

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	551,378		261,976	325,735	919,269	252,190
2012	567,225	10,973	1,989,483	863,629	1,110,937	612,642	44,250	3,698,343	1,791,114	880,402	139,875
2013	4,410	10,387	1,385,724	391,946	670,900	9,544	33,659	1,985,352	406,898	1,087,362	207,764
2014	127,476	24,262	2,033,422	1,231,863	900,058	352,831	130,521	3,325,834	1,520,742	1,161,910	143,104
2015	155,625	10,761	764,042	595,497	478,843	10,459	43,428	1,083,224	954,444	617,034	263,143
<b>TOTAL</b>	<b>1,517,890</b>	<b>56,383</b>	<b>6,542,784</b>	<b>3,857,910</b>	<b>3,810,081</b>	<b>1,536,854</b>	<b>251,858</b>	<b>10,354,729</b>	<b>4,998,933</b>	<b>4,665,977</b>	<b>1,006,076</b>
O.D.		1,877	342,382	2,166	8,528		8,451	709,976	5,716	31,167	628

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,323,184	17,380,478	1,006,704	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,765,983	-4,477,659	3,648	
TOTAL LOSSES	13,557,201	12,902,819	1,010,352	
EXPECTED LOSSES	19,343,995	12,176,370	1,189,448	
CREDIBILITY	.06	.18	.26	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.944	3.753	.294	7.991
INDICATED (POST-TEST)	4.110	3.911	.306	8.327
PRES. ON RATE LEVEL	5.068	3.190	.311	8.569
DERIVED BY FORMULA	5.011	3.320	.310	8.641
UNDERLYING PRES. RATE	5.627	3.542	.346	9.515
PROPOSED	4.969	3.292	.308	8.569

  

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	8.171
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	4,473		582,429	75,412	979,283	124,831
2012	465,121	978	180,509	255,358	120,924		1,263	103,960	256,349	381,433	143,737
2013	40	2,048	241,551	483,480	111,994	81	1,126	63,356	240,411	227,298	120,045
2014	67	5,556	478,721	529,309	245,358	2,468	50,621	1,279,806	543,753	378,100	192,140
2015	237	6,569	427,238	265,481	140,679	3,661	35,838	897,398	744,424	555,099	198,967
<b>TOTAL</b>	<b>1,048,862</b>	<b>15,151</b>	<b>1,745,700</b>	<b>1,664,315</b>	<b>868,003</b>	<b>10,683</b>	<b>88,848</b>	<b>2,926,949</b>	<b>1,860,349</b>	<b>2,521,213</b>	<b>779,720</b>
O.D.	2	154	14,771	33,093	2,283	7	150	5,496	11,982	883	527

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,856,773	6,962,121	780,247			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,708,378	-1,746,730	1,938			
TOTAL LOSSES	4,148,395	5,215,391	782,185			
EXPECTED LOSSES	4,232,792	4,728,120	651,430			
CREDIBILITY	.06	.16	.24			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.382	1.737	.261	3.380		
INDICATED (POST-TEST)	1.440	1.810	.272	3.522		
PRES. ON RATE LEVEL	1.270	1.419	.195	2.884		
DERIVED BY FORMULA	1.280	1.482	.213	2.975		
UNDERLYING PRES. RATE	1.410	1.575	.217	3.202		
PROPOSED	1.280	1.482	.213	2.975		
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	3.50	3.65	3.18	+ 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	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				112,169	261,561	48,818
2012		915	169,033	172,487	81,538		10,395	864,376	824,044	119,615	23,858
2013	55	2,255	265,191	104,126	444,767	785	2,980	177,411	66,257	283,654	24,507
2014	8	1,303	80,811	57,062	351,825	67	1,534	59,391	52,960	408,122	24,607
2015	199	3,477	246,100	189,211	166,905	839	5,910	197,671	170,754	275,673	21,877
<b>TOTAL</b>	<b>262</b>	<b>7,950</b>	<b>761,135</b>	<b>689,237</b>	<b>1,501,389</b>	<b>1,691</b>	<b>20,819</b>	<b>1,298,849</b>	<b>1,226,184</b>	<b>1,348,625</b>	<b>143,667</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,090,706	4,765,435	143,667			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-644,895	-586,467	407			
TOTAL LOSSES	1,445,811	4,178,968	144,074			
EXPECTED LOSSES	1,588,282	1,580,475	141,393			
CREDIBILITY	.03	.07	.11			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.667	4.818	.166	6.651		
INDICATED (POST-TEST)	1.737	5.020	.173	6.930		
PRES. ON RATE LEVEL	1.649	1.641	.147	3.437		
DERIVED BY FORMULA	1.652	1.878	.150	3.680		
UNDERLYING PRES. RATE	1.831	1.822	.163	3.816		
PROPOSED	1.652	1.878	.150	3.680		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.509
IND. RATES				3.51	MINIMUM PREMIUM	
MAN. RATES	4.17	4.33	3.79	+ 3.51	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	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	474		1,011,511	963,947	1,869,424	430,581
2012		12,998	2,362,301	931,729	1,064,060		37,311	3,121,097	1,442,649	1,371,720	490,039
2013	313	12,155	1,543,570	1,291,573	881,349	9,202	34,882	2,041,586	1,130,534	1,360,434	452,478
2014	439	31,972	2,693,588	1,510,494	973,534	2,818	57,687	1,574,337	1,246,948	729,128	433,453
2015	522	6,426	438,089	307,433	439,912	1,817	11,845	423,777	364,600	660,144	373,078
<b>TOTAL</b>	<b>106,918</b>	<b>63,551</b>	<b>8,003,201</b>	<b>4,467,886</b>	<b>4,720,844</b>	<b>14,311</b>	<b>141,725</b>	<b>8,172,308</b>	<b>5,148,678</b>	<b>5,990,850</b>	<b>2,179,629</b>
O.D.	138	2,395	172,196	151,223	122,652	268	2,887	86,924	113,487	79,417	42,146

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,766,822	20,795,037	2,221,775			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,421,101	-6,188,872	6,986			
TOTAL LOSSES	11,345,721	14,606,165	2,228,761			
EXPECTED LOSSES	13,343,569	16,650,590	2,456,644			
CREDIBILITY	.14	.37	.56			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.081	1.391	.212	2.684		
INDICATED (POST-TEST)	1.126	1.449	.221	2.796		
PRES. ON RATE LEVEL	1.145	1.428	.211	2.784		
DERIVED BY FORMULA	1.142	1.436	.217	2.795		
UNDERLYING PRES. RATE	1.271	1.586	.234	3.091		
PROPOSED	1.142	1.436	.217	2.795		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.665
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		622,405	53,094	112,328			1,227,593	543,544	320,113	7,853
2012	305,790	1,807	326,764	67,645	140,049		5,725	477,767	429,897	1,300,996	18,137
2013		304	25,459	153,305	52,405		575	31,367	158,549	151,598	6,350
2014	94	6,206	526,769	156,308	51,474	1,905	39,148	933,816	127,812	89,399	23,164
2015	172	3,161	224,173	174,342	142,384	823	6,633	197,573	171,872	217,888	12,966
<b>TOTAL</b>	<b>553,774</b>	<b>11,478</b>	<b>1,725,570</b>	<b>604,694</b>	<b>498,640</b>	<b>2,728</b>	<b>52,081</b>	<b>2,868,116</b>	<b>1,431,674</b>	<b>2,079,994</b>	<b>68,470</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,213,747	4,615,002	68,470	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-989,353	-538,689	206	
TOTAL LOSSES	4,224,394	4,076,313	68,676	
EXPECTED LOSSES	2,412,999	1,443,980	75,374	
CREDIBILITY	.01	.03	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	16.365	15.792	.266	32.423
INDICATED (POST-TEST)	17.052	16.455	.277	33.784
PRES. ON RATE LEVEL	8.419	5.038	.263	13.720
DERIVED BY FORMULA	8.505	5.381	.264	14.150
UNDERLYING PRES. RATE	9.348	5.594	.292	15.234
PROPOSED	8.505	5.381	.264	14.150

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	13.493
IND. RATES				13.49	MINIMUM PREMIUM	
MAN. RATES	18.09	17.97	15.13	+ 13.49	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		50,854	675,562	303,389	360,362		909,403	166,229	122,395	432,513	92,973
2012		1,013	182,503	73,848	147,985		1,384	115,826	85,741	226,698	166,181
2013		553	34,927	95,077	338,097		422	24,504	111,593	159,252	88,126
2014	7	931	78,058	140,476	106,179	97	2,080	79,158	108,689	345,587	103,115
2015	157	2,409	167,470	124,991	131,902	745	5,871	178,339	154,949	205,666	77,725
<b>TOTAL</b>	<b>164</b>	<b>55,760</b>	<b>1,138,520</b>	<b>737,781</b>	<b>1,084,525</b>	<b>842</b>	<b>919,160</b>	<b>564,056</b>	<b>583,367</b>	<b>1,369,716</b>	<b>528,120</b>
O.D.	7	91	6,027	4,178	6,304	4	22	852	730	1,415	2,671

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,685,505	3,788,016	530,791			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-991,184	-928,263	1,260			
TOTAL LOSSES	1,694,321	2,859,753	532,051			
EXPECTED LOSSES	2,446,095	2,507,827	432,118			
CREDIBILITY	.05	.14	.22			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.659	1.112	.207	1.978		
INDICATED (POST-TEST)	.687	1.159	.216	2.062		
PRES. ON RATE LEVEL	.857	.878	.151	1.886		
DERIVED BY FORMULA	.849	.917	.165	1.931		
UNDERLYING PRES. RATE	.951	.975	.168	2.094		
PROPOSED	.849	.917	.165	1.931		
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	2.58	2.50	2.08	+ 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	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											
ANNUAL 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											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	73,472		4,098,641	3,528,311	2,736,253			5,568,881	3,327,074	2,900,570	1,249,576
2012	3,416	17,446	3,167,178	3,663,042	3,069,879	1,061,263	22,157	1,844,030	2,481,955	4,123,038	1,206,883
2013	1,208	44,083	5,695,846	3,477,682	3,178,749	31,530	117,768	6,902,376	3,362,001	4,325,899	1,097,172
2014	391,148	60,719	5,130,817	5,347,763	3,373,138	117,934	181,100	5,189,793	5,056,003	3,891,399	1,205,492
2015	566,745	83,365	5,661,263	3,969,034	3,535,156	24,440	186,699	4,673,184	3,365,156	3,239,341	1,381,865
<b>TOTAL</b>	<b>1,035,989</b>	<b>205,613</b>	<b>23,753,745</b>	<b>19,985,832</b>	<b>15,893,175</b>	<b>1,235,167</b>	<b>507,724</b>	<b>24,178,264</b>	<b>17,592,189</b>	<b>18,480,247</b>	<b>6,140,988</b>
O.D.	26	989	76,209	179,050	109,799	107	1,849	77,970	255,402	176,441	42,639

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	51,073,652	72,672,135	6,183,627			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-15,875,489	-20,127,273	21,126			
TOTAL LOSSES	35,198,163	52,544,862	6,204,753			
EXPECTED LOSSES	39,366,282	54,546,410	7,041,537			
CREDIBILITY	.25	.67	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.380	2.060	.243	3.683		
INDICATED (POST-TEST)	1.438	2.147	.253	3.838		
PRES. ON RATE LEVEL	1.390	1.925	.249	3.564		
DERIVED BY FORMULA	1.402	2.074	.253	3.729		
UNDERLYING PRES. RATE	1.543	2.138	.276	3.957		
PROPOSED	1.402	2.074	.253	3.729		
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	4.35	4.59	3.93	+ 3.56	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	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			155,605	70,631	161,979	135,173
2012		54	10,604	207,629	85,168		195	13,634	260,263	150,168	63,006
2013		511	36,664	163,762	207,161		566	34,410	124,031	331,382	115,780
2014	4	730	62,483	115,516	76,630	123	2,531	94,216	173,334	182,356	68,770
2015	76	919	63,251	43,849	66,158	173	1,078	40,957	35,146	68,231	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>296</b>	<b>4,370</b>	<b>338,822</b>	<b>663,405</b>	<b>894,116</b>	<b>437,152</b>
O.D.											898

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	904,411	2,856,045	438,050			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-780,100	-854,113	1,130			
TOTAL LOSSES	124,311	2,001,932	439,180			
EXPECTED LOSSES	1,914,142	2,294,435	403,834			
CREDIBILITY	.04	.11	.17			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.069	1.105	.243	1.417		
INDICATED (POST-TEST)	.072	1.151	.253	1.476		
PRES. ON RATE LEVEL	.952	1.141	.201	2.294		
DERIVED BY FORMULA	.917	1.142	.210	2.269		
UNDERLYING PRES. RATE	1.057	1.267	.223	2.547		
PROPOSED	.917	1.142	.210	2.269		
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			99,680	20,918	40,239	9,229
2012		1,141	209,351	97,071	39,148		818	66,555	201,462	92,664	21,320
2013		304	26,245	168,030	30,878		454	24,969	125,764	122,145	21,312
2014	11	1,090	103,134	225,465	31,257	111	2,235	82,271	175,426	33,841	5,942
2015	91	1,522	106,381	81,043	75,772	457	3,358	108,318	93,757	142,024	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>568</b>	<b>6,865</b>	<b>381,793</b>	<b>617,327</b>	<b>430,913</b>	<b>85,866</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,101,988	1,911,810	85,866			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,148,305	-569,233	225			
TOTAL LOSSES		1,342,577	86,091			
EXPECTED LOSSES	2,803,252	1,517,826	84,510			
CREDIBILITY	.02	.05	.08			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	2.415	.155	2.570		
INDICATED (POST-TEST)	.000	2.516	.162	2.678		
PRES. ON RATE LEVEL	4.541	2.458	.137	7.136		
DERIVED BY FORMULA	4.450	2.461	.139	7.050		
UNDERLYING PRES. RATE	5.042	2.730	.152	7.924		
PROPOSED	4.450	2.461	.139	7.050		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	6.722
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>99</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			48,347	61,290	425,421	67,716
2012		900	169,592	340,602	74,330		1,736	133,481	1,106,970	102,198	72,413
2013		627	47,843	241,835	205,301		308	20,164	53,079	258,981	55,087
2014	8	990	80,230	136,304	131,321	48	997	38,517	56,376	149,846	124,771
2015	347,225	3,175	217,883	154,935	208,951	731	4,511	168,169	144,379	277,439	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>779</b>	<b>7,552</b>	<b>408,678</b>	<b>1,422,094</b>	<b>1,213,885</b>	<b>398,752</b>
O.D.											1,094

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,486,699	4,413,845	399,846			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-691,272	-861,071	947			
TOTAL LOSSES	795,427	3,552,774	400,793			
EXPECTED LOSSES	1,712,234	2,329,570	321,480			
CREDIBILITY	.05	.14	.20			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.341	1.525	.172	2.038		
INDICATED (POST-TEST)	.355	1.589	.179	2.123		
PRES. ON RATE LEVEL	.662	.901	.124	1.687		
DERIVED BY FORMULA	.647	.997	.135	1.779		
UNDERLYING PRES. RATE	.735	1.000	.138	1.873		
PROPOSED	.647	.997	.135	1.779		
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	2.21	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>				<b>1</b>	<b>5</b>	<b>28</b>
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>			<b>215,752</b>	<b>197,710</b>	<b>171,105</b>			<b>799,906</b>	<b>74,624</b>	<b>188,925</b>	<b>55,190</b>
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				40,823	47,070	18,518
2012		17	1,497	15,282	50,227		10	777	9,072	35,132	9,112
2013	45	1,495	199,860	50,063	98,101	4,942	16,644	980,695	42,616	103,779	9,022
2014	1	146	11,141	16,616	24,550	13	268	10,134	16,619	30,198	8,744
2015	26	1,473	109,504	94,979	21,829	101	888	24,736	21,616	22,536	7,205
<b>TOTAL</b>	<b>72</b>	<b>3,131</b>	<b>322,002</b>	<b>209,972</b>	<b>218,936</b>	<b>5,056</b>	<b>17,810</b>	<b>1,016,342</b>	<b>130,746</b>	<b>238,715</b>	<b>52,601</b>
O.D.	26	1,719	144,263	7,945	8,796	137	2,814	66,170	3,817	2,805	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,579,542	821,732	52,601			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-534,683	-308,441	181			
TOTAL LOSSES	1,044,859	513,291	52,782			
EXPECTED LOSSES	1,320,036	830,982	64,933			
CREDIBILITY	.02	.07	.10			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.271	.624	.064	1.959		
INDICATED (POST-TEST)	1.324	.650	.067	2.041		
PRES. ON RATE LEVEL	1.451	.913	.071	2.435		
DERIVED BY FORMULA	1.448	.895	.071	2.414		
UNDERLYING PRES. RATE	1.606	1.011	.079	2.696		
PROPOSED	1.448	.895	.071	2.414		
<b>IND. RATES</b>						
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

ANNUAL 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							

ANNUAL 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

ANNUAL 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	4,218		1,085,132	221,631	666,219	192,812
2012	487,262	5,025	919,399	456,218	219,234	692,605	11,015	925,703	77,808	381,855	170,007
2013	4,342	7,883	1,065,436	355,498	338,228	4,697	13,541	789,639	440,886	304,890	161,136
2014	177	12,231	1,025,445	333,147	247,531	2,388	49,124	1,239,792	483,393	491,940	113,657
2015	1,039	21,534	1,194,699	361,606	418,699	2,777	26,327	618,854	282,905	417,125	131,209
<b>TOTAL</b>	<b>997,189</b>	<b>46,673</b>	<b>7,287,210</b>	<b>1,891,887</b>	<b>1,831,133</b>	<b>706,685</b>	<b>100,007</b>	<b>4,659,120</b>	<b>1,506,623</b>	<b>2,262,029</b>	<b>768,821</b>
O.D.											1,564

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,796,884	7,491,672	770,385			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,051,182	-2,409,799	2,472			
TOTAL LOSSES	7,745,702	5,081,873	772,857			
EXPECTED LOSSES	14,663,747	6,385,227	977,582			
CREDIBILITY	.15	.41	.62			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.626	.411	.062	1.099		
INDICATED (POST-TEST)	.652	.428	.065	1.145		
PRES. ON RATE LEVEL	1.070	.466	.072	1.608		
DERIVED BY FORMULA	1.007	.450	.068	1.525		
UNDERLYING PRES. RATE	1.185	.516	.079	1.780		
PROPOSED	1.007	.450	.068	1.525		
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

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	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											
ANNUAL 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											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			414,953	412,030	564,599			163,143	313,903	1,312,424	156,453
2012		75,744	40,680	774,201	255,901		50,540	33,536	578,361	308,705	103,143
2013		989	72,104	329,397	390,479		1,078	66,708	212,269	734,868	209,351
2014	31,736	1,911	158,595	286,405	213,083	14,526	3,575	134,749	223,265	389,125	216,205
2015	470	8,105	515,728	297,813	321,458	5,290	52,828	1,176,205	493,423	600,369	256,894
<b>TOTAL</b>	<b>32,206</b>	<b>86,749</b>	<b>1,202,060</b>	<b>2,099,846</b>	<b>1,745,520</b>	<b>19,816</b>	<b>108,021</b>	<b>1,574,341</b>	<b>1,821,221</b>	<b>3,345,491</b>	<b>942,046</b>
O.D.											1,582

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,023,193	9,012,078	943,628	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,380,487	-1,866,246	2,656	
TOTAL LOSSES	1,642,706	7,145,832	946,284	
EXPECTED LOSSES	3,452,883	5,101,004	841,087	
CREDIBILITY	.06	.17	.26	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.482	2.098	.278	2.858
INDICATED (POST-TEST)	.502	2.186	.290	2.978
PRES. ON RATE LEVEL	.913	1.349	.223	2.485
DERIVED BY FORMULA	.888	1.491	.240	2.619
UNDERLYING PRES. RATE	1.014	1.498	.247	2.759
PROPOSED	.888	1.491	.240	2.619

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.497
IND. RATES				2.50	MINIMUM PREMIUM	
MAN. RATES	3.01	3.15	2.74	+ 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	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						

MANUAL 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

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			368,823	295,798	358,917			337,515	622,765	1,089,967	161,773
2012	208,421	75	9,924	145,966	211,234	810	130	11,721	108,575	664,675	202,290
2013	89	3,730	446,289	353,143	557,482	1,133	6,820	393,326	807,623	1,021,757	492,885
2014	62	5,797	471,787	512,196	533,113	1,002	20,788	583,521	401,821	909,766	277,720
2015	3,747	8,416	536,387	310,215	282,348	1,707	13,785	390,189	263,080	427,970	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>4,652</b>	<b>41,523</b>	<b>1,716,272</b>	<b>2,203,864</b>	<b>4,114,135</b>	<b>1,301,498</b>
O.D.											16,827

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,825,994	9,876,411	1,318,325			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,884,867	-2,568,617	3,638			
TOTAL LOSSES	1,941,127	7,309,794	1,321,963			
EXPECTED LOSSES	4,655,768	6,934,013	1,248,854			
CREDIBILITY	.09	.23	.35			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.371	1.399	.253	2.023		
INDICATED (POST-TEST)	.387	1.458	.264	2.109		
PRES. ON RATE LEVEL	.803	1.195	.215	2.213		
DERIVED BY FORMULA	.766	1.255	.232	2.253		
UNDERLYING PRES. RATE	.891	1.327	.239	2.457		
PROPOSED	.752	1.233	.228	2.213		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.110
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	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	468		509,079	337,355	250,669	81,341
2012		7,988	1,460,904	229,550	113,862	59,388	7,687	644,501	153,220	55,350	71,490
2013	197,686	2,810	374,702	184,579	124,273	757	1,508	81,540	371,212	176,411	157,728
2014	210,673	4,394	345,881	199,938	389,486	14,531	11,199	286,431	112,544	201,765	84,559
2015	11,119	375,282	295,270	196,677	193,409	21,274	480,945	302,344	208,883	328,262	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>96,418</b>	<b>501,339</b>	<b>1,823,895</b>	<b>1,183,214</b>	<b>1,012,457</b>	<b>453,143</b>
O.D.											1,781

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,062,418	4,451,705	454,924			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,730,217	-1,352,482	1,385			
TOTAL LOSSES	4,332,201	3,099,223	456,309			
EXPECTED LOSSES	4,269,289	3,654,592	473,619			
CREDIBILITY	.06	.17	.26			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.290	.923	.136	2.349		
INDICATED (POST-TEST)	1.344	.962	.142	2.448		
PRES. ON RATE LEVEL	1.148	.983	.127	2.258		
DERIVED BY FORMULA	1.160	.979	.131	2.270		
UNDERLYING PRES. RATE	1.271	1.088	.141	2.500		
PROPOSED	1.160	.979	.131	2.270		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.630
IND. RATES				2.63	MINIMUM PREMIUM	
MAN. RATES	2.90	3.16	2.81	+ 2.63	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	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			161,657	45,176	452,281	123,589
2012		822	146,474	101,328	201,143		418	35,954	30,115	338,141	144,720
2013	238	7,487	1,026,589	169,339	316,338	1,812	7,136	419,937	266,402	502,188	106,376
2014	269	18,112	1,522,374	269,047	179,748	4,715	96,973	2,316,564	327,472	270,436	113,414
2015	1,062	23,064	1,343,252	544,544	478,833	6,073	60,898	1,404,674	801,932	742,644	221,211
<b>TOTAL</b>	<b>1,569</b>	<b>49,485</b>	<b>4,448,706</b>	<b>1,229,798</b>	<b>1,474,039</b>	<b>12,600</b>	<b>165,425</b>	<b>4,338,786</b>	<b>1,471,097</b>	<b>2,305,690</b>	<b>709,310</b>
O.D.											251

