013	444	14,556	1,969,329	850,694	451,081	8,276	29,132	1,714,669	368,119	706,489	126,700
2014	729	48,114	4,026,361	572,612	581,065	4,644	95,495	2,304,226	417,066	474,747	95,389
2015	552,454	28,681	1,673,899	684,760	610,443	10,496	94,889	1,990,637	860,661	548,673	355,303
<b>TOTAL</b>	<b>1,358,715</b>	<b>259,549</b>	<b>17,461,070</b>	<b>2,985,152</b>	<b>2,758,571</b>	<b>24,941</b>	<b>476,606</b>	<b>14,084,118</b>	<b>2,576,509</b>	<b>2,626,434</b>	<b>1,047,585</b>
O.D.											1,237

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	33,664,999	10,946,666	1,048,822			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-17,601,538	-4,264,336	3,985			
TOTAL LOSSES	16,063,461	6,682,330	1,052,807			
EXPECTED LOSSES	43,757,458	11,579,691	1,291,415			
CREDIBILITY	.11	.29	.43			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.239	.931	.147	3.317		
INDICATED (POST-TEST)	2.355	.979	.155	3.489		
PRES. ON RATE LEVEL	5.516	1.460	.162	7.138		
DERIVED BY FORMULA	5.168	1.321	.159	6.648		
UNDERLYING PRES. RATE	6.099	1.614	.180	7.893		
PROPOSED	5.168	1.321	.159	6.648		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	7.710
IND. RATES				7.71	MINIMUM PREMIUM	
MAN. RATES	10.80	10.67	8.87	+ 7.71	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	109,252	7,513,612	6.877	1		6	16	13	36	
2012	150,679	4,300,784	2.854	2		4	17	20	43	
2013	140,331	3,175,606	2.262			4	14	21	39	
2014	137,422	2,862,090	2.082	2		5	8	20	35	
2015	143,305	3,354,135	2.340	1		1	4	18	24	
<b>TOTAL</b>	<b>680,989</b>	<b>21,206,227</b>	<b>3.114</b>	<b>6</b>		<b>20</b>	<b>59</b>	<b>92</b>	<b>177</b>	
O.D.		1,597								

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,306,459	460,839	110,405	159,428		4,531,728	606,113	221,267	117,373
2012	1,022,687		1,090,616	573,482	396,492	393		395,157	312,788	255,492	253,677
2013			849,512	750,175	260,310			108,908	859,228	235,299	112,174
2014	256,000		1,127,319	352,200	332,915	3,971		260,540	151,185	214,983	162,977
2015	719,818		211,231	346,838	622,706	70,000		45,320	829,017	398,337	110,868
<b>TOTAL</b>	<b>1,998,505</b>		<b>4,585,137</b>	<b>2,483,534</b>	<b>1,722,828</b>	<b>233,792</b>		<b>5,341,653</b>	<b>2,758,331</b>	<b>1,325,378</b>	<b>757,069</b>
O.D.											1,597

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,365,261	566,370	153,020	200,401		1,794,844	805,526	306,453	110,096
2012	1,066,239	7,245	1,321,174	708,620	506,883	1,525	7,981	666,633	407,125	336,387	241,247
2013	237	8,599	1,121,127	907,410	347,968	894	6,377	350,529	1,039,548	313,180	106,790
2014	273,676	17,712	1,478,155	489,536	437,032	3,826	19,566	496,819	197,148	251,513	158,088
2015	796,083	14,826	971,201	619,101	560,610	115,544	34,862	829,390	674,836	376,578	108,318
<b>TOTAL</b>	<b>2,136,235</b>	<b>48,382</b>	<b>6,256,918</b>	<b>3,291,037</b>	<b>2,005,513</b>	<b>322,190</b>	<b>68,786</b>	<b>4,138,215</b>	<b>3,124,183</b>	<b>1,584,111</b>	<b>724,539</b>
O.D.											1,536

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,970,726	10,004,844	726,075			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,002,124	-2,771,912	2,800			
TOTAL LOSSES	5,968,602	7,232,932	728,875			
EXPECTED LOSSES	17,317,549	7,456,829	980,625			
CREDIBILITY	.10	.28	.42			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.876	1.062	.107	2.045		
INDICATED (POST-TEST)	.922	1.117	.113	2.152		
PRES. ON RATE LEVEL	2.300	.990	.130	3.420		
DERIVED BY FORMULA	2.162	1.026	.123	3.311		
UNDERLYING PRES. RATE	2.543	1.095	.144	3.782		
PROPOSED	2.162	1.026	.123	3.311		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.840
IND. RATES				3.84	MINIMUM PREMIUM	
MAN. RATES	5.38	5.20	4.25	+ 3.84	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	11,787	1,654,541	14.036			11,787			3	1	4	8
2012	13,702	871,570	6.360			13,702			1	2	3	6
2013	14,616	229,476	1.570			14,616					3	3
2014	16,599	289,966	1.746			16,599				1	6	7
2015	15,167	1,137,074	7.497			15,167			1	1	5	7
<b>TOTAL</b>	<b>71,871</b>	<b>4,182,627</b>	<b>5.820</b>			<b>71,871</b>			<b>5</b>	<b>5</b>	<b>21</b>	<b>31</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			694,297	6,096	101,248			226,864	14,769	589,886	21,381
2012			264,379	103,769	22,626			230,670	106,805	139,522	3,799
2013					167,605					56,855	5,016
2014				2,905	106,471				4,903	168,022	7,665
2015			625,248	79,031	59,549			124,390	38,304	197,868	12,684
<b>TOTAL</b>			<b>1,583,924</b>	<b>191,801</b>	<b>457,499</b>			<b>581,924</b>	<b>164,781</b>	<b>1,152,153</b>	<b>50,545</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			851,902	7,492	140,330			384,308	19,628	816,992	20,055
2012		1,725	316,838	127,825	32,245		4,594	384,481	141,219	182,896	3,613
2013		246	13,465	10,543	190,672		49	3,687	3,567	67,103	4,775
2014	3	413	26,052	20,470	107,761	31	715	27,826	27,459	175,471	7,435
2015	513	12,850	693,271	167,328	121,580	1,374	13,660	304,633	120,532	160,608	12,392
<b>TOTAL</b>	<b>516</b>	<b>15,234</b>	<b>1,901,528</b>	<b>333,658</b>	<b>592,588</b>	<b>1,405</b>	<b>19,018</b>	<b>1,104,935</b>	<b>312,405</b>	<b>1,403,070</b>	<b>48,270</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,042,636	2,641,721	48,270			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,035,609	-523,422	334			
TOTAL LOSSES	2,007,027	2,118,299	48,604			
EXPECTED LOSSES	2,556,451	1,408,671	114,993			
CREDIBILITY	.02	.06	.09			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.793	2.947	.068	5.808		
INDICATED (POST-TEST)	2.938	3.100	.072	6.110		
PRES. ON RATE LEVEL	3.217	1.773	.144	5.134		
DERIVED BY FORMULA	3.211	1.853	.138	5.202		
UNDERLYING PRES. RATE	3.557	1.960	.160	5.677		
PROPOSED	3.211	1.853	.138	5.202		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	6.033
IND. RATES				6.03	MINIMUM PREMIUM	
MAN. RATES	6.90	7.27	6.38	+ 6.03	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	71,343	6,489,595	9.096			11	7	42	60
2012	77,904	3,355,822	4.307	1		5	8	41	55
2013	70,990	3,091,152	4.354			6	7	16	29
2014	75,343	3,273,351	4.344			7	5	33	45
2015	78,981	2,505,198	3.171			4	2	29	35
<b>TOTAL</b>	<b>374,561</b>	<b>18,715,118</b>	<b>4.997</b>	<b>1</b>		<b>33</b>	<b>29</b>	<b>161</b>	<b>224</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			2,718,648	476,636	483,777			2,197,922	177,579	326,791	108,242
2012	30,390		1,494,091	175,763	532,944	23,513		493,796	198,872	327,637	78,816
2013			1,410,832	422,305	213,542			405,257	203,301	238,401	197,514
2014			1,688,348	142,852	321,798			398,125	153,798	403,785	164,645
2015			907,221	205,430	379,785			206,569	204,766	484,681	116,746
<b>TOTAL</b>	<b>30,390</b>		<b>8,219,140</b>	<b>1,422,986</b>	<b>1,931,846</b>	<b>23,513</b>		<b>3,701,669</b>	<b>938,316</b>	<b>1,781,295</b>	<b>665,963</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			3,152,667	585,785	670,518			2,947,581	236,003	452,604	101,531
2012	31,829	9,820	1,776,898	232,889	676,183	9,284	9,802	821,689	265,077	428,137	74,954
2013	395	12,410	1,704,601	537,929	304,593	3,328	12,104	709,197	274,836	302,300	188,033
2014	353	23,991	1,993,942	303,565	448,295	1,418	29,268	736,437	237,238	457,299	159,706
2015	1,043	23,061	1,313,109	471,277	422,019	3,028	29,770	690,730	361,486	396,802	114,061
<b>TOTAL</b>	<b>33,620</b>	<b>69,282</b>	<b>9,941,217</b>	<b>2,131,445</b>	<b>2,521,608</b>	<b>99,058</b>	<b>80,944</b>	<b>5,905,634</b>	<b>1,374,640</b>	<b>2,037,142</b>	<b>638,285</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,129,755	8,064,835	638,285			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,159,342	-2,777,708	2,192			
TOTAL LOSSES	9,970,413	5,287,127	640,477			
EXPECTED LOSSES	15,154,738	7,468,746	771,596			
CREDIBILITY	.07	.19	.28			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.662	1.412	.171	4.245		
INDICATED (POST-TEST)	2.300	1.485	.180	4.465		
PRES. ON RATE LEVEL	3.659	1.804	.186	5.649		
DERIVED BY FORMULA	3.599	1.743	.184	5.526		
UNDERLYING PRES. RATE	4.046	1.994	.206	6.246		
PROPOSED	3.599	1.743	.184	5.526		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	6.409
IND. RATES				6.41	MINIMUM PREMIUM	
MAN. RATES	7.62	8.03	7.02	+ 6.41	PRESENT	

+PROPOSED



ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	131,016	12,900,017	9.846	1		20	35	112	168	
2012	122,671	9,694,997	7.903	1		11	20	95	127	
2013	128,134	12,137,279	9.472		2	7	23	82	114	
2014	143,461	12,991,077	9.055	1		11	32	96	140	
2015	152,254	7,765,654	5.100			5	16	85	106	
<b>TOTAL</b>	<b>677,536</b>	<b>55,489,024</b>	<b>8.190</b>	<b>3</b>	<b>2</b>	<b>54</b>	<b>126</b>	<b>470</b>	<b>655</b>	

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	44,950		3,728,103	1,843,199	1,346,047	125		2,239,193	1,601,965	1,571,744	524,691
2012	432,138		1,973,242	1,115,455	1,555,450	566,244		996,489	866,690	1,168,687	1,020,602
2013		498,867	1,527,898	925,811	1,199,939		4,526,873	639,588	952,397	1,389,496	476,410
2014	360,000		1,846,178	1,875,613	2,181,527	20,000		1,333,590	2,773,768	2,167,009	433,392
2015			827,582	775,969	1,695,652			999,985	732,489	1,852,607	881,370
<b>TOTAL</b>	<b>837,088</b>	<b>498,867</b>	<b>9,903,003</b>	<b>6,536,047</b>	<b>7,978,615</b>	<b>586,369</b>	<b>4,526,873</b>	<b>6,208,845</b>	<b>6,927,309</b>	<b>8,149,543</b>	<b>3,336,465</b>

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	51,603		4,574,382	2,265,291	1,865,621	157		3,793,192	2,129,015	2,176,862	492,160
2012	181,504	13,379	2,412,036	1,391,272	1,947,657	881,592	20,265	1,693,005	1,136,057	1,520,599	970,593
2013	422	302,525	2,018,309	1,187,650	1,445,898	5,245	1,076,464	1,404,559	1,247,109	1,699,865	453,542
2014	385,017	41,415	3,404,283	2,422,656	2,462,015	20,711	128,605	3,592,477	3,075,428	2,540,820	420,390
2015	2,322	42,783	2,736,345	1,615,537	1,533,391	12,338	122,134	2,790,396	1,364,058	1,523,102	861,098
<b>TOTAL</b>	<b>620,868</b>	<b>400,102</b>	<b>15,145,355</b>	<b>8,882,406</b>	<b>9,254,582</b>	<b>920,043</b>	<b>1,347,468</b>	<b>13,273,629</b>	<b>8,951,667</b>	<b>9,461,248</b>	<b>3,197,783</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	31,707,465	36,549,903	3,197,783	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,540,452	-10,001,799	9,602	
TOTAL LOSSES	13,167,013	26,548,104	3,207,385	
EXPECTED LOSSES	45,720,129	26,999,810	3,238,622	
CREDIBILITY	.10	.28	.41	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.943	3.918	.473	6.334
INDICATED (POST-TEST)	2.044	4.122	.498	6.664
PRES. ON RATE LEVEL	6.103	3.604	.432	10.139
DERIVED BY FORMULA	5.697	3.749	.459	9.905
UNDERLYING PRES. RATE	6.748	3.985	.478	11.211
PROPOSED	5.697	3.749	.459	9.905

  

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	11.487
IND. RATES				11.49	MINIMUM PREMIUM	
MAN. RATES	14.33	14.79	12.60	+ 11.49	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	313,217	4,364,344	1.393			5	26	58	89	
2012	328,337	4,261,923	1.298	1		6	19	52	78	
2013	357,521	5,834,929	1.632			12	16	56	84	
2014	368,192	8,961,356	2.433			11	20	48	79	
2015	391,111	5,494,719	1.404			4	13	66	83	
<b>TOTAL</b>	<b>1,758,378</b>	<b>28,917,271</b>	<b>1.645</b>	<b>1</b>		<b>38</b>	<b>94</b>	<b>280</b>	<b>413</b>	
O.D.		11,597						1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			940,809	795,043	482,964			307,642	586,671	751,343	499,872
2012	398,283		1,099,612	444,799	582,847	38,561		179,283	719,121	522,141	277,276
2013			2,346,828	384,603	885,751			941,435	372,269	596,923	307,120
2014			2,438,863	594,022	654,110			3,336,650	801,408	880,155	256,148
2015			869,696	600,601	824,766			722,821	804,848	1,313,671	358,316
<b>TOTAL</b>	<b>398,283</b>		<b>7,695,808</b>	<b>2,819,068</b>	<b>3,430,438</b>	<b>38,561</b>		<b>5,487,831</b>	<b>3,284,317</b>	<b>4,064,233</b>	<b>1,698,732</b>
O.D.					2,749					3,426	5,422

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,154,373	977,109	669,391			521,145	779,686	1,040,610	468,880
2012	417,137	7,343	1,328,706	556,360	734,809	149,706	4,184	342,557	925,861	681,310	263,689
2013	650	20,829	2,824,155	559,451	1,100,796	7,728	27,793	1,631,782	522,481	749,422	292,378
2014	495	34,515	2,876,558	860,768	852,731	4,814	99,115	2,508,326	1,005,053	1,059,175	248,464
2015	1,430	30,290	1,881,413	1,009,795	813,303	9,355	93,744	2,147,766	1,168,352	1,108,490	350,075
<b>TOTAL</b>	<b>419,712</b>	<b>92,977</b>	<b>10,065,205</b>	<b>3,963,483</b>	<b>4,171,030</b>	<b>171,603</b>	<b>224,836</b>	<b>7,151,576</b>	<b>4,401,433</b>	<b>4,639,007</b>	<b>1,623,486</b>
O.D.		2	57	50	3,378			47	69	4,385	5,154

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,126,015	17,182,835	1,628,640			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,752,996	-5,138,788	5,819			
TOTAL LOSSES	12,373,019	12,044,047	1,634,459			
EXPECTED LOSSES	14,207,694	13,856,019	1,969,383			
CREDIBILITY	.19	.52	.78			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.704	.685	.093	1.482		
INDICATED (POST-TEST)	.741	.721	.098	1.560		
PRES. ON RATE LEVEL	.731	.713	.101	1.545		
DERIVED BY FORMULA	.733	.717	.099	1.549		
UNDERLYING PRES. RATE	.808	.788	.112	1.708		
PROPOSED	.733	.717	.099	1.549		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.796
IND. RATES				1.80	MINIMUM PREMIUM	
MAN. RATES	2.15	2.24	1.92	+ 1.80	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	889,133	20,476,014	2.302	2	1	35	34	183	255	
2012	900,540	19,669,494	2.184	1	1	37	45	188	271	
2013	931,449	18,058,626	1.938	2	1	23	44	170	240	
2014	981,144	15,473,993	1.577	2		16	43	192	253	
2015	1,056,231	13,409,690	1.269	1		13	23	162	199	
<b>TOTAL</b>	<b>4,758,497</b>	<b>87,087,817</b>	<b>1.830</b>	<b>7</b>	<b>3</b>	<b>124</b>	<b>189</b>	<b>895</b>	<b>1218</b>	
O.D.		89,257	.001					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	1,130,661	18,500	7,921,233	1,563,401	1,748,164	24,136	4,547	3,641,637	998,997	2,168,615	1,256,123
2012		139,609	7,924,976	1,757,020	1,796,689		62,868	3,036,752	1,320,172	2,656,288	975,120
2013	6,000	444,058	5,680,523	1,814,135	2,085,566	3,079	300,863	2,566,631	1,784,591	2,426,575	946,605
2014	1,253,679		3,410,234	1,705,515	1,830,428	116,797		1,835,354	1,427,694	2,547,095	1,347,197
2015	611,266		2,440,398	1,032,284	2,731,908	635,000		700,536	749,095	3,275,043	1,234,160
<b>TOTAL</b>	<b>3,001,606</b>	<b>602,167</b>	<b>27,377,364</b>	<b>7,872,355</b>	<b>10,192,755</b>	<b>779,012</b>	<b>368,278</b>	<b>11,780,910</b>	<b>6,280,549</b>	<b>13,073,616</b>	<b>5,759,205</b>
O.D.					79,297					1,501	8,459

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	1,252,916	32,782	9,548,287	1,921,418	2,422,955	30,339	10,067	5,845,381	1,327,669	3,003,531	1,178,243
2012		262,904	9,453,994	2,214,494	2,328,456		151,453	5,074,192	1,766,340	3,455,538	927,339
2013	9,776	554,464	7,001,262	2,376,161	2,624,289	27,955	468,646	4,675,348	2,388,017	3,016,110	901,168
2014	1,339,781	58,905	4,887,770	2,278,511	2,195,355	91,346	141,887	3,714,793	1,871,210	2,869,395	1,306,781
2015	387,048	87,134	5,277,334	2,559,701	2,560,578	590,025	122,163	3,106,705	1,879,106	2,542,952	1,205,774
<b>TOTAL</b>	<b>2,989,521</b>	<b>996,189</b>	<b>36,168,647</b>	<b>11,350,285</b>	<b>12,131,633</b>	<b>739,665</b>	<b>894,216</b>	<b>22,416,419</b>	<b>9,232,342</b>	<b>14,887,526</b>	<b>5,519,305</b>
O.D.		25	1,667	1,427	97,426		5	221	196	1,578	8,134

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	64,206,575	47,702,413	5,527,439			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-23,938,770	-14,894,314	19,585			
TOTAL LOSSES	40,267,805	32,808,099	5,547,024			
EXPECTED LOSSES	59,052,948	40,161,716	6,661,896			
CREDIBILITY	.37	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.846	.689	.117	1.652		
INDICATED (POST-TEST)	.890	.725	.123	1.738		
PRES. ON RATE LEVEL	1.122	.763	.127	2.012		
DERIVED BY FORMULA	1.036	.725	.123	1.884		
UNDERLYING PRES. RATE	1.241	.844	.140	2.225		
PROPOSED	1.036	.725	.123	1.884		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.185
IND. RATES				2.19	MINIMUM PREMIUM	
MAN. RATES	2.82	2.90	2.50	+ 2.19	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	50,573	1,866,673	3.691			2	9	26	37	
2012	55,401	1,540,875	2.781			2	6	26	34	
2013	72,501	3,544,238	4.888	1		6	8	24	39	
2014	70,180	1,669,963	2.379				8	21	29	
2015	64,622	2,834,927	4.386			2	4	29	35	
<b>TOTAL</b>	<b>313,277</b>	<b>11,456,676</b>	<b>3.657</b>	<b>1</b>		<b>12</b>	<b>35</b>	<b>126</b>	<b>174</b>	
O.D.		710								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			315,961	188,839	271,651			558,521	108,089	232,417	191,195
2012			286,303	271,823	222,404			118,310	132,228	321,576	188,231
2013	3,000		1,184,566	340,728	524,321			407,016	145,110	669,415	270,082
2014				462,045	514,784				234,100	316,787	142,247
2015			290,226	185,294	502,891			354,810	922,971	371,296	207,439
<b>TOTAL</b>	<b>3,000</b>		<b>2,077,056</b>	<b>1,448,729</b>	<b>2,036,051</b>			<b>1,438,657</b>	<b>1,542,498</b>	<b>1,911,491</b>	<b>999,194</b>
O.D.											710

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			387,684	232,082	376,510			946,135	143,649	321,899	179,341
2012		1,959	355,823	334,834	279,585		2,459	205,288	175,767	414,959	179,008
2013	4,431	10,902	1,456,581	457,298	647,830	3,342	12,319	729,238	232,910	808,897	257,118
2014	37	4,168	334,271	565,609	553,224	197	4,078	152,140	267,848	346,777	137,980
2015	712	12,808	796,672	427,830	451,081	5,435	58,598	1,267,348	698,958	384,369	202,668
<b>TOTAL</b>	<b>5,180</b>	<b>29,837</b>	<b>3,331,031</b>	<b>2,017,653</b>	<b>2,308,230</b>	<b>8,974</b>	<b>77,454</b>	<b>3,300,149</b>	<b>1,519,132</b>	<b>2,276,901</b>	<b>956,115</b>
O.D.											694

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,752,625	8,121,916	956,809			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,460,067	-1,882,248	2,902			
TOTAL LOSSES	4,292,558	6,239,668	959,711			
EXPECTED LOSSES	6,049,379	5,040,627	1,008,752			
CREDIBILITY	.06	.16	.25			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.370	1.992	.306	3.668		
INDICATED (POST-TEST)	1.441	2.096	.322	3.859		
PRES. ON RATE LEVEL	1.747	1.455	.291	3.493		
DERIVED BY FORMULA	1.729	1.558	.299	3.586		
UNDERLYING PRES. RATE	1.931	1.609	.322	3.862		
PROPOSED	1.729	1.558	.299	3.586		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.159
IND. RATES				4.16	MINIMUM PREMIUM	
MAN. RATES	4.65	4.95	4.34	+ 4.16	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	837,227	22,671,349	2.707	1	1	42	66	254	364	
2012	873,294	18,493,960	2.117			28	43	241	312	
2013	911,006	19,922,835	2.186		1	31	66	229	327	
2014	937,646	21,728,128	2.317	2		26	68	249	345	
2015	1,018,983	18,602,583	1.825		1	16	38	275	330	
<b>TOTAL</b>	<b>4,578,156</b>	<b>101,418,855</b>	<b>2.215</b>	<b>3</b>	<b>3</b>	<b>143</b>	<b>281</b>	<b>1248</b>	<b>1678</b>	
O.D.		5,195								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	967,181	164,238	8,536,914	2,637,985	1,927,855	743	70,403	3,503,500	1,278,221	2,236,218	1,348,091
2012			6,101,595	1,838,696	3,064,639			2,333,555	1,055,396	2,904,166	1,195,913
2013		167,414	7,025,598	2,248,048	2,694,002		22,957	2,754,373	1,187,522	2,581,800	1,241,121
2014	139,434		5,337,501	2,596,857	3,088,265			2,734,341	2,884,751	3,519,927	1,427,052
2015		82,313	3,397,345	1,963,263	3,626,484		26,973	1,423,386	1,646,272	5,271,875	1,164,672
<b>TOTAL</b>	<b>1,106,615</b>	<b>413,965</b>	<b>30,398,953</b>	<b>11,284,849</b>	<b>14,401,245</b>	<b>743</b>	<b>120,333</b>	<b>12,749,155</b>	<b>8,052,162</b>	<b>16,513,986</b>	<b>6,376,849</b>
O.D.											5,195

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	958,191	291,030	10,474,794	3,242,086	2,672,003	806	155,872	5,934,929	1,698,756	3,097,160	1,264,509
2012		39,143	7,077,319	2,321,229	3,860,322		42,819	3,591,381	1,424,112	3,757,933	1,137,313
2013	1,901	254,554	8,441,664	2,945,547	3,369,759	18,418	98,379	4,021,901	1,674,341	3,165,381	1,181,547
2014	150,197	93,890	7,771,787	3,511,678	3,661,878	10,867	223,540	5,888,733	3,284,269	4,033,689	1,384,240
2015	8,862	218,050	7,622,200	3,856,948	3,432,983	25,582	268,283	5,450,262	3,124,757	3,666,994	1,137,885
<b>TOTAL</b>	<b>1,119,151</b>	<b>896,667</b>	<b>41,387,764</b>	<b>15,877,488</b>	<b>16,996,945</b>	<b>55,673</b>	<b>788,893</b>	<b>24,887,206</b>	<b>11,206,235</b>	<b>17,721,157</b>	<b>6,105,494</b>
O.D.											4,955

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	69,135,354	61,801,825	6,110,449			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-25,108,926	-17,502,890	22,785			
TOTAL LOSSES	44,026,428	44,298,935	6,133,234			
EXPECTED LOSSES	61,988,233	47,200,788	7,737,084			
CREDIBILITY	.36	.98	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.962	.968	.134	2.064		
INDICATED (POST-TEST)	1.012	1.018	.141	2.171		
PRES. ON RATE LEVEL	1.225	.932	.153	2.310		
DERIVED BY FORMULA	1.148	1.016	.141	2.305		
UNDERLYING PRES. RATE	1.354	1.031	.169	2.554		
PROPOSED	1.148	1.016	.141	2.305		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.673
IND. RATES				2.67	MINIMUM PREMIUM	
MAN. RATES	3.37	3.45	2.87	+ 2.67	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	718,907	16,909,839	2.352	1	1	25	45	250	322	
2012	735,946	15,938,967	2.165			26	42	250	318	
2013	806,316	17,894,640	2.219		1	22	44	268	335	
2014	829,773	20,272,339	2.443			30	50	257	337	
2015	876,657	16,440,295	1.875	1		11	28	253	293	
<b>TOTAL</b>	<b>3,967,599</b>	<b>87,456,080</b>	<b>2.204</b>	<b>2</b>	<b>2</b>	<b>114</b>	<b>209</b>	<b>1278</b>	<b>1605</b>	
O.D.		67,493	.001				2	1	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	54,500	946,744	5,274,319	1,441,286	1,719,281	200	303,588	2,630,644	1,033,749	2,336,617	1,168,911
2012			5,387,891	1,846,058	1,654,438			2,025,796	1,227,466	2,397,643	1,399,675
2013		58,536	4,899,863	1,876,433	2,817,812		1,581	1,908,979	1,639,073	3,101,685	1,590,678
2014			5,733,536	2,118,036	2,549,887			2,499,124	2,285,035	3,612,808	1,473,913
2015	658,390		3,543,223	1,824,822	2,838,217	169,495		1,170,281	1,347,542	3,573,826	1,314,499
<b>TOTAL</b>	<b>712,890</b>	<b>1,005,280</b>	<b>24,838,832</b>	<b>9,106,635</b>	<b>11,579,635</b>	<b>169,695</b>	<b>305,169</b>	<b>10,234,824</b>	<b>7,532,865</b>	<b>15,022,579</b>	<b>6,947,676</b>
O.D.				32,780	1,700				25,381	1,755	5,877

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	62,566	684,680	6,313,369	1,771,342	2,382,918	251	274,317	4,178,490	1,373,851	3,236,207	1,096,439
2012		35,532	6,467,425	2,301,373	2,121,057		40,708	3,410,125	1,631,191	3,110,996	1,331,091
2013	1,359	113,854	6,150,374	2,474,116	3,431,657	15,633	63,222	3,588,515	2,227,379	3,784,466	1,514,325
2014	1,309	94,786	7,864,860	2,970,242	3,111,419	9,875	203,345	5,359,539	2,902,570	4,087,377	1,429,696
2015	703,439	109,998	6,700,577	3,334,876	2,816,932	278,964	171,638	4,176,599	2,470,460	2,857,705	1,284,266
<b>TOTAL</b>	<b>768,673</b>	<b>1,038,850</b>	<b>33,496,605</b>	<b>12,851,949</b>	<b>13,863,983</b>	<b>304,723</b>	<b>753,230</b>	<b>20,713,268</b>	<b>10,605,451</b>	<b>17,076,751</b>	<b>6,655,817</b>
O.D.	5	379	28,660	28,929	5,281	81	957	21,493	19,202	4,166	5,679

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	57,126,924	54,455,712	6,661,496			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-18,544,154	-15,829,545	24,517			
TOTAL LOSSES	38,582,770	38,626,167	6,686,013			
EXPECTED LOSSES	45,746,416	42,651,690	8,331,959			
CREDIBILITY	.33	.89	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.972	.974	.169	2.115		
INDICATED (POST-TEST)	1.023	1.025	.178	2.226		
PRES. ON RATE LEVEL	1.043	.972	.190	2.205		
DERIVED BY FORMULA	1.036	1.019	.178	2.233		
UNDERLYING PRES. RATE	1.153	1.075	.210	2.438		
PROPOSED	1.033	1.016	.177	2.226		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.581
IND. RATES				2.58	MINIMUM PREMIUM	
MAN. RATES	3.13	3.20	2.74	+ 2.58	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	136,973	8,466,710	6.181	1		15	24	53	93	
2012	126,468	5,241,081	4.144			12	15	43	70	
2013	127,018	4,189,144	3.298	1		3	10	53	67	
2014	145,610	4,579,408	3.144			7	11	58	76	
2015	162,128	6,554,141	4.042			4	11	55	70	
<b>TOTAL</b>	<b>698,197</b>	<b>29,030,484</b>	<b>4.158</b>	<b>2</b>		<b>41</b>	<b>71</b>	<b>262</b>	<b>376</b>	
O.D.		60,200	.008					1	1	

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	233,149		2,880,644	1,402,510	557,092	480		1,480,842	966,948	808,165	136,880
2012			2,125,515	721,272	348,014			869,131	411,155	559,826	206,168
2013	365,744		652,637	624,440	743,077	5,000		185,041	617,740	839,006	156,459
2014			1,351,133	554,416	443,664			1,059,829	418,858	506,027	245,481
2015			1,187,938	502,620	1,026,866			2,416,306	263,340	1,003,591	153,480
<b>TOTAL</b>	<b>598,893</b>		<b>8,197,867</b>	<b>3,805,258</b>	<b>3,118,713</b>	<b>5,480</b>		<b>6,011,149</b>	<b>2,678,041</b>	<b>3,716,615</b>	<b>898,468</b>
O.D.					19,391					28,636	12,173

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	267,655		3,496,407	1,723,684	772,130	603		2,341,364	1,285,073	1,119,305	128,393
2012		13,907	2,544,659	893,971	462,318		17,303	1,449,659	543,856	732,933	196,066
2013	499,977	7,497	913,091	787,102	886,596	12,741	8,115	468,264	794,313	1,019,241	148,949
2014	309	22,017	1,843,485	731,864	578,416	3,691	75,825	1,877,779	563,616	625,108	238,117
2015	1,596	31,043	1,928,958	1,035,062	959,686	8,318	84,735	1,843,813	685,348	837,843	149,950
<b>TOTAL</b>	<b>769,537</b>	<b>74,464</b>	<b>10,726,600</b>	<b>5,171,683</b>	<b>3,659,146</b>	<b>25,353</b>	<b>185,978</b>	<b>7,980,879</b>	<b>3,872,206</b>	<b>4,334,430</b>	<b>861,475</b>
O.D.	19	219	14,769	10,239	15,448	54	342	12,626	10,768	20,905	11,613

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	19,790,840	17,094,825	873,088		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-10,093,361	-5,057,231	3,009		
TOTAL LOSSES	9,697,479	12,037,594	876,097		
EXPECTED LOSSES	24,946,578	13,691,643	998,421		
CREDIBILITY	.10	.28	.42		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	1.389	1.724	.125	3.238	
INDICATED (POST-TEST)	1.461	1.814	.132	3.407	
PRES. ON RATE LEVEL	3.231	1.774	.129	5.134	
DERIVED BY FORMULA	3.054	1.785	.130	4.969	
UNDERLYING PRES. RATE	3.573	1.961	.143	5.677	
PROPOSED	3.054	1.785	.130	4.969	
<b>IND. RATES</b>					
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE
IND. RATES				5.76	MINIMUM PREMIUM
MAN. RATES	7.17	7.43	6.38	+ 5.76	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	48,946	1,037,134	2.118			1	6	20	27
2012	49,916	3,808,203	7.629			8	2	19	29
2013	50,583	1,275,843	2.522			1	5	24	30
2014	60,981	2,940,567	4.822			4	6	25	35
2015	67,942	2,155,794	3.172			3	5	26	34
<b>TOTAL</b>	<b>278,368</b>	<b>11,217,541</b>	<b>4.030</b>			<b>17</b>	<b>24</b>	<b>114</b>	<b>155</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			150,598	261,144	112,862			148,001	169,560	112,896	82,073
2012			1,913,221	189,728	343,337			1,068,824	21,261	208,490	63,342
2013			267,523	176,938	163,395			354,728	56,264	148,419	108,576
2014			896,879	436,400	661,207			213,156	201,189	397,352	134,384
2015			700,610	296,863	349,445			129,080	190,416	398,199	91,181
<b>TOTAL</b>			<b>3,928,831</b>	<b>1,361,073</b>	<b>1,630,246</b>			<b>1,913,789</b>	<b>638,690</b>	<b>1,265,356</b>	<b>479,556</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			184,784	320,946	156,428			250,714	225,345	156,360	76,984
2012		12,455	2,266,395	249,411	448,843		20,796	1,747,159	44,112	279,686	60,238
2013	76	2,711	349,545	222,084	200,441	2,910	10,092	594,348	92,361	188,967	103,364
2014	219	16,329	1,340,598	617,090	759,302	865	17,823	474,620	265,739	442,091	130,352
2015	878	20,155	1,184,327	505,691	388,770	2,281	22,033	524,996	307,155	324,703	89,084
<b>TOTAL</b>	<b>1,173</b>	<b>51,650</b>	<b>5,325,649</b>	<b>1,915,222</b>	<b>1,953,784</b>	<b>6,056</b>	<b>70,744</b>	<b>3,591,837</b>	<b>934,712</b>	<b>1,391,807</b>	<b>460,022</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,047,109	6,195,525	460,022			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,499,844	-1,602,227	1,862			
TOTAL LOSSES	5,547,265	4,593,298	461,884			
EXPECTED LOSSES	8,715,702	4,362,027	595,707			
CREDIBILITY	.06	.15	.23			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.993	1.650	.166	3.809		
INDICATED (POST-TEST)	2.097	1.736	.175	4.008		
PRES. ON RATE LEVEL	2.832	1.417	.193	4.442		
DERIVED BY FORMULA	2.788	1.465	.189	4.442		
UNDERLYING PRES. RATE	3.131	1.567	.214	4.912		
PROPOSED	2.788	1.465	.189	4.442		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	5.151
IND. RATES				5.15	MINIMUM PREMIUM	
MAN. RATES	5.82	6.23	5.52	+ 5.15	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	20,964	387,149	1.846			1	1			2
2012	20,435	238,369	1.166			1		2		3
2013	19,573	122,553	.626				1	2		3
2014	21,199	289,769	1.366			1		2		3
2015	23,333	17,701	.075					1		1
<b>TOTAL</b>	<b>105,504</b>	<b>1,055,541</b>	<b>1.000</b>			<b>3</b>	<b>2</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
2011			290,178	35,140				54,142	6,012		1,677
2012			178,899		24,032			3,854		18,744	12,840
2013				93,497	2,671				11,390	2,697	12,298
2014			184,503		1,182			85,379		15,900	2,805
2015					4,984					11,458	1,259
<b>TOTAL</b>			<b>653,580</b>	<b>128,637</b>	<b>32,869</b>			<b>143,375</b>	<b>17,402</b>	<b>48,799</b>	<b>30,879</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			356,048	43,187				91,717	7,990		1,573
2012		1,159	210,799	1,718	31,885		76	6,545	419	24,034	12,211
2013		178	16,079	108,622	5,811		44	2,283	13,687	3,606	11,708
2014	37	2,421	202,752	11,344	13,538	273	5,599	132,516	9,612	22,049	2,721
2015	5	55	3,797	2,631	3,972	23	136	5,053	4,308	8,366	1,230
<b>TOTAL</b>	<b>42</b>	<b>3,813</b>	<b>789,475</b>	<b>167,502</b>	<b>55,206</b>	<b>296</b>	<b>5,855</b>	<b>238,114</b>	<b>36,016</b>	<b>58,055</b>	<b>29,443</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,037,595	316,779	29,443	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-343,108	-186,249	123	
TOTAL LOSSES	694,487	130,530	29,566	
EXPECTED LOSSES	845,087	502,199	42,202	
CREDIBILITY	.03	.08	.12	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.658	.124	.028	.810
INDICATED (POST-TEST)	.692	.130	.029	.851
PRES. ON RATE LEVEL	.724	.431	.036	1.191
DERIVED BY FORMULA	.723	.407	.035	1.165
UNDERLYING PRES. RATE	.801	.476	.040	1.317
PROPOSED	.723	.407	.035	1.165

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.351
IND. RATES				1.35	MINIMUM PREMIUM	
MAN. RATES	1.59	1.68	1.48	+ 1.35	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	50,098	3,744,176	7.473			8	3	25	36
2012	50,622	3,175,343	6.272			4	12	24	40
2013	54,685	3,646,620	6.668			5	9	26	40
2014	60,744	2,155,742	3.548			2	7	24	33
2015	64,041	2,507,755	3.915			4	4	25	33
<b>TOTAL</b>	<b>280,190</b>	<b>15,229,636</b>	<b>5.435</b>			<b>23</b>	<b>35</b>	<b>124</b>	<b>182</b>
O.D.		15,927	.005					3	3

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,471,015	173,180	838,024			635,316	46,803	475,751	104,087
2012			795,898	768,245	358,850			435,013	530,307	156,703	130,327
2013			1,246,644	452,408	363,064			898,776	258,373	317,219	110,136
2014			529,682	352,875	380,908			400,817	146,432	225,675	119,353
2015			588,636	299,231	476,325			207,919	314,739	514,305	106,600
<b>TOTAL</b>			<b>4,631,875</b>	<b>2,045,939</b>	<b>2,417,171</b>			<b>2,577,841</b>	<b>1,296,654</b>	<b>1,689,653</b>	<b>570,503</b>
O.D.					5,322					10,605	

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,804,936	212,838	1,161,502			1,076,227	62,201	658,914	97,634
2012		5,361	984,429	941,408	458,565		8,936	743,251	681,894	213,734	123,941
2013	316	10,461	1,404,191	575,447	465,935	5,623	20,743	1,217,086	359,109	407,420	104,849
2014	124	9,643	797,450	459,968	443,367	1,283	26,381	656,497	203,217	269,054	115,772
2015	929	19,590	1,180,162	561,736	478,723	3,448	34,325	796,219	452,785	431,134	104,148
<b>TOTAL</b>	<b>1,369</b>	<b>45,055</b>	<b>6,171,168</b>	<b>2,751,397</b>	<b>3,008,092</b>	<b>10,554</b>	<b>90,385</b>	<b>4,489,280</b>	<b>1,759,206</b>	<b>1,980,256</b>	<b>546,344</b>
O.D.		20	1,237	874	5,376	1	37	1,617	1,439	11,056	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,810,723	9,517,696	546,344			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,229,086	-2,222,494	1,830			
TOTAL LOSSES	7,581,637	7,295,202	548,174			
EXPECTED LOSSES	7,991,018	6,010,075	608,012			
CREDIBILITY	.06	.15	.23			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.706	2.604	.196	5.506		
INDICATED (POST-TEST)	2.347	2.739	.206	5.792		
PRES. ON RATE LEVEL	2.580	1.940	.196	4.716		
DERIVED BY FORMULA	2.596	2.060	.198	4.854		
UNDERLYING PRES. RATE	2.852	2.145	.217	5.214		
PROPOSED	2.596	2.060	.198	4.854		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	5.629
IND. RATES				5.63	MINIMUM PREMIUM	
MAN. RATES	5.78	6.44	5.86	+ 5.63	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	8,644	292,447	3.383				2	4	6
2012	8,439	122,511	1.451					6	6
2013	8,237	428,476	5.201			1		4	5
2014	8,123	37,726	.464					2	2
2015	10,589	245,856	2.321					6	6
<b>TOTAL</b>	<b>44,032</b>	<b>1,127,016</b>	<b>2.560</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
2011				162,463	5,854				95,897	8,939	19,294
2012					51,762					52,147	18,602
2013			166,196		56,987			23,546		173,751	7,996
2014					11,488					12,816	13,422
2015					149,454					56,344	40,058
<b>TOTAL</b>			<b>166,196</b>	<b>162,463</b>	<b>275,545</b>			<b>23,546</b>	<b>95,897</b>	<b>303,997</b>	<b>99,372</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				199,667	8,113				127,447	12,381	18,098
2012		16	1,078	923	63,607		7	721	1,037	66,738	17,691
2013	45	1,416	194,917	7,661	70,619	193	798	49,393	11,985	205,848	7,612
2014		41	2,664	1,883	11,604	2	49	1,958	1,735	13,359	13,019
2015	145	1,679	113,829	78,910	119,059	109	655	24,830	21,185	41,136	39,137
<b>TOTAL</b>	<b>190</b>	<b>3,152</b>	<b>312,488</b>	<b>289,044</b>	<b>273,002</b>	<b>304</b>	<b>1,509</b>	<b>76,902</b>	<b>163,389</b>	<b>339,462</b>	<b>95,557</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	394,545	1,064,897	95,557	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-485,986	-258,677	257	
TOTAL LOSSES		806,220	95,814	
EXPECTED LOSSES	1,204,275	701,429	84,541	
CREDIBILITY	.02	.04	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	1.831	.218	2.049
INDICATED (POST-TEST)	.000	1.926	.229	2.155
PRES. ON RATE LEVEL	2.473	1.441	.174	4.088
DERIVED BY FORMULA	2.424	1.460	.178	4.062
UNDERLYING PRES. RATE	2.735	1.593	.192	4.520
PROPOSED	2.424	1.460	.178	4.062

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.711
IND. RATES				4.71	MINIMUM PREMIUM	
MAN. RATES	5.64	5.87	5.08	+ 4.71	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	42,908	2,000,584	4.662			4	6	20	30
2012	45,362	1,958,182	4.316			4	3	23	30
2013	50,003	2,492,023	4.983			5	6	21	32
2014	54,411	2,323,535	4.270			3	7	30	40
2015	60,722	1,254,533	2.066				5	35	40
<b>TOTAL</b>	<b>253,406</b>	<b>10,028,857</b>	<b>3.958</b>			<b>16</b>	<b>27</b>	<b>129</b>	<b>172</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			779,683	391,251	93,047			430,351	121,159	112,519	72,574
2012			887,796	132,769	99,477			371,362	23,882	389,887	53,009
2013			1,051,644	269,024	172,913			653,362	125,195	167,147	52,738
2014			587,264	507,804	454,148			148,128	171,315	403,758	51,118
2015				73,478	427,897				94,813	611,426	46,919
<b>TOTAL</b>			<b>3,306,387</b>	<b>1,374,326</b>	<b>1,247,482</b>			<b>1,603,203</b>	<b>536,364</b>	<b>1,684,737</b>	<b>276,358</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			956,671	480,847	128,961			729,014	161,020	155,838	68,074
2012		5,765	1,052,838	168,768	135,152		7,282	612,427	42,594	503,698	50,412
2013	289	9,103	1,252,686	348,504	240,967	5,089	17,652	1,037,153	187,497	222,391	50,207
2014	152	11,836	985,966	638,830	534,556	647	13,269	363,285	232,231	442,484	49,584
2015	417	5,702	393,685	285,505	350,510	1,470	10,711	347,522	298,842	457,218	45,840
<b>TOTAL</b>	<b>858</b>	<b>32,406</b>	<b>4,641,846</b>	<b>1,922,454</b>	<b>1,390,146</b>	<b>7,206</b>	<b>48,914</b>	<b>3,089,401</b>	<b>922,184</b>	<b>1,781,629</b>	<b>264,117</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,820,631	6,016,413	264,117			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,459,665	-1,342,299	1,192			
TOTAL LOSSES	5,360,966	4,674,114	265,309			
EXPECTED LOSSES	6,117,221	3,643,978	385,177			
CREDIBILITY	.05	.14	.22			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.116	1.845	.105	4.066		
INDICATED (POST-TEST)	2.226	1.941	.110	4.277		
PRES. ON RATE LEVEL	2.183	1.301	.137	3.621		
DERIVED BY FORMULA	2.185	1.391	.131	3.707		
UNDERLYING PRES. RATE	2.414	1.438	.152	4.004		
PROPOSED	2.185	1.391	.131	3.707		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.299
IND. RATES				4.30	MINIMUM PREMIUM	
MAN. RATES	4.59	5.02	4.50	+ 4.30	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	34,244	1,778,755	5.194			2	5	8	15
2012	35,629	640,550	1.797			1	5	8	14
2013	35,655	792,727	2.223			1	5	9	15
2014	43,225	4,010,156	9.277	1			6	11	18
2015	48,246	999,656	2.071			1	3	13	17
<b>TOTAL</b>	<b>196,999</b>	<b>8,221,844</b>	<b>4.174</b>	<b>1</b>		<b>5</b>	<b>24</b>	<b>49</b>	<b>79</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			492,230	229,077	63,218			688,999	167,509	52,710	85,012
2012			149,130	70,371	37,071			63,502	213,043	69,367	38,066
2013			132,696	173,415	42,006			101,454	107,816	136,082	99,258
2014	356,942			187,338	66,933	2,633,714			529,814	173,648	61,767
2015			361,256	45,910	103,382			23,840	22,094	366,987	76,187
<b>TOTAL</b>	<b>356,942</b>		<b>1,135,312</b>	<b>706,111</b>	<b>312,610</b>	<b>2,633,714</b>		<b>877,795</b>	<b>1,040,276</b>	<b>798,794</b>	<b>360,290</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			562,903	281,536	87,621			1,072,831	222,620	73,004	79,741
2012		982	179,863	86,858	48,168		1,431	117,247	272,720	92,767	36,201
2013	37	1,444	184,771	207,056	57,549	833	3,311	193,033	141,151	167,958	94,494
2014	168,426	1,149	102,631	206,100	81,078	841,599	7,096	261,395	532,659	218,554	59,914
2015	362	8,212	453,321	133,296	125,224	933	7,024	215,586	157,563	272,707	74,435
<b>TOTAL</b>	<b>168,825</b>	<b>11,787</b>	<b>1,483,489</b>	<b>914,846</b>	<b>399,640</b>	<b>843,365</b>	<b>18,862</b>	<b>1,860,092</b>	<b>1,326,713</b>	<b>824,990</b>	<b>344,785</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,386,420	3,466,189	344,785			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,769,788	-1,128,210	1,265			
TOTAL LOSSES	2,616,632	2,337,979	346,050			
EXPECTED LOSSES	4,410,807	3,073,184	403,847			
CREDIBILITY	.04	.12	.18			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.328	1.187	.176	2.691		
INDICATED (POST-TEST)	1.397	1.249	.185	2.831		
PRES. ON RATE LEVEL	2.025	1.411	.185	3.621		
DERIVED BY FORMULA	2.000	1.392	.185	3.577		
UNDERLYING PRES. RATE	2.239	1.560	.205	4.004		
PROPOSED	2.000	1.392	.185	3.577		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.148
IND. RATES				4.15	MINIMUM PREMIUM	
MAN. RATES	4.74	5.09	4.50	+ 4.15	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	20,965	872,749	4.162			1	4	15	20
2012	19,977	523,144	2.618			1	1	7	9
2013	19,867	318,152	1.601			1	1	9	11
2014	22,505	328,817	1.461				3	11	14
2015	23,804	650,608	2.733					8	8
<b>TOTAL</b>	<b>107,118</b>	<b>2,693,470</b>	<b>2.514</b>			<b>1</b>	<b>2</b>	<b>50</b>	<b>62</b>

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			130,552	239,966	96,798			87,712	98,536	155,802	63,383
2012			144,980	54,149	136,873			30,507	37,452	81,300	37,883
2013		27,996		2,000	29,366		24,195		20,391	182,088	32,116
2014				130,824	40,992				65,433	57,049	34,519
2015					349,830					200,293	100,485
<b>TOTAL</b>		<b>27,996</b>	<b>275,532</b>	<b>426,939</b>	<b>653,859</b>		<b>24,195</b>	<b>118,219</b>	<b>221,812</b>	<b>676,532</b>	<b>268,386</b>

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			160,187	294,917	134,162			148,584	130,955	215,786	59,453
2012		988	176,195	68,990	170,603		637	53,113	49,552	104,976	36,027
2013		32,075	4,372	4,248	33,485		31,896	18,661	35,641	215,764	30,574
2014	6	777	70,330	142,980	50,808	51	1,004	37,709	70,598	64,101	33,483
2015	338	3,930	266,447	184,696	278,685	380	2,351	88,306	75,314	146,232	98,174
<b>TOTAL</b>	<b>344</b>	<b>37,770</b>	<b>677,531</b>	<b>695,831</b>	<b>667,743</b>	<b>431</b>	<b>35,888</b>	<b>346,373</b>	<b>362,060</b>	<b>746,859</b>	<b>257,711</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,098,337	2,472,493	257,711			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-731,541	-598,279	910			
TOTAL LOSSES	366,796	1,874,214	258,621			
EXPECTED LOSSES	1,802,796	1,614,268	309,572			
CREDIBILITY	.03	.08	.12			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.342	1.750	.241	2.333		
INDICATED (POST-TEST)	.360	1.841	.254	2.455		
PRES. ON RATE LEVEL	1.522	1.363	.261	3.146		
DERIVED BY FORMULA	1.487	1.401	.260	3.148		
UNDERLYING PRES. RATE	1.683	1.507	.289	3.479		
PROPOSED	1.486	1.400	.260	3.146		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.648
IND. RATES				3.65	MINIMUM PREMIUM	
MAN. RATES	4.23	4.46	3.91	+ 3.65	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	751,151	18,880,132	2.513	1		23	59	147	230	
2012	763,326	27,906,774	3.655	2	1	38	40	146	227	
2013	882,136	17,170,687	1.946	1		26	56	148	231	
2014	960,586	16,993,291	1.769			30	51	142	223	
2015	946,000	12,710,915	1.343	2	1	8	35	161	207	
<b>TOTAL</b>	<b>4,303,199</b>	<b>93,661,799</b>	<b>2.177</b>	<b>6</b>	<b>2</b>	<b>125</b>	<b>241</b>	<b>744</b>	<b>1118</b>	
O.D.		49,586	.001				1	1	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	804,754		6,116,917	2,067,074	1,306,950	68		3,727,008	2,689,192	1,222,630	945,539
2012	833,543	1,297,530	8,758,441	1,492,790	1,626,475	91,367	5,601,225	4,460,976	1,274,517	1,631,298	838,612
2013	170,966		6,319,865	2,503,841	1,190,115			2,245,288	2,273,865	1,535,109	931,638
2014			5,852,051	2,180,548	2,257,370			1,936,378	1,298,508	2,265,603	1,202,833
2015	21,077	39,120	1,404,248	1,312,473	2,781,604	933	7,500	774,439	1,504,955	3,415,092	1,449,474
<b>TOTAL</b>	<b>1,830,340</b>	<b>1,336,650</b>	<b>28,451,522</b>	<b>9,556,726</b>	<b>9,162,514</b>	<b>92,368</b>	<b>5,608,725</b>	<b>13,144,089</b>	<b>9,041,037</b>	<b>10,069,732</b>	<b>5,368,096</b>
O.D.				14,467	2,981				21,963	3,602	6,573

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	923,858		7,061,407	2,540,430	1,811,430	85		4,693,397	3,573,938	1,693,346	886,916
2012	843,325	240,293	10,094,118	1,895,873	2,124,230	339,665	847,786	7,060,685	1,702,488	2,158,992	797,520
2013	235,381	56,952	7,736,852	3,104,622	1,646,950	18,132	69,544	4,049,552	2,591,563	1,959,593	886,919
2014	1,346	95,602	7,959,875	2,994,814	2,828,567	7,291	150,270	3,871,938	1,723,722	2,577,671	1,166,748
2015	28,469	116,911	4,616,687	2,693,803	2,530,356	18,544	167,222	3,853,943	2,487,518	2,735,562	1,416,136
<b>TOTAL</b>	<b>2,032,379</b>	<b>509,758</b>	<b>37,468,939</b>	<b>13,229,542</b>	<b>10,941,533</b>	<b>383,717</b>	<b>1,234,822</b>	<b>23,529,515</b>	<b>12,079,229</b>	<b>11,125,164</b>	<b>5,154,239</b>
O.D.		2	62	17,833	3,663			50	29,260	4,610	6,272

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	65,159,244	47,430,834	5,160,511			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-22,649,974	-14,307,403	17,325			
TOTAL LOSSES	42,509,270	33,123,431	5,177,836			
EXPECTED LOSSES	55,898,555	38,556,664	5,852,350			
CREDIBILITY	.35	.94	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.988	.770	.120	1.878		
INDICATED (POST-TEST)	1.039	.810	.126	1.975		
PRES. ON RATE LEVEL	1.175	.810	.123	2.108		
DERIVED BY FORMULA	1.127	.810	.126	2.063		
UNDERLYING PRES. RATE	1.299	.896	.136	2.331		
PROPOSED	1.127	.810	.126	2.063		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.392
IND. RATES				2.39	MINIMUM PREMIUM	
MAN. RATES	3.12	3.04	2.62	+ 2.39	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	48,306	1,384,703	2.866			1	7	25	33
2012	49,849	1,917,092	3.845			2	4	21	27
2013	48,988	1,288,248	2.629			2	2	16	20
2014	50,741	929,747	1.832			1	3	16	20
2015	46,797	1,424,591	3.044				5	16	21
<b>TOTAL</b>	<b>244,681</b>	<b>6,944,381</b>	<b>2.838</b>			<b>6</b>	<b>21</b>	<b>94</b>	<b>121</b>
O.D.		2,785	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			164,448	382,046	138,173			52,404	244,637	310,590	92,405
2012			425,158	46,297	160,818			465,310	448,775	311,602	59,132
2013			525,531	135,048	153,394			129,263	113,051	145,337	86,624
2014			188,885	39,432	103,683			363,222	692	161,069	72,764
2015				288,148	257,903				311,264	474,387	92,889
<b>TOTAL</b>			<b>1,304,022</b>	<b>890,971</b>	<b>813,971</b>			<b>1,010,199</b>	<b>1,118,419</b>	<b>1,402,985</b>	<b>403,814</b>
O.D.					197					1,075	1,513

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			201,778	469,535	191,507			88,772	325,123	430,167	86,676
2012		2,800	505,626	61,944	203,639		9,475	789,940	581,802	411,086	56,235
2013	145	4,693	637,108	179,198	196,817	1,060	4,097	239,617	149,222	180,000	82,466
2014	41	3,057	249,671	69,478	120,213	1,175	24,201	578,326	54,196	191,228	70,581
2015	296	6,448	462,245	369,846	243,219	1,897	17,161	465,020	404,701	381,901	90,753
<b>TOTAL</b>	<b>482</b>	<b>16,998</b>	<b>2,056,428</b>	<b>1,150,001</b>	<b>955,395</b>	<b>4,132</b>	<b>54,934</b>	<b>2,161,675</b>	<b>1,515,044</b>	<b>1,594,382</b>	<b>386,711</b>
O.D.			15	13	223			69	67	1,268	1,439

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,294,733	5,216,393	388,150			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,724,679	-1,231,686	986			
TOTAL LOSSES	2,570,054	3,984,707	389,136			
EXPECTED LOSSES	4,208,513	3,286,067	364,575			
CREDIBILITY	.05	.14	.21			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.050	1.629	.159	2.838		
INDICATED (POST-TEST)	1.105	1.714	.167	2.986		
PRES. ON RATE LEVEL	1.555	1.215	.135	2.905		
DERIVED BY FORMULA	1.533	1.285	.142	2.960		
UNDERLYING PRES. RATE	1.720	1.343	.149	3.212		
PROPOSED	1.533	1.285	.142	2.960		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.433
IND. RATES				3.43	MINIMUM PREMIUM	
MAN. RATES	3.70	4.04	3.61	+ 3.43	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	76,484	504,877	.660				3	5	8
2012	54,233	1,705,266	3.144			4	3	3	10
2013	61,309	1,128,436	1.840			2	5	2	9
2014	74,726	444,006	.594			1	5	5	11
2015	120,474	581,219	.482			1		7	8
<b>TOTAL</b>	<b>387,226</b>	<b>4,363,804</b>	<b>1.127</b>			<b>8</b>	<b>16</b>	<b>22</b>	<b>46</b>
O.D.		889							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				63,369	271,805				58,090	79,123	32,490
2012			1,231,872	72,028	65,834			230,026	28,559	52,069	24,878
2013			568,839	156,917	47,256			164,089	73,863	69,351	48,121
2014			148,356	114,085	78,480			7,500	57,215	13,167	25,203
2015			176,040		137,060			41,614		184,289	42,216
<b>TOTAL</b>			<b>2,125,107</b>	<b>406,399</b>	<b>600,435</b>			<b>443,229</b>	<b>217,727</b>	<b>397,999</b>	<b>172,908</b>
O.D.											889

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				77,880	376,722				77,201	109,585	30,476
2012		7,963	1,453,336	97,175	97,786		4,499	377,546	40,096	69,767	23,659
2013	159	4,927	681,898	198,952	78,221	1,347	4,846	283,825	99,543	90,009	45,811
2014	37	2,785	234,062	140,654	97,404	62	1,220	38,797	57,422	18,261	24,447
2015	259	4,694	266,288	92,580	127,149	640	5,482	143,449	75,413	138,484	41,245
<b>TOTAL</b>	<b>455</b>	<b>20,369</b>	<b>2,635,584</b>	<b>607,241</b>	<b>777,282</b>	<b>2,049</b>	<b>16,047</b>	<b>843,617</b>	<b>349,675</b>	<b>426,106</b>	<b>165,638</b>
O.D.											834

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,518,121	2,160,304	166,472			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,411,710	-764,493	762			
TOTAL LOSSES	1,106,411	1,395,811	167,234			
EXPECTED LOSSES	6,102,682	2,125,870	212,974			
CREDIBILITY	.07	.19	.29			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.286	.360	.043	.689		
INDICATED (POST-TEST)	.301	.379	.045	.725		
PRES. ON RATE LEVEL	1.425	.497	.050	1.972		
DERIVED BY FORMULA	1.346	.475	.049	1.870		
UNDERLYING PRES. RATE	1.576	.549	.055	2.180		
PROPOSED	1.346	.475	.049	1.870		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.168
IND. RATES				2.17	MINIMUM PREMIUM	
MAN. RATES	2.92	2.93	2.45	+ 2.17	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	8,557	571,130	6.674			1	1	6	8
2012	9,011	272,320	3.022			1		3	4
2013	10,204	826,512	8.099			1	3	9	13
2014	8,591	34,951	.406				1	1	2
2015	10,241	406,851	3.972					4	4
<b>TOTAL</b>	<b>46,604</b>	<b>2,111,764</b>	<b>4.531</b>			<b>3</b>	<b>5</b>	<b>23</b>	<b>31</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			142,890	9,992	153,587			131,533	12,569	95,662	24,897
2012			145,390		22,725			66,504		17,637	20,064
2013			317,600	128,360	29,316			32,600	266,095	34,233	18,308
2014				6,010	3,520				11,921	448	13,052
2015					216,174					167,403	23,274
<b>TOTAL</b>			<b>605,880</b>	<b>144,362</b>	<b>425,322</b>			<b>230,637</b>	<b>290,585</b>	<b>315,383</b>	<b>99,595</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			175,326	12,280	212,872			222,817	16,704	132,492	23,353
2012		943	171,382	1,453	29,839		1,293	108,695	1,157	23,352	19,081
2013	89	2,825	387,874	158,536	48,217	268	1,906	104,222	319,459	51,353	17,429
2014		45	3,611	6,837	3,987	7	144	5,351	11,519	1,314	12,660
2015	212	2,428	164,646	114,132	172,214	321	1,970	73,809	62,947	122,216	22,739
<b>TOTAL</b>	<b>301</b>	<b>6,241</b>	<b>902,839</b>	<b>293,238</b>	<b>467,129</b>	<b>596</b>	<b>5,313</b>	<b>514,894</b>	<b>411,786</b>	<b>330,727</b>	<b>95,262</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,430,184	1,502,880	95,262			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-642,653	-337,381	371			
TOTAL LOSSES	787,531	1,165,499	95,633			
EXPECTED LOSSES	1,582,672	906,448	127,694			
CREDIBILITY	.02	.05	.07			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.690	2.501	.205	4.396		
INDICATED (POST-TEST)	1.778	2.631	.216	4.625		
PRES. ON RATE LEVEL	3.071	1.759	.248	5.078		
DERIVED BY FORMULA	3.045	1.803	.246	5.094		
UNDERLYING PRES. RATE	3.396	1.945	.274	5.615		
PROPOSED	3.036	1.797	.245	5.078		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	5.889
IND. RATES				5.89	MINIMUM PREMIUM	
MAN. RATES	6.81	7.19	6.31	+ 5.89	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	7,070	70,947	1,003				1	3	4
2012	7,011	76,723	1,094				1	4	5
2013	7,179	135,648	1,889				2	8	10
2014	6,295	497,201	7,898				2	5	7
2015	7,054	264,614	3,751				1	6	7
<b>TOTAL</b>	<b>34,609</b>	<b>1,045,133</b>	<b>3,020</b>				<b>7</b>	<b>26</b>	<b>33</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				6,052	6,745				13,631	28,514	16,005
2012				16,429	19,787				8,159	18,816	13,532
2013				17,908	12,410				33,320	14,622	57,388
2014				195,399	51,546				58,634	176,809	14,813
2015				113,414	32,085				65,322	40,162	13,631
<b>TOTAL</b>				<b>349,202</b>	<b>122,573</b>				<b>179,066</b>	<b>278,923</b>	<b>115,369</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				7,438	9,349				18,116	39,492	15,013
2012		10	1,299	20,224	24,466		9	747	10,738	24,204	12,869
2013		50	4,035	21,554	14,645		132	7,113	40,467	18,493	54,633
2014	11	1,134	102,812	211,973	66,119	67	1,411	52,986	80,280	188,443	14,369
2015	47	1,757	129,061	108,914	40,423	287	2,901	71,393	62,598	36,783	13,317
<b>TOTAL</b>	<b>58</b>	<b>2,951</b>	<b>237,207</b>	<b>370,103</b>	<b>155,002</b>	<b>354</b>	<b>4,453</b>	<b>132,239</b>	<b>212,199</b>	<b>307,415</b>	<b>110,201</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	377,262	1,044,719	110,201	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-270,559	-238,882	238	
TOTAL LOSSES	106,703	805,837	110,439	
EXPECTED LOSSES	661,378	638,537	85,831	
CREDIBILITY	.01	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.308	2.328	.319	2.955
INDICATED (POST-TEST)	.324	2.449	.336	3.109
PRES. ON RATE LEVEL	1.728	1.669	.224	3.621
DERIVED BY FORMULA	1.714	1.700	.231	3.645
UNDERLYING PRES. RATE	1.911	1.845	.248	4.004
PROPOSED	1.703	1.689	.229	3.621

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.199
IND. RATES				4.20	MINIMUM PREMIUM	
MAN. RATES	4.59	5.02	4.50	+ 4.20	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	6,472	1,553,530	24,003			3	6	14	23
2012	2,739	71,045	2,593				1	2	3
2013	2,643	198,631	7,515				1	2	3
2014	3,923	581,552	14,824			1	3		4
2015	4,217	141,299	3,350					2	2
<b>TOTAL</b>	<b>19,994</b>	<b>2,546,057</b>	<b>12,734</b>			<b>4</b>	<b>11</b>	<b>20</b>	<b>35</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			438,266	285,061	116,251			539,865	74,416	51,230	48,441
2012				9,500	48,508					4,630	8,407
2013				105,278	4,085				70,893	13,674	4,701
2014			217,820	90,050				195,270	76,173		2,239
2015					96,427					44,540	332
<b>TOTAL</b>			<b>656,086</b>	<b>489,889</b>	<b>265,271</b>			<b>735,135</b>	<b>221,482</b>	<b>114,074</b>	<b>64,120</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			537,752	350,340	161,123			914,531	98,900	70,954	45,438
2012		18	1,522	12,358	59,694			64	92	5,926	7,995
2013		202	18,195	122,376	7,769		272	14,000	84,999	18,768	4,475
2014	48	3,283	280,914	106,963	21,047	663	13,596	331,296	90,261	17,929	2,172
2015	93	1,082	73,445	50,909	76,818	83	526	19,637	16,747	32,517	324
<b>TOTAL</b>	<b>141</b>	<b>4,585</b>	<b>911,828</b>	<b>642,946</b>	<b>326,451</b>	<b>746</b>	<b>14,394</b>	<b>1,279,528</b>	<b>290,999</b>	<b>146,094</b>	<b>60,404</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,211,222	1,406,490	60,404			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-200,876	-135,472	80			
TOTAL LOSSES	2,010,346	1,271,018	60,484			
EXPECTED LOSSES	482,056	362,491	28,991			
CREDIBILITY	.01	.03	.04			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	10.055	6.357	.303	16.715		
INDICATED (POST-TEST)	10.578	6.688	.319	17.585		
PRES. ON RATE LEVEL	2.181	1.640	.130	3.951		
DERIVED BY FORMULA	2.265	1.791	.138	4.194		
UNDERLYING PRES. RATE	2.411	1.813	.145	4.369		
PROPOSED	2.265	1.791	.138	4.194		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.864
IND. RATES				4.86	MINIMUM PREMIUM	
MAN. RATES	5.53	5.73	4.91	+ 4.86	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	3,441	335,091	9.738			1			1	2
2012	2,394	2,738	.114							
2013	3,121	327,564	10.495					2	1	3
2014	5,089	883,615	17.363			1		5	4	10
2015	10,153	118,460	1.166					1	5	6
<b>TOTAL</b>	<b>24,198</b>	<b>1,667,468</b>	<b>6.891</b>			<b>2</b>		<b>8</b>	<b>11</b>	<b>21</b>
O.D.		158								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			182,922		19,720			97,266		26,324	8,859
2012											2,738
2013				163,155	15,000				142,239		7,170
2014			143,550	300,639	60,459			30,000	258,725	54,776	35,466
2015				5,784	40,999				7,108	49,602	14,967
<b>TOTAL</b>			<b>326,472</b>	<b>469,578</b>	<b>136,178</b>			<b>127,266</b>	<b>408,072</b>	<b>130,702</b>	<b>69,200</b>
O.D.											158