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,016,571	6,480,624	709,561			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,090,885	-1,663,547	2,584			
TOTAL LOSSES	5,925,686	4,817,077	712,145			
EXPECTED LOSSES	7,649,857	4,506,729	868,704			
CREDIBILITY	.09	.23	.35			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.126	.915	.135	2.176		
INDICATED (POST-TEST)	1.173	.953	.141	2.267		
PRES. ON RATE LEVEL	1.313	.773	.149	2.235		
DERIVED BY FORMULA	1.300	.814	.146	2.260		
UNDERLYING PRES. RATE	1.453	.856	.165	2.474		
PROPOSED	1.300	.814	.146	2.260		
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			227,036	836	92,135	208,223
2012		894	149,129	12,541	470,224		824	69,471	18,524	225,077	100,469
2013	111	3,823	511,414	349,627	77,314	4,571	16,720	975,364	445,631	214,022	46,698
2014	36	2,605	223,118	164,965	71,938	92	1,899	53,226	40,910	59,911	33,174
2015	306	7,244	437,658	210,850	141,697	4,027	44,265	874,403	197,788	167,109	47,835
<b>TOTAL</b>	<b>453</b>	<b>14,566</b>	<b>1,883,505</b>	<b>777,440</b>	<b>806,519</b>	<b>8,690</b>	<b>63,708</b>	<b>2,199,500</b>	<b>703,689</b>	<b>758,254</b>	<b>436,399</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,170,422	3,045,902	436,399			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,199,826	-736,168	1,119			
TOTAL LOSSES	2,970,596	2,309,734	437,518			
EXPECTED LOSSES	2,939,843	1,975,779	401,388			
CREDIBILITY	.04	.12	.17			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.621	1.260	.239	3.120		
INDICATED (POST-TEST)	1.689	1.313	.249	3.251		
PRES. ON RATE LEVEL	1.449	.973	.198	2.620		
DERIVED BY FORMULA	1.459	1.014	.207	2.680		
UNDERLYING PRES. RATE	1.604	1.078	.219	2.901		
PROPOSED	1.459	1.014	.207	2.680		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.105
IND. RATES				3.11	MINIMUM PREMIUM	
MAN. RATES	3.54	3.73	3.26	+ 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	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							

REPORTED LOSSES											
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

TRANSLATED LOSSES											
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			610,144	50,096	156,827	50,462
2012		2,458	450,187	257,633	128,093		6,510	546,744	65,465	142,602	48,172
2013	57	1,702	238,979	7,119	44,343	4,119	13,935	822,197	32,557	193,202	55,005
2014	13	1,244	115,455	247,948	47,147	123	2,451	90,725	183,971	86,761	96,173
2015	643	15,781	915,754	365,695	240,857	4,037	43,155	880,827	245,137	250,983	62,688
<b>TOTAL</b>	<b>713</b>	<b>21,185</b>	<b>2,896,351</b>	<b>1,239,916</b>	<b>586,335</b>	<b>8,279</b>	<b>66,051</b>	<b>2,950,637</b>	<b>577,226</b>	<b>830,375</b>	<b>312,500</b>
O.D.											668

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,943,216	3,233,852	313,168			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,311,693	-738,071	869			
TOTAL LOSSES	4,631,523	2,495,781	314,037			
EXPECTED LOSSES	3,226,731	1,987,557	304,840			
CREDIBILITY	.04	.10	.15			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.039	1.637	.206	4.882		
INDICATED (POST-TEST)	3.167	1.706	.215	5.088		
PRES. ON RATE LEVEL	1.911	1.178	.181	3.270		
DERIVED BY FORMULA	1.961	1.231	.186	3.378		
UNDERLYING PRES. RATE	2.117	1.304	.200	3.621		
PROPOSED	1.961	1.231	.186	3.378		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.914
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.	-34,391	-668				
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.	-70,377	-1,126				
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				48,757	44,189	20,753
2012		3	186	160	10,989		1	152	219	14,044	27,311
2013		17	888	696	12,607		13	1,041	1,018	19,085	47,708
2014	2	366	23,039	16,274	100,311	33	743	29,006	25,867	199,355	17,196
2015	57	1,071	75,883	58,776	49,353	721	6,383	175,300	153,329	153,444	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>754</b>	<b>7,140</b>	<b>205,499</b>	<b>229,190</b>	<b>430,117</b>	<b>171,535</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	314,905	1,044,907	171,535	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-333,825	-222,159	335	
TOTAL LOSSES		822,748	171,870	
EXPECTED LOSSES	819,050	596,482	119,631	
CREDIBILITY	.02	.05	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	1.479	.309	1.788
INDICATED (POST-TEST)	.000	1.541	.322	1.863
PRES. ON RATE LEVEL	1.326	.965	.194	2.485
DERIVED BY FORMULA	1.299	.994	.204	2.497
UNDERLYING PRES. RATE	1.472	1.072	.215	2.759
PROPOSED	1.293	.989	.203	2.485

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.369
IND. RATES				2.37	MINIMUM PREMIUM	
MAN. RATES	3.48	3.35	2.74	+ 2.37	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	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											
MANUAL 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											
MANUAL 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	155,729		805,646	121,264	114,751	200,574
2012		2,733	497,171	256,585	256,438		9,093	762,038	262,755	338,042	224,159
2013	45	1,733	218,782	142,268	167,668	311	2,027	117,920	249,023	407,571	128,913
2014	42	3,248	260,238	76,645	196,168	485	10,056	258,891	91,159	272,850	129,766
2015	579	10,742	713,809	474,125	416,694	4,957	51,848	1,085,346	328,143	395,708	456,639
<b>TOTAL</b>	<b>487,447</b>	<b>18,456</b>	<b>2,588,473</b>	<b>1,267,661</b>	<b>1,199,209</b>	<b>161,482</b>	<b>73,024</b>	<b>3,029,841</b>	<b>1,052,344</b>	<b>1,528,922</b>	<b>1,140,051</b>
O.D.			6	5	322			27	41	2,594	5,088

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,358,756	5,051,098	1,145,139			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,893,187	-1,483,605	2,837			
TOTAL LOSSES	4,465,569	3,567,493	1,147,976			
EXPECTED LOSSES	4,681,802	4,011,095	968,800			
CREDIBILITY	.08	.21	.31			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.019	.814	.262	2.095		
INDICATED (POST-TEST)	1.062	.848	.273	2.183		
PRES. ON RATE LEVEL	.964	.826	.200	1.990		
DERIVED BY FORMULA	.972	.831	.223	2.026		
UNDERLYING PRES. RATE	1.068	.915	.221	2.204		
PROPOSED	.972	.831	.223	2.026		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.107
IND. RATES				2.11	MINIMUM PREMIUM	
MAN. RATES	2.68	2.69	2.29	+ 2.11	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	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	32	1,234	1,101	8,483	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>32</b>	<b>1,234</b>	<b>1,101</b>	<b>8,483</b>	<b>19,923</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,833	17,364	19,923	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,843	-8,384	30	
TOTAL LOSSES		8,980	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	.108	.241	.349
PRES. ON RATE LEVEL	.542	.262	.065	.869
DERIVED BY FORMULA	.537	.259	.069	.865
UNDERLYING PRES. RATE	.601	.290	.072	.963
PROPOSED	.537	.259	.069	.865

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	TOTAL
IND. RATES				.90	MINIMUM PREMIUM	.899
MAN. RATES	1.16	1.17	1.00	+ .90	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	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											
MANUAL 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											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			4,914,796	2,222,761	1,881,838			3,141,053	1,871,600	2,023,327	995,934
2012	232,785	18,073	3,287,365	2,574,234	2,303,514		28,673	2,392,629	1,972,656	1,724,339	1,101,940
2013	137,696	36,641	4,803,588	2,725,503	2,108,098	11,133	43,664	2,554,637	1,737,033	2,244,537	1,095,512
2014	688	52,241	4,444,001	3,467,444	1,792,978	6,680	137,188	3,697,334	2,533,493	2,453,203	1,369,387
2015	2,362	39,472	2,552,313	1,559,067	1,662,185	8,174	64,548	1,914,260	1,478,516	2,217,260	1,167,060
<b>TOTAL</b>	<b>373,531</b>	<b>146,427</b>	<b>20,002,063</b>	<b>12,549,009</b>	<b>9,748,613</b>	<b>25,987</b>	<b>274,073</b>	<b>13,699,913</b>	<b>9,593,298</b>	<b>10,662,666</b>	<b>5,729,833</b>
O.D.		10	657	562	38,623		2	252	366	23,505	17,568

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	34,522,915	42,616,642	5,747,401			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,842,501	-13,893,072	18,313			
TOTAL LOSSES	24,680,414	28,723,570	5,765,714			
EXPECTED LOSSES	24,224,538	37,391,167	6,454,734			
CREDIBILITY	.25	.67	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.960	1.117	.224	2.301		
INDICATED (POST-TEST)	1.000	1.164	.233	2.397		
PRES. ON RATE LEVEL	.849	1.313	.227	2.389		
DERIVED BY FORMULA	.887	1.213	.233	2.333		
UNDERLYING PRES. RATE	.942	1.454	.251	2.647		
PROPOSED	.908	1.242	.239	2.389		
<b>IND. RATES</b>						
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



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	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											
MANUAL 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											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			3,579,961	2,349,552	2,346,725			1,551,513	1,580,825	2,233,816	765,083
2012		23,702	4,326,760	2,588,294	1,831,745		26,184	2,186,853	1,659,402	1,860,927	795,113
2013	367,887	32,063	4,079,369	2,132,247	3,173,410	56,537	37,965	2,238,636	1,448,129	3,212,152	757,650
2014	777	57,269	4,804,370	2,700,861	1,955,484	5,516	113,168	2,989,420	1,832,788	1,509,333	648,851
2015	4,852	89,997	5,303,701	2,268,867	2,606,126	13,374	128,955	2,972,460	1,305,347	1,842,096	695,343
<b>TOTAL</b>	<b>373,516</b>	<b>203,031</b>	<b>22,094,161</b>	<b>12,039,821</b>	<b>11,913,490</b>	<b>75,427</b>	<b>306,272</b>	<b>11,938,882</b>	<b>7,826,491</b>	<b>10,658,324</b>	<b>3,662,040</b>
O.D.											22,737

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	34,991,289	42,438,126	3,684,777			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,407,118	-12,514,985	11,673			
TOTAL LOSSES	23,584,171	29,923,141	3,696,450			
EXPECTED LOSSES	27,883,198	33,464,609	4,317,245			
CREDIBILITY	.24	.64	.96			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.989	1.255	.155	2.399		
INDICATED (POST-TEST)	1.031	1.308	.162	2.501		
PRES. ON RATE LEVEL	1.055	1.267	.163	2.485		
DERIVED BY FORMULA	1.049	1.293	.162	2.504		
UNDERLYING PRES. RATE	1.169	1.403	.181	2.753		
PROPOSED	1.048	1.291	.162	2.501		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.601
IND. RATES				2.60	MINIMUM PREMIUM	
MAN. RATES	3.28	3.31	2.86	+ 2.60	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			996,052	411,347	422,627	142,710
2012		3,380	621,645	961,240	544,008		7,319	605,127	946,814	583,936	217,091
2013	406	14,243	1,884,167	1,260,079	517,335	9,413	34,197	1,997,184	847,308	435,388	186,046
2014	55	5,728	506,400	1,008,256	423,794	370	7,671	286,030	511,761	628,692	319,691
2015	1,002	17,540	1,083,036	563,597	630,717	3,155	29,278	714,023	391,589	522,280	253,804
<b>TOTAL</b>	<b>1,463</b>	<b>40,891</b>	<b>5,702,022</b>	<b>4,406,126</b>	<b>2,398,089</b>	<b>12,938</b>	<b>78,465</b>	<b>4,598,416</b>	<b>3,108,819</b>	<b>2,592,923</b>	<b>1,119,342</b>
O.D.											38,450

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,434,195	12,505,957	1,157,792	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,250,445	-3,217,587	3,832	
TOTAL LOSSES	7,183,750	9,288,370	1,161,624	
EXPECTED LOSSES	8,045,049	8,703,478	1,299,417	
CREDIBILITY	.08	.21	.31	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.647	2.130	.266	4.043
INDICATED (POST-TEST)	1.716	2.219	.277	4.212
PRES. ON RATE LEVEL	1.665	1.802	.269	3.736
DERIVED BY FORMULA	1.669	1.890	.271	3.830
UNDERLYING PRES. RATE	1.845	1.996	.298	4.139
PROPOSED	1.669	1.890	.271	3.830

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.983
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			439,496	519,556	398,208			742,136	447,411	711,583	341,674
2012		9,075	1,662,793	867,280	373,722		9,401	782,395	795,151	798,887	413,533
2013	259	8,716	1,157,490	638,866	372,040	5,101	18,626	1,091,442	439,951	492,315	344,953
2014	144	11,706	1,000,499	939,337	464,334	2,039	41,791	1,143,880	901,480	633,392	402,401
2015	578	6,907	469,337	326,852	483,481	1,829	11,842	424,651	365,326	663,231	517,789
<b>TOTAL</b>	<b>981</b>	<b>36,404</b>	<b>4,729,615</b>	<b>3,291,891</b>	<b>2,091,785</b>	<b>8,969</b>	<b>81,660</b>	<b>4,184,504</b>	<b>2,949,319</b>	<b>3,299,408</b>	<b>2,020,350</b>
O.D.											1,860

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,042,133	11,632,403	2,022,210			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,920,811	-2,973,528	6,011			
TOTAL LOSSES	6,121,322	8,658,875	2,028,221			
EXPECTED LOSSES	7,175,351	7,990,306	2,145,111			
CREDIBILITY	.13	.34	.51			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.653	.924	.217	1.794		
INDICATED (POST-TEST)	.680	.963	.226	1.869		
PRES. ON RATE LEVEL	.691	.770	.207	1.668		
DERIVED BY FORMULA	.690	.836	.217	1.743		
UNDERLYING PRES. RATE	.766	.853	.229	1.848		
PROPOSED	.690	.836	.217	1.743		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.812
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			115,675	95,103	199,359	107,325
2012		36	7,014	139,236	51,158		48	3,641	61,706	76,258	100,802
2013		331	26,877	160,034	59,416		314	18,573	74,321	154,512	86,853
2014	104	6,818	570,342	79,692	82,674	414	8,478	214,785	88,618	85,570	89,968
2015	124	2,367	168,255	131,850	101,980	685	6,787	170,909	150,478	102,710	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>1,099</b>	<b>15,627</b>	<b>523,583</b>	<b>470,226</b>	<b>618,409</b>	<b>497,452</b>
O.D.											437

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,496,082	2,185,624	497,889			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,444,570	-807,884	1,807			
TOTAL LOSSES	51,512	1,377,740	499,696			
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	.463	.168	.649		
PRES. ON RATE LEVEL	1.053	.642	.165	1.860		
DERIVED BY FORMULA	.991	.613	.166	1.770		
UNDERLYING PRES. RATE	1.166	.711	.183	2.060		
PROPOSED	.991	.613	.166	1.770		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.840
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			1,239,403	493,546	969,307	517,428
2012		14,629	2,655,014	717,137	1,028,582		13,445	1,123,796	725,010	996,997	395,791
2013	681	22,536	3,006,956	904,336	1,380,233	8,111	30,419	1,777,653	930,366	918,483	368,575
2014	485	34,723	2,915,257	1,391,619	999,024	2,784	56,966	1,547,456	1,163,014	839,075	385,971
2015	1,441	24,977	1,489,881	674,473	836,812	3,308	26,371	755,008	512,481	851,801	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>14,203</b>	<b>127,201</b>	<b>6,443,316</b>	<b>3,824,417</b>	<b>4,575,663</b>	<b>2,079,541</b>
O.D.											532

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,448,023	18,542,306	2,080,073	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,502,375	-6,080,253	7,427	
TOTAL LOSSES	12,945,648	12,462,053	2,087,500	
EXPECTED LOSSES	15,976,981	16,333,301	2,655,166	
CREDIBILITY	.14	.39	.59	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.126	1.084	.182	2.392
INDICATED (POST-TEST)	1.173	1.130	.190	2.493
PRES. ON RATE LEVEL	1.255	1.283	.208	2.746
DERIVED BY FORMULA	1.244	1.223	.197	2.664
UNDERLYING PRES. RATE	1.390	1.421	.231	3.042
PROPOSED	1.244	1.223	.197	2.664

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.770
IND. RATES				2.77	MINIMUM PREMIUM	
MAN. RATES	3.66	3.69	3.16	+ 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	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					35,017	45,510
2012		858	156,363	1,171	16,511		2,172	182,684	2,127	50,413	20,930
2013		1	185	146	2,622		4	411	402	7,574	12,352
2014	34	2,309	191,805	13,652	32,027	482	9,927	237,263	22,168	79,517	14,105
2015	45	498	34,004	23,571	35,563	68	408	15,321	13,154	25,527	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>550</b>	<b>12,511</b>	<b>435,679</b>	<b>37,851</b>	<b>198,048</b>	<b>126,383</b>
O.D.											161

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	834,842	379,045	126,544			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-202,890	-203,560	312			
TOTAL LOSSES	631,952	175,485	126,856			
EXPECTED LOSSES	502,939	550,733	106,996			
CREDIBILITY	.02	.05	.08			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.164	.323	.234	1.721		
INDICATED (POST-TEST)	1.213	.337	.244	1.794		
PRES. ON RATE LEVEL	.836	.915	.178	1.929		
DERIVED BY FORMULA	.844	.886	.183	1.913		
UNDERLYING PRES. RATE	.926	1.014	.197	2.137		
PROPOSED	.844	.886	.183	1.913		
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			1,421,499	1,317,421	1,810,295	907,310
2012		7,341	1,296,875	2,136,759	2,879,902		14,714	1,222,951	1,586,216	2,727,125	1,173,816
2013	164	12,382	1,218,366	2,172,996	3,439,936	1,261	13,081	745,015	2,315,852	3,064,359	894,110
2014	172	16,241	1,294,894	1,409,669	1,723,757	1,631	33,410	1,083,797	1,501,102	1,600,305	1,069,901
2015	1,580	24,998	1,752,082	1,323,397	1,303,222	3,002	22,273	709,045	614,246	904,453	946,417
<b>TOTAL</b>	<b>1,916</b>	<b>60,962</b>	<b>6,851,084</b>	<b>8,760,233</b>	<b>11,758,155</b>	<b>5,894</b>	<b>83,478</b>	<b>5,182,307</b>	<b>7,334,837</b>	<b>10,106,537</b>	<b>4,991,554</b>
O.D.	1	96	7,190	6,314	16,957		1	81	117	7,571	20,354

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,193,010	37,990,721	5,011,908			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,461,000	-10,971,431	17,439			
TOTAL LOSSES	6,732,010	27,019,290	5,029,347			
EXPECTED LOSSES	13,497,097	29,651,176	5,959,757			
CREDIBILITY	.12	.34	.51			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.730	2.929	.545	4.204		
INDICATED (POST-TEST)	.761	3.052	.568	4.381		
PRES. ON RATE LEVEL	1.321	2.901	.583	4.805		
DERIVED BY FORMULA	1.254	2.952	.575	4.781		
UNDERLYING PRES. RATE	1.463	3.214	.646	5.323		
PROPOSED	1.254	2.952	.575	4.781		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.972
IND. RATES				4.97	MINIMUM PREMIUM	
MAN. RATES	5.75	6.25	5.53	+ 4.97	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			1,428,438	1,776,671	1,718,163	461,612
2012	219,367	27,127	4,950,364	2,021,181	1,515,516		32,438	2,714,433	1,376,477	1,461,021	517,695
2013	1,763	54,782	7,515,169	1,214,695	2,313,927	18,860	66,865	3,936,427	1,013,559	1,757,857	541,781
2014	1,521	103,610	8,802,025	3,161,276	1,203,152	8,823	180,223	4,710,397	2,953,050	907,876	502,644
2015	4,207	65,627	4,055,010	2,110,495	2,783,572	9,116	71,378	2,057,285	1,320,073	2,411,140	530,405
<b>TOTAL</b>	<b>226,858</b>	<b>251,146</b>	<b>29,073,165</b>	<b>10,715,541</b>	<b>11,573,742</b>	<b>36,799</b>	<b>350,904</b>	<b>14,846,980</b>	<b>8,439,830</b>	<b>8,256,057</b>	<b>2,554,137</b>
O.D.											5,589

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	44,785,852	38,985,170	2,559,726			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-16,364,801	-13,257,936	9,230			
TOTAL LOSSES	28,421,051	25,727,234	2,568,956			
EXPECTED LOSSES	40,495,531	35,880,144	3,128,874			
CREDIBILITY	.15	.40	.61			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.371	2.146	.214	4.731		
INDICATED (POST-TEST)	2.471	2.236	.223	4.930		
PRES. ON RATE LEVEL	3.049	2.702	.236	5.987		
DERIVED BY FORMULA	2.962	2.516	.228	5.706		
UNDERLYING PRES. RATE	3.378	2.993	.261	6.632		
PROPOSED	2.962	2.516	.228	5.706		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	5.934
IND. RATES				5.93	MINIMUM PREMIUM	
MAN. RATES	8.12	8.20	6.89	+ 5.93	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	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											
MANUAL 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											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			940,676	771,282	794,806			495,657	854,644	988,781	457,207
2012		5,271	963,297	581,744	360,154		6,641	550,856	734,211	516,546	306,214
2013	43	3,151	332,797	880,067	429,470	871	5,297	297,374	714,005	363,663	347,485
2014	72	6,084	519,793	623,743	354,088	779	15,732	544,884	1,002,603	354,816	285,127
2015	592	10,920	725,163	480,841	431,133	1,771	15,961	413,222	283,416	341,545	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>3,421</b>	<b>43,631</b>	<b>2,301,993</b>	<b>3,588,879</b>	<b>2,565,351</b>	<b>1,773,397</b>
O.D.					25,558					14,913	32,949

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,856,904	11,902,029	1,806,346			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,312,215	-3,470,429	5,380			
TOTAL LOSSES	2,544,689	8,431,600	1,811,726			
EXPECTED LOSSES	8,103,391	9,282,291	1,960,698			
CREDIBILITY	.15	.41	.62			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.205	.679	.146	1.030		
INDICATED (POST-TEST)	.214	.708	.152	1.074		
PRES. ON RATE LEVEL	.589	.675	.143	1.407		
DERIVED BY FORMULA	.533	.689	.149	1.371		
UNDERLYING PRES. RATE	.653	.748	.158	1.559		
PROPOSED	.533	.689	.149	1.371		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.425
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					116,113		16,234
2012			144	3,248	25		9	612	13,096	157	32,302
2013		148	12,078	69,014	33,408		160	8,956	42,102	53,758	84,014
2014	2	214	20,455	44,837	5,870	95	1,936	71,295	149,322	43,459	10,022
2015	12	133	9,134	6,335	9,551	49	297	11,087	9,513	18,468	30,541
<b>TOTAL</b>	<b>14</b>	<b>495</b>	<b>41,811</b>	<b>141,869</b>	<b>48,854</b>	<b>144</b>	<b>2,402</b>	<b>91,950</b>	<b>330,146</b>	<b>115,842</b>	<b>173,113</b>
O.D.		5	1,709	38,406	295		25	1,667	35,662	428	3,824

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	140,222	711,502	176,937	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-433,228	-215,100	296	
TOTAL LOSSES		496,402	177,233	
EXPECTED LOSSES	1,058,726	574,975	110,966	
CREDIBILITY	.02	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	1.257	.449	1.706
INDICATED (POST-TEST)	.000	1.310	.468	1.778
PRES. ON RATE LEVEL	2.420	1.314	.254	3.988
DERIVED BY FORMULA	2.372	1.314	.267	3.953
UNDERLYING PRES. RATE	2.681	1.456	.281	4.418
PROPOSED	2.372	1.314	.267	3.953

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.111
IND. RATES				4.11	MINIMUM PREMIUM	
MAN. RATES	5.46	5.43	4.59	+ 4.11	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	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											
MANUAL 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											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				6,730	147,778				2,154	112,788	45,065
2012		2,420	435,713	42,674	241,079		3,733	313,307	42,936	83,163	32,421
2013	34	1,641	196,370	310,134	121,210	519	2,202	127,402	132,710	108,182	72,061
2014	41	2,850	245,629	151,888	38,865	297	6,089	154,725	68,341	50,806	25,514
2015	241	4,170	240,337	91,550	127,912	661	5,820	146,472	71,370	129,371	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>1,477</b>	<b>17,844</b>	<b>741,906</b>	<b>317,511</b>	<b>484,310</b>	<b>188,729</b>
O.D.											7,938

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,890,673	2,081,641	196,667			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-494,049	-492,487	604			
TOTAL LOSSES	1,396,624	1,589,154	197,271			
EXPECTED LOSSES	1,206,379	1,312,553	235,428			
CREDIBILITY	.04	.10	.15			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.908	1.033	.128	2.069		
INDICATED (POST-TEST)	.946	1.076	.133	2.155		
PRES. ON RATE LEVEL	.708	.770	.138	1.616		
DERIVED BY FORMULA	.718	.801	.137	1.656		
UNDERLYING PRES. RATE	.784	.853	.153	1.790		
PROPOSED	.718	.801	.137	1.656		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.722
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				7,636	9,281	68,090
2012		31	1,969	10,495	92,111		21	1,741	17,387	93,294	72,790
2013	49	2,481	290,601	507,779	220,646	178	1,227	69,554	178,427	158,108	147,508
2014	51	4,139	363,510	396,578	99,494	392	8,075	238,084	260,065	203,985	260,145
2015	286	7,612	493,779	307,737	163,553	1,593	16,083	370,291	224,259	183,514	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>2,163</b>	<b>25,406</b>	<b>679,670</b>	<b>687,774</b>	<b>648,182</b>	<b>789,138</b>
O.D.		257	22,525	146,034	22,314		367	18,409	117,846	7,124	142

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,913,305	3,450,358	789,280			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,314,757	-766,331	1,695			
TOTAL LOSSES	598,548	2,684,027	790,975			
EXPECTED LOSSES	3,286,985	2,086,206	533,680			
CREDIBILITY	.05	.14	.21			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.247	1.106	.326	1.679		
INDICATED (POST-TEST)	.257	1.152	.340	1.749		
PRES. ON RATE LEVEL	1.223	.776	.199	2.198		
DERIVED BY FORMULA	1.175	.829	.229	2.233		
UNDERLYING PRES. RATE	1.355	.860	.220	2.435		
PROPOSED	1.157	.816	.225	2.198		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.286
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					1,998	1,824
2013											484
2014		4	262	186	1,153			27	22	184	144
2015											209
<b>TOTAL</b>		<b>4</b>	<b>262</b>	<b>186</b>	<b>6,288</b>			<b>27</b>	<b>22</b>	<b>2,182</b>	<b>2,661</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	293	8,678	2,661	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-41,923	-22,154	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	.060	.060
PRES. ON RATE LEVEL	2.046	1.190	.162	3.398
DERIVED BY FORMULA	2.046	1.178	.161	3.385
UNDERLYING PRES. RATE	2.267	1.318	.179	3.764
PROPOSED	2.046	1.178	.161	3.385

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.520
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			677,456	384,413	847,215	188,811
2012		1,274	240,075	762,022	289,185		2,900	236,439	768,920	608,377	176,119
2013	144	4,844	640,193	160,813	387,643	2,404	8,688	513,602	142,139	435,989	135,230
2014	36	2,982	249,330	180,688	139,706	578	11,880	326,640	231,325	342,448	115,410
2015	497	10,650	638,088	295,660	248,688	3,715	37,629	814,560	270,155	384,542	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>6,697</b>	<b>61,097</b>	<b>2,568,697</b>	<b>1,796,952</b>	<b>2,618,571</b>	<b>973,965</b>
O.D.	4	71	4,461	3,211	23,060	16	114	4,626	4,090	29,967	13,410

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,601,091	8,172,704	987,375			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,054,756	-2,445,713	2,826			
TOTAL LOSSES	2,546,335	5,726,991	990,201			
EXPECTED LOSSES	5,020,626	6,539,569	1,049,346			
CREDIBILITY	.09	.25	.37			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.439	.988	.171	1.598		
INDICATED (POST-TEST)	.457	1.029	.178	1.664		
PRES. ON RATE LEVEL	.782	1.018	.163	1.963		
DERIVED BY FORMULA	.753	1.021	.169	1.943		
UNDERLYING PRES. RATE	.866	1.128	.181	2.175		
PROPOSED	.753	1.021	.169	1.943		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.020
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								

REPORTED LOSSES											
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										11,535
2014			124,632		13,203			299,971		18,709	11,580
2015					5,525					22,000	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			148,732		15,298			141,981		131,281	11,970
2012		2	170	1,893	5,285		4	339	4,259	14,110	9,500
2013	112,950										10,981
2014	25	1,687	139,838	9,696	21,677	943	19,393	456,520	28,692	38,712	11,233
2015	5	62	4,209	2,916	4,403	41	256	9,626	8,258	16,036	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>984</b>	<b>19,653</b>	<b>608,466</b>	<b>41,209</b>	<b>200,139</b>	<b>88,799</b>
O.D.											200

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,036,783	302,516	88,999			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-257,803	-160,178	167			
TOTAL LOSSES	778,980	142,338	89,166			
EXPECTED LOSSES	632,263	431,219	58,260			
CREDIBILITY	.02	.05	.07			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.631	.298	.187	2.116		
INDICATED (POST-TEST)	1.700	.311	.195	2.206		
PRES. ON RATE LEVEL	1.195	.815	.110	2.120		
DERIVED BY FORMULA	1.205	.790	.116	2.111		
UNDERLYING PRES. RATE	1.324	.903	.122	2.349		
PROPOSED	1.210	.793	.117	2.120		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.205
IND. RATES				2.21	MINIMUM PREMIUM	
MAN. RATES	2.77	2.82	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	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		17	1,342	1,307	24,555	3,043
2015											760
<b>TOTAL</b>		<b>29</b>	<b>1,633</b>	<b>1,279</b>	<b>23,126</b>		<b>17</b>	<b>1,342</b>	<b>1,307</b>	<b>24,555</b>	<b>11,999</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,021	50,267	11,999			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-17,473	-31,118	29			
TOTAL LOSSES		19,149	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	.270	.170	.440		
PRES. ON RATE LEVEL	.524	1.019	.125	1.668		
DERIVED BY FORMULA	.524	1.012	.126	1.662		
UNDERLYING PRES. RATE	.580	1.130	.138	1.848		
PROPOSED	.524	1.012	.126	1.662		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.728
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				65,785	8,796	8,147
2012		33	8,391	179,466	26,211		135	9,342	190,704	44,935	10,688
2013		225	18,648	112,219	38,555		388	21,243	110,565	92,252	19,718
2014	10	1,102	100,438	209,193	58,807	34	751	28,461	48,706	74,080	29,573
2015	29	1,958	146,176	127,429	25,995	169	1,726	41,768	36,892	19,592	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>203</b>	<b>3,000</b>	<b>100,814</b>	<b>452,652</b>	<b>239,655</b>	<b>83,701</b>
O.D.											91

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	381,027	1,680,816	83,792	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-321,002	-296,777	295	
TOTAL LOSSES	60,025	1,384,039	84,087	
EXPECTED LOSSES	796,368	804,502	98,427	
CREDIBILITY	.02	.07	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.074	1.701	.103	1.878
INDICATED (POST-TEST)	.077	1.772	.107	1.956
PRES. ON RATE LEVEL	.884	.893	.109	1.886
DERIVED BY FORMULA	.868	.955	.109	1.932
UNDERLYING PRES. RATE	.979	.989	.121	2.089
PROPOSED	.868	.955	.109	1.932

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							

REPORTED LOSSES											
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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				124,875	49,479				26,228	58,108	20,841
2012		1,245	227,351	1,521	11,410		599	50,482	791	27,057	27,335
2013	81	2,383	339,390	7,790	19,894	4,962	16,642	979,995	29,312	46,662	31,048
2014	2	254	22,932	46,116	17,922	11	221	8,492	15,678	16,140	17,355
2015	15	577	42,261	35,576	13,676	147	1,481	36,648	32,305	20,162	12,592
<b>TOTAL</b>	<b>98</b>	<b>4,459</b>	<b>631,934</b>	<b>215,878</b>	<b>112,381</b>	<b>5,120</b>	<b>18,943</b>	<b>1,075,617</b>	<b>104,314</b>	<b>168,129</b>	<b>109,171</b>
O.D.											437

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,736,171	600,702	109,608			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-335,748	-201,730	187			
TOTAL LOSSES	1,400,423	398,972	109,795			
EXPECTED LOSSES	809,761	534,652	74,613			
CREDIBILITY	.02	.05	.07			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.059	.872	.240	4.171		
INDICATED (POST-TEST)	3.187	.909	.250	4.346		
PRES. ON RATE LEVEL	1.597	1.054	.147	2.798		
DERIVED BY FORMULA	1.629	1.047	.154	2.830		
UNDERLYING PRES. RATE	1.769	1.168	.163	3.100		
PROPOSED	1.629	1.047	.154	2.830		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.943
IND. RATES				2.94	MINIMUM PREMIUM	
MAN. RATES	3.61	3.70	3.22	+ 2.94	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	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											
MANUAL 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											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,128,156	695,427	489,492			1,448,983	593,829	647,915	514,581
2012		8,994	1,662,307	1,899,168	655,760		9,971	825,279	1,218,385	904,303	343,736
2013	234	9,658	1,183,207	1,167,834	958,596	1,864	9,169	529,692	811,831	865,974	400,483
2014	220	17,152	1,422,150	959,524	880,816	1,505	30,869	866,369	739,117	709,030	408,670
2015	1,639	29,830	1,864,812	1,016,508	1,032,477	8,882	88,787	1,977,743	810,963	1,027,354	352,019
<b>TOTAL</b>	<b>2,093</b>	<b>65,634</b>	<b>7,260,632</b>	<b>5,738,461</b>	<b>4,017,141</b>	<b>12,251</b>	<b>138,796</b>	<b>5,648,066</b>	<b>4,174,125</b>	<b>4,154,576</b>	<b>2,019,489</b>
O.D.		8	541	465	31,882			26	37	2,376	4,477

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,128,047	18,119,063	2,023,966			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,456,625	-5,272,091	7,567			
TOTAL LOSSES	8,671,422	12,846,972	2,031,533			
EXPECTED LOSSES	10,980,137	14,204,662	2,629,872			
CREDIBILITY	.12	.32	.48			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.035	1.534	.243	2.812		
INDICATED (POST-TEST)	1.078	1.598	.253	2.929		
PRES. ON RATE LEVEL	1.183	1.531	.284	2.998		
DERIVED BY FORMULA	1.170	1.552	.269	2.991		
UNDERLYING PRES. RATE	1.311	1.696	.314	3.321		
PROPOSED	1.170	1.552	.269	2.991		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.110
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					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>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				35,433	79,947				1,396	204,324	53,851
2012			124,044	174,960	155,712			23,986	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				1,852	282,579	50,512
2012		874	158,481	215,307	194,595		604	49,719	148,400	400,379	117,898
2013	4,100	369	32,129	210,443	26,851	176,680	868	45,005	266,639	88,236	48,373
2014	2	371	22,864	16,141	99,546	50	1,107	43,020	38,368	295,624	45,027
2015	88	1,037	70,262	48,710	73,489	461	2,847	106,703	91,569	177,777	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>177,191</b>	<b>5,426</b>	<b>244,447</b>	<b>546,828</b>	<b>1,244,595</b>	<b>306,915</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	717,641	2,830,860	306,915			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-612,017	-670,533	760			
TOTAL LOSSES	105,624	2,160,327	307,675			
EXPECTED LOSSES	1,497,189	1,795,797	279,945			
CREDIBILITY	.05	.12	.19			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.051	1.042	.148	1.241		
INDICATED (POST-TEST)	.053	1.086	.154	1.293		
PRES. ON RATE LEVEL	.652	.781	.122	1.555		
DERIVED BY FORMULA	.622	.818	.128	1.568		
UNDERLYING PRES. RATE	.722	.866	.135	1.723		
PROPOSED	.617	.811	.127	1.555		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.617
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.	-45,427	-12,679	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	.006	.619		
DERIVED BY FORMULA	.466	.138	.006	.610		
UNDERLYING PRES. RATE	.521	.157	.007	.685		
PROPOSED	.466	.138	.006	.610		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.706
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				102,555	324,661	218,471
2012		2,279	410,093	123,982	286,028		10,138	851,318	155,224	615,840	210,935
2013		1,329	110,082	651,725	252,053		2,507	139,574	665,525	806,869	184,835
2014	21	2,539	222,543	436,547	204,112	287	5,810	215,860	406,372	369,614	209,557
2015	231	4,928	352,026	280,302	191,815	1,663	13,445	400,921	348,716	443,935	253,158
<b>TOTAL</b>	<b>252</b>	<b>11,075</b>	<b>1,094,744</b>	<b>1,802,696</b>	<b>1,053,616</b>	<b>1,950</b>	<b>31,900</b>	<b>1,607,673</b>	<b>1,678,392</b>	<b>2,560,919</b>	<b>1,076,956</b>
O.D.		1	79	62	1,127		1	111	108	2,038	2,596

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,747,786	7,098,958	1,079,552			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,041,798	-1,420,757	2,430			
TOTAL LOSSES	1,705,988	5,678,201	1,081,982			
EXPECTED LOSSES	2,504,900	3,743,882	1,012,733			
CREDIBILITY	.09	.24	.36			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.317	1.054	.201	1.572		
INDICATED (POST-TEST)	.330	1.098	.209	1.637		
PRES. ON RATE LEVEL	.420	.627	.170	1.217		
DERIVED BY FORMULA	.412	.740	.184	1.336		
UNDERLYING PRES. RATE	.465	.695	.188	1.348		
PROPOSED	.412	.740	.184	1.336		
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.	-515,720	-3,224	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	.004	.001	.662		
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	.606
IND. RATES				.61	MINIMUM PREMIUM	
MAN. RATES	.50	.63	.73	+ .61	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	60,879	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											
MANUAL 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											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			140,758	688,323	513,225			15,196	517,500	755,925	128,725
2012		3,972	725,906	320,787	200,279		6,834	572,638	192,303	296,351	85,790
2013	183	6,052	816,368	356,205	206,397	5,089	17,718	1,041,154	203,009	248,126	140,306
2014	77	5,728	482,330	329,319	218,454	1,106	22,774	651,825	608,761	600,718	190,181
2015	291	5,235	370,548	286,503	243,465	999	8,066	240,162	208,951	264,063	125,700
<b>TOTAL</b>	<b>551</b>	<b>20,987</b>	<b>2,535,910</b>	<b>1,981,137</b>	<b>1,381,820</b>	<b>7,194</b>	<b>55,392</b>	<b>2,520,975</b>	<b>1,730,524</b>	<b>2,165,183</b>	<b>670,702</b>
O.D.		17	3,484	68,559	7,013		11	789	10,657	9,763	2,907

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,145,310	7,354,656	673,609			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,482,365	-1,711,096	1,980			
TOTAL LOSSES	3,662,945	5,643,560	675,589			
EXPECTED LOSSES	3,630,893	4,578,783	729,391			
CREDIBILITY	.06	.17	.25			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.140	1.756	.210	3.106		
INDICATED (POST-TEST)	1.188	1.830	.219	3.237		
PRES. ON RATE LEVEL	1.020	1.286	.205	2.511		
DERIVED BY FORMULA	1.030	1.378	.209	2.617		
UNDERLYING PRES. RATE	1.130	1.425	.227	2.782		
PROPOSED	1.030	1.378	.209	2.617		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.721
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.	-485,887	-87,500	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	.488	.096	.003	.587		
DERIVED BY FORMULA	.464	.084	.002	.550		
UNDERLYING PRES. RATE	.541	.106	.003	.650		
PROPOSED	.464	.084	.002	.550		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.637
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			875,716	118,606	42,039	53,329
2012		1,804	335,779	589,207	190,490		2,461	204,728	229,766	191,173	55,323
2013	171	5,806	768,231	225,970	422,548	837	3,363	197,142	139,352	239,233	52,168
2014	15	1,726	130,998	195,789	287,587	128	2,613	96,561	187,353	136,397	34,271
2015	189	3,113	219,024	166,988	155,369	477	4,041	115,609	100,856	114,416	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>1,442</b>	<b>12,478</b>	<b>1,489,756</b>	<b>775,933</b>	<b>723,258</b>	<b>247,704</b>
O.D.		2	110	94	6,474			50	71	4,600	16,400

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,030,139	4,266,344	264,104			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,149,392	-1,053,477	1,051			
TOTAL LOSSES	3,880,747	3,212,867	265,155			
EXPECTED LOSSES	2,840,707	2,846,144	360,358			
CREDIBILITY	.03	.09	.14			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.854	2.363	.195	5.412		
INDICATED (POST-TEST)	2.974	2.462	.203	5.639		
PRES. ON RATE LEVEL	1.886	1.889	.239	4.014		
DERIVED BY FORMULA	1.919	1.941	.234	4.094		
UNDERLYING PRES. RATE	2.089	2.093	.265	4.447		
PROPOSED	1.919	1.941	.234	4.094		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.258
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			256,869	75,768	146,233	32,804
2012		25	6,731	143,545	22,028		118	8,257	165,489	54,028	32,903
2013		118	7,708	24,834	65,698		112	7,066	22,946	76,428	25,167
2014	43	3,407	267,999	98,785	270,977	136	2,807	83,703	77,115	145,599	32,523
2015	200	5,016	257,207	32,116	28,532	1,443	16,358	306,707	30,343	19,550	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>1,579</b>	<b>19,395</b>	<b>662,602</b>	<b>371,661</b>	<b>441,838</b>	<b>151,616</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,474,289	1,652,399	151,616			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-364,402	-361,573	435			
TOTAL LOSSES	1,109,887	1,290,826	152,051			
EXPECTED LOSSES	888,555	968,345	159,578			
CREDIBILITY	.03	.07	.11			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.224	1.424	.168	2.816		
INDICATED (POST-TEST)	1.275	1.484	.175	2.934		
PRES. ON RATE LEVEL	.885	.964	.159	2.008		
DERIVED BY FORMULA	.897	1.000	.161	2.058		
UNDERLYING PRES. RATE	.980	1.068	.176	2.224		
PROPOSED	.897	1.000	.161	2.058		
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			6	9	563	
2013		6	256	202	3,643		5	370	362	6,773	138
2014		31	1,882	1,332	8,202	3	69	2,723	2,427	18,695	
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>3,099</b>	<b>2,798</b>	<b>26,031</b>	<b>825</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,353	42,362	825			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-10,884	-7,803	6			
TOTAL LOSSES		34,559	831			
EXPECTED LOSSES	26,946	21,071	2,242			
CREDIBILITY	.00	.01	.01			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	1.094	.026	1.120		
INDICATED (POST-TEST)	.000	1.140	.027	1.167		
PRES. ON RATE LEVEL	.768	.601	.064	1.433		
DERIVED BY FORMULA	.768	.606	.064	1.438		
UNDERLYING PRES. RATE	.853	.667	.071	1.591		
PROPOSED	.765	.604	.064	1.433		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.366
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.	-4,586	-721				
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	.108
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			192,098	679,317	82,248	141,157
2012		113	20,233	348,963	290,585		139	10,462	168,553	260,246	159,083
2013	36	2,747	290,649	852,480	297,800	214	4,243	223,746	1,102,586	275,599	132,148
2014	62	5,378	470,067	658,540	251,091	669	13,622	431,976	646,261	220,160	182,455
2015	468	12,138	846,100	636,134	347,430	5,086	55,848	1,147,293	460,974	253,223	231,022
<b>TOTAL</b>	<b>566</b>	<b>20,376</b>	<b>1,890,962</b>	<b>3,654,397</b>	<b>1,391,834</b>	<b>5,969</b>	<b>73,852</b>	<b>2,005,575</b>	<b>3,057,691</b>	<b>1,091,476</b>	<b>845,865</b>
O.D.		9	612	7,697	42,192			21	1,514	1,884	15,826

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,997,942	9,248,685	861,691			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,476,871	-2,347,353	3,577			
TOTAL LOSSES	2,521,071	6,901,332	865,268			
EXPECTED LOSSES	3,643,416	6,347,568	1,194,373			
CREDIBILITY	.05	.13	.20			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.087	2.976	.373	4.436		
INDICATED (POST-TEST)	1.133	3.101	.389	4.623		
PRES. ON RATE LEVEL	1.418	2.471	.465	4.354		
DERIVED BY FORMULA	1.404	2.553	.450	4.407		
UNDERLYING PRES. RATE	1.571	2.737	.515	4.823		
PROPOSED	1.404	2.553	.450	4.407		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.583
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			573,291	47,251	263,339	144,883
2012		1,158	212,845	340,027	206,197		667	54,889	159,672	216,852	144,580
2013		66	5,020	24,179	24,278		128	7,738	25,524	82,361	128,335
2014	82	5,631	471,744	217,179	182,374	606	12,409	312,833	126,056	95,908	95,599
2015	325	4,494	311,479	227,967	267,137	655	4,920	155,976	135,180	196,088	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>1,261</b>	<b>18,124</b>	<b>1,104,727</b>	<b>493,683</b>	<b>854,548</b>	<b>602,178</b>
O.D.											741

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,743,468	3,227,634	602,919			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-683,980	-1,101,824	2,016			
TOTAL LOSSES	2,059,488	2,125,810	604,935			
EXPECTED LOSSES	1,678,885	2,972,285	703,341			
CREDIBILITY	.04	.11	.16			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.248	1.257	.358	2.833		
INDICATED (POST-TEST)	1.269	1.310	.373	2.952		
PRES. ON RATE LEVEL	.896	1.587	.376	2.859		
DERIVED BY FORMULA	.911	1.557	.376	2.844		
UNDERLYING PRES. RATE	.993	1.758	.416	3.167		
PROPOSED	.916	1.565	.378	2.859		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.973
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							

REPORTED LOSSES											
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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				65,303	21,916				44,569	75,984	28,186
2012			45	38	2,680			13	20	1,262	2,339
2013		256	22,735	149,569	17,468		222	11,745	66,356	33,630	5,584
2014			100	66	433	1	28	1,111	991	7,643	2,430
2015	21	378	26,576	20,519	17,597	85	531	19,767	16,967	32,660	3,971
<b>TOTAL</b>	<b>21</b>	<b>634</b>	<b>49,456</b>	<b>235,495</b>	<b>60,094</b>	<b>86</b>	<b>781</b>	<b>32,636</b>	<b>128,903</b>	<b>151,179</b>	<b>42,510</b>
O.D.											235