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			224,445		27,332			164,769		36,459	8,310
2012											2,604
2013		329	28,892	190,200	21,901		524	26,312	168,818	5,279	6,826
2014	46	3,557	311,347	331,721	92,295	261	5,291	168,767	258,669	77,359	34,402
2015	40	530	36,563	26,334	33,422	114	844	27,716	23,818	37,027	14,623
<b>TOTAL</b>	<b>86</b>	<b>4,416</b>	<b>601,247</b>	<b>548,255</b>	<b>174,950</b>	<b>375</b>	<b>6,659</b>	<b>387,564</b>	<b>451,305</b>	<b>156,124</b>	<b>66,765</b>
O.D.											153

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,000,347	1,330,634	66,918			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-367,999	-228,003	293			
TOTAL LOSSES	632,348	1,102,631	67,211			
EXPECTED LOSSES	974,937	662,300	65,819			
CREDIBILITY	.01	.03	.04			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.613	4.557	.278	7.448		
INDICATED (POST-TEST)	2.749	4.794	.292	7.835		
PRES. ON RATE LEVEL	3.644	2.475	.246	6.365		
DERIVED BY FORMULA	3.635	2.545	.248	6.428		
UNDERLYING PRES. RATE	4.029	2.737	.272	7.038		
PROPOSED	3.635	2.545	.248	6.428		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	7.455
IND. RATES				7.46	MINIMUM PREMIUM	
MAN. RATES	9.11	9.33	7.91	+ 7.46	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	7,225	552,023	7.640			2				2
2012	6,476	346,167	5.345			1	2	5		8
2013	8,034	247,796	3.084				4	5		9
2014	11,906	1,163,012	9.768			3	3	6		12
2015	26,562	160,861	.605				1	2		3
<b>TOTAL</b>	<b>60,203</b>	<b>2,469,859</b>	<b>4.103</b>			<b>6</b>	<b>10</b>	<b>18</b>		<b>34</b>
O.D.		110								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			449,164					79,412			23,447
2012			178,805	76,538	11,419			21,721	27,214	18,335	12,135
2013				133,940	31,390				54,610	24,523	3,333
2014			528,286	148,639	58,544			168,334	111,465	135,257	12,487
2015				14,911	84,115				5,860	29,586	26,389
<b>TOTAL</b>			<b>1,156,255</b>	<b>374,028</b>	<b>185,468</b>			<b>269,467</b>	<b>199,149</b>	<b>207,701</b>	<b>77,791</b>
O.D.											110

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			551,125					134,524			21,993
2012		1,169	214,545	94,071	17,097		446	37,300	35,191	24,134	11,540
2013		295	25,250	157,344	39,684		223	11,696	66,356	30,972	3,173
2014	114	7,849	662,448	196,345	105,168	623	12,807	326,552	140,134	159,679	12,112
2015	84	1,126	77,820	56,500	68,961	73	567	17,858	15,388	22,265	25,782
<b>TOTAL</b>	<b>198</b>	<b>10,439</b>	<b>1,531,188</b>	<b>504,260</b>	<b>230,910</b>	<b>696</b>	<b>14,043</b>	<b>527,930</b>	<b>257,069</b>	<b>237,050</b>	<b>74,600</b>
O.D.											105

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,084,494	1,229,289	74,705			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-432,740	-278,263	572			
TOTAL LOSSES	1,651,754	951,026	75,277			
EXPECTED LOSSES	1,160,113	815,148	124,619			
CREDIBILITY	.02	.05	.08			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.744	1.580	.125	4.449		
INDICATED (POST-TEST)	2.387	1.662	.132	4.681		
PRES. ON RATE LEVEL	1.743	1.225	.187	3.155		
DERIVED BY FORMULA	1.766	1.247	.183	3.196		
UNDERLYING PRES. RATE	1.927	1.354	.207	3.488		
PROPOSED	1.766	1.247	.183	3.196		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.706
IND. RATES				3.71	MINIMUM PREMIUM	
MAN. RATES	4.40	4.56	3.92	+ 3.71	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	719									
2012	788	2,465	.312						1	1
2013	722	23,747	3.289						1	1
2014	931									
2015	868									
<b>TOTAL</b>	<b>4,028</b>	<b>26,212</b>	<b>.651</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
2012					1,547					918	
2013					17,000					6,747	
<b>TOTAL</b>					<b>18,547</b>					<b>7,665</b>	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2012			32	27	1,901			13	18	1,175	
2013		25	1,366	1,070	19,341		6	438	424	7,964	
<b>TOTAL</b>		<b>25</b>	<b>1,398</b>	<b>1,097</b>	<b>21,242</b>		<b>6</b>	<b>451</b>	<b>442</b>	<b>9,139</b>	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,880	31,920				
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,653	-11,607	8			
TOTAL LOSSES		20,313	8			
EXPECTED LOSSES	16,434	31,338	2,779			
CREDIBILITY	.00	.01	.01			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.504	.000	.504		
INDICATED (POST-TEST)	.000	.530	.000	.530		
PRES. ON RATE LEVEL	.369	.704	.062	1.135		
DERIVED BY FORMULA	.369	.702	.061	1.132		
UNDERLYING PRES. RATE	.408	.778	.069	1.255		
PROPOSED	.369	.702	.061	1.132		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.312
IND. RATES				1.31	MINIMUM PREMIUM	
MAN. RATES	1.53	1.61	1.41	+ 1.31	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	8,191	512,489	6.256				2	4		6
2012	8,293	35,757	.431				1	2		3
2013	8,174	73,622	.900				2	1		3
2014	8,848	233,251	2.636				2	4		6
2015	8,557	241,855	2.826				3	1		4
<b>TOTAL</b>	<b>42,063</b>	<b>1,096,974</b>	<b>2.608</b>				<b>10</b>	<b>12</b>		<b>22</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				114,793	17,055				290,304	80,053	10,284
2012				7,891	8,600					11,468	7,798
2013				33,058	906				28,412	213	11,033
2014				70,507	64,057				52,179	30,506	16,002
2015				148,523	1,019				81,970	3,449	6,894
<b>TOTAL</b>				<b>374,772</b>	<b>91,637</b>				<b>452,865</b>	<b>125,689</b>	<b>52,011</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				141,080	23,639				385,814	110,873	9,646
2012		6	605	9,699	10,641		1	158	229	14,675	7,416
2013		63	5,682	38,405	2,009		104	5,270	33,735	1,305	10,503
2014	4	582	47,648	83,933	69,773	36	744	27,786	54,276	35,495	15,522
2015	24	1,844	137,786	120,981	20,273	269	3,093	68,894	60,898	11,886	6,735
<b>TOTAL</b>	<b>28</b>	<b>2,495</b>	<b>191,721</b>	<b>394,098</b>	<b>126,335</b>	<b>305</b>	<b>3,942</b>	<b>102,108</b>	<b>534,952</b>	<b>174,234</b>	<b>49,822</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	300,599	1,229,619	49,822			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-125,813	-164,465	144			
TOTAL LOSSES	174,786	1,065,154	49,966			
EXPECTED LOSSES	308,322	440,821	51,737			
CREDIBILITY	.02	.04	.07			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.416	2.532	.119	3.067		
INDICATED (POST-TEST)	.438	2.664	.125	3.227		
PRES. ON RATE LEVEL	.663	.948	.111	1.722		
DERIVED BY FORMULA	.659	1.017	.112	1.788		
UNDERLYING PRES. RATE	.733	1.048	.123	1.904		
PROPOSED	.659	1.017	.112	1.788		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.073
IND. RATES				2.07	MINIMUM PREMIUM	
MAN. RATES	2.21	2.39	2.14	+ 2.07	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	627									
2012	758	49	.006							
2013	663	33,374	5.033				1	1		2
2014	648									
2015	775									
<b>TOTAL</b>	<b>3,471</b>	<b>33,423</b>	<b>.963</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
2012											49
2013				8,534	9,170				3,748	10,385	1,537
<b>TOTAL</b>				<b>8,534</b>	<b>9,170</b>				<b>3,748</b>	<b>10,385</b>	<b>1,586</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2012											47
2013		32	2,184	10,477	10,685		23	1,368	5,099	12,397	1,463
<b>TOTAL</b>		<b>32</b>	<b>2,184</b>	<b>10,477</b>	<b>10,685</b>		<b>23</b>	<b>1,368</b>	<b>5,099</b>	<b>12,397</b>	<b>1,510</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,607	36,658	1,510	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,367	-9,306	12	
TOTAL LOSSES		29,352	1,522	
EXPECTED LOSSES	38,042	25,130	4,166	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.846	.044	.890
INDICATED (POST-TEST)	.000	.890	.046	.936
PRES. ON RATE LEVEL	.991	.655	.109	1.755
DERIVED BY FORMULA	.991	.657	.108	1.756
UNDERLYING PRES. RATE	1.096	.724	.120	1.940
PROPOSED	.990	.657	.108	1.755

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.035
IND. RATES				2.04	MINIMUM PREMIUM	
MAN. RATES	2.35	2.48	2.18	+ 2.04	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	223					223						
2012	157					157						
2013	354					354						
2014	1,061	99	.009			1,061						
2015	581	124,726	21,467			581					1	1
<b>TOTAL</b>	<b>2,376</b>	<b>124,825</b>	<b>5,254</b>			<b>2,376</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	
2014												99
2015					28,726					96,000		
<b>TOTAL</b>					<b>28,726</b>					<b>96,000</b>		<b>99</b>

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2014												96
2015	27	321	21,878	15,167	22,885	181	1,130	42,329	36,097	70,087		
<b>TOTAL</b>	<b>27</b>	<b>321</b>	<b>21,878</b>	<b>15,167</b>	<b>22,885</b>	<b>181</b>	<b>1,130</b>	<b>42,329</b>	<b>36,097</b>	<b>70,087</b>		<b>96</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	65,866	144,236	96			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-21,887	-35,605	16			
TOTAL LOSSES	43,979	108,631	112			
EXPECTED LOSSES	55,242	98,320	4,705			
CREDIBILITY	.00	.01	.01			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.851	4.572	.005	6.428		
INDICATED (POST-TEST)	1.947	4.810	.005	6.762		
PRES. ON RATE LEVEL	2.102	3.740	.179	6.021		
DERIVED BY FORMULA	2.102	3.751	.177	6.030		
UNDERLYING PRES. RATE	2.325	4.138	.198	6.661		
PROPOSED	2.102	3.751	.177	6.030		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	6.261
IND. RATES				6.26	MINIMUM PREMIUM	
MAN. RATES	8.11	8.13	6.92	+ 6.26	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	598,409	1,788,917	.298			3	8	21	32
2012	555,278	1,094,780	.197			1	12	13	26
2013	532,764	1,104,383	.207				20	6	26
2014	479,661	1,197,243	.249			2	13	5	20
2015	452,955	633,499	.139				1	14	15
<b>TOTAL</b>	<b>2,619,067</b>	<b>5,818,822</b>	<b>.222</b>			<b>6</b>	<b>54</b>	<b>59</b>	<b>119</b>
O.D.		81,397	.003					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			629,459	142,480	78,907			117,064	138,543	327,762	354,702
2012			198,246	211,990	44,120			145,000	172,141	145,280	178,003
2013				415,668	18,025				363,170	32,785	274,735
2014			452,148	201,193	16,656			104,861	190,512	61,005	170,868
2015				3,847	84,459				3,824	304,254	237,115
<b>TOTAL</b>			<b>1,279,853</b>	<b>975,178</b>	<b>242,167</b>			<b>366,925</b>	<b>868,190</b>	<b>871,086</b>	<b>1,215,423</b>
O.D.					63,680					17,200	517

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			772,346	175,108	109,364			198,306	184,125	453,950	332,710
2012		1,324	245,372	258,638	58,790		2,986	248,757	223,273	190,254	169,281
2013		809	71,983	483,302	32,829		1,370	69,312	433,085	52,166	261,548
2014	103	6,949	593,616	239,628	61,542	457	9,344	253,548	200,495	83,815	165,742
2015	81	997	67,870	47,712	67,785	598	3,711	137,281	117,182	222,563	231,661
<b>TOTAL</b>	<b>184</b>	<b>10,079</b>	<b>1,751,187</b>	<b>1,204,388</b>	<b>330,310</b>	<b>1,055</b>	<b>17,411</b>	<b>907,204</b>	<b>1,158,160</b>	<b>1,002,748</b>	<b>1,160,942</b>
O.D.	63	715	48,500	33,620	50,730	31	201	7,581	6,467	12,559	502

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,744,211	3,796,982	1,161,444			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,052,924	-1,228,077	3,234			
TOTAL LOSSES	1,691,287	2,570,905	1,164,678			
EXPECTED LOSSES	2,540,495	3,247,643	1,283,342			
CREDIBILITY	.25	.68	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.065	.098	.044	.207		
INDICATED (POST-TEST)	.068	.103	.046	.217		
PRES. ON RATE LEVEL	.088	.112	.044	.244		
DERIVED BY FORMULA	.083	.106	.046	.235		
UNDERLYING PRES. RATE	.097	.124	.049	.270		
PROPOSED	.083	.106	.046	.235		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.244
IND. RATES				.24	MINIMUM PREMIUM	
MAN. RATES	.37	.34	.28	+ .24	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	99,136	436,997	.440			99,136				3	9	12
2012	89,861	176,435	.196			89,861				1	5	6
2013	100,109	637,220	.636			100,109			2	1	10	13
2014	108,299	238,657	.220			108,299				1	9	10
2015	106,622	292,605	.274			106,622					8	8
<b>TOTAL</b>	<b>504,027</b>	<b>1,781,914</b>	<b>.354</b>			<b>504,027</b>			<b>2</b>	<b>6</b>	<b>41</b>	<b>49</b>
O.D.		523										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				118,493	94,727				87,582	108,249	27,946
2012				3,144	23,894				10,160	67,993	71,244
2013			278,323	23,875	68,085			85,749	26,649	95,008	59,531
2014				11,955	58,882				13,804	131,335	22,681
2015					101,850					152,088	38,667
<b>TOTAL</b>			<b>278,323</b>	<b>157,467</b>	<b>347,438</b>			<b>85,749</b>	<b>138,195</b>	<b>554,673</b>	<b>220,069</b>
O.D.											523

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				145,627	131,292				116,397	149,925	26,213
2012		9	668	4,231	29,391		18	1,548	14,254	87,171	67,753
2013	76	2,374	328,279	38,807	87,856	703	2,540	149,920	41,523	115,952	56,674
2014	1	278	19,224	22,101	60,342	30	678	26,174	31,045	137,869	22,001
2015	99	1,137	77,571	53,769	81,137	289	1,782	67,060	57,194	111,033	37,778
<b>TOTAL</b>	<b>176</b>	<b>3,798</b>	<b>425,742</b>	<b>264,535</b>	<b>390,018</b>	<b>1,022</b>	<b>5,018</b>	<b>244,702</b>	<b>260,413</b>	<b>601,950</b>	<b>210,419</b>
O.D.											494

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	680,458	1,516,916	210,913			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,101,585	-694,612	1,102			
TOTAL LOSSES		822,304	212,015			
EXPECTED LOSSES	2,701,585	1,864,899	383,060			
CREDIBILITY	.08	.23	.34			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.163	.042	.205		
INDICATED (POST-TEST)	.000	.171	.044	.215		
PRES. ON RATE LEVEL	.485	.334	.069	.888		
DERIVED BY FORMULA	.446	.297	.061	.804		
UNDERLYING PRES. RATE	.536	.370	.076	.982		
PROPOSED	.446	.297	.061	.804		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.834
IND. RATES				.83	MINIMUM PREMIUM	
MAN. RATES	1.52	1.33	1.02	+ .83	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	82,052	207,450	.252				3	5	8
2012	100,232	877,605	.875			1	2	5	8
2013	88,143	1,007,290	1.142			1	2	2	5
2014	101,454	351,016	.345			1		5	6
2015	106,990	167,257	.156					4	4
<b>TOTAL</b>	<b>478,871</b>	<b>2,610,618</b>	<b>.545</b>			<b>3</b>	<b>7</b>	<b>21</b>	<b>31</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				87,023	35,503				21,837	38,717	24,370
2012			398,476	120,897	150,899			66,776	42,309	48,984	49,264
2013			408,990	36,650	16,538			271,638	70,892	182,260	20,322
2014			180,970		59,489			17,885		61,514	31,158
2015					82,296					72,655	12,306
<b>TOTAL</b>			<b>988,436</b>	<b>244,570</b>	<b>344,725</b>			<b>356,299</b>	<b>135,038</b>	<b>404,130</b>	<b>137,420</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				106,951	49,208				29,022	53,622	22,859
2012		2,632	478,069	151,802	191,790		1,341	112,104	55,517	64,118	46,850
2013	114	3,377	475,947	53,595	34,143	2,230	7,895	464,727	108,038	226,715	19,347
2014	37	2,595	212,405	20,683	72,200	67	1,405	36,636	9,885	65,266	30,223
2015	81	922	62,682	43,451	65,557	137	849	32,026	27,318	53,045	12,023
<b>TOTAL</b>	<b>232</b>	<b>9,526</b>	<b>1,229,103</b>	<b>376,482</b>	<b>412,898</b>	<b>2,434</b>	<b>11,490</b>	<b>645,493</b>	<b>229,780</b>	<b>462,766</b>	<b>131,302</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,898,278	1,481,926	131,302			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-731,713	-435,353	693			
TOTAL LOSSES	1,166,565	1,046,573	131,995			
EXPECTED LOSSES	1,814,921	1,178,023	234,646			
CREDIBILITY	.08	.22	.33			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.244	.219	.028	.491		
INDICATED (POST-TEST)	.257	.230	.029	.516		
PRES. ON RATE LEVEL	.343	.222	.044	.609		
DERIVED BY FORMULA	.336	.224	.039	.599		
UNDERLYING PRES. RATE	.379	.246	.049	.674		
PROPOSED	.336	.224	.039	.599		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.622
IND. RATES				.62	MINIMUM PREMIUM	
MAN. RATES	.77	.80	.70	+ .62	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	320,668	6,109,018	1.905			320,668	1		7	26	104	138
2012	339,163	9,750,035	2.874			339,163			18	7	108	133
2013	341,699	6,556,297	1.918			341,699			10	16	88	114
2014	372,234	6,916,975	1.858			372,234	1		8	15	91	115
2015	373,492	4,635,107	1.241			373,492			3	5	97	105
<b>TOTAL</b>	<b>1,747,256</b>	<b>33,967,432</b>	<b>1.944</b>			<b>1,747,256</b>	<b>2</b>		<b>46</b>	<b>69</b>	<b>488</b>	<b>605</b>
O.D.		365,405	.020						1		1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	292,215		1,385,945	703,004	1,211,711	8,640		317,516	561,397	1,037,411	591,179
2012			4,254,487	97,959	1,233,732			1,839,317	125,058	1,517,237	682,245
2013			2,250,579	745,614	651,240			897,408	482,630	886,718	642,108
2014	508,988		1,590,085	655,984	987,055	5,000		700,230	777,867	1,182,176	509,590
2015			967,688	283,737	1,003,577			532,768	94,295	1,205,539	547,503
<b>TOTAL</b>	<b>801,203</b>		<b>10,448,784</b>	<b>2,486,298</b>	<b>5,087,315</b>	<b>13,640</b>		<b>4,287,239</b>	<b>2,041,247</b>	<b>5,829,081</b>	<b>2,972,625</b>
O.D.			201,122		70,706			58,960		5,105	29,512

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	335,463		1,700,554	863,991	1,679,434	10,860		537,871	746,098	1,436,814	554,526
2012		27,243	4,930,842	170,581	1,571,795		33,848	2,845,030	209,966	1,963,926	648,815
2013	631	20,395	2,756,350	961,091	841,347	7,366	27,226	1,599,715	669,617	1,094,083	611,287
2014	543,996	27,666	2,279,024	941,072	1,150,608	6,506	59,432	1,592,224	968,735	1,332,211	494,302
2015	1,661	31,357	1,876,844	866,174	931,030	6,235	58,446	1,374,200	597,119	939,400	534,910
<b>TOTAL</b>	<b>881,751</b>	<b>106,661</b>	<b>13,543,614</b>	<b>3,802,909</b>	<b>6,174,214</b>	<b>30,967</b>	<b>178,952</b>	<b>7,949,040</b>	<b>3,191,535</b>	<b>6,766,434</b>	<b>2,843,840</b>
O.D.	2	1,560	252,829	13,034	74,071	1	1,162	96,929	1,404	6,015	28,295

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	23,043,468	20,029,616	2,872,135			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,916,828	-6,415,172	9,943			
TOTAL LOSSES	15,126,640	13,614,444	2,882,078			
EXPECTED LOSSES	19,499,377	17,262,889	3,442,094			
CREDIBILITY	.19	.52	.78			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.866	.779	.165	1.810		
INDICATED (POST-TEST)	.911	.820	.174	1.905		
PRES. ON RATE LEVEL	1.009	.893	.178	2.080		
DERIVED BY FORMULA	.990	.855	.175	2.020		
UNDERLYING PRES. RATE	1.116	.988	.197	2.301		
PROPOSED	.990	.855	.175	2.020		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.097
IND. RATES				2.10	MINIMUM PREMIUM	
MAN. RATES	2.88	2.81	2.39	+ 2.10	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	428,368	7,593,917	1.772			8	23	38	69
2012	512,071	7,312,368	1.427	2		8	26	38	74
2013	535,940	3,234,389	.603	1		3	12	38	54
2014	513,743	4,355,208	.847			7	21	48	76
2015	543,762	3,521,004	.647			1	2	71	74
<b>TOTAL</b>	<b>2,533,884</b>	<b>26,016,886</b>	<b>1.027</b>	<b>3</b>		<b>27</b>	<b>84</b>	<b>233</b>	<b>347</b>
O.D.		160,076	.006				2	4	6

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			2,886,903	492,158	328,174			2,847,507	358,099	418,748	262,328
2012	1,831,501		2,160,304	650,496	424,442	3,252		640,486	745,529	488,501	367,857
2013	60,000		1,072,126	253,409	362,300			294,000	220,258	546,699	425,597
2014			1,436,063	519,977	458,587			289,099	633,916	608,718	408,848
2015			180,513	147,957	1,269,322			34,478	64,392	1,521,911	302,431
<b>TOTAL</b>	<b>1,891,501</b>		<b>7,735,909</b>	<b>2,063,997</b>	<b>2,842,825</b>	<b>3,252</b>		<b>4,105,570</b>	<b>2,022,194</b>	<b>3,584,577</b>	<b>1,767,061</b>
O.D.				64,656	25,163				26,535	36,255	7,467

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			2,622,790	604,861	454,852			2,237,177	475,913	579,969	246,064
2012	1,245,156	14,156	2,583,344	809,981	556,036	7,948	13,169	1,095,797	964,328	644,060	349,832
2013	82,292	9,622	1,299,972	343,059	457,016	2,414	9,378	552,207	309,211	663,120	405,168
2014	324	23,041	1,924,152	703,543	596,700	1,402	28,793	814,457	716,846	697,948	396,583
2015	1,382	19,324	1,269,296	810,881	1,049,003	3,347	23,024	775,497	624,155	1,121,739	295,475
<b>TOTAL</b>	<b>1,329,154</b>	<b>66,143</b>	<b>9,699,554</b>	<b>3,272,325</b>	<b>3,113,607</b>	<b>15,111</b>	<b>74,364</b>	<b>5,475,135</b>	<b>3,090,453</b>	<b>3,706,836</b>	<b>1,693,122</b>
O.D.	1	143	13,400	75,298	32,283		8	669	35,845	46,426	7,184

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,673,682	13,373,073	1,700,306			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,460,782	-3,627,459	4,760			
TOTAL LOSSES	11,212,900	9,745,614	1,705,066			
EXPECTED LOSSES	13,480,264	9,755,454	1,647,024			
CREDIBILITY	.24	.66	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.443	.385	.067	.895		
INDICATED (POST-TEST)	.466	.405	.070	.941		
PRES. ON RATE LEVEL	.481	.348	.059	.888		
DERIVED BY FORMULA	.477	.386	.070	.933		
UNDERLYING PRES. RATE	.532	.385	.065	.982		
PROPOSED	.477	.386	.070	.933		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.968
IND. RATES				.97	MINIMUM PREMIUM	
MAN. RATES	1.12	1.18	1.02	+ .97	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	672,192	6,790,953	1.010			11	51	57	119
2012	558,604	5,689,065	1.018			8	41	58	107
2013	576,227	6,716,350	1.165			11	39	70	120
2014	746,573	6,199,966	.830			9	36	50	95
2015	614,852	4,646,117	.755			3	11	87	101
<b>TOTAL</b>	<b>3,168,448</b>	<b>30,042,451</b>	<b>.948</b>			<b>42</b>	<b>178</b>	<b>322</b>	<b>542</b>
O.D.		21,796						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			2,706,635	922,584	372,032			831,226	1,056,358	366,962	535,156
2012			1,879,894	987,901	825,276			408,000	679,061	559,532	349,401
2013			2,683,841	984,929	486,083			967,919	754,825	528,741	310,012
2014			2,008,089	962,597	590,136			751,464	1,144,701	448,714	294,265
2015			669,602	404,287	1,286,863			132,941	625,473	1,288,188	238,763
<b>TOTAL</b>			<b>9,948,061</b>	<b>4,262,298</b>	<b>3,560,390</b>			<b>3,091,550</b>	<b>4,260,418</b>	<b>3,192,137</b>	<b>1,727,597</b>
O.D.					3,013					3,080	15,703

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			3,321,042	1,133,859	515,638			1,408,098	1,403,896	508,241	501,976
2012		12,526	2,280,225	1,223,252	1,048,010		8,588	713,665	878,503	731,236	332,280
2013	748	24,077	3,279,879	1,238,958	675,630	7,945	29,881	1,741,011	973,447	684,016	295,131
2014	471	33,114	2,788,256	1,220,722	799,673	3,147	64,340	1,720,941	1,226,462	597,027	285,437
2015	1,774	31,449	1,968,877	1,084,164	1,146,447	5,384	49,032	1,280,808	958,715	1,024,516	233,271
<b>TOTAL</b>	<b>2,993</b>	<b>101,166</b>	<b>13,638,279</b>	<b>5,900,955</b>	<b>4,185,398</b>	<b>16,476</b>	<b>151,841</b>	<b>6,864,523</b>	<b>5,441,023</b>	<b>3,545,036</b>	<b>1,648,095</b>
O.D.			63	54	3,702			43	62	3,942	14,873

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	20,775,384	19,080,172	1,662,968			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,233,715	-5,380,447	5,950			
TOTAL LOSSES	13,541,669	13,699,725	1,668,918			
EXPECTED LOSSES	17,616,571	14,384,754	2,154,545			
CREDIBILITY	.28	.77	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.427	.432	.053	.912		
INDICATED (POST-TEST)	.449	.454	.056	.959		
PRES. ON RATE LEVEL	.503	.410	.061	.974		
DERIVED BY FORMULA	.488	.444	.056	.988		
UNDERLYING PRES. RATE	.556	.454	.068	1.078		
PROPOSED	.481	.438	.055	.974		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.011
IND. RATES				1.01	MINIMUM PREMIUM	
MAN. RATES	1.42	1.34	1.12	+ 1.01	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	225,470	9,176,757	4.070			11	30	112	153
2012	224,473	9,146,947	4.074			12	28	149	189
2013	224,246	19,878,573	8.864			18	56	91	165
2014	234,640	9,766,214	4.162			15	60	81	156
2015	246,184	5,801,054	2.356			2	13	124	139
<b>TOTAL</b>	<b>1,155,013</b>	<b>53,769,545</b>	<b>4.655</b>			<b>58</b>	<b>187</b>	<b>557</b>	<b>802</b>
O.D.		14,231	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			2,703,602	951,664	1,466,215			1,646,499	752,598	1,075,277	580,902
2012			2,215,365	1,059,399	1,882,378			909,178	1,029,991	1,590,804	459,832
2013			3,615,035	1,639,322	1,022,339			10,839,198	1,445,270	851,435	465,974
2014			3,373,591	1,945,960	644,177			1,203,523	1,272,972	644,770	681,221
2015			744,647	534,567	1,596,791			82,826	315,886	1,887,127	639,210
<b>TOTAL</b>			<b>12,652,240</b>	<b>6,130,912</b>	<b>6,611,900</b>			<b>14,681,224</b>	<b>4,816,717</b>	<b>6,049,413</b>	<b>2,827,139</b>
O.D.											14,231

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			3,077,926	1,169,596	2,032,178			2,325,474	1,000,203	1,489,263	544,886
2012		15,035	2,700,473	1,331,058	2,352,056		18,761	1,566,221	1,350,808	2,062,295	437,300
2013	888	30,231	4,023,931	2,044,424	1,323,045	16,584	61,645	3,593,032	1,861,423	1,125,236	443,607
2014	796	55,946	4,756,516	2,336,385	1,016,307	4,690	95,995	2,496,562	1,415,733	839,490	660,784
2015	2,146	37,860	2,394,123	1,362,066	1,418,064	5,208	40,532	1,215,459	951,445	1,421,670	624,508
<b>TOTAL</b>	<b>3,830</b>	<b>139,072</b>	<b>16,952,969</b>	<b>8,243,529</b>	<b>8,141,650</b>	<b>26,482</b>	<b>216,933</b>	<b>11,196,748</b>	<b>6,579,612</b>	<b>6,937,954</b>	<b>2,711,085</b>
O.D.											13,765

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	28,536,034	29,902,745	2,724,850			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-10,115,453	-9,174,561	8,799			
TOTAL LOSSES	18,420,581	20,728,184	2,733,649			
EXPECTED LOSSES	24,855,880	24,659,528	3,072,333			
CREDIBILITY	.14	.39	.59			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.595	1.795	.237	3.627		
INDICATED (POST-TEST)	1.578	1.888	.249	3.815		
PRES. ON RATE LEVEL	1.945	1.930	.240	4.115		
DERIVED BY FORMULA	1.908	1.914	.245	4.067		
UNDERLYING PRES. RATE	2.152	2.135	.266	4.553		
PROPOSED	1.908	1.914	.245	4.067		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.223
IND. RATES				4.22	MINIMUM PREMIUM	
MAN. RATES	5.26	5.45	4.73	+ 4.22	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	8,244	7,376	.089							
2012	8,606	301,402	3.502			1			1	2
2013	9,181	568	.006							
2014	9,468	679	.007							
2015	9,934	2,639	.026						1	1
<b>TOTAL</b>	<b>45,433</b>	<b>312,664</b>	<b>.688</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
2011											7,376
2012			210,692		350			81,694		3,140	5,526
2013											568
2014											679
2015					1,595					1,044	
<b>TOTAL</b>			<b>210,692</b>		<b>1,945</b>			<b>81,694</b>		<b>4,184</b>	<b>14,149</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											6,919
2012		1,356	247,679	1,524	3,204		1,586	133,268	1,053	4,976	5,255
2013											541
2014											659
2015	1	18	1,214	842	1,271	2	10	459	392	763	
<b>TOTAL</b>	<b>1</b>	<b>1,374</b>	<b>248,893</b>	<b>2,366</b>	<b>4,475</b>	<b>2</b>	<b>1,596</b>	<b>133,727</b>	<b>1,445</b>	<b>5,739</b>	<b>13,374</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	385,593	14,025	13,374			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-53,987	-36,948	124			
TOTAL LOSSES	331,606		13,498			
EXPECTED LOSSES	133,119	99,497	42,707			
CREDIBILITY	.02	.05	.07			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.730	.000	.030	.760		
INDICATED (POST-TEST)	.768	.000	.032	.800		
PRES. ON RATE LEVEL	.265	.198	.085	.548		
DERIVED BY FORMULA	.275	.188	.081	.544		
UNDERLYING PRES. RATE	.293	.219	.094	.606		
PROPOSED	.277	.189	.082	.548		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.569
IND. RATES				.57	MINIMUM PREMIUM	
MAN. RATES	.69	.72	.63	+ .57	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	37,951	3,128,897	8.244	1		4	11	31	47	
2012	40,180	2,744,442	6.830	1		4	8	27	40	
2013	41,481	2,472,549	5.960			4	3	26	33	
2014	40,491	1,547,393	3.821				5	29	34	
2015	42,037	1,951,687	4.642			1	8	32	41	
<b>TOTAL</b>	<b>202,140</b>	<b>11,844,968</b>	<b>5.860</b>	<b>2</b>		<b>13</b>	<b>35</b>	<b>145</b>	<b>195</b>	
O.D.		245								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	3,000		635,622	664,312	167,760	88,370		591,094	454,136	361,479	163,124
2012	3,000		666,145	338,273	271,602			572,090	254,999	413,991	224,342
2013			656,594	119,947	266,746			633,645	87,529	551,329	156,759
2014				330,119	281,764				394,133	432,345	109,032
2015			148,356	432,907	345,149			38,954	355,580	503,355	127,386
<b>TOTAL</b>	<b>6,000</b>		<b>2,106,717</b>	<b>1,885,558</b>	<b>1,333,021</b>	<b>88,370</b>		<b>1,835,783</b>	<b>1,546,377</b>	<b>2,262,499</b>	<b>780,643</b>
O.D.											245

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	3,444		779,908	816,440	232,514	111,081		1,001,313	603,545	500,649	153,010
2012	3,142	4,427	806,934	418,821	345,656		11,389	953,911	339,032	540,425	213,349
2013	181	5,891	793,749	172,036	329,881	5,201	18,242	1,077,850	167,551	674,880	149,235
2014	22	2,650	218,849	390,028	308,346	310	6,463	240,728	437,279	478,562	105,761
2015	507	11,886	798,655	550,324	346,815	2,370	22,248	572,424	453,553	411,795	124,456
<b>TOTAL</b>	<b>7,296</b>	<b>24,854</b>	<b>3,398,095</b>	<b>2,347,649</b>	<b>1,563,212</b>	<b>118,962</b>	<b>58,342</b>	<b>3,846,226</b>	<b>2,000,960</b>	<b>2,606,311</b>	<b>745,811</b>
O.D.											237

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	7,453,775	8,518,132	746,048		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-2,128,907	-1,812,914	4,967		
TOTAL LOSSES	5,324,868	6,705,218	751,015		
EXPECTED LOSSES	5,227,341	4,861,468	1,756,597		
CREDIBILITY	.05	.12	.19		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	2.634	3.317	.372	6.323	
INDICATED (POST-TEST)	2.771	3.489	.391	6.651	
PRES. ON RATE LEVEL	2.332	2.169	.784	5.285	
DERIVED BY FORMULA	2.354	2.327	.709	5.390	
UNDERLYING PRES. RATE	2.586	2.405	.869	5.860	
PROPOSED	2.354	2.327	.709	5.390	
<b>IND. RATES</b>					
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE
IND. RATES				5.13	MINIMUM PREMIUM
MAN. RATES	6.84	6.84	5.82	+ 5.13	PRESENT

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	34,121	3,378,537	9.901			5	3	8	16
2012	39,531	512,273	1.295				5	10	15
2013	46,626	1,027,732	2.204			1	3	7	11
2014	47,588	291,935	.613			1		6	7
2015	46,328	444,504	.959				2	11	13
<b>TOTAL</b>	<b>214,194</b>	<b>5,654,981</b>	<b>2.640</b>			<b>7</b>	<b>13</b>	<b>42</b>	<b>62</b>

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			2,104,376	245,955	47,825			768,505	64,687	42,556	104,633
2012				160,282	69,273				135,251	104,668	42,799
2013			397,157	62,662	88,614			81,092	147,093	174,479	76,635
2014			195,493		26,111			4,560		15,810	49,961
2015				61,755	129,244				44,875	158,411	50,219
<b>TOTAL</b>			<b>2,697,026</b>	<b>530,654</b>	<b>361,067</b>			<b>854,157</b>	<b>391,906</b>	<b>495,924</b>	<b>324,247</b>

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			2,202,652	302,278	66,285			1,070,554	85,969	58,941	98,146
2012		48	10,073	195,109	86,607		132	9,531	173,858	136,018	40,702
2013	110	3,433	472,604	88,013	116,498	667	2,927	169,819	189,249	214,063	72,957
2014	39	2,654	220,597	16,090	39,456	17	350	9,357	2,537	16,769	48,462
2015	133	2,221	155,406	118,316	111,056	446	3,525	106,721	92,188	120,778	49,064
<b>TOTAL</b>	<b>282</b>	<b>8,356</b>	<b>3,061,332</b>	<b>719,806</b>	<b>419,902</b>	<b>1,130</b>	<b>6,934</b>	<b>1,365,982</b>	<b>543,801</b>	<b>546,569</b>	<b>309,331</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,444,016	2,230,078	309,331			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,249,291	-703,547	794			
TOTAL LOSSES	2,194,725	1,526,531	310,125			
EXPECTED LOSSES	5,558,335	1,893,476	269,884			
CREDIBILITY	.05	.13	.19			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.025	.713	.145	1.883		
INDICATED (POST-TEST)	1.078	.750	.153	1.981		
PRES. ON RATE LEVEL	2.340	.797	.114	3.251		
DERIVED BY FORMULA	2.277	.791	.121	3.189		
UNDERLYING PRES. RATE	2.595	.884	.126	3.605		
PROPOSED	2.277	.791	.121	3.189		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.035
IND. RATES				3.04	MINIMUM PREMIUM	
MAN. RATES	4.67	4.43	3.58	+ 3.04	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	3,305	513,029	15.522			3,305			1	1	2	4
2012	2,876	211,821	7.365			2,876				1	2	3
2013	4,802	202,312	4.213			4,802	1			1	4	6
2014	4,745	762,854	16.077			4,745				1	10	11
2015	4,451	85,300	1.916			4,451					4	4
<b>TOTAL</b>	<b>20,179</b>	<b>1,775,316</b>	<b>8.798</b>			<b>20,179</b>	<b>1</b>		<b>1</b>	<b>4</b>	<b>22</b>	<b>28</b>
O.D.		31,850	.157							1	1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			133,656	85,743	97,243			131,072	6,211	34,098	25,006
2012				65,050	17,022				38,577	75,888	15,284
2013	94,179			53,152	13,018				3,446	26,454	12,063
2014				94,889	60,268				34,007	559,384	14,306
2015					25,124					44,283	15,893
<b>TOTAL</b>	<b>94,179</b>		<b>133,656</b>	<b>298,834</b>	<b>212,675</b>			<b>131,072</b>	<b>82,241</b>	<b>740,107</b>	<b>82,552</b>
O.D.				15,409					16,441		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			163,996	105,378	134,779			222,036	8,254	47,226	23,456
2012		16	3,857	78,987	21,520		46	3,356	50,504	97,710	14,535
2013	128,697	119	10,066	62,475	16,384		36	2,350	5,750	31,350	11,484
2014	5	681	58,107	108,712	67,701	115	2,613	100,485	108,394	585,447	13,877
2015	23	281	19,136	13,263	20,016	88	522	19,519	16,648	32,330	15,527
<b>TOTAL</b>	<b>128,725</b>	<b>1,097</b>	<b>255,162</b>	<b>368,815</b>	<b>260,400</b>	<b>203</b>	<b>3,217</b>	<b>347,746</b>	<b>189,550</b>	<b>794,063</b>	<b>78,879</b>
O.D.	1	74	7,164	16,049	1,108	10	198	7,286	15,798	1,165	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	750,883	1,646,948	78,879			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-410,980	-379,306	259			
TOTAL LOSSES	339,903	1,267,642	79,138			
EXPECTED LOSSES	1,012,178	1,019,041	85,963			
CREDIBILITY	.01	.03	.04			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.684	6.282	.392	8.358		
INDICATED (POST-TEST)	1.772	6.609	.412	8.793		
PRES. ON RATE LEVEL	4.524	4.554	.384	9.462		
DERIVED BY FORMULA	4.496	4.616	.385	9.497		
UNDERLYING PRES. RATE	5.016	5.050	.426	10.492		
PROPOSED	4.479	4.599	.384	9.462		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	9.005
IND. RATES				9.01	MINIMUM PREMIUM	
MAN. RATES	12.87	12.57	10.42	+ 9.01	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	363,565	12,883,847	3.543			363,565	1	2	13	64	117	197
2012	351,847	9,392,369	2.669			351,847	2	7	50	108	167	
2013	370,401	8,436,703	2.277			370,401	1	6	62	134	203	
2014	383,228	8,366,672	2.183			383,228	1	5	47	112	165	
2015	429,235	8,923,912	2.079			429,235	1	1	21	130	153	
<b>TOTAL</b>	<b>1,898,276</b>	<b>48,003,503</b>	<b>2.529</b>			<b>1,898,276</b>	<b>6</b>	<b>3</b>	<b>31</b>	<b>244</b>	<b>601</b>	<b>885</b>
O.D.		111,945	.005							1	2	3

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011	70,584	249,062	1,984,866	2,310,656	1,062,692	17,158	450,969	1,522,300	2,970,947	1,409,991	834,622	
2012	208,803		1,495,593	1,772,617	761,112	16,258		877,643	1,837,684	1,559,406	863,253	
2013	21,135		996,405	1,929,101	808,126	170,177		550,328	1,764,390	1,292,299	904,742	
2014	204,048		825,198	1,373,480	887,766			809,919	1,713,278	1,762,955	790,028	
2015	322,397	101,123	767,094	1,207,376	2,000	22,750			3,230,318	2,244,941	1,025,913	
<b>TOTAL</b>	<b>826,967</b>	<b>350,185</b>	<b>5,302,062</b>	<b>8,152,948</b>	<b>4,727,072</b>	<b>205,593</b>	<b>473,719</b>	<b>3,760,190</b>	<b>11,516,617</b>	<b>8,269,592</b>	<b>4,418,558</b>	
O.D.				4,822	54,071				5,765	19,602	27,685	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011	81,030	441,338	2,435,431	2,792,806	1,472,894	21,568	998,445	2,578,777	3,379,633	1,952,835	782,875	
2012	218,688	10,142	1,869,368	2,168,520	971,392	63,119	18,863	1,562,592	2,375,583	2,034,048	820,954	
2013	29,156	12,756	1,533,424	2,312,998	1,011,225	386,411	22,776	1,301,167	2,200,425	1,608,853	861,314	
2014	218,180	20,234	1,708,683	1,623,685	1,048,191	3,567	73,273	2,100,682	1,946,560	2,004,091	766,327	
2015	360,832	137,590	1,603,493	1,229,156	1,057,581	14,905	131,117	2,507,544	2,182,575	1,849,419	1,002,317	
<b>TOTAL</b>	<b>907,886</b>	<b>622,060</b>	<b>9,150,399</b>	<b>10,127,165</b>	<b>5,561,283</b>	<b>489,570</b>	<b>1,244,474</b>	<b>10,050,762</b>	<b>12,084,776</b>	<b>9,449,246</b>	<b>4,233,787</b>	
O.D.	1	74	5,287	4,504	74,212	20	237	5,588	4,942	25,895	26,737	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,476,358	37,332,023	4,260,524			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,463,044	-11,627,200	13,893			
TOTAL LOSSES	15,013,314	25,704,823	4,274,417			
EXPECTED LOSSES	18,413,279	31,378,503	4,688,741			
CREDIBILITY	.20	.55	.82			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.791	1.354	.225	2.370		
INDICATED (POST-TEST)	.832	1.424	.237	2.493		
PRES. ON RATE LEVEL	.875	1.490	.223	2.588		
DERIVED BY FORMULA	.866	1.454	.234	2.554		
UNDERLYING PRES. RATE	.970	1.653	.247	2.870		
PROPOSED	.866	1.454	.234	2.554		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.430
IND. RATES				2.43	MINIMUM PREMIUM	
MAN. RATES	3.38	3.35	2.85	+ 2.43	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	45,331	2,071,476	4,569	1		2	7	27	37
2012	44,629	2,907,582	6,515	1		4	8	24	37
2013	48,426	1,839,554	3,798			3	4	23	30
2014	49,941	1,755,373	3,514	1		2	1	26	30
2015	51,258	1,425,900	2,781			1	4	24	29
<b>TOTAL</b>	<b>239,585</b>	<b>9,999,885</b>	<b>4,174</b>	<b>3</b>		<b>12</b>	<b>24</b>	<b>124</b>	<b>163</b>

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	3,000		358,776	262,238	217,130			59,706	667,897	467,397	35,332
2012	202,869		642,739	288,906	146,916	266,445		737,379	178,093	380,828	63,407
2013			516,514	135,881	317,381			214,010	116,636	439,661	99,471
2014	150,000		288,656	104,718	208,531			378,875	6,920	512,533	105,140
2015			256,257	180,906	376,129				257,390	308,799	46,419
<b>TOTAL</b>	<b>355,869</b>		<b>2,062,942</b>	<b>972,649</b>	<b>1,266,087</b>	<b>266,445</b>		<b>1,389,970</b>	<b>1,226,936</b>	<b>2,109,218</b>	<b>349,769</b>

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	3,444		440,218	322,291	300,943			101,142	887,635	647,343	33,141
2012	163,416	4,230	774,162	356,715	191,674	793,581	14,527	1,218,401	242,701	498,745	60,300
2013	143	4,861	640,101	190,264	383,074	1,757	6,698	396,584	175,839	530,295	94,696
2014	160,271	5,077	413,858	160,681	237,488	1,292	26,674	658,606	109,129	558,996	101,986
2015	576	11,029	689,018	374,723	349,485	1,417	13,198	347,721	303,255	254,861	45,351
<b>TOTAL</b>	<b>327,850</b>	<b>25,197</b>	<b>2,957,357</b>	<b>1,404,674</b>	<b>1,462,664</b>	<b>800,047</b>	<b>61,097</b>	<b>2,722,454</b>	<b>1,718,559</b>	<b>2,490,240</b>	<b>335,474</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,894,002	7,076,137	335,474			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,900,585	-1,640,495	809			
TOTAL LOSSES	4,993,417	5,435,642	336,283			
EXPECTED LOSSES	4,671,909	4,408,363	280,314			
CREDIBILITY	.05	.14	.21			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.034	2.269	.140	4.493		
INDICATED (POST-TEST)	2.192	2.387	.147	4.726		
PRES. ON RATE LEVEL	1.759	1.658	.106	3.523		
DERIVED BY FORMULA	1.781	1.760	.115	3.656		
UNDERLYING PRES. RATE	1.950	1.840	.117	3.907		
PROPOSED	1.781	1.760	.115	3.656		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.479
IND. RATES				3.48	MINIMUM PREMIUM	
MAN. RATES	4.72	4.64	3.88	+ 3.48	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	50,036	4,189,384	8.372			50,036			4	14	74	92
2012	50,202	5,406,624	10.769			50,202			4	19	70	93
2013	52,693	3,741,997	7.101			52,693			3	15	68	86
2014	55,897	2,776,215	4.966			55,897			1	11	48	60
2015	56,640	3,224,898	5.693			56,640			3	14	50	67
<b>TOTAL</b>	<b>265,468</b>	<b>19,339,118</b>	<b>7.285</b>			<b>265,468</b>			<b>15</b>	<b>73</b>	<b>310</b>	<b>398</b>
O.D.		2,165									1	1

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			787,578	964,898	988,221			271,077	400,692	574,938	201,980
2012			676,799	959,571	1,416,889			310,582	484,638	1,345,685	212,460
2013			431,414	752,143	726,055			225,971	488,097	945,384	172,933
2014			142,175	687,866	489,358			125,500	530,779	628,327	172,210
2015			429,798	563,194	651,350			355,319	391,559	681,733	151,945
<b>TOTAL</b>			<b>2,467,764</b>	<b>3,927,672</b>	<b>4,271,873</b>			<b>1,288,449</b>	<b>2,295,765</b>	<b>4,176,067</b>	<b>911,528</b>
O.D.					699					723	743

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			966,359	1,185,860	1,369,677			459,204	532,520	796,293	189,457
2012		4,946	875,602	1,189,894	1,689,578		6,622	552,438	643,705	1,582,738	202,049
2013	120	5,924	680,039	928,740	863,309	1,655	8,848	517,468	648,996	1,141,350	164,632
2014	77	7,016	589,387	805,265	553,278	828	17,009	522,458	606,086	700,568	167,044
2015	1,014	21,948	1,410,887	849,966	636,539	5,063	50,871	1,153,471	593,263	576,095	148,450
<b>TOTAL</b>	<b>1,211</b>	<b>39,834</b>	<b>4,522,274</b>	<b>4,959,725</b>	<b>5,112,381</b>	<b>7,746</b>	<b>83,350</b>	<b>3,205,039</b>	<b>3,024,570</b>	<b>4,797,044</b>	<b>871,632</b>
O.D.		3	162	114	707		2	111	99	755	707

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,859,732	17,895,395	872,339			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,606,679	-3,656,720	2,578			
TOTAL LOSSES	4,253,053	14,238,675	874,917			
EXPECTED LOSSES	8,869,286	9,830,280	894,627			
CREDIBILITY	.05	.15	.22			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.602	5.364	.330	7.296		
INDICATED (POST-TEST)	1.585	5.643	.347	7.675		
PRES. ON RATE LEVEL	3.013	3.339	.304	6.656		
DERIVED BY FORMULA	2.947	3.685	.313	6.945		
UNDERLYING PRES. RATE	3.341	3.703	.337	7.381		
PROPOSED	2.947	3.685	.313	6.945		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	6.610
IND. RATES				6.61	MINIMUM PREMIUM	
MAN. RATES	8.26	8.49	7.33	+ 6.61	PRESENT	

+PROPOSED



ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	245,710	11,975,848	4.873			15	30	217	262	
2012	239,492	8,770,318	3.662			8	33	188	229	
2013	258,311	10,792,525	4.178			12	34	194	241	
2014	260,887	8,071,321	3.093			6	23	166	196	
2015	265,326	6,479,191	2.441			5	10	160	176	
<b>TOTAL</b>	<b>1,269,726</b>	<b>46,089,203</b>	<b>3.630</b>			<b>46</b>	<b>130</b>	<b>925</b>	<b>1104</b>	
O.D.		6,502								

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			2,500,343	1,650,742	2,317,645			1,888,367	1,026,803	1,841,394	750,554
2012			1,504,963	1,455,674	1,977,006			514,743	1,029,286	1,622,753	665,893
2013		50,000	2,078,720	1,812,301	1,965,543		5,085	1,030,095	956,241	1,873,077	1,021,463
2014	266,937		1,107,301	878,983	1,793,743	3,500		869,943	658,987	1,765,063	726,864
2015		75,135	736,520	754,059	1,742,729		78,329	468,126	400,659	1,454,527	769,107
<b>TOTAL</b>	<b>266,937</b>	<b>125,135</b>	<b>7,927,847</b>	<b>6,551,759</b>	<b>9,796,666</b>	<b>3,500</b>	<b>83,414</b>	<b>4,771,274</b>	<b>4,071,976</b>	<b>8,556,814</b>	<b>3,933,881</b>
O.D.											6,502

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			3,052,516	2,028,762	3,212,258			3,158,817	1,364,621	2,550,333	704,020
2012		10,541	1,888,692	1,806,965	2,462,664		11,096	923,370	1,345,760	2,098,525	633,264
2013	576	80,127	2,849,074	2,277,022	2,362,213	8,457	40,126	1,966,763	1,299,728	2,280,205	972,433
2014	285,401	25,450	2,040,071	1,276,350	1,949,216	5,983	71,270	1,887,090	948,206	1,942,211	705,058
2015	4,818	127,543	2,710,041	1,617,672	1,562,616	12,698	193,753	1,686,523	907,325	1,152,529	751,418
<b>TOTAL</b>	<b>290,795</b>	<b>243,661</b>	<b>12,540,394</b>	<b>9,006,771</b>	<b>11,548,967</b>	<b>27,138</b>	<b>316,245</b>	<b>9,622,563</b>	<b>5,865,640</b>	<b>10,023,803</b>	<b>3,766,193</b>
O.D.											6,235

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	23,040,796	36,445,181	3,772,428			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,926,588	-10,175,208	11,800			
TOTAL LOSSES	15,114,208	26,269,973	3,784,228			
EXPECTED LOSSES	19,439,505	27,286,412	4,152,004			
CREDIBILITY	.15	.42	.63			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.190	2.069	.298	3.557		
INDICATED (POST-TEST)	1.252	2.177	.313	3.742		
PRES. ON RATE LEVEL	1.381	1.938	.295	3.614		
DERIVED BY FORMULA	1.362	2.038	.306	3.706		
UNDERLYING PRES. RATE	1.531	2.149	.327	4.007		
PROPOSED	1.362	2.038	.306	3.706		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.527
IND. RATES				3.53	MINIMUM PREMIUM	
MAN. RATES	4.77	4.65	3.98	+ 3.53	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	618,711	15,856,728	2,562			28	82	304	414
2012	637,778	24,940,255	3,910	1	1	44	77	328	451
2013	668,383	20,558,488	3,075			40	72	337	449
2014	716,252	19,471,344	2,718	1		33	87	334	455
2015	762,463	19,618,382	2,573			21	99	312	432
<b>TOTAL</b>	<b>3,403,587</b>	<b>100,445,197</b>	<b>2,951</b>	<b>2</b>	<b>1</b>	<b>166</b>	<b>417</b>	<b>1615</b>	<b>2201</b>
O.D.		9,151							

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			5,545,458	2,545,402	1,740,164			1,609,107	1,633,284	2,040,956	742,357
2012	733,593	256,401	9,880,999	3,353,637	1,773,246		1,103,681	2,995,661	2,291,538	1,906,397	645,102
2013			8,092,113	3,299,146	2,042,627			1,956,312	2,190,060	2,142,990	835,240
2014	31,799		6,402,177	3,873,870	1,996,143			2,266,382	2,180,898	2,083,423	636,652
2015			4,141,294	4,453,963	2,651,367			1,290,007	3,302,652	3,013,895	765,204
<b>TOTAL</b>	<b>765,392</b>	<b>256,401</b>	<b>34,062,041</b>	<b>17,526,018</b>	<b>10,203,547</b>		<b>1,103,681</b>	<b>10,117,469</b>	<b>11,598,432</b>	<b>11,187,661</b>	<b>3,624,555</b>
O.D.											9,151

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			6,804,277	3,128,298	2,411,862			2,725,830	2,170,633	2,826,719	696,331
2012	768,320	240,746	11,837,779	4,159,391	2,340,215		785,840	5,098,951	2,984,565	2,511,909	613,492
2013	2,247	74,021	9,991,521	4,154,064	2,703,367	16,062	63,717	3,711,396	2,823,515	2,675,125	795,148
2014	35,487	109,933	9,290,225	4,749,041	2,723,196	8,842	181,345	4,738,113	2,575,834	2,471,496	617,552
2015	6,160	158,780	9,936,654	5,487,270	3,118,316	25,406	260,986	5,971,460	3,724,221	2,699,874	747,604
<b>TOTAL</b>	<b>812,214</b>	<b>583,480</b>	<b>47,860,456</b>	<b>21,678,064</b>	<b>13,296,956</b>	<b>50,310</b>	<b>1,291,888</b>	<b>22,245,750</b>	<b>14,278,768</b>	<b>13,185,123</b>	<b>3,470,127</b>
O.D.											8,779

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	72,844,098	62,436,911	3,478,906			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-22,208,673	-17,905,437	12,106			
TOTAL LOSSES	50,635,425	44,533,474	3,491,012			
EXPECTED LOSSES	54,865,822	48,330,936	4,084,305			
CREDIBILITY	.30	.81	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.488	1.308	.103	2.899		
INDICATED (POST-TEST)	1.565	1.376	.108	3.049		
PRES. ON RATE LEVEL	1.454	1.281	.107	2.842		
DERIVED BY FORMULA	1.487	1.358	.108	2.953		
UNDERLYING PRES. RATE	1.612	1.420	.120	3.152		
PROPOSED	1.487	1.358	.108	2.953		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.810
IND. RATES				2.81	MINIMUM PREMIUM	
MAN. RATES	3.44	3.61	3.13	+ 2.81	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	201,730	8,553,832	4,240	1		13	20	101	135	
2012	211,554	11,015,604	5,206	3		10	31	98	142	
2013	220,159	11,818,797	5,368			19	24	125	168	
2014	242,280	14,063,595	5,804	1		14	41	105	161	
2015	224,622	4,111,593	1,830			1	9	76	86	
<b>TOTAL</b>	<b>1,100,345</b>	<b>49,563,421</b>	<b>4,504</b>	<b>5</b>		<b>57</b>	<b>125</b>	<b>505</b>	<b>692</b>	
O.D.		1,462								

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	400,859		3,021,192	589,036	1,441,934	216,322		1,085,704	336,973	1,020,730	441,082
2012	1,513,950		2,062,503	1,011,044	884,539	6,255		1,149,972	1,520,595	2,386,439	480,307
2013			3,720,773	1,306,341	1,860,782			1,091,634	700,144	2,774,449	364,674
2014	65,000		2,818,689	1,082,606	1,395,189	2,672		5,522,666	1,129,339	1,587,114	460,320
2015			138,952	406,926	1,136,315			23,750	227,758	1,784,502	393,390
<b>TOTAL</b>	<b>1,979,809</b>		<b>11,762,109</b>	<b>4,395,953</b>	<b>6,718,759</b>	<b>225,249</b>		<b>8,873,726</b>	<b>3,914,809</b>	<b>9,553,234</b>	<b>2,139,773</b>
O.D.											1,462

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	460,186		3,707,003	723,927	1,998,523	271,917		1,839,182	447,836	1,413,713	413,735
2012	1,585,619	13,712	2,496,044	1,225,895	1,117,689	24,284	23,678	1,974,489	1,648,749	2,239,180	456,772
2013	1,028	35,038	4,632,422	1,723,714	2,285,193	8,966	35,049	2,076,870	1,055,168	3,336,536	347,170
2014	69,986	41,878	3,461,292	1,501,302	1,647,790	8,446	133,915	3,420,138	1,453,640	1,846,994	446,510
2015	1,124	18,788	1,269,417	877,111	868,975	3,694	27,525	867,031	718,614	1,095,176	384,342
<b>TOTAL</b>	<b>2,117,943</b>	<b>109,416</b>	<b>15,566,178</b>	<b>6,051,949</b>	<b>7,918,170</b>	<b>317,307</b>	<b>220,167</b>	<b>10,177,710</b>	<b>5,324,007</b>	<b>9,931,599</b>	<b>2,048,529</b>
O.D.											1,391

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	28,508,721	29,225,725	2,049,920			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-10,304,560	-8,250,870	6,881			
TOTAL LOSSES	18,204,161	20,974,855	2,056,801			
EXPECTED LOSSES	25,296,931	22,127,937	2,431,762			
CREDIBILITY	.14	.38	.57			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.654	1.906	.187	3.747		
INDICATED (POST-TEST)	1.740	2.005	.197	3.942		
PRES. ON RATE LEVEL	2.073	1.814	.199	4.086		
DERIVED BY FORMULA	2.026	1.887	.198	4.111		
UNDERLYING PRES. RATE	2.299	2.011	.221	4.531		
PROPOSED	2.014	1.875	.197	4.086		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.889
IND. RATES				3.89	MINIMUM PREMIUM	
MAN. RATES	4.90	5.23	4.50	+ 3.89	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	39,249	1,213,759	3.092			39,249		1	1	3	15	20
2012	37,743	1,021,644	2.706			37,743			2	3	11	16
2013	32,732	1,952,980	5.966			32,732		1	4	3	13	21
2014	30,730	1,034,667	3.366			30,730			2	4	4	10
2015	25,172	363,071	1.442			25,172			1		6	7
<b>TOTAL</b>	<b>165,626</b>	<b>5,586,121</b>	<b>3.373</b>			<b>165,626</b>		<b>2</b>	<b>10</b>	<b>13</b>	<b>49</b>	<b>74</b>

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011		629,952	124,900	110,102	70,785		32,500	67,030	22,565	121,831	34,094
2012			384,765	173,465	63,004			69,550	188,769	122,948	19,143
2013		22,033	811,112	257,800	60,958		162,670	383,573	157,306	81,244	16,284
2014			404,292	299,516	43,436			70,017	68,596	142,804	6,006
2015			196,875		44,708			65,000		49,492	6,996
<b>TOTAL</b>		<b>651,985</b>	<b>1,921,944</b>	<b>840,883</b>	<b>282,891</b>		<b>195,170</b>	<b>655,170</b>	<b>437,236</b>	<b>518,319</b>	<b>82,523</b>

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011		948,524	153,252	135,315	98,106		61,141	113,549	29,989	168,735	31,980
2012		2,532	462,947	213,719	84,092		1,535	126,402	243,033	161,041	18,205
2013	225	32,284	978,896	322,852	105,257	3,152	224,063	676,135	209,434	115,090	15,502
2014	99	6,901	593,022	343,530	92,458	288	5,941	158,900	91,368	158,197	5,826
2015	181	4,030	215,107	46,212	55,700	545	5,755	118,968	28,166	42,285	6,835
<b>TOTAL</b>	<b>505</b>	<b>994,271</b>	<b>2,403,224</b>	<b>1,061,628</b>	<b>435,613</b>	<b>3,985</b>	<b>298,435</b>	<b>1,193,954</b>	<b>601,990</b>	<b>645,348</b>	<b>78,348</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,894,374	2,744,579	78,348			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,475,857	-580,345	249			
TOTAL LOSSES	3,418,517	2,164,234	78,597			
EXPECTED LOSSES	3,537,772	1,525,415	106,000			
CREDIBILITY	.04	.11	.16			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.064	1.307	.047	3.418		
INDICATED (POST-TEST)	2.171	1.375	.049	3.595		
PRES. ON RATE LEVEL	1.926	.831	.058	2.815		
DERIVED BY FORMULA	1.936	.891	.057	2.884		
UNDERLYING PRES. RATE	2.136	.921	.064	3.121		
PROPOSED	1.936	.891	.057	2.884		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.744
IND. RATES				2.74	MINIMUM PREMIUM	
MAN. RATES	3.84	3.72	3.10	+ 2.74	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	1,452,993	79,323,527	5.459			1,452,993	8	2	147	257	768	1182
2012	1,435,873	87,290,598	6.079			1,435,873	6	2	129	236	740	1113
2013	1,604,293	94,555,140	5.893			1,604,293	10	3	159	316	861	1349
2014	1,701,822	94,081,722	5.528			1,701,822	6	1	160	324	902	1393
2015	1,735,438	65,254,731	3.760			1,735,438	10	1	71	166	952	1200
<b>TOTAL</b>	<b>7,930,419</b>	<b>420,505,718</b>	<b>5.302</b>			<b>7,930,419</b>	<b>40</b>	<b>9</b>	<b>666</b>	<b>1299</b>	<b>4223</b>	<b>6237</b>
O.D.		966,946	.012							1	3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	2,287,843	232,642	28,919,627	9,401,022	8,690,668	79,181	98,896	14,406,964	6,475,949	6,872,061	1,858,674
2012	1,386,018	1,220,399	27,552,625	8,986,148	8,151,413	88,801	11,980,196	12,770,831	5,633,848	7,524,049	1,996,270
2013	3,502,695	1,584,415	31,924,664	12,547,199	11,257,626	552,684	1,898,577	12,911,531	7,863,822	8,545,986	1,965,941
2014	1,524,644	123,652	32,093,240	13,083,620	11,156,616	5,350	20,159	14,030,165	10,041,601	10,002,035	2,000,640
2015	2,350,326	27,672	13,032,836	6,987,101	14,371,887	305,078	7,533	8,035,836	5,500,325	12,864,856	1,771,281
<b>TOTAL</b>	<b>11,051,526</b>	<b>3,188,780</b>	<b>133,522,992</b>	<b>51,005,090</b>	<b>53,628,210</b>	<b>1,031,094</b>	<b>14,005,361</b>	<b>62,155,327</b>	<b>35,515,545</b>	<b>45,808,987</b>	<b>9,592,806</b>
O.D.				6,404	680,622					6,070	20,102