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	83,614	575,671	42,745	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-104,509	-166,217	187	
TOTAL LOSSES		409,454	42,932	
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	1.471	.154	1.625
PRES. ON RATE LEVEL	.812	1.409	.186	2.407
DERIVED BY FORMULA	.804	1.411	.184	2.399
UNDERLYING PRES. RATE	.899	1.561	.206	2.666
PROPOSED	.804	1.411	.184	2.399

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	TOTAL
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				57,037	36,496	21,168
2012		56	15,254	327,215	44,908		163	11,103	233,321	22,584	34,891
2013		110	9,753	63,550	8,970		94	4,914	30,844	3,863	21,656
2014	2	245	21,399	41,815	20,068	16	306	11,344	21,492	18,692	11,824
2015	14	167	11,050	7,659	11,560	58	359	13,511	11,586	22,498	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>922</b>	<b>40,872</b>	<b>354,280</b>	<b>104,133</b>	<b>130,935</b>
O.D.											176

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	99,918	1,043,761	131,111			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-109,873	-185,926	226			
TOTAL LOSSES		857,835	131,337			
EXPECTED LOSSES	275,036	505,423	72,152			
CREDIBILITY	.01	.04	.06			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	2.402	.368	2.770		
INDICATED (POST-TEST)	.000	2.503	.383	2.886		
PRES. ON RATE LEVEL	.695	1.277	.183	2.155		
DERIVED BY FORMULA	.688	1.326	.195	2.209		
UNDERLYING PRES. RATE	.770	1.415	.202	2.387		
PROPOSED	.688	1.326	.195	2.209		
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					4,459					5,615	5,810
2013					13,831					30,883	5,919
2014											3,241
2015											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				49,134	2,503	5,149
2012					5,073				352	6,617	5,525
2013		8	358	281			5	360			5,635
2014					11,017				11,594	22,505	3,144
2015	13	161	10,533	7,303		63	362	13,508			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>367</b>	<b>13,868</b>	<b>61,080</b>	<b>31,625</b>	<b>20,621</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	25,371	274,872	20,621	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-83,081	-51,029	59	
TOTAL LOSSES		223,843	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	1.905	.176	2.081
PRES. ON RATE LEVEL	1.492	1.004	.163	2.659
DERIVED BY FORMULA	1.477	1.022	.163	2.662
UNDERLYING PRES. RATE	1.653	1.112	.181	2.946
PROPOSED	1.475	1.021	.163	2.659

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				14,864	88,655	20,763
2012		49	16,097	357,423	14,285		100	6,881	143,900	17,212	33,378
2013		382	33,254	212,321	40,438		521	27,774	151,984	96,021	9,768
2014	4	429	38,153	75,755	32,467	33	688	25,710	51,547	27,664	8,319
2015	89	2,260	164,195	133,872	74,267	350	2,437	81,889	70,689	116,235	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>383</b>	<b>3,746</b>	<b>142,254</b>	<b>432,984</b>	<b>345,787</b>	<b>82,757</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	401,295	1,817,799	82,757			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-239,930	-289,143	204			
TOTAL LOSSES	161,365	1,528,656	82,961			
EXPECTED LOSSES	580,440	764,168	83,017			
CREDIBILITY	.02	.06	.09			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.237	2.246	.122	2.605		
INDICATED (POST-TEST)	.247	2.340	.127	2.714		
PRES. ON RATE LEVEL	.770	1.014	.110	1.894		
DERIVED BY FORMULA	.760	1.094	.112	1.966		
UNDERLYING PRES. RATE	.853	1.123	.122	2.098		
PROPOSED	.760	1.094	.112	1.966		
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	205	296	19,051	7,991
2013		9	516	404	7,298		22	1,635	1,594	29,957	2,815
2014		65	3,993	2,819	17,376	3	55	2,080	1,854	14,293	206
2015	22	250	17,111	11,861	17,897	85	531	19,819	17,007	33,016	5,227
<b>TOTAL</b>	<b>22</b>	<b>324</b>	<b>21,644</b>	<b>15,105</b>	<b>44,004</b>	<b>88</b>	<b>609</b>	<b>23,739</b>	<b>20,751</b>	<b>96,317</b>	<b>23,880</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	46,426	176,177	23,880	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-98,737	-73,668	72	
TOTAL LOSSES		102,509	23,952	
EXPECTED LOSSES	242,474	197,507	26,033	
CREDIBILITY	.01	.03	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.476	.111	.587
INDICATED (POST-TEST)	.000	.496	.116	.612
PRES. ON RATE LEVEL	1.017	.829	.109	1.955
DERIVED BY FORMULA	1.007	.819	.109	1.935
UNDERLYING PRES. RATE	1.127	.918	.121	2.166
PROPOSED	1.007	.819	.109	1.935

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

ANNUAL 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											
ANNUAL 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											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			677,436	960,819	854,721			1,081,694	328,772	1,357,854	485,636
2012	397,611	3,156	582,278	1,046,850	469,971	19,260	9,848	822,721	576,153	649,432	424,740
2013	374	13,068	1,719,377	963,061	701,592	8,137	29,876	1,749,743	750,615	822,633	434,745
2014	261	19,633	1,631,385	826,083	757,310	4,940	101,423	2,490,291	647,906	716,184	631,464
2015	1,069	19,756	1,227,138	651,781	663,263	6,072	58,556	1,344,441	564,807	834,470	647,289
<b>TOTAL</b>	<b>399,315</b>	<b>55,613</b>	<b>5,837,614</b>	<b>4,448,594</b>	<b>3,446,857</b>	<b>38,409</b>	<b>199,703</b>	<b>7,488,890</b>	<b>2,868,253</b>	<b>4,380,573</b>	<b>2,623,874</b>
O.D.		5	323	268	16,224		7	630	742	49,152	5,445

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,020,509	15,210,663	2,629,319			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,824,068	-4,211,690	8,658			
TOTAL LOSSES	10,196,441	10,998,973	2,637,977			
EXPECTED LOSSES	9,412,523	11,324,700	3,066,076			
CREDIBILITY	.18	.50	.75			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.619	.667	.160	1.446		
INDICATED (POST-TEST)	.645	.695	.167	1.507		
PRES. ON RATE LEVEL	.515	.620	.168	1.303		
DERIVED BY FORMULA	.538	.658	.167	1.363		
UNDERLYING PRES. RATE	.571	.687	.186	1.444		
PROPOSED	.538	.658	.167	1.363		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.417
IND. RATES				1.42	MINIMUM PREMIUM	
MAN. RATES	1.76	1.76	1.50	+ 1.42	PRESENT	

+PROPOSED

ANNUAL 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											
ANNUAL 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											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			2,720,278	2,434,479	1,684,362			2,544,819	2,364,867	2,409,984	907,462
2012	68,601	15,963	2,918,710	2,492,694	1,662,502	770,408	23,203	1,928,695	2,305,568	2,099,310	1,169,891
2013	985	35,377	4,586,155	2,707,335	2,454,743	18,277	67,875	3,985,528	1,778,481	2,762,085	1,146,780
2014	457	37,072	3,104,217	2,703,858	1,985,183	3,314	68,013	2,046,214	2,235,785	2,581,007	978,301
2015	116,428	49,217	3,234,075	2,068,892	2,069,601	311,006	126,216	3,211,104	2,254,263	2,439,467	1,151,947
<b>TOTAL</b>	<b>186,471</b>	<b>137,629</b>	<b>16,563,435</b>	<b>12,407,258</b>	<b>9,856,391</b>	<b>1,103,005</b>	<b>285,307</b>	<b>13,716,360</b>	<b>10,938,964</b>	<b>12,291,853</b>	<b>5,354,381</b>
O.D.	182	2,416	174,286	290,276	176,660	137	938	35,114	54,938	77,171	33,924

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	32,205,280	46,093,511	5,388,305			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,643,579	-13,470,585	17,788			
TOTAL LOSSES	22,561,701	32,622,926	5,406,093			
EXPECTED LOSSES	23,794,883	36,316,512	6,166,240			
CREDIBILITY	.32	.87	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.596	.862	.143	1.601		
INDICATED (POST-TEST)	.621	.898	.149	1.668		
PRES. ON RATE LEVEL	.568	.867	.147	1.582		
DERIVED BY FORMULA	.585	.894	.149	1.628		
UNDERLYING PRES. RATE	.629	.960	.163	1.752		
PROPOSED	.585	.894	.149	1.628		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.693
IND. RATES				1.69	MINIMUM PREMIUM	
MAN. RATES	2.10	2.12	1.82	+ 1.69	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	50	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			514,010	791,914	873,200	400,624
2012		1,805	319,458	281,786	505,456		11,326	949,735	298,169	691,658	458,320
2013	211	7,606	986,054	605,339	518,273	2,738	12,114	700,016	844,646	707,759	407,155
2014	282	222,142	1,646,139	412,884	584,219	2,986	772,767	1,564,680	416,602	591,706	421,581
2015	314	6,376	455,785	359,947	262,700	2,047	18,280	497,888	435,812	420,967	305,996
<b>TOTAL</b>	<b>807</b>	<b>237,929</b>	<b>4,531,964</b>	<b>2,692,722</b>	<b>2,533,746</b>	<b>7,771</b>	<b>814,487</b>	<b>4,226,329</b>	<b>2,787,143</b>	<b>3,285,290</b>	<b>1,993,676</b>
O.D.	15	876	77,538	217,425	48,224	31	556	21,656	67,756	91,229	31,770

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,919,959	11,723,535	2,025,446			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,348,455	-3,375,376	6,635			
TOTAL LOSSES	6,571,504	8,348,159	2,032,081			
EXPECTED LOSSES	8,228,582	9,069,459	2,362,464			
CREDIBILITY	.13	.36	.54			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.656	.834	.203	1.693		
INDICATED (POST-TEST)	.684	.869	.212	1.765		
PRES. ON RATE LEVEL	.742	.818	.213	1.773		
DERIVED BY FORMULA	.734	.836	.212	1.782		
UNDERLYING PRES. RATE	.822	.906	.236	1.964		
PROPOSED	.730	.832	.211	1.773		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.844
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			189,297	165,483	85,361	57,045
2012	173,177	1,032	189,705	182,854	69,692		537	43,711	154,024	150,339	58,144
2013	44	1,566	207,714	133,067	56,261	539	2,125	123,491	91,035	76,534	74,964
2014	59	4,205	360,169	221,142	76,781	308	6,303	170,829	129,615	76,656	70,890
2015	414	4,884	333,403	233,163	338,666	714	4,455	165,386	142,002	272,078	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>1,561</b>	<b>13,420</b>	<b>692,714</b>	<b>682,159</b>	<b>660,968</b>	<b>377,273</b>
O.D.											490

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,494,678	2,727,995	377,763			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,248,846	-701,391	1,048			
TOTAL LOSSES	1,245,832	2,026,604	378,811			
EXPECTED LOSSES	3,082,621	1,894,865	360,487			
CREDIBILITY	.05	.13	.20			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.539	.877	.164	1.580		
INDICATED (POST-TEST)	.562	.914	.171	1.647		
PRES. ON RATE LEVEL	1.204	.740	.141	2.085		
DERIVED BY FORMULA	1.172	.763	.147	2.082		
UNDERLYING PRES. RATE	1.334	.820	.156	2.310		
PROPOSED	1.172	.763	.147	2.082		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.165
IND. RATES				2.17	MINIMUM PREMIUM	
MAN. RATES	2.94	2.88	2.40	+ 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	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											
MANUAL 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											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			2,519,479	369,003	376,451			1,780,786	776,865	501,289	162,813
2012		6,236	1,141,715	848,527	485,215		12,943	1,084,827	334,664	392,869	215,602
2013	581,998	13,660	1,839,970	572,626	667,749	4,340	13,665	797,809	431,292	356,745	179,969
2014	99	7,739	652,089	557,765	367,641	636	13,052	354,317	252,825	244,819	161,167
2015	385	6,979	494,023	382,803	320,529	1,399	11,653	337,298	294,026	343,818	165,093
<b>TOTAL</b>	<b>582,482</b>	<b>34,614</b>	<b>6,647,276</b>	<b>2,730,724</b>	<b>2,217,585</b>	<b>6,375</b>	<b>51,313</b>	<b>4,355,037</b>	<b>2,089,672</b>	<b>1,839,540</b>	<b>884,644</b>
O.D.				7,632					5,664		8,221

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,677,097	8,890,817	892,865			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,289,184	-2,766,559	2,738			
TOTAL LOSSES	7,387,913	6,124,258	895,603			
EXPECTED LOSSES	10,490,114	7,404,206	995,771			
CREDIBILITY	.13	.35	.53			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.749	.621	.091	1.461		
INDICATED (POST-TEST)	.780	.647	.095	1.522		
PRES. ON RATE LEVEL	.961	.678	.091	1.730		
DERIVED BY FORMULA	.937	.667	.093	1.697		
UNDERLYING PRES. RATE	1.064	.751	.101	1.916		
PROPOSED	.937	.667	.093	1.697		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.765
IND. RATES				1.77	MINIMUM PREMIUM	
MAN. RATES	2.37	2.35	1.99	+ 1.77	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	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											
ANNUAL 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											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			2,025,339	1,495,690	468,616			2,651,382	600,547	683,131	444,638
2012		4,039	754,489	1,731,185	627,497		8,129	673,456	974,641	744,652	633,212
2013	175	7,116	891,220	1,006,302	438,564	1,346	7,093	406,492	745,378	606,556	392,690
2014	362	26,486	2,260,591	1,517,104	656,035	3,735	76,549	1,975,051	1,021,107	741,189	495,585
2015	1,594	28,953	1,746,277	828,552	929,141	4,433	38,717	1,026,960	701,142	927,014	565,823
<b>TOTAL</b>	<b>2,131</b>	<b>66,594</b>	<b>7,677,916</b>	<b>6,578,833</b>	<b>3,119,853</b>	<b>9,514</b>	<b>130,488</b>	<b>6,733,341</b>	<b>4,042,815</b>	<b>3,702,542</b>	<b>2,531,948</b>
O.D.	17	1,313	98,270	86,339	15,181	112	1,303	28,820	25,650	5,132	1,221

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,749,819	17,576,345	2,533,169			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,451,219	-4,977,288	7,852			
TOTAL LOSSES	9,298,600	12,599,057	2,541,021			
EXPECTED LOSSES	13,467,732	13,451,887	2,661,858			
CREDIBILITY	.18	.48	.73			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.587	.795	.160	1.542		
INDICATED (POST-TEST)	.612	.828	.167	1.607		
PRES. ON RATE LEVEL	.767	.766	.152	1.685		
DERIVED BY FORMULA	.739	.796	.163	1.698		
UNDERLYING PRES. RATE	.850	.849	.168	1.867		
PROPOSED	.733	.790	.162	1.685		
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			1,200,185	234,454	654,998	160,224
2012		4,284	774,289	436,615	566,886		2,374	196,738	314,899	422,979	219,284
2013	241	8,231	1,094,828	524,284	392,936	5,280	18,942	1,111,813	357,320	460,071	240,183
2014	207	15,133	1,265,910	620,750	487,981	3,802	78,009	1,948,992	701,002	558,514	245,148
2015	319	10,122	739,252	615,469	272,278	2,492	22,796	611,625	535,963	489,564	209,212
<b>TOTAL</b>	<b>767</b>	<b>37,770</b>	<b>5,871,646</b>	<b>2,526,978</b>	<b>2,011,031</b>	<b>11,574</b>	<b>122,121</b>	<b>5,069,353</b>	<b>2,143,638</b>	<b>2,586,126</b>	<b>1,074,051</b>
O.D.	3,444					33,368					2,406

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,150,043	9,267,773	1,076,457			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,414,018	-2,590,287	3,538			
TOTAL LOSSES	7,736,025	6,677,486	1,079,995			
EXPECTED LOSSES	8,423,122	7,005,924	1,217,029			
CREDIBILITY	.11	.31	.46			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.966	.834	.135	1.935		
INDICATED (POST-TEST)	1.007	.869	.141	2.017		
PRES. ON RATE LEVEL	.950	.790	.137	1.877		
DERIVED BY FORMULA	.956	.814	.139	1.909		
UNDERLYING PRES. RATE	1.052	.875	.152	2.079		
PROPOSED	.956	.814	.139	1.909		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.985
IND. RATES				1.99	MINIMUM PREMIUM	
MAN. RATES	2.25	2.43	2.16	+ 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	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			964,713	116,985	25,146			1,084,425	27,757	14,846	30,797
2012		1,148	211,763	179,861	51,624		159	11,303	169,168	98,942	28,259
2013	88	2,620	371,342	9,476	39,443	4,048	13,583	799,932	23,946	38,431	26,973
2014	4	493	42,613	80,581	47,327	52	1,114	42,328	62,104	164,094	37,818
2015	167	3,780	271,120	217,511	139,788	1,316	13,932	331,524	293,209	136,076	30,417
<b>TOTAL</b>	<b>259</b>	<b>8,041</b>	<b>1,861,551</b>	<b>604,414</b>	<b>303,328</b>	<b>5,416</b>	<b>28,788</b>	<b>2,269,512</b>	<b>576,184</b>	<b>452,389</b>	<b>154,264</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,173,567	1,936,315	154,264			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,052,187	-495,097	617			
TOTAL LOSSES	3,121,380	1,441,218	154,881			
EXPECTED LOSSES	2,569,545	1,320,659	226,809			
CREDIBILITY	.06	.16	.23			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.087	.502	.054	1.643		
INDICATED (POST-TEST)	1.133	.523	.056	1.712		
PRES. ON RATE LEVEL	.808	.415	.071	1.294		
DERIVED BY FORMULA	.828	.432	.068	1.328		
UNDERLYING PRES. RATE	.895	.460	.079	1.434		
PROPOSED	.828	.432	.068	1.328		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.381
IND. RATES				1.38	MINIMUM PREMIUM	
MAN. RATES	1.75	1.75	1.49	+ 1.38	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	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											
MANUAL 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											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			183,300	207,488	317,388			126,388	72,018	177,393	168,698
2012		99	26,011	547,690	104,232		175	12,655	207,978	295,179	112,064
2013		188	15,889	96,702	30,215		1,002	51,777	311,998	84,293	139,684
2014	2	513	38,676	57,095	86,838	82	1,700	63,388	119,042	110,073	136,975
2015	104	1,601	111,325	82,611	89,939	678	5,439	162,043	140,985	177,810	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>760</b>	<b>8,316</b>	<b>416,251</b>	<b>852,021</b>	<b>844,748</b>	<b>636,609</b>
O.D.											195

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	803,035	3,316,967	636,804	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-890,573	-1,232,040	1,612	
TOTAL LOSSES		2,084,927	638,416	
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	.677	.207	.884
PRES. ON RATE LEVEL	.608	.919	.185	1.712
DERIVED BY FORMULA	.572	.878	.191	1.641
UNDERLYING PRES. RATE	.673	1.018	.205	1.896
PROPOSED	.572	.878	.191	1.641

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			24,038	184,814	174,360	105,080
2012		148	28,317	522,561	314,098		211	15,390	255,763	346,216	134,119
2013	76	2,597	347,517	242,450	44,148	1,027	3,971	231,424	150,585	141,404	72,940
2014	36	2,658	224,350	162,621	112,756	348	7,138	212,416	259,732	90,788	92,554
2015	104	1,431	99,138	71,877	88,349	276	1,748	64,804	55,662	105,081	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>1,651</b>	<b>13,068</b>	<b>548,072</b>	<b>906,556</b>	<b>857,849</b>	<b>483,540</b>
O.D.	1	110	6,812	4,810	29,658	3	58	2,297	2,048	15,781	2,047

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,468,850	3,648,452	485,587	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-451,735	-840,174	1,100	
TOTAL LOSSES	1,017,115	2,808,278	486,687	
EXPECTED LOSSES	1,115,740	2,275,319	364,354	
CREDIBILITY	.04	.10	.15	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.673	1.858	.322	2.853
INDICATED (POST-TEST)	.701	1.936	.336	2.973
PRES. ON RATE LEVEL	.665	1.359	.218	2.242
DERIVED BY FORMULA	.666	1.417	.236	2.319
UNDERLYING PRES. RATE	.738	1.505	.241	2.484
PROPOSED	.666	1.417	.236	2.319

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.411
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				82,632	71,707	47,942
2012		43	5,746	86,580	116,635		28	2,410	31,599	93,514	74,178
2013		802	64,116	354,791	204,205		1,069	56,053	315,227	165,796	63,751
2014	13	1,786	128,942	168,782	348,613	89	1,850	70,430	119,138	190,688	125,638
2015	125	1,826	127,322	93,772	106,331	728	6,546	177,289	155,250	146,615	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>817</b>	<b>9,493</b>	<b>306,182</b>	<b>703,846</b>	<b>668,320</b>	<b>418,920</b>
O.D.											1,073

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	647,213	3,093,563	419,993			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-697,115	-837,255	1,124			
TOTAL LOSSES		2,256,308	421,117			
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	1.658	.309	1.967		
PRES. ON RATE LEVEL	1.097	1.440	.243	2.780		
DERIVED BY FORMULA	1.053	1.462	.253	2.768		
UNDERLYING PRES. RATE	1.215	1.595	.270	3.080		
PROPOSED	1.053	1.462	.253	2.768		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.878
IND. RATES				2.88	MINIMUM PREMIUM	
MAN. RATES	3.53	3.73	3.20	+ 2.88	PRESENT	

+PROPOSED

MANUAL 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											
MANUAL 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											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	89,367		2,671,165	1,459,825	1,696,117			2,630,433	2,244,148	2,094,037	784,841
2012	745,784	10,939	1,993,753	1,422,968	994,922		17,918	1,494,840	1,332,760	1,801,353	701,603
2013	467	18,482	2,316,611	1,984,750	1,576,801	6,060	25,869	1,501,638	1,564,456	1,566,982	745,612
2014	273,040	26,823	2,245,608	1,840,059	1,342,049	6,049	50,177	1,526,624	1,874,659	1,343,075	812,270
2015	2,028	38,757	2,525,410	1,580,668	1,376,449	6,569	52,387	1,550,031	1,264,437	1,737,490	752,189
<b>TOTAL</b>	<b>1,110,686</b>	<b>95,001</b>	<b>11,752,547</b>	<b>8,288,270</b>	<b>6,986,338</b>	<b>18,678</b>	<b>146,351</b>	<b>8,703,566</b>	<b>8,280,460</b>	<b>8,542,937</b>	<b>3,796,515</b>
O.D.	1	20	1,276	884	3,206	27	160	6,015	5,163	14,329	13,013