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	2,626,445	412,241	34,915,846	11,553,851	12,045,269	99,531	218,956	22,733,678	8,606,534	9,517,798	1,743,436
2012	1,451,629	779,429	32,064,769	11,207,677	10,451,612	344,750	1,169,346	16,846,999	7,426,357	9,835,416	1,898,453
2013	4,298,232	1,250,337	38,992,451	16,034,732	14,271,408	970,699	1,556,746	21,289,193	10,412,729	10,773,007	1,871,576
2014	1,635,702	664,424	43,420,173	17,325,217	14,326,284	52,112	1,032,165	25,447,260	11,805,850	11,938,887	1,940,621
2015	2,621,518	503,991	28,940,766	14,681,648	13,644,998	576,709	877,799	19,756,120	9,717,015	10,620,712	1,730,542
<b>TOTAL</b>	<b>12,633,526</b>	<b>3,610,422</b>	<b>178,334,005</b>	<b>70,803,125</b>	<b>64,739,571</b>	<b>2,044,001</b>	<b>4,855,012</b>	<b>106,073,250</b>	<b>47,968,485</b>	<b>52,685,820</b>	<b>9,184,628</b>
O.D.		203	14,492	16,550	682,855	4	103	5,547	9,938	267,518	19,096

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	307,570,565	237,173,862	9,203,724			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-97,232,768	-69,035,012	30,952			
TOTAL LOSSES	210,337,797	168,138,850	9,234,676			
EXPECTED LOSSES	239,577,959	185,889,022	10,547,458			
CREDIBILITY	.52	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.652	2.120	.116	4.888		
INDICATED (POST-TEST)	2.790	2.230	.122	5.142		
PRES. ON RATE LEVEL	2.724	2.114	.120	4.958		
DERIVED BY FORMULA	2.758	2.230	.122	5.110		
UNDERLYING PRES. RATE	3.021	2.344	.133	5.498		
PROPOSED	2.758	2.230	.122	5.110		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.863
IND. RATES				4.86	MINIMUM PREMIUM	
MAN. RATES	6.10	6.35	5.46	+ 4.86	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	56,709	2,688,394	4.740			8	4	20	32
2012	56,329	3,866,899	6.864	1		8	13	26	48
2013	60,051	4,603,745	7.666			8	5	45	58
2014	59,933	3,626,588	6.051			7	10	35	52
2015	68,328	2,736,266	4.004			4	3	43	50
<b>TOTAL</b>	<b>301,350</b>	<b>17,521,892</b>	<b>5.814</b>	<b>1</b>		<b>35</b>	<b>35</b>	<b>169</b>	<b>240</b>
O.D.		701							

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,525,828	162,784	204,342			517,097	46,350	156,957	75,036
2012	3,000		1,721,184	658,934	216,866			762,305	308,994	161,676	33,940
2013			1,680,798	297,228	1,007,900			514,302	248,863	752,415	102,239
2014			1,510,257	666,696	515,153			408,139	192,222	283,547	50,574
2015			639,579	132,947	813,520			185,180	199,228	682,804	83,008
<b>TOTAL</b>	<b>3,000</b>		<b>7,077,646</b>	<b>1,918,589</b>	<b>2,757,781</b>			<b>2,387,023</b>	<b>995,657</b>	<b>2,037,399</b>	<b>344,797</b>
O.D.											701

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,872,191	200,062	283,218			875,963	61,598	217,387	70,384
2012	3,142	11,258	2,063,272	813,317	295,262		15,093	1,263,848	404,886	220,565	32,277
2013	471	15,534	2,056,353	449,421	1,213,970	4,222	15,713	927,524	366,181	914,249	97,332
2014	352	24,932	2,086,924	870,123	669,353	1,454	29,884	750,363	258,760	335,338	49,057
2015	1,259	22,216	1,330,458	610,769	730,742	3,233	30,164	741,579	428,833	538,793	81,099
<b>TOTAL</b>	<b>5,224</b>	<b>73,940</b>	<b>9,409,198</b>	<b>2,943,692</b>	<b>3,192,545</b>	<b>8,909</b>	<b>90,854</b>	<b>4,559,277</b>	<b>1,520,258</b>	<b>2,226,332</b>	<b>330,149</b>
O.D.											667

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,147,402	9,882,827	330,816			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,947,639	-2,222,294	1,009			
TOTAL LOSSES	10,199,763	7,660,533	331,825			
EXPECTED LOSSES	9,745,659	5,996,865	340,526			
CREDIBILITY	.06	.16	.24			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.385	2.542	.110	6.037		
INDICATED (POST-TEST)	3.561	2.674	.116	6.351		
PRES. ON RATE LEVEL	2.916	1.795	.102	4.813		
DERIVED BY FORMULA	2.955	1.936	.105	4.996		
UNDERLYING PRES. RATE	3.234	1.990	.113	5.337		
PROPOSED	2.955	1.936	.105	4.996		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.755
IND. RATES				4.76	MINIMUM PREMIUM	
MAN. RATES	6.00	6.15	5.30	+ 4.76	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	465,973	16,611,733	3,564			465,973		1	22	119	165	307
2012	488,994	18,319,894	3,746			488,994	1	2	23	107	175	308
2013	521,138	18,541,823	3,557			521,138	1		21	112	164	298
2014	543,325	14,873,689	2,737			543,325			13	81	154	248
2015	633,739	16,370,848	2,583			633,739			8	41	308	357
<b>TOTAL</b>	<b>2,653,169</b>	<b>84,717,987</b>	<b>3,193</b>			<b>2,653,169</b>	<b>2</b>	<b>3</b>	<b>87</b>	<b>460</b>	<b>966</b>	<b>1518</b>
O.D.		15,194								1		1

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011		87,935	3,153,405	4,646,816	1,687,182		54,117	1,488,534	2,907,119	1,320,368	1,266,257
2012	3,000	191,651	4,039,784	4,231,446	1,487,050		51,332	2,342,485	2,894,821	1,675,377	1,402,948
2013	710,331		3,365,839	5,191,177	1,533,367			1,944,977	3,083,836	1,542,930	1,169,366
2014			2,302,288	3,320,469	1,484,382			1,225,832	3,668,338	1,637,620	1,234,760
2015			1,276,125	1,763,535	5,248,709			498,789	758,266	5,326,439	1,498,985
<b>TOTAL</b>	<b>713,331</b>	<b>279,586</b>	<b>14,137,441</b>	<b>19,153,443</b>	<b>11,440,690</b>		<b>105,449</b>	<b>7,500,617</b>	<b>13,312,380</b>	<b>11,502,734</b>	<b>6,572,316</b>
O.D.				3,000					1,670		10,524

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011		155,821	3,869,229	5,710,937	2,338,435		119,815	2,521,578	3,863,560	1,828,708	1,187,749
2012	3,142	315,905	4,843,964	5,172,925	1,917,884		113,566	3,267,411	3,732,644	2,210,549	1,334,204
2013	912,009	38,556	4,805,005	6,199,606	2,013,888	14,079	59,927	3,447,413	3,835,544	1,992,084	1,113,236
2014	650	50,169	4,284,109	3,781,882	1,882,000	4,961	101,518	2,908,203	2,858,769	1,957,460	1,197,717
2015	6,262	103,468	6,798,067	4,347,755	4,542,594	16,108	130,443	3,717,174	2,627,483	4,022,537	1,464,508
<b>TOTAL</b>	<b>922,063</b>	<b>663,919</b>	<b>24,600,374</b>	<b>25,213,105</b>	<b>12,694,801</b>	<b>35,148</b>	<b>525,269</b>	<b>15,861,779</b>	<b>16,918,000</b>	<b>12,011,338</b>	<b>6,297,414</b>
O.D.				3,687					2,219		10,214

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	42,608,552	66,843,150	6,307,628			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-14,300,871	-17,673,990	21,748			
TOTAL LOSSES	28,307,681	49,169,160	6,329,376			
EXPECTED LOSSES	35,525,933	47,942,765	7,083,961			
CREDIBILITY	.25	.68	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.067	1.853	.239	3.159		
INDICATED (POST-TEST)	1.122	1.949	.251	3.322		
PRES. ON RATE LEVEL	1.207	1.630	.241	3.078		
DERIVED BY FORMULA	1.186	1.847	.251	3.284		
UNDERLYING PRES. RATE	1.339	1.807	.267	3.413		
PROPOSED	1.186	1.847	.251	3.284		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.125
IND. RATES				3.13	MINIMUM PREMIUM	
MAN. RATES	4.06	3.94	3.39	+ 3.13	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	287,864	4,576,565	1.589			287,864	2		2	20	81	105
2012	316,066	6,669,999	2.110			316,066	1		4	19	93	117
2013	339,737	5,672,568	1.669			339,737	1		5	21	85	112
2014	357,874	4,607,719	1.287			357,874			5	7	74	86
2015	364,756	4,872,818	1.335			364,756			2	9	94	105
<b>TOTAL</b>	<b>1,666,297</b>	<b>26,399,669</b>	<b>1.584</b>			<b>1,666,297</b>	<b>4</b>		<b>18</b>	<b>76</b>	<b>427</b>	<b>525</b>
O.D.		317,313	.019						1	1		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	866,698		301,307	499,554	752,746	8,875		63,253	429,171	1,013,321	641,640
2012	962,566		921,113	638,172	824,734			984,304	727,085	1,113,173	498,852
2013	3,000		1,118,109	980,190	683,483	52,487		334,764	829,464	1,128,960	542,111
2014			872,880	82,941	603,262			568,413	247,020	1,637,295	595,908
2015			370,890	388,757	899,613			126,132	289,147	2,306,600	491,679
<b>TOTAL</b>	<b>1,832,264</b>		<b>3,584,299</b>	<b>2,589,614</b>	<b>3,763,838</b>	<b>61,362</b>		<b>2,076,866</b>	<b>2,521,887</b>	<b>7,199,349</b>	<b>2,770,190</b>
O.D.			203,461	50,000				61,865			1,987

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	866,181		369,703	613,953	1,043,303	11,156		107,150	570,367	1,403,449	601,858
2012	865,033	5,689	1,024,674	792,627	1,030,258		17,457	1,459,095	955,988	1,445,794	474,408
2013	4,410	11,811	1,501,781	1,207,430	845,554	120,331	13,272	768,651	1,070,671	1,374,279	516,090
2014	187	14,094	1,136,223	237,815	672,714	2,221	46,190	1,220,179	503,873	1,723,705	578,031
2015	1,189	21,546	1,384,900	832,810	805,451	6,216	47,915	1,443,184	1,096,126	1,728,952	480,370
<b>TOTAL</b>	<b>1,737,000</b>	<b>53,140</b>	<b>5,417,281</b>	<b>3,684,635</b>	<b>4,397,280</b>	<b>140,124</b>	<b>124,834</b>	<b>4,998,259</b>	<b>4,197,025</b>	<b>7,676,179</b>	<b>2,650,757</b>
O.D.	42	2,671	225,978	72,775	14,078	195	4,012	94,262	5,404	3,971	1,934

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,797,798	20,051,347	2,652,691			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,032,854	-4,891,030	8,568			
TOTAL LOSSES	7,764,944	15,160,317	2,661,259			
EXPECTED LOSSES	12,430,575	13,180,409	2,916,021			
CREDIBILITY	.18	.50	.76			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.466	.910	.160	1.536		
INDICATED (POST-TEST)	.490	.957	.168	1.615		
PRES. ON RATE LEVEL	.673	.713	.158	1.544		
DERIVED BY FORMULA	.640	.835	.166	1.641		
UNDERLYING PRES. RATE	.746	.791	.175	1.712		
PROPOSED	.630	.822	.163	1.615		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.537
IND. RATES				1.54	MINIMUM PREMIUM	
MAN. RATES	2.13	2.06	1.70	+ 1.54	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	1,218,053	35,067,712	2.878			1,218,053	2	2	37	126	463	630
2012	1,255,496	30,312,689	2.414			1,255,496	2	1	45	114	394	556
2013	1,269,772	27,815,828	2.190			1,269,772			40	132	328	500
2014	1,350,215	31,650,181	2.344			1,350,215			35	144	407	586
2015	1,407,560	28,595,337	2.031			1,407,560	1	2	10	85	399	497
<b>TOTAL</b>	<b>6,501,096</b>	<b>153,441,747</b>	<b>2.360</b>			<b>6,501,096</b>	<b>5</b>	<b>5</b>	<b>167</b>	<b>601</b>	<b>1991</b>	<b>2769</b>
O.D.		164,335	.002							2	8	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	433,268	985,957	6,570,159	4,301,455	3,850,642		4,322,532	2,754,788	4,498,610	4,862,468	2,487,833
2012	261,631	709,427	7,938,361	3,948,781	4,005,933	40,507	680,552	3,167,528	2,700,912	4,436,363	2,422,694
2013			7,164,742	4,991,024	2,750,220			3,422,109	4,182,406	3,110,140	2,195,187
2014			6,184,644	6,650,789	3,823,439			2,943,379	4,339,431	4,991,344	2,717,155
2015	3,500	3,504,594	1,859,459	3,789,278	4,724,284		1,715,148	489,439	2,882,108	7,401,324	2,226,203
<b>TOTAL</b>	<b>698,399</b>	<b>5,199,978</b>	<b>29,717,365</b>	<b>23,681,327</b>	<b>19,154,518</b>	<b>40,507</b>	<b>6,718,232</b>	<b>12,777,243</b>	<b>18,603,467</b>	<b>24,801,639</b>	<b>12,049,072</b>
O.D.				14,251	86,255				444	45,030	18,355

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	497,392	491,458	7,993,844	5,257,217	5,336,980		1,330,728	4,553,758	5,757,803	6,734,514	2,333,587
2012	274,017	505,052	9,555,988	4,904,712	5,062,813	157,257	478,150	5,260,142	3,555,740	5,756,026	2,303,982
2013	1,990	70,791	9,273,418	6,138,325	3,526,186	28,093	112,285	6,515,848	5,316,063	3,938,911	2,089,818
2014	1,652	126,610	10,704,235	7,924,321	4,750,347	12,064	248,060	6,819,081	5,082,826	5,684,044	2,635,640
2015	37,153	1,049,600	8,891,271	5,784,837	4,435,434	53,248	866,790	6,237,336	4,772,726	5,433,898	2,175,000
<b>TOTAL</b>	<b>812,204</b>	<b>2,243,511</b>	<b>46,418,756</b>	<b>30,009,412</b>	<b>23,111,760</b>	<b>250,662</b>	<b>3,036,013</b>	<b>29,386,165</b>	<b>24,485,158</b>	<b>27,547,393</b>	<b>11,538,027</b>
O.D.	74	953	66,821	56,596	72,157	57	396	15,201	13,316	38,264	17,865

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	82,230,813	105,334,056	11,555,892			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-26,578,483	-30,040,552	36,951			
TOTAL LOSSES	55,652,330	75,293,504	11,592,843			
EXPECTED LOSSES	65,466,037	80,873,634	12,742,148			
CREDIBILITY	.46	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.856	1.158	.178	2.192		
INDICATED (POST-TEST)	.901	1.218	.187	2.306		
PRES. ON RATE LEVEL	.908	1.122	.177	2.207		
DERIVED BY FORMULA	.905	1.218	.187	2.310		
UNDERLYING PRES. RATE	1.007	1.244	.196	2.447		
PROPOSED	.903	1.216	.187	2.306		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.194
IND. RATES				2.19	MINIMUM PREMIUM	
MAN. RATES	2.70	2.85	2.43	+ 2.19	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	149,413	2,855,213	1.910			3	20	41	64
2012	151,888	4,485,234	2.952			3	13	36	52
2013	151,475	2,130,578	1.406			2	15	37	54
2014	157,303	2,871,787	1.825			1	19	29	49
2015	161,703	1,738,730	1.075				10	35	45
<b>TOTAL</b>	<b>771,782</b>	<b>14,081,542</b>	<b>1.825</b>			<b>9</b>	<b>77</b>	<b>178</b>	<b>264</b>
O.D.		6,134							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			479,875	523,025	267,097			382,340	495,851	477,328	229,697
2012			630,457	395,767	377,821			1,944,887	258,965	567,870	309,467
2013			285,043	400,255	294,604			82,617	342,273	597,181	128,605
2014			157,673	490,917	299,918			182,074	655,438	882,415	203,352
2015				421,632	383,818				270,666	536,607	126,007
<b>TOTAL</b>			<b>1,553,048</b>	<b>2,231,596</b>	<b>1,623,258</b>			<b>2,591,918</b>	<b>2,023,193</b>	<b>3,061,401</b>	<b>997,128</b>
O.D.											6,134

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			588,807	642,798	370,198			647,684	658,984	661,097	215,456
2012		2,974	539,177	488,589	473,651		19,379	1,625,515	352,106	742,229	294,303
2013	78	3,466	418,037	489,819	356,951	680	4,064	235,814	447,500	720,240	122,432
2014	65	5,558	470,877	570,010	348,799	1,123	23,202	702,708	765,230	977,873	197,251
2015	435	9,496	681,272	544,564	361,013	1,893	16,370	459,073	398,578	422,688	123,109
<b>TOTAL</b>	<b>578</b>	<b>21,494</b>	<b>2,698,170</b>	<b>2,735,780</b>	<b>1,910,612</b>	<b>3,696</b>	<b>63,015</b>	<b>3,670,794</b>	<b>2,622,398</b>	<b>3,524,127</b>	<b>952,551</b>
O.D.											5,813

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,457,747	10,792,917	958,364			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,011,788	-2,748,352	3,856			
TOTAL LOSSES	4,445,959	8,044,565	962,220			
EXPECTED LOSSES	4,939,404	7,378,236	1,358,336			
CREDIBILITY	.11	.30	.45			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.576	1.042	.125	1.743		
INDICATED (POST-TEST)	.606	1.096	.132	1.834		
PRES. ON RATE LEVEL	.577	.862	.159	1.598		
DERIVED BY FORMULA	.580	.932	.147	1.659		
UNDERLYING PRES. RATE	.640	.956	.176	1.772		
PROPOSED	.580	.932	.147	1.659		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.579
IND. RATES				1.58	MINIMUM PREMIUM	
MAN. RATES	1.98	2.04	1.76	+ 1.58	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	129,035	5,337,987	4.136			5	20	65	90
2012	126,088	6,789,542	5.384			10	25	56	91
2013	140,283	6,285,356	4.480	1		8	41	80	130
2014	137,246	5,226,920	3.808			4	43	53	100
2015	137,128	3,119,600	2.274		1		8	73	82
<b>TOTAL</b>	<b>669,780</b>	<b>26,759,405</b>	<b>3.995</b>	<b>1</b>	<b>1</b>	<b>27</b>	<b>137</b>	<b>327</b>	<b>493</b>
O.D.		929							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			947,269	857,290	1,237,013			478,767	675,698	879,574	262,376
2012			1,737,607	1,186,931	640,157			1,064,228	1,159,427	680,130	321,062
2013	64,750		1,316,972	1,396,053	700,547			560,786	993,161	776,276	476,811
2014			659,226	1,400,223	766,324			385,737	878,455	739,083	397,872
2015		65,351		593,790	859,698		28,261		208,759	952,910	410,831
<b>TOTAL</b>	<b>64,750</b>	<b>65,351</b>	<b>4,661,074</b>	<b>5,434,287</b>	<b>4,203,739</b>		<b>28,261</b>	<b>2,489,518</b>	<b>3,915,500</b>	<b>4,027,973</b>	<b>1,868,952</b>
O.D.											929

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,162,299	1,053,608	1,714,498			811,031	898,002	1,218,206	246,109
2012		11,576	2,119,822	1,459,659	820,513		21,779	1,814,187	1,498,932	900,591	305,330
2013	88,847	14,206	1,801,460	1,695,781	884,230	4,600	19,776	1,142,004	1,253,188	971,567	453,924
2014	221	18,264	1,552,288	1,623,866	918,872	1,892	38,542	1,090,000	977,948	857,355	385,936
2015	3,100	91,347	1,211,040	936,720	762,972	4,419	63,889	597,604	510,216	719,720	401,382
<b>TOTAL</b>	<b>92,168</b>	<b>135,393</b>	<b>7,846,909</b>	<b>6,769,634</b>	<b>5,101,085</b>	<b>10,911</b>	<b>143,986</b>	<b>5,454,826</b>	<b>5,138,286</b>	<b>4,667,439</b>	<b>1,792,681</b>
O.D.											889

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,684,193	21,676,444	1,793,570			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,893,649	-5,450,557	5,122			
TOTAL LOSSES	8,790,544	16,225,887	1,798,692			
EXPECTED LOSSES	11,982,364	14,587,809	1,821,801			
CREDIBILITY	.10	.27	.41			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.312	2.423	.269	4.004		
INDICATED (POST-TEST)	1.380	2.549	.283	4.212		
PRES. ON RATE LEVEL	1.614	1.964	.245	3.823		
DERIVED BY FORMULA	1.591	2.122	.261	3.974		
UNDERLYING PRES. RATE	1.789	2.178	.272	4.239		
PROPOSED	1.591	2.122	.261	3.974		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.782
IND. RATES				3.78	MINIMUM PREMIUM	
MAN. RATES	4.69	4.87	4.21	+ 3.78	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	2,818,347	26,088,726	.925	3		36	82	403	524	
2012	2,897,224	30,158,684	1.040	1		36	77	470	584	
2013	3,091,543	47,563,422	1.538	1	1	37	120	485	644	
2014	3,271,451	30,871,301	.943			40	102	468	610	
2015	3,477,096	24,647,671	.708	2		9	75	521	607	
<b>TOTAL</b>	<b>15,555,661</b>	<b>159,329,804</b>	<b>1.024</b>	<b>7</b>	<b>1</b>	<b>158</b>	<b>456</b>	<b>2347</b>	<b>2969</b>	
O.D.		320,105	.002				2	11	13	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	1,128,173		6,299,305	2,612,184	3,319,414	15,034		2,809,941	2,769,181	4,034,780	3,100,714
2012	450,225		7,651,702	2,837,552	4,644,483			4,423,117	2,241,129	4,910,178	3,000,298
2013	472,832	1,036,890	7,196,268	4,891,363	4,241,927		5,430,000	11,864,698	3,830,035	5,433,835	3,165,574
2014			7,496,104	3,387,160	4,372,352			3,686,648	3,784,881	5,174,883	2,969,273
2015	256,434		1,625,796	2,742,517	6,259,179			718,307	2,366,042	7,972,680	2,706,716
<b>TOTAL</b>	<b>2,307,664</b>	<b>1,036,890</b>	<b>30,269,175</b>	<b>16,470,776</b>	<b>22,837,355</b>	<b>15,034</b>	<b>5,430,000</b>	<b>23,502,711</b>	<b>14,991,268</b>	<b>27,526,356</b>	<b>14,942,575</b>
O.D.				54,451	88,058				28,969	84,869	63,758

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	1,217,400		7,729,247	3,210,374	4,600,718	18,897		4,760,038	3,680,245	5,588,176	2,908,470
2012	471,538	49,087	8,861,531	3,568,097	5,829,898		73,283	6,139,902	2,988,165	6,360,949	2,853,283
2013	648,000	188,529	8,899,246	6,106,494	5,205,651	29,268	830,330	6,902,036	5,050,422	6,675,405	3,013,626
2014	1,741	129,442	10,699,516	4,691,064	5,154,620	14,356	295,088	7,848,005	4,646,239	5,888,534	2,880,195
2015	290,837	132,383	8,739,615	5,678,816	5,456,421	27,383	236,004	6,427,445	4,733,379	5,983,307	2,644,462
<b>TOTAL</b>	<b>2,629,516</b>	<b>499,441</b>	<b>44,929,155</b>	<b>23,254,845</b>	<b>26,247,308</b>	<b>89,904</b>	<b>1,434,705</b>	<b>32,077,426</b>	<b>21,098,450</b>	<b>30,496,371</b>	<b>14,300,036</b>
O.D.	28	575	42,476	79,575	93,220	79	667	27,380	50,537	84,504	61,882

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	81,731,352	101,404,810	14,361,918			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-24,941,585	-27,904,229	49,295			
TOTAL LOSSES	56,789,767	73,500,581	14,411,213			
EXPECTED LOSSES	61,600,417	75,289,399	16,644,558			
CREDIBILITY	.82	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.365	.473	.093	.931		
INDICATED (POST-TEST)	.384	.498	.098	.980		
PRES. ON RATE LEVEL	.357	.436	.097	.890		
DERIVED BY FORMULA	.379	.498	.098	.975		
UNDERLYING PRES. RATE	.396	.484	.107	.987		
PROPOSED	.379	.498	.098	.975		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.928
IND. RATES				.93	MINIMUM PREMIUM	
MAN. RATES	1.11	1.15	.98	+ .93	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	120,775	1,060,397	.877				8	22	30
2012	127,299	2,239,217	1.759			1	9	6	16
2013	133,369	1,450,526	1.087	1		1	2	8	12
2014	140,993	886,238	.628			1	2	15	18
2015	134,993	306,725	.227				1	9	10
<b>TOTAL</b>	<b>657,429</b>	<b>5,943,103</b>	<b>.904</b>			<b>1</b>	<b>3</b>	<b>22</b>	<b>86</b>
O.D.		705							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			390,842	242,699	249,116			222,747	296,200	175,757	96,625
2012			183,650	310,278	216,925			43,792	193,671	777,481	127,273
2013	754,284		141,217	33,041	86,500	70,000		92,649	75,348	85,305	118,606
2014			44,381	153,823	193,004			32,249	41,791	216,821	46,933
2015			784,222	54,287	34,659			639,259	106,669	1,362,033	88,767
<b>TOTAL</b>	<b>754,284</b>	<b>715,709</b>	<b>784,222</b>	<b>780,204</b>	<b>780,204</b>	<b>70,000</b>	<b>359,188</b>	<b>639,259</b>	<b>1,362,033</b>	<b>478,204</b>	<b>705</b>
O.D.											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			298,276	345,274	298,276			393,650	243,424	243,424	90,634
2012		2,627	480,403	381,777	259,166	4,599		262,763	911,878	911,878	121,037
2013	51	778,938	263,461	50,285	106,173	359	84,064	98,408	96,810	105,191	112,913
2014	40	3,318	271,284	200,379	215,467	358	7,369	192,797	77,604	234,897	45,525
2015	38	932	67,338	54,287	33,427	305	2,446	73,536	63,562	81,562	86,725
<b>TOTAL</b>	<b>129</b>	<b>785,815</b>	<b>1,082,486</b>	<b>985,004</b>	<b>959,507</b>	<b>1,022</b>	<b>98,478</b>	<b>749,365</b>	<b>894,389</b>	<b>1,576,952</b>	<b>456,834</b>
O.D.											666

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,717,295	4,415,852	457,500			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-795,261	-1,554,312	1,787			
TOTAL LOSSES	1,922,034	2,861,540	459,287			
EXPECTED LOSSES	1,952,564	4,168,101	631,131			
CREDIBILITY	.10	.27	.41			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.292	.435	.070	.797		
INDICATED (POST-TEST)	.307	.458	.074	.839		
PRES. ON RATE LEVEL	.268	.572	.086	.926		
DERIVED BY FORMULA	.272	.541	.081	.894		
UNDERLYING PRES. RATE	.297	.634	.096	1.027		
PROPOSED	.272	.541	.081	.894		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.850
IND. RATES				.85	MINIMUM PREMIUM	
MAN. RATES	1.16	1.19	1.02	+ .85	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	44,447	740,945	1.667				3	10	13
2012	40,046	602,316	1.504				5	8	13
2013	44,645	894,353	2.003	1			8	16	25
2014	50,166	1,340,410	2.671			1	12	22	35
2015	45,464	969,839	2.133			1	23	23	24
<b>TOTAL</b>	<b>224,768</b>	<b>4,547,863</b>	<b>2.023</b>	<b>1</b>		<b>2</b>	<b>28</b>	<b>79</b>	<b>110</b>
O.D.		1,889							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				122,465	304,589				149,366	128,012	36,513
2012				38,863	159,722				64,734	263,877	75,120
2013	102,387			23,297	51,835	251,008			184,151	134,040	147,635
2014			132,452	266,819	307,281			12,655	234,138	293,366	93,699
2015			177,570		166,539			58,178		386,151	181,401
<b>TOTAL</b>	<b>102,387</b>		<b>310,022</b>	<b>451,444</b>	<b>989,966</b>	<b>251,008</b>		<b>70,833</b>	<b>632,389</b>	<b>1,205,446</b>	<b>534,368</b>
O.D.											1,889

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				150,510	422,160				198,508	177,296	34,249
2012		57	5,419	49,864	196,626		95	7,521	87,467	338,699	71,439
2013	139,913	115	8,117	30,275	59,663	563,285	795	42,757	226,976	165,030	140,549
2014	47	4,166	340,699	336,263	338,449	236	4,796	167,877	265,830	323,174	90,888
2015	286	5,046	290,148	108,311	150,786	1,139	9,155	257,198	153,748	287,426	177,229
<b>TOTAL</b>	<b>140,246</b>	<b>9,384</b>	<b>644,383</b>	<b>675,223</b>	<b>1,167,684</b>	<b>564,660</b>	<b>14,841</b>	<b>475,353</b>	<b>932,529</b>	<b>1,291,625</b>	<b>514,354</b>
O.D.											1,804

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,848,867	4,067,061	516,158	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-783,189	-674,123	740	
TOTAL LOSSES	1,065,678	3,392,938	516,898	
EXPECTED LOSSES	1,915,022	1,804,886	262,979	
CREDIBILITY	.05	.13	.20	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.474	1.510	.230	2.214
INDICATED (POST-TEST)	.499	1.589	.242	2.330
PRES. ON RATE LEVEL	.768	.724	.106	1.598
DERIVED BY FORMULA	.755	.836	.133	1.724
UNDERLYING PRES. RATE	.852	.803	.117	1.772
PROPOSED	.755	.836	.133	1.724

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.640
IND. RATES				1.64	MINIMUM PREMIUM	
MAN. RATES	1.88	2.00	1.76	+ 1.64	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	77,461	4,990,564	6.442			77,461			8	21	63	92
2012	81,186	4,304,424	5.301			81,186			8	18	65	91
2013	84,656	4,572,029	5.400			84,656	1		5	15	83	104
2014	84,546	4,875,087	5.766			84,546			9	16	67	92
2015	84,607	3,515,646	4.155			84,607			2	5	81	88
<b>TOTAL</b>	<b>412,456</b>	<b>22,257,750</b>	<b>5.396</b>			<b>412,456</b>	<b>1</b>		<b>32</b>	<b>75</b>	<b>359</b>	<b>467</b>
O.D.		193,333	.046								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,680,234	715,057	338,751			888,351	590,730	477,611	299,830
2012			1,517,834	443,865	315,521			898,973	261,848	588,440	277,943
2013	104,000		1,118,150	527,536	526,594			442,389	803,340	727,695	322,325
2014			1,728,556	534,256	470,237			978,608	387,436	552,993	223,001
2015			292,133	356,286	783,790			135,653	252,923	1,282,230	412,631
<b>TOTAL</b>	<b>104,000</b>		<b>6,336,907</b>	<b>2,577,000</b>	<b>2,434,893</b>			<b>3,343,974</b>	<b>2,296,277</b>	<b>3,628,969</b>	<b>1,535,730</b>
O.D.					63,391					129,942	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			2,061,646	878,807	469,509			1,504,867	785,078	661,493	281,241
2012		9,837	1,793,436	553,341	411,583		17,387	1,458,664	354,934	767,401	264,324
2013	142,426	10,718	1,412,386	672,501	653,649	3,628	15,769	912,029	1,019,408	903,261	306,853
2014	383	26,967	2,254,490	738,011	629,058	3,420	70,315	1,747,241	532,663	666,615	216,311
2015	1,008	18,399	1,194,289	736,271	700,887	4,213	35,264	975,994	685,976	977,847	403,140
<b>TOTAL</b>	<b>143,817</b>	<b>65,921</b>	<b>8,716,247</b>	<b>3,578,931</b>	<b>2,864,686</b>	<b>11,261</b>	<b>138,735</b>	<b>6,598,795</b>	<b>3,378,059</b>	<b>3,976,617</b>	<b>1,471,869</b>
O.D.	2	239	14,709	10,386	64,033	22	513	19,840	17,589	135,437	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,710,101	14,025,738	1,471,869			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,142,528	-3,251,120	3,691			
TOTAL LOSSES	12,567,573	10,774,618	1,475,560			
EXPECTED LOSSES	7,708,803	8,711,071	1,311,609			
CREDIBILITY	.07	.20	.30			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.047	2.612	.358	6.017		
INDICATED (POST-TEST)	3.205	2.748	.377	6.330		
PRES. ON RATE LEVEL	1.685	1.905	.287	3.877		
DERIVED BY FORMULA	1.791	2.074	.314	4.179		
UNDERLYING PRES. RATE	1.869	2.112	.318	4.299		
PROPOSED	1.791	2.074	.314	4.179		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.977
IND. RATES				3.98	MINIMUM PREMIUM	
MAN. RATES	4.83	4.96	4.27	+ 3.98	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	87,341	2,936,474	3.362			87,341	1		4	14	33	52
2012	88,919	3,019,373	3.395			88,919			2	17	34	53
2013	97,225	4,166,741	4.285			97,225			4	18	46	68
2014	98,307	2,550,599	2.594			98,307			2	21	26	49
2015	102,902	4,311,514	4.189			102,902	1		2	20	46	69
<b>TOTAL</b>	<b>474,694</b>	<b>16,984,701</b>	<b>3.578</b>			<b>474,694</b>	<b>2</b>		<b>14</b>	<b>90</b>	<b>185</b>	<b>291</b>
O.D.		1,747										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	380,057		623,033	418,552	279,061	120,159		268,857	402,770	274,703	169,282
2012			475,836	754,411	249,891			102,269	724,107	462,559	250,300
2013			1,234,688	653,478	296,089			610,091	372,394	713,073	286,928
2014			335,161	883,799	344,042			82,503	358,719	321,412	224,963
2015	406,015		373,940	777,432	397,448	8,276		809,145	635,659	562,481	341,118
<b>TOTAL</b>	<b>786,072</b>		<b>3,042,658</b>	<b>3,487,672</b>	<b>1,566,531</b>	<b>128,435</b>		<b>1,872,865</b>	<b>2,493,649</b>	<b>2,334,228</b>	<b>1,272,591</b>
O.D.											1,747

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	436,305		764,462	514,401	386,780	151,040		455,443	535,282	380,464	158,787
2012		3,258	605,177	920,415	320,335		2,689	216,449	930,079	604,224	238,035
2013	312	10,659	1,420,642	804,204	395,323	3,690	15,035	882,533	508,472	871,071	273,155
2014	120	9,930	858,565	997,204	433,488	536	10,960	333,804	395,441	365,733	218,214
2015	449,271	18,878	1,268,576	871,356	446,105	19,499	65,661	1,434,151	738,946	525,338	333,272
<b>TOTAL</b>	<b>886,008</b>	<b>42,725</b>	<b>4,917,422</b>	<b>4,107,580</b>	<b>1,982,031</b>	<b>174,965</b>	<b>94,345</b>	<b>3,322,380</b>	<b>3,108,220</b>	<b>2,746,830</b>	<b>1,221,463</b>
O.D.											1,684

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,437,845	11,944,661	1,223,147			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,055,038	-2,793,682	3,325			
TOTAL LOSSES	7,382,807	9,150,979	1,226,472			
EXPECTED LOSSES	5,060,239	7,514,407	1,144,013			
CREDIBILITY	.08	.22	.33			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.555	1.928	.258	3.741		
INDICATED (POST-TEST)	1.536	2.028	.271	3.935		
PRES. ON RATE LEVEL	.961	1.428	.217	2.606		
DERIVED BY FORMULA	1.015	1.560	.235	2.810		
UNDERLYING PRES. RATE	1.066	1.583	.241	2.890		
PROPOSED	1.015	1.560	.235	2.810		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.674
IND. RATES				2.67	MINIMUM PREMIUM	
MAN. RATES	3.04	3.25	2.87	+ 2.67	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	49,542	1,582,085	3.193			1	6	34	41	
2012	48,841	1,974,588	4.042			1	4	37	42	
2013	57,696	2,675,887	4.637	1			10	52	63	
2014	61,926	2,841,330	4.588			1	9	51	61	
2015	63,832	2,918,241	4.571			1	10	36	47	
<b>TOTAL</b>	<b>281,837</b>	<b>11,992,131</b>	<b>4.255</b>	<b>1</b>		<b>4</b>	<b>39</b>	<b>210</b>	<b>254</b>	
O.D.		54,475	.019					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			120,052	418,302	252,752			56,557	202,181	313,230	219,011
2012			142,998	248,157	671,201			69,503	96,665	533,803	212,261
2013	3,000			512,910	599,779	55,197			329,107	843,402	332,492
2014			144,774	252,062	863,593			102,156	180,081	946,657	352,007
2015			141,015	299,680	561,277			60,605	180,817	1,408,155	266,692
<b>TOTAL</b>	<b>3,000</b>		<b>548,839</b>	<b>1,731,111</b>	<b>2,948,602</b>	<b>55,197</b>		<b>288,821</b>	<b>988,851</b>	<b>4,045,247</b>	<b>1,382,463</b>
O.D.					10,253					38,261	5,961

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			147,304	514,094	350,313			95,808	268,697	433,824	205,432
2012		1,168	195,447	313,202	828,957		1,506	126,502	134,231	685,453	201,860
2013	4,100	1,834	135,213	632,689	697,526	123,667	1,966	115,581	443,538	1,007,622	316,532
2014	63	6,365	476,456	412,783	900,156	601	12,528	380,011	310,127	1,005,994	341,447
2015	665	12,179	810,540	539,534	476,631	3,012	23,967	705,020	537,636	797,710	260,558
<b>TOTAL</b>	<b>4,828</b>	<b>21,546</b>	<b>1,764,960</b>	<b>2,412,302</b>	<b>3,253,583</b>	<b>127,480</b>	<b>39,967</b>	<b>1,422,922</b>	<b>1,694,229</b>	<b>3,930,603</b>	<b>1,325,829</b>
O.D.	8	101	7,084	4,918	8,530	46	297	11,706	10,087	34,112	5,797

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,400,945	11,348,364	1,331,626			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,465,127	-2,557,495	3,065			
TOTAL LOSSES	935,818	8,790,869	1,334,691			
EXPECTED LOSSES	6,093,316	6,905,007	1,020,250			
CREDIBILITY	.06	.15	.23			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.332	3.119	.474	3.925		
INDICATED (POST-TEST)	.349	3.281	.499	4.129		
PRES. ON RATE LEVEL	1.950	2.209	.327	4.486		
DERIVED BY FORMULA	1.854	2.370	.367	4.591		
UNDERLYING PRES. RATE	2.162	2.450	.362	4.974		
PROPOSED	1.811	2.316	.359	4.486		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.269
IND. RATES				4.27	MINIMUM PREMIUM	
MAN. RATES	6.20	6.01	4.94	+ 4.27	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	500,639	18,047,602	3.604	1		23	40	195	259	
2012	506,520	14,500,410	2.862	1		20	42	200	263	
2013	533,846	16,775,587	3.142	3		20	47	221	291	
2014	558,674	19,611,365	3.510	2		23	61	223	309	
2015	595,150	14,236,049	2.392	1		9	48	213	271	
<b>TOTAL</b>	<b>2,694,829</b>	<b>83,171,013</b>	<b>3.086</b>	<b>8</b>		<b>95</b>	<b>238</b>	<b>1052</b>	<b>1393</b>	
O.D.		51,872	.001				2	1	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	676,251		4,420,407	1,817,668	1,466,576	687		5,669,595	1,045,417	1,887,448	1,063,553
2012	34,805		3,468,005	2,011,646	1,847,628	3,250		2,061,570	1,841,399	2,045,182	1,186,925
2013	579,269		4,168,596	2,360,240	2,447,035	132,629		1,585,904	1,724,644	2,538,271	1,238,999
2014	1,103,077		4,252,680	2,548,503	2,414,110	3,641		2,239,678	2,086,026	3,716,577	1,247,073
2015	1,195		1,672,221	2,147,051	2,765,226			953,651	2,210,551	3,324,799	1,161,355
<b>TOTAL</b>	<b>2,394,597</b>		<b>17,981,909</b>	<b>10,885,108</b>	<b>10,940,575</b>	<b>140,207</b>		<b>12,510,398</b>	<b>8,908,037</b>	<b>13,512,277</b>	<b>5,897,905</b>
O.D.				13,669	116				27,335	607	10,145

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	776,336		4,798,254	2,233,912	2,032,676	864		5,958,396	1,389,356	2,614,120	997,613
2012	36,453	22,789	4,145,210	2,490,809	2,333,821	12,616	40,005	3,340,011	2,403,125	2,668,520	1,128,766
2013	792,735	41,434	5,371,217	2,994,083	2,999,003	310,647	52,201	3,051,270	2,278,949	3,112,124	1,179,527
2014	1,150,537	76,898	6,406,895	3,303,381	2,883,634	11,519	183,014	4,824,361	2,632,177	3,616,788	1,209,661
2015	5,473	86,115	5,540,305	3,350,144	2,644,152	18,172	174,598	4,232,011	2,687,102	2,714,662	1,134,644
<b>TOTAL</b>	<b>2,761,534</b>	<b>227,236</b>	<b>26,261,881</b>	<b>14,372,329</b>	<b>12,893,286</b>	<b>353,818</b>	<b>449,818</b>	<b>21,406,049</b>	<b>11,390,709</b>	<b>14,726,214</b>	<b>5,650,211</b>
O.D.			28	16,817	117		2	93	36,411	634	9,682

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	51,460,459	53,436,517	5,659,893			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-15,354,361	-14,639,076	18,347			
TOTAL LOSSES	36,106,098	38,797,441	5,678,240			
EXPECTED LOSSES	37,862,348	39,452,296	6,252,003			
CREDIBILITY	.25	.69	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.340	1.440	.211	2.991		
INDICATED (POST-TEST)	1.410	1.515	.222	3.147		
PRES. ON RATE LEVEL	1.267	1.320	.209	2.796		
DERIVED BY FORMULA	1.303	1.455	.222	2.980		
UNDERLYING PRES. RATE	1.405	1.464	.232	3.101		
PROPOSED	1.303	1.455	.222	2.980		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.836
IND. RATES				2.84	MINIMUM PREMIUM	
MAN. RATES	3.35	3.62	3.08	+ 2.84	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	110,556	4,977,625	4.502			110,556			11	14	42	67
2012	113,911	3,777,439	3.316			113,911			2	22	53	77
2013	116,610	3,254,150	2.790			116,610			5	16	53	74
2014	122,948	3,000,770	2.440			122,948	1		1	13	37	52
2015	126,269	3,357,268	2.658			126,269			2	9	49	60
<b>TOTAL</b>	<b>590,294</b>	<b>18,367,252</b>	<b>3.112</b>			<b>590,294</b>	<b>1</b>		<b>21</b>	<b>74</b>	<b>234</b>	<b>330</b>
O.D.		5,153									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,923,165	473,139	259,451			1,508,230	236,337	366,387	210,916
2012			433,061	897,327	559,458			148,948	833,755	616,901	287,989
2013			885,776	394,202	409,937			378,155	303,118	617,049	265,913
2014	7,705		200,000	425,402	378,690	698,842		124,937	347,153	452,815	365,226
2015			274,928	314,889	758,470			188,676	147,416	1,465,747	207,142
<b>TOTAL</b>	<b>7,705</b>		<b>3,716,930</b>	<b>2,504,959</b>	<b>2,366,006</b>	<b>698,842</b>		<b>2,348,946</b>	<b>1,867,779</b>	<b>3,518,899</b>	<b>1,337,186</b>
O.D.					320					703	4,130

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			2,239,184	581,486	359,598			1,888,718	314,092	507,443	197,839
2012		3,113	569,039	1,098,517	701,493		3,709	301,248	1,072,969	803,976	273,878
2013	247	8,440	1,114,270	504,788	508,895	3,103	12,063	708,339	415,833	752,007	253,149
2014	8,300	6,078	505,135	517,228	426,496	505,969	14,075	413,390	405,822	504,588	354,269
2015	969	17,308	1,118,956	685,934	671,367	4,539	37,488	1,039,640	677,722	1,088,602	202,378
<b>TOTAL</b>	<b>9,516</b>	<b>34,939</b>	<b>5,546,584</b>	<b>3,387,953</b>	<b>2,667,849</b>	<b>513,611</b>	<b>67,335</b>	<b>4,351,335</b>	<b>2,886,438</b>	<b>3,656,616</b>	<b>1,281,513</b>
O.D.			7	6	394			10	14	899	3,951

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,523,337	12,600,169	1,285,464			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,284,272	-2,897,356	3,692			
TOTAL LOSSES	6,239,065	9,702,813	1,289,156			
EXPECTED LOSSES	10,542,650	7,791,881	1,280,939			
CREDIBILITY	.09	.25	.38			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.057	1.644	.218	2.919		
INDICATED (POST-TEST)	1.112	1.729	.229	3.070		
PRES. ON RATE LEVEL	1.611	1.190	.196	2.997		
DERIVED BY FORMULA	1.566	1.325	.209	3.100		
UNDERLYING PRES. RATE	1.786	1.320	.217	3.323		
PROPOSED	1.551	1.312	.207	3.070		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.922
IND. RATES				2.92	MINIMUM PREMIUM	
MAN. RATES	4.14	4.01	3.30	+ 2.92	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	98,539	6,015,767	6.104	1		10	14	63	88	
2012	94,355	3,089,852	3.274			6	6	40	52	
2013	87,142	4,417,693	5.069			4	14	48	66	
2014	86,415	4,210,115	4.871	1		4	14	42	61	
2015	70,755	2,250,410	3.180			3	8	28	39	
<b>TOTAL</b>	<b>437,206</b>	<b>19,983,837</b>	<b>4.571</b>	<b>2</b>		<b>27</b>	<b>56</b>	<b>221</b>	<b>306</b>	
O.D.		833								

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	2,365		1,638,376	630,415	722,946	1,204		990,118	354,197	1,395,893	280,253
2012			1,060,941	116,966	442,968			595,069	35,938	485,918	352,052
2013			756,076	623,505	688,290			757,496	767,609	580,506	244,211
2014	198,039		631,648	747,440	534,194			615,501	512,229	761,124	209,940
2015			431,958	246,160	348,609			202,018	290,225	581,262	150,178
<b>TOTAL</b>	<b>200,404</b>		<b>4,518,999</b>	<b>2,364,486</b>	<b>2,737,007</b>	<b>1,204</b>		<b>3,160,202</b>	<b>1,960,198</b>	<b>3,804,703</b>	<b>1,236,634</b>
O.D.											833

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	2,715		2,010,289	774,780	988,812	1,513		1,677,259	470,727	1,865,087	262,877
2012		6,987	1,262,687	157,045	559,371		11,645	979,293	62,522	629,408	334,801
2013	211	8,235	1,027,003	785,108	827,843	6,215	24,182	1,406,063	982,215	738,633	232,489
2014	211,690	13,869	1,164,661	904,225	635,602	2,386	49,126	1,281,108	649,031	869,100	203,642
2015	678	14,695	889,848	433,280	354,039	3,451	33,719	796,752	459,285	476,645	146,724
<b>TOTAL</b>	<b>215,294</b>	<b>43,786</b>	<b>6,354,488</b>	<b>3,054,438</b>	<b>3,365,667</b>	<b>13,565</b>	<b>118,672</b>	<b>6,140,475</b>	<b>2,623,780</b>	<b>4,578,873</b>	<b>1,180,533</b>
O.D.											792

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,886,280	13,622,758	1,181,325			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,447,208	-2,969,464	2,793			
TOTAL LOSSES	8,439,072	10,653,294	1,184,118			
EXPECTED LOSSES	10,707,175	7,834,733	1,136,735			
CREDIBILITY	.08	.21	.31			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.930	2.437	.271	4.638		
INDICATED (POST-TEST)	2.030	2.564	.285	4.879		
PRES. ON RATE LEVEL	2.209	1.616	.234	4.059		
DERIVED BY FORMULA	2.195	1.815	.250	4.260		
UNDERLYING PRES. RATE	2.449	1.792	.260	4.501		
PROPOSED	2.195	1.815	.250	4.260		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.054
IND. RATES				4.05	MINIMUM PREMIUM	
MAN. RATES	5.61	5.44	4.47	+ 4.05	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	25,888	3,419,692	13.209		1	1	9	13	24
2012	25,610	1,296,968	5.064			3	3	15	21
2013	24,673	1,705,786	6.913		1		3	16	20
2014	25,301	650,643	2.571			1	3	8	12
2015	22,664	825,211	3.641				4	13	17
<b>TOTAL</b>	<b>124,136</b>	<b>7,898,300</b>	<b>6.363</b>		<b>2</b>	<b>5</b>	<b>22</b>	<b>65</b>	<b>94</b>
O.D.		9,740	.007					1	1

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011		298,528	199,213	536,957	163,646		799,487	31,407	1,208,574	104,594	77,286
2012			413,008	150,367	261,490			138,015	89,981	165,178	78,929
2013		577,872		160,101	107,221		250,000		409,177	167,131	34,284
2014			135,384	137,914	53,537			100,000	112,361	68,509	42,938
2015				119,794	165,807				332,437	130,364	76,809
<b>TOTAL</b>		<b>876,400</b>	<b>747,605</b>	<b>1,105,133</b>	<b>751,701</b>		<b>1,049,487</b>	<b>269,422</b>	<b>2,152,530</b>	<b>635,776</b>	<b>310,246</b>
O.D.					7,627						2,113

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011		220,656	244,434	625,658	226,814		738,341	53,203	1,213,555	144,863	72,494
2012		2,769	499,043	189,532	328,150		2,779	232,737	119,240	214,390	75,061
2013		599,785	67,071	194,004	127,025		298,232	115,442	496,181	213,410	32,638
2014	35	2,634	225,117	160,613	73,057	394	8,118	212,636	125,992	85,782	41,650
2015	179	3,349	236,795	184,687	147,789	1,312	13,914	330,723	290,733	133,157	75,042
<b>TOTAL</b>	<b>214</b>	<b>829,193</b>	<b>1,272,460</b>	<b>1,354,494</b>	<b>902,835</b>	<b>1,706</b>	<b>1,061,384</b>	<b>944,741</b>	<b>2,245,701</b>	<b>791,602</b>	<b>296,885</b>
O.D.		3	158	137	9,372						1,982

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,109,859	5,304,141	298,867			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,365,422	-864,189	1,244			
TOTAL LOSSES	2,744,437	4,439,952	300,111			
EXPECTED LOSSES	3,316,914	2,297,758	472,958			
CREDIBILITY	.03	.09	.13			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.211	3.577	.242	6.030		
INDICATED (POST-TEST)	2.326	3.763	.255	6.344		
PRES. ON RATE LEVEL	2.410	1.669	.343	4.422		
DERIVED BY FORMULA	2.407	1.857	.332	4.596		
UNDERLYING PRES. RATE	2.672	1.851	.381	4.904		
PROPOSED	2.407	1.857	.332	4.596		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.374
IND. RATES				4.37	MINIMUM PREMIUM	
MAN. RATES	5.78	5.77	4.87	+ 4.37	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	8,364	436,336	5,216			8,364			1	1	1	3
2012	8,871	207,523	2,339			8,871				4	5	9
2013	8,551	229,317	2,681			8,551				1	4	5
2014	8,902	484,602	5,443			8,902				3	3	6
2015	14,716	279,517	1,899			14,716					5	5
<b>TOTAL</b>	<b>49,404</b>	<b>1,637,295</b>	<b>3,314</b>			<b>49,404</b>			<b>1</b>	<b>9</b>	<b>18</b>	<b>28</b>
O.D.		86										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			327,829	30,268	3,857			59,651	4,089	2,386	8,256
2012				64,803	27,068				97,729	11,268	6,655
2013				44,111	58,356				43,935	46,708	36,207
2014				156,282	34,708				93,028	163,874	36,710
2015					87,115					144,277	48,125
<b>TOTAL</b>			<b>327,829</b>	<b>295,464</b>	<b>211,104</b>			<b>59,651</b>	<b>238,781</b>	<b>368,513</b>	<b>135,953</b>
O.D.											86

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			402,246	37,199	5,346			101,049	5,434	3,305	7,744
2012		21	4,052	78,869	33,862		88	5,994	124,345	15,912	6,329
2013		169	12,173	54,837	67,695		203	11,157	55,076	56,757	34,469
2014	9	888	80,712	168,472	46,296	84	1,774	66,261	111,582	177,401	35,609
2015	83	975	66,351	45,993	69,397	274	1,694	63,614	54,248	105,332	47,018
<b>TOTAL</b>	<b>92</b>	<b>2,053</b>	<b>565,534</b>	<b>385,370</b>	<b>222,596</b>	<b>358</b>	<b>3,759</b>	<b>248,075</b>	<b>350,685</b>	<b>358,707</b>	<b>131,169</b>
O.D.											81

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	819,871	1,317,358	131,250			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-614,634	-308,595	390			
TOTAL LOSSES	205,237	1,008,763	131,640			
EXPECTED LOSSES	1,559,191	855,184	112,641			
CREDIBILITY	.02	.05	.07			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.415	2.042	.266	2.723		
INDICATED (POST-TEST)	.437	2.148	.280	2.865		
PRES. ON RATE LEVEL	2.846	1.561	.206	4.613		
DERIVED BY FORMULA	2.798	1.590	.211	4.599		
UNDERLYING PRES. RATE	3.156	1.731	.228	5.115		
PROPOSED	2.798	1.590	.211	4.599		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.377
IND. RATES				4.38	MINIMUM PREMIUM	
MAN. RATES	6.24	6.11	5.08	+ 4.38	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	55,270	2,481,544	4.489	1		6	6	26	39	
2012	58,211	3,252,166	5.586			7	8	35	50	
2013	53,583	4,812,435	8.981	1		5	8	30	44	
2014	55,003	3,223,475	5.860			4	8	33	45	
2015	58,245	2,863,369	4.916			1	4	36	41	
<b>TOTAL</b>	<b>280,312</b>	<b>16,632,989</b>	<b>5.934</b>	<b>2</b>		<b>23</b>	<b>34</b>	<b>160</b>	<b>219</b>	
O.D.		6,115	.002							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	70,511		1,005,694	306,791	147,609			488,559	199,476	155,501	107,403
2012			1,182,147	386,348	162,041			921,857	157,897	214,776	227,100
2013	1,732		1,366,034	406,597	511,471			1,701,860	154,222	502,321	168,198
2014			677,346	401,216	490,047			252,820	300,779	883,248	218,019
2015			167,461	177,823	517,005			62,828	148,608	1,647,324	142,320
<b>TOTAL</b>	<b>72,243</b>		<b>4,398,682</b>	<b>1,678,775</b>	<b>1,828,173</b>			<b>3,427,924</b>	<b>960,982</b>	<b>3,403,170</b>	<b>863,040</b>
O.D.											6,115

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	80,947		1,202,484	377,046	204,587			778,037	265,103	215,370	100,744
2012		7,129	1,306,010	478,075	217,066		13,779	1,155,679	213,302	285,500	215,972
2013	2,650	9,739	1,285,723	529,013	629,667	8,239	28,618	1,685,766	260,596	631,726	160,124
2014	168	12,649	1,043,587	539,131	569,185	1,137	23,514	653,409	430,695	958,139	211,478
2015	621	10,676	690,844	421,854	430,306	2,949	23,024	684,664	516,935	798,878	139,047
<b>TOTAL</b>	<b>84,386</b>	<b>40,193</b>	<b>5,528,648</b>	<b>2,345,119</b>	<b>2,050,811</b>	<b>12,325</b>	<b>88,935</b>	<b>4,957,555</b>	<b>1,686,631</b>	<b>2,889,613</b>	<b>827,365</b>
O.D.											5,960

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,712,042	8,972,174	833,325			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,921,218	-2,135,756	2,526			
TOTAL LOSSES	7,790,824	6,836,418	835,851			
EXPECTED LOSSES	7,170,381	5,732,380	899,801			
CREDIBILITY	.06	.15	.23			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.779	2.439	.298	5.516		
INDICATED (POST-TEST)	2.924	2.566	.313	5.803		
PRES. ON RATE LEVEL	2.307	1.844	.289	4.440		
DERIVED BY FORMULA	2.344	1.952	.295	4.591		
UNDERLYING PRES. RATE	2.558	2.045	.321	4.924		
PROPOSED	2.344	1.952	.295	4.591		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.369
IND. RATES				4.37	MINIMUM PREMIUM	
MAN. RATES	5.65	5.71	4.89	+ 4.37	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	95,564	4,547,224	4.758			95,564			7	30	36	73
2012	97,164	2,535,304	2.609			97,164				16	37	53
2013	103,665	4,688,476	4.522			103,665			6	15	43	64
2014	94,661	3,373,502	3.563			94,661			4	11	31	46
2015	112,087	2,561,281	2.285			112,087			2	3	61	66
<b>TOTAL</b>	<b>503,141</b>	<b>17,705,787</b>	<b>3.519</b>			<b>503,141</b>			<b>19</b>	<b>75</b>	<b>208</b>	<b>302</b>
O.D.		22,883	.004								3	3

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,077,670	1,246,175	205,219			504,750	945,282	269,671	298,457
2012				828,348	558,816				391,307	512,945	243,888
2013			1,097,608	301,768	694,253			1,482,265	296,186	523,460	292,936
2014			769,487	468,637	459,768			458,844	650,148	268,333	298,285
2015			290,672	80,097	703,354			167,877	89,993	938,107	291,181
<b>TOTAL</b>			<b>3,235,437</b>	<b>2,925,025</b>	<b>2,621,410</b>			<b>2,613,736</b>	<b>2,372,916</b>	<b>2,512,516</b>	<b>1,424,747</b>
O.D.					9,426					9,326	4,131

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,322,301	1,531,551	284,434			855,046	1,256,279	373,493	279,953
2012		303	56,235	1,011,954	694,354		418	30,480	507,178	662,435	231,937
2013	250	8,846	1,143,943	415,936	830,281	8,110	28,748	1,688,766	429,715	661,448	278,875
2014	189	14,049	1,169,028	609,985	549,607	1,887	38,672	1,028,310	701,200	355,201	289,336
2015	889	14,056	876,910	469,677	600,476	3,258	27,747	738,498	442,863	711,065	284,484
<b>TOTAL</b>	<b>1,328</b>	<b>37,254</b>	<b>4,568,417</b>	<b>4,039,103</b>	<b>2,959,152</b>	<b>13,255</b>	<b>95,585</b>	<b>4,341,100</b>	<b>3,337,235</b>	<b>2,763,642</b>	<b>1,364,585</b>
O.D.		2	110	94	12,234			8	11	12,859	3,887

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,057,059	13,124,330	1,368,472			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,533,682	-3,466,732	4,218			
TOTAL LOSSES	6,523,377	9,657,598	1,372,690			
EXPECTED LOSSES	6,243,980	9,333,266	1,444,016			
CREDIBILITY	.08	.23	.34			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.297	1.919	.273	3.489		
INDICATED (POST-TEST)	1.364	2.019	.287	3.670		
PRES. ON RATE LEVEL	1.119	1.673	.259	3.051		
DERIVED BY FORMULA	1.139	1.753	.269	3.161		
UNDERLYING PRES. RATE	1.241	1.855	.287	3.383		
PROPOSED	1.139	1.753	.269	3.161		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.008
IND. RATES				3.01	MINIMUM PREMIUM	
MAN. RATES	3.68	3.86	3.36	+ 3.01	PRESENT	

+PROPOSED



ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	91,263	6,396,075	7.008			4	28	86	118
2012	63,894	3,556,403	5.566			2	25	60	87
2013	75,643	4,243,425	5.609			1	29	60	90
2014	74,358	4,165,972	5.602			2	23	78	103
2015	87,871	4,979,478	5.666				6	121	127
<b>TOTAL</b>	<b>393,029</b>	<b>23,341,353</b>	<b>5.939</b>			<b>9</b>	<b>111</b>	<b>405</b>	<b>525</b>
O.D.		5,447	.001						

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,095,201	1,298,398	647,648			1,614,765	742,570	574,505	422,988
2012			338,507	822,142	626,141			478,403	489,509	492,150	309,551
2013			183,311	1,108,977	895,206			174,350	924,297	542,849	414,435
2014			290,296	787,426	830,664			563,542	656,296	700,928	336,820
2015				347,566	1,745,908				227,117	2,166,715	492,172
<b>TOTAL</b>			<b>1,907,315</b>	<b>4,364,509</b>	<b>4,745,567</b>			<b>2,831,060</b>	<b>3,039,789</b>	<b>4,477,147</b>	<b>1,975,966</b>
O.D.											5,447

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,197,690	1,595,732	897,636			1,989,013	986,876	795,688	396,763
2012		2,508	455,237	1,008,087	781,495		9,777	816,221	637,282	642,927	294,383
2013	51	4,860	470,032	1,347,191	1,057,672	1,431	8,685	488,450	1,139,061	680,733	394,542
2014	117	10,574	865,305	973,172	914,361	2,201	45,164	1,208,542	772,054	811,217	326,715
2015	1,728	23,870	1,650,399	1,203,629	1,436,393	4,869	33,886	1,141,981	979,858	1,607,804	480,852
<b>TOTAL</b>	<b>1,896</b>	<b>41,812</b>	<b>4,638,663</b>	<b>6,127,811</b>	<b>5,087,557</b>	<b>8,501</b>	<b>97,512</b>	<b>5,644,207</b>	<b>4,515,131</b>	<b>4,538,369</b>	<b>1,893,255</b>
O.D.											5,204

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,432,591	20,268,868	1,898,459			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,757,492	-4,641,006	5,288			
TOTAL LOSSES	6,675,099	15,627,862	1,903,747			
EXPECTED LOSSES	9,181,158	12,470,810	1,815,794			
CREDIBILITY	.07	.19	.29			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.698	3.976	.484	6.158		
INDICATED (POST-TEST)	1.786	4.183	.509	6.478		
PRES. ON RATE LEVEL	2.107	2.861	.417	5.385		
DERIVED BY FORMULA	2.085	3.112	.444	5.641		
UNDERLYING PRES. RATE	2.336	3.173	.462	5.971		
PROPOSED	2.085	3.112	.444	5.641		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	5.369
IND. RATES				5.37	MINIMUM PREMIUM	
MAN. RATES	6.71	6.81	5.93	+ 5.37	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	154	83,987	54,537				1			1
2012	271									
2013	3,553									
2014	617	7,872	1,275				1			1
2015	961	3,614	.376						2	2
<b>TOTAL</b>	<b>5,556</b>	<b>95,473</b>	<b>1,718</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
2011				58,609					25,378		
2014				2,211					5,661		
2015					2,461					844	309
<b>TOTAL</b>				<b>60,820</b>	<b>2,461</b>				<b>31,039</b>	<b>844</b>	<b>309</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				72,030					33,727		
2014		9	1,027	2,304	158	4	71	2,509	5,440	401	
2015	2	26	1,874	1,299	1,959		10	375	318	617	302
<b>TOTAL</b>	<b>2</b>	<b>35</b>	<b>2,901</b>	<b>75,633</b>	<b>2,117</b>	<b>4</b>	<b>81</b>	<b>2,884</b>	<b>39,485</b>	<b>1,018</b>	<b>302</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,907	118,253	302			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-68,672	-42,028	67			
TOTAL LOSSES		76,225	369			
EXPECTED LOSSES	165,124	106,953	25,004			
CREDIBILITY	.00	.01	.02			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	1.372	.007	1.379		
INDICATED (POST-TEST)	.000	1.443	.007	1.450		
PRES. ON RATE LEVEL	2.680	1.736	.406	4.822		
DERIVED BY FORMULA	2.680	1.733	.398	4.811		
UNDERLYING PRES. RATE	2.972	1.925	.450	5.347		
PROPOSED	2.680	1.733	.398	4.811		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.579
IND. RATES				4.58	MINIMUM PREMIUM	
MAN. RATES	6.69	6.47	5.31	+ 4.58	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	2,492	73,191	2,937				2	3	5
2012	1,346	9,348	.694					2	2
2013	1,746	317,787	18,200				5	4	9
2014	4,690	170,052	3,625				3	2	5
2015	4,054	225,546	5,563					11	11
<b>TOTAL</b>	<b>14,328</b>	<b>795,924</b>	<b>5,555</b>				<b>10</b>	<b>22</b>	<b>32</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				38,647	3,584				13,174	6,392	11,394
2012					2,695					3,812	2,841
2013				239,525	10,459				32,795	7,486	27,522
2014				119,738	860				39,216	1,217	9,021
2015					83,989					119,814	21,743
<b>TOTAL</b>				<b>397,910</b>	<b>101,587</b>				<b>85,185</b>	<b>138,721</b>	<b>72,521</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				47,497	4,968				17,509	8,852	10,688
2012			56	47	3,310			54	75	4,878	2,702
2013		460	41,486	278,502	18,998		126	6,551	39,392	10,051	26,201
2014	7	582	55,871	124,862	9,477	23	477	17,567	37,850	4,050	8,750
2015	78	943	63,969	44,345	66,916	232	1,399	52,823	45,050	87,469	21,243
<b>TOTAL</b>	<b>85</b>	<b>1,985</b>	<b>161,382</b>	<b>495,253</b>	<b>103,669</b>	<b>255</b>	<b>2,002</b>	<b>76,995</b>	<b>139,876</b>	<b>115,300</b>	<b>69,584</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	242,704	854,098	69,584	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-37,892	-73,441	73	
TOTAL LOSSES	204,812	780,657	69,657	
EXPECTED LOSSES	95,568	204,176	20,490	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.429	5.448	.486	7.363
INDICATED (POST-TEST)	1.503	5.731	.511	7.745
PRES. ON RATE LEVEL	.602	1.285	.129	2.016
DERIVED BY FORMULA	.611	1.374	.140	2.125
UNDERLYING PRES. RATE	.667	1.425	.143	2.235
PROPOSED	.611	1.374	.140	2.125