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	21,834,328	32,121,587	3,809,528			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,824,253	-9,264,535	11,311			
TOTAL LOSSES	15,010,075	22,857,052	3,820,839			
EXPECTED LOSSES	16,649,301	24,754,883	4,189,708			
CREDIBILITY	.26	.70	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.548	.835	.140	1.523		
INDICATED (POST-TEST)	.571	.870	.146	1.587		
PRES. ON RATE LEVEL	.549	.816	.138	1.503		
DERIVED BY FORMULA	.555	.854	.146	1.555		
UNDERLYING PRES. RATE	.608	.904	.153	1.665		
PROPOSED	.555	.854	.146	1.555		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.617
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			1,063,777	773,723	1,378,402	497,689
2012		6,240	1,106,905	506,348	1,364,571		2,730	228,416	327,422	954,105	391,961
2013	166	8,195	927,545	1,030,498	1,485,065	1,589	7,734	452,312	609,027	1,014,765	268,153
2014	140	12,552	982,862	768,243	1,282,864	695	14,323	448,962	509,389	839,409	185,276
2015	1,295	27,837	1,732,785	934,533	736,740	4,941	45,779	1,118,466	615,316	824,995	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>7,225</b>	<b>70,566</b>	<b>3,311,933</b>	<b>2,834,877</b>	<b>5,011,676</b>	<b>1,671,125</b>
O.D.	7	125	8,014	5,593	17,490	3	32	1,261	1,095	4,414	6,622

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,192,423	18,174,564	1,677,747			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,894,030	-5,521,589	4,921			
TOTAL LOSSES	5,298,393	12,652,975	1,682,668			
EXPECTED LOSSES	16,744,300	14,710,177	1,893,552			
CREDIBILITY	.12	.31	.47			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.641	1.530	.203	2.374		
INDICATED (POST-TEST)	.668	1.594	.212	2.474		
PRES. ON RATE LEVEL	1.828	1.606	.207	3.641		
DERIVED BY FORMULA	1.689	1.602	.209	3.500		
UNDERLYING PRES. RATE	2.025	1.779	.229	4.033		
PROPOSED	1.689	1.602	.209	3.500		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.640
IND. RATES				3.64	MINIMUM PREMIUM	
MAN. RATES	5.18	5.01	4.19	+ 3.64	PRESENT	

+PROPOSED

ANNUAL 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											
ANNUAL 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
2013				325,881	103,670				347,623	102,740	173,431
2014			305,269	199,570	132,336			111,844	181,838	125,723	169,749
2015				204,394	267,400				92,010	478,988	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											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	319,448		694,573	128,459	237,433	801,210		322,516	173,737	541,724	246,994
2012		2,210	401,851	379,996	270,725		913	75,296	196,267	263,065	192,145
2013		762	63,628	384,530	127,600		1,356	70,410	418,399	133,928	165,106
2014	72	5,450	458,511	248,014	168,452	482	9,858	268,237	201,217	150,973	164,657
2015	288	5,509	392,196	306,933	239,803	1,197	8,986	284,601	246,618	359,612	125,484
<b>TOTAL</b>	<b>319,808</b>	<b>13,931</b>	<b>2,010,759</b>	<b>1,447,932</b>	<b>1,044,013</b>	<b>802,889</b>	<b>21,113</b>	<b>1,021,060</b>	<b>1,236,238</b>	<b>1,449,302</b>	<b>894,386</b>
O.D.			5	4	266			8	12	804	2,923

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,189,573	5,176,571	897,309			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,742,986	-1,606,468	3,179			
TOTAL LOSSES	1,446,587	3,572,103	900,488			
EXPECTED LOSSES	6,722,628	4,308,382	1,148,902			
CREDIBILITY	.11	.30	.45			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.186	.460	.116	.762		
INDICATED (POST-TEST)	.194	.479	.121	.794		
PRES. ON RATE LEVEL	.782	.501	.133	1.416		
DERIVED BY FORMULA	.717	.494	.128	1.339		
UNDERLYING PRES. RATE	.866	.555	.148	1.569		
PROPOSED	.717	.494	.128	1.339		
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				25,792	1,257	2,949
2012		2	449	10,088	78		4	260	5,576	66	5,685
2013		8	649	3,816	1,539		24	1,271	7,822	1,546	9,934
2014	39	2,909	247,022	156,449	80,834	819	16,812	404,183	70,745	59,745	48,553
2015	112	1,934	136,462	105,054	91,872	2,032	22,887	518,971	460,809	126,069	3,398
<b>TOTAL</b>	<b>151</b>	<b>4,853</b>	<b>384,582</b>	<b>323,150</b>	<b>176,312</b>	<b>2,851</b>	<b>39,727</b>	<b>924,685</b>	<b>570,744</b>	<b>188,683</b>	<b>70,519</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,356,849	1,258,889	70,519	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-435,474	-117,635	201	
TOTAL LOSSES	1,221,375	1,141,254	70,720	
EXPECTED LOSSES	339,469	322,962	60,764	
CREDIBILITY	.01	.03	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.105	4.771	.296	10.172
INDICATED (POST-TEST)	5.319	4.971	.308	10.598
PRES. ON RATE LEVEL	1.281	1.219	.229	2.729
DERIVED BY FORMULA	1.321	1.332	.232	2.885
UNDERLYING PRES. RATE	1.419	1.350	.254	3.023
PROPOSED	1.321	1.332	.232	2.885

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.000
IND. RATES				3.00	MINIMUM PREMIUM	
MAN. RATES	3.63	3.70	3.14	+ 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	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			387,555	39,886	26,071	29,653
2012		48	7,040	105,756	143,955		64	4,769	77,286	116,417	120,416
2013		152	11,933	64,548	41,406		79	4,227	22,294	17,497	40,184
2014	12	1,249	109,396	214,952	99,395	123	2,457	90,631	185,571	77,303	95,923
2015	70	824	56,099	38,885	58,676	143	890	33,578	28,813	55,945	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>266</b>	<b>3,490</b>	<b>520,760</b>	<b>353,850</b>	<b>293,233</b>	<b>368,202</b>
O.D.		162	14,687	100,401	2,567		158	7,830	50,548	1,580	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	936,038	1,662,750	368,202			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-787,683	-595,024	905			
TOTAL LOSSES	148,355	1,067,726	369,107			
EXPECTED LOSSES	1,977,406	1,634,088	282,106			
CREDIBILITY	.03	.09	.14			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.111	.802	.277	1.190		
INDICATED (POST-TEST)	.116	.836	.289	1.241		
PRES. ON RATE LEVEL	1.341	1.109	.191	2.641		
DERIVED BY FORMULA	1.304	1.084	.205	2.593		
UNDERLYING PRES. RATE	1.486	1.228	.212	2.926		
PROPOSED	1.304	1.084	.205	2.593		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.696
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			522,003	208,742	698,213	212,278
2012	276,051	1,993	357,845	277,824	381,972	10,519	2,124	178,148	184,276	627,176	167,044
2013	259	8,522	1,153,763	420,961	325,122	3,624	12,679	749,952	123,180	433,996	205,717
2014	90	8,916	704,197	816,139	1,043,716	1,388	28,354	980,657	1,685,284	1,156,612	283,947
2015	650	12,018	789,312	504,465	459,714	2,182	19,731	511,052	350,212	422,407	166,324
<b>TOTAL</b>	<b>748,090</b>	<b>31,449</b>	<b>3,546,980</b>	<b>2,453,784</b>	<b>2,694,701</b>	<b>17,713</b>	<b>62,888</b>	<b>2,941,812</b>	<b>2,551,694</b>	<b>3,338,404</b>	<b>1,035,310</b>
O.D.											418

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,348,932	11,038,583	1,035,728			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,021,832	-3,011,905	3,269			
TOTAL LOSSES	4,327,100	8,026,678	1,038,997			
EXPECTED LOSSES	7,470,074	8,130,240	1,119,922			
CREDIBILITY	.07	.19	.29			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.101	2.043	.264	3.408		
INDICATED (POST-TEST)	1.147	2.129	.275	3.551		
PRES. ON RATE LEVEL	1.716	1.868	.257	3.841		
DERIVED BY FORMULA	1.676	1.918	.262	3.856		
UNDERLYING PRES. RATE	1.901	2.069	.285	4.255		
PROPOSED	1.669	1.911	.261	3.841		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.995
IND. RATES				4.00	MINIMUM PREMIUM	
MAN. RATES	4.68	4.99	4.42	+ 4.00	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		2,219,213	1,648,013	1,523,375			2,475,384	1,518,644	1,840,340	665,554
2012		6,892	1,269,817	1,679,727	775,833		19,669	1,640,612	1,438,519	1,363,291	783,897
2013	4,397	13,326	1,590,295	1,896,493	1,516,528	5,509	19,346	1,118,637	1,683,226	1,838,657	825,015
2014	696,903	23,463	1,914,569	1,844,199	1,912,085	14,605	52,438	1,483,596	1,161,170	1,949,233	1,048,711
2015	151,804	47,274	2,473,247	1,606,051	1,278,704	12,214	124,530	2,681,535	1,553,212	1,743,171	697,712
<b>TOTAL</b>	<b>859,992</b>	<b>90,955</b>	<b>9,467,141</b>	<b>8,674,483</b>	<b>7,006,525</b>	<b>32,328</b>	<b>215,983</b>	<b>9,399,764</b>	<b>7,354,771</b>	<b>8,734,692</b>	<b>4,020,889</b>
O.D.		16	2,507	49,665	3,014	1	50	2,406	33,008	8,197	9,139

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	20,071,143	31,864,355	4,030,028			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,935,913	-8,661,881	13,548			
TOTAL LOSSES	13,135,230	23,202,474	4,043,576			
EXPECTED LOSSES	17,155,354	23,439,088	4,587,885			
CREDIBILITY	.17	.47	.71			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.867	1.532	.267	2.666		
INDICATED (POST-TEST)	.903	1.596	.278	2.777		
PRES. ON RATE LEVEL	1.023	1.397	.274	2.694		
DERIVED BY FORMULA	1.003	1.491	.277	2.771		
UNDERLYING PRES. RATE	1.133	1.548	.303	2.984		
PROPOSED	1.003	1.491	.277	2.771		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.882
IND. RATES				2.88	MINIMUM PREMIUM	
MAN. RATES	3.35	3.61	3.10	+ 2.88	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				15,294	20,215	8,270
2012		6	225	192	13,248		1	168	244	15,672	16,963
2013	52	1,576	222,860	27,377	10,133	300	1,090	63,465	28,394	12,033	17,702
2014		9	492	347	2,144	1	23	877	783	6,036	6,522
2015	15	200	13,623	9,444	14,249	53	293	11,213	9,626	18,693	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>354</b>	<b>1,407</b>	<b>75,723</b>	<b>54,341</b>	<b>72,649</b>	<b>62,010</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	316,542	218,202	62,010	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-241,574	-210,804	220	
TOTAL LOSSES	74,968	7,398	62,230	
EXPECTED LOSSES	592,272	566,399	77,613	
CREDIBILITY	.02	.05	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.162	.016	.135	.313
INDICATED (POST-TEST)	.169	.017	.141	.327
PRES. ON RATE LEVEL	1.157	1.107	.152	2.416
DERIVED BY FORMULA	1.137	1.053	.151	2.341
UNDERLYING PRES. RATE	1.282	1.226	.168	2.676
PROPOSED	1.137	1.053	.151	2.341

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.434
IND. RATES				2.43	MINIMUM PREMIUM	
MAN. RATES	3.43	3.35	2.78	+ 2.43	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	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											
MANUAL 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											
MANUAL 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			1,231,882	695,437	2,011,862	449,211
2012		7,393	1,351,632	1,203,115	681,042		12,299	1,019,373	1,512,364	1,370,867	503,312
2013	352	12,392	1,628,384	902,424	682,635	5,191	21,190	1,234,606	1,060,544	1,166,095	548,902
2014	353	27,342	2,291,683	1,555,614	1,126,623	2,316	47,512	1,381,373	1,342,701	1,494,577	731,805
2015	2,327	45,142	2,660,340	1,136,998	1,225,775	8,391	77,628	1,903,941	1,057,910	1,420,746	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>15,898</b>	<b>158,629</b>	<b>6,771,175</b>	<b>5,668,956</b>	<b>7,464,147</b>	<b>2,973,348</b>
O.D.	2	167	12,284	10,728	11,963	121	1,398	31,347	27,979	43,106	6,761

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,399,824	23,639,567	2,980,109			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,721,380	-6,383,574	9,939			
TOTAL LOSSES	11,678,444	17,255,993	2,990,048			
EXPECTED LOSSES	11,679,698	17,254,464	3,389,844			
CREDIBILITY	.18	.49	.74			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.727	1.074	.186	1.987		
INDICATED (POST-TEST)	.758	1.119	.194	2.071		
PRES. ON RATE LEVEL	.656	.970	.190	1.816		
DERIVED BY FORMULA	.674	1.043	.193	1.910		
UNDERLYING PRES. RATE	.727	1.074	.211	2.012		
PROPOSED	.674	1.043	.193	1.910		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.986
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				80,950	188,840	43,379
2012		794	144,666	7,935	29,782		1,197	100,881	11,870	106,608	30,059
2013		66	3,921	3,068	55,557		54	4,200	4,089	76,897	64,376
2014	49	3,758	329,902	340,425	85,311	397	8,145	223,415	176,915	130,276	43,021
2015	46	1,140	81,972	66,375	39,299	122	1,105	30,331	26,542	26,423	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>519</b>	<b>10,501</b>	<b>358,827</b>	<b>300,366</b>	<b>529,044</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	945,124	1,856,731	237,156			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-459,670	-388,677	664			
TOTAL LOSSES	485,454	1,468,054	237,820			
EXPECTED LOSSES	1,147,792	1,062,380	209,059			
CREDIBILITY	.02	.07	.10			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.597	1.805	.292	2.694		
INDICATED (POST-TEST)	.622	1.881	.304	2.807		
PRES. ON RATE LEVEL	1.274	1.179	.232	2.685		
DERIVED BY FORMULA	1.261	1.228	.239	2.728		
UNDERLYING PRES. RATE	1.411	1.306	.257	2.974		
PROPOSED	1.261	1.228	.239	2.728		
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			291,446	915,669	1,000,962	432,084
2012		5,218	951,946	437,707	320,341		12,535	1,050,316	398,346	451,522	420,805
2013	37	2,356	259,591	613,328	252,216	194	2,717	153,415	552,101	664,741	189,544
2014	20	2,712	219,664	373,857	357,687	237	4,749	178,000	308,595	442,762	247,088
2015	573	9,353	656,035	497,222	479,757	1,946	13,856	455,466	393,833	617,718	312,633
<b>TOTAL</b>	<b>630</b>	<b>19,639</b>	<b>3,026,721</b>	<b>3,142,493</b>	<b>2,020,761</b>	<b>2,377</b>	<b>33,857</b>	<b>2,128,643</b>	<b>2,568,544</b>	<b>3,177,705</b>	<b>1,602,154</b>
O.D.											4,535

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,211,867	10,909,503	1,606,689			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,336,071	-3,482,927	5,381			
TOTAL LOSSES	2,875,796	7,426,576	1,612,070			
EXPECTED LOSSES	5,785,907	9,444,175	1,829,134			
CREDIBILITY	.10	.26	.40			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.453	1.169	.254	1.876		
INDICATED (POST-TEST)	.472	1.218	.265	1.955		
PRES. ON RATE LEVEL	.823	1.342	.260	2.425		
DERIVED BY FORMULA	.788	1.310	.262	2.360		
UNDERLYING PRES. RATE	.911	1.487	.288	2.686		
PROPOSED	.788	1.310	.262	2.360		
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			61,899		89,580	14,889
2012		10	650	560	38,311		2	353	512	32,901	23,148
2013		229	13,634	26,718	155,992		69	5,015	6,353	86,979	39,944
2014	31	2,450	192,081	35,504	176,105	863	17,809	423,237	34,998	104,605	11,531
2015	49	585	39,629	27,462	41,450	247	1,517	56,985	48,913	94,946	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>1,110</b>	<b>19,397</b>	<b>547,489</b>	<b>90,776</b>	<b>409,011</b>	<b>93,264</b>
O.D.				<b>51,973</b>						<b>24,384</b>	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	967,508	1,132,612	93,264			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-663,913	-476,903	470			
TOTAL LOSSES	303,595	655,709	93,734			
EXPECTED LOSSES	1,637,145	1,284,006	165,729			
CREDIBILITY	.04	.10	.16			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.196	.423	.061	.680		
INDICATED (POST-TEST)	.204	.441	.064	.709		
PRES. ON RATE LEVEL	.954	.748	.097	1.799		
DERIVED BY FORMULA	.924	.717	.092	1.733		
UNDERLYING PRES. RATE	1.057	.829	.107	1.993		
PROPOSED	.924	.717	.092	1.733		
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

MANUAL 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>33</b>	<b>140</b>	<b>183</b>
O.D.		13,561	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,035,111	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											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,213,937	222,293	315,527			728,885	310,624	486,576	195,894
2012		2,573	466,647	323,143	342,591		1,491	124,966	143,450	562,579	178,726
2013	99	3,824	485,229	424,665	258,933	1,113	5,754	342,305	428,016	1,249,334	186,602
2014	106	7,659	630,994	218,682	293,731	1,235	25,453	624,119	130,089	311,982	166,853
2015	406,207	8,660	610,742	471,355	405,458	11,779	30,354	920,891	800,140	1,060,605	138,925
<b>TOTAL</b>	<b>406,412</b>	<b>22,716</b>	<b>3,407,549</b>	<b>1,660,138</b>	<b>1,616,240</b>	<b>14,127</b>	<b>63,052</b>	<b>2,741,166</b>	<b>1,812,319</b>	<b>3,671,076</b>	<b>867,000</b>
O.D.		3	156	134	9,216			31	45	2,837	3,726

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,655,212	8,772,005	870,726			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,145,340	-2,201,544	2,746			
TOTAL LOSSES	3,509,872	6,570,461	873,472			
EXPECTED LOSSES	7,642,487	5,867,849	1,032,918			
CREDIBILITY	.09	.24	.36			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.639	1.196	.159	1.994		
INDICATED (POST-TEST)	.666	1.246	.166	2.078		
PRES. ON RATE LEVEL	1.256	.963	.170	2.389		
DERIVED BY FORMULA	1.203	1.031	.169	2.403		
UNDERLYING PRES. RATE	1.391	1.068	.188	2.647		
PROPOSED	1.196	1.025	.168	2.389		
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			1	4	21	95	
2015	294,037	4,608,907	1.567			1	2	4	66	
<b>TOTAL</b>	<b>1,385,807</b>	<b>28,738,864</b>	<b>2.074</b>			<b>2</b>	<b>24</b>	<b>96</b>	<b>432</b>	
O.D.		226,877	.016				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			1,219,652	1,129,207	1,024,972	325,519
2012		8,722	1,571,419	766,124	1,171,894		18,463	1,544,397	780,546	1,002,370	476,982
2013	252	10,340	1,237,253	700,082	1,703,536	7,143	27,007	1,581,767	840,264	1,114,161	716,396
2014	268,340	15,559	1,288,997	914,815	805,969	4,866	26,181	769,553	770,304	919,035	445,158
2015	678,005	14,258	878,098	452,681	568,218	22,174	42,305	1,128,776	653,520	1,123,461	367,780
<b>TOTAL</b>	<b>946,597</b>	<b>48,879</b>	<b>6,936,213</b>	<b>3,824,100</b>	<b>4,985,309</b>	<b>34,183</b>	<b>113,956</b>	<b>6,244,145</b>	<b>4,173,841</b>	<b>5,183,999</b>	<b>2,331,835</b>
O.D.			185,719	1,229	53,391			16,884		31,171	3,266

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,526,576	18,253,040	2,335,101			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,755,808	-4,805,556	8,103			
TOTAL LOSSES	9,770,768	13,447,484	2,343,204			
EXPECTED LOSSES	11,723,927	12,929,578	2,827,045			
CREDIBILITY	.16	.44	.67			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.705	.970	.169	1.844		
INDICATED (POST-TEST)	.735	1.011	.176	1.922		
PRES. ON RATE LEVEL	.764	.842	.184	1.790		
DERIVED BY FORMULA	.759	.916	.179	1.854		
UNDERLYING PRES. RATE	.846	.933	.204	1.983		
PROPOSED	.759	.916	.179	1.854		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.928
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			1,730,385	659,496	461,715			1,928,340	1,641,766	607,429	245,043
2012		10,010	1,824,986	970,013	751,171		27,987	2,339,131	1,256,991	819,620	375,717
2013	717	23,960	3,214,011	1,541,027	894,125	6,823	27,501	1,593,310	1,389,135	904,268	306,129
2014	190	13,969	1,177,188	697,747	439,654	1,090	22,362	614,797	480,783	407,004	351,098
2015	581	6,758	458,898	318,087	479,972	1,275	7,830	294,584	252,799	490,767	158,375
<b>TOTAL</b>	<b>1,488</b>	<b>54,697</b>	<b>8,405,468</b>	<b>4,186,370</b>	<b>3,026,637</b>	<b>9,188</b>	<b>85,680</b>	<b>6,770,162</b>	<b>5,021,474</b>	<b>3,229,088</b>	<b>1,436,362</b>
O.D.	69	794	53,801	37,294	68,622	128	806	30,189	25,905	57,430	1,595

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,412,470	15,652,820	1,437,957			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,324,500	-4,897,763	4,743			
TOTAL LOSSES	9,087,970	10,755,057	1,442,700			
EXPECTED LOSSES	15,472,524	13,105,298	1,754,027			
CREDIBILITY	.17	.45	.68			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.637	.754	.101	1.492		
INDICATED (POST-TEST)	.664	.786	.105	1.555		
PRES. ON RATE LEVEL	.979	.830	.111	1.920		
DERIVED BY FORMULA	.925	.810	.107	1.842		
UNDERLYING PRES. RATE	1.085	.919	.123	2.127		
PROPOSED	.925	.810	.107	1.842		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.915
IND. RATES				1.92	MINIMUM PREMIUM	
MAN. RATES	2.51	2.58	2.21	+ 1.92	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	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	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			411,144	216,482	954,504	220,377
2012		3,738	682,917	473,072	369,201		8,068	675,375	357,124	676,995	176,736
2013	47	1,832	225,064	91,100	260,330	982	4,009	236,713	168,177	390,737	176,941
2014	47	4,054	330,072	193,537	243,595	227	4,666	151,552	175,229	377,450	171,161
2015	452	5,725	392,865	279,766	374,693	935	6,295	216,518	186,709	317,771	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>2,144</b>	<b>23,038</b>	<b>1,691,302</b>	<b>1,103,721</b>	<b>2,717,457</b>	<b>975,694</b>
O.D.				7,873					13,123		2,153

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,664,943	7,034,019	977,847	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,199,745	-2,236,204	2,650	
TOTAL LOSSES	1,465,198	4,797,815	980,497	
EXPECTED LOSSES	7,785,073	5,968,557	994,759	
CREDIBILITY	.10	.26	.39	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.237	.777	.159	1.173
INDICATED (POST-TEST)	.247	.810	.166	1.223
PRES. ON RATE LEVEL	1.138	.872	.145	2.155
DERIVED BY FORMULA	1.049	.856	.153	2.058
UNDERLYING PRES. RATE	1.260	.966	.161	2.387
PROPOSED	1.049	.856	.153	2.058