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.022
IND. RATES				2.02	MINIMUM PREMIUM	
MAN. RATES	2.38	2.56	2.22	+ 2.02	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	60,423	2,446,637	4.049			3	13	70	86	
2012	48,932	1,836,711	3.753			2	7	22	31	
2013	51,857	3,551,941	6.849			2	15	29	46	
2014	56,297	1,489,566	2.645				11	27	38	
2015	74,685	1,266,519	1.695				4	34	38	
<b>TOTAL</b>	<b>292,194</b>	<b>10,591,374</b>	<b>3.625</b>			<b>7</b>	<b>50</b>	<b>182</b>	<b>239</b>	
O.D.		43,501	.014				1		1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			403,272	494,051	442,692			273,666	267,623	386,572	178,761
2012			365,430	216,707	224,933			467,286	228,319	204,120	129,916
2013			328,086	673,185	483,691			340,435	1,071,496	467,205	187,843
2014				355,462	408,568				280,352	312,781	132,403
2015				73,704	444,431				33,218	535,481	179,685
<b>TOTAL</b>			<b>1,096,788</b>	<b>1,813,109</b>	<b>2,004,315</b>			<b>1,081,387</b>	<b>1,881,008</b>	<b>1,906,159</b>	<b>808,608</b>
O.D.				16,300					21,666		5,535

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			494,815	607,188	613,570			463,589	355,671	535,406	167,678
2012		2,358	428,546	268,675	283,026		8,798	735,954	299,382	269,890	123,550
2013	90	4,568	526,213	801,345	581,179	2,794	13,286	757,097	1,171,662	597,882	178,827
2014	28	3,258	260,073	437,204	438,269	220	4,618	172,043	311,759	345,887	128,431
2015	445	5,896	406,497	294,405	363,694	1,119	7,516	263,382	225,505	394,738	175,552
<b>TOTAL</b>	<b>563</b>	<b>16,080</b>	<b>2,116,144</b>	<b>2,408,817</b>	<b>2,279,738</b>	<b>4,133</b>	<b>34,218</b>	<b>2,392,065</b>	<b>2,363,979</b>	<b>2,143,803</b>	<b>774,038</b>
O.D.				20,033					28,794		5,281

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,563,203	9,243,164	779,319			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,026,158	-2,110,329	2,317			
TOTAL LOSSES	3,537,045	7,134,835	781,636			
EXPECTED LOSSES	2,547,932	5,750,379	733,406			
CREDIBILITY	.06	.16	.24			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.211	2.442	.268	3.921		
INDICATED (POST-TEST)	1.274	2.569	.282	4.125		
PRES. ON RATE LEVEL	.786	1.775	.226	2.787		
DERIVED BY FORMULA	.815	1.902	.239	2.956		
UNDERLYING PRES. RATE	.872	1.968	.251	3.091		
PROPOSED	.815	1.902	.239	2.956		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.813
IND. RATES				2.81	MINIMUM PREMIUM	
MAN. RATES	3.79	3.70	3.07	+ 2.81	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	333,178	13,653,443	4.097			26	34	151	211
2012	349,095	14,961,050	4.285			22	54	166	242
2013	358,346	13,723,154	3.829			14	63	178	255
2014	376,985	12,623,269	3.348			13	52	158	223
2015	395,224	9,457,117	2.392			1	7	36	185
<b>TOTAL</b>	<b>1,812,828</b>	<b>64,418,033</b>	<b>3.553</b>			<b>1</b>	<b>82</b>	<b>239</b>	<b>1116</b>
O.D.		135,935	.007					1	7

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			4,888,866	1,695,451	1,876,699			1,766,441	880,422	1,727,438	818,126
2012			4,345,870	2,767,959	1,514,215			2,086,270	1,887,148	1,599,697	759,891
2013			2,145,178	3,113,634	2,258,159			1,194,853	1,723,101	2,372,672	915,557
2014			2,274,059	2,638,938	2,342,701			985,351	1,754,399	1,743,658	884,163
2015		500	1,226,501	1,247,915	2,185,261		500	1,015,490	872,370	2,250,304	658,276
<b>TOTAL</b>		<b>500</b>	<b>14,880,474</b>	<b>11,463,897</b>	<b>10,177,035</b>		<b>500</b>	<b>7,048,405</b>	<b>7,117,440</b>	<b>9,693,769</b>	<b>4,036,013</b>
O.D.				53,734	31,045					121	21,089

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			5,998,636	2,083,712	2,601,100			2,992,352	1,170,081	2,392,499	767,402
2012		28,630	5,239,490	3,406,163	1,943,011		41,651	3,476,254	2,453,411	2,100,113	722,656
2013	592	26,330	3,166,566	3,806,436	2,735,993	9,608	41,304	2,407,130	2,248,778	2,903,728	871,610
2014	645	51,291	4,266,179	3,270,012	2,708,347	4,484	91,974	2,545,274	2,008,103	2,004,974	857,638
2015	3,175	61,877	3,916,842	2,303,256	2,026,530	13,941	136,468	3,149,793	1,622,126	1,833,802	643,136
<b>TOTAL</b>	<b>4,412</b>	<b>168,128</b>	<b>22,587,713</b>	<b>14,869,579</b>	<b>12,014,981</b>	<b>28,233</b>	<b>311,397</b>	<b>14,570,803</b>	<b>9,502,499</b>	<b>11,235,116</b>	<b>3,862,442</b>
O.D.	2	84	5,330	69,829	35,604	22	196	7,493	6,660	28,058	20,409

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	37,683,813	47,762,326	3,882,851			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-13,264,750	-12,815,075	13,154			
TOTAL LOSSES	24,419,063	34,947,251	3,896,005			
EXPECTED LOSSES	32,703,417	34,516,245	4,513,943			
CREDIBILITY	.20	.53	.80			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.347	1.928	.215	3.490		
INDICATED (POST-TEST)	1.417	2.028	.226	3.671		
PRES. ON RATE LEVEL	1.627	1.717	.224	3.568		
DERIVED BY FORMULA	1.585	1.882	.226	3.693		
UNDERLYING PRES. RATE	1.804	1.904	.249	3.957		
PROPOSED	1.575	1.871	.225	3.671		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.494
IND. RATES				3.49	MINIMUM PREMIUM	
MAN. RATES	4.78	4.63	3.93	+ 3.49	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	6,044	4,648	.076						1	1
2012	5,246	59,834	1.140				1		2	3
2013	4,501	928,931	20.638				2			2
2014	4,655	68,772	1.477						5	5
2015	10,115	36,260	.358						4	4
<b>TOTAL</b>	<b>30,561</b>	<b>1,098,445</b>	<b>3.594</b>					3	12	15
O.D.		394	.001							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					345					620	3,683
2012				5,265	13,590				628	15,908	24,443
2013				126,822					790,519		11,590
2014					41,599					9,098	18,075
2015					13,340					13,333	9,587
<b>TOTAL</b>				132,087	68,874				791,147	38,959	67,378
O.D.											394

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					478					859	3,455
2012		5	567	6,612	16,749		1	256	1,114	20,368	23,245
2013		160	14,384	98,326	2,512		1,881	94,239	604,622	18,902	11,034
2014	1	160	9,651	6,815	42,019	2	35	1,390	1,230	9,481	17,533
2015	12	149	10,159	7,042	10,626	27	157	5,874	5,018	9,731	9,366
<b>TOTAL</b>	13	474	34,761	118,795	72,384	29	2,074	101,759	611,984	59,341	64,633
O.D.											385

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	139,110	862,504	65,018			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-198,875	-171,185	205			
TOTAL LOSSES		691,319	65,223			
EXPECTED LOSSES	507,619	479,502	55,927			
CREDIBILITY	.01	.03	.05			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	2.262	.213	2.475		
INDICATED (POST-TEST)	.000	2.380	.224	2.604		
PRES. ON RATE LEVEL	1.498	1.415	.165	3.078		
DERIVED BY FORMULA	1.483	1.444	.168	3.095		
UNDERLYING PRES. RATE	1.661	1.569	.183	3.413		
PROPOSED	1.475	1.436	.167	3.078		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.929
IND. RATES				2.93	MINIMUM PREMIUM	
MAN. RATES	3.77	3.91	3.39	+ 2.93	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	20,342	1,034,818	5.087				5	21	26
2012	21,701	1,380,533	6.361			1	12	17	30
2013	22,480	1,058,789	4.709			1	9	18	28
2014	24,600	1,431,970	5.821				13	18	31
2015	26,470	841,374	3.178				5	24	29
<b>TOTAL</b>	<b>115,593</b>	<b>5,747,484</b>	<b>4.972</b>			<b>2</b>	<b>44</b>	<b>98</b>	<b>144</b>
O.D.		581							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				216,170	123,739				380,595	221,303	93,011
2012			149,760	407,222	64,097			286,304	282,794	90,481	99,875
2013			171,715	262,247	127,093			140,000	112,221	181,587	63,926
2014				439,721	89,976				714,683	111,967	75,623
2015				126,193	163,730				156,702	334,013	60,736
<b>TOTAL</b>			<b>321,475</b>	<b>1,451,553</b>	<b>568,635</b>			<b>426,304</b>	<b>1,646,995</b>	<b>939,351</b>	<b>393,171</b>
O.D.											581

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				265,672	171,502				505,811	306,506	87,244
2012		1,052	199,305	494,796	84,514		5,820	485,042	364,427	123,465	94,981
2013	47	2,054	251,373	316,404	158,342	1,149	4,425	259,201	151,008	223,100	60,858
2014	25	2,449	225,324	472,759	122,501	452	9,063	333,928	701,975	167,363	73,354
2015	174	3,388	241,113	188,780	146,968	1,140	9,753	276,071	239,540	261,750	59,339
<b>TOTAL</b>	<b>246</b>	<b>8,943</b>	<b>917,115</b>	<b>1,738,411</b>	<b>683,827</b>	<b>2,741</b>	<b>29,061</b>	<b>1,354,242</b>	<b>1,962,761</b>	<b>1,082,184</b>	<b>375,776</b>
O.D.											556

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,312,348	5,467,183	376,332			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-835,649	-916,047	952			
TOTAL LOSSES	1,476,699	4,551,136	377,284			
EXPECTED LOSSES	2,070,271	2,478,313	316,725			
CREDIBILITY	.03	.08	.13			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.277	3.937	.326	5.540		
INDICATED (POST-TEST)	1.343	4.142	.343	5.828		
PRES. ON RATE LEVEL	1.615	1.934	.247	3.796		
DERIVED BY FORMULA	1.607	2.111	.259	3.977		
UNDERLYING PRES. RATE	1.791	2.144	.274	4.209		
PROPOSED	1.607	2.111	.259	3.977		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.785
IND. RATES				3.79	MINIMUM PREMIUM	
MAN. RATES	4.71	4.84	4.18	+ 3.79	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	21,623	1,286,950	5.951				4	22	26
2012	29,987	323,207	1.077				3	13	16
2013	32,599	1,129,731	3.465				12	11	23
2014	46,207	638,736	1.382				8	26	34
2015	45,285	1,087,739	2.401					38	38
<b>TOTAL</b>	<b>175,701</b>	<b>4,466,363</b>	<b>2.542</b>				<b>27</b>	<b>110</b>	<b>137</b>
O.D.		14,938	.008					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				232,946	447,056				177,351	276,526	153,071
2012				85,274	58,015				89,050	59,597	31,271
2013				638,888	49,856				366,697	26,479	47,811
2014				51,545	306,890				30,946	171,445	77,910
2015					488,361					495,251	104,127
<b>TOTAL</b>				<b>1,008,653</b>	<b>1,350,178</b>				<b>664,044</b>	<b>1,029,298</b>	<b>414,190</b>
O.D.					926					10,324	3,688

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				286,291	619,619				235,699	382,987	143,581
2012		29	5,802	104,185	72,079		86	6,145	114,283	77,633	29,739
2013		1,268	112,424	744,224	75,663		1,375	69,552	436,879	44,857	45,516
2014	8	1,404	95,174	103,963	313,716	49	1,023	39,887	52,947	180,883	75,573
2015	468	5,478	371,954	257,833	389,049	945	5,774	218,351	186,211	361,558	101,732
<b>TOTAL</b>	<b>476</b>	<b>8,179</b>	<b>585,354</b>	<b>1,496,496</b>	<b>1,470,126</b>	<b>994</b>	<b>8,258</b>	<b>333,935</b>	<b>1,026,019</b>	<b>1,047,918</b>	<b>396,141</b>
O.D.	1	10	704	489	738	21	122	4,549	3,884	7,537	3,592

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	942,603	5,053,207	399,733			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-722,160	-867,957	1,300			
TOTAL LOSSES	220,443	4,185,250	401,033			
EXPECTED LOSSES	1,823,777	2,384,262	391,814			
CREDIBILITY	.04	.11	.17			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.125	2.382	.228	2.735		
INDICATED (POST-TEST)	.132	2.506	.240	2.878		
PRES. ON RATE LEVEL	.936	1.224	.201	2.361		
DERIVED BY FORMULA	.904	1.365	.208	2.477		
UNDERLYING PRES. RATE	1.038	1.357	.223	2.618		
PROPOSED	.904	1.365	.208	2.477		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.357
IND. RATES				2.36	MINIMUM PREMIUM	
MAN. RATES	2.92	3.01	2.60	+ 2.36	PRESENT	

+PROPOSED



ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	152,667	883,950	.579				8	16	24
2012	158,725	1,393,968	.878			2	6	26	34
2013	164,077	2,206,469	1.344			3	6	34	43
2014	173,132	1,199,322	.692			2	2	21	25
2015	188,004	772,994	.411					27	27
<b>TOTAL</b>	<b>836,605</b>	<b>6,456,703</b>	<b>.772</b>			<b>7</b>	<b>22</b>	<b>124</b>	<b>153</b>
O.D.		1,559							

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				309,954	128,250				140,923	160,542	144,281
2012			287,117	209,071	145,703			62,735	293,810	232,159	163,373
2013			424,727	304,687	322,227			484,464	177,842	344,068	148,454
2014			376,389	51,647	196,845			189,839	42,169	236,687	105,746
2015					219,926					379,348	173,720
<b>TOTAL</b>			<b>1,088,233</b>	<b>875,359</b>	<b>1,012,951</b>			<b>737,038</b>	<b>654,744</b>	<b>1,352,804</b>	<b>735,574</b>
O.D.											1,559

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				380,933	177,755				187,285	222,351	135,336
2012		1,927	351,803	257,559	184,765		1,504	123,071	378,531	302,335	155,368
2013	117	4,438	564,020	384,133	390,401	3,977	14,280	839,562	254,888	428,690	141,328
2014	82	5,914	482,753	108,795	227,735	667	13,750	344,071	89,146	261,863	102,574
2015	206	2,458	167,500	116,114	175,200	727	4,457	167,269	142,645	276,952	169,724
<b>TOTAL</b>	<b>405</b>	<b>14,737</b>	<b>1,566,076</b>	<b>1,247,534</b>	<b>1,155,856</b>	<b>5,371</b>	<b>33,991</b>	<b>1,473,973</b>	<b>1,052,495</b>	<b>1,492,191</b>	<b>704,330</b>
O.D.											1,512

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,094,553	4,948,076	705,842			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,029,252	-1,419,320	1,835			
TOTAL LOSSES	2,065,301	3,528,756	707,677			
EXPECTED LOSSES	2,543,279	3,831,652	619,089			
CREDIBILITY	.12	.32	.48			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.247	.422	.085	.754		
INDICATED (POST-TEST)	.260	.444	.089	.793		
PRES. ON RATE LEVEL	.274	.413	.067	.754		
DERIVED BY FORMULA	.272	.423	.078	.773		
UNDERLYING PRES. RATE	.304	.458	.074	.836		
PROPOSED	.272	.423	.078	.773		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.735
IND. RATES				.74	MINIMUM PREMIUM	
MAN. RATES	1.04	1.00	.83	+ .74	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	124,622	3,139,881	2,519			5	14	32	51
2012	129,941	2,464,840	1,896			4	9	47	60
2013	148,726	7,691,850	5,171			6	9	49	64
2014	159,034	2,747,885	1,727			4	11	42	57
2015	155,884	1,228,947	.788				4	32	36
<b>TOTAL</b>	<b>718,207</b>	<b>17,273,403</b>	<b>2,405</b>			<b>19</b>	<b>47</b>	<b>202</b>	<b>268</b>
O.D.		1,265							

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			808,970	470,327	205,787			569,117	364,175	445,059	276,446
2012			753,280	304,453	233,312			385,642	179,337	389,358	219,458
2013			1,066,799	355,876	450,064			4,833,700	198,273	532,502	254,636
2014			707,362	316,302	374,777			375,470	158,798	593,977	221,199
2015				152,422	316,220				67,479	476,686	216,140
<b>TOTAL</b>			<b>3,336,411</b>	<b>1,599,380</b>	<b>1,580,160</b>			<b>6,163,929</b>	<b>968,062</b>	<b>2,437,582</b>	<b>1,187,879</b>
O.D.											1,265

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			992,605	578,033	285,224			964,084	483,989	616,408	259,306
2012		4,977	906,745	377,860	299,435		7,693	644,995	240,181	505,557	208,705
2013	251	8,619	1,139,292	463,470	554,262	7,456	26,175	1,541,631	310,386	665,834	242,413
2014	163	12,182	1,010,300	433,628	448,648	1,390	28,604	733,179	265,816	654,443	214,563
2015	325	5,427	381,447	290,554	271,876	1,132	8,099	265,617	228,314	355,721	211,169
<b>TOTAL</b>	<b>739</b>	<b>31,205</b>	<b>4,430,389</b>	<b>2,143,545</b>	<b>1,859,445</b>	<b>9,978</b>	<b>70,571</b>	<b>4,149,506</b>	<b>1,528,686</b>	<b>2,797,963</b>	<b>1,136,156</b>
O.D.											1,203

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,692,388	8,329,639	1,137,359			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,891,575	-2,465,053	3,734			
TOTAL LOSSES	5,800,813	5,864,586	1,141,093			
EXPECTED LOSSES	7,131,795	6,636,232	1,271,227			
CREDIBILITY	.11	.29	.43			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.808	.817	.159	1.784		
INDICATED (POST-TEST)	.850	.859	.167	1.876		
PRES. ON RATE LEVEL	.895	.833	.160	1.888		
DERIVED BY FORMULA	.890	.841	.163	1.894		
UNDERLYING PRES. RATE	.993	.924	.177	2.094		
PROPOSED	.887	.838	.163	1.888		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.796
IND. RATES				1.80	MINIMUM PREMIUM	
MAN. RATES	2.53	2.45	2.08	+ 1.80	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	95,160	1,619,342	1.701			3	5	21	29
2012	91,879	1,621,929	1.765			1	5	24	30
2013	106,518	1,801,304	1.691			4	4	18	26
2014	105,263	678,121	.644				4	18	22
2015	111,796	1,133,148	1.013			1	4	33	38
<b>TOTAL</b>	<b>510,616</b>	<b>6,853,844</b>	<b>1.342</b>			<b>9</b>	<b>22</b>	<b>114</b>	<b>145</b>
O.D.		636							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			400,243	147,928	300,842			249,819	171,408	214,905	134,197
2012			271,481	237,579	176,814			471,330	105,233	222,429	137,063
2013			730,249	179,810	308,216			200,712	51,591	168,948	161,778
2014				70,572	169,960				96,287	193,231	148,071
2015			144,597	135,398	253,840			35,619	62,351	384,112	117,231
<b>TOTAL</b>			<b>1,546,570</b>	<b>771,287</b>	<b>1,209,672</b>			<b>957,480</b>	<b>486,870</b>	<b>1,183,625</b>	<b>698,340</b>
O.D.											636

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			491,098	181,804	416,969			423,193	227,802	297,641	125,877
2012		1,381	251,579	291,975	222,103		6,861	575,609	142,284	290,341	130,347
2013	202	6,641	891,600	245,886	381,391	1,647	5,859	345,451	81,038	207,942	154,013
2014	8	968	72,244	101,359	176,753	89	1,914	72,182	118,682	208,223	143,629
2015	362	7,114	451,215	260,421	234,709	1,197	9,640	273,841	194,997	290,920	114,535
<b>TOTAL</b>	<b>572</b>	<b>16,104</b>	<b>2,157,736</b>	<b>1,081,445</b>	<b>1,431,925</b>	<b>2,933</b>	<b>24,274</b>	<b>1,690,276</b>	<b>764,803</b>	<b>1,295,067</b>	<b>668,401</b>
O.D.											605

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,891,895	4,573,240	669,006			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,421,181	-1,207,465	2,225			
TOTAL LOSSES	2,470,714	3,365,775	671,231			
EXPECTED LOSSES	3,497,720	3,247,518	760,818			
CREDIBILITY	.08	.23	.34			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.484	.659	.131	1.275		
INDICATED (POST-TEST)	.509	.693	.138	1.340		
PRES. ON RATE LEVEL	.618	.574	.134	1.326		
DERIVED BY FORMULA	.609	.601	.135	1.345		
UNDERLYING PRES. RATE	.685	.636	.149	1.470		
PROPOSED	.607	.599	.134	1.340		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.275
IND. RATES				1.28	MINIMUM PREMIUM	
MAN. RATES	1.77	1.72	1.46	+ 1.28	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	145,425	530,216	.364				1	9	10
2012	148,835	451,474	.303				3	8	11
2013	153,714	915,204	.595			1	2	13	16
2014	157,577	393,060	.249				4	13	17
2015	175,455	571,011	.325				2	13	15
<b>TOTAL</b>	<b>781,006</b>	<b>2,860,965</b>	<b>.366</b>			<b>1</b>	<b>12</b>	<b>56</b>	<b>69</b>
O.D.		319							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				6,597	159,566				6,457	191,150	166,446
2012				132,205	26,478				32,168	55,153	205,470
2013			254,362	132,903	72,521			57,752	112,529	138,032	147,105
2014				118,528	43,259				70,206	84,957	76,110
2015				32,142	206,681				53,123	150,857	128,208
<b>TOTAL</b>			<b>254,362</b>	<b>422,375</b>	<b>508,505</b>			<b>57,752</b>	<b>274,483</b>	<b>620,149</b>	<b>723,339</b>
O.D.											319

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				8,108	221,158				8,581	264,742	156,126
2012		29	7,669	160,389	33,763		34	2,685	41,954	71,076	195,402
2013	71	2,392	319,695	164,971	95,300	475	2,123	123,277	144,866	168,994	140,044
2014	6	737	65,145	130,540	52,217	59	1,171	44,091	78,963	93,531	73,827
2015	207	2,708	187,072	135,186	168,857	462	3,757	110,181	95,352	116,205	125,259
<b>TOTAL</b>	<b>284</b>	<b>5,866</b>	<b>579,581</b>	<b>599,194</b>	<b>571,295</b>	<b>996</b>	<b>7,085</b>	<b>280,234</b>	<b>369,716</b>	<b>714,548</b>	<b>690,658</b>
O.D.											299

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	874,046	2,254,753	690,957			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-721,192	-694,671	1,984			
TOTAL LOSSES	152,854	1,560,082	692,941			
EXPECTED LOSSES	1,780,694	1,874,415	671,665			
CREDIBILITY	.11	.30	.46			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.020	.200	.089	.309		
INDICATED (POST-TEST)	.021	.210	.094	.325		
PRES. ON RATE LEVEL	.206	.216	.078	.500		
DERIVED BY FORMULA	.186	.214	.085	.485		
UNDERLYING PRES. RATE	.228	.240	.086	.554		
PROPOSED	.186	.214	.085	.485		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.461
IND. RATES				.46	MINIMUM PREMIUM	
MAN. RATES	.69	.67	.55	+ .46	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	27,659	444,165	1.605				2	12	14
2012	28,686	551,192	1.921				5	6	11
2013	28,089	1,676,145	5.967			4	4	13	21
2014	30,249	1,656,635	5.476			4	5	16	25
2015	32,231	418,781	1.299			1		9	10
<b>TOTAL</b>	<b>146,914</b>	<b>4,746,918</b>	<b>3.231</b>			<b>9</b>	<b>16</b>	<b>56</b>	<b>81</b>
O.D.		79,118	.053				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				80,681	84,615				44,927	171,067	62,875
2012				179,435	51,037				174,246	102,873	43,601
2013			761,150	209,376	157,677			213,567	164,801	132,522	37,052
2014			806,122	180,650	82,288			246,944	167,703	111,491	61,437
2015			172,262		46,057			42,894		79,799	77,769
<b>TOTAL</b>			<b>1,739,534</b>	<b>650,142</b>	<b>421,674</b>			<b>503,405</b>	<b>551,677</b>	<b>597,752</b>	<b>282,734</b>
O.D.				24,211	9,611				17,493	18,116	9,687

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				99,157	117,276				59,708	236,929	58,977
2012		42	10,721	217,954	64,378		171	11,835	223,346	134,313	41,465
2013	211	6,722	919,913	271,474	212,092	1,755	6,597	384,854	213,703	169,574	35,274
2014	172	11,728	987,750	250,381	150,046	904	18,491	467,627	197,837	143,937	59,594
2015	165	3,601	193,501	44,095	54,263	457	4,353	99,291	36,307	62,319	75,980
<b>TOTAL</b>	<b>548</b>	<b>22,093</b>	<b>2,111,885</b>	<b>883,061</b>	<b>598,055</b>	<b>3,116</b>	<b>29,612</b>	<b>963,607</b>	<b>730,901</b>	<b>747,072</b>	<b>271,290</b>
O.D.	9	149	11,427	33,159	8,374	36	279	11,228	27,574	13,876	9,406

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,153,989	3,042,072	280,696			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-736,987	-825,133	1,070			
TOTAL LOSSES	2,417,002	2,216,939	281,766			
EXPECTED LOSSES	1,817,326	2,224,277	367,287			
CREDIBILITY	.04	.10	.15			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.645	1.509	.192	3.346		
INDICATED (POST-TEST)	1.731	1.587	.202	3.520		
PRES. ON RATE LEVEL	1.116	1.365	.225	2.706		
DERIVED BY FORMULA	1.141	1.387	.222	2.750		
UNDERLYING PRES. RATE	1.237	1.514	.250	3.001		
PROPOSED	1.141	1.387	.222	2.750		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.617
IND. RATES				2.62	MINIMUM PREMIUM	
MAN. RATES	2.78	3.50	2.98	+ 2.62	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	983,596	1,768,931	.179			3	11	30	44
2012	997,765	1,931,689	.193			1	11	34	46
2013	1,064,941	2,168,891	.203			1	19	18	38
2014	1,107,511	1,959,322	.176			1	21	35	57
2015	1,181,209	1,873,863	.158			2	18	32	52
<b>TOTAL</b>	<b>5,335,022</b>	<b>9,702,696</b>	<b>.182</b>			<b>2</b>	<b>6</b>	<b>80</b>	<b>237</b>
O.D.		24,376						2	2

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			480,730	229,731	202,915			261,331	155,216	287,854	151,154
2012			139,839	468,784	329,036			238,071	232,569	270,944	252,446
2013			163,071	822,216	223,609			41,914	533,250	192,784	192,047
2014			209,034	472,383	444,193			41,541	341,185	209,085	241,901
2015	31,825		458,693	414,266	6,700			373,177	365,512	223,690	
<b>TOTAL</b>	<b>31,825</b>		<b>992,674</b>	<b>2,451,807</b>	<b>1,614,019</b>	<b>6,700</b>		<b>582,857</b>	<b>1,635,397</b>	<b>1,326,179</b>	<b>1,061,238</b>
O.D.					11,548					2,607	10,221

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			589,856	282,340	281,241			442,695	206,282	398,678	141,782
2012		1,079	196,476	573,923	410,506		4,864	405,882	303,645	353,092	240,076
2013	45	3,171	344,254	971,816	284,437	344	3,285	178,994	646,907	248,692	182,829
2014	77	6,667	552,102	577,445	496,646	375	7,623	246,466	359,812	244,777	234,644
2015	35,629	10,289	738,668	590,684	390,119	12,635	18,173	467,895	408,775	309,477	218,545
<b>TOTAL</b>	<b>35,751</b>	<b>21,206</b>	<b>2,421,356</b>	<b>2,996,208</b>	<b>1,862,949</b>	<b>13,354</b>	<b>33,945</b>	<b>1,741,932</b>	<b>1,925,421</b>	<b>1,554,716</b>	<b>1,017,876</b>
O.D.		29	1,624	1,162	12,759		9	395	353	2,716	9,664

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	4,269,601	8,356,284	1,027,540		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-1,319,379	-2,573,229	3,138		
TOTAL LOSSES	2,950,222	5,783,055	1,030,678		
EXPECTED LOSSES	3,254,364	6,935,529	1,067,004		
CREDIBILITY	.40	1.00	1.00		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	.055	.108	.019	.182	
INDICATED (POST-TEST)	.058	.114	.020	.192	
PRES. ON RATE LEVEL	.055	.117	.018	.190	
DERIVED BY FORMULA	.056	.114	.020	.190	
UNDERLYING PRES. RATE	.061	.130	.020	.211	
PROPOSED	.056	.114	.020	.190	
<b>IND. RATES</b>					
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE
IND. RATES				.18	MINIMUM PREMIUM
MAN. RATES	.23	.25	.21	+ .18	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	104,759	209,763	.200						8	8
2012	106,176	561,917	.529					3	15	18
2013	109,137	615,287	.563			1			6	7
2014	114,023	106,509	.093						9	9
2015	116,789	544,400	.466					2	5	7
<b>TOTAL</b>	<b>550,884</b>	<b>2,037,876</b>	<b>.370</b>			<b>1</b>		<b>5</b>	<b>43</b>	<b>49</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					24,398					133,581	51,784
2012				181,380	75,760				52,118	200,030	52,629
2013			260,000		26,696			125,000		124,674	78,917
2014					19,169					35,059	52,281
2015				204,396	47,256				85,000	84,604	123,144
<b>TOTAL</b>			<b>260,000</b>	<b>385,776</b>	<b>193,279</b>			<b>125,000</b>	<b>137,118</b>	<b>577,948</b>	<b>358,755</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					33,816					185,010	48,573
2012		52	11,343	220,752	94,777		71	5,879	70,173	256,791	50,050
2013	73	2,121	299,912	8,058	39,425	1,028	3,550	210,464	13,560	151,272	75,129
2014		62	4,450	3,140	19,365	8	132	5,350	4,744	36,547	50,713
2015	76	3,043	224,550	190,704	64,435	436	4,161	107,174	93,621	71,479	120,312
<b>TOTAL</b>	<b>149</b>	<b>5,278</b>	<b>540,255</b>	<b>422,654</b>	<b>251,818</b>	<b>1,472</b>	<b>7,914</b>	<b>328,867</b>	<b>182,098</b>	<b>701,099</b>	<b>344,777</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	883,935	1,557,669	344,777			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-248,787	-354,703	915			
TOTAL LOSSES	635,148	1,202,966	345,692			
EXPECTED LOSSES	611,481	953,029	319,512			
CREDIBILITY	.09	.24	.36			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.115	.218	.063	.396		
INDICATED (POST-TEST)	.121	.229	.066	.416		
PRES. ON RATE LEVEL	.100	.156	.052	.308		
DERIVED BY FORMULA	.102	.174	.057	.333		
UNDERLYING PRES. RATE	.111	.173	.058	.342		
PROPOSED	.102	.174	.057	.333		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.316
IND. RATES				.32	MINIMUM PREMIUM	
MAN. RATES	.39	.40	.34	+ .32	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	862,956	8,408,111	.974			4	32	155	191
2012	875,783	6,541,647	.746			2	23	152	177
2013	899,205	6,431,520	.715			4	31	157	192
2014	943,857	7,055,802	.747			4	21	171	196
2015	999,832	5,943,491	.594				13	168	181
<b>TOTAL</b>	<b>4,581,633</b>	<b>34,380,571</b>	<b>.750</b>			<b>14</b>	<b>120</b>	<b>803</b>	<b>937</b>
O.D.		72,435	.001					1	1

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			712,164	1,506,821	1,394,925			719,172	1,338,289	1,785,637	951,103
2012			330,144	955,325	1,278,213			425,866	759,707	1,856,662	935,730
2013			596,066	1,074,626	1,096,979			267,716	845,318	1,512,519	1,038,296
2014			732,055	1,000,866	1,710,681			465,891	577,425	1,623,079	945,805
2015				555,039	1,528,409				354,958	2,204,787	1,300,298
<b>TOTAL</b>			<b>2,370,429</b>	<b>5,092,677</b>	<b>7,009,207</b>			<b>1,878,645</b>	<b>3,875,697</b>	<b>8,982,684</b>	<b>5,171,232</b>
O.D.					18,918					32,907	20,610

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			873,826	1,851,880	1,933,365			1,218,277	1,778,587	2,473,105	892,135
2012		2,670	466,154	1,180,777	1,583,885		9,179	765,586	1,006,961	2,392,748	889,879
2013	165	8,383	953,107	1,330,171	1,300,562	2,197	11,794	687,904	1,110,484	1,825,314	988,458
2014	232	20,804	1,665,640	1,367,027	1,848,943	2,108	43,524	1,213,606	815,329	1,762,527	917,431
2015	1,541	23,923	1,676,079	1,257,033	1,290,303	5,360	39,052	1,263,879	1,087,124	1,650,218	1,270,391
<b>TOTAL</b>	<b>1,938</b>	<b>55,780</b>	<b>5,634,806</b>	<b>6,986,888</b>	<b>7,957,058</b>	<b>9,665</b>	<b>103,549</b>	<b>5,149,252</b>	<b>5,798,485</b>	<b>10,103,912</b>	<b>4,958,294</b>
O.D.					26,220					45,576	19,893

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,954,990	30,918,139	4,978,187			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,533,669	-9,527,734	15,469			
TOTAL LOSSES	7,421,321	21,390,405	4,993,656			
EXPECTED LOSSES	8,705,103	25,657,145	5,314,694			
CREDIBILITY	.36	.98	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.162	.467	.109	.738		
INDICATED (POST-TEST)	.170	.491	.115	.776		
PRES. ON RATE LEVEL	.171	.505	.105	.781		
DERIVED BY FORMULA	.171	.491	.115	.777		
UNDERLYING PRES. RATE	.190	.560	.116	.866		
PROPOSED	.171	.491	.115	.777		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.739
IND. RATES				.74	MINIMUM PREMIUM	
MAN. RATES	.99	.98	.86	+ .74	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	77,510	248,180	.320						6	6
2012	77,702	455,746	.586			1	1		6	8
2013	77,279	1,017,609	1.316			2	1		3	6
2014	78,090	434,529	.556			1			9	10
2015	77,191	322,145	.417				1		7	8
<b>TOTAL</b>	<b>387,772</b>	<b>2,478,209</b>	<b>.639</b>			<b>4</b>	<b>3</b>		<b>31</b>	<b>38</b>
O.D.		2,680								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			197,343	63,379	113,591			43,398	14,721	21,433	113,156
2012			482,015	99,786	10,839			206,826	151,992	19,684	106,382
2013			136,721		12,738			76,552		14,532	49,720
2014				7,575	66,737					77,751	76,768
2015					86,960				12,634	171,274	43,702
<b>TOTAL</b>			<b>816,079</b>	<b>170,740</b>	<b>290,865</b>			<b>326,776</b>	<b>179,347</b>	<b>304,674</b>	<b>389,728</b>
O.D.											2,680

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					157,438					29,685	106,140
2012		1,283	235,619	78,279	16,506		858	71,922	19,613	25,925	101,169
2013	133	4,071	569,990	128,381	34,234	1,697	6,261	363,919	190,792	29,621	47,333
2014	28	2,038	165,524	19,199	76,557	255	5,267	128,509	17,215	85,946	74,465
2015	83	1,073	73,225	52,051	70,275	368	2,482	85,894	73,587	126,485	42,697
<b>TOTAL</b>	<b>244</b>	<b>8,465</b>	<b>1,044,358</b>	<b>277,910</b>	<b>355,010</b>	<b>2,320</b>	<b>14,868</b>	<b>650,244</b>	<b>301,207</b>	<b>297,662</b>	<b>371,804</b>
O.D.											2,561

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,720,499	1,231,789	374,365			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-258,576	-467,010	1,058			
TOTAL LOSSES	1,461,923	764,779	375,423			
EXPECTED LOSSES	632,068	1,248,625	383,894			
CREDIBILITY	.07	.19	.29			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.377	.197	.097	.671		
INDICATED (POST-TEST)	.397	.207	.102	.706		
PRES. ON RATE LEVEL	.147	.291	.089	.527		
DERIVED BY FORMULA	.165	.275	.093	.533		
UNDERLYING PRES. RATE	.163	.322	.099	.584		
PROPOSED	.165	.275	.093	.533		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.507
IND. RATES				.51	MINIMUM PREMIUM	
MAN. RATES	.74	.70	.58	+ .51	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	465,958	3,177,507	.681				6	86	92
2012	454,434	2,011,773	.442		1		17	45	63
2013	445,823	2,441,650	.547			1	26	48	75
2014	405,205	2,194,862	.541			1	20	24	45
2015	394,275	1,376,580	.349				11	34	45
<b>TOTAL</b>	<b>2,165,695</b>	<b>11,202,372</b>	<b>.517</b>		<b>1</b>	<b>2</b>	<b>80</b>	<b>237</b>	<b>320</b>
O.D.		91,845	.004					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				494,777	696,268				307,452	1,093,451	585,559
2012		160,284		153,806	282,109		112,565		226,478	384,372	692,159
2013			208,159	389,401	267,986			116,211	471,330	408,194	580,369
2014			127,837	403,904	217,411			13,440	486,898	519,853	425,519
2015				170,509	277,639				201,683	341,283	385,466
<b>TOTAL</b>		<b>160,284</b>	<b>335,996</b>	<b>1,612,397</b>	<b>1,741,413</b>		<b>112,565</b>	<b>129,651</b>	<b>1,693,841</b>	<b>2,747,153</b>	<b>2,669,072</b>
O.D.					14,865					76,482	498

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				608,082	965,029				408,604	1,514,430	549,254
2012		242,398	21,050	191,085	348,142		163,149	30,173	295,278	495,831	658,243
2013	59	2,775	326,004	473,674	323,665	953	5,300	301,811	590,356	503,088	552,511
2014	50	4,434	378,531	464,056	257,202	429	8,813	315,695	539,456	577,207	412,753
2015	291	5,202	368,758	284,853	243,531	1,305	11,508	316,251	274,968	272,201	376,600
<b>TOTAL</b>	<b>400</b>	<b>254,809</b>	<b>1,094,343</b>	<b>2,021,750</b>	<b>2,137,569</b>	<b>2,687</b>	<b>188,770</b>	<b>963,930</b>	<b>2,108,662</b>	<b>3,362,757</b>	<b>2,549,361</b>
O.D.					20,603					105,928	467

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	2,504,939	9,757,269	2,549,828		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-866,347	-2,554,103	6,984		
TOTAL LOSSES	1,638,592	7,203,166	2,556,812		
EXPECTED LOSSES	2,100,724	6,778,626	2,685,462		
CREDIBILITY	.22	.60	.90		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	.076	.333	.118	.527	
INDICATED (POST-TEST)	.080	.350	.124	.554	
PRES. ON RATE LEVEL	.088	.282	.112	.482	
DERIVED BY FORMULA	.086	.323	.123	.532	
UNDERLYING PRES. RATE	.097	.313	.124	.534	
PROPOSED	.086	.323	.123	.532	
<b>IND. RATES</b>					
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE
IND. RATES				.51	MINIMUM PREMIUM
MAN. RATES	.65	.63	.53	+ .51	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	183,558	1,916,779	1.044			2	4	39	45
2012	184,381	1,850,914	1.003			2	2	43	47
2013	199,285	5,162,258	2.590			3	14	69	86
2014	217,265	3,760,184	1.730			3	12	73	88
2015	217,132	2,937,229	1.352			1	14	66	81
<b>TOTAL</b>	<b>1,001,621</b>	<b>15,627,364</b>	<b>1.560</b>			<b>11</b>	<b>46</b>	<b>290</b>	<b>347</b>
O.D.		20,044	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			279,358	195,978	427,257			65,567	91,678	442,998	413,943
2012			262,724	68,880	420,289			48,720	36,608	535,451	478,242
2013			651,638	441,604	933,486			1,573,734	364,127	754,762	442,907
2014			489,870	376,958	938,533			102,770	442,289	983,412	426,352
2015			129,980	412,839	678,562			75,000	223,038	861,506	556,304
<b>TOTAL</b>			<b>1,813,570</b>	<b>1,496,259</b>	<b>3,398,127</b>			<b>1,865,791</b>	<b>1,157,740</b>	<b>3,578,129</b>	<b>2,317,748</b>
O.D.					3,378					3,619	13,047

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			342,772	240,857	592,179			111,071	121,840	613,550	388,279
2012		1,830	321,304	92,732	520,547		1,048	89,049	57,743	686,403	454,808
2013	142	6,305	736,898	583,547	1,092,904	5,730	21,223	1,246,758	511,564	927,384	421,647
2014	137	11,746	930,627	576,005	1,007,927	766	15,854	502,798	567,119	1,062,938	413,561
2015	800	15,016	1,017,192	707,954	607,956	2,888	24,378	675,251	497,133	661,545	543,509
<b>TOTAL</b>	<b>1,079</b>	<b>34,897</b>	<b>3,348,793</b>	<b>2,201,095</b>	<b>3,821,513</b>	<b>9,384</b>	<b>62,503</b>	<b>2,624,927</b>	<b>1,755,399</b>	<b>3,951,820</b>	<b>2,221,804</b>
O.D.	3	37	2,574	1,785	2,690	8	42	1,597	1,360	2,640	12,694

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,085,844	11,736,302	2,234,498			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,723,945	-2,641,448	6,875			
TOTAL LOSSES	4,361,899	9,096,854	2,241,373			
EXPECTED LOSSES	4,246,873	7,111,510	2,353,809			
CREDIBILITY	.13	.36	.54			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.435	.908	.224	1.567		
INDICATED (POST-TEST)	.458	.955	.236	1.649		
PRES. ON RATE LEVEL	.383	.640	.212	1.235		
DERIVED BY FORMULA	.393	.753	.225	1.371		
UNDERLYING PRES. RATE	.424	.710	.235	1.369		
PROPOSED	.393	.753	.225	1.371		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.304
IND. RATES				1.30	MINIMUM PREMIUM	
MAN. RATES	1.35	1.53	1.36	+ 1.30	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	30,416	182,672	.600				2	2	4
2012	39,431	180,702	.458				1	5	6
2013	40,068	341,782	.853				2	8	10
2014	59,858	679,369	1.134				6	15	21
2015	95,543	445,028	.465				4	11	15
<b>TOTAL</b>	<b>265,316</b>	<b>1,829,553</b>	<b>.690</b>				<b>15</b>	<b>41</b>	<b>56</b>
O.D.		142							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				83,560	2,986				46,851	17,117	32,158
2012				34,323	35,373				8,482	58,562	43,962
2013				58,235	81,710				72,824	104,130	24,883
2014				156,001	68,931				194,153	182,435	77,849
2015				156,827	53,749				69,961	56,029	108,462
<b>TOTAL</b>				<b>488,946</b>	<b>242,749</b>				<b>392,271</b>	<b>418,273</b>	<b>287,314</b>
O.D.											142

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				102,696	4,138				62,265	23,707	30,164
2012		16	2,583	42,149	43,784		16	1,314	11,936	75,078	41,808
2013		227	16,450	72,689	94,679		360	20,225	92,974	125,602	23,689
2014	8	1,008	88,529	173,784	80,846	150	3,060	113,921	211,275	203,915	75,514
2015	75	2,540	185,595	155,557	63,370	335	3,249	82,209	71,927	48,898	105,967
<b>TOTAL</b>	<b>83</b>	<b>3,791</b>	<b>293,157</b>	<b>546,875</b>	<b>286,817</b>	<b>485</b>	<b>6,685</b>	<b>217,669</b>	<b>450,377</b>	<b>477,200</b>	<b>277,142</b>
O.D.											138

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	521,870	1,761,269	277,280			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-256,535	-412,411	950			
TOTAL LOSSES	265,335	1,348,858	278,230			
EXPECTED LOSSES	671,249	1,175,349	236,132			
CREDIBILITY	.05	.15	.22			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.100	.508	.105	.713		
INDICATED (POST-TEST)	.105	.534	.110	.749		
PRES. ON RATE LEVEL	.228	.400	.080	.708		
DERIVED BY FORMULA	.222	.420	.087	.729		
UNDERLYING PRES. RATE	.253	.443	.089	.785		
PROPOSED	.222	.420	.087	.729		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.693
IND. RATES				.69	MINIMUM PREMIUM	
MAN. RATES	.88	.89	.78	+ .69	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	168,464	1,775,271	1.053			1	8	44	53
2012	164,944	1,841,605	1.116			2	8	55	65
2013	173,484	1,539,774	.887			1	4	26	31
2014	173,240	1,010,319	.583				6	33	39
2015	178,247	1,599,578	.897			1	7	24	32
<b>TOTAL</b>	<b>858,379</b>	<b>7,766,547</b>	<b>.905</b>			<b>5</b>	<b>33</b>	<b>182</b>	<b>220</b>
O.D.		27,257	.003					1	1

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			162,504	386,255	337,259			60,000	325,657	308,932	194,664
2012			405,288	261,223	218,001			204,013	201,475	352,272	199,333
2013			165,241	95,963	341,610			92,510	70,019	452,308	322,123
2014				114,993	258,559				134,976	335,022	166,769
2015			130,074	280,960	315,909			26,471	373,656	315,853	156,655
<b>TOTAL</b>			<b>863,107</b>	<b>1,139,394</b>	<b>1,471,338</b>			<b>382,994</b>	<b>1,105,783</b>	<b>1,764,387</b>	<b>1,039,544</b>
O.D.					9,243					8,003	10,011

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			199,392	474,706	467,443			101,640	432,798	427,869	182,595
2012		2,721	495,034	322,783	275,646		4,177	349,614	265,360	456,302	189,566
2013	45	2,000	232,959	136,855	397,224	760	3,193	192,073	115,734	539,487	306,661
2014	11	1,520	113,450	162,135	269,453	145	2,920	110,978	175,055	358,753	161,766
2015	440	9,331	619,422	409,568	301,758	1,983	19,740	485,962	394,337	275,803	153,052
<b>TOTAL</b>	<b>496</b>	<b>15,572</b>	<b>1,660,257</b>	<b>1,506,047</b>	<b>1,711,524</b>	<b>2,888</b>	<b>30,030</b>	<b>1,240,267</b>	<b>1,383,284</b>	<b>2,058,214</b>	<b>993,640</b>
O.D.					12,811					11,084	9,533

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,949,510	6,682,964	1,003,173			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,141,766	-1,911,895	3,006			
TOTAL LOSSES	1,807,744	4,771,069	1,006,179			
EXPECTED LOSSES	2,798,315	5,124,523	1,064,390			
CREDIBILITY	.12	.32	.49			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.211	.556	.117	.884		
INDICATED (POST-TEST)	.222	.585	.123	.930		
PRES. ON RATE LEVEL	.294	.538	.112	.944		
DERIVED BY FORMULA	.285	.553	.117	.955		
UNDERLYING PRES. RATE	.326	.597	.124	1.047		
PROPOSED	.282	.547	.115	.944		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.898
IND. RATES				.90	MINIMUM PREMIUM	
MAN. RATES	1.34	1.27	1.04	+ .90	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	1,359,566	14,316,464	1.053	1		5	89	404	499
2012	1,420,088	17,653,846	1.243	1	1	13	98	414	527
2013	1,469,989	19,585,983	1.332	1		11	104	396	512
2014	1,524,968	17,198,859	1.127			7	110	379	496
2015	1,602,535	11,213,319	.699				33	423	456
<b>TOTAL</b>	<b>7,377,146</b>	<b>79,968,471</b>	<b>1.084</b>	<b>3</b>	<b>1</b>	<b>36</b>	<b>434</b>	<b>2016</b>	<b>2490</b>
O.D.		518,241	.007				4	21	25

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	243,962		829,559	2,925,440	2,555,448	104,003		522,436	1,922,772	2,921,451	2,291,393
2012	49,175	64,854	2,272,267	2,679,949	2,780,727		76,437	1,854,057	2,532,561	3,165,179	2,178,640
2013	3,000		2,114,351	3,639,235	2,833,545	97,889		1,206,988	3,643,330	3,502,514	2,545,131
2014			1,186,178	3,550,554	2,501,608			757,876	2,966,896	4,056,335	2,179,412
2015			896,181	2,748,226					733,054	4,624,629	2,211,229
<b>TOTAL</b>	<b>296,137</b>	<b>64,854</b>	<b>6,402,355</b>	<b>13,691,359</b>	<b>13,419,554</b>	<b>201,892</b>	<b>76,437</b>	<b>4,341,357</b>	<b>11,798,613</b>	<b>18,270,108</b>	<b>11,405,805</b>
O.D.				63,581	65,870				75,185	207,806	105,799

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	280,068		1,017,869	3,595,367	3,541,848	130,732		885,007	2,555,366	4,046,210	2,149,327
2012	51,503	113,671	2,826,580	3,307,424	3,471,202		146,904	3,031,939	3,300,443	4,110,086	2,071,887
2013	4,683	27,852	3,266,682	4,451,549	3,405,054	229,573	49,673	2,855,212	4,599,292	4,308,817	2,422,965
2014	470	41,502	3,497,168	4,177,854	2,859,431	4,758	97,935	3,022,043	3,462,608	4,483,939	2,114,030
2015	2,733	41,859	2,919,800	2,177,665	2,306,784	11,173	81,411	2,641,430	2,271,977	3,460,077	2,160,371
<b>TOTAL</b>	<b>339,457</b>	<b>224,884</b>	<b>13,528,099</b>	<b>17,709,859</b>	<b>15,584,319</b>	<b>376,236</b>	<b>375,923</b>	<b>12,435,631</b>	<b>16,189,686</b>	<b>20,409,129</b>	<b>10,918,580</b>
O.D.	35	1,189	85,599	70,428	72,212	360	3,822	101,574	89,539	221,381	102,717

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	27,472,809	70,346,553	11,021,297		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-9,399,967	-20,579,927	34,954		
TOTAL LOSSES	18,072,842	49,766,626	11,056,251		
EXPECTED LOSSES	23,164,238	55,402,367	12,024,748		
CREDIBILITY	.50	1.00	1.00		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	.245	.675	.150	1.070	
INDICATED (POST-TEST)	.258	.710	.158	1.126	
PRES. ON RATE LEVEL	.283	.677	.147	1.107	
DERIVED BY FORMULA	.271	.710	.158	1.139	
UNDERLYING PRES. RATE	.314	.751	.163	1.228	
PROPOSED	.268	.702	.156	1.126	
<b>IND. RATES</b>					
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE
IND. RATES				1.07	MINIMUM PREMIUM
MAN. RATES	1.36	1.43	1.22	+ 1.07	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	575,364	10,180,880	1.769			11	74	133	218
2012	639,487	9,355,871	1.463			6	75	116	197
2013	656,378	9,536,495	1.452			6	78	121	205
2014	673,842	9,009,236	1.336			4	73	127	204
2015	703,835	8,257,224	1.173			2	10	218	230
<b>TOTAL</b>	<b>3,248,906</b>	<b>46,339,706</b>	<b>1.426</b>			<b>29</b>	<b>310</b>	<b>715</b>	<b>1054</b>
O.D.		14,719							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,926,745	2,350,998	887,855			1,118,266	1,495,583	1,007,124	1,394,309
2012			921,159	2,913,440	956,199			371,727	2,074,454	962,755	1,156,137
2013			840,038	2,476,058	1,194,693			705,742	2,061,225	1,142,605	1,116,134
2014			802,880	1,982,410	1,190,556			419,395	2,087,544	1,460,393	1,066,058
2015			336,875	592,874	2,110,261			309,727	326,274	3,311,066	1,270,147
<b>TOTAL</b>			<b>4,827,697</b>	<b>10,315,780</b>	<b>6,339,564</b>			<b>2,924,857</b>	<b>8,045,080</b>	<b>7,883,943</b>	<b>6,002,785</b>
O.D.											14,719

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			2,364,117	2,889,379	1,230,567			1,894,341	1,987,631	1,394,874	1,307,862
2012		6,699	1,259,615	3,547,800	1,214,146		9,165	743,467	2,658,265	1,268,131	1,099,486
2013	231	13,088	1,478,197	2,967,918	1,461,785	5,791	28,016	1,598,015	2,550,445	1,448,334	1,062,560
2014	289	24,482	2,079,065	2,308,501	1,398,882	2,843	58,120	1,787,431	2,240,448	1,697,014	1,034,076
2015	2,338	36,996	2,463,975	1,633,574	1,793,184	9,569	75,670	2,190,897	1,527,745	2,483,898	1,240,934
<b>TOTAL</b>	<b>2,858</b>	<b>81,265</b>	<b>9,644,969</b>	<b>13,347,172</b>	<b>7,098,564</b>	<b>18,203</b>	<b>170,971</b>	<b>8,214,151</b>	<b>10,964,534</b>	<b>8,292,251</b>	<b>5,744,918</b>
O.D.											14,135

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,132,417	39,702,521	5,759,053			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,267,755	-10,703,280	17,753			
TOTAL LOSSES	11,864,662	28,999,241	5,776,806			
EXPECTED LOSSES	15,464,793	28,817,797	6,107,944			
CREDIBILITY	.29	.78	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.365	.893	.178	1.437		
INDICATED (POST-TEST)	.384	.939	.187	1.510		
PRES. ON RATE LEVEL	.429	.800	.170	1.399		
DERIVED BY FORMULA	.416	.908	.187	1.511		
UNDERLYING PRES. RATE	.476	.887	.188	1.551		
PROPOSED	.416	.907	.187	1.510		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.437
IND. RATES				1.44	MINIMUM PREMIUM	
MAN. RATES	1.97	1.87	1.54	+ 1.44	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	183,378	1,628,145	.887				4	41	45
2012	199,528	1,664,813	.834			3	3	35	41
2013	207,515	1,694,130	.816				9	44	53
2014	219,334	1,992,246	.908				5	42	47
2015	236,969	1,299,090	.548				7	42	49
<b>TOTAL</b>	<b>1,046,724</b>	<b>8,278,424</b>	<b>.791</b>			<b>3</b>	<b>28</b>	<b>204</b>	<b>235</b>
O.D.		920							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				165,599	406,039				192,779	595,052	268,676
2012			473,546	101,366	372,783			112,057	44,546	384,538	175,977
2013				138,234	510,573				243,049	550,508	251,766
2014				255,408	694,120				149,777	517,821	375,120
2015				163,442	254,415				258,063	449,276	173,894
<b>TOTAL</b>			<b>473,546</b>	<b>824,049</b>	<b>2,237,930</b>			<b>112,057</b>	<b>888,214</b>	<b>2,497,195</b>	<b>1,245,433</b>
O.D.											920

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				203,521	562,772				256,204	824,148	252,018
2012		3,181	569,891	132,688	465,247		2,261	190,721	65,584	494,130	167,354
2013		1,009	64,468	192,464	584,947		1,379	80,666	323,009	658,751	239,681
2014	31	3,834	279,807	379,748	719,509	182	3,830	145,440	214,025	550,335	363,866
2015	264	4,850	344,528	266,879	224,098	1,675	14,876	410,195	356,577	357,495	169,894
<b>TOTAL</b>	<b>295</b>	<b>12,874</b>	<b>1,258,694</b>	<b>1,175,300</b>	<b>2,556,573</b>	<b>1,857</b>	<b>22,346</b>	<b>827,022</b>	<b>1,215,399</b>	<b>2,884,859</b>	<b>1,192,813</b>
O.D.											863

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,123,088	7,832,131	1,193,676			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,327,696	-2,103,430	4,061			
TOTAL LOSSES	795,392	5,728,701	1,197,737			
EXPECTED LOSSES	3,286,714	5,683,712	1,360,741			
CREDIBILITY	.14	.37	.55			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.076	.547	.114	.737		
INDICATED (POST-TEST)	.080	.575	.120	.775		
PRES. ON RATE LEVEL	.283	.490	.117	.890		
DERIVED BY FORMULA	.255	.521	.119	.895		
UNDERLYING PRES. RATE	.314	.543	.130	.987		
PROPOSED	.254	.518	.118	.890		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.847
IND. RATES				.85	MINIMUM PREMIUM	
MAN. RATES	1.18	1.14	.98	+ .85	PRESENT	

+PROPOSED



MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	354	1,226	3.463							
2012	325	7,474	22.996							
2013	306	44,414	145.143					1		1
2014	308	38,365	124.561							
2015	396	25,852	65.282							
<b>TOTAL</b>	<b>1,689</b>	<b>117,331</b>	<b>69.468</b>					<b>1</b>		<b>1</b>
O.D.		438	.259							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											1,226
2012											7,474
2013					8,282					17,081	19,051
2014											38,365
2015											25,852
<b>TOTAL</b>					<b>8,282</b>					<b>17,081</b>	<b>91,968</b>
O.D.											438

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											1,150
2012											7,108
2013		14	666	520	9,422		15	1,108	1,072	20,160	18,137
2014											37,214
2015											25,257
<b>TOTAL</b>		<b>14</b>	<b>666</b>	<b>520</b>	<b>9,422</b>		<b>15</b>	<b>1,108</b>	<b>1,072</b>	<b>20,160</b>	<b>88,866</b>
O.D.											417

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,803	31,174	89,283	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-808	-5,556	47	
TOTAL LOSSES	995	25,618	89,330	
EXPECTED LOSSES	1,993	15,030	16,036	
CREDIBILITY	.00	.01	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.589	15.168	52.889	68.646
INDICATED (POST-TEST)	.620	15.957	55.639	72.216
PRES. ON RATE LEVEL	1.064	8.025	8.563	17.652
DERIVED BY FORMULA	1.064	8.104	10.446	19.614
UNDERLYING PRES. RATE	1.180	8.899	9.495	19.574
PROPOSED	1.064	8.104	10.446	19.614

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	18.668
IND. RATES				18.67	MINIMUM PREMIUM	
MAN. RATES	20.45	21.71	19.44	+ 18.67	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	3									
2012	1									
2013	1									
2014	1									
2015	1									
<b>TOTAL</b>	<b>7</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			6			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	.017	.091	.628	.736		
DERIVED BY FORMULA	.017	.091	.628	.736		
UNDERLYING PRES. RATE	.019	.101	.696	.816		
PROPOSED	.017	.091	.628	.736		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.700
IND. RATES				.70	MINIMUM PREMIUM	
MAN. RATES	1.01	.98	.81	+ .70	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	226,434	630,824	.278			2			2	4
2012	204,119	115,777	.056						7	7
2013	249,280	201,150	.080					2	3	5
2014	259,108	202,564	.078					1	3	4
2015	266,204	111,668	.041						1	1
<b>TOTAL</b>	<b>1,205,145</b>	<b>1,261,983</b>	<b>.105</b>			<b>2</b>		<b>3</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
2011			348,611		11,254			99,552		131,376	40,031
2012					27,835					33,184	54,758
2013				62,948	17,354				41,993	41,954	36,901
2014				1,207	20,965				16,217	64,745	99,430
2015					7,001					24,752	79,915
<b>TOTAL</b>			<b>348,611</b>	<b>64,155</b>	<b>84,409</b>			<b>99,552</b>	<b>58,210</b>	<b>296,011</b>	<b>311,035</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			427,746		15,598			168,641		181,956	37,549
2012		7	580	497	34,204		2	457	659	42,470	52,075
2013		142	12,073	74,110	21,609		193	10,492	52,473	51,074	35,130
2014		89	5,424	4,694	21,265	22	454	17,074	24,350	68,628	96,447
2015	7	79	5,331	3,695	5,577	46	288	10,913	9,309	18,071	78,077
<b>TOTAL</b>	<b>7</b>	<b>317</b>	<b>451,154</b>	<b>82,996</b>	<b>98,253</b>	<b>68</b>	<b>937</b>	<b>207,577</b>	<b>86,791</b>	<b>362,199</b>	<b>299,278</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	660,060	630,239	299,278			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-651,337	-201,492	818			
TOTAL LOSSES	8,723	428,747	300,096			
EXPECTED LOSSES	1,602,842	542,316	277,183			
CREDIBILITY	.15	.40	.61			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.001	.036	.025	.062		
INDICATED (POST-TEST)	.001	.038	.026	.065		
PRES. ON RATE LEVEL	.120	.041	.020	.181		
DERIVED BY FORMULA	.102	.040	.024	.166		
UNDERLYING PRES. RATE	.133	.045	.023	.201		
PROPOSED	.102	.040	.024	.166		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.157
IND. RATES				.16	MINIMUM PREMIUM	
MAN. RATES	.24	.24	.20	+ .16	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	16,930	79,337	.468						2	2
2012	18,122	505,239	2.787			1	1		3	5
2013	18,130	773,382	4.265			1	4		2	7
2014	19,901	96,627	.485				1		1	2
2015	20,874	141,879	.679						5	5
<b>TOTAL</b>	<b>93,957</b>	<b>1,596,464</b>	<b>1.699</b>			<b>2</b>	<b>6</b>		<b>13</b>	<b>21</b>
O.D.		2,207	.002							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			248,898	4,775	16,106			164,007	5,836	49,980	13,251
2012			189,046	201,104	10,523			135,646	148,729	50,201	20,999
2013				69,040	27,515				21,174	32,004	39,338
2014					342					988	5,083
2015					77,785					57,325	6,769
<b>TOTAL</b>			<b>437,944</b>	<b>274,919</b>	<b>132,271</b>			<b>299,653</b>	<b>175,739</b>	<b>190,498</b>	<b>85,440</b>
O.D.											2,207

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					22,323					69,222	12,429
2012		1,607	293,058	7,757	16,251		3,196	268,500	10,401	66,259	19,970
2013	52	1,929	252,847	239,646	43,846	1,115	4,308	249,202	184,752	47,773	37,450
2014	4	333	32,179	71,967	5,310	13	257	9,539	20,483	2,533	4,931
2015	76	872	59,243	41,066	61,970	108	676	25,278	21,554	41,847	6,613
<b>TOTAL</b>	<b>132</b>	<b>4,741</b>	<b>637,327</b>	<b>360,436</b>	<b>149,700</b>	<b>1,236</b>	<b>8,437</b>	<b>552,519</b>	<b>237,190</b>	<b>227,634</b>	<b>81,393</b>
O.D.											2,093

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,204,392	974,960	83,486			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-177,935	-151,059	264			
TOTAL LOSSES	1,026,457	823,901	83,750			
EXPECTED LOSSES	439,718	407,772	89,260			
CREDIBILITY	.03	.07	.11			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.092	.877	.089	2.058		
INDICATED (POST-TEST)	1.149	.923	.094	2.166		
PRES. ON RATE LEVEL	.422	.391	.086	.899		
DERIVED BY FORMULA	.444	.428	.087	.959		
UNDERLYING PRES. RATE	.468	.434	.095	.997		
PROPOSED	.444	.428	.087	.959		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.912
IND. RATES				.91	MINIMUM PREMIUM	
MAN. RATES	1.10	1.14	.99	+ .91	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	288,509	135,125	.046				1			1
2012	298,849	35,637	.011				1			1
2013	311,144	93,406	.030							
2014	330,808	61,878	.018						2	2
2015	358,703	184,434	.051				1			1
<b>TOTAL</b>	<b>1,588,013</b>	<b>510,480</b>	<b>.032</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
2011				95,413					15,155		24,557
2012				7,336					7,500		20,801
2013											93,406
2014					9,640					38,896	13,342
2015				45,342					98,916		40,176
<b>TOTAL</b>				<b>148,091</b>	<b>9,640</b>				<b>121,571</b>	<b>38,896</b>	<b>192,282</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				117,263					20,141		23,034
2012		2	395	8,874	68		7	448	9,525	115	19,782
2013											88,923
2014		37	2,235	1,580	9,736	7	153	5,942	5,263	40,540	12,942
2015	7	559	41,828	36,769	5,941	315	3,686	81,305	71,923	11,302	39,252
<b>TOTAL</b>	<b>7</b>	<b>598</b>	<b>44,458</b>	<b>164,486</b>	<b>15,745</b>	<b>322</b>	<b>3,846</b>	<b>87,695</b>	<b>106,852</b>	<b>51,957</b>	<b>183,933</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	136,926	339,040	183,933	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-269,797	-99,953	519	
TOTAL LOSSES		239,087	184,452	
EXPECTED LOSSES	666,965	269,962	174,681	
CREDIBILITY	.18	.49	.73	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.015	.012	.027
INDICATED (POST-TEST)	.000	.016	.013	.029
PRES. ON RATE LEVEL	.038	.015	.010	.063
DERIVED BY FORMULA	.031	.015	.012	.058
UNDERLYING PRES. RATE	.042	.017	.011	.070
PROPOSED	.031	.015	.012	.058
YEAR	2-1-18	4-1-18	1-1-19	4-1-19
IND. RATES				.06
MAN. RATES	.10	.08	.07	+ .06

+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
2011	108,933	3,229,205	2.964			108,933			4	9	64	77
2012	110,430	4,504,662	4.079			110,430		1	5	18	52	76
2013	112,815	2,969,349	2.632			112,815				16	56	72
2014	128,028	5,256,545	4.105			128,028			3	16	48	67
2015	144,794	3,307,359	2.284			144,794			2	10	77	89
<b>TOTAL</b>	<b>605,000</b>	<b>19,267,120</b>	<b>3.185</b>			<b>605,000</b>		<b>1</b>	<b>14</b>	<b>69</b>	<b>297</b>	<b>381</b>
O.D.		165,220	.027							2	3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			872,305	550,370	308,847			450,208	338,350	529,744	179,381
2012		48,240	1,043,692	917,813	342,138		13,342	786,380	566,311	516,598	270,148
2013				931,075	585,638				606,344	652,864	193,428
2014			661,910	806,440	461,607			1,588,979	713,697	787,250	236,662
2015			404,002	227,570	706,630			131,050	529,997	1,004,731	303,379
<b>TOTAL</b>		<b>48,240</b>	<b>2,981,909</b>	<b>3,433,268</b>	<b>2,404,860</b>		<b>13,342</b>	<b>2,956,617</b>	<b>2,754,699</b>	<b>3,491,187</b>	<b>1,182,998</b>
O.D.				79,304	16,811					37,629	9,166