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	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			969,805	221,777	390,217			1,568,815	75,901	474,384	445,576
2012		10,228	1,860,311	477,118	543,400		13,148	1,101,853	408,027	564,350	455,232
2013	550	17,104	2,362,720	647,660	369,439	4,481	17,771	1,031,186	830,540	536,908	467,895
2014	268	19,309	1,624,910	777,333	516,633	1,671	34,293	879,950	409,356	422,902	458,673
2015	401	7,593	456,604	214,106	222,059	782	6,318	177,151	112,567	195,368	563,879
<b>TOTAL</b>	<b>1,219</b>	<b>54,234</b>	<b>7,274,350</b>	<b>2,337,994</b>	<b>2,041,748</b>	<b>6,934</b>	<b>71,530</b>	<b>4,758,955</b>	<b>1,836,391</b>	<b>2,193,912</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	12,171,479	8,431,274	2,391,705	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,960,001	-2,579,339	5,109	
TOTAL LOSSES	8,211,478	5,851,935	2,396,814	
EXPECTED LOSSES	9,530,727	6,797,171	2,129,726	
CREDIBILITY	.11	.31	.47	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.006	.717	.294	2.017
INDICATED (POST-TEST)	1.048	.747	.306	2.101
PRES. ON RATE LEVEL	1.054	.752	.236	2.042
DERIVED BY FORMULA	1.053	.750	.269	2.072
UNDERLYING PRES. RATE	1.168	.833	.261	2.262
PROPOSED	1.053	.750	.269	2.072

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.155
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>1</b>	<b>17</b>	<b>43</b>	<b>220</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			1,815,187	489,495	345,330			1,151,439	350,825	597,168	236,158
2012		5,061	910,924	280,508	612,084		5,265	435,063	784,745	686,657	266,558
2013	257	9,000	1,192,277	825,956	286,665	1,515	7,719	439,800	783,209	472,922	277,011
2014	2,503	7,974	669,821	668,603	457,565	2,950	18,008	621,243	1,005,823	993,289	223,662
2015	742	13,873	871,570	484,435	468,119	2,903	24,410	662,612	432,083	656,083	319,850
<b>TOTAL</b>	<b>3,502</b>	<b>35,908</b>	<b>5,459,779</b>	<b>2,748,997</b>	<b>2,169,763</b>	<b>7,368</b>	<b>55,402</b>	<b>3,310,157</b>	<b>3,356,685</b>	<b>3,406,119</b>	<b>1,323,239</b>
O.D.											726

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,872,116	11,681,564	1,323,965			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,140,953	-2,866,753	4,063			
TOTAL LOSSES	4,731,163	8,814,811	1,328,028			
EXPECTED LOSSES	10,222,553	7,734,169	1,412,327			
CREDIBILITY	.09	.24	.37			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.844	1.573	.237	2.654		
INDICATED (POST-TEST)	.879	1.639	.247	2.765		
PRES. ON RATE LEVEL	1.647	1.246	.227	3.120		
DERIVED BY FORMULA	1.578	1.340	.234	3.152		
UNDERLYING PRES. RATE	1.824	1.380	.252	3.456		
PROPOSED	1.562	1.326	.232	3.120		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.245
IND. RATES				3.25	MINIMUM PREMIUM	
MAN. RATES	4.21	4.23	3.59	+ 3.25	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

REPORTED LOSSES											
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

TRANSLATED LOSSES											
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			106,712	387,626	737,643	253,870
2012		6,100	1,111,431	640,132	518,264		13,333	1,114,976	570,941	764,604	297,764
2013	282	10,061	1,312,695	813,644	590,654	2,233	10,629	610,647	901,873	715,001	314,973
2014	4,028	26,490	2,221,297	1,017,572	748,683	96,980	85,445	2,158,585	859,639	844,536	323,930
2015	840	18,040	1,169,715	722,716	542,048	4,016	38,104	922,825	540,537	628,945	244,148
<b>TOTAL</b>	<b>5,150</b>	<b>60,691</b>	<b>6,402,886</b>	<b>3,625,291</b>	<b>2,959,584</b>	<b>103,229</b>	<b>147,511</b>	<b>4,913,745</b>	<b>3,260,616</b>	<b>3,690,729</b>	<b>1,434,685</b>
O.D.		24	1,279	1,002	18,115		2	198	192	3,623	945

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,634,715	13,559,152	1,435,630	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,501,144	-3,643,222	4,475	
TOTAL LOSSES	7,133,571	9,915,930	1,440,105	
EXPECTED LOSSES	11,113,949	9,816,287	1,539,809	
CREDIBILITY	.10	.26	.39	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.149	1.597	.232	2.978
INDICATED (POST-TEST)	1.197	1.664	.242	3.103
PRES. ON RATE LEVEL	1.616	1.427	.224	3.267
DERIVED BY FORMULA	1.574	1.489	.231	3.294
UNDERLYING PRES. RATE	1.790	1.581	.248	3.619
PROPOSED	1.561	1.477	.229	3.267

  

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.398
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							

REPORTED LOSSES											
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

TRANSLATED LOSSES											
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			1,070,628	1,713,313	1,230,095	650,937
2012		18,203	3,308,035	561,881	958,035		16,938	1,421,472	408,488	1,320,685	593,817
2013	541	18,084	2,425,073	1,040,521	753,553	5,229	21,214	1,233,712	1,059,653	982,128	586,343
2014	302	22,250	1,872,465	928,277	594,993	3,307	67,676	1,857,680	1,536,592	842,848	452,834
2015	1,234	22,368	1,447,959	885,930	852,769	4,317	36,038	991,336	667,267	1,008,618	462,632
<b>TOTAL</b>	<b>2,077</b>	<b>80,905</b>	<b>10,989,417</b>	<b>5,291,138</b>	<b>4,352,369</b>	<b>12,853</b>	<b>141,866</b>	<b>6,574,828</b>	<b>5,385,313</b>	<b>5,384,374</b>	<b>2,746,563</b>
O.D.											6,986

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,801,946	20,413,194	2,753,549			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,071,697	-5,842,720	8,657			
TOTAL LOSSES	11,730,249	14,570,474	2,762,206			
EXPECTED LOSSES	14,804,099	15,548,599	3,278,664			
CREDIBILITY	.17	.45	.68			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.849	1.018	.193	2.030		
INDICATED (POST-TEST)	.853	1.061	.201	2.115		
PRES. ON RATE LEVEL	.933	.980	.207	2.120		
DERIVED BY FORMULA	.919	1.016	.203	2.138		
UNDERLYING PRES. RATE	1.034	1.086	.229	2.349		
PROPOSED	.911	1.008	.201	2.120		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.205
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			618,260	274,209	1,157,974	184,564
2012		8,232	1,452,530	721,158	2,196,193		14,316	1,201,063	417,066	1,318,487	221,555
2013	251	9,062	1,148,900	308,728	1,128,428	2,876	10,558	633,751	105,747	1,156,626	203,371
2014	107	9,238	729,798	516,695	850,601	718	14,800	445,597	491,371	550,434	163,808
2015	1,398	26,780	1,738,801	1,076,716	936,168	3,144	28,165	735,655	518,076	618,698	211,274
<b>TOTAL</b>	<b>1,756</b>	<b>53,312</b>	<b>5,451,077</b>	<b>2,984,498</b>	<b>6,416,725</b>	<b>6,738</b>	<b>67,839</b>	<b>3,634,326</b>	<b>1,806,469</b>	<b>4,802,219</b>	<b>984,572</b>
O.D.	1	113	6,960	4,915	30,305		5	276	246	1,901	5,885

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,222,403	16,047,278	990,457			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,122,172	-3,786,207	2,857			
TOTAL LOSSES	6,100,231	12,261,071	993,314			
EXPECTED LOSSES	7,659,432	10,162,017	1,016,203			
CREDIBILITY	.17	.47	.71			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.402	.808	.065	1.275		
INDICATED (POST-TEST)	.419	.842	.068	1.329		
PRES. ON RATE LEVEL	.456	.605	.060	1.121		
DERIVED BY FORMULA	.450	.716	.066	1.232		
UNDERLYING PRES. RATE	.505	.670	.067	1.242		
PROPOSED	.450	.716	.066	1.232		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.281
IND. RATES				1.28	MINIMUM PREMIUM	
MAN. RATES	1.42	1.50	1.29	+ 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	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											
MANUAL 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											
MANUAL 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			863,641	430,604	373,320	135,664
2012		11,772	2,147,640	627,756	528,471		17,743	1,483,808	625,501	317,219	188,100
2013	161	5,973	737,531	194,182	930,504	4,381	16,090	946,353	356,764	692,202	137,255
2014	57	4,558	377,269	306,935	266,504	451	9,165	301,970	478,014	263,114	188,911
2015	498	8,958	576,515	346,244	339,005	1,550	12,577	357,669	244,115	395,579	147,287
<b>TOTAL</b>	<b>716</b>	<b>31,261</b>	<b>6,096,908</b>	<b>1,645,527</b>	<b>2,358,867</b>	<b>6,382</b>	<b>55,575</b>	<b>3,953,441</b>	<b>2,134,998</b>	<b>2,041,434</b>	<b>797,217</b>
O.D.		7	2,027	45,540	17,397			82	1,753	12,099	92

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,146,399	8,257,615	797,309			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,369,587	-1,892,261	2,164			
TOTAL LOSSES	7,776,812	6,365,354	799,473			
EXPECTED LOSSES	5,776,340	5,051,523	823,429			
CREDIBILITY	.05	.14	.21			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.154	2.582	.324	6.060		
INDICATED (POST-TEST)	3.286	2.690	.338	6.314		
PRES. ON RATE LEVEL	2.114	1.850	.302	4.266		
DERIVED BY FORMULA	2.173	1.968	.310	4.451		
UNDERLYING PRES. RATE	2.343	2.049	.334	4.726		
PROPOSED	2.173	1.968	.310	4.451		
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			288,784	563,055	310,563	174,870
2012		2,249	423,319	871,599	161,438		1,997	158,180	896,393	411,458	182,028
2013	119	4,301	559,526	425,404	198,333	4,449	16,491	962,637	481,671	341,804	158,590
2014	226	16,201	1,391,872	825,912	240,866	2,009	41,015	1,128,020	997,815	261,813	247,226
2015	256	3,660	254,063	186,863	213,490	834	5,911	196,337	169,661	270,285	77,131
<b>TOTAL</b>	<b>601</b>	<b>26,411</b>	<b>3,593,254</b>	<b>2,939,397</b>	<b>1,065,081</b>	<b>7,292</b>	<b>65,414</b>	<b>2,733,958</b>	<b>3,108,595</b>	<b>1,595,923</b>	<b>839,845</b>
O.D.		3	1,264	48,647	218				13,819		1,723

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,428,197	8,771,680	841,568			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,336,007	-2,078,885	2,304			
TOTAL LOSSES	4,092,190	6,692,795	843,872			
EXPECTED LOSSES	5,686,729	5,530,961	890,440			
CREDIBILITY	.05	.13	.20			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.760	2.879	.363	5.002		
INDICATED (POST-TEST)	1.834	3.000	.378	5.212		
PRES. ON RATE LEVEL	2.207	2.148	.346	4.701		
DERIVED BY FORMULA	2.188	2.259	.352	4.799		
UNDERLYING PRES. RATE	2.446	2.379	.383	5.208		
PROPOSED	2.188	2.259	.352	4.799		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.991
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>13</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			54,917	50,890	469,367	57,740
2012		891	149,909	48,376	490,050		1,236	104,482	8,420	383,109	94,901
2013	43	2,079	233,182	207,698	423,899	1,286	5,513	324,443	287,024	595,848	70,441
2014	17	2,387	172,900	226,933	465,681	147	3,159	120,476	170,715	498,309	104,374
2015	833,011	4,045	278,160	198,624	262,743	12,207	7,799	253,156	219,040	336,804	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>13,640</b>	<b>17,707</b>	<b>857,474</b>	<b>736,089</b>	<b>2,283,437</b>	<b>496,616</b>
O.D.		3	211	167	41,797		1	136	133	2,510	3,615

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,733,796	5,996,530	500,231			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-978,018	-1,169,135	1,352			
TOTAL LOSSES	1,755,778	4,827,395	501,583			
EXPECTED LOSSES	2,425,268	3,173,601	454,869			
CREDIBILITY	.05	.13	.19			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.838	2.303	.239	3.380		
INDICATED (POST-TEST)	.873	2.400	.249	3.522		
PRES. ON RATE LEVEL	1.044	1.367	.196	2.607		
DERIVED BY FORMULA	1.035	1.501	.206	2.742		
UNDERLYING PRES. RATE	1.157	1.514	.217	2.888		
PROPOSED	1.035	1.501	.206	2.742		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.851
IND. RATES				2.85	MINIMUM PREMIUM	
MAN. RATES	3.23	3.40	3.00	+ 2.85	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	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			789,174	508,623	139,048	63,285
2012		40	3,524	26,734	143,416		13	1,433	2,080	133,523	87,638
2013	81	2,762	366,520	136,241	170,187	471	1,960	115,051	97,220	170,168	126,690
2014	39	3,131	240,033	53,992	283,486	229	4,793	134,258	53,977	384,233	69,077
2015	114	1,354	90,879	62,994	95,043	489	3,014	112,854	96,839	187,999	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>1,189</b>	<b>9,780</b>	<b>1,152,770</b>	<b>758,739</b>	<b>1,014,971</b>	<b>477,727</b>
O.D.											1,378

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,711,314	2,996,818	479,105	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,272,052	-897,598	1,188	
TOTAL LOSSES	1,439,262	2,099,220	480,293	
EXPECTED LOSSES	3,118,910	2,407,657	426,310	
CREDIBILITY	.05	.13	.20	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.652	.950	.217	1.819
INDICATED (POST-TEST)	.679	.990	.226	1.895
PRES. ON RATE LEVEL	1.275	.984	.174	2.433
DERIVED BY FORMULA	1.245	.985	.184	2.414
UNDERLYING PRES. RATE	1.412	1.090	.193	2.695
PROPOSED	1.245	.985	.184	2.414

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.510
IND. RATES				2.51	MINIMUM PREMIUM	
MAN. RATES	3.47	3.37	2.80	+ 2.51	PRESENT	

+PROPOSED



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

REPORTED LOSSES											
MANUAL 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

TRANSLATED LOSSES											
MANUAL 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			752,472	256,212	474,143	307,829
2012	3,142	2,788	502,007	372,253	474,887	203,378	1,329	109,081	295,706	338,376	271,135
2013	48	2,048	253,214	335,769	124,100	901	3,539	206,377	150,006	141,068	117,743
2014	148	10,444	868,566	292,856	297,588	937	19,279	509,982	276,000	451,872	107,414
2015	303	8,702	576,731	383,124	182,344	1,889	17,794	441,238	293,553	310,972	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>207,105</b>	<b>41,941</b>	<b>2,019,150</b>	<b>1,271,477</b>	<b>1,716,431</b>	<b>985,747</b>
O.D.		5	327	10,039	19,321		4	417	1,139	38,688	8,876

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,990,717	6,317,652	994,623			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,096,723	-1,614,016	3,026			
TOTAL LOSSES	3,893,994	4,703,636	997,649			
EXPECTED LOSSES	5,181,121	4,373,710	1,018,537			
CREDIBILITY	.06	.15	.23			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.365	1.649	.350	3.364		
INDICATED (POST-TEST)	1.422	1.718	.365	3.505		
PRES. ON RATE LEVEL	1.639	1.384	.322	3.345		
DERIVED BY FORMULA	1.626	1.434	.332	3.392		
UNDERLYING PRES. RATE	1.816	1.533	.357	3.706		
PROPOSED	1.626	1.434	.332	3.392		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.528
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

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

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			564,150	193,532	202,206			1,204,871	145,046	252,128	159,575
2012		1,938	338,174	140,458	605,446		932	78,243	84,524	451,042	95,016
2013	89	3,423	416,208	75,706	614,692	1,236	4,796	285,517	130,211	499,875	133,992
2014	76	5,171	435,798	139,278	73,195	309	6,336	174,913	154,937	48,818	141,211
2015	136	2,950	170,592	66,671	63,044	3,740	41,050	802,370	137,693	150,132	142,634
<b>TOTAL</b>	<b>301</b>	<b>13,482</b>	<b>1,924,922</b>	<b>615,645</b>	<b>1,558,583</b>	<b>5,285</b>	<b>53,114</b>	<b>2,545,914</b>	<b>652,411</b>	<b>1,401,995</b>	<b>672,428</b>
O.D.		2	123	106	7,263			90	130	8,399	1,692

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,543,233	4,244,532	674,120	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,070,906	-811,418	1,693	
TOTAL LOSSES	3,472,327	3,433,114	675,813	
EXPECTED LOSSES	2,627,007	2,177,065	609,296	
CREDIBILITY	.05	.14	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.482	1.465	.288	3.235
INDICATED (POST-TEST)	1.544	1.527	.300	3.371
PRES. ON RATE LEVEL	1.012	.839	.234	2.085
DERIVED BY FORMULA	1.039	.935	.247	2.221
UNDERLYING PRES. RATE	1.121	.929	.260	2.310
PROPOSED	1.039	.935	.247	2.221

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.310
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				6		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					61,348	21,476
2012		16	4,352	88,646	25,637		107	7,258	145,844	45,778	16,907
2013		34	2,355	9,109	16,616		59	3,159	14,493	20,162	15,498
2014	10	1,012	96,053	212,615	21,917	63	1,286	47,527	97,034	42,042	20,201
2015	51	599	41,365	28,938	41,990	270	1,652	61,673	52,944	101,666	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>333</b>	<b>3,104</b>	<b>119,617</b>	<b>310,315</b>	<b>270,996</b>	<b>111,709</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	268,901	1,056,378	111,709	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-470,077	-322,385	393	
TOTAL LOSSES		733,993	112,102	
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	.935	.143	1.078
PRES. ON RATE LEVEL	1.284	.962	.143	2.389
DERIVED BY FORMULA	1.258	.960	.143	2.361
UNDERLYING PRES. RATE	1.422	1.066	.159	2.647
PROPOSED	1.258	.960	.143	2.361

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.455
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			616,171	105,523	591,333	209,617
2012		5,082	935,073	649,083	218,060		4,676	391,184	280,968	404,810	168,424
2013	218	6,745	935,532	123,190	210,296	2,086	7,415	438,197	94,734	300,302	180,490
2014	68	5,509	456,393	301,187	274,852	522	10,715	287,538	187,966	190,638	165,401
2015	332	5,715	348,539	171,950	207,627	835	6,365	193,779	156,571	232,642	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>3,443</b>	<b>29,171</b>	<b>1,926,869</b>	<b>825,762</b>	<b>1,719,725</b>	<b>912,466</b>
O.D.	52	3,382	282,329	17,688	49,983	111	2,295	54,256	3,658	9,409	3,419

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,656,096	5,352,430	915,885			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,847,736	-1,902,715	2,878			
TOTAL LOSSES	3,808,360	3,449,715	918,763			
EXPECTED LOSSES	4,514,718	5,086,832	1,057,166			
CREDIBILITY	.15	.41	.62			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.306	.277	.074	.657		
INDICATED (POST-TEST)	.319	.289	.077	.685		
PRES. ON RATE LEVEL	.328	.369	.077	.774		
DERIVED BY FORMULA	.327	.336	.077	.740		
UNDERLYING PRES. RATE	.363	.409	.085	.857		
PROPOSED	.327	.336	.077	.740		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.769
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			1,513,706	1,912,780	2,114,505	946,832
2012		14,687	2,683,593	1,822,316	1,209,783		17,649	1,470,766	1,349,163	1,351,382	982,709
2013	459	24,095	2,241,566	1,710,777	1,759,426	10,886	44,673	2,442,208	1,427,642	1,860,978	878,952
2014	263	22,956	1,893,878	1,913,783	1,692,977	2,054	42,312	1,281,791	1,310,286	2,204,488	1,057,008
2015	1,277	24,654	1,672,907	1,172,430	954,916	4,989	41,747	1,164,390	867,935	1,169,351	1,302,558
<b>TOTAL</b>	<b>1,999</b>	<b>86,392</b>	<b>10,954,749</b>	<b>8,406,284</b>	<b>7,448,555</b>	<b>17,929</b>	<b>146,381</b>	<b>7,872,861</b>	<b>6,867,806</b>	<b>8,700,704</b>	<b>5,168,059</b>
O.D.			271,256					975,694			18,907

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	20,327,261	31,423,349	5,186,966			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,631,236	-9,557,095	15,872			
TOTAL LOSSES	11,696,025	21,866,254	5,202,838			
EXPECTED LOSSES	21,322,554	25,747,991	5,531,795			
CREDIBILITY	.29	.80	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.349	.652	.155	1.156		
INDICATED (POST-TEST)	.364	.679	.162	1.205		
PRES. ON RATE LEVEL	.574	.693	.149	1.416		
DERIVED BY FORMULA	.513	.682	.162	1.357		
UNDERLYING PRES. RATE	.636	.768	.165	1.569		
PROPOSED	.513	.682	.162	1.357		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.411
IND. RATES				1.41	MINIMUM PREMIUM	
MAN. RATES	2.16	1.95	1.63	+ 1.41	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	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				371,421	627,873	305,910
2012		3,261	584,546	38,111	369,148		1,130	96,145	50,646	755,164	255,354
2013		624	45,730	210,876	243,176		805	45,780	212,837	282,909	298,839
2014	159	11,670	977,946	456,834	325,951	752	15,436	423,914	314,990	349,534	216,942
2015	737	16,903	1,016,087	479,138	359,092	3,427	36,100	755,725	258,974	251,058	295,846
<b>TOTAL</b>	<b>896</b>	<b>32,458</b>	<b>2,624,309</b>	<b>1,476,891</b>	<b>1,736,958</b>	<b>4,179</b>	<b>53,471</b>	<b>1,321,564</b>	<b>1,208,868</b>	<b>2,266,538</b>	<b>1,372,891</b>
O.D.	26	481	34,807	37,346	49,355	25	238	9,572	11,271	39,697	16,203

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,082,026	6,826,924	1,389,094			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,287,857	-1,922,178	4,448			
TOTAL LOSSES	1,794,169	4,904,746	1,393,542			
EXPECTED LOSSES	5,624,687	5,168,632	1,575,465			
CREDIBILITY	.16	.44	.67			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.130	.355	.101	.586		
INDICATED (POST-TEST)	.135	.370	.105	.610		
PRES. ON RATE LEVEL	.367	.338	.103	.808		
DERIVED BY FORMULA	.330	.352	.104	.786		
UNDERLYING PRES. RATE	.407	.374	.114	.895		
PROPOSED	.330	.352	.104	.786		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.817
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			652,999	625,800	940,786	140,328
2012		128	25,710	502,432	209,161		202	15,451	265,285	308,111	121,979
2013	74	2,809	357,781	260,827	216,913	1,038	4,044	237,339	157,109	203,506	102,890
2014	45	3,645	295,666	171,887	242,572	1,179	24,278	594,583	136,337	203,185	100,969
2015	479	7,700	539,328	408,373	396,292	1,447	9,994	341,147	294,348	492,930	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>3,664</b>	<b>38,518</b>	<b>1,841,519</b>	<b>1,478,879</b>	<b>2,148,518</b>	<b>553,160</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,810,034	7,070,383	553,160			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,968,205	-2,205,253	2,046			
TOTAL LOSSES	1,841,829	4,865,130	555,206			
EXPECTED LOSSES	4,827,304	5,918,071	735,986			
CREDIBILITY	.07	.19	.28			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.488	1.289	.147	1.924		
INDICATED (POST-TEST)	.508	1.343	.153	2.004		
PRES. ON RATE LEVEL	1.155	1.415	.176	2.746		
DERIVED BY FORMULA	1.110	1.401	.170	2.681		
UNDERLYING PRES. RATE	1.279	1.568	.195	3.042		
PROPOSED	1.110	1.401	.170	2.681		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.788
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					109,321					53,228	73,276
2012			137,684	96,745	97,334			114,493	41,078	174,941	133,356
2013			186,430	27,233	100,098			107,816	51,968	136,719	59,428
2014				14,316	33,567				54,980	63,721	109,918
2015				64,018	141,124				35,013	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					73,615	68,733
2012		933	169,087	119,756	122,313		2,263	190,058	56,953	225,512	126,822
2013	51	1,691	226,172	42,464	121,177	878	3,249	191,522	75,087	166,586	56,575
2014	1	188	14,447	20,406	34,930	43	904	33,853	61,368	70,256	106,620
2015	144	2,372	166,537	126,420	120,815	372	2,871	87,699	76,164	102,519	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>1,293</b>	<b>9,287</b>	<b>503,132</b>	<b>269,572</b>	<b>638,488</b>	<b>430,520</b>
O.D.			224,082					419,847			681