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,043,800	676,406	428,066			711,362	449,668	733,693	168,259
2012		79,891	1,285,488	1,123,815	442,694		35,145	1,324,728	739,049	679,057	256,911
2013		2,615	205,040	1,116,867	693,853		2,800	154,500	760,612	793,037	184,143
2014	155	12,309	1,042,556	946,497	558,442	2,483	51,032	1,359,494	845,339	909,977	229,562
2015	994	17,950	1,119,658	604,020	633,951	4,546	41,956	1,074,491	782,428	806,507	296,401
<b>TOTAL</b>	<b>1,149</b>	<b>112,765</b>	<b>4,696,542</b>	<b>4,467,605</b>	<b>2,757,006</b>	<b>7,029</b>	<b>130,933</b>	<b>4,624,575</b>	<b>3,577,096</b>	<b>3,922,271</b>	<b>1,135,276</b>
O.D.	5	144	13,729	99,302	17,097	35	350	13,596	50,591	20,349	8,736

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,600,852	14,911,317	1,144,012			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,529,016	-3,286,065	3,483			
TOTAL LOSSES	6,071,836	11,625,252	1,147,495			
EXPECTED LOSSES	8,766,450	8,923,751	1,131,350			
CREDIBILITY	.09	.26	.38			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.004	1.922	.190	3.116		
INDICATED (POST-TEST)	1.056	2.022	.200	3.278		
PRES. ON RATE LEVEL	1.307	1.330	.168	2.805		
DERIVED BY FORMULA	1.284	1.510	.180	2.974		
UNDERLYING PRES. RATE	1.449	1.475	.187	3.111		
PROPOSED	1.284	1.510	.180	2.974		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.830
IND. RATES				2.83	MINIMUM PREMIUM	
MAN. RATES	3.36	3.54	3.09	+ 2.83	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	10,951	859,958	78,527			2		17	19
2012	4,899	540,313	110,290			1		9	10
2013	7,100	1,012,709	142,635				3	10	13
2014	649	119,537	184,186				2	1	3
2015	626	7,185	11,477					1	1
<b>TOTAL</b>	<b>24,225</b>	<b>2,539,702</b>	<b>104,838</b>			<b>3</b>	<b>5</b>	<b>38</b>	<b>46</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			343,837		162,530			178,851		138,827	35,913
2012			163,067		243,735			22,663		93,921	16,927
2013				304,886	324,590				198,053	173,161	12,019
2014				32,234	3,803				64,565	14,038	4,897
2015					3,792					3,393	
<b>TOTAL</b>			<b>506,904</b>	<b>337,120</b>	<b>738,450</b>			<b>201,514</b>	<b>262,618</b>	<b>423,340</b>	<b>69,756</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			421,888		225,267			302,974		192,277	33,686
2012		1,128	196,769	5,533	301,648		452	38,257	2,141	120,466	16,098
2013		1,051	77,809	374,076	378,301		888	47,869	245,926	211,720	11,442
2014	2	172	15,871	34,196	6,159	43	834	30,765	63,946	19,211	4,750
2015	3	41	2,889	2,003	3,022	8	38	1,496	1,275	2,477	
<b>TOTAL</b>	<b>5</b>	<b>2,392</b>	<b>715,226</b>	<b>415,808</b>	<b>914,397</b>	<b>51</b>	<b>2,212</b>	<b>421,361</b>	<b>313,288</b>	<b>546,151</b>	<b>65,976</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,141,247	2,189,644	65,976			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-774,256	-691,460	149			
TOTAL LOSSES	366,991	1,498,184	66,125			
EXPECTED LOSSES	1,707,766	1,698,924	131,880			
CREDIBILITY	.08	.19	.16			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	15,149	61,845	2,730	79,724		
INDICATED (POST-TEST)	15,937	65,061	2,872	83,870		
PRES. ON RATE LEVEL	63,573	63,244	4,910	131,727		
DERIVED BY FORMULA	59,762	63,589	4,584	127,935		
UNDERLYING PRES. RATE	70,496	70,131	5,444	146,071		
PROPOSED	59,762	63,589	4,584	127,935		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	121.768
IND. RATES				121.77	MINIMUM PREMIUM	
MAN. RATES	183.90	177.34	145.07	+121.77	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL		
2011	288	280	.972								
2012	261	30,946	118.567						1		1
2013	234	2,364	10.102								
2014	227	1,587	6.991								
2015	206	482	2.339								
<b>TOTAL</b>	<b>1,216</b>	<b>35,659</b>	<b>29.325</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
2011											280
2012					458					21,694	8,794
2013											2,364
2014											1,587
2015											482
<b>TOTAL</b>					<b>458</b>					<b>21,694</b>	<b>13,507</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											263
2012			10	9	563		3	300	432	27,764	8,363
2013											2,251
2014											1,539
2015											471
<b>TOTAL</b>			<b>10</b>	<b>9</b>	<b>563</b>		<b>3</b>	<b>300</b>	<b>432</b>	<b>27,764</b>	<b>12,887</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	313	26,768	12,887	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,842	-8,061	9	
TOTAL LOSSES		20,707	12,896	
EXPECTED LOSSES	35,750	21,310	3,401	
CREDIBILITY	.01	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	17.029	10.605	27.634
INDICATED (POST-TEST)	.000	17.915	11.156	29.071
PRES. ON RATE LEVEL	26.513	15.803	2.522	44.838
DERIVED BY FORMULA	26.248	15.824	2.608	44.680
UNDERLYING PRES. RATE	29.400	17.524	2.797	49.721
PROPOSED	26.248	15.824	2.608	44.680

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	42.526
IND. RATES				42.53	MINIMUM PREMIUM	
MAN. RATES	62.09	60.12	49.38	+ 42.53	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	49,912	2,122,722	4.252			49,912			3	12	18	33
2012	43,877	1,410,959	3.215			43,877			1	10	22	33
2013	49,279	2,483,347	5.039			49,279			3	15	8	26
2014	58,144	997,834	1.716			58,144			1	3	17	21
2015	54,537	1,644,852	3.016			54,537			2		44	46
<b>TOTAL</b>	<b>255,749</b>	<b>8,659,714</b>	<b>3.386</b>			<b>255,749</b>			<b>10</b>	<b>40</b>	<b>109</b>	<b>159</b>
O.D.		47										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			625,866	484,918	105,811			185,122	451,845	88,723	180,437
2012			136,897	153,123	366,741			157,836	175,826	290,248	130,288
2013			666,097	437,687	85,205			790,894	272,941	47,270	183,253
2014			181,568	53,401	451,239			4,942	65,235	136,315	105,134
2015			288,470		580,994			123,900		566,129	85,359
<b>TOTAL</b>			<b>1,898,898</b>	<b>1,129,129</b>	<b>1,589,990</b>			<b>1,262,694</b>	<b>965,847</b>	<b>1,128,685</b>	<b>684,471</b>
O.D.											47

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			767,937	595,964	146,655			313,597	600,501	122,882	169,250
2012		1,025	176,811	192,760	453,877		3,259	271,919	230,995	375,991	123,904
2013	146	5,184	687,604	526,067	128,350	3,924	14,200	827,677	348,841	81,706	174,457
2014	50	4,324	328,782	140,526	471,801	82	1,642	57,261	81,568	147,021	101,980
2015	765	11,695	707,818	339,884	492,278	1,956	16,499	434,790	231,081	425,053	83,396
<b>TOTAL</b>	<b>961</b>	<b>22,228</b>	<b>2,668,952</b>	<b>1,795,201</b>	<b>1,692,961</b>	<b>5,962</b>	<b>35,600</b>	<b>1,905,244</b>	<b>1,492,986</b>	<b>1,152,653</b>	<b>652,987</b>
O.D.											45

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,638,947	6,133,801	653,032			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,803,443	-1,514,184	2,392			
TOTAL LOSSES	2,835,504	4,619,617	655,424			
EXPECTED LOSSES	4,427,015	4,071,524	823,512			
CREDIBILITY	.05	.14	.22			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.109	1.806	.256	3.171		
INDICATED (POST-TEST)	1.167	1.900	.269	3.336		
PRES. ON RATE LEVEL	1.561	1.436	.290	3.287		
DERIVED BY FORMULA	1.541	1.501	.285	3.327		
UNDERLYING PRES. RATE	1.731	1.592	.322	3.645		
PROPOSED	1.541	1.501	.285	3.327		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.166
IND. RATES				3.17	MINIMUM PREMIUM	
MAN. RATES	4.15	4.22	3.62	+ 3.17	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	372,806	19,617,385	5.262			372,806	2		34	80	252	368
2012	369,526	19,931,352	5.393			369,526			20	73	284	377
2013	383,132	16,699,529	4.358			383,132			26	94	239	359
2014	390,487	16,824,592	4.308			390,487			18	100	198	316
2015	430,572	10,834,992	2.516			430,572			5	33	259	297
<b>TOTAL</b>	<b>1,946,523</b>	<b>83,907,850</b>	<b>4.311</b>			<b>1,946,523</b>	<b>2</b>		<b>103</b>	<b>380</b>	<b>1232</b>	<b>1717</b>
O.D.		20,513	.001								2	2

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	1,422,327		7,061,508	2,823,159	1,520,646			2,498,879	1,442,466	1,981,834	866,566
2012			5,374,607	2,599,401	3,375,933			3,802,012	1,514,470	2,544,419	720,510
2013			4,901,327	3,191,033	1,686,330			2,147,372	2,120,885	1,755,351	897,231
2014			3,689,535	3,444,000	2,308,527			1,564,345	3,067,589	1,917,527	833,069
2015			899,170	1,001,330	3,185,981			247,696	622,012	3,888,564	990,239
<b>TOTAL</b>	<b>1,422,327</b>		<b>21,926,147</b>	<b>13,058,923</b>	<b>12,077,417</b>			<b>10,260,304</b>	<b>8,767,422</b>	<b>12,087,695</b>	<b>4,307,615</b>
O.D.					3,009					4,506	12,998

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	1,512,499		8,253,914	3,469,663	2,107,621			3,795,932	1,917,035	2,744,846	812,839
2012		31,539	5,702,279	3,237,642	4,193,615		51,235	4,290,327	2,004,320	3,263,887	685,205
2013	1,358	47,723	6,290,284	3,927,904	2,183,696	17,628	68,408	3,982,817	2,725,821	2,221,342	854,164
2014	949	71,889	6,046,551	4,180,834	2,817,881	6,877	140,887	3,915,197	3,337,211	2,311,319	808,077
2015	3,844	64,195	4,177,175	2,597,334	2,761,006	11,164	88,497	2,595,902	1,950,861	2,933,456	967,464
<b>TOTAL</b>	<b>1,518,650</b>	<b>215,346</b>	<b>30,470,203</b>	<b>17,413,377</b>	<b>14,063,819</b>	<b>35,669</b>	<b>349,027</b>	<b>18,580,175</b>	<b>11,935,248</b>	<b>13,474,850</b>	<b>4,127,749</b>
O.D.	1	18	1,214	847	3,025	2	17	725	640	4,915	12,298

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	51,171,047	56,896,721	4,140,047			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-17,633,526	-16,147,902	13,945			
TOTAL LOSSES	33,537,521	40,748,819	4,153,992			
EXPECTED LOSSES	43,446,393	43,504,788	4,768,981			
CREDIBILITY	.20	.56	.84			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.723	2.093	.213	4.029		
INDICATED (POST-TEST)	1.813	2.202	.224	4.239		
PRES. ON RATE LEVEL	2.013	2.015	.221	4.249		
DERIVED BY FORMULA	1.973	2.120	.224	4.317		
UNDERLYING PRES. RATE	2.232	2.235	.245	4.712		
PROPOSED	1.942	2.087	.220	4.249		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.044
IND. RATES				4.04	MINIMUM PREMIUM	
MAN. RATES	5.43	5.48	4.68	+ 4.04	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	468	45,448	97.111						1	1
2012	471	174,340	370.148					1	6	7
2013	465	162,600	349.677					3	4	7
2014	427	4,514,942	573.634			1		1	3	5
2015	419	344,421	822.007			1			3	4
<b>TOTAL</b>	<b>2,250</b>	<b>5,241,751</b>	<b>2329.667</b>			<b>2</b>		<b>5</b>	<b>17</b>	<b>24</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					2,931					12,974	29,543
2012				37,670	15,033				34,831	56,192	30,614
2013				58,775	17,857				22,840	21,320	41,808
2014			665,772	33,992	20,894			3,700,000		64,039	30,245
2015			175,733		95,740			25,250		33,187	14,511
<b>TOTAL</b>			<b>841,505</b>	<b>130,437</b>	<b>152,455</b>			<b>3,725,250</b>	<b>57,671</b>	<b>187,712</b>	<b>146,721</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					4,062					17,969	27,711
2012		12	2,342	45,835	18,823		38	2,859	45,355	72,448	29,114
2013		134	11,411	69,301	22,053		101	5,606	28,447	26,007	39,801
2014	18	1,279	107,537	43,615	28,847	1,399	28,807	680,180	47,109	94,973	29,338
2015	219	4,224	234,536	70,727	94,195	239	2,399	52,373	16,186	26,620	14,177
<b>TOTAL</b>	<b>237</b>	<b>5,649</b>	<b>355,826</b>	<b>229,478</b>	<b>167,980</b>	<b>1,638</b>	<b>31,345</b>	<b>741,018</b>	<b>137,097</b>	<b>238,017</b>	<b>140,141</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,135,713	772,572	140,141			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-131,359	-103,285	277			
TOTAL LOSSES	1,004,354	669,287	140,418			
EXPECTED LOSSES	319,329	274,612	105,154			
CREDIBILITY	.03	.06	.14			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	446,380	297,461	62,408	806,249		
INDICATED (POST-TEST)	469,592	312,929	65,653	848,174		
PRES. ON RATE LEVEL	27,986	110,065	42,146	280,197		
DERIVED BY FORMULA	138,234	122,237	45,437	305,908		
UNDERLYING PRES. RATE	141,924	122,050	46,735	310,709		
PROPOSED	138,234	122,237	45,437	305,908		
<b>YEAR</b>	<b>2-1-18</b>	<b>4-1-18</b>	<b>1-1-19</b>	<b>4-1-19</b>	<b>IND. RATE</b>	<b>291.163</b>
<b>IND. RATES</b>				<b>291.16</b>	<b>MINIMUM PREMIUM</b>	
<b>MAN. RATES</b>	<b>302.92</b>	<b>334.46</b>	<b>308.58</b>	<b>+291.16</b>	<b>PRESENT</b>	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	14,199	3,081,547	217.025			1	5	53	59
2012	5,108	908,074	177.774				1	27	28
2013	13,460	2,683,585	199.374			2	5	30	37
2014	1,195	111,189	93.045					6	6
2015	1,218	247,703	203.368				1	2	3
<b>TOTAL</b>	<b>35,180</b>	<b>7,032,098</b>	<b>199.889</b>			<b>3</b>	<b>12</b>	<b>118</b>	<b>133</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			164,125	482,355	1,219,549			82,791	145,336	857,743	129,648
2012				67,000	434,163				23,717	338,491	44,703
2013			333,788	246,883	942,382			281,260	244,509	580,425	54,338
2014					37,945					39,123	34,121
2015				22,145	58,909				30,489	129,973	6,187
<b>TOTAL</b>			<b>497,913</b>	<b>818,383</b>	<b>2,692,948</b>			<b>364,051</b>	<b>444,051</b>	<b>1,945,755</b>	<b>268,997</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			201,381	592,814	1,690,295			140,248	193,151	1,187,972	121,610
2012		150	12,657	88,808	534,118		62	6,102	36,854	433,566	42,513
2013	92	4,528	499,869	353,846	1,091,023	2,310	9,157	538,240	339,527	703,408	51,730
2014		139	8,804	6,219	38,327	8	159	5,973	5,296	40,775	33,097
2015	61	936	65,297	49,058	49,829	342	2,659	82,367	71,040	98,376	6,045
<b>TOTAL</b>	<b>153</b>	<b>5,753</b>	<b>788,008</b>	<b>1,090,745</b>	<b>3,403,592</b>	<b>2,660</b>	<b>12,037</b>	<b>772,930</b>	<b>645,868</b>	<b>2,464,097</b>	<b>254,995</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,581,541	7,604,302	254,995	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,729,348	-2,731,808	436	
TOTAL LOSSES		4,872,494	255,431	
EXPECTED LOSSES	3,821,708	6,683,110	341,633	
CREDIBILITY	.13	.48	.31	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	138.502	7.261	145.763
INDICATED (POST-TEST)	.000	145.704	7.639	153.343
PRES. ON RATE LEVEL	97.965	171.314	8.758	278.037
DERIVED BY FORMULA	85.230	159.021	8.411	252.662
UNDERLYING PRES. RATE	108.633	189.969	9.711	308.313
PROPOSED	85.230	159.021	8.411	252.662

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	240.483
IND. RATES				240.48	MINIMUM PREMIUM	
MAN. RATES	389.24	374.89	306.20	+240.48	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	427,890	5,123,395	1.197			7	39	78	124
2012	402,775	3,925,746	.974			2	43	83	128
2013	386,099	5,895,761	1.527	1		3	64	59	127
2014	388,368	4,550,998	1.171			3	36	68	107
2015	393,692	4,778,660	1.213				10	128	138
<b>TOTAL</b>	<b>1,998,824</b>	<b>24,274,560</b>	<b>1.214</b>	<b>1</b>		<b>15</b>	<b>192</b>	<b>416</b>	<b>624</b>
O.D.		197,251	.009				4	6	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,053,257	1,231,377	440,420			304,652	855,261	601,309	637,119
2012			304,187	1,036,662	493,397			100,216	789,274	657,377	544,633
2013	401,232		505,495	2,039,766	159,473			413,383	1,519,748	450,972	405,692
2014			504,139	962,125	194,851			1,015,381	918,894	493,542	462,066
2015				391,264	1,334,229				477,292	2,058,509	517,366
<b>TOTAL</b>	<b>401,232</b>		<b>2,367,078</b>	<b>5,661,194</b>	<b>2,622,370</b>			<b>1,833,632</b>	<b>4,560,469</b>	<b>4,261,709</b>	<b>2,566,876</b>
O.D.				83,085	5,626				36,395	15,113	57,032

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,292,345	1,513,364	610,423			516,080	1,136,641	832,814	597,618
2012		2,277	423,674	1,264,941	619,903		2,719	219,689	1,016,703	854,522	517,946
2013	548,430	8,087	937,881	2,388,524	259,497	3,392	17,379	979,656	1,850,986	602,298	386,219
2014	136	10,895	958,827	1,059,752	294,424	2,550	52,148	1,401,927	1,002,582	618,255	448,204
2015	1,340	19,755	1,377,133	1,021,685	1,114,152	5,474	41,952	1,299,892	1,121,103	1,557,383	505,467
<b>TOTAL</b>	<b>549,906</b>	<b>41,014</b>	<b>4,989,860</b>	<b>7,248,266</b>	<b>2,898,399</b>	<b>11,416</b>	<b>114,198</b>	<b>4,417,244</b>	<b>6,128,015</b>	<b>4,465,272</b>	<b>2,455,454</b>
O.D.			37	102,143	7,523			38	48,423	20,647	53,811

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,123,713	20,918,688	2,509,265			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,058,771	-5,321,716	7,829			
TOTAL LOSSES	7,064,942	15,596,972	2,517,094			
EXPECTED LOSSES	7,455,614	14,211,638	2,878,307			
CREDIBILITY	.21	.57	.85			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.353	.780	.126	1.259		
INDICATED (POST-TEST)	.371	.821	.133	1.325		
PRES. ON RATE LEVEL	.336	.641	.130	1.107		
DERIVED BY FORMULA	.343	.744	.133	1.220		
UNDERLYING PRES. RATE	.373	.711	.144	1.228		
PROPOSED	.343	.744	.133	1.220		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.161
IND. RATES				1.16	MINIMUM PREMIUM	
MAN. RATES	1.36	1.42	1.22	+ 1.16	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	41,513	820,411	1.976			41,513			1	6	17	24
2012	44,265	384,033	.867			44,265				2	17	19
2013	46,746	577,865	1.236			46,746				3	22	25
2014	48,570	612,511	1.261			48,570	1			6	17	24
2015	52,453	449,387	.856			52,453					17	17
<b>TOTAL</b>	<b>233,547</b>	<b>2,844,207</b>	<b>1.218</b>			<b>233,547</b>		<b>1</b>	<b>1</b>	<b>17</b>	<b>90</b>	<b>109</b>
O.D.		1,632										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			135,276	223,308	114,089			54,915	35,761	141,874	115,188
2012				71,021	106,493				54,915	82,602	69,002
2013				30,413	144,457				179,669	145,443	77,883
2014		41,105		240,399	56,812		10,983		76,001	123,817	63,394
2015					106,513					261,493	81,381
<b>TOTAL</b>		<b>41,105</b>	<b>135,276</b>	<b>565,141</b>	<b>528,364</b>		<b>10,983</b>	<b>54,915</b>	<b>346,346</b>	<b>755,229</b>	<b>406,848</b>
O.D.											1,632

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			165,984	274,446	158,129			93,026	47,526	196,494	108,046
2012		48	6,043	87,812	131,516		57	4,426	71,384	106,551	65,621
2013		265	16,758	44,357	165,242		788	42,665	222,369	178,316	74,145
2014	13	49,644	130,221	259,887	74,788	68	23,522	54,759	89,815	134,506	61,492
2015	105	1,189	81,124	56,236	84,845	498	3,069	115,304	98,322	190,910	79,509
<b>TOTAL</b>	<b>118</b>	<b>51,146</b>	<b>400,130</b>	<b>722,738</b>	<b>614,520</b>	<b>566</b>	<b>27,436</b>	<b>310,180</b>	<b>529,416</b>	<b>806,777</b>	<b>388,813</b>
O.D.											1,583

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	789,576	2,673,451	390,396			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-587,553	-677,461	1,220			
TOTAL LOSSES	202,023	1,995,990	391,616			
EXPECTED LOSSES	1,452,662	1,828,673	411,042			
CREDIBILITY	.05	.14	.20			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.087	.855	.168	1.110		
INDICATED (POST-TEST)	.092	.899	.177	1.168		
PRES. ON RATE LEVEL	.561	.706	.159	1.426		
DERIVED BY FORMULA	.538	.733	.163	1.434		
UNDERLYING PRES. RATE	.622	.783	.176	1.581		
PROPOSED	.535	.729	.162	1.426		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.357
IND. RATES				1.36	MINIMUM PREMIUM	
MAN. RATES	1.97	1.91	1.57	+ 1.36	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	1,094,311	12,856,154	1.174			1,094,311			11	56	221	288
2012	1,112,668	14,497,385	1.302			1,112,668			11	64	184	259
2013	1,136,367	12,259,009	1.078			1,136,367			10	62	201	273
2014	1,150,683	9,579,113	.832			1,150,683			4	66	160	230
2015	1,204,710	8,868,120	.736			1,204,710			5	45	195	245
<b>TOTAL</b>	<b>5,698,739</b>	<b>58,059,781</b>	<b>1.019</b>			<b>5,698,739</b>			<b>41</b>	<b>293</b>	<b>961</b>	<b>1295</b>
O.D.		78,465	.001							1	1	2

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			2,206,076	1,976,269	2,753,416			730,633	1,372,578	2,460,715	1,356,467
2012			2,576,478	2,057,646	2,517,393			2,030,828	1,582,630	2,514,931	1,217,479
2013			1,858,144	2,472,506	2,322,736			668,357	1,377,269	2,177,720	1,382,277
2014			676,064	2,238,577	1,752,619			214,515	1,864,203	1,559,278	1,273,857
2015			960,037	823,566	1,973,425			323,010	605,680	2,680,447	1,501,955
<b>TOTAL</b>			<b>8,276,799</b>	<b>9,568,564</b>	<b>11,319,589</b>			<b>3,967,343</b>	<b>6,802,360</b>	<b>11,393,091</b>	<b>6,732,035</b>
O.D.				54,142	7,354				3,223	7,386	6,360

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			2,706,855	2,428,836	3,816,236			1,237,691	1,824,152	3,408,087	1,272,366
2012		16,101	2,899,282	2,550,684	3,143,112		36,161	3,022,585	2,081,562	3,263,554	1,157,823
2013	514	22,929	2,734,218	3,059,774	2,780,446	5,490	25,356	1,478,081	1,801,953	2,643,382	1,315,928
2014	291	26,216	2,189,402	2,659,701	1,976,562	2,086	42,507	1,391,301	2,021,297	1,771,130	1,235,641
2015	2,695	49,460	3,145,672	1,819,987	1,777,958	9,382	79,694	2,162,414	1,495,744	2,056,695	1,467,410
<b>TOTAL</b>	<b>3,500</b>	<b>114,706</b>	<b>13,675,429</b>	<b>12,518,982</b>	<b>13,494,314</b>	<b>16,958</b>	<b>183,718</b>	<b>9,292,072</b>	<b>9,224,708</b>	<b>13,142,848</b>	<b>6,449,168</b>
O.D.	8	667	49,945	43,906	17,288	10	120	2,649	2,343	10,598	6,090

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	23,339,782	48,454,987	6,455,258			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,490,482	-14,918,904	19,342			
TOTAL LOSSES	14,849,300	33,536,083	6,474,600			
EXPECTED LOSSES	20,857,385	40,062,134	6,781,500			
CREDIBILITY	.42	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.261	.588	.114	.963		
INDICATED (POST-TEST)	.275	.619	.120	1.014		
PRES. ON RATE LEVEL	.330	.634	.107	1.071		
DERIVED BY FORMULA	.307	.619	.120	1.046		
UNDERLYING PRES. RATE	.366	.703	.119	1.188		
PROPOSED	.307	.619	.120	1.046		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.995
IND. RATES				1.00	MINIMUM PREMIUM	
MAN. RATES	1.41	1.37	1.18	+ 1.00	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	2,016,394	30,830,154	1.528			2,016,394			18	199	649	866
2012	2,091,007	32,858,324	1.571			2,091,007			19	204	640	863
2013	2,310,733	38,603,172	1.670			2,310,733	1	1	31	254	619	906
2014	2,389,268	33,400,751	1.397			2,389,268	2		20	283	512	817
2015	2,361,578	26,573,953	1.125			2,361,578	1	1	3	92	719	816
<b>TOTAL</b>	<b>11,168,980</b>	<b>162,266,354</b>	<b>1.453</b>			<b>11,168,980</b>	<b>4</b>	<b>2</b>	<b>91</b>	<b>1032</b>	<b>3139</b>	<b>4268</b>
O.D.		651,864	.005							5	10	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			3,447,977	5,983,228	4,881,047			1,338,225	5,130,290	6,325,293	3,724,094
2012			3,244,120	5,853,160	6,213,702			1,581,573	5,752,938	6,257,290	3,955,541
2013	20,000	523,977	5,401,545	6,892,958	3,959,224	116	3,230,444	2,349,397	5,886,561	5,718,531	4,620,419
2014	102,324		3,839,073	7,980,068	3,349,558	26,330		1,396,597	6,993,890	5,088,934	4,623,977
2015	359,791	172,157	512,797	2,757,353	6,498,799	5,877	86,387	266,109	2,716,192	8,870,926	4,327,565
<b>TOTAL</b>	<b>482,115</b>	<b>696,134</b>	<b>16,445,512</b>	<b>29,466,767</b>	<b>24,902,330</b>	<b>32,323</b>	<b>3,316,831</b>	<b>6,931,901</b>	<b>26,479,871</b>	<b>32,260,974</b>	<b>21,251,596</b>
O.D.				106,668	85,234					157,118	147,254

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			4,230,668	7,353,385	6,765,137			2,266,952	6,818,162	8,760,525	3,493,200
2012		23,722	4,247,467	7,214,301	7,732,280		36,419	2,995,145	7,449,987	8,114,290	3,761,719
2013	28,828	159,994	7,679,076	8,377,573	4,896,643	19,545	783,018	5,330,832	7,453,307	7,047,459	4,398,639
2014	110,544	101,144	8,700,592	9,092,911	4,214,044	28,591	194,892	6,005,340	7,531,960	5,889,453	4,485,258
2015	410,219	311,930	7,987,250	5,729,519	5,591,581	42,782	363,645	6,559,405	5,350,033	6,812,469	4,228,031
<b>TOTAL</b>	<b>549,591</b>	<b>596,790</b>	<b>32,845,053</b>	<b>37,767,689</b>	<b>29,199,685</b>	<b>90,918</b>	<b>1,377,974</b>	<b>23,157,674</b>	<b>34,603,449</b>	<b>36,624,196</b>	<b>20,366,847</b>
O.D.	30	706	60,239	131,051	98,803	178	1,776	69,400	208,156	163,965	142,504

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	58,750,329	138,796,994	20,509,351		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-19,162,259	-38,632,483	64,329		
TOTAL LOSSES	39,588,070	100,164,511	20,573,680		
EXPECTED LOSSES	47,133,096	103,759,825	22,337,960		
CREDIBILITY	.66	1.00	1.00		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	.354	.897	.184	1.437	
INDICATED (POST-TEST)	.372	.944	.194	1.510	
PRES. ON RATE LEVEL	.381	.838	.180	1.399	
DERIVED BY FORMULA	.375	.944	.194	1.513	
UNDERLYING PRES. RATE	.422	.929	.200	1.551	
PROPOSED	.374	.942	.194	1.510	
<b>IND. RATES</b>					
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE
IND. RATES				1.44	MINIMUM PREMIUM
MAN. RATES	1.76	1.79	1.54	+ 1.44	PRESENT

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	94,216	1,248,482	1.325			94,216			3	4	30	37
2012	99,123	947,515	.955			99,123			1	3	23	27
2013	104,867	3,181,142	3.033			104,867			1	9	29	39
2014	111,687	1,079,731	.966			111,687				7	20	27
2015	115,828	805,074	.695			115,828				1	32	33
<b>TOTAL</b>	<b>525,721</b>	<b>7,261,944</b>	<b>1.381</b>			<b>525,721</b>			<b>5</b>	<b>24</b>	<b>134</b>	<b>163</b>
O.D.		58,219	.011								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			407,018	144,924	172,526			101,205	41,313	221,962	159,534
2012			209,576	63,698	158,593			79,318	99,420	179,822	157,088
2013			151,147	386,188	515,091			121,303	1,436,241	395,135	176,037
2014				379,680	70,621				352,020	97,029	180,381
2015				3,198	297,438				6,320	331,673	166,445
<b>TOTAL</b>			<b>767,741</b>	<b>977,688</b>	<b>1,214,269</b>			<b>301,826</b>	<b>1,935,314</b>	<b>1,225,621</b>	<b>839,485</b>
O.D.					3,861					18,297	36,061

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			499,411	178,111	239,121			171,441	54,904	307,416	149,643
2012		1,411	253,098	81,395	198,232		1,652	137,776	130,807	232,583	149,391
2013	41	2,644	275,809	455,365	601,959	996	6,565	366,372	956,477	499,312	167,587
2014	20	2,096	192,917	407,040	98,632	232	4,622	170,866	351,428	126,087	174,970
2015	286	3,365	229,491	159,619	237,363	676	4,099	151,422	129,316	242,861	162,617
<b>TOTAL</b>	<b>347</b>	<b>9,516</b>	<b>1,450,726</b>	<b>1,281,530</b>	<b>1,375,307</b>	<b>1,904</b>	<b>16,938</b>	<b>997,877</b>	<b>1,622,932</b>	<b>1,408,259</b>	<b>804,208</b>
O.D.					5,351					25,341	34,295

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,477,308	5,718,720	838,503	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,113,835	-1,692,695	2,320	
TOTAL LOSSES	1,363,473	4,026,025	840,823	
EXPECTED LOSSES	2,749,520	4,563,259	788,583	
CREDIBILITY	.09	.23	.35	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.259	.766	.160	1.185
INDICATED (POST-TEST)	.272	.806	.168	1.246
PRES. ON RATE LEVEL	.472	.783	.135	1.390
DERIVED BY FORMULA	.454	.788	.147	1.389
UNDERLYING PRES. RATE	.523	.868	.150	1.541
PROPOSED	.454	.788	.147	1.389

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.322
IND. RATES				1.32	MINIMUM PREMIUM	
MAN. RATES	1.93	1.85	1.53	+ 1.32	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	71,202	701,269	.984			71,202				7	19	26
2012	68,320	877,813	1.284			68,320	1		2	4	9	16
2013	67,348	1,054,081	1.565			67,348				8	13	21
2014	69,031	643,018	.931			69,031				5	18	23
2015	71,546	680,356	.950			71,546				2	17	19
<b>TOTAL</b>	<b>347,447</b>	<b>3,956,537</b>	<b>1.139</b>			<b>347,447</b>	<b>1</b>		<b>2</b>	<b>26</b>	<b>76</b>	<b>105</b>
O.D.		214										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				337,774	53,912				119,445	85,187	104,951
2012	1,200		390,398	77,502	37,466			138,775	59,136	58,229	115,107
2013				388,135	125,074				291,555	109,337	139,980
2014				168,313	97,638				122,596	127,627	126,844
2015				32,167	172,851				149,886	213,455	111,997
<b>TOTAL</b>	<b>1,200</b>		<b>390,398</b>	<b>1,003,891</b>	<b>486,941</b>			<b>138,775</b>	<b>742,618</b>	<b>593,835</b>	<b>598,879</b>
O.D.											214

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				415,124	74,724				158,744	117,984	98,444
2012	1,256	2,537	463,873	97,230	51,898		2,753	230,647	77,945	77,049	109,467
2013		906	75,910	458,095	153,800		1,170	61,023	352,892	139,865	133,261
2014	10	1,175	100,906	191,316	110,729	99	1,968	73,842	135,084	141,716	123,039
2015	169	2,339	161,327	117,347	141,916	884	8,091	217,318	189,228	172,961	109,421
<b>TOTAL</b>	<b>1,435</b>	<b>6,957</b>	<b>802,016</b>	<b>1,279,112</b>	<b>533,067</b>	<b>983</b>	<b>13,982</b>	<b>582,830</b>	<b>913,893</b>	<b>649,575</b>	<b>573,632</b>
O.D.											209

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,408,203	3,375,647	573,841	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-749,520	-923,179	1,458	
TOTAL LOSSES	658,683	2,452,468	575,299	
EXPECTED LOSSES	1,834,521	2,473,823	521,171	
CREDIBILITY	.06	.18	.27	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.190	.706	.166	1.062
INDICATED (POST-TEST)	.200	.743	.175	1.118
PRES. ON RATE LEVEL	.476	.642	.136	1.254
DERIVED BY FORMULA	.459	.660	.147	1.266
UNDERLYING PRES. RATE	.528	.712	.150	1.390
PROPOSED	.455	.654	.145	1.254

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.193
IND. RATES				1.19	MINIMUM PREMIUM	
MAN. RATES	1.73	1.68	1.38	+ 1.19	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	286,280	950,496	.332			286,280			1	2	14	17
2012	280,878	622,485	.221			280,878				5	6	11
2013	289,203	581,498	.201			289,203				6	9	15
2014	302,503	1,216,762	.402			302,503		2		4	11	17
2015	280,566	485,934	.173			280,566				3	11	14
<b>TOTAL</b>	<b>1,439,430</b>	<b>3,857,175</b>	<b>.268</b>			<b>1,439,430</b>		<b>3</b>		<b>20</b>	<b>51</b>	<b>74</b>
O.D.		29,492	.002								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			140,380	112,351	299,845			23,479	80,369	181,099	112,973
2012				357,343	50,234				85,766	80,619	48,523
2013				140,193	111,531				112,950	165,715	51,109
2014			390,754	215,904	247,351			41,178	162,154	81,861	77,560
2015				24,694	171,311				19,397	227,036	43,496
<b>TOTAL</b>			<b>531,134</b>	<b>850,485</b>	<b>880,272</b>			<b>64,657</b>	<b>460,636</b>	<b>736,330</b>	<b>333,661</b>
O.D.					26,238					3,195	59

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			172,246	138,079	415,586			39,773	106,810	250,821	105,969
2012		75	20,283	433,136	65,043		87	6,242	110,529	104,483	46,145
2013		429	32,747	169,636	131,037		566	31,643	144,452	199,773	48,656
2014	95	7,080	586,593	289,026	291,525	239	4,948	147,125	170,508	99,458	75,233
2015	167	2,232	153,253	110,471	139,709	492	3,386	116,050	99,475	167,968	42,496
<b>TOTAL</b>	<b>262</b>	<b>9,816</b>	<b>965,122</b>	<b>1,140,348</b>	<b>1,042,900</b>	<b>731</b>	<b>8,987</b>	<b>340,833</b>	<b>631,774</b>	<b>822,503</b>	<b>318,499</b>
O.D.					36,366					4,425	56

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,325,751	3,678,316	318,555			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-678,163	-787,030	828			
TOTAL LOSSES	647,588	2,891,286	319,383			
EXPECTED LOSSES	1,655,344	2,101,567	302,281			
CREDIBILITY	.17	.45	.69			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.045	.201	.022	.268		
INDICATED (POST-TEST)	.047	.211	.023	.281		
PRES. ON RATE LEVEL	.104	.131	.019	.254		
DERIVED BY FORMULA	.094	.167	.022	.283		
UNDERLYING PRES. RATE	.115	.146	.021	.282		
PROPOSED	.093	.166	.022	.281		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.267
IND. RATES				.27	MINIMUM PREMIUM	
MAN. RATES	.36	.35	.28	+ .27	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	45,195	3,116,520	6.895			8	4	13	25
2012	44,622	4,142,025	9.282			4	7	13	24
2013	44,046	899,580	2.042			2	3	12	17
2014	41,723	714,671	1.712				3	13	16
2015	46,399	1,528,172	3.293				5	16	21
<b>TOTAL</b>	<b>221,985</b>	<b>10,400,968</b>	<b>4.685</b>			<b>14</b>	<b>22</b>	<b>67</b>	<b>103</b>
O.D.		202							

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,745,686	182,836	91,243			763,336	118,943	117,241	97,235
2012			1,237,272	346,603	110,976			1,893,687	265,082	83,944	204,461
2013			327,568	150,408	68,970			91,891	60,122	144,349	56,272
2014				97,194	99,425				96,353	187,267	234,432
2015				345,039	362,749				461,323	300,806	58,255
<b>TOTAL</b>			<b>3,310,526</b>	<b>1,122,080</b>	<b>733,363</b>			<b>2,748,914</b>	<b>1,001,823</b>	<b>833,607</b>	<b>650,655</b>
O.D.											202

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			2,066,751	224,705	126,464			1,204,660	158,076	162,378	91,206
2012		5,729	1,050,241	427,536	151,109		13,938	1,167,257	346,884	119,746	194,442
2013	90	3,003	406,216	186,847	94,327	753	2,872	169,260	84,632	175,634	53,571
2014	6	838	68,265	117,525	107,419	91	1,902	71,304	117,948	202,013	227,399
2015	410	8,326	594,571	471,336	334,192	2,051	20,721	511,819	448,535	272,319	56,915
<b>TOTAL</b>	<b>506</b>	<b>17,896</b>	<b>4,186,044</b>	<b>1,427,949</b>	<b>813,511</b>	<b>2,895</b>	<b>39,433</b>	<b>3,124,300</b>	<b>1,156,075</b>	<b>932,090</b>	<b>623,533</b>
O.D.											197

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,371,074	4,329,625	623,730			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,917,108	-1,141,141	1,378			
TOTAL LOSSES	5,453,966	3,188,484	625,108			
EXPECTED LOSSES	4,697,203	3,058,953	490,588			
CREDIBILITY	.05	.13	.20			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.457	1.436	.282	4.175		
INDICATED (POST-TEST)	2.585	1.511	.297	4.393		
PRES. ON RATE LEVEL	1.908	1.243	.199	3.350		
DERIVED BY FORMULA	1.942	1.278	.219	3.439		
UNDERLYING PRES. RATE	2.116	1.378	.221	3.715		
PROPOSED	1.942	1.278	.219	3.439		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.273
IND. RATES				3.27	MINIMUM PREMIUM	
MAN. RATES	4.56	4.44	3.69	+ 3.27	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	385,663	10,596,692	2.747			385,663	2		13	50	180	245
2012	392,925	10,422,818	2.652			392,925			14	53	154	221
2013	403,537	10,050,318	2.490			403,537	1		11	56	122	190
2014	407,744	9,786,233	2.400			407,744			10	48	136	194
2015	428,470	6,637,192	1.549			428,470			5	22	140	167
<b>TOTAL</b>	<b>2,018,339</b>	<b>47,493,253</b>	<b>2.353</b>			<b>2,018,339</b>	<b>3</b>		<b>53</b>	<b>229</b>	<b>732</b>	<b>1017</b>
O.D.		826										

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	398,861		2,186,903	2,195,097	1,500,114	244,026		700,504	1,188,671	1,357,680	824,836
2012			2,296,436	2,814,278	1,007,507			946,040	1,308,406	1,361,604	688,547
2013	637,429		1,788,107	2,013,056	845,316			1,250,050	1,369,800	1,384,631	761,929
2014			1,648,148	2,259,753	1,083,312			1,415,303	1,192,911	1,449,198	737,608
2015			739,070	964,601	1,393,535			262,701	601,667	2,050,364	625,254
<b>TOTAL</b>	<b>1,036,290</b>		<b>8,658,664</b>	<b>10,246,785</b>	<b>5,829,784</b>	<b>244,026</b>		<b>4,574,598</b>	<b>5,661,455</b>	<b>7,603,477</b>	<b>3,638,174</b>
O.D.											826

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	457,892		2,683,329	2,697,771	2,079,154	306,741		1,186,655	1,579,746	1,880,386	773,696
2012		15,553	2,871,989	3,438,663	1,294,377		19,693	1,639,802	1,700,283	1,773,633	654,808
2013	871,547	19,344	2,457,373	2,432,168	1,083,617	10,261	40,641	2,367,082	1,769,985	1,726,298	725,356
2014	446	35,012	2,985,322	2,623,995	1,359,393	4,311	88,514	2,357,412	1,434,696	1,662,701	715,480
2015	2,010	40,733	2,630,886	1,602,843	1,311,961	7,675	67,364	1,791,190	1,247,052	1,590,566	610,873
<b>TOTAL</b>	<b>1,331,895</b>	<b>110,642</b>	<b>13,628,899</b>	<b>12,795,440</b>	<b>7,128,502</b>	<b>328,988</b>	<b>216,212</b>	<b>9,342,141</b>	<b>7,731,762</b>	<b>8,633,584</b>	<b>3,480,213</b>
O.D.											798

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	24,958,777	36,289,288	3,481,011			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,147,281	-10,061,325	11,313			
TOTAL LOSSES	16,811,496	26,227,963	3,492,324			
EXPECTED LOSSES	20,021,922	27,025,559	3,955,944			
CREDIBILITY	.21	.57	.86			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.833	1.299	.173	2.305		
INDICATED (POST-TEST)	.876	1.367	.182	2.425		
PRES. ON RATE LEVEL	.895	1.207	.177	2.279		
DERIVED BY FORMULA	.891	1.298	.181	2.370		
UNDERLYING PRES. RATE	.992	1.339	.196	2.527		
PROPOSED	.891	1.298	.181	2.370		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.255
IND. RATES				2.26	MINIMUM PREMIUM	
MAN. RATES	3.00	2.91	2.51	+ 2.26	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	100,057	2,269,704	2.268			1	20	29	50
2012	130,035	2,569,284	1.975			3	14	19	36
2013	131,792	1,994,989	1.513	1		1	9	18	29
2014	134,977	1,372,849	1.017			1	10	18	29
2015	145,191	1,683,954	1.159				5	30	35
<b>TOTAL</b>	<b>642,052</b>	<b>9,890,780</b>	<b>1.540</b>	<b>1</b>		<b>6</b>	<b>58</b>	<b>114</b>	<b>179</b>
O.D.		25,502	.003						

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			170,549	940,738	227,295			95,669	432,511	198,906	204,036
2012			495,028	633,969	171,580			326,332	466,309	196,904	279,162
2013	189,856		139,636	250,075	381,480	356,039		74,189	252,530	150,856	200,328
2014			139,058	371,291	314,023			43,268	161,545	208,868	134,796
2015			334,988	470,180	376,015			403,896	225,342	495,987	251,622
<b>TOTAL</b>	<b>189,856</b>		<b>944,271</b>	<b>2,531,061</b>	<b>1,470,393</b>	<b>356,039</b>		<b>539,458</b>	<b>1,538,237</b>	<b>1,251,521</b>	<b>1,069,944</b>
O.D.											25,502

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			209,264	1,156,167	315,031			162,063	574,808	275,485	191,386
2012		3,340	619,620	773,475	223,237		6,774	562,751	600,099	262,932	265,483
2013	201,461	2,146	232,999	317,506	446,264	620,918	3,102	176,604	312,584	189,869	190,712
2014	55	4,802	398,098	446,590	353,207	272	5,562	169,413	187,301	231,929	130,752
2015	410	8,333	595,400	470,180	343,442	1,674	14,212	403,896	350,349	387,861	245,835
<b>TOTAL</b>	<b>201,926</b>	<b>18,621</b>	<b>2,055,381</b>	<b>3,163,918</b>	<b>1,681,181</b>	<b>622,864</b>	<b>29,650</b>	<b>1,474,727</b>	<b>2,025,141</b>	<b>1,348,076</b>	<b>1,024,168</b>
O.D.											24,713

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	4,403,169	8,218,316	1,048,881		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-1,935,226	-2,098,771	3,436		
TOTAL LOSSES	2,467,943	6,119,545	1,052,317		
EXPECTED LOSSES	4,808,970	5,675,739	1,149,274		
CREDIBILITY	.10	.27	.40		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	.384	.953	.164	1.501	
INDICATED (POST-TEST)	.404	1.003	.173	1.580	
PRES. ON RATE LEVEL	.676	.797	.161	1.634	
DERIVED BY FORMULA	.649	.853	.166	1.668	
UNDERLYING PRES. RATE	.749	.884	.179	1.812	
PROPOSED	.636	.836	.162	1.634	
<b>IND. RATES</b>					
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE
IND. RATES				1.56	MINIMUM PREMIUM
MAN. RATES	2.28	2.18	1.80	+ 1.56	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	988,426	26,457,072	2.676			988,426			37	116	333	486
2012	1,031,749	28,726,475	2.784			1,031,749	1	1	33	192	334	561
2013	1,091,301	27,560,994	2.525			1,091,301	1		22	115	435	573
2014	1,128,294	31,610,242	2.801			1,128,294			25	144	384	553
2015	1,234,503	19,598,033	1.587			1,234,503			8	65	375	448
<b>TOTAL</b>	<b>5,474,273</b>	<b>133,952,816</b>	<b>2.447</b>			<b>5,474,273</b>	<b>2</b>	<b>1</b>	<b>125</b>	<b>632</b>	<b>1861</b>	<b>2621</b>
O.D.		341,904	.006							4	8	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			6,069,740	4,803,180	2,976,539			4,156,609	2,725,505	3,202,356	2,523,143
2012	178,515	111,096	5,798,660	7,323,646	3,016,738		1,157	1,941,862	4,251,671	3,439,516	2,663,614
2013	190,269		4,005,524	4,728,091	5,323,889	13,211		3,357,743	2,895,713	4,659,045	2,387,509
2014			4,590,763	5,312,326	5,390,234			3,233,616	5,525,030	5,401,926	2,156,347
2015			1,316,031	3,497,387	4,761,198			521,862	1,581,418	5,333,609	2,586,528
<b>TOTAL</b>	<b>368,784</b>	<b>111,096</b>	<b>21,780,718</b>	<b>25,664,630</b>	<b>21,468,598</b>	<b>13,211</b>	<b>1,157</b>	<b>13,211,692</b>	<b>16,979,337</b>	<b>22,036,452</b>	<b>12,317,141</b>
O.D.				153,003	18,731				54,481	56,674	59,015

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			7,311,809	5,903,109	4,125,486			6,430,379	3,622,193	4,435,272	2,366,708
2012	186,966	207,400	7,278,338	8,954,287	3,851,276		43,557	3,468,478	5,491,716	4,489,531	2,533,097
2013	261,006	45,599	5,360,844	5,907,921	6,322,454	49,970	82,848	4,845,452	3,842,740	5,687,968	2,272,909
2014	1,255	102,376	8,457,609	6,660,460	6,114,875	12,517	256,872	7,094,726	5,405,348	6,135,161	2,091,657
2015	6,055	120,100	8,062,898	5,501,055	4,385,547	18,920	162,992	4,431,397	3,232,099	4,123,994	2,527,038
<b>TOTAL</b>	<b>455,282</b>	<b>475,475</b>	<b>36,471,498</b>	<b>32,926,832</b>	<b>24,799,638</b>	<b>81,407</b>	<b>546,269</b>	<b>26,270,432</b>	<b>21,594,096</b>	<b>24,871,926</b>	<b>11,791,409</b>
O.D.	18	1,442	108,426	139,345	39,683	65	758	17,011	60,791	77,848	56,138

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	64,428,083	104,510,159	11,847,547			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-21,328,121	-29,018,212	38,049			
TOTAL LOSSES	43,099,962	75,491,947	11,885,596			
EXPECTED LOSSES	52,717,249	78,336,846	12,809,799			
CREDIBILITY	.41	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.787	1.379	.217	2.383		
INDICATED (POST-TEST)	.828	1.451	.228	2.507		
PRES. ON RATE LEVEL	.868	1.291	.211	2.370		
DERIVED BY FORMULA	.852	1.451	.228	2.531		
UNDERLYING PRES. RATE	.963	1.431	.234	2.628		
PROPOSED	.844	1.437	.226	2.507		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.386
IND. RATES				2.39	MINIMUM PREMIUM	
MAN. RATES	3.02	3.05	2.61	+ 2.39	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	313,720	3,368,084	1.073			313,720			4	27	59	90
2012	317,550	3,685,348	1.160			317,550			4	26	81	111
2013	315,962	3,916,977	1.239			315,962	1		4	12	66	83
2014	346,897	4,058,971	1.170			346,897			2	16	75	93
2015	345,946	3,437,369	.993			345,946				10	101	111
<b>TOTAL</b>	<b>1,640,075</b>	<b>18,466,749</b>	<b>1.126</b>			<b>1,640,075</b>		<b>1</b>	<b>14</b>	<b>91</b>	<b>382</b>	<b>488</b>
O.D.		4,286										

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			623,458	616,816	300,769			208,449	687,230	466,093	465,269
2012			710,267	795,068	401,999			297,304	389,785	662,857	428,068
2013		7,600	872,629	479,006	609,158			301,406	411,352	640,294	595,532
2014			387,635	727,803	577,861			250,038	714,041	938,835	462,758
2015				577,176	753,719				293,561	1,269,467	543,446
<b>TOTAL</b>		<b>7,600</b>	<b>2,593,989</b>	<b>3,195,869</b>	<b>2,643,506</b>			<b>1,057,197</b>	<b>2,495,969</b>	<b>3,977,546</b>	<b>2,495,073</b>
O.D.											4,286

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			764,982	758,066	416,869			353,113	913,333	645,535	436,422
2012		4,829	886,115	974,006	510,707		6,200	517,296	511,832	857,753	407,093
2013	242	17,481	1,130,067	615,397	737,590	2,476	10,352	605,617	542,215	780,894	566,946
2014	128	10,736	897,851	876,187	661,987	1,384	28,554	840,843	835,125	1,045,199	448,875
2015	805	15,544	1,106,477	865,984	676,084	3,356	25,824	801,015	690,818	960,337	530,947
<b>TOTAL</b>	<b>1,175</b>	<b>48,590</b>	<b>4,785,492</b>	<b>4,089,640</b>	<b>3,003,237</b>	<b>7,216</b>	<b>70,930</b>	<b>3,117,884</b>	<b>3,493,323</b>	<b>4,289,718</b>	<b>2,390,283</b>
O.D.											4,047

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,031,287	14,875,918	2,394,330			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,610,214	-3,856,477	7,320			
TOTAL LOSSES	4,421,073	11,019,441	2,401,650			
EXPECTED LOSSES	8,872,806	10,365,274	2,558,517			
CREDIBILITY	.18	.50	.75			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.270	.672	.146	1.088		
INDICATED (POST-TEST)	.284	.707	.154	1.145		
PRES. ON RATE LEVEL	.488	.570	.140	1.198		
DERIVED BY FORMULA	.451	.639	.151	1.241		
UNDERLYING PRES. RATE	.541	.632	.156	1.329		
PROPOSED	.435	.617	.146	1.198		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.140
IND. RATES				1.14	MINIMUM PREMIUM	
MAN. RATES	1.68	1.60	1.32	+ 1.14	PRESENT	

+PROPOSED



ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	351,818	6,930,134	1,969			351,818	1		9	30	82	122
2012	375,366	7,142,499	1,902			375,366			8	38	74	120
2013	360,859	6,024,913	1,669			360,859			8	33	85	126
2014	371,785	8,948,018	2,406			371,785			7	46	93	146
2015	372,820	5,732,588	1,537			372,820			3	11	94	108
<b>TOTAL</b>	<b>1,832,648</b>	<b>34,778,152</b>	<b>1,898</b>			<b>1,832,648</b>	<b>1</b>		<b>35</b>	<b>158</b>	<b>428</b>	<b>622</b>
O.D.		20,710	.001							1		1

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	83,199		1,664,418	1,337,080	626,140	178,560		997,804	760,741	862,797	419,395
2012			1,482,886	1,383,854	741,359			723,525	1,441,918	844,778	524,179
2013			1,217,516	1,235,232	770,892			420,151	881,676	967,902	531,544
2014			1,408,141	2,007,310	1,436,560			664,135	1,512,130	1,265,335	654,407
2015			485,458	622,702	1,288,433			324,349	513,783	1,878,696	619,167
<b>TOTAL</b>	<b>83,199</b>		<b>6,258,419</b>	<b>6,586,178</b>	<b>4,863,384</b>	<b>178,560</b>		<b>3,129,964</b>	<b>5,110,248</b>	<b>5,819,508</b>	<b>2,748,692</b>
O.D.				2,500					1,036		17,174

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	95,512		2,002,822	1,643,270	867,828	224,450		1,602,094	1,011,025	1,194,978	393,393
2012		10,003	1,833,108	1,697,832	943,345		15,430	1,277,744	1,856,862	1,111,626	498,494
2013	337	13,192	1,665,922	1,511,225	956,021	3,451	15,664	906,106	1,126,436	1,188,957	506,030
2014	421	33,500	2,811,947	2,411,301	1,689,658	3,240	66,351	1,875,448	1,682,464	1,468,632	634,775
2015	1,645	30,338	1,968,805	1,217,791	1,122,611	7,241	65,384	1,674,191	1,075,455	1,359,639	604,926
<b>TOTAL</b>	<b>97,915</b>	<b>87,033</b>	<b>10,282,604</b>	<b>8,481,419</b>	<b>5,579,463</b>	<b>238,382</b>	<b>162,829</b>	<b>7,335,583</b>	<b>6,752,242</b>	<b>6,323,832</b>	<b>2,637,618</b>
O.D.				3,073					1,377		16,379

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,204,346	27,141,406	2,653,997			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,516,273	-6,640,050	8,234			
TOTAL LOSSES	11,688,073	20,501,356	2,662,231			
EXPECTED LOSSES	15,980,690	17,795,012	2,950,563			
CREDIBILITY	.20	.53	.81			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.638	1.119	.145	1.902		
INDICATED (POST-TEST)	.571	1.177	.153	2.001		
PRES. ON RATE LEVEL	.786	.876	.145	1.807		
DERIVED BY FORMULA	.763	1.036	.151	1.950		
UNDERLYING PRES. RATE	.872	.971	.161	2.004		
PROPOSED	.763	1.036	.151	1.950		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.856
IND. RATES				1.86	MINIMUM PREMIUM	
MAN. RATES	2.34	2.32	1.99	+ 1.86	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	1,334,804	12,869,520	.964		1	10	38	148	197	
2012	1,422,567	12,795,895	.899			16	63	139	218	
2013	1,513,562	11,242,376	.742	1	12	57	138	208		
2014	1,520,661	7,608,756	.500		7	49	92	148		
2015	1,525,706	6,684,053	.438		5	12	129	146		
<b>TOTAL</b>	<b>7,317,300</b>	<b>51,200,600</b>	<b>.700</b>	<b>1</b>	<b>1</b>	<b>50</b>	<b>219</b>	<b>646</b>	<b>917</b>	
O.D.		11,781								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011		20,212	1,636,365	1,680,396	2,605,793		18,840	587,607	1,302,479	4,034,072	983,756
2012			2,967,407	2,006,394	2,303,685			1,146,199	1,751,941	1,700,319	919,950
2013	3,000		2,025,641	2,092,335	1,860,428			989,295	1,414,150	1,886,628	970,899
2014			1,072,217	1,715,146	946,594			410,249	1,305,687	1,171,776	987,087
2015			821,929	683,343	1,178,494			245,438	304,143	2,485,916	964,790
<b>TOTAL</b>	<b>3,000</b>	<b>20,212</b>	<b>8,523,559</b>	<b>8,177,614</b>	<b>8,894,994</b>		<b>18,840</b>	<b>3,378,788</b>	<b>6,078,400</b>	<b>11,278,711</b>	<b>4,826,482</b>
O.D.											11,781

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011		35,816	2,007,820	2,065,206	3,219,217		41,712	995,406	1,730,996	4,024,704	922,763
2012		20,164	3,644,256	2,489,480	2,888,450		24,029	1,997,390	2,272,732	2,216,218	874,872
2013	4,658	22,880	2,824,395	2,593,799	2,249,057	8,120	34,093	1,985,657	1,842,179	2,311,803	924,296
2014	324	25,862	2,193,757	2,006,407	1,151,242	2,293	46,951	1,382,792	1,449,224	1,340,192	957,474
2015	1,805	36,252	2,276,985	1,265,991	1,105,030	6,552	54,365	1,502,016	1,012,143	1,523,773	942,600
<b>TOTAL</b>	<b>6,787</b>	<b>140,974</b>	<b>12,947,213</b>	<b>10,420,883</b>	<b>10,612,996</b>	<b>16,965</b>	<b>201,150</b>	<b>7,863,261</b>	<b>8,307,274</b>	<b>11,416,690</b>	<b>4,622,005</b>
O.D.											11,423

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	21,176,350	40,757,843	4,633,428			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,116,252	-12,982,289	14,580			
TOTAL LOSSES	14,060,098	27,775,554	4,648,008			
EXPECTED LOSSES	17,488,347	34,830,348	5,122,110			
CREDIBILITY	.50	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.192	.380	.064	.636		
INDICATED (POST-TEST)	.202	.400	.067	.669		
PRES. ON RATE LEVEL	.216	.429	.063	.708		
DERIVED BY FORMULA	.209	.400	.067	.676		
UNDERLYING PRES. RATE	.239	.476	.070	.785		
PROPOSED	.209	.400	.067	.676		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.643
IND. RATES				.64	MINIMUM PREMIUM	
MAN. RATES	.91	.89	.78	+ .64	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	2,795,574	41,864,708	1.497			2,795,574	1		41	309	590	941
2012	2,800,810	42,502,361	1.517			2,800,810	1	2	40	322	545	910
2013	2,809,382	37,713,369	1.342			2,809,382	3		29	317	560	909
2014	2,935,857	40,434,827	1.377			2,935,857	1		24	366	571	962
2015	3,219,472	33,823,531	1.050			3,219,472			4	156	785	945
<b>TOTAL</b>	<b>14,561,095</b>	<b>196,338,796</b>	<b>1.348</b>			<b>14,561,095</b>	<b>6</b>	<b>2</b>	<b>138</b>	<b>1470</b>	<b>3051</b>	<b>4667</b>
O.D.		896,381	.006						1	3	14	18

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	62,606		7,172,198	8,891,509	5,662,735			3,350,110	6,450,025	5,180,010	5,095,515
2012	206,450	73,749	7,565,816	9,096,714	4,870,942	355,619	11,054	4,309,280	6,356,661	4,952,812	4,703,264
2013	66,080		5,036,000	7,795,154	5,320,480	456		2,338,859	7,610,947	4,913,966	4,631,427
2014			3,800,701	10,349,833	5,220,842	656		2,307,931	8,103,200	5,830,122	4,821,542
2015			957,374	4,720,863	8,092,589			1,103,186	2,795,739	10,756,631	5,397,149
<b>TOTAL</b>	<b>335,136</b>	<b>73,749</b>	<b>24,532,089</b>	<b>40,854,073</b>	<b>29,167,588</b>	<b>356,731</b>	<b>11,054</b>	<b>13,409,366</b>	<b>31,316,572</b>	<b>31,633,541</b>	<b>24,648,897</b>
O.D.			130,658	36,422	166,311			435,295	10,917	42,751	74,027

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	71,872		8,746,372	10,927,665	7,848,548			5,651,463	8,572,082	7,174,316	4,779,593
2012	111,268	161,156	9,125,808	11,142,618	6,165,410	710,466	90,029	6,147,364	8,214,054	6,476,562	4,472,804
2013	91,699	62,684	7,517,706	9,500,499	6,459,236	20,228	96,673	5,513,240	9,448,759	6,159,341	4,409,119
2014	1,396	119,104	10,194,505	11,865,561	6,272,095	13,713	270,330	7,998,812	8,777,995	6,799,088	4,676,896
2015	8,984	162,324	11,209,573	8,187,263	7,142,162	34,840	290,012	8,163,027	6,187,869	8,243,596	5,273,015
<b>TOTAL</b>	<b>285,219</b>	<b>505,268</b>	<b>46,793,964</b>	<b>51,623,606</b>	<b>33,887,451</b>	<b>779,247</b>	<b>747,044</b>	<b>33,473,906</b>	<b>41,200,759</b>	<b>34,852,903</b>	<b>23,611,427</b>
O.D.	16	1,109	163,958	60,894	199,912	1	7,876	660,529	21,304	58,181	70,730

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	83,418,137	161,905,010	23,682,157			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-24,400,111	-45,162,911	77,028			
TOTAL LOSSES	59,018,026	116,742,099	23,759,185			
EXPECTED LOSSES	60,137,322	121,730,756	26,355,581			
CREDIBILITY	.78	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.405	.802	.163	1.370		
INDICATED (POST-TEST)	.426	.844	.171	1.441		
PRES. ON RATE LEVEL	.373	.754	.163	1.290		
DERIVED BY FORMULA	.414	.844	.171	1.429		
UNDERLYING PRES. RATE	.413	.836	.181	1.430		
PROPOSED	.414	.844	.171	1.429		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.360
IND. RATES				1.36	MINIMUM PREMIUM	
MAN. RATES	1.63	1.66	1.42	+ 1.36	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	30									
2012										
2013										
2014										
2015										
<b>TOTAL</b>	<b>30</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.	-290	-278				
TOTAL LOSSES						
EXPECTED LOSSES	585	671	66			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	1.760	2.018	.199	3.977		
DERIVED BY FORMULA	1.760	2.018	.199	3.977		
UNDERLYING PRES. RATE	1.951	2.238	.221	4.410		
PROPOSED	1.760	2.018	.199	3.977		
YEAR	4-1-12	4-1-13	4-1-14	4-1-19	IND. RATE	3.785
IND. RATES				3.79	MINIMUM PREMIUM	
MAN. RATES	4.47	4.59	4.38	+ 3.79	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	168,313	780,887	.463			1	3	10	14
2012	160,272	2,120,337	1.322			4	5	16	25
2013	162,879	810,936	.497			2	2	15	19
2014	169,007	799,250	.472				4	12	16
2015	178,084	1,135,290	.637				4	9	13
<b>TOTAL</b>	<b>838,555</b>	<b>5,646,700</b>	<b>.673</b>			<b>7</b>	<b>18</b>	<b>62</b>	<b>87</b>
O.D.		4,581							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			132,266	104,783	222,624			29,179	67,536	143,557	80,942
2012			779,128	172,452	279,492			337,261	178,512	223,366	150,126
2013			314,670	93,502	60,098			152,655	20,493	116,203	53,315
2014				230,254	65,080				282,239	130,921	90,756
2015				266,109	248,617				438,400	132,500	49,664
<b>TOTAL</b>			<b>1,226,064</b>	<b>867,100</b>	<b>875,911</b>			<b>519,095</b>	<b>987,180</b>	<b>746,547</b>	<b>424,803</b>
O.D.											4,581

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			162,290	128,779	308,558			49,429	89,756	198,827	75,924
2012		5,128	930,983	219,206	355,291		6,736	563,747	235,252	292,541	142,770
2013	87	2,786	381,069	119,966	82,103	1,254	4,376	258,478	38,613	142,952	50,756
2014	13	1,362	122,155	250,495	82,291	195	3,937	145,106	288,955	156,459	88,033
2015	284	6,067	434,842	347,062	232,932	1,653	17,892	418,771	368,587	146,830	48,522
<b>TOTAL</b>	<b>384</b>	<b>15,343</b>	<b>2,031,339</b>	<b>1,065,508</b>	<b>1,061,175</b>	<b>3,102</b>	<b>32,941</b>	<b>1,435,531</b>	<b>1,021,163</b>	<b>937,609</b>	<b>406,005</b>
O.D.											4,476