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,739,264	1,767,860	431,201	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-577,601	-524,799	972	
TOTAL LOSSES	1,161,663	1,243,061	432,173	
EXPECTED LOSSES	1,416,184	1,408,092	350,000	
CREDIBILITY	.05	.12	.19	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.574	.614	.214	1.402
INDICATED (POST-TEST)	.598	.640	.223	1.461
PRES. ON RATE LEVEL	.632	.628	.156	1.416
DERIVED BY FORMULA	.630	.629	.169	1.428
UNDERLYING PRES. RATE	.700	.696	.173	1.569
PROPOSED	.630	.629	.169	1.428

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.485
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			1,238,282	1,167,555	1,220,771	559,397
2012		6,771	1,210,145	937,526	1,501,026		9,492	794,424	634,828	1,455,622	698,264
2013	503	17,635	2,324,983	1,176,685	1,028,174	9,009	34,441	2,015,857	1,158,793	1,551,307	601,592
2014	302	23,531	1,974,661	1,376,713	999,263	2,257	46,428	1,298,276	1,000,355	1,451,586	701,037
2015	1,774	32,726	2,066,183	1,163,324	1,159,799	8,084	72,835	1,853,764	1,129,257	1,532,729	968,981
<b>TOTAL</b>	<b>2,579</b>	<b>80,663</b>	<b>9,448,611</b>	<b>6,290,386</b>	<b>5,401,974</b>	<b>19,350</b>	<b>163,196</b>	<b>7,200,603</b>	<b>5,090,788</b>	<b>7,212,015</b>	<b>3,529,271</b>
O.D.			191,395	32	2,203		1	431	213	13,720	12,332

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,106,829	24,011,331	3,541,603			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,412,627	-6,935,870	11,760			
TOTAL LOSSES	11,994,202	17,075,461	3,553,363			
EXPECTED LOSSES	12,707,777	18,873,237	3,828,916			
CREDIBILITY	.17	.47	.71			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.796	1.133	.236	2.165		
INDICATED (POST-TEST)	.829	1.181	.246	2.256		
PRES. ON RATE LEVEL	.761	1.130	.229	2.120		
DERIVED BY FORMULA	.773	1.154	.241	2.168		
UNDERLYING PRES. RATE	.843	1.252	.254	2.349		
PROPOSED	.773	1.154	.241	2.168		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.254
IND. RATES				2.25	MINIMUM PREMIUM	
MAN. RATES	2.67	2.86	2.44	+ 2.25	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES								
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL			
2011	674,258	13,931,464	2.066									
2012	681,494	12,961,807	1.901	1	1	7	34	180	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			4,842,622	1,992,902	1,774,170			3,251,084	1,703,149	2,100,838	1,384,364
2012	3,142	129,217	1,575,205	1,519,625	2,081,057		843,926	1,460,025	1,142,867	2,218,466	1,219,735
2013	804	29,840	3,836,300	2,949,228	1,859,060	10,748	47,445	2,747,217	3,209,571	3,163,138	1,408,734
2014	778	58,313	4,895,010	3,040,654	2,141,187	5,108	104,691	2,949,080	2,568,451	2,457,239	1,546,500
2015	3,577	83,770	3,722,278	2,415,102	1,927,496	50,842	967,970	3,760,745	2,788,265	3,041,136	1,575,589
<b>TOTAL</b>	<b>8,301</b>	<b>301,140</b>	<b>18,871,415</b>	<b>11,917,511</b>	<b>9,782,970</b>	<b>66,698</b>	<b>1,964,032</b>	<b>14,168,151</b>	<b>11,412,303</b>	<b>12,980,817</b>	<b>7,134,922</b>
O.D.	14	1,648	240,851	344,982	58,176	181	1,866	48,965	53,926	101,963	42,743

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	35,673,262	46,652,648	7,177,665			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-12,262,714	-12,687,490	23,359			
TOTAL LOSSES	23,410,548	33,965,158	7,201,024			
EXPECTED LOSSES	30,207,369	34,172,537	8,146,616			
CREDIBILITY	.31	.84	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.649	.942	.200	1.791		
INDICATED (POST-TEST)	.676	.982	.208	1.866		
PRES. ON RATE LEVEL	.756	.856	.204	1.816		
DERIVED BY FORMULA	.731	.962	.208	1.901		
UNDERLYING PRES. RATE	.838	.948	.226	2.012		
PROPOSED	.718	.944	.204	1.866		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.940
IND. RATES				1.94	MINIMUM PREMIUM	
MAN. RATES	2.40	2.45	2.09	+ 1.94	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	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											
MANUAL 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											
MANUAL 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			637,235	650,000	720,710	220,504
2012		2,550	466,002	505,063	327,424		3,578	297,088	451,992	686,195	296,505
2013	101	4,761	553,787	678,739	671,927	1,817	7,829	453,707	505,081	425,359	321,517
2014	139	11,550	971,763	902,108	613,048	879	17,962	586,838	881,172	622,096	353,629
2015	1,147	23,331	1,544,320	1,012,594	789,557	3,831	32,869	882,702	596,008	835,287	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>6,527</b>	<b>62,238</b>	<b>2,857,570</b>	<b>3,084,253</b>	<b>3,289,647</b>	<b>1,653,666</b>
O.D.											4,020

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,683,279	13,257,534	1,657,686			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,571,426	-3,253,076	5,031			
TOTAL LOSSES	4,111,853	10,004,458	1,662,717			
EXPECTED LOSSES	8,828,313	8,786,112	1,721,774			
CREDIBILITY	.12	.32	.48			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.487	1.185	.197	1.869		
INDICATED (POST-TEST)	.507	1.235	.205	1.947		
PRES. ON RATE LEVEL	.944	.940	.184	2.068		
DERIVED BY FORMULA	.892	1.034	.194	2.120		
UNDERLYING PRES. RATE	1.046	1.041	.204	2.291		
PROPOSED	.870	1.009	.189	2.068		
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			199,464	489,362	470,519	218,743
2012		1,361	238,821	328,655	558,185		1,051	86,822	247,974	642,148	288,337
2013	469	39,478	2,040,904	576,059	716,850	2,931	905,723	731,802	297,356	519,623	186,069
2014	222	15,748	1,315,236	466,712	410,155	2,047	42,042	1,052,426	369,709	398,123	265,127
2015	547	9,124	554,464	269,807	337,021	1,444	11,795	319,929	181,673	336,248	141,615
<b>TOTAL</b>	<b>1,238</b>	<b>65,711</b>	<b>4,456,442</b>	<b>2,154,664</b>	<b>2,283,574</b>	<b>6,422</b>	<b>960,611</b>	<b>2,390,443</b>	<b>1,586,074</b>	<b>2,366,661</b>	<b>1,099,891</b>
O.D.	64	757	51,354	67,885	71,199	12	107	4,180	11,047	64,461	13,840

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,937,341	8,605,565	1,113,731			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,117,950	-2,389,960	3,151			
TOTAL LOSSES	5,819,391	6,215,605	1,116,882			
EXPECTED LOSSES	5,179,007	6,393,553	1,168,714			
CREDIBILITY	.09	.25	.37			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.016	1.085	.195	2.296		
INDICATED (POST-TEST)	1.059	1.131	.203	2.393		
PRES. ON RATE LEVEL	.816	1.008	.184	2.008		
DERIVED BY FORMULA	.838	1.039	.191	2.068		
UNDERLYING PRES. RATE	.904	1.116	.204	2.224		
PROPOSED	.838	1.039	.191	2.068		
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	2.68	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					110,091	7,951
2012		10	2,709	58,129	7,907		10	793	6,389	49,263	28,759
2013		210	19,047	128,790	6,563		163	8,444	50,646	14,493	7,978
2014		25	1,610	1,137	7,008	13	285	10,985	9,798	75,507	12,965
2015	707	23,961	10,413	5,750	8,137	2,206	50,904	15,258	7,521	14,604	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>2,219</b>	<b>51,362</b>	<b>35,480</b>	<b>74,354</b>	<b>263,958</b>	<b>60,964</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	147,753	637,545	60,964	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-253,285	-156,872	260	
TOTAL LOSSES		480,673	61,224	
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	.547	.070	.617
PRES. ON RATE LEVEL	.614	.415	.092	1.121
DERIVED BY FORMULA	.596	.424	.090	1.110
UNDERLYING PRES. RATE	.680	.460	.102	1.242
PROPOSED	.596	.424	.090	1.110

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.154
IND. RATES				1.15	MINIMUM PREMIUM	
MAN. RATES	1.52	1.52	1.29	+ 1.15	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	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			108,302	49,510	135,099	59,351
2012		39	7,257	135,166	77,027		45	3,767	52,725	130,885	62,657
2013		233	15,372	51,098	127,436		289	17,130	64,948	154,228	168,069
2014	12	1,277	99,658	159,972	188,626	53	1,092	40,521	77,640	62,318	118,177
2015	129	3,514	198,960	70,021	36,821	257	2,699	59,296	30,638	23,123	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>310</b>	<b>4,125</b>	<b>229,016</b>	<b>275,461</b>	<b>505,653</b>	<b>472,911</b>
O.D.	3	35	2,504	1,736	2,617	27	160	6,003	5,152	10,002	378

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	852,185	1,991,738	473,289			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-708,462	-594,543	1,510			
TOTAL LOSSES	143,723	1,397,195	474,799			
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	.235	.080	.339		
PRES. ON RATE LEVEL	.253	.233	.079	.565		
DERIVED BY FORMULA	.230	.234	.079	.543		
UNDERLYING PRES. RATE	.280	.258	.088	.626		
PROPOSED	.230	.234	.079	.543		
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

MANUAL 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											
MANUAL 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											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	569,883		6,302,683	3,014,017	3,387,945	288		4,608,715	3,155,831	4,702,161	2,345,270
2012	3,142	41,562	7,555,415	3,633,207	3,476,871		57,196	4,787,732	2,656,240	4,476,839	2,197,138
2013	2,138,076	55,926	7,358,059	4,168,420	3,018,524	68,846	87,088	5,059,364	4,710,261	4,458,927	1,975,378
2014	11,110	76,148	6,396,640	4,137,883	2,829,075	7,962	163,386	4,484,070	3,326,229	3,714,161	2,037,876
2015	3,489	74,200	4,799,168	2,937,513	2,255,928	15,459	139,233	3,572,128	2,331,032	2,930,369	1,647,908
<b>TOTAL</b>	<b>2,725,700</b>	<b>247,836</b>	<b>32,411,965</b>	<b>17,891,040</b>	<b>14,968,343</b>	<b>92,555</b>	<b>446,903</b>	<b>22,512,009</b>	<b>16,179,593</b>	<b>20,282,457</b>	<b>10,203,570</b>
O.D.	12	435	581,338	314,907	127,820	65	473	17,927	67,939	77,489	80,645

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	59,037,218	69,909,588	10,284,215			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-20,847,112	-20,394,972	32,850			
TOTAL LOSSES	38,190,106	49,514,616	10,317,065			
EXPECTED LOSSES	50,924,325	54,491,012	12,219,197			
CREDIBILITY	.46	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.578	.750	.156	1.484		
INDICATED (POST-TEST)	.602	.782	.163	1.547		
PRES. ON RATE LEVEL	.696	.745	.167	1.608		
DERIVED BY FORMULA	.653	.782	.163	1.598		
UNDERLYING PRES. RATE	.771	.825	.185	1.781		
PROPOSED	.653	.782	.163	1.598		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.662
IND. RATES				1.66	MINIMUM PREMIUM	
MAN. RATES	2.22	2.16	1.85	+ 1.66	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	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											
MANUAL 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											
MANUAL 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			225,905	635,136	1,109,604	351,376
2012	492,885	5,073	937,668	1,472,932	668,361	1,047	3,862	314,224	1,129,071	949,668	348,858
2013	405	14,506	1,904,880	1,498,503	485,589	9,526	34,705	2,032,136	827,453	784,003	468,011
2014	137	12,330	991,888	922,245	1,123,863	806	16,790	558,269	687,309	1,466,070	584,421
2015	691	10,399	723,919	539,103	575,879	2,732	18,327	641,645	552,730	968,316	607,216
<b>TOTAL</b>	<b>494,118</b>	<b>42,308</b>	<b>4,998,970</b>	<b>5,352,744</b>	<b>4,045,433</b>	<b>14,111</b>	<b>73,684</b>	<b>3,772,179</b>	<b>3,831,699</b>	<b>5,277,661</b>	<b>2,359,882</b>
O.D.	36	507	36,979	42,869	30,395	93	578	21,572	18,512	35,940	15,377

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,455,135	18,635,253	2,375,259			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,633,620	-5,291,121	6,653			
TOTAL LOSSES	4,821,515	13,344,132	2,381,912			
EXPECTED LOSSES	11,357,433	14,189,815	2,385,899			
CREDIBILITY	.16	.45	.67			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.346	.956	.171	1.473		
INDICATED (POST-TEST)	.361	.996	.178	1.535		
PRES. ON RATE LEVEL	.735	.918	.154	1.807		
DERIVED BY FORMULA	.675	.953	.170	1.798		
UNDERLYING PRES. RATE	.814	1.017	.171	2.002		
PROPOSED	.675	.953	.170	1.798		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.870
IND. RATES					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				237,005	103,274				120,274	153,664	154,400
2012			198,237	89,505	145,894			552,513	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				159,605	212,517	144,827
2012		1,239	222,491	112,189	182,507		9,931	833,396	157,145	317,398	88,295
2013		469	26,282	33,921	341,420		267	17,482	42,963	234,490	73,793
2014	22	2,280	209,286	439,877	111,684	145	2,965	110,648	206,190	200,581	75,707
2015	152	3,540	255,502	206,522	124,212	798	5,494	187,298	161,587	271,495	107,578
<b>TOTAL</b>	<b>174</b>	<b>7,528</b>	<b>713,561</b>	<b>1,083,789</b>	<b>902,960</b>	<b>943</b>	<b>18,657</b>	<b>1,148,824</b>	<b>727,490</b>	<b>1,236,481</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	1,915,527	4,011,964	494,768	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,241,396	-759,903	1,291	
TOTAL LOSSES	674,131	3,252,061	496,059	
EXPECTED LOSSES	3,036,426	2,036,190	473,921	
CREDIBILITY	.05	.14	.21	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.283	1.366	.208	1.857
INDICATED (POST-TEST)	.295	1.423	.217	1.935
PRES. ON RATE LEVEL	1.151	.772	.179	2.102
DERIVED BY FORMULA	1.108	.863	.187	2.158
UNDERLYING PRES. RATE	1.275	.855	.199	2.329
PROPOSED	1.079	.841	.182	2.102

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					88,701	17,695
2012		42	5,856	89,608	115,103		26	2,391	13,075	177,800	37,410
2013		69	3,713	2,909	52,589		14	1,120	1,093	20,593	9,237
2014		106	6,718	4,746	29,261	3	72	2,841	2,532	19,537	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>6,352</b>	<b>16,700</b>	<b>306,631</b>	<b>85,143</b>
O.D.											505

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,971	688,923	85,648			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-365,167	-298,310	285			
TOTAL LOSSES		390,613	85,933			
EXPECTED LOSSES	892,973	796,250	106,707			
CREDIBILITY	.02	.06	.08			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.626	.138	.764		
INDICATED (POST-TEST)	.000	.652	.144	.796		
PRES. ON RATE LEVEL	1.292	1.152	.154	2.598		
DERIVED BY FORMULA	1.266	1.122	.153	2.541		
UNDERLYING PRES. RATE	1.431	1.276	.171	2.878		
PROPOSED	1.266	1.122	.153	2.541		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.642
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			746,297	415,095	190,320			302,022	304,393	230,415	178,791
2012		4,482	808,081	271,311	529,074		3,772	316,072	167,225	681,581	232,252
2013		1,418	104,931	502,891	513,846		1,325	75,940	331,970	538,571	241,411
2014	30	3,679	288,157	462,377	545,896	211	4,469	168,897	257,805	602,535	237,566
2015	288	6,643	477,383	383,470	243,855	1,577	13,179	379,556	330,933	383,394	339,773
<b>TOTAL</b>	<b>318</b>	<b>16,222</b>	<b>2,424,849</b>	<b>2,035,144</b>	<b>2,022,991</b>	<b>1,788</b>	<b>22,745</b>	<b>1,242,487</b>	<b>1,392,326</b>	<b>2,436,496</b>	<b>1,229,793</b>
O.D.		55	3,330	2,386	18,687	2	45	1,819	1,648	16,021	5,971

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,713,660	7,925,699	1,235,764			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,325,818	-1,680,422	3,008			
TOTAL LOSSES	2,387,842	6,245,277	1,238,772			
EXPECTED LOSSES	3,197,073	4,468,771	1,140,963			
CREDIBILITY	.15	.40	.60			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.201	.525	.104	.830		
INDICATED (POST-TEST)	.209	.547	.108	.864		
PRES. ON RATE LEVEL	.243	.339	.087	.669		
DERIVED BY FORMULA	.238	.422	.100	.760		
UNDERLYING PRES. RATE	.269	.376	.096	.741		
PROPOSED	.238	.422	.100	.760		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.790
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				60,684	245,353	152,024
2012		2,936	532,526	58,420	165,594		4,680	392,443	113,352	176,959	118,013
2013	113	3,818	509,020	243,418	174,156	431	2,542	147,520	280,669	426,067	138,514
2014	87	6,054	498,178	126,107	202,673	181	3,734	104,078	70,798	148,858	109,621
2015	474	8,876	506,254	181,571	226,901	1,168	11,891	261,385	112,173	119,565	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>1,780</b>	<b>22,847</b>	<b>905,426</b>	<b>637,676</b>	<b>1,116,802</b>	<b>611,350</b>
O.D.					4,927					405	1,590

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,998,389	3,442,672	612,940			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,039,906	-1,151,405	2,519			
TOTAL LOSSES	1,958,483	2,291,267	615,459			
EXPECTED LOSSES	2,586,873	3,130,116	836,421			
CREDIBILITY	.12	.32	.49			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.227	.266	.071	.564		
INDICATED (POST-TEST)	.237	.277	.074	.588		
PRES. ON RATE LEVEL	.271	.328	.087	.686		
DERIVED BY FORMULA	.267	.312	.081	.660		
UNDERLYING PRES. RATE	.300	.363	.097	.760		
PROPOSED	.267	.312	.081	.660		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.686
IND. RATES				.69	MINIMUM PREMIUM	
MAN. RATES	.90	.92	.79	+ .69	PRESENT	

+PROPOSED

ANNUAL 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											
ANNUAL 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											
ANNUAL 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			781,648	955,025	348,941	190,502
2012		3,365	622,446	1,095,456	406,448		8,398	694,349	1,102,167	273,787	329,109
2013	121	4,839	615,383	729,834	167,489	1,501	8,729	485,188	1,176,648	224,787	254,832
2014	83	7,005	627,500	932,258	229,872	966	19,515	580,022	701,722	285,465	240,955
2015	502	9,452	622,687	402,775	354,916	2,202	18,282	503,711	327,805	522,572	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>4,669</b>	<b>54,924</b>	<b>3,044,918</b>	<b>4,263,367</b>	<b>1,655,552</b>	<b>1,224,474</b>
O.D.											172

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,769,361	11,211,115	1,224,646			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,068,313	-3,373,390	4,459			
TOTAL LOSSES	4,701,048	7,837,725	1,229,105			
EXPECTED LOSSES	5,115,945	9,130,251	1,502,234			
CREDIBILITY	.12	.32	.48			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.563	.939	.147	1.649		
INDICATED (POST-TEST)	.587	.978	.153	1.718		
PRES. ON RATE LEVEL	.553	.988	.162	1.703		
DERIVED BY FORMULA	.557	.985	.158	1.700		
UNDERLYING PRES. RATE	.613	1.094	.180	1.887		
PROPOSED	.558	.987	.158	1.703		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.771
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	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>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			283,395	349,204	436,582	208,873
2012		7,512	1,372,789	319,139	180,317		11,860	995,438	196,777	308,354	225,115
2013	66	3,648	378,883	307,604	1,080,619	612	3,309	195,826	288,458	681,287	243,843
2014	68	88,220	474,248	257,131	624,678	527	12,351	323,873	235,144	801,674	340,538
2015	696	8,824	605,261	431,256	576,181	1,684	12,032	393,493	340,340	528,343	340,803
<b>TOTAL</b>	<b>830</b>	<b>108,204</b>	<b>3,126,871</b>	<b>1,842,652</b>	<b>2,959,504</b>	<b>2,823</b>	<b>39,552</b>	<b>2,192,025</b>	<b>1,409,923</b>	<b>2,756,240</b>	<b>1,359,172</b>
O.D.											872

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,470,305	8,968,319	1,360,044			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,617,965	-2,128,687	4,645			
TOTAL LOSSES	2,852,340	6,839,632	1,364,689			
EXPECTED LOSSES	6,415,616	5,726,881	1,660,512			
CREDIBILITY	.13	.34	.52			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.302	.725	.145	1.172		
INDICATED (POST-TEST)	.315	.755	.151	1.221		
PRES. ON RATE LEVEL	.614	.548	.159	1.321		
DERIVED BY FORMULA	.575	.618	.155	1.348		
UNDERLYING PRES. RATE	.680	.607	.176	1.463		
PROPOSED	.563	.606	.152	1.321		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.373
IND. RATES				1.37	MINIMUM PREMIUM	
MAN. RATES	1.67	1.74	1.52	+ 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	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											
MANUAL 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											
MANUAL 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			827,856	1,227,923	353,447	232,053
2012		2,797	512,030	842,401	497,922		4,451	366,829	783,897	763,287	194,259
2013		2,728	225,746	1,344,312	498,826		5,443	280,201	1,680,075	483,411	234,387
2014	208	15,551	1,333,359	1,059,763	432,240	2,273	46,229	1,259,333	1,043,469	321,541	259,195
2015	813	9,698	660,642	459,940	681,320	3,539	21,972	816,842	701,372	1,342,384	394,362
<b>TOTAL</b>	<b>1,021</b>	<b>30,774</b>	<b>4,020,484</b>	<b>4,772,088</b>	<b>2,487,467</b>	<b>5,812</b>	<b>78,095</b>	<b>3,551,061</b>	<b>5,436,736</b>	<b>3,264,070</b>	<b>1,314,256</b>
O.D.		25	2,352	16,067	410			52	335	10	452