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,518,640	4,085,455	410,481			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-827,082	-1,148,983	1,317			
TOTAL LOSSES	2,691,558	2,936,472	411,798			
EXPECTED LOSSES	2,029,302	3,085,883	461,205			
CREDIBILITY	.12	.32	.48			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.321	.350	.049	.720		
INDICATED (POST-TEST)	.338	.368	.052	.758		
PRES. ON RATE LEVEL	.218	.332	.050	.600		
DERIVED BY FORMULA	.232	.344	.051	.627		
UNDERLYING PRES. RATE	.242	.368	.055	.665		
PROPOSED	.232	.344	.051	.627		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.596
IND. RATES				.60	MINIMUM PREMIUM	
MAN. RATES	.76	.78	.66	+ .60	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	95,949	2,471,427	2.575			95,949			4	11	31	46
2012	95,041	3,240,965	3.410			95,041			5	11	28	44
2013	94,982	2,247,721	2.366			94,982			4	14	29	47
2014	95,659	2,123,797	2.220			95,659			5	8	17	30
2015	101,597	1,154,783	1.136			101,597				1	30	31
<b>TOTAL</b>	<b>483,228</b>	<b>11,238,693</b>	<b>2.326</b>			<b>483,228</b>			<b>18</b>	<b>45</b>	<b>135</b>	<b>198</b>
O.D.		19,668	.004								1	1

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			979,596	206,028	318,977			367,279	125,928	225,661	247,958
2012			1,093,580	585,110	126,357			620,027	440,127	236,059	139,705
2013			544,909	462,041	310,291			138,119	280,021	311,790	200,550
2014			982,146	110,274	212,475			295,437	90,155	207,634	225,676
2015				45,100	372,368				51,600	488,134	197,581
<b>TOTAL</b>			<b>3,600,231</b>	<b>1,408,553</b>	<b>1,340,468</b>			<b>1,420,862</b>	<b>987,831</b>	<b>1,469,278</b>	<b>1,011,470</b>
O.D.					5,236					10,094	4,338

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,201,964	253,208	442,103			622,171	167,358	312,541	232,585
2012		7,176	1,319,655	717,879	175,097		12,455	1,040,686	571,193	316,086	132,859
2013	149	5,684	727,390	568,843	385,678	1,133	5,104	295,635	358,253	382,939	190,924
2014	209	14,190	1,178,404	209,035	288,261	1,024	21,077	521,827	140,563	241,759	218,906
2015	364	4,741	325,211	233,158	302,554	1,096	7,631	257,631	221,057	362,267	193,037
<b>TOTAL</b>	<b>722</b>	<b>31,791</b>	<b>4,752,624</b>	<b>1,982,123</b>	<b>1,593,693</b>	<b>3,253</b>	<b>46,267</b>	<b>2,737,950</b>	<b>1,458,424</b>	<b>1,615,592</b>	<b>968,311</b>
O.D.		2	110	93	6,434		1	140	200	12,918	4,184

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,572,860	6,669,477	972,495			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,708,350	-2,034,675	2,644			
TOTAL LOSSES	4,864,510	4,634,802	975,139			
EXPECTED LOSSES	6,644,386	5,460,477	932,630			
CREDIBILITY	.08	.22	.33			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.007	.959	.202	2.168		
INDICATED (POST-TEST)	1.059	1.009	.213	2.281		
PRES. ON RATE LEVEL	1.240	1.019	.174	2.433		
DERIVED BY FORMULA	1.226	1.017	.187	2.430		
UNDERLYING PRES. RATE	1.375	1.130	.193	2.698		
PROPOSED	1.226	1.017	.187	2.430		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.312
IND. RATES				2.31	MINIMUM PREMIUM	
MAN. RATES	3.36	3.26	2.68	+ 2.31	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	402,920	9,180,266	2.278			402,920			8	57	140	205
2012	400,212	8,440,299	2.108			400,212			3	30	152	185
2013	440,686	10,567,300	2.397			440,686	1		5	53	145	204
2014	456,055	13,886,294	3.044			456,055			5	63	135	203
2015	464,378	6,026,887	1.297			464,378	1		1	13	145	160
<b>TOTAL</b>	<b>2,164,251</b>	<b>48,101,046</b>	<b>2.223</b>			<b>2,164,251</b>	<b>2</b>		<b>22</b>	<b>216</b>	<b>717</b>	<b>957</b>
O.D.		15,586										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,473,805	2,007,005	1,167,814			685,060	1,423,660	1,756,910	666,012
2012			603,164	944,329	2,507,805			211,309	797,797	2,410,872	965,023
2013	136,377		924,027	1,969,399	1,935,060	608,481		503,823	1,547,172	1,954,869	988,092
2014			724,027	2,183,166	1,748,606			829,728	5,598,996	1,962,027	839,744
2015	147,540		218,730	490,026	1,258,831	137,739		79,481	619,944	1,975,883	1,098,713
<b>TOTAL</b>	<b>283,917</b>		<b>3,943,753</b>	<b>7,593,925</b>	<b>8,618,116</b>	<b>746,220</b>		<b>2,309,401</b>	<b>9,987,569</b>	<b>10,060,561</b>	<b>4,557,584</b>
O.D.											15,586

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,808,360	2,466,609	1,618,586			1,160,490	1,892,045	2,433,321	624,719
2012		4,829	812,132	1,191,441	3,098,279		5,133	425,630	1,063,759	3,100,087	917,737
2013	104,137	13,920	1,547,888	2,428,860	2,291,940	765,288	21,294	1,228,693	1,982,078	2,381,254	940,664
2014	282	25,622	2,131,561	2,516,744	1,963,073	4,280	87,473	2,668,479	3,312,776	2,307,225	814,552
2015	164,427	24,106	1,611,966	1,087,124	1,089,362	227,079	52,566	1,499,522	1,205,407	1,520,881	1,073,443
<b>TOTAL</b>	<b>268,846</b>	<b>68,477</b>	<b>7,911,907</b>	<b>9,690,778</b>	<b>10,061,240</b>	<b>996,647</b>	<b>166,466</b>	<b>6,982,814</b>	<b>9,456,065</b>	<b>11,742,768</b>	<b>4,371,115</b>
O.D.											14,881

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,395,157	40,950,851	4,385,996			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,484,989	-11,924,382	14,350			
TOTAL LOSSES	9,910,168	29,026,469	4,400,346			
EXPECTED LOSSES	15,950,529	32,052,558	4,956,135			
CREDIBILITY	.22	.60	.90			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.458	1.341	.203	2.002		
INDICATED (POST-TEST)	.482	1.411	.214	2.107		
PRES. ON RATE LEVEL	.665	1.336	.206	2.207		
DERIVED BY FORMULA	.625	1.381	.213	2.219		
UNDERLYING PRES. RATE	.737	1.481	.229	2.447		
PROPOSED	.622	1.373	.212	2.207		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.100
IND. RATES				2.10	MINIMUM PREMIUM	
MAN. RATES	2.77	2.82	2.43	+ 2.10	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	45,852	494,551	1.078			45,852				1	9	10
2012	43,850	506,553	1.155			43,850				2	12	14
2013	45,227	343,385	.759			45,227				2	15	17
2014	48,175	396,543	.823			48,175				1	12	13
2015	51,813	302,029	.582			51,813					8	8
<b>TOTAL</b>	<b>234,917</b>	<b>2,043,061</b>	<b>.870</b>			<b>234,917</b>				<b>6</b>	<b>56</b>	<b>62</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				107,481	123,387				63,731	167,252	32,700
2012				181,723	79,932				69,595	127,896	47,407
2013				38,992	49,353				57,281	116,173	81,586
2014				8,797	68,214				2,729	161,971	154,832
2015					126,380					126,117	49,532
<b>TOTAL</b>				<b>336,993</b>	<b>447,266</b>				<b>193,336</b>	<b>699,409</b>	<b>366,057</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				132,094	171,014				84,698	231,644	30,673
2012		55	11,451	221,238	99,906		77	5,930	90,933	164,745	45,084
2013		144	10,578	48,331	57,299		309	18,134	75,276	139,235	77,670
2014	1	305	19,918	20,332	69,538	32	672	25,942	24,549	169,017	150,187
2015	122	1,414	96,257	66,725	100,680	240	1,473	55,596	47,426	92,073	48,393
<b>TOTAL</b>	<b>123</b>	<b>1,918</b>	<b>138,204</b>	<b>488,720</b>	<b>498,437</b>	<b>272</b>	<b>2,531</b>	<b>105,602</b>	<b>322,882</b>	<b>796,714</b>	<b>352,007</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	248,650	2,106,753	352,007	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-270,980	-421,122	817	
TOTAL LOSSES		1,685,631	352,824	
EXPECTED LOSSES	667,165	1,134,649	279,551	
CREDIBILITY	.05	.14	.20	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.718	.150	.868
INDICATED (POST-TEST)	.000	.755	.158	.913
PRES. ON RATE LEVEL	.256	.436	.107	.799
DERIVED BY FORMULA	.243	.481	.117	.841
UNDERLYING PRES. RATE	.284	.483	.119	.886
PROPOSED	.243	.481	.117	.841

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE
IND. RATES				.80	MINIMUM PREMIUM
MAN. RATES	1.01	1.03	.88	+ .80	PRESENT

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	717,454	2,651,652	.369			4	11	25	40
2012	669,040	3,812,470	.569			9	15	38	62
2013	723,177	3,887,639	.537			5	15	27	47
2014	725,492	3,284,388	.452			6	10	21	37
2015	672,371	2,557,304	.380			3	3	34	40
<b>TOTAL</b>	<b>3,507,534</b>	<b>16,193,453</b>	<b>.462</b>			<b>27</b>	<b>54</b>	<b>145</b>	<b>226</b>
O.D.		3,584							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,131,631	315,027	158,263			331,260	245,027	286,437	184,007
2012			1,679,291	371,504	570,139			308,948	248,086	389,587	244,915
2013			1,230,947	444,889	377,947			1,038,009	422,539	205,595	167,713
2014			1,478,215	292,559	244,907			601,461	266,252	180,725	220,269
2015			605,511	74,425	448,459			208,600	91,710	693,797	434,802
<b>TOTAL</b>			<b>6,125,595</b>	<b>1,498,404</b>	<b>1,799,715</b>			<b>2,488,278</b>	<b>1,273,614</b>	<b>1,756,141</b>	<b>1,251,706</b>
O.D.											3,584

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,211,376	387,167	219,352			494,087	325,639	396,714	172,599
2012		11,056	2,005,913	471,656	726,144		6,267	524,025	326,579	506,001	232,914
2013	282	9,560	1,272,019	564,823	478,620	5,758	21,043	1,227,810	546,590	281,512	159,663
2014	320	21,674	1,815,107	434,212	367,322	2,088	42,954	1,062,057	332,885	245,805	213,661
2015	876	16,812	967,094	366,651	428,796	3,081	28,167	693,042	358,217	536,750	424,802
<b>TOTAL</b>	<b>1,478</b>	<b>59,102</b>	<b>7,271,509</b>	<b>2,224,509</b>	<b>2,220,234</b>	<b>10,927</b>	<b>98,431</b>	<b>4,001,021</b>	<b>1,889,910</b>	<b>1,966,782</b>	<b>1,203,639</b>
O.D.											3,393

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,442,468	8,301,435	1,207,032			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,867,290	-2,277,448	2,947			
TOTAL LOSSES	8,575,178	6,023,987	1,209,979			
EXPECTED LOSSES	6,979,992	6,068,033	1,087,336			
CREDIBILITY	.30	.82	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.244	.172	.034	.450		
INDICATED (POST-TEST)	.257	.181	.036	.474		
PRES. ON RATE LEVEL	.179	.156	.028	.363		
DERIVED BY FORMULA	.202	.177	.036	.415		
UNDERLYING PRES. RATE	.199	.173	.031	.403		
PROPOSED	.202	.177	.036	.415		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.394
IND. RATES				.39	MINIMUM PREMIUM	
MAN. RATES	.48	.47	.40	+ .39	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	429	36,617	8.535						1	1
2012										
2013										
2014										
2015										
<b>TOTAL</b>	<b>429</b>	<b>36,617</b>	<b>8.535</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
2011					28,086					3,047	5,484
<b>TOTAL</b>					<b>28,086</b>					<b>3,047</b>	<b>5,484</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					38,927					4,220	5,144
<b>TOTAL</b>					<b>38,927</b>					<b>4,220</b>	<b>5,144</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		43,147	5,144	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,605	-6,362	1	
TOTAL LOSSES		36,785	5,145	
EXPECTED LOSSES	23,441	15,350	1,986	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	8.575	1.199	9.774
INDICATED (POST-TEST)	.000	9.021	1.261	10.282
PRES. ON RATE LEVEL	4.927	3.227	.418	8.572
DERIVED BY FORMULA	4.927	3.227	.418	8.572
UNDERLYING PRES. RATE	5.464	3.578	.463	9.505
PROPOSED	4.927	3.227	.418	8.572

YEAR	4-1-12	4-1-13	4-1-14	4-1-19	IND. RATE	8.158
IND. RATES				8.16	MINIMUM PREMIUM	
MAN. RATES	9.63	9.89	9.44	+ 8.16	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	6,228	353,696	5,679			6,228				2	3	5
2012	6,023	167,006	2,772			6,023				2		2
2013	5,182	564,341	10,890			5,182		1			2	3
2014	5,827	930,482	15,968			5,827	1			1	3	5
2015	5,943	255,274	4,295			5,943				1	1	2
<b>TOTAL</b>	<b>29,203</b>	<b>2,270,799</b>	<b>7,776</b>			<b>29,203</b>	<b>1</b>		<b>1</b>	<b>6</b>	<b>9</b>	<b>17</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				165,302	15,099				21,952	28,929	122,414
2012				61,143					78,369		27,494
2013			330,064		21,878			155,000		11,783	45,616
2014	247,796			77,620	80,464	200,590			59,394	242,602	22,016
2015				75,802	2,557				120,000	4,876	52,039
<b>TOTAL</b>	<b>247,796</b>		<b>330,064</b>	<b>379,867</b>	<b>119,998</b>	<b>200,590</b>		<b>155,000</b>	<b>279,715</b>	<b>288,190</b>	<b>269,579</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				203,157	20,927				29,174	40,067	114,824
2012		10	3,292	73,957	568		70	4,683	99,530	1,194	26,147
2013	92	2,678	379,769	9,477	36,383	1,274	4,274	251,715	7,849	19,024	43,426
2014	264,663	674	54,757	94,031	86,857	145,111	1,679	63,371	89,915	257,068	21,356
2015	14	964	71,875	62,822	11,972	392	4,529	100,783	89,086	17,273	50,842
<b>TOTAL</b>	<b>264,769</b>	<b>4,326</b>	<b>509,693</b>	<b>443,444</b>	<b>156,707</b>	<b>146,777</b>	<b>10,552</b>	<b>420,552</b>	<b>315,554</b>	<b>334,626</b>	<b>256,595</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,356,669	1,250,331	256,595			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-163,312	-196,027	507			
TOTAL LOSSES	1,193,357	1,054,304	257,102			
EXPECTED LOSSES	399,497	525,654	183,395			
CREDIBILITY	.01	.03	.05			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.096	3.610	.880	8.576		
INDICATED (POST-TEST)	4.298	3.798	.926	9.022		
PRES. ON RATE LEVEL	1.234	1.623	.566	3.423		
DERIVED BY FORMULA	1.265	1.688	.584	3.537		
UNDERLYING PRES. RATE	1.368	1.800	.628	3.796		
PROPOSED	1.265	1.688	.584	3.537		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.366
IND. RATES				3.37	MINIMUM PREMIUM	
MAN. RATES	4.36	4.41	3.77	+ 3.37	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	99,034	4,328,622	4.370			3	11	103	117
2012	110,989	4,599,948	4.144			3	9	111	123
2013	107,025	2,910,588	2.719			4	3	65	72
2014	92,075	1,625,622	1.765			1	2	72	75
2015	95,169	1,810,947	1.902				2	57	59
<b>TOTAL</b>	<b>504,292</b>	<b>15,275,727</b>	<b>3.029</b>			<b>11</b>	<b>27</b>	<b>408</b>	<b>446</b>
O.D.		13,888	.002						

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			523,657	664,510	835,829			106,376	676,027	764,825	757,398
2012			496,729	294,975	1,298,747			436,576	352,931	1,073,161	646,829
2013			801,342	169,368	598,586			340,391	154,854	436,447	409,600
2014			153,591	3,457	568,073			20,260	3,096	573,212	303,933
2015				5,617	713,198				1,204	820,831	270,097
<b>TOTAL</b>			<b>1,975,319</b>	<b>1,137,927</b>	<b>4,014,433</b>			<b>903,603</b>	<b>1,188,112</b>	<b>3,668,476</b>	<b>2,387,857</b>
O.D.											13,888

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			642,527	816,683	1,158,462			180,200	898,441	1,059,283	710,439
2012		3,660	626,856	383,604	1,605,172		8,916	747,895	474,883	1,383,940	615,134
2013	224	7,611	994,583	253,774	713,900	2,796	10,298	608,060	226,789	532,097	389,939
2014	43	4,154	301,952	105,933	584,353	164	3,565	119,756	82,334	598,975	294,815
2015	679	8,043	548,369	381,093	568,896	1,569	9,664	362,897	309,532	599,400	263,885
<b>TOTAL</b>	<b>946</b>	<b>23,468</b>	<b>3,114,287</b>	<b>1,941,087</b>	<b>4,630,783</b>	<b>4,529</b>	<b>32,443</b>	<b>2,018,808</b>	<b>1,991,979</b>	<b>4,173,695</b>	<b>2,274,212</b>
O.D.											13,128

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,194,481	12,737,544	2,287,340			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,115,584	-3,781,962	7,155			
TOTAL LOSSES	3,078,897	8,955,582	2,294,495			
EXPECTED LOSSES	5,158,907	10,065,668	2,697,962			
CREDIBILITY	.08	.23	.34			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.611	1.776	.455	2.842		
INDICATED (POST-TEST)	.543	1.868	.479	2.990		
PRES. ON RATE LEVEL	.923	1.800	.482	3.205		
DERIVED BY FORMULA	.901	1.816	.481	3.198		
UNDERLYING PRES. RATE	1.023	1.996	.535	3.554		
PROPOSED	.901	1.816	.481	3.198		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.043
IND. RATES				3.04	MINIMUM PREMIUM	
MAN. RATES	4.18	4.16	3.53	+ 3.04	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	980,306	17,056,200	1.739			19	59	327	405
2012	959,688	16,308,676	1.699	1		8	70	313	392
2013	967,343	19,672,115	2.033			9	88	346	443
2014	1,018,028	15,884,913	1.560			9	75	328	412
2015	1,101,686	14,162,096	1.285			1	36	357	394
<b>TOTAL</b>	<b>5,027,051</b>	<b>83,084,000</b>	<b>1.653</b>	<b>1</b>		<b>46</b>	<b>328</b>	<b>1671</b>	<b>2046</b>
O.D.		673,238	.013				5	11	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			2,874,801	2,644,727	2,801,825			1,765,157	1,639,701	3,147,098	2,182,891
2012	233,129		1,425,484	3,083,476	3,131,232	978		1,061,323	2,336,783	2,901,818	2,134,453
2013			1,379,424	3,579,642	4,035,286			673,153	3,141,898	4,246,287	2,616,425
2014			1,350,353	2,991,411	3,245,692			362,281	1,930,651	3,513,032	2,491,493
2015			193,337	1,556,172	4,468,839			57,359	950,988	4,369,834	2,565,567
<b>TOTAL</b>	<b>233,129</b>		<b>7,223,399</b>	<b>13,855,428</b>	<b>17,682,874</b>	<b>978</b>		<b>3,919,273</b>	<b>10,000,021</b>	<b>18,178,069</b>	<b>11,990,829</b>
O.D.				196,603	207,109				87,358	117,945	64,223

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			3,527,379	3,250,371	3,883,331			2,990,177	2,179,163	4,358,723	2,047,552
2012	244,165	10,660	1,906,950	3,795,994	3,895,017	3,798	23,025	1,910,555	3,038,404	3,761,843	2,029,865
2013	379	23,692	2,511,378	4,440,005	4,744,851	5,326	33,810	1,946,443	4,026,362	5,150,398	2,490,837
2014	487	44,262	3,625,841	3,729,236	3,583,997	2,936	60,548	1,944,177	2,362,494	3,821,718	2,416,748
2015	4,676	72,707	5,017,022	3,643,531	3,783,691	11,789	91,195	2,794,055	2,343,053	3,304,391	2,506,559
<b>TOTAL</b>	<b>249,707</b>	<b>151,321</b>	<b>16,588,570</b>	<b>18,859,137</b>	<b>19,890,887</b>	<b>24,049</b>	<b>208,578</b>	<b>11,585,407</b>	<b>13,949,476</b>	<b>20,397,073</b>	<b>11,491,561</b>
O.D.	187	2,603	192,079	319,582	184,355	170	1,354	51,770	133,134	111,837	62,113

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	29,055,795	73,845,481	11,553,674			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-10,067,799	-20,177,251	37,865			
TOTAL LOSSES	18,987,996	53,668,230	11,591,539			
EXPECTED LOSSES	24,783,362	54,342,422	13,020,063			
CREDIBILITY	.39	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.378	1.068	.231	1.677		
INDICATED (POST-TEST)	.398	1.124	.243	1.765		
PRES. ON RATE LEVEL	.445	.975	.233	1.653		
DERIVED BY FORMULA	.427	1.124	.243	1.794		
UNDERLYING PRES. RATE	.493	1.081	.259	1.833		
PROPOSED	.420	1.106	.239	1.765		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.679
IND. RATES				1.68	MINIMUM PREMIUM	
MAN. RATES	2.14	2.08	1.82	+ 1.68	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	607,652	16,489,914	2.713		2	23	48	208	281
2012	662,744	15,219,779	2.296	1	2	13	33	215	264
2013	699,113	14,095,753	2.016			20	60	217	297
2014	767,192	13,615,510	1.774			15	37	206	258
2015	850,733	12,233,104	1.437		1	6	15	334	356
<b>TOTAL</b>	<b>3,587,434</b>	<b>71,654,060</b>	<b>1.997</b>	<b>1</b>	<b>5</b>	<b>77</b>	<b>193</b>	<b>1180</b>	<b>1456</b>
O.D.		23,707						1	1

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011		319,663	4,347,793	2,145,286	2,275,223		440,244	2,607,409	1,451,658	1,988,975	913,663
2012	295,661	397,003	2,521,199	1,270,784	3,905,199	9,000	147,792	1,833,970	1,129,085	2,774,476	935,610
2013			4,081,846	2,123,821	2,089,320			1,649,383	1,455,799	1,636,934	1,058,650
2014			2,798,133	1,666,419	2,881,567			1,288,795	1,221,403	2,909,420	849,773
2015		80,797	923,126	677,398	4,217,578		21,654	251,202	373,342	4,585,542	1,102,465
<b>TOTAL</b>	<b>295,661</b>	<b>797,463</b>	<b>14,672,097</b>	<b>7,883,708</b>	<b>15,368,887</b>	<b>9,000</b>	<b>609,690</b>	<b>7,630,759</b>	<b>5,631,287</b>	<b>13,895,347</b>	<b>4,860,161</b>
O.D.					4,493					2,047	17,167

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011		552,630	5,250,571	2,636,556	3,153,458		898,083	4,336,946	1,929,252	2,754,728	857,016
2012	309,657	617,111	3,007,679	1,624,368	4,842,443	34,941	248,055	2,876,961	1,509,674	3,588,423	889,765
2013	1,118	39,347	5,144,190	2,693,939	2,580,188	13,249	51,154	2,987,991	1,904,573	2,039,297	1,007,835
2014	704	55,478	4,514,143	2,376,952	3,217,799	5,316	109,770	2,949,318	1,680,186	3,201,706	824,280
2015	7,507	164,116	4,696,610	2,883,635	3,543,120	13,199	122,095	2,708,533	2,032,701	3,414,310	1,077,108
<b>TOTAL</b>	<b>318,986</b>	<b>1,428,682</b>	<b>22,613,193</b>	<b>12,215,450</b>	<b>17,337,008</b>	<b>66,705</b>	<b>1,429,157</b>	<b>15,859,749</b>	<b>9,056,386</b>	<b>14,998,464</b>	<b>4,656,004</b>
O.D.		16	1,041	736	4,537		5	312	278	2,134	16,415

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	41,717,846	53,614,993	4,672,419			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-13,014,564	-15,480,963	16,754			
TOTAL LOSSES	28,703,282	38,134,030	4,689,173			
EXPECTED LOSSES	32,358,655	42,008,851	5,452,900			
CREDIBILITY	.31	.84	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.800	1.063	.131	1.994		
INDICATED (POST-TEST)	.842	1.118	.138	2.098		
PRES. ON RATE LEVEL	.814	1.056	.137	2.007		
DERIVED BY FORMULA	.823	1.108	.138	2.069		
UNDERLYING PRES. RATE	.902	1.171	.152	2.225		
PROPOSED	.823	1.108	.138	2.069		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.969
IND. RATES				1.97	MINIMUM PREMIUM	
MAN. RATES	2.60	2.56	2.21	+ 1.97	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	426,635	13,953,842	3.270		1	15	33	255	304
2012	504,765	13,543,773	2.683			8	53	292	353
2013	605,640	16,071,226	2.653			12	57	304	374
2014	715,204	14,624,771	2.044		1	6	41	355	403
2015	970,771	11,722,981	1.207		3	1	29	324	357
<b>TOTAL</b>	<b>3,223,015</b>	<b>69,916,593</b>	<b>2.169</b>		<b>6</b>	<b>42</b>	<b>213</b>	<b>1530</b>	<b>1791</b>
O.D.		104,403	.003				2	1	3

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011		24,214	2,828,261	1,544,425	3,019,281		3,517	2,063,072	1,079,725	2,369,588	1,021,759
2012			1,168,190	1,945,837	3,409,662			1,129,469	1,609,379	2,939,577	1,341,659
2013		88,099	1,832,658	2,519,689	3,805,455		33,413	828,073	2,418,734	3,330,346	1,214,759
2014		9,741	927,558	1,624,328	4,660,244		594	891,044	1,072,933	4,224,553	1,213,776
2015		247,514	211,832	909,480	3,906,789		32,825	260,418	843,148	4,038,942	1,272,033
<b>TOTAL</b>		<b>369,568</b>	<b>6,968,499</b>	<b>8,543,759</b>	<b>18,801,431</b>		<b>70,349</b>	<b>5,172,076</b>	<b>7,023,919</b>	<b>16,903,006</b>	<b>6,063,986</b>
O.D.				66,949	725				31,959	358	4,412

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011		42,907	3,400,247	1,898,100	4,184,722		7,787	3,159,371	1,434,956	3,281,880	958,410
2012		8,893	1,549,051	2,423,050	4,223,220		23,721	1,978,732	2,116,121	3,799,876	1,275,918
2013	506	125,766	2,837,413	3,207,411	4,467,758	6,800	78,352	2,008,378	3,117,678	4,047,837	1,156,451
2014	360	48,673	2,840,012	2,510,652	4,885,407	4,067	85,608	2,411,843	1,676,975	4,533,568	1,177,363
2015	12,294	340,620	4,041,538	2,829,431	3,254,204	14,495	151,716	2,869,847	2,170,135	3,069,894	1,242,776
<b>TOTAL</b>	<b>13,160</b>	<b>566,859</b>	<b>14,668,261</b>	<b>12,868,644</b>	<b>21,015,311</b>	<b>25,362</b>	<b>347,184</b>	<b>12,428,171</b>	<b>10,515,865</b>	<b>18,733,055</b>	<b>5,810,918</b>
O.D.	1	7	552	82,662	576		4	156	42,608	260	4,239

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	28,049,717	63,256,981	5,815,157			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,142,353	-18,845,051	26,444			
TOTAL LOSSES	18,907,364	44,413,930	5,841,601			
EXPECTED LOSSES	23,334,629	52,373,994	7,380,705			
CREDIBILITY	.29	.78	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.587	1.378	.181	2.146		
INDICATED (POST-TEST)	.518	1.450	.190	2.258		
PRES. ON RATE LEVEL	.653	1.465	.207	2.325		
DERIVED BY FORMULA	.643	1.453	.190	2.286		
UNDERLYING PRES. RATE	.724	1.625	.229	2.578		
PROPOSED	.643	1.453	.190	2.286		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.175
IND. RATES				2.18	MINIMUM PREMIUM	
MAN. RATES	2.98	2.96	2.56	+ 2.18	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	352,634	4,458,090	1.264			352,634			4	17	90	111
2012	359,129	5,010,980	1.395			359,129	1		3	16	76	96
2013	367,243	5,313,293	1.446			367,243	1		2	22	80	105
2014	369,652	3,211,901	.868			369,652				15	82	97
2015	390,418	2,874,114	.736			390,418				6	82	88
<b>TOTAL</b>	<b>1,839,076</b>	<b>20,868,378</b>	<b>1.135</b>			<b>1,839,076</b>	<b>2</b>		<b>9</b>	<b>76</b>	<b>410</b>	<b>497</b>
O.D.		108,713	.005							1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			628,841	417,016	783,946			263,091	665,779	1,133,050	566,367
2012	114,021		524,993	597,727	678,539	1,500		854,224	896,574	729,364	614,038
2013	228,434		383,734	824,257	873,222			181,276	794,548	1,396,114	631,708
2014				381,354	783,811				314,847	1,151,308	580,581
2015				467,427	587,699				278,002	1,017,869	523,117
<b>TOTAL</b>	<b>342,455</b>		<b>1,537,568</b>	<b>2,687,781</b>	<b>3,707,217</b>	<b>1,500</b>		<b>1,298,591</b>	<b>2,949,750</b>	<b>5,427,705</b>	<b>2,915,811</b>
O.D.				25,859	12,714				42,657	23,529	3,954

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			771,589	512,513	1,086,545			445,676	884,822	1,569,272	531,252
2012	119,419	3,692	663,465	738,918	846,248	5,824	17,462	1,456,700	1,163,546	957,130	583,950
2013	312,265	5,909	649,489	1,020,468	1,031,196	1,490	9,132	531,018	1,038,947	1,683,198	601,386
2014	33	4,772	359,177	525,624	819,190	399	8,324	315,332	458,406	1,222,302	563,164
2015	635	12,341	878,778	689,341	529,417	2,827	22,294	677,276	584,870	774,867	511,085
<b>TOTAL</b>	<b>432,352</b>	<b>26,714</b>	<b>3,322,498</b>	<b>3,486,864</b>	<b>4,312,596</b>	<b>10,540</b>	<b>57,212</b>	<b>3,426,002</b>	<b>4,130,591</b>	<b>6,206,769</b>	<b>2,790,837</b>
O.D.	13	145	9,682	38,494	10,128	44	276	10,373	65,536	17,179	3,794

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,295,851	18,268,157	2,794,631			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,918,812	-4,957,181	8,672			
TOTAL LOSSES	4,377,039	13,310,976	2,803,303			
EXPECTED LOSSES	7,172,397	13,314,909	3,034,476			
CREDIBILITY	.20	.54	.81			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.238	.724	.152	1.114		
INDICATED (POST-TEST)	.250	.762	.160	1.172		
PRES. ON RATE LEVEL	.351	.653	.149	1.153		
DERIVED BY FORMULA	.331	.712	.158	1.201		
UNDERLYING PRES. RATE	.390	.724	.165	1.279		
PROPOSED	.323	.695	.154	1.172		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.115
IND. RATES				1.12	MINIMUM PREMIUM	
MAN. RATES	1.57	1.52	1.27	+ 1.12	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	223,241	4,789,595	2.145			223,241			2	21	86	109
2012	234,400	4,150,953	1.770			234,400			2	30	77	109
2013	236,350	4,039,371	1.709			236,350			4	33	68	105
2014	234,091	4,953,882	2.116			234,091			7	31	75	113
2015	248,133	3,012,373	1.214			248,133				24	62	86
<b>TOTAL</b>	<b>1,176,215</b>	<b>20,946,174</b>	<b>1.781</b>			<b>1,176,215</b>			<b>15</b>	<b>139</b>	<b>368</b>	<b>522</b>
O.D.		238,230	.020								4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			261,501	1,114,631	777,686			159,899	1,201,289	756,747	517,842
2012			509,261	995,503	728,206			287,530	513,591	657,480	459,382
2013			569,979	881,186	409,279			388,069	672,077	567,430	551,351
2014			1,185,392	837,958	607,705			495,970	475,017	763,437	588,403
2015				514,831	669,177				614,293	741,371	472,701
<b>TOTAL</b>			<b>2,526,133</b>	<b>4,344,109</b>	<b>3,192,053</b>			<b>1,331,468</b>	<b>3,476,267</b>	<b>3,486,465</b>	<b>2,589,679</b>
O.D.					98,872					99,773	39,585

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			320,862	1,369,880	1,077,873			270,869	1,596,511	1,048,093	485,736
2012		3,663	667,412	1,220,834	910,760		6,110	508,686	668,846	852,647	436,872
2013	157	6,804	835,201	1,061,896	511,585	3,188	13,644	789,412	851,069	707,454	524,886
2014	295	21,834	1,831,509	1,044,028	753,390	2,000	40,926	1,082,859	603,156	861,208	570,751
2015	723	13,816	984,586	770,799	600,568	3,369	31,570	831,790	725,408	611,448	461,829
<b>TOTAL</b>	<b>1,175</b>	<b>46,117</b>	<b>4,639,570</b>	<b>5,467,437</b>	<b>3,854,176</b>	<b>8,557</b>	<b>92,250</b>	<b>3,483,616</b>	<b>4,444,990</b>	<b>4,080,850</b>	<b>2,480,074</b>
O.D.	74	918	61,793	42,927	84,548	26	328	13,889	12,412	107,157	38,086

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,348,313	18,094,497	2,518,160			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,661,120	-4,459,655	7,630			
TOTAL LOSSES	5,687,193	13,634,842	2,525,790			
EXPECTED LOSSES	6,539,755	11,973,868	2,681,769			
CREDIBILITY	.15	.40	.60			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.484	1.159	.215	1.858		
INDICATED (POST-TEST)	.509	1.219	.226	1.954		
PRES. ON RATE LEVEL	.501	.918	.206	1.625		
DERIVED BY FORMULA	.502	1.038	.218	1.758		
UNDERLYING PRES. RATE	.556	1.018	.228	1.802		
PROPOSED	.502	1.038	.218	1.758		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.673
IND. RATES				1.67	MINIMUM PREMIUM	
MAN. RATES	2.13	2.06	1.79	+ 1.67	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	184,725	5,943,329	3.217			7	30	73	110
2012	191,251	4,552,362	2.380			6	20	76	102
2013	172,635	4,527,701	2.622			5	28	50	83
2014	190,723	4,669,414	2.448			8	25	64	97
2015	221,104	3,899,641	1.763			3	10	82	95
<b>TOTAL</b>	<b>960,438</b>	<b>23,592,447</b>	<b>2.456</b>			<b>29</b>	<b>113</b>	<b>345</b>	<b>487</b>
O.D.		5,990							

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,216,029	1,418,357	1,075,307			897,741	493,983	649,520	192,392
2012			847,786	866,298	951,947			305,928	805,635	601,351	173,417
2013			1,010,134	1,373,744	237,828			559,885	843,677	342,651	159,782
2014			1,437,805	1,056,792	660,402			508,209	452,255	403,607	150,344
2015			543,360	488,575	1,195,664			109,711	208,479	1,108,740	245,112
<b>TOTAL</b>			<b>5,055,114</b>	<b>5,203,766</b>	<b>4,121,148</b>			<b>2,381,474</b>	<b>2,804,029</b>	<b>3,105,869</b>	<b>921,047</b>
O.D.											5,990

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,457,318	1,743,162	1,490,376			1,373,584	656,505	899,587	180,464
2012		5,893	1,063,062	1,070,999	1,188,953		6,726	555,360	1,038,860	785,491	164,920
2013	280	11,005	1,409,102	1,633,266	346,465	4,596	18,805	1,084,759	1,048,506	454,205	152,112
2014	359	26,396	2,222,476	1,295,863	839,274	1,952	40,003	1,036,444	533,640	485,329	145,834
2015	1,611	29,161	1,861,088	1,089,859	1,071,976	3,573	29,508	824,173	584,621	843,653	239,474
<b>TOTAL</b>	<b>2,250</b>	<b>72,455</b>	<b>8,013,046</b>	<b>6,833,149</b>	<b>4,937,044</b>	<b>10,121</b>	<b>95,042</b>	<b>4,874,320</b>	<b>3,862,132</b>	<b>3,468,265</b>	<b>882,804</b>
O.D.											5,732

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,067,234	19,100,590	888,536			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,780,136	-4,867,288	2,604			
TOTAL LOSSES	9,287,098	14,233,302	891,140			
EXPECTED LOSSES	9,354,667	13,177,210	873,999			
CREDIBILITY	.13	.35	.52			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.967	1.482	.093	2.542		
INDICATED (POST-TEST)	1.017	1.559	.098	2.674		
PRES. ON RATE LEVEL	.879	1.237	.082	2.198		
DERIVED BY FORMULA	.897	1.350	.090	2.337		
UNDERLYING PRES. RATE	.974	1.372	.091	2.437		
PROPOSED	.897	1.350	.090	2.337		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.224
IND. RATES				2.22	MINIMUM PREMIUM	
MAN. RATES	2.56	2.76	2.42	+ 2.22	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	399									
2012										
2013										
2014										
2015										
<b>TOTAL</b>	<b>399</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.	-4,101	-2,845	1			
TOTAL LOSSES			1			
EXPECTED LOSSES	8,283	6,863	1,085			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	1.872	1.551	.246	3.669		
DERIVED BY FORMULA	1.872	1.551	.246	3.669		
UNDERLYING PRES. RATE	2.076	1.720	.272	4.068		
PROPOSED	1.872	1.551	.246	3.669		
YEAR	4-1-12	4-1-13	4-1-14	4-1-19	IND. RATE	3.492
IND. RATES				3.49	MINIMUM PREMIUM	
MAN. RATES	4.12	4.23	4.04	+ 3.49	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	164,928	2,886,296	1.750			4	13	32	49
2012	169,934	2,465,380	1.450			2	9	39	50
2013	167,974	2,287,271	1.361			2	11	28	41
2014	172,075	2,760,341	1.604			3	16	14	33
2015	235,052	2,352,950	1.001			1	14	25	40
<b>TOTAL</b>	<b>909,963</b>	<b>12,752,238</b>	<b>1.401</b>			<b>12</b>	<b>63</b>	<b>138</b>	<b>213</b>
O.D.		25,574	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			692,053	557,665	345,381			325,111	347,331	326,283	292,472
2012			288,895	344,531	615,465			57,558	335,237	381,398	442,296
2013			294,472	556,439	289,458			173,603	442,428	297,973	232,898
2014			445,772	600,812	365,481			217,847	418,422	403,444	308,563
2015			207,205	356,003	345,961			70,233	339,618	693,997	339,933
<b>TOTAL</b>			<b>1,928,397</b>	<b>2,415,450</b>	<b>1,961,746</b>			<b>844,352</b>	<b>1,883,036</b>	<b>2,103,095</b>	<b>1,616,162</b>
O.D.					1,836					2,203	21,535

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			849,149	685,370	478,700			550,738	461,603	451,903	274,339
2012		2,112	370,980	429,822	763,280		1,462	119,175	434,049	493,906	420,623
2013	81	3,817	454,930	670,890	356,047	1,424	6,671	382,226	551,762	373,830	221,719
2014	131	10,121	853,342	712,636	442,208	1,011	20,776	579,020	475,760	464,134	299,306
2015	533	11,968	782,472	495,155	343,391	2,904	26,410	690,110	518,210	552,118	332,115
<b>TOTAL</b>	<b>745</b>	<b>28,018</b>	<b>3,310,873</b>	<b>2,993,873</b>	<b>2,383,626</b>	<b>5,339</b>	<b>55,319</b>	<b>2,321,269</b>	<b>2,441,384</b>	<b>2,335,891</b>	<b>1,548,102</b>
O.D.		1	149	115	2,089		1	144	139	2,601	20,966

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,721,858	10,159,718	1,569,068			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,595,040	-2,952,112	5,680			
TOTAL LOSSES	4,126,818	7,207,606	1,574,748			
EXPECTED LOSSES	3,985,639	8,062,273	1,783,528			
CREDIBILITY	.12	.34	.50			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.454	.792	.173	1.419		
INDICATED (POST-TEST)	.478	.833	.182	1.493		
PRES. ON RATE LEVEL	.395	.799	.177	1.371		
DERIVED BY FORMULA	.405	.811	.180	1.396		
UNDERLYING PRES. RATE	.438	.886	.196	1.520		
PROPOSED	.405	.811	.180	1.396		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.328
IND. RATES				1.33	MINIMUM PREMIUM	
MAN. RATES	1.52	1.69	1.51	+ 1.33	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	90,308	46,854	.051						1	1
2012	101,439	196,354	.193					1	3	4
2013	110,208	295,487	.268					1	6	7
2014	138,300	260,072	.188			1			1	2
2015	106,228	654,574	.616						9	9
<b>TOTAL</b>	<b>546,483</b>	<b>1,453,341</b>	<b>.266</b>			<b>1</b>		<b>2</b>	<b>20</b>	<b>23</b>
O.D.		142								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					3,943					2,333	40,578
2012				82,476	37,062				46,002	11,034	19,780
2013				3,600	100,987				46,011	112,792	32,097
2014			199,450		589			38,488		2,064	19,481
2015					217,979					410,527	26,068
<b>TOTAL</b>			<b>199,450</b>	<b>86,076</b>	<b>360,560</b>			<b>38,488</b>	<b>92,013</b>	<b>538,750</b>	<b>138,004</b>
O.D.											142

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					5,465					3,231	38,062
2012		24	5,212	100,422	46,306		42	2,901	58,642	14,822	18,811
2013		157	8,721	10,532	114,995		269	15,823	61,688	134,827	30,556
2014	40	2,610	219,021	12,153	13,941	122	2,501	58,956	3,644	4,622	18,897
2015	213	2,442	166,024	115,081	173,647	782	4,827	181,011	154,367	299,712	25,468
<b>TOTAL</b>	<b>253</b>	<b>5,233</b>	<b>398,978</b>	<b>238,188</b>	<b>354,354</b>	<b>904</b>	<b>7,639</b>	<b>258,691</b>	<b>278,341</b>	<b>457,214</b>	<b>131,794</b>
O.D.											139

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	671,698	1,328,097	131,933			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-242,599	-236,641	416			
TOTAL LOSSES	429,099	1,091,456	132,349			
EXPECTED LOSSES	595,668	633,919	147,551			
CREDIBILITY	.09	.24	.36			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.079	.200	.024	.303		
INDICATED (POST-TEST)	.083	.210	.025	.318		
PRES. ON RATE LEVEL	.098	.105	.024	.227		
DERIVED BY FORMULA	.097	.130	.024	.251		
UNDERLYING PRES. RATE	.109	.116	.027	.252		
PROPOSED	.097	.130	.024	.251		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.238
IND. RATES				.24	MINIMUM PREMIUM	
MAN. RATES	.37	.32	.25	+ .24	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	13,614,389	37,089,008	.272	1		51	112	321	485	
2012	14,111,100	38,082,758	.269	2		40	115	292	449	
2013	14,950,931	33,464,292	.223	3		40	134	302	479	
2014	15,616,705	29,655,288	.189	2		36	120	297	455	
2015	16,231,523	24,321,459	.149	1		11	65	352	429	
<b>TOTAL</b>	<b>74,524,648</b>	<b>162,612,805</b>	<b>.218</b>	<b>9</b>		<b>178</b>	<b>546</b>	<b>1564</b>	<b>2297</b>	
O.D.		584,989				1		5	6	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	228,439		12,210,128	3,908,785	3,766,792	678,068		5,212,784	3,403,592	3,808,033	3,872,387
2012	990,213		8,575,090	4,047,462	4,340,112	5,434		9,974,086	2,917,134	3,627,037	3,606,190
2013	141,623		8,576,634	4,010,457	4,671,403	51,876		4,177,675	3,630,814	4,639,004	3,564,806
2014	449,305		7,297,658	3,862,864	3,943,749			2,670,823	3,169,199	4,339,665	3,922,024
2015	800,412		3,007,075	1,877,258	4,416,936	175,856		531,188	1,826,007	7,674,223	4,012,504
<b>TOTAL</b>	<b>2,609,992</b>		<b>39,666,585</b>	<b>17,706,826</b>	<b>21,138,992</b>	<b>911,235</b>		<b>22,566,556</b>	<b>14,946,746</b>	<b>24,087,962</b>	<b>18,977,911</b>
O.D.			329,480		22,638					22,350	210,521

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	225,641		13,717,893	4,803,901	5,220,786	733,356		7,674,064	4,523,373	5,274,125	3,632,299
2012	1,037,088	55,274	10,034,943	5,032,968	5,479,633	21,095	94,487	7,905,056	3,834,123	4,741,611	3,429,487
2013	195,899	82,906	10,844,201	5,155,678	5,730,889	150,558	131,908	7,706,884	4,791,198	5,747,252	3,393,695
2014	481,625	128,978	10,719,782	5,110,810	4,749,700	11,114	228,608	6,136,924	3,866,360	4,919,161	3,804,363
2015	733,692	121,740	7,613,212	4,168,632	4,043,948	255,956	200,407	5,678,512	4,291,413	5,861,642	3,920,216
<b>TOTAL</b>	<b>2,673,945</b>	<b>388,898</b>	<b>52,930,031</b>	<b>24,271,989</b>	<b>25,224,956</b>	<b>1,172,079</b>	<b>655,410</b>	<b>35,101,440</b>	<b>21,306,467</b>	<b>26,543,791</b>	<b>18,180,060</b>
O.D.	93	2,705	381,261	10,860	36,628	5	58	2,286	2,024	26,288	200,961

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	93,308,211	97,423,003	18,381,021			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-28,723,416	-28,232,268	54,349			
TOTAL LOSSES	64,584,795	69,190,735	18,435,370			
EXPECTED LOSSES	70,798,416	76,015,141	18,631,162			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.087	.093	.025	.205		
INDICATED (POST-TEST)	.092	.098	.026	.216		
PRES. ON RATE LEVEL	.086	.092	.022	.200		
DERIVED BY FORMULA	.092	.098	.026	.216		
UNDERLYING PRES. RATE	.095	.102	.025	.222		
PROPOSED	.092	.098	.026	.216		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.205
IND. RATES				.21	MINIMUM PREMIUM	
MAN. RATES	.25	.28	.22	+ .21	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	640,239	3,736,496	.583			6	16	58	80	
2012	665,957	3,466,210	.520			4	15	52	71	
2013	678,034	4,055,820	.598			5	12	39	56	
2014	707,318	3,808,950	.538			3	15	32	50	
2015	708,029	2,317,147	.327			2	3	50	55	
<b>TOTAL</b>	<b>3,399,577</b>	<b>17,384,623</b>	<b>.511</b>			<b>20</b>	<b>61</b>	<b>231</b>	<b>312</b>	
O.D.		521								

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,201,852	387,721	353,770			379,248	315,320	502,646	595,939
2012			745,230	551,113	603,974			445,307	299,497	466,817	354,272
2013			1,307,061	704,613	260,821			615,857	476,831	381,633	309,004
2014			866,850	464,411	589,734			653,817	260,526	571,456	402,156
2015			539,849	51,406	556,409			73,295	44,915	733,556	317,717
<b>TOTAL</b>			<b>4,660,842</b>	<b>2,159,264</b>	<b>2,364,708</b>			<b>2,167,524</b>	<b>1,397,089</b>	<b>2,656,108</b>	<b>1,979,088</b>
O.D.											521

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,474,672	476,510	490,326			642,447	419,058	696,167	558,991
2012		5,076	918,289	682,787	757,081		8,964	750,546	395,056	607,224	336,913
2013	364	12,183	1,637,453	865,823	363,124	5,057	19,030	1,110,056	618,123	488,454	294,172
2014	179	13,794	1,135,040	623,435	676,804	1,748	35,986	921,110	368,904	644,326	390,091
2015	925	16,549	967,674	397,441	505,058	2,067	16,107	469,879	319,240	547,625	310,410
<b>TOTAL</b>	<b>1,468</b>	<b>47,602</b>	<b>6,133,128</b>	<b>3,045,996</b>	<b>2,792,393</b>	<b>8,872</b>	<b>80,087</b>	<b>3,894,038</b>	<b>2,120,381</b>	<b>2,983,796</b>	<b>1,890,577</b>
O.D.											496

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,165,195	10,942,566	1,891,073			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,141,960	-3,280,654	5,600			
TOTAL LOSSES	7,023,235	7,661,912	1,896,673			
EXPECTED LOSSES	7,717,040	8,804,905	1,971,755			
CREDIBILITY	.30	.81	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.207	.225	.056	.488		
INDICATED (POST-TEST)	.218	.237	.059	.514		
PRES. ON RATE LEVEL	.205	.234	.052	.491		
DERIVED BY FORMULA	.209	.236	.059	.504		
UNDERLYING PRES. RATE	.227	.259	.058	.544		
PROPOSED	.209	.236	.059	.504		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.479
IND. RATES				.48	MINIMUM PREMIUM	
MAN. RATES	.72	.66	.54	+ .48	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	49,913,005	54,219,230	.108	2		61	241	590	894	
2012	52,658,895	52,643,666	.099	3	1	56	203	514	777	
2013	54,317,829	60,486,163	.111			69	230	634	933	
2014	56,619,857	48,401,060	.085	3		46	233	495	777	
2015	59,703,555	37,718,117	.063	2		20	114	588	724	
<b>TOTAL</b>	<b>273,213,141</b>	<b>253,468,236</b>	<b>.093</b>	<b>10</b>	<b>1</b>	<b>252</b>	<b>1021</b>	<b>2821</b>	<b>4105</b>	
O.D.		676,540					6	16	22	

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	1,360,144		12,214,287	7,609,063	5,989,675	569		6,287,069	6,018,772	7,820,374	6,919,277
2012	1,271,057	48,918	10,993,171	6,364,161	6,239,246	1,561	1,265	7,621,622	5,708,989	6,890,062	7,503,614
2013			14,879,623	8,308,679	7,142,966			7,897,442	6,263,710	8,695,779	7,297,964
2014	1,719,209		8,860,919	6,206,809	6,214,519	7,500		3,093,399	7,359,983	7,411,527	7,527,195
2015	887,645		3,524,398	4,592,158	6,438,380	91,588		1,266,373	5,132,295	8,936,311	6,848,969
<b>TOTAL</b>	<b>5,238,055</b>	<b>48,918</b>	<b>50,472,398</b>	<b>33,080,870</b>	<b>32,024,786</b>	<b>101,218</b>	<b>1,265</b>	<b>26,165,905</b>	<b>30,483,749</b>	<b>39,754,053</b>	<b>36,097,019</b>
O.D.				115,606	136,262				85,369	95,451	243,852

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	1,294,986		14,534,540	9,351,543	8,301,681	546		9,473,359	7,998,951	10,831,211	6,490,282
2012	1,331,228	145,248	12,948,873	7,886,008	7,865,559	6,059	108,978	8,935,173	7,450,848	8,966,097	7,135,937
2013	3,923	139,372	18,177,051	10,434,268	8,864,803	52,515	206,680	12,078,421	8,273,258	10,706,776	6,947,662
2014	1,052,924	169,196	14,052,037	8,018,746	7,316,638	18,390	318,778	9,107,727	8,346,429	8,445,113	7,301,379
2015	885,443	190,860	12,300,611	7,457,110	6,078,930	185,584	354,637	9,119,114	6,453,454	7,100,839	6,691,443
<b>TOTAL</b>	<b>4,568,504</b>	<b>644,676</b>	<b>72,013,112</b>	<b>43,147,675</b>	<b>38,427,611</b>	<b>263,094</b>	<b>989,073</b>	<b>48,713,794</b>	<b>38,522,940</b>	<b>46,050,036</b>	<b>34,566,703</b>
O.D.	5	402	30,176	151,803	158,393	221	2,714	65,553	84,011	114,385	232,334

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	127,291,324	166,656,854	34,799,037	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-45,422,024	-46,656,826	111,601	
TOTAL LOSSES	81,869,300	120,000,028	34,910,638	
EXPECTED LOSSES	112,017,388	125,678,044	38,249,840	
CREDIBILITY	1.00	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.030	.044	.013	.087
INDICATED (POST-TEST)	.032	.046	.014	.092
PRES. ON RATE LEVEL	.037	.041	.013	.091
DERIVED BY FORMULA	.032	.046	.014	.092
UNDERLYING PRES. RATE	.041	.046	.014	.101
PROPOSED	.032	.046	.014	.092
YEAR	2-1-18	4-1-18	1-1-19	4-1-19
IND. RATES				.09
MAN. RATES	.12	.12	.10	+ .09

+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
2011	494,575	8,979,866	1.815			494,575	2		4	33	115	154
2012	503,120	6,764,548	1.344			503,120	1		10	34	85	130
2013	530,514	11,629,143	2.192			530,514			12	29	119	160
2014	540,667	11,621,812	2.149			540,667	1	1	8	31	108	149
2015	534,019	4,194,440	.785			534,019	1			13	108	122
<b>TOTAL</b>	<b>2,602,895</b>	<b>43,189,809</b>	<b>1.659</b>			<b>2,602,895</b>	<b>5</b>	<b>1</b>	<b>34</b>	<b>140</b>	<b>535</b>	<b>715</b>
O.D.		89,942	.003							2	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	492,545		794,526	1,462,906	1,622,066	1,083,241		312,556	1,066,283	1,728,387	417,356
2012	6,000		1,745,202	1,057,319	946,117			1,221,565	577,616	829,311	381,418
2013			2,388,935	1,515,208	1,718,441			2,385,045	1,843,171	1,357,898	420,445
2014	13,891	425,993	1,748,736	827,203	1,306,806	55,352	2,552,597	1,984,640	905,294	1,414,716	386,584
2015	94,883		676,757	1,254,580	60,000				355,226	1,309,566	443,428
<b>TOTAL</b>	<b>607,319</b>	<b>425,993</b>	<b>6,677,399</b>	<b>5,539,393</b>	<b>6,848,010</b>	<b>1,198,593</b>	<b>2,552,597</b>	<b>5,903,806</b>	<b>4,747,590</b>	<b>6,639,878</b>	<b>2,049,231</b>
O.D.				54,000	13,500				8,122	245	14,075

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	511,298		974,884	1,797,913	2,248,180	864,767		529,469	1,417,090	2,393,820	391,480
2012	6,284	11,697	2,128,152	1,308,415	1,195,369		24,331	2,038,078	764,902	1,084,489	362,729
2013	577	21,984	2,771,893	1,898,945	2,071,760	12,604	50,569	2,937,816	2,238,538	1,719,241	400,264
2014	15,238	107,566	2,507,817	1,175,754	1,490,157	44,157	876,167	2,279,039	1,153,116	1,607,627	374,986
2015	106,133	22,416	1,579,822	1,211,176	1,088,126	99,814	28,554	869,359	750,719	996,664	433,229
<b>TOTAL</b>	<b>639,530</b>	<b>163,663</b>	<b>9,962,568</b>	<b>7,392,203</b>	<b>8,093,592</b>	<b>1,021,542</b>	<b>979,621</b>	<b>8,653,761</b>	<b>6,324,365</b>	<b>7,801,841</b>	<b>1,962,688</b>
O.D.	3	255	23,974	57,574	19,499	4	69	2,492	8,740	700	13,514

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	21,447,482	29,696,514	1,976,202			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,189,134	-9,733,734	6,306			
TOTAL LOSSES	15,258,348	19,964,780	1,982,508			
EXPECTED LOSSES	15,174,879	26,081,007	2,238,490			
CREDIBILITY	.25	.68	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.586	.767	.076	1.429		
INDICATED (POST-TEST)	.516	.807	.080	1.503		
PRES. ON RATE LEVEL	.526	.904	.077	1.507		
DERIVED BY FORMULA	.549	.838	.080	1.467		
UNDERLYING PRES. RATE	.583	1.002	.086	1.671		
PROPOSED	.562	.859	.082	1.503		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.430
IND. RATES				1.43	MINIMUM PREMIUM	
MAN. RATES	1.95	1.95	1.66	+ 1.43	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	4,361,100	10,150,597	.232			4,361,100	3		17	32	85	137
2012	4,449,820	9,902,780	.222			4,449,820	2		15	29	88	134
2013	4,891,209	7,149,077	.146			4,891,209			8	31	69	108
2014	5,076,117	7,085,104	.139			5,076,117	1		5	35	82	123
2015	5,013,363	11,494,472	.229			5,013,363	1	1	8	8	83	101
<b>TOTAL</b>	<b>23,791,609</b>	<b>45,782,030</b>	<b>.192</b>			<b>23,791,609</b>	<b>7</b>	<b>1</b>	<b>53</b>	<b>135</b>	<b>407</b>	<b>603</b>
O.D.		48,435									2	2

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	441,091		3,450,918	982,015	1,146,886	263,246		912,547	921,198	942,736	1,089,960
2012	677,356		3,080,928	1,102,168	1,024,782	21,900		1,013,123	1,096,530	922,484	963,509
2013			2,074,924	747,763	893,289			677,874	709,566	941,078	1,104,583
2014	1,902		890,457	1,207,494	1,258,178	18,655		212,557	1,147,237	1,438,926	909,698
2015	1,028,500	200,788	1,845,820	222,607	744,383	1,000	1,868,957	2,719,794	119,823	1,172,972	1,569,828
<b>TOTAL</b>	<b>2,148,849</b>	<b>200,788</b>	<b>11,343,047</b>	<b>4,262,047</b>	<b>5,067,518</b>	<b>304,801</b>	<b>1,868,957</b>	<b>5,535,895</b>	<b>3,994,354</b>	<b>5,418,196</b>	<b>5,637,578</b>
O.D.					27,854					9,583	10,998

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	506,372		4,234,277	1,206,896	1,589,583	330,901		1,545,855	1,224,272	1,305,691	1,022,382
2012	709,421	20,335	3,702,373	1,373,691	1,310,047	85,022	20,761	1,730,439	1,423,266	1,209,202	916,297
2013	561	18,978	2,520,133	973,332	1,108,997	5,469	21,763	1,270,620	931,772	1,159,020	1,051,563
2014	2,298	22,197	1,830,567	1,517,686	1,417,323	15,114	33,329	1,052,139	1,315,862	1,594,748	882,407
2015	913,303	94,742	2,237,442	756,631	784,217	43,913	841,125	2,684,336	723,885	998,151	1,533,722
<b>TOTAL</b>	<b>2,131,955</b>	<b>156,252</b>	<b>14,524,792</b>	<b>5,828,236</b>	<b>6,210,167</b>	<b>480,419</b>	<b>916,978</b>	<b>8,283,389</b>	<b>5,619,057</b>	<b>6,266,812</b>	<b>5,406,371</b>
O.D.		44	2,520	1,940	31,449	2	38	1,416	1,258	10,065	10,578

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	26,497,805	23,968,984	5,416,949		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-8,420,799	-6,379,862	15,032		
TOTAL LOSSES	18,077,006	17,589,122	5,431,981		
EXPECTED LOSSES	20,698,700	17,129,957	5,234,154		
CREDIBILITY	1.00	1.00	1.00		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	.076	.074	.023	.173	
INDICATED (POST-TEST)	.080	.078	.024	.182	
PRES. ON RATE LEVEL	.078	.065	.020	.163	
DERIVED BY FORMULA	.080	.078	.024	.182	
UNDERLYING PRES. RATE	.087	.072	.022	.181	
PROPOSED	.080	.078	.024	.182	
<b>IND. RATES</b>					
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE
IND. RATES				.17	MINIMUM PREMIUM
MAN. RATES	.21	.21	.18	+ .17	PRESENT

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	3,242,897	2,739,527	.084			4	15	31	50
2012	3,331,321	2,540,695	.076			4	14	22	40
2013	3,319,354	2,561,480	.077			3	9	21	33
2014	3,481,797	2,586,890	.074			3	7	29	40
2015	3,555,892	1,796,947	.050				5	30	35
<b>TOTAL</b>	<b>16,931,261</b>	<b>12,225,539</b>	<b>.072</b>			<b>14</b>	<b>50</b>	<b>133</b>	<b>198</b>
O.D.		884							

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			749,107	812,051	94,320			150,199	307,979	241,992	383,879
2012			895,918	437,188	78,837			237,011	357,286	229,782	304,673
2013			596,573	369,919	255,085			215,651	251,751	422,308	450,193
2014	160,755		445,647	355,197	185,073			335,360	198,131	383,175	523,552
2015				152,613	397,800				148,556	616,225	481,753
<b>TOTAL</b>	<b>160,755</b>		<b>2,687,245</b>	<b>2,126,968</b>	<b>1,011,115</b>			<b>938,221</b>	<b>1,263,703</b>	<b>1,893,482</b>	<b>2,144,050</b>
O.D.											884

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			919,155	998,011	130,730			254,437	409,304	335,159	360,079
2012		5,868	1,078,343	536,676	112,731		4,950	411,034	461,210	302,301	289,744
2013	168	5,847	766,498	459,789	321,940	1,772	7,231	423,109	335,184	514,884	428,584
2014	171,803	8,241	697,160	427,226	242,307	1,245	25,672	657,306	271,573	434,932	507,845
2015	403	6,341	443,761	333,780	336,894	1,655	12,776	393,816	339,730	466,866	470,673
<b>TOTAL</b>	<b>172,374</b>	<b>26,297</b>	<b>3,904,917</b>	<b>2,755,482</b>	<b>1,144,602</b>	<b>4,672</b>	<b>50,629</b>	<b>2,139,702</b>	<b>1,817,001</b>	<b>2,054,142</b>	<b>2,056,925</b>
O.D.											836

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,298,591	7,771,227	2,057,761			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,343,304	-2,206,532	5,783			
TOTAL LOSSES	3,955,287	5,564,695	2,063,544			
EXPECTED LOSSES	5,756,628	5,925,941	2,031,752			
CREDIBILITY	.87	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.023	.033	.012	.068		
INDICATED (POST-TEST)	.024	.035	.013	.072		
PRES. ON RATE LEVEL	.031	.031	.011	.073		
DERIVED BY FORMULA	.025	.035	.013	.073		
UNDERLYING PRES. RATE	.034	.035	.012	.081		
PROPOSED	.025	.035	.013	.073		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.069
IND. RATES				.07	MINIMUM PREMIUM	
MAN. RATES	.10	.09	.08	+ .07	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	8,396,214	25,628,765	.305			34	119	283	436
2012	8,598,377	28,921,974	.336		1	40	109	324	474
2013	9,154,304	30,350,094	.331			46	155	277	478
2014	9,740,258	24,054,807	.246			28	113	250	391
2015	9,816,260	18,605,386	.189		1	11	48	320	380
<b>TOTAL</b>	<b>45,705,413</b>	<b>127,561,026</b>	<b>.279</b>		<b>2</b>	<b>159</b>	<b>544</b>	<b>1454</b>	<b>2159</b>
O.D.		750,691	.001				4	12	16

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			6,773,033	3,944,144	2,412,016			3,163,299	3,067,615	3,093,272	3,175,386
2012		141,013	7,908,369	3,991,346	3,542,701		220	3,880,826	2,447,503	3,627,748	3,382,248
2013			9,332,427	5,260,574	2,900,558			3,192,843	3,581,069	2,886,832	3,195,791
2014			5,404,860	4,085,688	3,044,689			2,030,501	2,946,722	3,668,925	2,873,422
2015		5,200	1,906,867	1,887,002	4,659,447			598,143	1,239,186	5,080,952	3,228,589
<b>TOTAL</b>		<b>146,213</b>	<b>31,325,556</b>	<b>19,168,754</b>	<b>16,559,411</b>		<b>220</b>	<b>12,865,612</b>	<b>13,282,095</b>	<b>18,357,729</b>	<b>15,855,436</b>
O.D.				214,102	306,394				93,038	61,493	75,664

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			8,234,426	4,847,355	3,343,056			5,205,678	4,076,861	4,284,177	2,978,512
2012		265,581	9,546,766	4,947,923	4,493,965		77,459	6,455,907	3,227,128	4,725,125	3,216,518
2013	2,576	88,584	11,768,963	6,512,718	3,779,357	25,772	102,154	5,934,169	4,575,434	3,643,746	3,042,393
2014	1,363	101,898	8,537,530	5,081,176	3,730,900	8,839	181,693	4,960,279	3,505,836	4,163,229	2,787,219
2015	6,320	115,545	7,043,919	4,209,315	4,153,733	17,908	153,370	4,152,746	2,899,453	3,907,684	3,154,331
<b>TOTAL</b>	<b>10,259</b>	<b>571,608</b>	<b>45,131,604</b>	<b>25,598,487</b>	<b>19,501,011</b>	<b>52,519</b>	<b>514,676</b>	<b>26,708,779</b>	<b>18,284,712</b>	<b>20,723,961</b>	<b>15,178,973</b>
O.D.	20	2,075	151,153	235,694	374,594	121	1,657	44,542	96,173	80,959	72,391

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	73,189,013	84,895,591	15,251,364		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-23,762,250	-23,277,363	49,033		
TOTAL LOSSES	49,426,763	61,618,228	15,300,397		
EXPECTED LOSSES	58,502,929	62,616,414	16,911,001		
CREDIBILITY	1.00	1.00	1.00		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	.108	.135	.033	.276	
INDICATED (POST-TEST)	.114	.142	.035	.291	
PRES. ON RATE LEVEL	.115	.124	.033	.272	
DERIVED BY FORMULA	.114	.142	.035	.291	
UNDERLYING PRES. RATE	.128	.137	.037	.302	
PROPOSED	.114	.142	.035	.291	
<b>IND. RATES</b>					
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE
IND. RATES				.28	MINIMUM PREMIUM
MAN. RATES	.35	.37	.30	+ .28	PRESENT

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	460,339	3,980,374	.864			2	20	74	96
2012	506,853	5,586,583	1.102			5	28	77	110
2013	526,340	3,753,432	.713			2	19	92	113
2014	568,223	4,063,471	.715			5	19	70	94
2015	580,725	3,989,106	.686			1	1	95	97
<b>TOTAL</b>	<b>2,642,480</b>	<b>21,372,966</b>	<b>.809</b>			<b>15</b>	<b>87</b>	<b>408</b>	<b>510</b>
O.D.		41,852	.001				1	2	3

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			525,810	583,529	828,763			188,866	578,004	568,467	706,935
2012			844,711	1,134,505	901,903			706,670	649,140	766,283	583,371
2013			281,300	255,619	1,390,550			64,028	207,121	856,521	698,293
2014			924,161	560,168	494,602			305,402	346,280	541,089	891,769
2015			205,898	7,500	1,218,232			270,672	12,858	1,654,207	619,739
<b>TOTAL</b>			<b>2,781,880</b>	<b>2,541,321</b>	<b>4,834,050</b>			<b>1,535,638</b>	<b>1,793,403</b>	<b>4,386,567</b>	<b>3,500,107</b>
O.D.				1,459	3,424				2,332	4,495	30,142

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			645,169	717,159	1,148,669			319,939	768,164	787,330	663,105
2012		5,803	1,053,536	1,394,371	1,129,677		13,745	1,147,459	847,840	998,482	554,786
2013	76	4,789	477,213	390,899	1,599,305	526	3,274	197,516	302,513	1,020,690	664,775
2014	222	16,654	1,389,402	720,352	601,728	1,271	26,094	701,437	432,703	608,132	865,016
2015	1,325	17,448	1,124,126	672,890	992,467	5,084	41,463	1,144,462	671,119	1,234,780	605,485
<b>TOTAL</b>	<b>1,623</b>	<b>44,694</b>	<b>4,689,446</b>	<b>3,895,671</b>	<b>5,471,846</b>	<b>6,881</b>	<b>84,576</b>	<b>3,510,813</b>	<b>3,022,339</b>	<b>4,649,414</b>	<b>3,353,167</b>
O.D.	1	10	761	2,321	4,155	2	10	440	3,473	5,570	28,722

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,339,257	17,054,789	3,381,889			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,406,126	-4,781,643	10,340			
TOTAL LOSSES	5,933,131	12,273,146	3,392,229			
EXPECTED LOSSES	5,945,580	12,895,302	3,514,498			
CREDIBILITY	.25	.68	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.225	.464	.128	.817		
INDICATED (POST-TEST)	.237	.488	.135	.860		
PRES. ON RATE LEVEL	.203	.440	.120	.763		
DERIVED BY FORMULA	.212	.473	.135	.820		
UNDERLYING PRES. RATE	.225	.488	.133	.846		
PROPOSED	.212	.473	.135	.820		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.780
IND. RATES				.78	MINIMUM PREMIUM	
MAN. RATES	1.09	1.03	.84	+ .78	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	415,106	4,817,690	1.160			415,106			4	22	82	108
2012	446,946	5,489,513	1.228			446,946	1		5	16	95	117
2013	468,596	5,315,848	1.134			468,596			4	16	87	107
2014	502,644	4,779,832	.950			502,644			2	36	71	109
2015	526,236	4,147,075	.788			526,236				12	89	101
<b>TOTAL</b>	<b>2,359,528</b>	<b>24,549,958</b>	<b>1.040</b>			<b>2,359,528</b>	<b>1</b>		<b>15</b>	<b>102</b>	<b>424</b>	<b>542</b>
O.D.		94,788	.004								2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			646,363	616,095	440,155			245,714	524,783	884,123	1,460,457
2012	355,798		761,169	797,111	503,131	3,000		365,186	418,490	862,385	1,423,243
2013			701,028	536,351	621,626			556,896	313,512	886,984	1,699,451
2014			373,559	894,813	417,822			90,520	723,560	813,050	1,466,508
2015				513,811	549,624				353,044	1,013,633	1,716,963
<b>TOTAL</b>	<b>355,798</b>		<b>2,482,119</b>	<b>3,358,181</b>	<b>2,532,358</b>	<b>3,000</b>		<b>1,258,316</b>	<b>2,333,389</b>	<b>4,460,175</b>	<b>7,766,622</b>
O.D.					26,614					3,151	65,023

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			793,088	757,180	610,056			416,239	697,435	1,224,513	1,369,909
2012	372,641	5,175	948,163	978,659	635,661	11,648	7,560	632,470	553,083	1,114,346	1,353,504
2013	192	7,530	943,819	678,464	747,480	4,570	17,242	1,017,129	453,285	1,076,878	1,617,877
2014	128	10,736	922,932	1,023,079	511,399	872	17,803	582,826	813,284	904,530	1,422,513
2015	601	12,466	892,591	706,851	505,181	3,075	25,015	737,101	637,849	780,356	1,677,473
<b>TOTAL</b>	<b>373,562</b>	<b>35,907</b>	<b>4,500,593</b>	<b>4,144,233</b>	<b>3,009,777</b>	<b>20,165</b>	<b>67,620</b>	<b>3,385,765</b>	<b>3,154,936</b>	<b>5,100,623</b>	<b>7,441,276</b>
O.D.	1	55	3,186	2,389	29,752		7	316	292	3,587	62,702

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,387,177	15,445,589	7,503,978			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,614,896	-4,746,720	22,445			
TOTAL LOSSES	5,772,281	10,698,869	7,526,423			
EXPECTED LOSSES	6,465,107	12,812,237	7,574,085			
CREDIBILITY	.23	.63	.95			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.245	.453	.319	1.017		
INDICATED (POST-TEST)	.258	.477	.336	1.071		
PRES. ON RATE LEVEL	.247	.490	.289	1.026		
DERIVED BY FORMULA	.250	.482	.334	1.066		
UNDERLYING PRES. RATE	.274	.543	.321	1.138		
PROPOSED	.250	.482	.334	1.066		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.014
IND. RATES				1.01	MINIMUM PREMIUM	
MAN. RATES	1.20	1.32	1.13	+ 1.01	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	1,818,188	37,029,101	2.036			1,818,188		2	34	120	540	696
2012	1,909,699	38,581,045	2.020			1,909,699			36	129	535	700
2013	1,807,639	30,597,314	1.692			1,807,639			25	133	436	594
2014	1,873,006	29,869,393	1.594			1,873,006			14	159	457	630
2015	1,881,723	22,728,465	1.207			1,881,723			2	56	525	583
<b>TOTAL</b>	<b>9,290,255</b>	<b>158,805,318</b>	<b>1.709</b>			<b>9,290,255</b>		<b>2</b>	<b>111</b>	<b>597</b>	<b>2493</b>	<b>3203</b>
O.D.		1,327,431	.014							14	13	27

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011		402,584	6,208,129	4,576,495	7,452,950		156,080	4,127,408	2,947,970	5,999,311	5,158,174
2012			6,415,275	6,016,646	7,265,600			3,519,743	4,010,148	6,523,990	4,829,643
2013			4,164,029	5,408,296	6,259,057			1,596,727	3,666,596	5,076,100	4,426,509
2014			2,447,760	5,547,571	6,369,693			1,234,898	4,273,916	5,272,835	4,722,720
2015			288,426	2,361,365	7,119,362			71,948	1,407,275	6,887,386	4,592,703
<b>TOTAL</b>		<b>402,584</b>	<b>19,523,619</b>	<b>23,910,373</b>	<b>34,466,662</b>		<b>156,080</b>	<b>10,550,724</b>	<b>16,305,905</b>	<b>29,759,622</b>	<b>23,729,749</b>
O.D.				709,379	30,193					220,457	278,972

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011		713,379	7,393,805	5,624,518	10,329,798		345,561	6,175,649	3,917,848	8,309,040	4,838,367
2012		44,246	7,960,630	7,453,452	9,067,619		71,575	5,972,471	5,264,754	8,451,161	4,592,990
2013	1,154	52,671	6,189,427	6,769,391	7,425,896	13,112	61,866	3,592,612	4,743,568	6,179,751	4,214,037
2014	899	81,689	6,657,837	6,965,228	6,991,673	7,143	146,766	4,448,804	4,921,276	5,872,405	4,581,038
2015	7,406	114,113	7,865,961	5,706,875	6,010,421	18,213	138,828	4,300,878	3,623,607	5,195,843	4,487,071
<b>TOTAL</b>	<b>9,459</b>	<b>1,006,098</b>	<b>36,067,660</b>	<b>32,519,464</b>	<b>39,825,407</b>	<b>38,468</b>	<b>764,596</b>	<b>24,490,414</b>	<b>22,471,053</b>	<b>34,008,200</b>	<b>22,713,503</b>
O.D.	55	4,252	366,345	728,620	86,058	234	3,281	112,722	242,348	96,540	269,290

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	62,863,584	129,977,690	22,982,793			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-21,723,139	-36,791,752	72,056			
TOTAL LOSSES	41,140,445	93,185,938	23,054,849			
EXPECTED LOSSES	53,233,160	98,569,606	25,919,812			
CREDIBILITY	.58	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.443	1.003	.248	1.694		
INDICATED (POST-TEST)	.466	1.055	.261	1.782		
PRES. ON RATE LEVEL	.517	.957	.251	1.725		
DERIVED BY FORMULA	.487	1.055	.261	1.803		
UNDERLYING PRES. RATE	.573	1.061	.279	1.913		
PROPOSED	.481	1.043	.258	1.782		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.696
IND. RATES				1.70	MINIMUM PREMIUM	
MAN. RATES	2.25	2.18	1.90	+ 1.70	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	5,574,610	35,319,787	.633			43	75	600	718	
2012	5,747,085	44,738,789	.778			61	103	549	713	
2013	5,051,094	40,210,236	.796			49	140	517	707	
2014	5,373,272	33,659,645	.626	1		37	135	497	670	
2015	4,322,257	22,666,858	.524	1		6	39	434	479	
<b>TOTAL</b>	<b>26,068,318</b>	<b>176,595,315</b>	<b>.677</b>	<b>2</b>		<b>196</b>	<b>492</b>	<b>2597</b>	<b>3287</b>	
O.D.		504,075	.001				4	15	19	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			8,419,361	3,078,349	5,396,337			5,330,586	2,177,245	6,164,274	4,753,635
2012			12,821,759	3,541,793	6,389,406			6,753,602	3,108,527	6,523,818	5,599,884
2013	381,659		9,817,735	5,189,478	5,099,823	66,584		3,723,466	5,035,313	5,183,680	5,712,498
2014	3,000		7,584,799	3,922,004	4,416,246			2,690,847	3,802,021	5,736,740	5,503,988
2015			1,095,800	1,929,319	5,583,097			222,027	1,115,283	7,143,827	5,577,505
<b>TOTAL</b>	<b>384,659</b>		<b>39,739,454</b>	<b>17,660,943</b>	<b>26,884,909</b>	<b>66,584</b>		<b>18,720,528</b>	<b>15,238,389</b>	<b>30,752,339</b>	<b>27,147,510</b>
O.D.				123,137	92,788				26,183	25,079	236,888

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			10,015,599	3,783,292	7,479,333			8,226,222	2,893,555	8,537,521	4,458,910
2012		83,287	15,058,080	4,488,733	8,054,226		120,591	10,105,672	4,150,885	8,470,587	5,325,490
2013	524,268	95,919	12,533,917	6,579,647	6,297,429	179,980	125,457	7,293,277	6,454,688	6,427,263	5,438,298
2014	5,009	134,706	11,171,986	5,267,125	5,250,453	11,805	242,952	6,661,326	4,665,402	6,421,455	5,338,868
2015	6,451	106,010	7,039,855	4,638,101	4,812,323	18,768	143,028	4,398,277	3,529,776	5,363,964	5,449,222
<b>TOTAL</b>	<b>535,728</b>	<b>419,922</b>	<b>55,819,437</b>	<b>24,756,898</b>	<b>31,893,764</b>	<b>210,553</b>	<b>632,028</b>	<b>36,684,774</b>	<b>21,694,306</b>	<b>35,220,790</b>	<b>26,010,788</b>
O.D.	13	602	44,845	159,852	93,984	16	221	9,238	32,733	25,943	225,138

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	94,357,377	113,876,270	26,235,926			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-28,252,902	-33,393,400	67,795			
TOTAL LOSSES	66,104,475	80,484,870	26,303,721			
EXPECTED LOSSES	68,298,993	88,371,598	27,111,050			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.254	.309	.101	.664		
INDICATED (POST-TEST)	.267	.325	.106	.698		
PRES. ON RATE LEVEL	.236	.306	.094	.636		
DERIVED BY FORMULA	.267	.325	.106	.698		
UNDERLYING PRES. RATE	.262	.339	.104	.705		
PROPOSED	.267	.325	.106	.698		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.664
IND. RATES				.66	MINIMUM PREMIUM	
MAN. RATES	.81	.82	.70	+ .66	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	1,573,592	229,127	.014				2	3	5
2012	1,607,719	618,521	.038				3	5	8
2013	1,671,560	396,245	.023				3	7	10
2014	1,774,910	1,546,261	.087			3	5	7	15
2015	1,923,834	355,243	.018					7	7
<b>TOTAL</b>	<b>8,551,615</b>	<b>3,145,397</b>	<b>.037</b>			<b>3</b>	<b>13</b>	<b>29</b>	<b>45</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				9,163	21,825				62,063	26,940	109,136
2012				96,305	11,258				241,274	57,610	212,074
2013				65,559	18,440				56,578	128,382	127,286
2014			583,220	115,472	79,549			264,119	94,022	224,737	185,142
2015					31,315					145,535	178,393
<b>TOTAL</b>			<b>583,220</b>	<b>286,499</b>	<b>162,387</b>			<b>264,119</b>	<b>453,937</b>	<b>583,204</b>	<b>812,031</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				11,261	30,250				82,482	37,312	102,370
2012		18	5,419	116,692	14,729		219	15,211	307,571	77,410	201,682
2013		147	12,608	77,208	22,921		323	18,788	75,206	153,618	121,176
2014	126	8,489	712,191	168,561	127,679	927	19,170	478,423	143,849	257,847	179,588
2015	28	349	23,853	16,538	24,947	280	1,706	64,167	54,728	106,251	174,290
<b>TOTAL</b>	<b>154</b>	<b>9,003</b>	<b>754,071</b>	<b>390,260</b>	<b>220,526</b>	<b>1,207</b>	<b>21,418</b>	<b>576,589</b>	<b>663,836</b>	<b>632,438</b>	<b>779,106</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,362,442	1,907,060	779,106			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-173,085	-601,847	1,521			
TOTAL LOSSES	1,189,357	1,305,213	780,627			
EXPECTED LOSSES	427,582	1,624,806	513,098			
CREDIBILITY	.55	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.014	.015	.009	.038		
INDICATED (POST-TEST)	.015	.016	.009	.040		
PRES. ON RATE LEVEL	.005	.017	.005	.027		
DERIVED BY FORMULA	.011	.016	.009	.036		
UNDERLYING PRES. RATE	.005	.019	.006	.030		
PROPOSED	.011	.016	.009	.036		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.034
IND. RATES				.03	MINIMUM PREMIUM	
MAN. RATES	.03	.03	.03	+ .03	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	887,068	2,903,555	.327		1	2	12	26	41	
2012	903,589	2,529,770	.279	1	2	11	26	40		
2013	915,433	2,005,788	.219		1	9	31	41		
2014	939,107	4,116,238	.438		3	9	43	55		
2015	952,655	1,565,962	.164			3	35	38		
<b>TOTAL</b>	<b>4,597,852</b>	<b>13,121,313</b>	<b>.285</b>	<b>1</b>	<b>1</b>	<b>8</b>	<b>44</b>	<b>161</b>	<b>215</b>	
O.D.		1,436								

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011		188,141	315,871	662,973	119,500		50,859	96,476	639,921	265,819	563,995
2012			362,073	400,708	238,571	67,977		357,759	278,827	455,990	367,865
2013			178,815	306,197	174,368			105,328	290,125	362,713	588,242
2014			428,283	438,223	347,665			325,864	363,045	1,539,052	674,106
2015				138,801	205,138				94,146	490,781	637,096
<b>TOTAL</b>		<b>188,141</b>	<b>1,285,042</b>	<b>1,946,902</b>	<b>1,085,242</b>	<b>67,977</b>	<b>50,859</b>	<b>885,427</b>	<b>1,666,064</b>	<b>3,114,355</b>	<b>2,831,304</b>
O.D.											1,436

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011		333,386	387,574	814,795	165,628		112,602	163,430	850,455	368,159	529,027
2012		2,465	452,169	491,566	301,635	263,904	7,253	606,394	367,528	592,022	349,840
2013	49	2,257	270,755	370,540	213,669	865	4,289	247,726	371,931	442,329	560,006
2014	113	9,024	754,421	539,304	411,349	1,518	31,603	892,451	585,667	1,650,777	653,883
2015	212	3,997	284,280	220,864	181,608	1,236	9,265	293,774	253,002	369,051	622,443
<b>TOTAL</b>	<b>374</b>	<b>351,129</b>	<b>2,149,199</b>	<b>2,437,069</b>	<b>1,273,889</b>	<b>267,523</b>	<b>165,012</b>	<b>2,203,775</b>	<b>2,428,583</b>	<b>3,422,338</b>	<b>2,715,199</b>
O.D.											1,387

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	5,137,012	9,561,679	2,716,586		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-1,705,504	-2,623,006	7,530		
TOTAL LOSSES	3,431,508	6,938,673	2,724,116		
EXPECTED LOSSES	4,184,045	7,034,713	2,666,754		
CREDIBILITY	.36	.99	1.00		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	.075	.151	.059	.285	
INDICATED (POST-TEST)	.079	.159	.062	.300	
PRES. ON RATE LEVEL	.082	.138	.052	.272	
DERIVED BY FORMULA	.081	.159	.062	.302	
UNDERLYING PRES. RATE	.091	.153	.058	.302	
PROPOSED	.080	.158	.062	.300	
<b>IND. RATES</b>					
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE
IND. RATES				.29	MINIMUM PREMIUM
MAN. RATES	.38	.37	.30	+ .29	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	95,333	1,623,208	1.702				2	28	30
2012	102,364	1,699,156	1.659			2	5	30	37
2013	107,360	1,622,469	1.511	1		1	6	50	58
2014	107,329	819,023	.763				6	41	47
2015	112,330	897,476	.798				1	31	32
<b>TOTAL</b>	<b>524,716</b>	<b>6,661,332</b>	<b>1.270</b>	<b>1</b>		<b>3</b>	<b>20</b>	<b>180</b>	<b>204</b>
O.D.		748							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				24,992	627,151				22,993	654,960	293,112
2012			319,521	88,756	188,048			189,726	201,548	435,349	276,208
2013	3,000		173,419	124,933	163,961	163,370		147,361	92,950	371,585	381,890
2014				110,710	112,748				73,473	266,516	255,576
2015				5,015	165,664				7,216	445,661	273,920
<b>TOTAL</b>	<b>3,000</b>		<b>492,940</b>	<b>354,406</b>	<b>1,257,572</b>	<b>163,370</b>		<b>337,087</b>	<b>398,180</b>	<b>2,174,071</b>	<b>1,480,706</b>
O.D.											748

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				30,715	869,232				30,557	907,120	274,939
2012		2,130	384,298	113,018	236,101		3,921	327,465	266,938	562,458	262,674
2013	4,148	1,853	232,976	159,488	196,271	367,627	4,716	279,881	140,398	446,873	363,559
2014	6	946	77,634	133,778	121,838	91	1,909	73,248	106,687	282,990	247,909
2015	155	1,920	130,803	91,538	132,639	876	5,501	202,423	172,827	326,186	267,620
<b>TOTAL</b>	<b>4,309</b>	<b>6,849</b>	<b>825,711</b>	<b>528,537</b>	<b>1,556,081</b>	<b>368,794</b>	<b>16,047</b>	<b>883,017</b>	<b>717,407</b>	<b>2,525,627</b>	<b>1,416,701</b>
O.D.											708

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,104,727	5,327,652	1,417,409			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-779,881	-1,651,297	3,902			
TOTAL LOSSES	1,324,846	3,676,355	1,421,311			
EXPECTED LOSSES	1,920,461	4,439,097	1,353,767			
CREDIBILITY	.09	.23	.35			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.252	.701	.271	1.224		
INDICATED (POST-TEST)	.265	.737	.285	1.287		
PRES. ON RATE LEVEL	.330	.763	.233	1.326		
DERIVED BY FORMULA	.324	.757	.251	1.332		
UNDERLYING PRES. RATE	.366	.846	.258	1.470		
PROPOSED	.322	.754	.250	1.326		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.262
IND. RATES				1.26	MINIMUM PREMIUM	
MAN. RATES	1.65	1.70	1.46	+ 1.26	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	12,716,294	58,356,941	.458		1	41	71	1157	1270	
2012	12,706,493	50,916,618	.400	1	43	346	831	1221		
2013	12,856,187	55,662,221	.432	2	45	321	897	1266		
2014	13,181,674	48,903,692	.370	1	37	273	897	1211		
2015	13,424,906	40,805,506	.303	1	15	213	858	1086		
<b>TOTAL</b>	<b>64,885,554</b>	<b>254,644,978</b>	<b>.392</b>	<b>4</b>	<b>5</b>	<b>181</b>	<b>1224</b>	<b>4640</b>	<b>6054</b>	
O.D.		1,337,104	.002				6	39	45	

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011		208,411	7,984,278	2,811,647	12,445,942		3,135,756	4,730,332	3,074,937	15,728,344	8,237,294
2012	52,907		7,388,182	7,434,424	6,368,630	8,967		3,280,932	8,998,175	9,399,428	7,984,973
2013	619,265	7,939	8,331,686	8,272,606	7,411,549	188,900	613,145	2,882,437	8,602,882	10,332,505	8,399,307
2014	178,745	102,926	6,085,397	6,586,625	6,826,433	21,394	138,401	3,155,962	7,254,565	9,760,853	8,792,391
2015			2,581,986	5,257,004	7,794,179			1,438,488	4,790,403	11,028,764	7,914,682
<b>TOTAL</b>	<b>850,917</b>	<b>319,276</b>	<b>32,371,529</b>	<b>30,362,306</b>	<b>40,846,733</b>	<b>219,261</b>	<b>3,887,302</b>	<b>15,488,151</b>	<b>32,720,962</b>	<b>56,249,894</b>	<b>41,328,647</b>
O.D.				86,863	322,904				90,769	610,145	226,423

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011		41,503	9,098,398	3,445,431	17,250,082		780,231	6,299,119	3,771,619	21,783,769	7,726,582
2012	55,412	50,790	9,217,879	9,159,679	7,991,986	34,814	72,860	6,018,130	11,654,761	12,205,090	7,593,709
2013	848,504	100,336	11,381,786	10,263,304	8,962,151	446,718	855,605	6,832,488	10,986,440	12,608,159	7,996,140
2014	192,536	255,943	11,183,464	8,338,827	7,767,162	30,801	593,047	9,157,603	8,546,764	10,874,853	8,528,619
2015	10,016	197,258	13,107,159	8,668,048	7,155,515	45,477	410,431	10,727,223	7,819,638	8,721,175	7,732,644
<b>TOTAL</b>	<b>1,106,468</b>	<b>645,830</b>	<b>53,988,686</b>	<b>39,875,289</b>	<b>49,126,896</b>	<b>557,810</b>	<b>2,712,174</b>	<b>39,034,563</b>	<b>42,779,222</b>	<b>66,193,046</b>	<b>39,577,694</b>
O.D.	114	2,193	154,085	176,048	328,199	826	6,244	227,163	253,847	551,896	218,597

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	98,436,156	199,284,443	39,796,291			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-30,170,994	-58,563,313	122,516			
TOTAL LOSSES	68,265,162	140,721,130	39,918,807			
EXPECTED LOSSES	73,969,531	157,023,041	43,473,321			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.105	.217	.062	.384		
INDICATED (POST-TEST)	.110	.228	.065	.403		
PRES. ON RATE LEVEL	.103	.218	.060	.381		
DERIVED BY FORMULA	.110	.228	.065	.403		
UNDERLYING PRES. RATE	.114	.242	.067	.423		
PROPOSED	.110	.228	.065	.403		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.383
IND. RATES				.38	MINIMUM PREMIUM	
MAN. RATES	.49	.49	.42	+ .38	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	77,215	2,325,979	3.012			4	4	42	50
2012	83,817	2,719,995	3.245			3	14	30	47
2013	82,149	1,790,535	2.179			4	12	22	38
2014	78,277	2,098,784	2.681			2	9	20	31
2015	80,017	913,167	1.141				1	33	34
<b>TOTAL</b>	<b>401,475</b>	<b>9,848,460</b>	<b>2.453</b>			<b>13</b>	<b>40</b>	<b>147</b>	<b>200</b>
O.D.		76,489	.019				1	1	2

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			802,382	171,434	434,389			331,846	95,496	358,089	132,343
2012			445,378	448,634	692,436			238,928	313,291	460,094	121,234
2013			736,223	273,340	138,518			224,277	160,624	134,783	122,770
2014			513,242	566,041	132,819			150,224	434,351	148,712	153,395
2015				27,314	296,334				95,283	413,474	80,762
<b>TOTAL</b>			<b>2,497,225</b>	<b>1,486,763</b>	<b>1,694,496</b>			<b>945,275</b>	<b>1,099,045</b>	<b>1,515,152</b>	<b>610,504</b>
O.D.				2,021	11,124				1,561	58,806	2,977

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			984,522	210,692	602,063			562,147	126,915	495,951	124,138
2012		3,153	562,133	558,248	860,887		4,976	414,723	409,940	596,407	115,294
2013	204	6,615	900,688	343,858	191,324	1,643	6,877	401,555	209,383	172,444	116,877
2014	137	9,942	857,242	642,376	209,196	763	15,569	444,152	450,673	195,428	148,793
2015	281	3,661	250,892	178,605	239,660	1,097	8,384	260,599	224,751	312,749	78,904
<b>TOTAL</b>	<b>622</b>	<b>23,371</b>	<b>3,555,477</b>	<b>1,933,779</b>	<b>2,103,130</b>	<b>3,703</b>	<b>35,806</b>	<b>2,083,176</b>	<b>1,421,662</b>	<b>1,772,979</b>	<b>584,006</b>
O.D.		45	2,924	4,165	11,297	10	241	9,268	9,812	61,350	2,867

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,714,643	7,318,174	586,873			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,862,876	-1,660,727	1,591			
TOTAL LOSSES	3,851,767	5,657,447	588,464			
EXPECTED LOSSES	4,560,766	4,440,314	578,124			
CREDIBILITY	.07	.19	.29			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.959	1.409	.147	2.515		
INDICATED (POST-TEST)	1.009	1.482	.155	2.646		
PRES. ON RATE LEVEL	1.025	.997	.130	2.152		
DERIVED BY FORMULA	1.024	1.089	.137	2.250		
UNDERLYING PRES. RATE	1.136	1.106	.144	2.386		
PROPOSED	1.024	1.089	.137	2.250		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.141
IND. RATES				2.14	MINIMUM PREMIUM	
MAN. RATES	2.47	2.67	2.37	+ 2.14	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	224,693	1,839,764	.818			3	8	27	38
2012	225,151	1,251,026	.555				4	25	29
2013	241,452	1,955,018	.809			3	5	25	33
2014	261,648	1,859,084	.710			1	6	23	30
2015	287,307	3,463,088	1.205			1	4	26	31
<b>TOTAL</b>	<b>1,240,251</b>	<b>10,367,980</b>	<b>.836</b>			<b>8</b>	<b>27</b>	<b>126</b>	<b>161</b>
O.D.		1,221							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			547,460	144,370	255,385			144,939	102,457	249,771	395,382
2012				129,235	322,138				51,248	326,011	422,394
2013			541,104	305,013	134,617			176,930	71,305	213,822	512,227
2014			242,662	219,148	376,476			68,550	106,972	342,189	503,087
2015			189,732	293,024	443,924			18,014	79,036	1,863,743	575,615
<b>TOTAL</b>			<b>1,520,958</b>	<b>1,090,790</b>	<b>1,532,540</b>			<b>408,433</b>	<b>411,018</b>	<b>2,995,536</b>	<b>2,408,705</b>
O.D.											1,221

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			671,734	177,431	353,962			245,526	136,166	345,935	370,868
2012		126	13,670	162,081	397,042		84	7,575	71,572	418,009	401,697
2013	149	5,114	682,281	375,556	181,026	1,454	5,322	313,528	106,164	260,852	487,640
2014	67	5,648	455,553	304,612	412,282	343	7,080	204,112	155,111	368,651	487,994
2015	519	10,986	713,939	445,985	339,280	2,785	19,229	649,783	535,901	934,491	562,376
<b>TOTAL</b>	<b>735</b>	<b>21,874</b>	<b>2,537,177</b>	<b>1,465,665</b>	<b>1,683,592</b>	<b>4,582</b>	<b>31,715</b>	<b>1,420,524</b>	<b>1,004,914</b>	<b>2,327,938</b>	<b>2,310,575</b>
O.D.											1,191

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,016,607	6,482,109	2,311,766			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,432,571	-1,274,100	6,786			
TOTAL LOSSES	2,584,036	5,208,009	2,318,552			
EXPECTED LOSSES	3,547,118	3,447,898	2,244,854			
CREDIBILITY	.15	.41	.62			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.208	.420	.187	.815		
INDICATED (POST-TEST)	.219	.442	.197	.858		
PRES. ON RATE LEVEL	.258	.251	.163	.672		
DERIVED BY FORMULA	.252	.329	.184	.765		
UNDERLYING PRES. RATE	.286	.278	.181	.745		
PROPOSED	.252	.329	.184	.765		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.728
IND. RATES				.73	MINIMUM PREMIUM	
MAN. RATES	.92	.89	.74	+ .73	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	99,745	876,156	.878			99,745			1	3	21	25
2012	106,222	1,016,448	.956			106,222	1		1	2	27	31
2013	117,221	1,226,696	1.046			117,221				6	33	39
2014	122,205	660,985	.540			122,205				3	25	28
2015	139,711	980,952	.702			139,711				5	19	24
<b>TOTAL</b>	<b>585,104</b>	<b>4,761,237</b>	<b>.814</b>			<b>585,104</b>	<b>1</b>		<b>2</b>	<b>19</b>	<b>125</b>	<b>147</b>
O.D.		792										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			234,855	105,711	59,150			64,414	70,630	94,083	247,313
2012	233,083		178,085	14,927	112,248	5,500		26,770	20,292	280,819	144,724
2013				247,975	140,935				245,025	363,554	229,207
2014				60,962	121,814				42,198	245,812	190,199
2015				96,381	234,089				135,013	369,606	145,863
<b>TOTAL</b>	<b>233,083</b>		<b>412,940</b>	<b>525,956</b>	<b>668,236</b>	<b>5,500</b>		<b>91,184</b>	<b>513,158</b>	<b>1,353,874</b>	<b>957,306</b>
O.D.											792

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			288,167	129,919	81,984			109,117	93,867	130,306	231,980
2012	244,117	1,184	212,485	21,344	140,413	21,354	571	48,760	31,685	360,015	137,633
2013		659	53,410	296,502	167,673		1,216	68,912	313,636	438,173	218,205
2014	6	738	56,603	83,463	127,427	71	1,470	56,224	73,831	259,197	184,493
2015	237	3,801	267,199	201,749	199,112	1,139	9,363	273,928	237,158	285,269	142,508
<b>TOTAL</b>	<b>244,360</b>	<b>6,382</b>	<b>877,864</b>	<b>732,977</b>	<b>716,609</b>	<b>22,564</b>	<b>12,620</b>	<b>556,941</b>	<b>750,177</b>	<b>1,472,960</b>	<b>914,819</b>
O.D.											743

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,720,731	3,672,723	915,562			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-767,418	-744,180	3,334			
TOTAL LOSSES	953,313	2,928,543	918,896			
EXPECTED LOSSES	1,907,439	2,018,608	1,082,442			
CREDIBILITY	.09	.25	.38			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.163	.501	.157	.821		
INDICATED (POST-TEST)	.171	.527	.165	.863		
PRES. ON RATE LEVEL	.294	.311	.167	.772		
DERIVED BY FORMULA	.283	.365	.166	.814		
UNDERLYING PRES. RATE	.326	.345	.185	.856		
PROPOSED	.283	.365	.166	.814		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.774
IND. RATES				.77	MINIMUM PREMIUM	
MAN. RATES	.94	.98	.85	+ .77	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	234,057	3,655,176	1.561			234,057	1		2	20	94	117
2012	250,212	5,157,622	2.061			250,212			2	33	81	116
2013	257,577	2,777,973	1.078			257,577				20	68	88
2014	271,048	5,207,296	1.921			271,048	1		1	40	69	111
2015	278,505	3,484,922	1.251			278,505	1			7	74	82
<b>TOTAL</b>	<b>1,291,399</b>	<b>20,282,989</b>	<b>1.571</b>			<b>1,291,399</b>	<b>3</b>		<b>5</b>	<b>120</b>	<b>386</b>	<b>514</b>
O.D.		78,213	.006							2		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	176,211		304,878	358,308	380,439			87,783	438,810	982,968	925,779
2012			431,250	422,997	513,193			200,112	1,793,551	866,591	929,928
2013				147,072	405,831				206,633	995,450	1,022,987
2014	533,329		140,638	776,047	358,618	10,911		411,140	1,179,090	877,117	920,406
2015	198,477			185,399	302,520	5,000			450,228	1,307,596	1,035,702
<b>TOTAL</b>	<b>908,017</b>		<b>876,766</b>	<b>1,889,823</b>	<b>1,960,601</b>	<b>15,911</b>		<b>699,035</b>	<b>4,068,312</b>	<b>5,029,722</b>	<b>4,834,802</b>
O.D.				61,028					122		17,063

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	202,290		374,086	440,363	527,288			148,705	583,178	1,361,415	868,381
2012		3,000	539,408	501,519	640,042		5,169	417,661	1,706,170	1,131,661	884,362
2013		865	57,561	196,127	466,040		1,642	102,782	307,721	1,182,532	973,884
2014	569,690	6,856	593,888	875,358	427,186	10,025	43,604	1,264,915	1,286,705	1,023,405	892,794
2015	219,596	5,651	401,423	310,066	265,296	11,932	32,120	946,594	819,048	1,006,080	1,011,881
<b>TOTAL</b>	<b>991,576</b>	<b>16,372</b>	<b>1,966,366</b>	<b>2,323,433</b>	<b>2,325,852</b>	<b>21,957</b>	<b>82,535</b>	<b>2,880,657</b>	<b>4,702,822</b>	<b>5,705,093</b>	<b>4,631,302</b>
O.D.	3	244	23,840	65,418	3,697			7	156	1	16,320

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,983,557	15,126,472	4,647,622			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,284,424	-4,150,208	14,273			
TOTAL LOSSES	3,699,133	10,976,264	4,661,895			
EXPECTED LOSSES	5,630,500	11,170,601	4,920,230			
CREDIBILITY	.16	.42	.64			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.286	.850	.361	1.497		
INDICATED (POST-TEST)	.301	.894	.380	1.575		
PRES. ON RATE LEVEL	.393	.780	.344	1.517		
DERIVED BY FORMULA	.378	.828	.367	1.573		
UNDERLYING PRES. RATE	.436	.865	.381	1.682		
PROPOSED	.378	.828	.367	1.573		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.497
IND. RATES				1.50	MINIMUM PREMIUM	
MAN. RATES	2.12	2.03	1.67	+ 1.50	PRESENT	

+PROPOSED



ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	25,368	2,886,378	11.378			4	16	25	45
2012	23,254	2,629,120	11.306			1	16	29	46
2013	26,485	2,831,568	10.691			1	10	24	35
2014	26,369	3,301,015	12.518			2	8	20	30
2015	28,289	2,261,685	7.994				2	20	22
<b>TOTAL</b>	<b>129,765</b>	<b>13,909,766</b>	<b>10.719</b>			<b>8</b>	<b>52</b>	<b>118</b>	<b>178</b>
O.D.		14,251	.010						

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			773,223	593,215	236,424			15,004	99,701	95,045	1,073,766
2012			260,000	704,978	261,230			4,550	199,751	179,224	1,019,387
2013			159,440	451,800	304,816			50,000	139,058	151,208	1,575,246
2014			457,639	452,336	114,343			114,098	545,537	156,665	1,460,397
2015				85,513	108,975				195,000	228,948	1,643,249
<b>TOTAL</b>			<b>1,650,302</b>	<b>2,287,842</b>	<b>1,025,788</b>			<b>183,652</b>	<b>1,179,047</b>	<b>811,090</b>	<b>6,772,045</b>
O.D.											14,251

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			948,745	729,061	327,682			25,416	132,502	131,638	1,007,193
2012		1,869	349,032	859,274	330,964		285	21,837	257,306	232,472	969,437
2013	44	2,574	283,752	547,159	365,713	410	2,022	116,476	176,819	185,270	1,499,634
2014	119	8,588	739,071	517,553	178,645	714	14,618	439,611	555,434	209,285	1,416,585
2015	117	2,269	161,875	126,882	98,017	1,064	9,945	261,222	227,874	189,435	1,605,454
<b>TOTAL</b>	<b>280</b>	<b>15,300</b>	<b>2,482,475</b>	<b>2,779,929</b>	<b>1,301,021</b>	<b>2,188</b>	<b>26,870</b>	<b>864,562</b>	<b>1,349,935</b>	<b>948,100</b>	<b>6,498,303</b>
O.D.											13,367

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,391,675	6,378,985	6,511,670			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-321,136	-613,092	7,501			
TOTAL LOSSES	3,070,539	5,765,893	6,519,171			
EXPECTED LOSSES	788,971	1,648,016	2,579,729			
CREDIBILITY	.03	.09	.14			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.366	4.443	5.024	11.833		
INDICATED (POST-TEST)	2.489	4.674	5.285	12.448		
PRES. ON RATE LEVEL	.548	1.145	1.793	3.486		
DERIVED BY FORMULA	.606	1.463	2.282	4.351		
UNDERLYING PRES. RATE	.608	1.270	1.988	3.866		
PROPOSED	.606	1.463	2.282	4.351		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.141
IND. RATES				4.14	MINIMUM PREMIUM	
MAN. RATES	2.79	3.52	3.84	+ 4.14	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	1,261,274	43,923,191	3.482			47	173	494	714
2012	1,252,352	33,823,360	2.700			33	170	440	643
2013	1,307,958	38,552,814	2.947			41	210	465	717
2014	1,368,479	29,420,346	2.149			16	192	395	604
2015	1,455,225	35,868,549	2.464			15	110	471	598
<b>TOTAL</b>	<b>6,645,288</b>	<b>181,588,260</b>	<b>2.733</b>			<b>152</b>	<b>855</b>	<b>2265</b>	<b>3276</b>
O.D.		482,180	.007				5	11	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			9,172,574	7,299,366	5,644,685			8,761,480	5,054,978	5,554,222	2,435,886
2012			5,887,027	6,009,107	5,116,950			4,659,527	3,933,107	5,661,148	2,556,494
2013		108,080	7,424,280	7,219,740	5,926,266		61,028	3,422,770	5,078,979	6,562,378	2,749,293
2014	3,000		3,153,827	6,409,336	4,483,366			1,291,609	6,182,439	5,204,474	2,692,295
2015	142,025	325,596	2,630,338	4,790,870	6,209,841		4,181,099	2,947,714	3,471,733	8,474,643	2,694,690
<b>TOTAL</b>	<b>145,025</b>	<b>433,676</b>	<b>28,268,046</b>	<b>31,728,419</b>	<b>27,381,108</b>		<b>4,242,127</b>	<b>21,083,100</b>	<b>23,721,236</b>	<b>31,456,865</b>	<b>13,128,658</b>
O.D.				126,414	189,912				60,566	50,914	54,374

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			10,158,988	8,970,925	7,823,539			8,743,303	6,718,069	7,692,591	2,284,861
2012		39,076	7,100,091	7,399,714	6,334,855		85,624	7,150,787	5,156,893	7,239,701	2,431,226
2013	2,042	204,912	10,144,281	8,928,639	7,212,568	27,609	196,872	6,818,387	6,594,171	8,044,962	2,617,327
2014	4,252	87,419	7,346,890	7,560,141	5,190,964	8,336	170,572	5,253,382	6,427,821	5,917,452	2,611,526
2015	166,406	209,025	11,285,995	7,421,082	5,795,777	69,763	1,071,315	9,389,358	5,884,758	6,559,920	2,632,712
<b>TOTAL</b>	<b>172,700</b>	<b>540,432</b>	<b>46,036,245</b>	<b>40,280,501</b>	<b>32,357,703</b>	<b>105,708</b>	<b>1,524,383</b>	<b>37,355,217</b>	<b>30,781,712</b>	<b>35,454,626</b>	<b>12,577,652</b>
O.D.	139	1,734	123,071	229,253	171,988	58	444	17,647	85,210	53,892	51,991

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	85,877,778	139,414,885	12,629,643			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-25,443,798	-38,866,015	38,956			
TOTAL LOSSES	60,433,980	100,548,870	12,668,599			
EXPECTED LOSSES	62,665,066	104,663,287	13,357,030			
CREDIBILITY	.46	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.909	1.513	.191	2.613		
INDICATED (POST-TEST)	.956	1.592	.201	2.749		
PRES. ON RATE LEVEL	.851	1.420	.181	2.452		
DERIVED BY FORMULA	.899	1.592	.201	2.692		
UNDERLYING PRES. RATE	.943	1.575	.201	2.719		
PROPOSED	.899	1.592	.201	2.692		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.562
IND. RATES				2.56	MINIMUM PREMIUM	
MAN. RATES	3.07	3.18	2.70	+ 2.56	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	5,472	52,245	.954						3	3
2012	15,695	372,990	2.376					3	7	10
2013	57,400	461,654	.804			1		1	10	12
2014	363,939	1,486,353	.408					24	27	51
2015	447,588	1,998,302	.446			1		16	26	43
<b>TOTAL</b>	<b>890,094</b>	<b>4,371,544</b>	<b>.491</b>			<b>2</b>		<b>44</b>	<b>73</b>	<b>119</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					7,119					26,244	18,882
2012				216,827	54,824				30,990	42,170	28,179
2013			141,990	12,913	137,516			50,228	12,006	85,233	21,768
2014				724,319	184,285				331,753	177,357	68,639
2015			150,508	642,651	303,331			153,205	383,621	318,061	46,925
<b>TOTAL</b>			<b>292,498</b>	<b>1,596,710</b>	<b>687,075</b>			<b>203,433</b>	<b>758,370</b>	<b>649,065</b>	<b>184,393</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					9,867					36,349	17,711
2012		49	12,817	263,250	69,380		30	2,437	40,195	54,444	26,798
2013	38	1,364	175,852	27,115	161,771	412	1,500	89,068	21,902	102,697	20,723
2014	43	4,198	379,516	784,640	238,232	231	4,679	174,145	342,817	208,365	66,580
2015	494	14,013	962,278	698,585	341,216	2,908	30,214	684,537	421,033	290,546	45,846
<b>TOTAL</b>	<b>575</b>	<b>19,624</b>	<b>1,530,463</b>	<b>1,773,590</b>	<b>820,466</b>	<b>3,551</b>	<b>36,423</b>	<b>950,187</b>	<b>825,947</b>	<b>692,401</b>	<b>177,658</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,540,823	4,112,404	177,658			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,505,232	-2,000,077	4,137			
TOTAL LOSSES	1,035,591	2,112,327	181,795			
EXPECTED LOSSES	4,227,946	6,123,846	765,482			
CREDIBILITY	.12	.33	.50			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.116	.237	.020	.373		
INDICATED (POST-TEST)	.122	.249	.021	.392		
PRES. ON RATE LEVEL	.428	.620	.078	1.126		
DERIVED BY FORMULA	.391	.498	.050	.939		
UNDERLYING PRES. RATE	.475	.688	.086	1.249		
PROPOSED	.391	.498	.050	.939		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.893
IND. RATES				.89	MINIMUM PREMIUM	
MAN. RATES	1.80	1.54	1.24	+ .89	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
								DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	582,550	16,620,853	2.853				582,550	1	1	10	77	263	352
2012	619,773	16,067,864	2.592				619,773			9	97	230	336
2013	615,104	12,923,510	2.101				615,104			5	84	192	281
2014	648,642	11,354,954	1.750				648,642			7	76	180	263
2015	683,215	9,413,947	1.377				683,215			2	57	196	255
<b>TOTAL</b>	<b>3,149,284</b>	<b>66,381,128</b>	<b>2.108</b>				<b>3,149,284</b>	<b>1</b>	<b>1</b>	<b>33</b>	<b>391</b>	<b>1061</b>	<b>1487</b>
O.D.		492,777	.015								5	9	14

REPORTED LOSSES												
ANNUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011	100,907	410,751	1,574,689	3,152,747	2,243,468		1,923,107	1,233,956	2,286,890	2,411,275	1,283,063	
2012			1,841,061	3,015,057	2,637,131			860,046	3,619,568	2,517,661	1,577,340	
2013			1,089,140	3,167,424	2,257,436			753,792	2,042,359	2,437,007	1,176,352	
2014			1,112,230	1,878,758	2,474,521			562,562	1,656,102	2,208,523	1,462,258	
2015			294,691	1,565,384	2,049,075			555,037	1,314,218	2,496,276	1,139,266	
<b>TOTAL</b>	<b>100,907</b>	<b>410,751</b>	<b>5,911,811</b>	<b>12,779,370</b>	<b>11,661,631</b>		<b>1,923,107</b>	<b>3,965,393</b>	<b>10,919,137</b>	<b>12,070,742</b>	<b>6,638,279</b>	
O.D.				220,641	24,995				76,945	112,235	57,961	

TRANSLATED LOSSES												
ANNUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011	115,841	119,965	1,921,701	3,874,723	3,109,450		701,769	2,049,301	3,039,278	3,339,614	1,203,513	
2012		12,378	2,235,445	3,656,465	3,290,717		15,970	1,301,879	4,235,639	3,279,973	1,500,050	
2013	281	17,409	1,889,975	3,841,239	2,697,675	5,610	28,469	1,642,221	2,608,257	2,974,581	1,119,887	
2014	377	32,886	2,668,265	2,429,568	2,709,099	3,188	65,194	1,928,558	1,939,612	2,455,391	1,418,390	
2015	2,412	47,539	3,275,704	2,385,106	1,867,574	12,854	122,414	3,010,358	1,975,787	2,025,192	1,113,063	
<b>TOTAL</b>	<b>118,911</b>	<b>230,177</b>	<b>11,991,090</b>	<b>16,187,101</b>	<b>13,674,515</b>	<b>21,652</b>	<b>933,816</b>	<b>9,932,317</b>	<b>13,798,573</b>	<b>14,074,751</b>	<b>6,354,903</b>	
O.D.	32	1,853	141,200	223,471	41,057	251	1,956	66,800	127,043	88,367	55,967	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	23,440,055	58,214,678	6,410,870			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,265,865	-16,383,389	20,828			
TOTAL LOSSES	15,174,190	41,831,489	6,431,698			
EXPECTED LOSSES	20,375,868	44,121,469	7,180,367			
CREDIBILITY	.28	.77	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.482	1.328	.204	2.014		
INDICATED (POST-TEST)	.507	1.397	.215	2.119		
PRES. ON RATE LEVEL	.583	1.263	.206	2.052		
DERIVED BY FORMULA	.562	1.366	.215	2.143		
UNDERLYING PRES. RATE	.647	1.401	.228	2.276		
PROPOSED	.556	1.351	.212	2.119		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.016
IND. RATES				2.02	MINIMUM PREMIUM	
MAN. RATES	2.61	2.64	2.26	+ 2.02	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	765,578	11,944,347	1.560			765,578			6	51	216	273
2012	766,970	10,955,028	1.428			766,970			10	47	207	264
2013	802,055	14,597,575	1.820			802,055			16	65	190	271
2014	818,075	11,144,142	1.362			818,075			7	41	204	252
2015	819,556	7,311,406	.892			819,556			1	21	142	164
<b>TOTAL</b>	<b>3,972,234</b>	<b>55,952,498</b>	<b>1.409</b>			<b>3,972,234</b>			<b>40</b>	<b>225</b>	<b>959</b>	<b>1224</b>
O.D.		53,618	.001								1	1

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			908,061	2,170,698	1,976,969			666,818	1,730,764	2,487,751	2,003,286
2012			1,796,664	1,790,905	1,714,055			477,825	1,032,345	2,174,895	1,968,339
2013			2,614,925	2,346,331	2,088,149			1,106,756	2,236,864	2,228,128	1,976,422
2014			1,041,488	1,898,625	2,361,111			366,407	1,504,892	2,147,130	1,824,489
2015			208,949	1,101,952	1,826,638			52,500	592,244	1,841,685	1,687,438
<b>TOTAL</b>			<b>6,570,087</b>	<b>9,308,511</b>	<b>9,966,922</b>			<b>2,670,306</b>	<b>7,097,109</b>	<b>10,879,589</b>	<b>9,459,974</b>
O.D.					939					10,727	41,952

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,114,191	2,667,791	2,740,084			1,129,590	2,300,185	3,445,533	1,879,082
2012		12,394	2,244,143	2,209,847	2,146,486		10,466	870,992	1,360,180	2,804,794	1,871,890
2013	723	28,408	3,560,652	2,917,224	2,536,181	9,087	40,652	2,350,175	2,845,438	2,749,281	1,881,554
2014	356	31,629	2,573,548	2,427,405	2,591,224	2,454	50,332	1,553,191	1,768,867	2,368,112	1,769,754
2015	2,076	37,827	2,599,949	1,882,009	1,620,894	5,777	47,807	1,377,267	1,130,852	1,417,179	1,648,627
<b>TOTAL</b>	<b>3,155</b>	<b>110,258</b>	<b>12,092,483</b>	<b>12,104,276</b>	<b>11,634,869</b>	<b>17,318</b>	<b>149,257</b>	<b>7,281,215</b>	<b>9,405,522</b>	<b>12,784,899</b>	<b>9,050,907</b>
O.D.	1	10	716	497	748	21	127	4,730	4,035	7,833	40,509

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,659,291	45,942,679	9,091,416			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,371,774	-13,086,066	28,354			
TOTAL LOSSES	12,287,517	32,856,613	9,119,770			
EXPECTED LOSSES	18,073,665	35,074,826	10,049,752			
CREDIBILITY	.33	.89	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.309	.827	.230	1.367		
INDICATED (POST-TEST)	.325	.870	.242	1.437		
PRES. ON RATE LEVEL	.411	.796	.228	1.435		
DERIVED BY FORMULA	.383	.862	.242	1.487		
UNDERLYING PRES. RATE	.455	.883	.253	1.591		
PROPOSED	.370	.833	.234	1.437		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.367
IND. RATES				1.37	MINIMUM PREMIUM	
MAN. RATES	1.80	1.83	1.58	+ 1.37	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	2,103,628	26,426,390	1.256			2,103,628	3		11	113	621	748
2012	2,152,472	22,818,312	1.060			2,152,472	1	1	7	132	580	721
2013	2,302,904	25,438,411	1.104			2,302,904			10	134	623	767
2014	2,335,490	21,773,118	.932			2,335,490		1	12	108	546	667
2015	2,504,444	19,711,384	.787			2,504,444	1		3	67	589	660
<b>TOTAL</b>	<b>11,398,938</b>	<b>116,167,615</b>	<b>1.019</b>			<b>11,398,938</b>	<b>5</b>	<b>2</b>	<b>43</b>	<b>554</b>	<b>2959</b>	<b>3563</b>
O.D.		205,926	.001							1	10	11

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011	222,111		1,758,994	3,884,306	3,503,681	3,814,833		2,321,027	2,687,798	4,485,183	3,748,457	
2012	219,485	41,516	1,180,518	4,608,440	4,027,463	1,313	11,990	624,146	3,365,735	5,242,849	3,494,857	
2013			1,547,046	4,730,870	4,290,943			1,119,367	4,362,208	5,733,359	3,654,618	
2014		44,000	1,941,453	3,353,742	3,897,987		15,109	1,079,176	2,550,670	5,534,505	3,356,476	
2015	263,965		540,093	1,870,574	4,777,869	437,299		188,818	1,956,596	6,624,881	3,051,289	
<b>TOTAL</b>	<b>705,561</b>	<b>85,516</b>	<b>6,968,104</b>	<b>18,447,932</b>	<b>20,497,943</b>	<b>4,253,445</b>	<b>27,099</b>	<b>5,332,534</b>	<b>14,923,007</b>	<b>27,620,777</b>	<b>17,305,697</b>	
O.D.				42,625	31,179				9,791	67,394	54,937	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY	
2011	57,082		2,031,956	4,773,813	4,856,106	1,505,643		2,014,238	3,572,087	6,211,993	3,516,053	
2012	229,875	72,319	1,721,514	5,654,807	5,007,814	5,096	33,105	1,292,879	4,386,740	6,785,380	3,323,609	
2013	426	27,457	2,919,261	5,795,574	5,075,614	9,190	51,855	2,991,025	5,588,467	6,965,481	3,479,196	
2014	636	107,700	4,599,940	4,249,399	4,308,624	5,920	152,725	3,622,959	3,294,653	6,018,637	3,255,782	
2015	234,501	86,199	5,861,230	4,101,483	4,106,454	571,235	165,444	4,811,291	3,941,485	5,078,030	2,981,109	
<b>TOTAL</b>	<b>522,520</b>	<b>293,675</b>	<b>17,133,901</b>	<b>24,575,076</b>	<b>23,354,612</b>	<b>2,097,084</b>	<b>403,129</b>	<b>14,732,392</b>	<b>20,783,432</b>	<b>31,059,521</b>	<b>16,555,749</b>	
O.D.	23	361	26,489	62,830	27,824	104	665	25,692	31,974	40,002	52,783	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	35,236,035	99,935,271	16,608,532			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-12,069,492	-28,106,453	57,670			
TOTAL LOSSES	23,166,543	71,828,818	16,666,202			
EXPECTED LOSSES	29,751,228	75,688,949	19,720,163			
CREDIBILITY	.67	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.203	.630	.146	.979		
INDICATED (POST-TEST)	.214	.663	.154	1.031		
PRES. ON RATE LEVEL	.235	.599	.156	.990		
DERIVED BY FORMULA	.221	.663	.154	1.038		
UNDERLYING PRES. RATE	.261	.664	.173	1.098		
PROPOSED	.219	.659	.153	1.031		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.981
IND. RATES				.98	MINIMUM PREMIUM	
MAN. RATES	1.30	1.26	1.09	+ .98	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	379,033	3,117,853	.822			1	11	73	85
2012	383,879	3,793,873	.988			3	15	52	70
2013	409,991	4,611,063	1.124			2	10	74	86
2014	459,907	2,547,164	.553				7	92	99
2015	462,428	2,863,942	.619				5	63	68
<b>TOTAL</b>	<b>2,095,238</b>	<b>16,933,895</b>	<b>.808</b>			<b>6</b>	<b>48</b>	<b>354</b>	<b>408</b>
O.D.		3,771							

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			125,643	418,717	912,338			43,952	365,437	630,576	621,190
2012			488,006	494,033	353,375			646,501	387,767	618,742	805,449
2013			309,748		812,350			148,028	904,750	1,388,751	819,346
2014				153,302	512,050				163,483	933,401	784,928
2015				162,325	655,754				233,674	1,282,778	529,411
<b>TOTAL</b>			<b>923,397</b>	<b>1,456,467</b>	<b>3,245,867</b>			<b>838,481</b>	<b>2,055,111</b>	<b>4,854,248</b>	<b>3,560,324</b>
O.D.											3,771

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			154,164	514,604	1,264,498			74,455	485,667	873,351	582,676
2012		3,255	593,944	607,328	445,080		12,534	1,049,072	512,351	805,100	765,982
2013	85	4,101	458,695	323,287	941,706	1,215	8,635	497,094	1,167,760	1,677,520	780,017
2014	17	2,620	190,078	243,573	528,264	260	5,591	214,983	283,469	984,459	761,380
2015	648	9,327	649,192	477,855	543,657	3,186	23,750	757,651	652,236	963,207	517,235
<b>TOTAL</b>	<b>750</b>	<b>19,303</b>	<b>2,046,073</b>	<b>2,166,647</b>	<b>3,723,205</b>	<b>4,661</b>	<b>50,510</b>	<b>2,593,255</b>	<b>3,101,483</b>	<b>5,303,637</b>	<b>3,407,290</b>
O.D.											3,586

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,714,552	14,294,972	3,410,876			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,961,062	-3,969,487	11,387			
TOTAL LOSSES	2,753,490	10,325,485	3,422,263			
EXPECTED LOSSES	4,839,999	10,706,667	3,855,238			
CREDIBILITY	.22	.58	.88			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.131	.493	.163	.787		
INDICATED (POST-TEST)	.138	.519	.171	.828		
PRES. ON RATE LEVEL	.208	.461	.166	.835		
DERIVED BY FORMULA	.193	.495	.170	.858		
UNDERLYING PRES. RATE	.231	.511	.184	.926		
PROPOSED	.188	.482	.165	.835		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.794
IND. RATES				.79	MINIMUM PREMIUM	
MAN. RATES	1.09	1.08	.92	+ .79	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	522,040	2,268,475	.434			522,040			1	26	36	63
2012	545,776	2,628,304	.481			545,776			4	16	44	64
2013	570,437	2,421,584	.424			570,437	1		2	20	33	56
2014	603,572	1,313,861	.217			603,572			1	11	37	49
2015	642,419	1,893,230	.294			642,419			2	8	42	52
<b>TOTAL</b>	<b>2,884,244</b>	<b>10,525,454</b>	<b>.365</b>			<b>2,884,244</b>		<b>1</b>	<b>10</b>	<b>81</b>	<b>192</b>	<b>284</b>
O.D.		97,580	.003							1		1

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			139,889	735,551	303,642			82,248	436,318	397,486	173,341
2012			672,843	530,142	286,923			136,881	364,123	434,434	202,958
2013		164,662	333,835	783,290	119,693		15,000	252,276	316,981	233,180	202,667
2014			145,910	213,374	213,806			23,816	139,703	308,790	268,462
2015			358,932	192,033	419,212			189,386	110,848	450,430	172,389
<b>TOTAL</b>		<b>164,662</b>	<b>1,651,409</b>	<b>2,454,390</b>	<b>1,343,276</b>		<b>15,000</b>	<b>684,607</b>	<b>1,367,973</b>	<b>1,824,320</b>	<b>1,019,817</b>
O.D.				76,313					7,123		14,144

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			171,644	903,992	420,848			139,328	579,870	550,517	162,594
2012		4,510	825,451	651,232	366,350		3,033	250,986	472,750	563,150	193,013
2013	93	192,684	534,709	924,810	171,106	2,070	27,944	484,114	402,421	295,369	192,939
2014	44	3,729	308,931	266,090	241,081	216	4,416	145,354	178,137	333,283	260,408
2015	687	13,512	826,526	418,265	395,747	2,546	24,487	572,755	277,788	359,431	168,424
<b>TOTAL</b>	<b>824</b>	<b>214,435</b>	<b>2,667,261</b>	<b>3,164,389</b>	<b>1,595,132</b>	<b>4,832</b>	<b>59,880</b>	<b>1,592,537</b>	<b>1,910,966</b>	<b>2,101,750</b>	<b>977,378</b>
O.D.				93,789					9,466		13,271

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,539,769	8,875,492	990,649			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,214,489	-2,662,010	3,407			
TOTAL LOSSES	3,325,280	6,213,482	994,056			
EXPECTED LOSSES	2,999,614	7,181,767	1,153,698			
CREDIBILITY	.27	.72	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.115	.215	.034	.364		
INDICATED (POST-TEST)	.121	.226	.036	.383		
PRES. ON RATE LEVEL	.094	.225	.035	.354		
DERIVED BY FORMULA	.101	.226	.036	.363		
UNDERLYING PRES. RATE	.104	.249	.040	.393		
PROPOSED	.101	.226	.036	.363		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.345
IND. RATES				.35	MINIMUM PREMIUM	
MAN. RATES	.46	.45	.39	+ .35	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	99,484	2,210,535	2.222			1	14	29	44
2012	103,966	1,659,285	1.595			2	10	21	33
2013	104,127	1,818,031	1.745			1	10	26	37
2014	112,842	1,709,069	1.514			1	6	26	33
2015	112,352	1,549,201	1.378				2	21	23
<b>TOTAL</b>	<b>532,771</b>	<b>8,946,121</b>	<b>1.679</b>			<b>5</b>	<b>42</b>	<b>123</b>	<b>170</b>
O.D.		14,793	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			144,892	505,504	119,741			47,268	487,916	361,362	543,852
2012			273,511	250,047	108,846			51,551	191,776	282,712	500,842
2013			169,572	299,622	334,566			36,522	133,763	426,542	417,444
2014			125,000	92,448	228,942			400,000	99,542	321,431	441,706
2015				195,590	221,420				224,929	436,861	470,401
<b>TOTAL</b>			<b>712,975</b>	<b>1,343,211</b>	<b>1,013,515</b>			<b>535,341</b>	<b>1,137,926</b>	<b>1,828,908</b>	<b>2,374,245</b>
O.D.					141					10,744	3,908

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			177,782	621,263	165,959			80,072	648,441	500,487	510,133
2012		1,835	337,248	306,369	139,671		1,207	99,442	249,810	365,347	476,301
2013	47	2,415	271,930	372,771	395,402	300	1,877	111,538	187,201	509,589	397,407
2014	35	2,931	233,277	141,358	246,271	1,375	28,417	702,676	174,108	367,745	428,455
2015	245	4,886	349,068	275,517	202,029	1,550	13,530	377,503	327,811	344,637	459,582
<b>TOTAL</b>	<b>327</b>	<b>12,067</b>	<b>1,369,305</b>	<b>1,717,278</b>	<b>1,149,332</b>	<b>3,225</b>	<b>45,031</b>	<b>1,371,231</b>	<b>1,587,371</b>	<b>2,087,805</b>	<b>2,271,878</b>
O.D.			11	9	160		9	697	675	12,681	3,732

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,801,903	6,555,311	2,275,610			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,330,029	-1,815,632	7,079			
TOTAL LOSSES	1,471,874	4,739,679	2,282,689			
EXPECTED LOSSES	3,271,214	4,880,182	2,472,057			
CREDIBILITY	.09	.23	.35			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.276	.890	.428	1.594		
INDICATED (POST-TEST)	.290	.936	.450	1.676		
PRES. ON RATE LEVEL	.554	.826	.418	1.798		
DERIVED BY FORMULA	.530	.851	.429	1.810		
UNDERLYING PRES. RATE	.614	.916	.464	1.994		
PROPOSED	.527	.845	.426	1.798		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.711
IND. RATES				1.71	MINIMUM PREMIUM	
MAN. RATES	2.21	2.30	1.98	+ 1.71	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	373,187	7,917,578	2.121			5	30	161	196
2012	377,619	8,609,747	2.280			4	27	169	200
2013	391,019	9,609,369	2.457			4	53	157	214
2014	402,137	9,309,982	2.315			6	38	148	192
2015	440,622	7,701,082	1.747			1	22	155	179
<b>TOTAL</b>	<b>1,984,584</b>	<b>43,147,758</b>	<b>2.174</b>			<b>1</b>	<b>20</b>	<b>170</b>	<b>981</b>
O.D.		48,580	.002					2	2

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			700,734	1,388,497	1,534,494			318,171	1,253,223	1,410,982	1,311,477
2012			659,574	1,301,146	2,207,781			339,444	884,068	1,846,036	1,371,698
2013			565,256	2,263,953	1,959,464			269,149	1,549,287	1,748,394	1,253,866
2014			1,024,929	1,706,494	1,880,133			390,629	1,148,146	1,670,148	1,489,503
2015		8,706	148,529	799,152	2,190,807		5,285	50,000	563,971	2,297,069	1,637,563
<b>TOTAL</b>		<b>8,706</b>	<b>3,099,022</b>	<b>7,459,242</b>	<b>9,772,679</b>		<b>5,285</b>	<b>1,367,393</b>	<b>5,398,695</b>	<b>8,972,629</b>	<b>7,064,107</b>
O.D.					5,673					22,197	20,710

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			859,801	1,706,464	2,126,813			538,982	1,665,534	1,954,206	1,230,165
2012		5,136	891,397	1,618,075	2,733,673		7,610	631,919	1,163,643	2,380,019	1,304,485
2013	155	11,632	1,188,971	2,763,264	2,315,957	2,209	14,647	835,749	1,960,859	2,129,870	1,193,680
2014	337	28,699	2,354,441	2,147,453	2,090,463	2,223	45,770	1,359,165	1,363,579	1,847,228	1,444,818
2015	2,630	46,944	2,543,569	1,821,973	1,865,196	6,915	60,339	1,552,195	1,281,190	1,746,229	1,599,899
<b>TOTAL</b>	<b>3,122</b>	<b>92,411</b>	<b>7,838,179</b>	<b>10,057,229</b>	<b>11,132,102</b>	<b>11,347</b>	<b>128,366</b>	<b>4,918,010</b>	<b>7,434,805</b>	<b>10,057,552</b>	<b>6,773,047</b>
O.D.	4	49	3,411	2,375	4,975	13	89	3,888	3,431	23,265	20,019

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,998,889	38,715,734	6,793,066			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,916,858	-9,880,025	20,558			
TOTAL LOSSES	8,082,031	28,835,709	6,813,624			
EXPECTED LOSSES	12,125,808	26,633,118	7,005,582			
CREDIBILITY	.21	.56	.85			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.407	1.453	.343	2.203		
INDICATED (POST-TEST)	.428	1.529	.361	2.318		
PRES. ON RATE LEVEL	.551	1.210	.319	2.080		
DERIVED BY FORMULA	.525	1.389	.355	2.269		
UNDERLYING PRES. RATE	.611	1.342	.353	2.306		
PROPOSED	.525	1.389	.355	2.269		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.159
IND. RATES				2.16	MINIMUM PREMIUM	
MAN. RATES	2.81	2.72	2.29	+ 2.16	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	381,090	17,792,912	4.668	1		19	52	311	383	
2012	382,476	13,265,811	3.468	2		14	47	265	328	
2013	378,330	15,590,275	4.120		2	20	56	252	330	
2014	380,986	13,872,005	3.641	1		10	42	239	292	
2015	388,393	11,797,060	3.037	2		3	23	248	276	
<b>TOTAL</b>	<b>1,911,275</b>	<b>72,318,063</b>	<b>3.784</b>	<b>6</b>	<b>2</b>	<b>66</b>	<b>220</b>	<b>1315</b>	<b>1609</b>	
O.D.		16,669								

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	253,736		4,005,261	1,408,795	2,546,208	458		1,601,088	2,775,557	3,602,685	1,599,124
2012	243,664		2,629,936	1,531,687	2,113,359			1,141,985	1,129,280	3,168,650	1,307,250
2013		437,076	3,753,109	1,775,889	2,420,861		42,278	1,207,388	2,079,786	2,736,753	1,137,135
2014	3,052		1,669,474	1,923,659	2,353,326	918,748		507,669	2,367,268	3,158,296	970,513
2015	398,716		490,568	1,178,880	2,294,435	256,122		1,725,106	1,126,669	3,318,657	1,007,907
<b>TOTAL</b>	<b>899,168</b>	<b>437,076</b>	<b>12,548,348</b>	<b>7,818,910</b>	<b>11,728,189</b>	<b>1,175,328</b>	<b>42,278</b>	<b>6,183,236</b>	<b>9,478,560</b>	<b>15,985,041</b>	<b>6,021,929</b>
O.D.											16,669

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	291,289		4,914,456	1,687,400	3,529,041	576		2,712,244	3,200,066	4,989,716	1,499,978
2012	255,198	17,863	3,218,049	1,909,435	2,645,710		23,576	1,973,647	1,511,126	4,085,859	1,243,195
2013	1,040	537,008	4,820,240	2,305,670	2,937,678	9,911	98,601	2,522,391	2,695,552	3,347,221	1,082,553
2014	3,737	39,846	3,261,281	2,464,909	2,625,441	667,769	71,788	2,226,315	2,575,900	3,479,639	941,398
2015	443,127	46,293	3,146,238	2,206,222	2,016,816	424,556	127,380	3,262,201	2,152,908	2,606,849	984,725
<b>TOTAL</b>	<b>994,391</b>	<b>641,010</b>	<b>19,360,264</b>	<b>10,573,636</b>	<b>13,754,686</b>	<b>1,102,812</b>	<b>321,345</b>	<b>12,696,798</b>	<b>12,135,552</b>	<b>18,509,284</b>	<b>5,751,849</b>
O.D.											15,994

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	35,116,620	54,973,158	5,767,843			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,688,243	-15,747,179	17,283			
TOTAL LOSSES	23,428,377	39,225,979	5,785,126			
EXPECTED LOSSES	28,611,786	42,162,727	6,211,645			
CREDIBILITY	.20	.55	.83			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.226	2.052	.303	3.581		
INDICATED (POST-TEST)	1.290	2.159	.319	3.768		
PRES. ON RATE LEVEL	1.350	1.989	.293	3.632		
DERIVED BY FORMULA	1.338	2.083	.315	3.736		
UNDERLYING PRES. RATE	1.497	2.206	.325	4.028		
PROPOSED	1.338	2.083	.315	3.736		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.555
IND. RATES				3.56	MINIMUM PREMIUM	
MAN. RATES	4.62	4.70	4.00	+ 3.56	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	387,989	4,167,153	1.074			5	18	76	99
2012	384,130	5,730,791	1.491			8	14	65	87
2013	434,723	5,658,748	1.301		1	8	20	85	114
2014	423,287	4,789,500	1.131			4	24	81	109
2015	437,939	3,449,753	.787				4	102	106
<b>TOTAL</b>	<b>2,068,068</b>	<b>23,795,945</b>	<b>1.151</b>		<b>1</b>	<b>25</b>	<b>80</b>	<b>409</b>	<b>515</b>
O.D.		147,880	.007				1	3	4

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,019,066	371,111	842,029			345,051	366,677	722,063	501,156
2012			1,278,623	622,501	851,243			834,167	952,477	608,298	583,482
2013		255,711	1,225,370	886,499	922,099		143,941	422,472	417,247	888,957	496,452
2014			742,036	838,378	715,833			261,812	808,994	767,554	654,893
2015				79,320	1,435,050				74,941	1,301,136	559,306
<b>TOTAL</b>		<b>255,711</b>	<b>4,265,095</b>	<b>2,797,809</b>	<b>4,766,254</b>		<b>143,941</b>	<b>1,863,502</b>	<b>2,620,336</b>	<b>4,288,008</b>	<b>2,795,289</b>
O.D.				132	63,739				4,608	40,078	39,323

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,250,395	456,097	1,167,052			584,517	487,314	1,000,060	470,084
2012		8,584	1,551,692	777,390	1,068,588		17,047	1,419,988	1,231,848	802,762	554,891
2013	336	305,366	1,643,155	1,117,157	1,118,119	3,464	202,298	837,186	570,422	1,079,240	472,622
2014	203	16,421	1,370,227	1,035,401	833,022	1,458	29,767	874,738	904,207	874,164	635,246
2015	1,396	17,070	1,166,169	821,974	1,153,618	2,714	18,044	635,261	543,752	958,485	546,442
<b>TOTAL</b>	<b>1,935</b>	<b>347,441</b>	<b>6,981,638</b>	<b>4,208,019</b>	<b>5,340,399</b>	<b>7,636</b>	<b>267,156</b>	<b>4,351,690</b>	<b>3,737,543</b>	<b>4,714,711</b>	<b>2,679,285</b>
O.D.	2	76	4,638	3,579	75,545	6	70	3,000	8,458	48,051	37,339

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,965,288	18,136,305	2,716,624			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,301,277	-4,956,417	9,071			
TOTAL LOSSES	8,664,011	13,179,888	2,725,695			
EXPECTED LOSSES	8,106,827	13,297,677	3,164,144			
CREDIBILITY	.21	.58	.87			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.419	.637	.132	1.188		
INDICATED (POST-TEST)	.441	.670	.139	1.250		
PRES. ON RATE LEVEL	.353	.580	.138	1.071		
DERIVED BY FORMULA	.371	.632	.139	1.142		
UNDERLYING PRES. RATE	.392	.643	.153	1.188		
PROPOSED	.371	.632	.139	1.142		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.086
IND. RATES				1.09	MINIMUM PREMIUM	
MAN. RATES	1.46	1.39	1.18	+ 1.09	PRESENT	

+PROPOSED

ANNUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	12,461	2,402	.192							
2012	5,997	252,458	42.097					8		8
2013	3,894	53,120	13.641				1			1
2014	3,627	17,694	4.878					1		1
2015	2,738	16,838	6.149					1		1
<b>TOTAL</b>	<b>28,717</b>	<b>342,512</b>	<b>11.927</b>					<b>1</b>	<b>10</b>	<b>11</b>
O.D.		145	.005							

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											2,402
2012					160,685					82,281	9,492
2013				30,181				22,635			304
2014					17,059					351	284
2015					6,648					10,000	190
<b>TOTAL</b>				<b>30,181</b>	<b>184,392</b>				<b>22,635</b>	<b>92,632</b>	<b>12,672</b>
O.D.											145

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											2,253
2012		55	3,349	2,874	197,448		10	1,139	1,637	105,302	9,027
2013		57	5,122	35,009	894		83	4,187	26,864	840	289
2014		61	3,958	2,797	17,233			55	47	365	275
2015	6	75	5,064	3,513	5,295	21	117	4,408	3,761	7,300	186
<b>TOTAL</b>	<b>6</b>	<b>248</b>	<b>17,493</b>	<b>44,193</b>	<b>220,870</b>	<b>21</b>	<b>210</b>	<b>9,789</b>	<b>32,309</b>	<b>113,807</b>	<b>12,030</b>
O.D.											138

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	27,767	411,179	12,168			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-10,660	-16,120	11			
TOTAL LOSSES	17,107	395,059	12,179			
EXPECTED LOSSES	24,322	41,267	6,116			
CREDIBILITY	.00	.02	.02			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.596	13.757	.424	14.777		
INDICATED (POST-TEST)	.627	14.472	.446	15.545		
PRES. ON RATE LEVEL	.764	1.296	.192	2.252		
DERIVED BY FORMULA	.764	1.560	.197	2.521		
UNDERLYING PRES. RATE	.847	1.437	.213	2.497		
PROPOSED	.764	1.560	.197	2.521		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.399
IND. RATES				2.40	MINIMUM PREMIUM	
MAN. RATES	2.67	2.80	2.48	+ 2.40	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	101,386	5,972,627	5.890			12	7	58	77
2012	96,792	6,597,301	6.815			10	14	77	101
2013	103,330	5,387,385	5.213			6	14	77	97
2014	104,863	3,090,117	2.946			5	10	58	73
2015	111,536	3,093,415	2.773			3	8	85	96
<b>TOTAL</b>	<b>517,907</b>	<b>24,140,845</b>	<b>4.661</b>			<b>36</b>	<b>53</b>	<b>355</b>	<b>444</b>
O.D.		4,863							

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			2,535,423	490,152	487,312			1,321,360	370,698	407,744	359,938
2012			2,236,113	661,160	1,006,688			972,164	531,400	872,569	317,207
2013			1,367,699	756,840	726,527			893,011	429,588	920,106	293,614
2014			875,547	410,666	340,739			399,037	338,699	425,488	299,941
2015			534,852	538,782	475,230			76,288	226,929	856,106	385,228
<b>TOTAL</b>			<b>7,549,634</b>	<b>2,857,600</b>	<b>3,036,496</b>			<b>3,661,860</b>	<b>1,897,314</b>	<b>3,482,013</b>	<b>1,655,928</b>
O.D.											4,863

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			2,972,516	602,396	675,414			1,672,728	492,657	564,723	337,622
2012		14,511	2,627,993	833,488	1,271,948		18,958	1,587,708	703,734	1,135,915	301,664
2013	343	12,335	1,593,779	953,780	891,747	5,679	21,427	1,259,786	599,343	1,124,745	279,521
2014	200	14,711	1,230,851	536,498	432,296	1,540	31,624	823,120	417,950	493,087	290,943
2015	907	21,526	1,350,830	749,251	503,738	2,895	24,565	677,972	498,132	658,164	376,368
<b>TOTAL</b>	<b>1,450</b>	<b>63,083</b>	<b>9,775,969</b>	<b>3,675,413</b>	<b>3,775,143</b>	<b>10,114</b>	<b>96,574</b>	<b>6,021,314</b>	<b>2,711,816</b>	<b>3,976,634</b>	<b>1,586,118</b>
O.D.											4,634

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,968,504	14,139,006	1,590,752			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,884,064	-3,530,441	4,494			
TOTAL LOSSES	10,084,440	10,608,565	1,595,246			
EXPECTED LOSSES	14,454,784	9,488,057	1,558,900			
CREDIBILITY	.08	.23	.35			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.947	2.048	.308	4.303		
INDICATED (POST-TEST)	2.048	2.154	.324	4.526		
PRES. ON RATE LEVEL	2.517	1.652	.271	4.440		
DERIVED BY FORMULA	2.479	1.767	.290	4.536		
UNDERLYING PRES. RATE	2.791	1.832	.301	4.924		
PROPOSED	2.474	1.763	.289	4.526		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.307
IND. RATES				4.31	MINIMUM PREMIUM	
MAN. RATES	5.78	5.78	4.89	+ 4.31	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	4,785,940	7,589,442	.158	1		8	26	79	114	
2012	5,027,515	4,800,864	.095			4	23	74	101	
2013	5,290,265	5,349,247	.101	1		5	42	56	104	
2014	5,268,090	5,288,384	.100			3	36	71	110	
2015	5,165,476	3,526,125	.068	1		1	10	78	90	
<b>TOTAL</b>	<b>25,537,286</b>	<b>26,554,062</b>	<b>.104</b>	<b>3</b>		<b>21</b>	<b>137</b>	<b>358</b>	<b>519</b>	
O.D.		192,621					2	4	6	

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	890,167		1,701,571	788,814	756,140			896,354	667,013	750,698	1,138,685
2012			727,118	336,338	774,209			740,120	621,066	898,431	703,582
2013	658,776		939,994	804,464	382,272	6,200		103,059	1,001,963	510,651	941,868
2014			500,212	900,343	743,003			177,929	982,402	1,103,417	881,078
2015	216,014		137,579	251,683	1,002,488	500		21,842	239,592	964,126	692,301
<b>TOTAL</b>	<b>1,764,957</b>		<b>4,006,474</b>	<b>3,081,642</b>	<b>3,658,112</b>	<b>6,700</b>		<b>1,939,304</b>	<b>3,512,036</b>	<b>4,227,323</b>	<b>4,357,514</b>
O.D.				60,246	23,498				3,500	85,491	19,886

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	865,033		2,006,953	969,452	1,048,013			1,389,514	886,460	1,039,713	1,068,087
2012		4,282	760,389	425,122	962,597		11,296	942,489	813,287	1,165,707	669,106
2013	852,127	9,598	1,243,757	980,299	491,459	14,012	6,989	385,314	1,225,961	643,261	896,658
2014	158	13,668	1,139,951	1,089,765	848,741	1,355	27,742	875,103	1,108,999	1,231,130	854,646
2015	239,751	16,807	1,122,247	749,182	845,624	3,560	21,956	654,658	539,937	733,308	676,378
<b>TOTAL</b>	<b>1,957,069</b>	<b>44,355</b>	<b>6,273,297</b>	<b>4,213,820</b>	<b>4,196,434</b>	<b>18,927</b>	<b>67,983</b>	<b>4,247,078</b>	<b>4,574,644</b>	<b>4,813,119</b>	<b>4,164,875</b>
O.D.	14	174	14,404	80,634	23,810	104	663	25,587	26,230	78,721	19,129

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,649,655	18,007,412	4,184,004			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,063,808	-5,056,700	13,561			
TOTAL LOSSES	8,585,847	12,950,712	4,197,565			
EXPECTED LOSSES	9,959,542	13,534,761	4,852,084			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.034	.051	.016	.101		
INDICATED (POST-TEST)	.036	.054	.017	.107		
PRES. ON RATE LEVEL	.035	.048	.017	.100		
DERIVED BY FORMULA	.036	.054	.017	.107		
UNDERLYING PRES. RATE	.039	.053	.019	.111		
PROPOSED	.036	.054	.017	.107		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.101
IND. RATES				.10	MINIMUM PREMIUM	
MAN. RATES	.13	.13	.11	+ .10	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	539,390	18,353,922	3.402	3	1	22	45	259	330	
2012	546,124	17,714,077	3.243	1		22	38	244	305	
2013	534,904	14,861,188	2.778			23	33	206	262	
2014	539,355	12,207,155	2.263	1		11	27	219	258	
2015	558,391	9,761,816	1.748	1		11	11	215	238	
<b>TOTAL</b>	<b>2,718,164</b>	<b>72,898,158</b>	<b>2.682</b>	<b>6</b>	<b>1</b>	<b>89</b>	<b>154</b>	<b>1143</b>	<b>1393</b>	
O.D.		31,897	.001					1	1	

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	1,496,077	427,527	4,847,969	1,113,890	2,905,275	13,569	921,042	1,863,480	924,460	2,854,887	985,746
2012	775,000		6,194,006	1,074,515	2,915,207	91,013		1,767,645	815,327	3,156,624	924,740
2013			5,429,343	1,450,475	1,951,314			1,684,529	1,290,462	1,971,299	1,083,766
2014	238,772		2,560,646	1,095,657	3,083,419	5,000		549,891	829,807	2,812,946	1,031,017
2015	230,027		2,233,391	657,944	2,495,255	4,540		521,416	474,313	2,305,553	839,377
<b>TOTAL</b>	<b>2,739,876</b>	<b>427,527</b>	<b>21,265,355</b>	<b>5,392,481</b>	<b>13,350,470</b>	<b>114,122</b>	<b>921,042</b>	<b>6,386,961</b>	<b>4,334,369</b>	<b>13,101,309</b>	<b>4,864,646</b>
O.D.					490					2,277	29,130

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	1,717,496	259,770	5,948,458	1,368,970	4,026,711	17,056	699,227	3,156,735	1,228,608	3,954,020	924,630
2012	668,145	40,991	7,399,762	1,396,466	3,673,723	290,852	35,450	2,975,020	1,119,754	4,073,035	879,428
2013	1,516	49,120	6,620,895	1,938,518	2,451,954	13,623	52,815	3,093,865	1,732,568	2,430,127	1,031,745
2014	255,655	50,393	4,034,976	1,801,162	3,364,775	6,353	56,676	1,635,142	1,226,242	3,025,995	1,000,086
2015	258,227	76,142	4,561,392	2,107,417	2,301,836	16,854	86,167	2,185,650	1,288,423	1,786,770	820,071
<b>TOTAL</b>	<b>2,901,039</b>	<b>476,416</b>	<b>28,565,483</b>	<b>8,612,533</b>	<b>15,818,999</b>	<b>344,938</b>	<b>930,335</b>	<b>13,046,412</b>	<b>6,595,595</b>	<b>15,269,947</b>	<b>4,655,960</b>
O.D.					679					3,154	27,965

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	46,264,623	46,300,907	4,683,925			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-16,107,227	-13,763,965	15,362			
TOTAL LOSSES	30,157,396	32,536,942	4,699,287			
EXPECTED LOSSES	39,467,741	36,885,485	5,490,691			
CREDIBILITY	.26	.69	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.109	1.197	.173	2.479		
INDICATED (POST-TEST)	1.167	1.259	.182	2.608		
PRES. ON RATE LEVEL	1.309	1.224	.182	2.715		
DERIVED BY FORMULA	1.272	1.248	.182	2.702		
UNDERLYING PRES. RATE	1.452	1.357	.202	3.011		
PROPOSED	1.272	1.248	.182	2.702		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.571
IND. RATES				2.57	MINIMUM PREMIUM	
MAN. RATES	3.56	3.47	2.99	+ 2.57	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	179,973	2,773,115	1,540			3	10	28	41
2012	188,344	1,704,322	.904			1	9	22	32
2013	184,728	2,039,012	1.103		1	1	9	36	47
2014	189,912	1,051,006	.553				5	21	26
2015	210,318	1,047,480	.498		1		4	30	35
<b>TOTAL</b>	<b>953,275</b>	<b>8,614,935</b>	<b>.904</b>			<b>2</b>	<b>5</b>	<b>37</b>	<b>137</b>
O.D.		734							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			486,932	513,119	390,262			320,183	511,667	417,140	133,812
2012			128,195	430,103	480,149			17,349	153,487	244,587	250,452
2013		19,656	122,317	563,479	342,558		84,600	18,010	278,936	346,324	263,132
2014				194,185	193,677				174,998	297,693	190,453
2015		44,015		173,423	224,833		17,602		161,416	231,013	195,178
<b>TOTAL</b>		<b>63,671</b>	<b>737,444</b>	<b>1,874,309</b>	<b>1,631,479</b>		<b>102,202</b>	<b>355,542</b>	<b>1,280,504</b>	<b>1,536,757</b>	<b>1,033,027</b>
O.D.											734

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			597,466	630,625	540,903			542,390	680,006	577,740	125,516
2012		1,044	183,855	529,765	595,686		502	40,844	200,012	315,565	238,180
2013	33	25,014	264,405	678,231	410,680	148	112,536	114,014	353,637	420,049	250,502
2014	13	1,657	135,226	234,000	209,596	158	3,286	123,032	208,466	322,695	184,739
2015	1,711	54,777	336,943	260,223	202,042	2,165	36,698	238,189	204,288	187,209	190,689
<b>TOTAL</b>	<b>1,757</b>	<b>82,492</b>	<b>1,517,895</b>	<b>2,332,844</b>	<b>1,958,907</b>	<b>2,471</b>	<b>153,022</b>	<b>1,058,469</b>	<b>1,646,409</b>	<b>1,823,258</b>	<b>989,626</b>
O.D.											711

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,816,106	7,761,418	990,337			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,430,108	-2,097,211	2,891			
TOTAL LOSSES	1,385,998	5,664,207	993,228			
EXPECTED LOSSES	3,527,118	5,652,921	991,406			
CREDIBILITY	.13	.35	.52			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.145	.594	.104	.843		
INDICATED (POST-TEST)	.153	.625	.109	.887		
PRES. ON RATE LEVEL	.333	.535	.094	.962		
DERIVED BY FORMULA	.310	.567	.102	.979		
UNDERLYING PRES. RATE	.370	.593	.104	1.067		
PROPOSED	.305	.557	.100	.962		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.915
IND. RATES				.92	MINIMUM PREMIUM	
MAN. RATES	1.23	1.24	1.06	+ .92	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	37,688	218,656	.580			1			1	2
2012	35,461	5,750	.016							
2013	31,142	220,277	.707			1	1		1	3
2014	29,178	134,119	.459			1				1
2015	27,872	8,638	.030							
<b>TOTAL</b>	<b>161,341</b>	<b>587,440</b>	<b>.364</b>			<b>3</b>	<b>1</b>		<b>2</b>	<b>6</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			144,543		11,227			46,375		14,900	1,611
2012											5,750
2013			122,597	2,036	38,664			9,938	2,285	39,893	4,864
2014			125,000					7,888			1,231
2015											8,638
<b>TOTAL</b>			<b>392,140</b>	<b>2,036</b>	<b>49,891</b>			<b>64,201</b>	<b>2,285</b>	<b>54,793</b>	<b>22,094</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			177,354		15,561			78,559		20,637	1,511
2012											5,468
2013	34	1,043	143,858	7,800	48,315	82	317	19,097	5,672	47,498	4,631
2014	25	1,636	137,181	7,555	8,364	25	511	12,019	688	507	1,194
2015											8,439
<b>TOTAL</b>	<b>59</b>	<b>2,679</b>	<b>458,393</b>	<b>15,355</b>	<b>72,240</b>	<b>107</b>	<b>828</b>	<b>109,675</b>	<b>6,360</b>	<b>68,642</b>	<b>21,243</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	571,741	162,597	21,243			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-244,032	-103,632	37			
TOTAL LOSSES	327,709	58,965	21,280			
EXPECTED LOSSES	588,895	274,280	14,520			
CREDIBILITY	.04	.11	.16			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.203	.037	.013	.253		
INDICATED (POST-TEST)	.214	.039	.014	.267		
PRES. ON RATE LEVEL	.329	.154	.008	.491		
DERIVED BY FORMULA	.324	.141	.009	.474		
UNDERLYING PRES. RATE	.365	.170	.009	.544		
PROPOSED	.324	.141	.009	.474		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.451
IND. RATES				.45	MINIMUM PREMIUM	
MAN. RATES	.69	.66	.54	+ .45	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	4,591,701	6,446,335	.140			5	36	108	149
2012	4,648,688	8,016,925	.172	1		7	31	95	134
2013	4,902,244	6,822,374	.139			4	46	85	135
2014	5,078,963	5,898,850	.116			4	40	77	121
2015	4,892,375	5,457,049	.111			3	38	70	111
<b>TOTAL</b>	<b>24,113,971</b>	<b>32,641,533</b>	<b>.135</b>	<b>1</b>		<b>23</b>	<b>191</b>	<b>435</b>	<b>650</b>
O.D.		51,547					1	1	2

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			827,061	1,299,628	915,238			274,235	854,608	1,272,693	1,002,872
2012	102,354		1,189,947	954,265	1,167,581	153,999		693,636	1,158,089	1,541,027	1,056,027
2013			918,754	1,251,136	878,363			446,508	1,091,169	1,147,523	1,088,921
2014			737,789	1,258,616	475,986			280,137	1,212,777	850,218	1,083,327
2015			795,235	921,247	455,422			743,671	827,998	942,343	771,133
<b>TOTAL</b>	<b>102,354</b>		<b>4,468,786</b>	<b>5,684,892</b>	<b>3,892,590</b>	<b>153,999</b>		<b>2,438,187</b>	<b>5,144,641</b>	<b>5,753,804</b>	<b>5,002,280</b>
O.D.				2,293	7,500				5,849	15,000	20,905

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,014,804	1,597,243	1,268,525			464,554	1,135,773	1,762,682	940,694
2012	107,199	8,178	1,474,506	1,183,723	1,459,240	597,867	14,696	1,221,672	1,509,871	1,998,005	1,004,282
2013	251	10,857	1,313,551	1,528,625	1,067,681	3,558	16,959	978,027	1,386,953	1,409,144	1,036,653
2014	223	17,499	1,505,305	1,433,577	620,640	1,780	36,153	1,094,279	1,305,053	990,121	1,050,827
2015	912	25,194	1,645,181	1,043,526	533,290	6,812	68,672	1,598,743	1,005,806	814,429	753,397
<b>TOTAL</b>	<b>108,585</b>	<b>61,728</b>	<b>6,953,347</b>	<b>6,786,694</b>	<b>4,949,376</b>	<b>610,017</b>	<b>136,480</b>	<b>5,357,275</b>	<b>6,343,456</b>	<b>6,974,381</b>	<b>4,785,853</b>
O.D.		38	2,806	3,619	7,743	7	131	4,879	7,653	16,048	20,074

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,235,293	25,086,970	4,805,927			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,051,112	-8,464,861	17,580			
TOTAL LOSSES	10,184,181	16,624,109	4,823,507			
EXPECTED LOSSES	7,475,331	22,667,133	6,269,632			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.042	.069	.020	.131		
INDICATED (POST-TEST)	.044	.073	.021	.138		
PRES. ON RATE LEVEL	.028	.085	.023	.136		
DERIVED BY FORMULA	.044	.073	.021	.138		
UNDERLYING PRES. RATE	.031	.094	.026	.151		
PROPOSED	.044	.073	.021	.138		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.131
IND. RATES				.13	MINIMUM PREMIUM	
MAN. RATES	.19	.16	.15	+ .13	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	22,049	1,098,092	4.980				7	4	11
2012	18,026	1,145,449	6.354			1	4	3	8
2013	20,530	1,192,131	5.806			1	3	7	11
2014	24,188	1,562,438	6.459			2	4	8	14
2015	25,279	1,000,558	3.958			1	2	13	16
<b>TOTAL</b>	<b>110,072</b>	<b>5,998,668</b>	<b>5.450</b>			<b>5</b>	<b>20</b>	<b>35</b>	<b>60</b>
O.D.		250							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			230,000	233,039	70,185			1,065	102,482	73,383	619,003
2012			134,846	50,490	88,638			14,859	33,213	177,927	635,408
2013			355,849	161,959	63,050			126,332	127,172	70,689	692,158
2014			141,440	118,113	48,839			40,000	49,721	88,896	657,387
2015			862,135	637,167	326,555			182,256	434,305	438,745	513,549
<b>TOTAL</b>											3,117,505
O.D.											250

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			286,405	97,276	135			9,394	136,198	101,636	580,625
2012		1,511	275,494	91,640	72,332		135	155,151	37,510	604,273	
2013	37	1,309	170,123	67,450	107,031	123	687	41,743	51,270	211,723	658,934
2014	80	5,682	480,448	200,540	99,142	489	10,002	259,654	142,817	90,794	637,665
2015	161	4,533	276,234	137,810	66,810	613	6,079	139,841	75,458	74,369	501,737
<b>TOTAL</b>	<b>278</b>	<b>13,035</b>	<b>1,202,299</b>	<b>783,845</b>	<b>444,591</b>	<b>1,225</b>	<b>16,903</b>	<b>450,632</b>	<b>560,894</b>	<b>516,032</b>	<b>2,983,234</b>
O.D.											238

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,684,372	2,305,362	2,983,472			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-295,214	-292,000	4,949			
TOTAL LOSSES	1,389,158	2,013,362	2,988,421			
EXPECTED LOSSES	727,576	789,215	1,642,275			
CREDIBILITY	.03	.08	.12			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.262	1.829	2.715	5.806		
INDICATED (POST-TEST)	1.328	1.924	2.856	6.108		
PRES. ON RATE LEVEL	.596	.647	1.345	2.588		
DERIVED BY FORMULA	.618	.749	1.526	2.893		
UNDERLYING PRES. RATE	.661	.717	1.492	2.870		
PROPOSED	.618	.749	1.526	2.893		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.753
IND. RATES				2.75	MINIMUM PREMIUM	
MAN. RATES	2.64	3.05	2.85	+ 2.75	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	34,206	2,131,973	6.232			4	2	17	23
2012	36,509	2,686,491	7.358	1		4	6	20	31
2013	41,095	1,607,529	3.911			3	4	17	24
2014	43,665	2,851,850	6.531			2	7	16	25
2015	45,958	955,580	2.079			1	1	17	19
<b>TOTAL</b>	<b>201,433</b>	<b>10,233,423</b>	<b>5.080</b>	<b>1</b>		<b>14</b>	<b>20</b>	<b>87</b>	<b>122</b>
O.D.		2,270	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			919,940	92,382	204,353			615,159	22,048	196,216	81,875
2012	520,470		878,591	147,195	358,780	3,406		403,809	96,318	222,095	55,827
2013			696,080	118,277	230,183			202,306	86,510	156,091	118,082
2014			343,661	234,076	177,707			276,250	1,530,663	206,333	83,160
2015			173,262	124,148	346,113			47,472	26,981	157,696	79,908
<b>TOTAL</b>	<b>520,470</b>		<b>3,011,534</b>	<b>716,078</b>	<b>1,317,136</b>	<b>3,406</b>		<b>1,544,996</b>	<b>1,762,520</b>	<b>938,431</b>	<b>418,852</b>
O.D.											2,270

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,128,766	113,537	283,235			1,042,079	29,302	271,761	76,799
2012	545,108	5,795	1,048,206	190,791	453,802	13,225	7,954	667,351	131,646	290,444	53,091
2013	194	6,138	835,753	168,766	289,611	1,661	6,023	353,667	121,756	194,110	112,414
2014	82	6,040	502,917	239,272	215,573	1,430	29,187	835,641	882,797	294,058	80,665
2015	479	8,519	537,474	303,320	309,674	723	6,623	162,656	85,888	122,710	78,070
<b>TOTAL</b>	<b>545,863</b>	<b>26,492</b>	<b>4,053,116</b>	<b>1,015,686</b>	<b>1,551,895</b>	<b>17,039</b>	<b>49,787</b>	<b>3,061,394</b>	<b>1,251,389</b>	<b>1,173,083</b>	<b>401,039</b>
O.D.											2,129

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,753,691	4,992,053	403,168	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,010,164	-1,355,575	1,457	
TOTAL LOSSES	5,743,527	3,636,478	404,625	
EXPECTED LOSSES	4,979,423	3,664,066	483,439	
CREDIBILITY	.05	.12	.18	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.851	1.805	.201	4.857
INDICATED (POST-TEST)	2.999	1.899	.211	5.109
PRES. ON RATE LEVEL	2.229	1.640	.217	4.086
DERIVED BY FORMULA	2.268	1.671	.216	4.155
UNDERLYING PRES. RATE	2.472	1.819	.240	4.531
PROPOSED	2.268	1.671	.216	4.155

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.954
IND. RATES				3.95	MINIMUM PREMIUM	
MAN. RATES	4.90	5.23	4.50	+ 3.95	PRESENT	

+PROPOSED

MANUAL YEAR	COMPANIES REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	501	279,344	557,572				3	10	13
2012	498	604,470	1213,795	2			2	7	11
2013	484	356,551	736,675			1		8	9
2014	454	403,779	889,381			1	1	6	8
2015	442	255,335	577,680					5	5
<b>TOTAL</b>	<b>2,379</b>	<b>1,899,479</b>	<b>798,436</b>	<b>2</b>		<b>2</b>	<b>6</b>	<b>36</b>	<b>46</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				40,499	52,576				53,923	78,205	54,141
2012	144,082			103,155	14,300				134,367	64,844	143,722
2013			155,332		61,204			50,000		53,125	36,890
2014			163,587	5,085	52,756			4,281	55,803	60,253	62,014
2015					65,070					133,938	56,327
<b>TOTAL</b>	<b>144,082</b>		<b>318,919</b>	<b>148,739</b>	<b>245,906</b>			<b>54,281</b>	<b>244,093</b>	<b>390,365</b>	<b>353,094</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				49,773	72,868				71,664	108,313	50,784
2012	150,903	19	5,850	125,029	18,529		129	8,926	171,941	85,036	136,680
2013	43	1,337	182,811	7,665	75,037	410	1,420	84,395	5,624	64,353	35,119
2014	33	2,363	194,130	23,825	64,598	58	1,192	40,467	62,156	67,032	60,154
2015	64	727	49,564	34,355	51,833	252	1,572	59,055	50,358	97,784	55,031
<b>TOTAL</b>	<b>151,043</b>	<b>4,446</b>	<b>432,355</b>	<b>240,647</b>	<b>282,865</b>	<b>720</b>	<b>4,313</b>	<b>192,843</b>	<b>361,743</b>	<b>422,518</b>	<b>337,768</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	785,720	1,307,773	337,768			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-230,142	-242,705	624			
TOTAL LOSSES	555,578	1,065,068	338,392			
EXPECTED LOSSES	559,255	645,342	236,652			
CREDIBILITY	.04	.10	.24			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	233,534	447,696	142,241	823,471		
INDICATED (POST-TEST)	245,578	470,976	149,638	866,292		
PRES. ON RATE LEVEL	211,995	244,628	89,707	546,330		
DERIVED BY FORMULA	213,342	267,263	104,090	584,695		
UNDERLYING PRES. RATE	235,080	271,266	99,476	605,822		
PROPOSED	213,342	267,263	104,090	584,695		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	556.512
IND. RATES				556.51	MINIMUM PREMIUM	
MAN. RATES	763.52	736.00	601.67	+556.51	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	6,041,744	7,147,679	1.183	2		9	26	108	145	
2012	6,941,020	9,949,727	1.433	4		13	27	121	165	
2013	9,567,553	14,692,936	1.535	7	1	12	26	153	199	
2014	9,670,071	12,820,025	1.325	1		8	15	156	180	
2015	9,664,355	8,401,084	.869	2		5	11	143	161	
<b>TOTAL</b>	<b>41,884,743</b>	<b>53,011,451</b>	<b>1.266</b>	<b>16</b>	<b>1</b>	<b>47</b>	<b>105</b>	<b>681</b>	<b>850</b>	
O.D.		20,897						1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	485,678		1,655,161	563,735	708,520			451,760	1,198,199	1,188,638	895,988
2012	568,694		2,603,965	858,568	1,096,636	13,857		1,194,644	735,638	1,681,988	1,195,737
2013	2,126,994	864,123	2,322,279	947,987	1,204,990	2,868	1,500,000	1,285,354	933,796	1,964,993	1,539,552
2014	369,267		1,873,691	497,987	1,112,549	3,000		5,333,112	546,466	1,588,886	1,495,067
2015	369,274		913,507	894,807	1,000,984	87,024		1,424,051	568,426	1,471,843	1,671,168
<b>TOTAL</b>	<b>3,919,907</b>	<b>864,123</b>	<b>9,368,603</b>	<b>3,763,084</b>	<b>5,123,679</b>	<b>106,749</b>	<b>1,500,000</b>	<b>9,688,921</b>	<b>3,982,525</b>	<b>7,896,348</b>	<b>6,797,512</b>
O.D.					1,776					1,336	17,785

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	557,558		2,030,883	692,830	982,012			765,282	1,592,406	1,646,268	840,437
2012	595,616	17,257	3,130,082	1,076,878	1,389,789	53,795	24,074	2,015,421	982,237	2,177,848	1,137,146
2013	2,907,213	350,143	2,934,402	1,233,289	1,479,985	16,987	691,742	2,444,671	1,290,722	2,398,399	1,465,654
2014	394,695	23,661	1,922,336	779,895	1,246,970	5,810	75,095	1,947,809	824,140	1,756,417	1,450,215
2015	409,613	35,989	2,295,799	1,342,506	993,241	151,371	120,592	2,658,494	1,118,409	1,237,188	1,632,731
<b>TOTAL</b>	<b>4,864,695</b>	<b>427,050</b>	<b>12,313,502</b>	<b>5,125,398</b>	<b>6,091,997</b>	<b>227,963</b>	<b>911,503</b>	<b>9,831,677</b>	<b>5,807,914</b>	<b>9,216,120</b>	<b>6,526,183</b>
O.D.					2,462					1,850	16,754

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	28,576,390	26,245,741	6,542,937			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,832,685	-8,135,225	20,494			
TOTAL LOSSES	19,743,705	18,110,516	6,563,431			
EXPECTED LOSSES	21,947,605	21,989,490	6,659,673			
CREDIBILITY	.42	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.471	.432	.157	1.060		
INDICATED (POST-TEST)	.495	.454	.165	1.114		
PRES. ON RATE LEVEL	.473	.473	.143	1.089		
DERIVED BY FORMULA	.482	.454	.165	1.101		
UNDERLYING PRES. RATE	.524	.525	.159	1.208		
PROPOSED	.482	.454	.165	1.101		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.047
IND. RATES				1.05	MINIMUM PREMIUM	
MAN. RATES	1.34	1.42	1.20	+ 1.05	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	378,842	17,078,715	4.508	2		26	65	125	218	
2012	385,270	18,442,527	4.786	1		18	68	174	261	
2013	386,467	14,410,783	3.728	2		20	45	154	221	
2014	416,635	15,709,346	3.770	1		14	76	133	224	
2015	422,836	14,133,430	3.342	1		11	13	192	217	
<b>TOTAL</b>	<b>1,990,050</b>	<b>79,774,801</b>	<b>4.009</b>	<b>7</b>		<b>89</b>	<b>267</b>	<b>778</b>	<b>1141</b>	
O.D.		18,057					1	1	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	737,072		4,880,340	1,981,142	1,509,241	247,054		3,947,981	1,577,314	1,307,400	891,171
2012	615,526		3,893,495	2,204,777	2,775,825	500		2,961,003	2,913,872	2,141,925	935,604
2013	167,379		4,415,116	1,375,382	2,218,668	133,915		1,677,256	922,069	2,524,910	976,088
2014	187,543		2,557,510	2,319,721	1,389,434	1,549,716		2,257,238	2,915,218	1,621,917	911,049
2015	486,259		2,464,270	855,564	3,320,173			1,549,465	522,986	4,076,521	858,192
<b>TOTAL</b>	<b>2,193,779</b>		<b>18,210,731</b>	<b>8,736,586</b>	<b>11,213,341</b>	<b>1,931,185</b>		<b>12,392,943</b>	<b>8,851,459</b>	<b>11,672,673</b>	<b>4,572,104</b>
O.D.				7,136	206				6,446	194	4,075

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	846,158		5,721,961	2,434,824	2,091,807	310,547		5,176,283	2,096,250	1,810,750	835,918
2012	644,664	25,805	4,662,158	2,677,659	3,481,151	1,943	46,364	3,869,238	2,844,595	2,801,218	889,759
2013	229,954	41,238	5,468,093	1,843,343	2,718,570	314,293	51,752	3,049,862	1,329,780	3,069,622	929,236
2014	146,076	48,811	4,118,483	2,793,570	1,735,975	821,390	160,192	4,324,965	3,180,754	2,014,423	883,718
2015	542,234	89,658	5,468,962	2,715,315	2,995,724	16,787	150,859	3,794,191	2,067,163	3,135,159	838,454
<b>TOTAL</b>	<b>2,409,086</b>	<b>205,512</b>	<b>25,439,657</b>	<b>12,464,711</b>	<b>13,023,227</b>	<b>1,464,960</b>	<b>409,167</b>	<b>20,214,539</b>	<b>11,518,542</b>	<b>12,831,172</b>	<b>4,377,085</b>
O.D.		14	1,259	8,311	419		25	1,223	7,678	440	3,863

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	50,145,442	49,854,500	4,380,948			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-19,738,907	-12,568,206	13,310			
TOTAL LOSSES	30,406,535	37,286,294	4,394,258			
EXPECTED LOSSES	48,537,319	33,791,049	4,636,817			
CREDIBILITY	.21	.56	.85			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.528	1.874	.221	3.623		
INDICATED (POST-TEST)	1.507	1.971	.232	3.810		
PRES. ON RATE LEVEL	2.200	1.531	.210	3.941		
DERIVED BY FORMULA	2.075	1.777	.229	4.081		
UNDERLYING PRES. RATE	2.439	1.698	.233	4.370		
PROPOSED	2.004	1.716	.221	3.941		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.751
IND. RATES				3.75	MINIMUM PREMIUM	
MAN. RATES	5.28	5.12	4.34	+ 3.75	PRESENT	

+PROPOSED



MANUAL YEAR	TEAMS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	8	300	37.500							
2012	8									
2013	8									
2014	6	3,361	560.166							
2015	5									
<b>TOTAL</b>	<b>35</b>	<b>3,661</b>	<b>104.600</b>							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											300
2014											3,361
<b>TOTAL</b>											<b>3,661</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011											281
2014											3,260
<b>TOTAL</b>											<b>3,541</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B			3,541			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,542	-3,507	8			
TOTAL LOSSES			3,549			
EXPECTED LOSSES	8,461	9,161	3,583			
CREDIBILITY	.00	.01	.01			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.000	101.400	101.400		
INDICATED (POST-TEST)	.000	.000	106.673	106.673		
PRES. ON RATE LEVEL	217.997	236.044	92.289	546.330		
DERIVED BY FORMULA	217.997	233.684	92.433	544.114		
UNDERLYING PRES. RATE	241.735	261.748	102.339	605.822		
PROPOSED	217.997	233.684	92.433	544.114		
<b>YEAR</b>	<b>2-1-18</b>	<b>4-1-18</b>	<b>1-1-19</b>	<b>4-1-19</b>	<b>IND. RATE</b>	<b>517.887</b>
<b>IND. RATES</b>				<b>517.89</b>	<b>MINIMUM PREMIUM</b>	
<b>MAN. RATES</b>	<b>763.52</b>	<b>736.00</b>	<b>601.67</b>	<b>+517.89</b>	<b>PRESENT</b>	

+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
2011	119,804	192,250	.160			119,804					7	7
2012	122,263	1,071,705	.876			122,263			2	1	5	8
2013	125,117	376,161	.300			125,117				1	11	12
2014	128,144	517,407	.403			128,144				1	7	8
2015	130,643	613,963	.469			130,643				2	11	13
<b>TOTAL</b>	<b>625,971</b>	<b>2,771,486</b>	<b>.443</b>			<b>625,971</b>			<b>2</b>	<b>5</b>	<b>41</b>	<b>48</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					17,099					68,320	106,831
2012			412,175	50,438	12,783			409,247	63,951	34,867	88,244
2013				9,799	150,627				6,239	146,946	62,550
2014				15,569	174,683				4,314	275,507	47,334
2015				71,491	123,483				80,851	247,626	90,512
<b>TOTAL</b>			<b>412,175</b>	<b>147,297</b>	<b>478,675</b>			<b>409,247</b>	<b>155,355</b>	<b>773,266</b>	<b>395,471</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					23,700					94,624	100,207
2012		2,664	487,499	64,209	21,603		8,005	671,691	86,875	50,399	83,920
2013		242	13,765	20,843	171,647		153	10,686	16,626	173,664	59,548
2014	4	728	47,773	44,832	177,574	50	1,136	43,982	41,435	287,462	45,914
2015	129	2,271	159,997	123,170	107,736	729	5,916	175,646	151,904	190,017	88,430
<b>TOTAL</b>	<b>133</b>	<b>5,905</b>	<b>709,034</b>	<b>253,054</b>	<b>502,260</b>	<b>779</b>	<b>15,210</b>	<b>902,005</b>	<b>296,840</b>	<b>796,166</b>	<b>378,019</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,633,066	1,848,320	378,019			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-701,244	-552,896	923			
TOTAL LOSSES	931,822	1,295,424	378,942			
EXPECTED LOSSES	1,721,420	1,483,550	325,505			
CREDIBILITY	.10	.26	.39			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.149	.207	.061	.417		
INDICATED (POST-TEST)	.157	.218	.064	.439		
PRES. ON RATE LEVEL	.248	.214	.047	.509		
DERIVED BY FORMULA	.239	.215	.054	.508		
UNDERLYING PRES. RATE	.275	.237	.052	.564		
PROPOSED	.239	.215	.054	.508		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.483
IND. RATES				.48	MINIMUM PREMIUM	
MAN. RATES	.77	.70	.56	+ .48	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	31,659	1,865,800	5.893			3	6	19	28
2012	32,019	748,328	2.337			1	10	10	21
2013	37,486	1,370,748	3.656			2	4	11	17
2014	44,657	1,209,632	2.708				4	25	29
2015	38,297	2,163,249	5.648			2	4	20	26
<b>TOTAL</b>	<b>184,118</b>	<b>7,357,757</b>	<b>3.996</b>			<b>8</b>	<b>28</b>	<b>85</b>	<b>121</b>
O.D.		305							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			471,649	196,080	210,622			189,598	414,495	156,734	226,622
2012			227,366	113,382	52,821			131,851	95,796	47,927	79,185
2013			436,411	59,579	248,459			130,313	167,733	255,937	72,316
2014				188,691	377,596				157,481	349,292	136,572
2015			434,094	122,333	149,146			232,476	809,076	349,577	66,547
<b>TOTAL</b>			<b>1,569,520</b>	<b>680,065</b>	<b>1,038,644</b>			<b>684,238</b>	<b>1,644,581</b>	<b>1,159,467</b>	<b>581,242</b>
O.D.											305

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			578,713	240,983	291,920			321,179	550,864	217,077	212,571
2012		1,497	274,480	139,726	68,950		2,648	221,404	124,218	64,344	75,305
2013	120	3,979	529,872	95,449	299,616	1,074	4,431	258,605	221,120	312,595	68,845
2014	17	2,334	175,343	258,401	394,991	160	3,276	123,149	198,614	375,222	132,475
2015	470	10,968	625,305	227,485	179,084	4,859	52,478	1,160,260	748,267	368,791	65,016
<b>TOTAL</b>	<b>607</b>	<b>18,778</b>	<b>2,183,713</b>	<b>962,044</b>	<b>1,234,561</b>	<b>6,093</b>	<b>62,833</b>	<b>2,084,597</b>	<b>1,843,083</b>	<b>1,338,029</b>	<b>554,212</b>
O.D.											290

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,356,621	5,377,717	554,502			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,109,068	-973,691	1,437			
TOTAL LOSSES	3,247,553	4,404,026	555,939			
EXPECTED LOSSES	2,728,630	2,616,316	495,277			
CREDIBILITY	.04	.12	.17			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.764	2.392	.302	4.458		
INDICATED (POST-TEST)	1.856	2.516	.318	4.690		
PRES. ON RATE LEVEL	1.337	1.281	.243	2.861		
DERIVED BY FORMULA	1.358	1.429	.256	3.043		
UNDERLYING PRES. RATE	1.482	1.421	.269	3.172		
PROPOSED	1.358	1.429	.256	3.043		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.896
IND. RATES				2.90	MINIMUM PREMIUM	
MAN. RATES	3.73	3.72	3.15	+ 2.90	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	8,244	293,454	3.559						3	3
2012	8,606	87,823	1.020						4	4
2013	9,181	125,209	1.363						6	7
2014	9,468	425,109	4.489					1	6	7
2015	9,934	230,567	2.320						3	3
<b>TOTAL</b>	<b>45,433</b>	<b>1,162,162</b>	<b>2.558</b>						<b>2</b>	<b>24</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					92,971					68,015	132,468
2012					18,138					41,000	28,685
2013				14,180	22,257				6,847	42,866	39,059
2014				39,440	101,673				95,000	158,988	30,008
2015					63,010					150,176	17,381
<b>TOTAL</b>				<b>53,620</b>	<b>298,049</b>				<b>101,847</b>	<b>461,045</b>	<b>247,601</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					128,858					94,201	124,255
2012		5	378	324	22,286		6	569	818	52,472	27,279
2013		57	4,191	17,846	25,738		60	4,045	10,821	50,849	37,184
2014	4	572	41,927	57,738	105,542	83	1,774	66,390	112,818	172,450	29,108
2015	63	712	47,988	33,266	50,195	286	1,765	66,219	56,470	109,641	16,981
<b>TOTAL</b>	<b>67</b>	<b>1,346</b>	<b>94,484</b>	<b>109,174</b>	<b>332,619</b>	<b>369</b>	<b>3,605</b>	<b>137,223</b>	<b>180,927</b>	<b>479,613</b>	<b>234,807</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	237,094	1,102,333	234,807			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-304,572	-107,637	179			
TOTAL LOSSES		994,696	234,986			
EXPECTED LOSSES	751,007	289,863	61,334			
CREDIBILITY	.02	.05	.07			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	2.189	.517	2.706		
INDICATED (POST-TEST)	.000	2.303	.544	2.847		
PRES. ON RATE LEVEL	1.494	.577	.122	2.193		
DERIVED BY FORMULA	1.464	.663	.152	2.279		
UNDERLYING PRES. RATE	1.653	.638	.135	2.426		
PROPOSED	1.464	.663	.152	2.279		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.366
IND. RATES				2.37	MINIMUM PREMIUM	
MAN. RATES	2.77	2.87	2.52	+ 2.37	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	7,684	70,192	.913			7,684				1	3	4
2012	6,196	209,417	3.379			6,196					1	1
2013	7,027	165,794	2.359			7,027					4	4
2014	11,588	524,087	4.522			11,588					3	3
2015	9,482	17,244	.181			9,482						
<b>TOTAL</b>	<b>41,977</b>	<b>986,734</b>	<b>2.351</b>			<b>41,977</b>				<b>1</b>	<b>11</b>	<b>12</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				5,808	10,245				11,999	18,084	24,056
2012					19,272					179,850	10,295
2013					48,148					92,169	25,477
2014					374,678					138,631	10,778
2015											17,244
<b>TOTAL</b>				<b>5,808</b>	<b>452,343</b>				<b>11,999</b>	<b>428,734</b>	<b>87,850</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				7,138	14,200				15,947	25,046	22,565
2012		6	401	345	23,682		27	2,489	3,580	230,174	9,791
2013		68	3,869	3,027	54,774		82	5,975	5,785	108,783	24,254
2014	10	1,406	86,936	61,382	378,479	24	551	21,169	18,766	144,495	10,455
2015											16,847
<b>TOTAL</b>	<b>10</b>	<b>1,480</b>	<b>91,206</b>	<b>71,892</b>	<b>471,135</b>	<b>24</b>	<b>660</b>	<b>29,633</b>	<b>44,078</b>	<b>508,498</b>	<b>83,912</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	123,013	1,095,603	83,912			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-491,611	-204,447	224			
TOTAL LOSSES		891,156	84,136			
EXPECTED LOSSES	1,215,235	554,516	73,040			
CREDIBILITY	.02	.04	.06			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	2.123	.200	2.323		
INDICATED (POST-TEST)	.000	2.233	.210	2.443		
PRES. ON RATE LEVEL	2.611	1.191	.157	3.959		
DERIVED BY FORMULA	2.559	1.233	.160	3.952		
UNDERLYING PRES. RATE	2.895	1.321	.174	4.390		
PROPOSED	2.559	1.233	.160	3.952		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.761
IND. RATES				3.76	MINIMUM PREMIUM	
MAN. RATES	5.57	5.33	4.36	+ 3.76	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	293,906	4,413,414	1.501			6	44	88	138	
2012	320,739	3,120,052	.972			4	40	76	120	
2013	372,139	4,759,115	1.278			9	47	77	133	
2014	408,155	7,152,885	1.752			9	48	115	172	
2015	634,590	4,663,768	.734			2	5	185	192	
<b>TOTAL</b>	<b>2,029,529</b>	<b>24,109,234</b>	<b>1.188</b>			<b>30</b>	<b>184</b>	<b>541</b>	<b>755</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,363,775	844,302	536,200			344,280	801,436	395,157	128,264
2012			725,291	723,800	409,908			238,238	632,249	301,738	88,828
2013			1,966,753	768,944	532,840			369,319	580,214	424,136	116,909
2014			1,748,695	1,573,513	1,091,229			355,400	1,502,802	714,872	166,374
2015			402,710	196,973	2,327,787			61,251	148,440	1,372,649	153,958
<b>TOTAL</b>			<b>6,207,224</b>	<b>4,107,532</b>	<b>4,897,964</b>			<b>1,368,488</b>	<b>3,665,141</b>	<b>3,208,552</b>	<b>654,333</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,673,352	1,037,645	743,174			583,210	1,065,105	547,293	120,312
2012		4,926	900,091	888,053	519,948		5,205	430,473	811,863	398,604	84,475
2013	548	17,989	2,425,731	973,761	697,469	3,034	12,669	732,755	732,191	534,295	111,297
2014	456	34,561	2,903,850	1,923,457	1,332,427	2,164	43,955	1,316,814	1,572,044	874,417	161,383
2015	2,555	35,753	2,324,975	1,434,944	1,921,310	3,537	26,406	818,691	633,069	1,024,884	150,417
<b>TOTAL</b>	<b>3,559</b>	<b>93,229</b>	<b>10,227,999</b>	<b>6,257,860</b>	<b>5,214,328</b>	<b>8,735</b>	<b>88,235</b>	<b>3,881,943</b>	<b>4,814,272</b>	<b>3,379,493</b>	<b>627,884</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,303,700	19,665,953	627,884			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,406,615	-5,185,071	2,358			
TOTAL LOSSES	9,897,085	14,480,882	630,242			
EXPECTED LOSSES	11,263,885	14,450,248	649,449			
CREDIBILITY	.21	.57	.86			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.488	.714	.031	1.233		
INDICATED (POST-TEST)	.513	.751	.033	1.297		
PRES. ON RATE LEVEL	.500	.642	.029	1.171		
DERIVED BY FORMULA	.503	.704	.032	1.239		
UNDERLYING PRES. RATE	.555	.712	.032	1.299		
PROPOSED	.503	.704	.032	1.239		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.179
IND. RATES				1.18	MINIMUM PREMIUM	
MAN. RATES	1.45	1.49	1.29	+ 1.18	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	1,577	708	.044							
2012	1,586	972	.061							
2013	1,907									
2014	3,087									
2015	3,630	93,337	2.571						1	1
<b>TOTAL</b>	<b>11,787</b>	<b>95,017</b>	<b>.806</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
2011											708
2012											972
2015					41,844					51,217	276
<b>TOTAL</b>					<b>41,844</b>					<b>51,217</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
2011											664
2012											924
2015	40	471	31,870	22,093	33,335	98	602	22,583	19,258	37,392	270
<b>TOTAL</b>	<b>40</b>	<b>471</b>	<b>31,870</b>	<b>22,093</b>	<b>33,335</b>	<b>98</b>	<b>602</b>	<b>22,583</b>	<b>19,258</b>	<b>37,392</b>	<b>1,858</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	55,664	112,078	1,858			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-10,039	-5,734	12			
TOTAL LOSSES	45,625	106,344	1,870			
EXPECTED LOSSES	25,695	16,031	3,418			
CREDIBILITY	.01	.02	.03			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.387	.902	.016	1.305		
INDICATED (POST-TEST)	.407	.949	.017	1.373		
PRES. ON RATE LEVEL	.197	.123	.025	.345		
DERIVED BY FORMULA	.199	.140	.025	.364		
UNDERLYING PRES. RATE	.218	.136	.029	.383		
PROPOSED	.199	.140	.025	.364		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.346
IND. RATES				.35	MINIMUM PREMIUM	
MAN. RATES	.51	.46	.38	+ .35	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	32,460	95,470	.294						3	3
2012	34,110	47,353	.138						1	1
2013	32,811	107,087	.326						1	1
2014	29,574	29,906	.101							
2015	31,271	260,052	.831						4	4
<b>TOTAL</b>	<b>160,226</b>	<b>539,868</b>	<b>.337</b>						<b>9</b>	<b>9</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					7,838					51,861	35,771
2012					4,953					11,321	31,079
2013					19,627					47,231	40,229
2014											29,906
2015					13,383					225,699	20,970
<b>TOTAL</b>					<b>45,801</b>					<b>336,112</b>	<b>157,955</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					10,864					71,827	33,553
2012		2	104	88	6,086		1	156	225	14,488	29,556
2013		29	1,578	1,235	22,327		41	3,064	2,964	55,745	38,298
2014											29,009
2015	12	152	10,191	7,067	10,665	427	2,655	99,515	84,867	164,776	20,488
<b>TOTAL</b>	<b>12</b>	<b>183</b>	<b>11,873</b>	<b>8,390</b>	<b>49,942</b>	<b>427</b>	<b>2,697</b>	<b>102,735</b>	<b>88,056</b>	<b>306,836</b>	<b>150,904</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	117,927	453,224	150,904	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-170,677	-89,493	235	
TOTAL LOSSES		363,731	151,139	
EXPECTED LOSSES	416,588	238,736	86,521	
CREDIBILITY	.04	.11	.16	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.227	.094	.321
INDICATED (POST-TEST)	.000	.239	.099	.338
PRES. ON RATE LEVEL	.235	.134	.049	.418
DERIVED BY FORMULA	.226	.146	.057	.429
UNDERLYING PRES. RATE	.260	.149	.054	.463
PROPOSED	.220	.142	.056	.418
YEAR	2-1-18	4-1-18	1-1-19	4-1-19
IND. RATES				.40
MAN. RATES	.62	.56	.46	+ .40

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	76,466	443,712	.580				4	6	10	
2012	78,077	694,825	.889	1		1	1	7	10	
2013	86,157	232,611	.269	2				7	9	
2014	92,001	240,113	.260				2	2	4	
2015	93,840	171,736	.183	1				3	4	
<b>TOTAL</b>	<b>426,541</b>	<b>1,782,997</b>	<b>.418</b>	<b>4</b>		<b>1</b>	<b>7</b>	<b>25</b>	<b>37</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				193,388	18,786				131,956	29,097	70,485
2012	50,000		201,361	6,447	179,686			28,964	4,317	114,295	109,755
2013	6,000				61,309					93,208	72,094
2014				95,058	28,682				49,630	46,359	20,384
2015	53,256				31,620					61,373	25,487
<b>TOTAL</b>	<b>109,256</b>		<b>201,361</b>	<b>294,893</b>	<b>320,083</b>			<b>28,964</b>	<b>185,903</b>	<b>344,332</b>	<b>298,205</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				237,674	26,038				175,370	40,298	66,115
2012	52,367	1,356	240,794	12,463	223,507		580	49,073	8,109	146,683	104,377
2013	8,200	91	4,922	3,857	69,748		83	6,042	5,848	110,006	68,633
2014	7	562	50,851	103,713	35,805		783	29,084	53,970	51,840	19,772
2015	58,870	355	24,083	16,694	25,191	119	720	27,054	23,077	44,806	24,901
<b>TOTAL</b>	<b>119,444</b>	<b>2,364</b>	<b>320,650</b>	<b>374,401</b>	<b>380,289</b>	<b>157</b>	<b>2,166</b>	<b>111,253</b>	<b>266,374</b>	<b>393,633</b>	<b>283,798</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	556,034	1,414,697	283,798			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,352,035	-406,797	742			
TOTAL LOSSES		1,007,900	284,540			
EXPECTED LOSSES	3,335,551	1,096,211	251,660			
CREDIBILITY	.07	.20	.30			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.236	.067	.303		
INDICATED (POST-TEST)	.000	.248	.070	.318		
PRES. ON RATE LEVEL	.705	.232	.053	.990		
DERIVED BY FORMULA	.656	.235	.058	.949		
UNDERLYING PRES. RATE	.782	.257	.059	1.098		
PROPOSED	.656	.235	.058	.949		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.903
IND. RATES				.90	MINIMUM PREMIUM	
MAN. RATES	1.46	1.32	1.09	+ .90	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	410,822	14,601,411	3.554	1		28	94	218	341
2012	407,962	10,136,636	2.484			15	88	128	231
2013	431,414	9,884,271	2.291			9	114	126	249
2014	448,854	8,316,122	1.852			8	82	172	262
2015	629,664	11,812,953	1.876			5	9	364	378
<b>TOTAL</b>	<b>2,328,716</b>	<b>54,751,393</b>	<b>2.351</b>	<b>1</b>		<b>65</b>	<b>387</b>	<b>1008</b>	<b>1461</b>
O.D.		122,819	.005				1	3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	115,000		5,629,515	1,932,497	670,961			2,163,755	1,993,861	1,054,402	1,041,420
2012			2,731,768	2,047,442	583,507			1,549,910	1,593,538	828,122	802,349
2013			1,537,226	2,596,098	660,720			495,146	2,604,064	1,017,804	973,213
2014			1,473,039	1,930,346	938,014			420,462	1,517,356	1,105,334	931,571
2015			968,321	658,983	4,066,569			167,582	284,338	4,642,294	1,024,866
<b>TOTAL</b>	<b>115,000</b>		<b>12,339,869</b>	<b>9,165,366</b>	<b>6,919,771</b>			<b>4,796,855</b>	<b>7,993,157</b>	<b>8,647,956</b>	<b>4,773,419</b>
O.D.				53,395	27,994					7,036	34,394

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	132,020		6,907,414	2,375,036	929,959			3,665,402	2,649,839	1,460,352	976,852
2012		18,125	3,333,618	2,506,669	771,981		31,588	2,634,221	2,059,102	1,102,294	763,034
2013	428	18,128	2,254,156	3,090,702	882,159	4,063	24,101	1,349,378	3,177,217	1,314,212	926,499
2014	411	32,083	2,731,698	2,253,385	1,184,861	2,449	49,840	1,482,045	1,644,526	1,286,616	903,624
2015	4,684	71,084	4,595,663	2,792,601	3,424,699	10,983	78,279	2,531,008	1,976,984	3,437,562	1,001,294
<b>TOTAL</b>	<b>137,543</b>	<b>139,420</b>	<b>19,822,549</b>	<b>13,018,393</b>	<b>7,193,659</b>	<b>17,495</b>	<b>183,808</b>	<b>11,662,054</b>	<b>11,507,668</b>	<b>8,601,036</b>	<b>4,571,303</b>
O.D.		10	585	66,122	34,400			96	140	9,005	32,524

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	31,963,560	40,430,423	4,603,827			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,454,319	-10,853,536	18,132			
TOTAL LOSSES	20,509,241	29,576,887	4,621,959			
EXPECTED LOSSES	28,736,355	29,760,990	5,519,057			
CREDIBILITY	.23	.63	.94			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.881	1.270	.198	2.349		
INDICATED (POST-TEST)	.927	1.336	.208	2.471		
PRES. ON RATE LEVEL	1.113	1.153	.213	2.479		
DERIVED BY FORMULA	1.070	1.268	.208	2.546		
UNDERLYING PRES. RATE	1.234	1.278	.237	2.749		
PROPOSED	1.042	1.235	.202	2.479		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.359
IND. RATES				2.36	MINIMUM PREMIUM	
MAN. RATES	3.64	3.32	2.73	+ 2.36	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	293,906									
2012	320,739									
2013	372,008									
2014	408,024									
2015	634,487									
<b>TOTAL</b>	<b>2,029,164</b>									
O.D.		71,049	.003					2	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
<b>TOTAL</b>											
O.D.				2,507	1,562				5,101	1,698	60,181

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
<b>TOTAL</b>											
O.D.			32	3,108	1,920			23	6,813	2,173	57,118

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	55	14,014	57,118	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,889,343	-196,589	515	
TOTAL LOSSES			57,633	
EXPECTED LOSSES	4,829,410	547,874	142,042	
CREDIBILITY	.21	.57	.86	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.003	.003
PRES. ON RATE LEVEL	.215	.024	.006	.245
DERIVED BY FORMULA	.170	.010	.003	.183
UNDERLYING PRES. RATE	.238	.027	.007	.272
PROPOSED	.170	.010	.003	.183

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE
IND. RATES				.18	MINIMUM PREMIUM
MAN. RATES	.31	.32	.27	+ .18	PRESENT

+PROPOSED \*LIMITED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	1,577									
2012	1,811									
2013	1,811									
2014	3,087									
2015	3,630									
<b>TOTAL</b>	<b>11,916</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.	-3,348	-682	1			
TOTAL LOSSES			1			
EXPECTED LOSSES	8,580	1,907	357			
CREDIBILITY	.01	.02	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	.065	.014	.003	.082		
DERIVED BY FORMULA	.064	.014	.003	.081		
UNDERLYING PRES. RATE	.072	.016	.003	.091		
PROPOSED	.064	.014	.003	.081		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.077
IND. RATES				.08	MINIMUM PREMIUM	
MAN. RATES	.11	.10	.09	+ .08	PRESENT	

+PROPOSED

MANUAL YEAR	SEATS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	1,494									
2012	1,597									
2013	1,597									
2014	1,155									
2015										
<b>TOTAL</b>	<b>5,843</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.	-165,283	-26,054	7			
TOTAL LOSSES			7			
EXPECTED LOSSES	376,774	64,887	5,826			
CREDIBILITY	.03	.02	.02			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.000	.001	.001		
INDICATED (POST-TEST)	.000	.000	.001	.001		
PRES. ON RATE LEVEL	58.151	10.014	.899	69.064		
DERIVED BY FORMULA	56.406	9.814	.881	67.101		
UNDERLYING PRES. RATE	64.483	11.105	.997	76.585		
PROPOSED	56.406	9.814	.881	67.101		
YEAR	4-1-12	4-1-13	4-1-14	4-1-19	IND. RATE	63.866
IND. RATES				63.87	MINIMUM PREMIUM	
MAN. RATES	76.06	76.06	76.06	+ 63.87	PRESENT	

+PROPOSED