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,689,676	15,977,183	1,314,708			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,284,386	-3,882,917	3,568			
TOTAL LOSSES	4,405,290	12,094,266	1,318,276			
EXPECTED LOSSES	8,111,152	10,466,507	1,247,870			
CREDIBILITY	.18	.48	.72			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.282	.775	.085	1.142		
INDICATED (POST-TEST)	.294	.808	.089	1.191		
PRES. ON RATE LEVEL	.469	.606	.072	1.147		
DERIVED BY FORMULA	.438	.703	.084	1.225		
UNDERLYING PRES. RATE	.520	.671	.080	1.271		
PROPOSED	.426	.683	.082	1.191		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.238
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				41,728	98,240	59,076
2012		8	531	1,285	29,141		14	1,332	9,854	87,283	56,472
2013		29	2,092	9,437	11,604		16	1,173	2,070	18,432	88,172
2014	2	418	28,923	33,110	91,226	34	723	27,769	31,407	156,216	80,512
2015	229	4,026	231,916	88,140	119,196	830	6,839	188,026	113,530	200,637	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>864</b>	<b>7,592</b>	<b>218,300</b>	<b>198,589</b>	<b>560,808</b>	<b>331,550</b>
O.D.		6	396	280	1,725	1	25	1,037	924	7,127	212

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	496,395	1,332,314	331,762			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-673,938	-499,862	1,153			
TOTAL LOSSES		832,452	332,915			
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	.225	.090	.315		
PRES. ON RATE LEVEL	.389	.316	.095	.800		
DERIVED BY FORMULA	.362	.299	.094	.755		
UNDERLYING PRES. RATE	.431	.350	.105	.886		
PROPOSED	.362	.299	.094	.755		
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				184,168	296,766	75,456
2012		17	3,558	67,585	34,364		84	5,995	111,667	78,960	60,630
2013	58	1,835	245,602	44,382	127,780	409	1,648	96,555	70,913	112,926	66,182
2014	40	2,961	247,782	148,613	115,304	88	1,872	53,804	37,126	101,544	71,331
2015	60	1,207	86,335	67,997	50,670	160	1,223	38,341	33,277	46,676	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>657</b>	<b>4,827</b>	<b>194,695</b>	<b>437,151</b>	<b>636,872</b>	<b>314,666</b>
O.D.											746

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	789,634	2,049,897	315,412			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-785,808	-590,971	1,026			
TOTAL LOSSES	3,826	1,458,926	316,438			
EXPECTED LOSSES	1,903,939	1,572,818	396,773			
CREDIBILITY	.06	.15	.23			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.001	.511	.111	.623		
INDICATED (POST-TEST)	.001	.532	.116	.649		
PRES. ON RATE LEVEL	.602	.497	.126	1.225		
DERIVED BY FORMULA	.566	.502	.124	1.192		
UNDERLYING PRES. RATE	.667	.551	.139	1.357		
PROPOSED	.566	.502	.124	1.192		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.239
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				18,468	96,796	34,640
2012		13	4,136	91,567	4,421		32	2,189	46,023	4,321	57,203
2013		182	14,570	78,508	51,223		284	17,799	51,965	211,419	52,901
2014	29	1,905	162,122	50,653	13,866	505	10,382	253,529	70,268	18,842	34,392
2015	16	1,081	80,858	70,684	13,427	213	2,179	53,396	47,114	27,169	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>718</b>	<b>12,877</b>	<b>326,913</b>	<b>233,838</b>	<b>358,547</b>	<b>243,216</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	605,420	1,020,311	243,216	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-408,890	-254,102	698	
TOTAL LOSSES	196,530	766,209	243,914	
EXPECTED LOSSES	1,016,683	691,067	226,892	
CREDIBILITY	.04	.11	.17	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.113	.442	.141	.696
INDICATED (POST-TEST)	.118	.461	.147	.726
PRES. ON RATE LEVEL	.530	.360	.118	1.008
DERIVED BY FORMULA	.514	.371	.123	1.008
UNDERLYING PRES. RATE	.587	.399	.131	1.117
PROPOSED	.514	.371	.123	1.008

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

MANUAL 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											
MANUAL 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											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			865,611	223,625	40,413			308,126	140,240	94,959	147,774
2012		1,982	363,437	219,052	84,758		1,964	161,934	299,873	68,326	97,518
2013	147	4,411	614,772	104,960	89,278	1,562	5,828	339,394	184,672	99,976	124,797
2014	12	1,250	113,125	233,080	73,190	178	3,589	132,913	266,334	143,699	93,072
2015	413	7,953	443,464	137,864	184,913	1,331	11,914	296,251	139,951	252,375	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>3,071</b>	<b>23,295</b>	<b>1,238,618</b>	<b>1,031,070</b>	<b>659,335</b>	<b>561,065</b>
O.D.			25	21	1,481		1	81	117	7,495	1,958

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,681,668	3,090,652	563,023			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,400,297	-994,198	1,788			
TOTAL LOSSES	2,281,371	2,096,454	564,811			
EXPECTED LOSSES	3,410,914	2,652,932	675,591			
CREDIBILITY	.12	.31	.47			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.277	.254	.069	.600		
INDICATED (POST-TEST)	.289	.265	.072	.626		
PRES. ON RATE LEVEL	.374	.291	.073	.738		
DERIVED BY FORMULA	.364	.283	.073	.720		
UNDERLYING PRES. RATE	.414	.322	.082	.818		
PROPOSED	.364	.283	.073	.720		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.748
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					59,740	33,805
2012		879	157,742	1,917	67,548		772	65,163	1,623	73,804	22,224
2013		9	509	397	7,206		25	1,875	1,828	34,364	37,634
2014	1	121	7,231	5,103	31,470	9	167	6,515	5,810	44,756	22,515
2015	50	602	41,449	29,240	40,880	153	1,102	35,958	31,100	47,969	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>162</b>	<b>2,066</b>	<b>109,511</b>	<b>40,361</b>	<b>260,633</b>	<b>119,698</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	320,332	521,220	119,698			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-416,972	-214,012	362			
TOTAL LOSSES		307,208	120,060			
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	.174	.068	.242		
PRES. ON RATE LEVEL	.491	.276	.076	.843		
DERIVED BY FORMULA	.471	.264	.075	.810		
UNDERLYING PRES. RATE	.544	.306	.084	.934		
PROPOSED	.471	.264	.075	.810		
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

ANNUAL 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											
ANNUAL 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											
ANNUAL 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			541,527	104,069	322,299	207,018
2012		3,214	581,348	285,767	349,810		1,088	90,098	232,469	415,017	127,814
2013	228	6,931	968,357	158,008	123,740	2,340	8,400	494,789	140,541	309,272	110,797
2014		315	20,818	21,173	72,975	61	1,273	48,328	64,628	220,031	119,260
2015	272	4,598	323,432	247,297	225,997	982	6,979	230,392	199,183	313,363	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>3,383</b>	<b>17,740</b>	<b>1,405,134</b>	<b>740,890</b>	<b>1,579,982</b>	<b>744,545</b>
O.D.	1	126	11,957	26,673	6,544		7	350	744	3,051	529

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,468,280	4,151,918	745,074			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,308,853	-1,264,416	2,693			
TOTAL LOSSES	3,159,427	2,887,502	747,767			
EXPECTED LOSSES	3,211,555	3,395,656	971,649			
CREDIBILITY	.13	.36	.55			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.309	.282	.073	.664		
INDICATED (POST-TEST)	.322	.294	.076	.692		
PRES. ON RATE LEVEL	.283	.300	.086	.669		
DERIVED BY FORMULA	.288	.298	.081	.667		
UNDERLYING PRES. RATE	.314	.332	.095	.741		
PROPOSED	.289	.299	.081	.669		
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			705,058	464,602	365,297	390,335
2012		2,717	497,706	566,003	331,714		9,672	807,913	541,692	627,128	479,915
2013	93	3,723	464,138	346,911	365,702	632	4,313	246,982	591,513	696,143	441,408
2014	117	8,422	707,905	336,120	234,796	480	9,899	271,977	181,184	320,418	455,026
2015	274	5,956	427,173	340,655	230,247	1,150	10,251	280,057	245,112	238,443	261,225
<b>TOTAL</b>	<b>484</b>	<b>20,818</b>	<b>3,197,049</b>	<b>2,204,388</b>	<b>1,446,754</b>	<b>2,262</b>	<b>34,135</b>	<b>2,311,987</b>	<b>2,024,103</b>	<b>2,247,429</b>	<b>2,027,909</b>
O.D.											5,192

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,566,735	7,922,674	2,033,101			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,655,148	-2,786,806	6,938			
TOTAL LOSSES	3,911,587	5,135,868	2,040,039			
EXPECTED LOSSES	4,085,018	7,512,678	2,418,144			
CREDIBILITY	.23	.63	.95			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.167	.219	.087	.473		
INDICATED (POST-TEST)	.174	.228	.091	.493		
PRES. ON RATE LEVEL	.157	.289	.093	.539		
DERIVED BY FORMULA	.161	.251	.091	.503		
UNDERLYING PRES. RATE	.174	.320	.103	.597		
PROPOSED	.161	.251	.091	.503		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.523
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>
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>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					18,144	53,346
2012		35	10,755	235,130	19,633		175	12,254	245,059	82,921	93,810
2013		41	2,396	2,249	33,079		136	8,256	28,578	83,419	65,211
2014	1	138	8,727	6,162	38,004	22	482	18,787	16,753	129,079	56,192
2015	9	107	7,384	5,118	7,722	58	331	12,581	10,801	20,975	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>1,124</b>	<b>51,878</b>	<b>301,191</b>	<b>334,538</b>	<b>329,864</b>
O.D.											1,964

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	82,675	997,066	331,828			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-350,020	-314,604	795			
TOTAL LOSSES		682,462	332,623			
EXPECTED LOSSES	859,566	845,318	282,565			
CREDIBILITY	.05	.14	.21			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.287	.140	.427		
INDICATED (POST-TEST)	.000	.299	.146	.445		
PRES. ON RATE LEVEL	.327	.321	.108	.756		
DERIVED BY FORMULA	.311	.318	.116	.745		
UNDERLYING PRES. RATE	.362	.356	.119	.837		
PROPOSED	.311	.318	.116	.745		
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			216,247		2,768	22,045
2012		904	165,382	63,047	27,503		1,554	130,134	50,968	16,124	43,089
2013		8	372	291	5,256		10	776	754	14,205	7,282
2014		66	4,085	2,885	17,778	7	138	5,280	4,708	36,276	25,246
2015	8	94	6,527	4,524	6,827	8	48	1,787	1,530	2,973	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>1,750</b>	<b>354,224</b>	<b>57,960</b>	<b>72,346</b>	<b>111,972</b>
O.D.		8	522	447	30,720		1	134	195	12,487	359

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	898,313	306,187	112,331	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-192,684	-163,716	185	
TOTAL LOSSES	705,629	142,471	112,516	
EXPECTED LOSSES	453,884	427,083	87,031	
CREDIBILITY	.01	.03	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.449	.494	.390	3.333
INDICATED (POST-TEST)	2.552	.515	.406	3.473
PRES. ON RATE LEVEL	1.422	1.338	.272	3.032
DERIVED BY FORMULA	1.433	1.313	.279	3.025
UNDERLYING PRES. RATE	1.575	1.482	.302	3.359
PROPOSED	1.436	1.316	.280	3.032

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.153
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				191,798	70,908	52,535
2012		19	1,185	1,017	69,785		7	815	1,183	75,983	82,818
2013	4,100	222	17,066	88,660	67,793	743	236	13,874	58,277	106,326	108,194
2014	36	2,961	230,158	109,405	277,371	1,195	24,572	605,962	164,297	208,074	95,487
2015	169	3,495	250,198	198,497	139,865	1,223	12,263	304,483	268,400	168,173	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>3,161</b>	<b>37,078</b>	<b>925,134</b>	<b>683,955</b>	<b>629,464</b>	<b>470,970</b>
O.D.											1,743

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,474,982	2,676,203	472,713			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-480,729	-457,833	770			
TOTAL LOSSES	994,253	2,218,370	473,483			
EXPECTED LOSSES	1,171,119	1,221,436	286,120			
CREDIBILITY	.03	.08	.11			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.008	2.248	.480	3.736		
INDICATED (POST-TEST)	1.050	2.342	.500	3.892		
PRES. ON RATE LEVEL	1.071	1.118	.262	2.451		
DERIVED BY FORMULA	1.070	1.216	.288	2.574		
UNDERLYING PRES. RATE	1.187	1.238	.290	2.715		
PROPOSED	1.070	1.216	.288	2.574		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.677
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					8,823	7,642
2012		36	2,412	2,069	142,160		7	739	1,072	68,899	23,473
2013		248	17,636	75,442	107,363		244	13,545	65,304	75,950	12,431
2014	3	263	23,929	50,293	12,768	11	221	8,273	12,905	28,068	13,284
2015	164	1,928	130,908	90,741	136,920	276	1,683	64,121	55,038	106,860	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>287</b>	<b>2,155</b>	<b>86,678</b>	<b>134,319</b>	<b>288,600</b>	<b>133,008</b>
O.D.	2	31	2,283	1,583	2,390			53	48	89	759

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	269,016	1,053,254	133,767			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-292,416	-224,914	452			
TOTAL LOSSES		828,340	134,219			
EXPECTED LOSSES	793,728	666,432	96,594			
CREDIBILITY	.01	.04	.06			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	2.212	.358	2.570		
INDICATED (POST-TEST)	.000	2.305	.373	2.678		
PRES. ON RATE LEVEL	1.913	1.607	.233	3.753		
DERIVED BY FORMULA	1.894	1.635	.241	3.770		
UNDERLYING PRES. RATE	2.120	1.780	.258	4.158		
PROPOSED	1.885	1.628	.240	3.753		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.903
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			216,450	176,203	4,405			674,742	104,489	12,218	47,010
2012		23	5,911	122,138	30,002		39	2,925	56,211	30,556	38,019
2013		259	22,639	148,894	17,448		227	12,269	66,669	43,985	47,360
2014	3	294	27,906	60,527	9,769	12	244	9,097	17,365	14,347	26,760
2015	375	4,347	295,458	205,240	306,946	732	4,556	170,676	146,489	283,504	46,443
<b>TOTAL</b>	<b>378</b>	<b>4,923</b>	<b>568,364</b>	<b>713,002</b>	<b>368,570</b>	<b>744</b>	<b>5,066</b>	<b>869,709</b>	<b>391,223</b>	<b>384,610</b>	<b>205,592</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,449,184	1,857,405	205,592			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-75,437	-317,891	305			
TOTAL LOSSES	1,373,747	1,539,514	205,897			
EXPECTED LOSSES	187,330	860,131	103,779			
CREDIBILITY	.03	.07	.11			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.562	1.750	.234	3.546		
INDICATED (POST-TEST)	1.628	1.824	.244	3.696		
PRES. ON RATE LEVEL	.192	.883	.107	1.182		
DERIVED BY FORMULA	.235	.949	.122	1.306		
UNDERLYING PRES. RATE	.213	.978	.118	1.309		
PROPOSED	.235	.949	.122	1.306		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.358
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	2,152	1,846	3,584	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>2,152</b>	<b>1,846</b>	<b>4,110</b>	<b>22,045</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,603	48,899	22,045			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-54,374	-62,118	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	.164	.164		
PRES. ON RATE LEVEL	.851	1.071	.077	1.999		
DERIVED BY FORMULA	.842	1.050	.080	1.972		
UNDERLYING PRES. RATE	.943	1.186	.085	2.214		
PROPOSED	.842	1.050	.080	1.972		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.051
IND. RATES				2.05	MINIMUM PREMIUM	
MAN. RATES	2.87	2.79	2.30	+ 2.05	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	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											
ANNUAL 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											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			940,439	139,997	55,648			1,072,305	119,923	305,862	94,679
2012		5,368	962,646	142,434	685,735		5,367	449,627	166,536	309,401	73,929
2013	40	1,770	215,846	293,817	129,922	203	2,114	115,065	427,879	205,613	73,769
2014	55	4,433	387,408	416,980	124,185	392	8,068	245,688	295,440	249,831	54,781
2015	225	7,010	440,330	247,565	94,488	1,749	19,242	417,342	266,978	108,079	116,216
<b>TOTAL</b>	<b>320</b>	<b>18,581</b>	<b>2,946,669</b>	<b>1,240,793</b>	<b>1,089,978</b>	<b>2,344</b>	<b>34,791</b>	<b>2,300,027</b>	<b>1,276,756</b>	<b>1,178,786</b>	<b>413,374</b>
O.D.											1,828

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,302,732	4,786,313	415,202			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,403,594	-1,211,810	1,589			
TOTAL LOSSES	3,899,138	3,574,503	416,791			
EXPECTED LOSSES	3,441,491	3,261,692	562,186			
CREDIBILITY	.05	.14	.22			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.540	1.412	.165	3.117		
INDICATED (POST-TEST)	1.605	1.471	.172	3.248		
PRES. ON RATE LEVEL	1.227	1.163	.200	2.590		
DERIVED BY FORMULA	1.246	1.206	.194	2.646		
UNDERLYING PRES. RATE	1.359	1.288	.222	2.869		
PROPOSED	1.246	1.206	.194	2.646		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.752
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.	-29,683	-26,156	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	.354	.354		
PRES. ON RATE LEVEL	1.056	1.014	.137	2.207		
DERIVED BY FORMULA	1.056	1.004	.141	2.201		
UNDERLYING PRES. RATE	1.170	1.123	.152	2.445		
PROPOSED	1.056	1.004	.141	2.201		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.289
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			335,957	248,275	779,449	659,962
2012		1,157	212,244	722,080	420,903		1,044	82,230	596,073	459,291	232,699
2013	95	4,457	527,080	698,934	502,663	702	3,907	231,938	362,748	837,179	301,170
2014	145	11,822	988,302	835,732	624,403	2,272	46,813	1,249,801	782,411	891,080	260,554
2015	694	11,424	739,016	451,068	491,716	2,106	16,158	490,505	382,978	595,039	342,823
<b>TOTAL</b>	<b>934</b>	<b>28,860</b>	<b>2,907,356</b>	<b>3,109,963</b>	<b>2,795,152</b>	<b>5,080</b>	<b>67,922</b>	<b>2,390,431</b>	<b>2,372,485</b>	<b>3,562,038</b>	<b>1,797,208</b>
O.D.	72	3,835	318,960	24,727	31,690	50	623	17,066	6,238	11,649	1,214

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,741,189	11,913,942	1,798,422			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,409,643	-3,109,799	6,132			
TOTAL LOSSES	3,331,546	8,804,143	1,804,554			
EXPECTED LOSSES	5,948,259	8,390,843	2,113,531			
CREDIBILITY	.15	.42	.63			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.263	.696	.143	1.102		
INDICATED (POST-TEST)	.274	.725	.149	1.148		
PRES. ON RATE LEVEL	.424	.599	.151	1.174		
DERIVED BY FORMULA	.402	.652	.150	1.204		
UNDERLYING PRES. RATE	.470	.663	.167	1.300		
PROPOSED	.392	.636	.146	1.174		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.221
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			285,919	477,860	449,321	98,732
2012	469,977	3,091	563,578	192,545	152,226	5,514	3,933	328,497	213,467	112,070	72,325
2013	64	1,950	271,202	51,097	47,146	4,270	14,776	869,285	135,971	228,301	86,338
2014	879,822	1,425	121,675	228,508	139,477	2,706	6,371	234,472	492,547	135,273	126,244
2015	215	4,062	288,550	225,795	176,471	1,229	9,051	291,677	252,496	380,530	75,379
<b>TOTAL</b>	<b>1,350,078</b>	<b>10,528</b>	<b>1,783,904</b>	<b>1,062,921</b>	<b>662,757</b>	<b>13,719</b>	<b>34,131</b>	<b>2,009,850</b>	<b>1,572,341</b>	<b>1,305,495</b>	<b>459,018</b>
O.D.		18	1,552	10,606	2,397			11	76	801	2,180

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,203,791	4,617,394	461,198			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,038,085	-1,369,465	1,978			
TOTAL LOSSES	3,165,706	3,247,929	463,176			
EXPECTED LOSSES	5,076,596	3,731,565	642,757			
CREDIBILITY	.09	.25	.38			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.532	.546	.078	1.156		
INDICATED (POST-TEST)	.554	.569	.081	1.204		
PRES. ON RATE LEVEL	.770	.566	.097	1.433		
DERIVED BY FORMULA	.751	.567	.091	1.409		
UNDERLYING PRES. RATE	.853	.627	.108	1.588		
PROPOSED	.751	.567	.091	1.409		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.465
IND. RATES				1.47	MINIMUM PREMIUM	
MAN. RATES	1.91	1.93	1.65	+ 1.47	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	153,300	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											
MANUAL 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											
MANUAL 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			700,542	916,469	1,843,456	397,011
2012		8,821	1,596,565	755,865	1,019,618		10,813	901,555	848,784	1,213,349	483,826
2013	223	10,075	1,188,911	1,389,385	1,309,568	2,301	11,238	654,565	921,992	1,328,591	493,497
2014	279	21,200	1,803,600	1,437,872	751,695	3,665	75,302	1,938,919	886,460	1,145,986	465,991
2015	1,583	30,161	1,909,628	1,095,240	1,029,240	8,980	88,170	2,055,630	1,137,403	1,186,546	581,627
<b>TOTAL</b>	<b>2,085</b>	<b>70,257</b>	<b>8,091,086</b>	<b>5,771,140</b>	<b>5,428,264</b>	<b>14,946</b>	<b>185,523</b>	<b>6,251,211</b>	<b>4,711,108</b>	<b>6,717,928</b>	<b>2,421,952</b>
O.D.	6	99	6,292	4,379	11,152	40	256	9,723	8,369	20,141	5,192

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,631,524	22,672,481	2,427,144			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,888,775	-6,132,294	7,938			
TOTAL LOSSES	8,742,749	16,540,187	2,435,082			
EXPECTED LOSSES	14,570,210	16,582,762	2,711,123			
CREDIBILITY	.12	.32	.48			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.051	1.989	.293	3.333		
INDICATED (POST-TEST)	1.095	2.073	.305	3.473		
PRES. ON RATE LEVEL	1.582	1.800	.294	3.676		
DERIVED BY FORMULA	1.524	1.887	.299	3.710		
UNDERLYING PRES. RATE	1.752	1.994	.326	4.072		
PROPOSED	1.510	1.870	.296	3.676		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.823
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				55,087					42,576		25,837
2012			140,984		1,598			66,384		5,562	16,784
2013					5,656					27,280	10,511
2014					3,782					4,297	11,176
2015				17,385	12,456				10,586	34,874	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					56,498		24,235
2012		907	165,762	1,045	3,820		1,280	107,469	915	7,884	15,962
2013		8	454	358	6,434		24	1,756	1,707	32,146	10,006
2014		15	878	619	3,821	1	16	652	581	4,475	10,841
2015	15	354	25,522	20,676	12,200	101	798	23,891	20,782	26,625	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>102</b>	<b>2,118</b>	<b>133,768</b>	<b>80,483</b>	<b>71,130</b>	<b>85,939</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	329,903	268,288	85,939			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-236,106	-125,688	467			
TOTAL LOSSES	93,797	142,600	86,406			
EXPECTED LOSSES	642,121	373,335	97,877			
CREDIBILITY	.01	.04	.06			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.253	.385	.233	.871		
INDICATED (POST-TEST)	.264	.401	.243	.908		
PRES. ON RATE LEVEL	1.564	.909	.238	2.711		
DERIVED BY FORMULA	1.551	.889	.238	2.678		
UNDERLYING PRES. RATE	1.732	1.007	.264	3.003		
PROPOSED	1.551	.889	.238	2.678		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.785
IND. RATES				2.79	MINIMUM PREMIUM	
MAN. RATES	3.72	3.68	3.12	+ 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	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				116,129	128,960	57,109
2012		28	4,560	75,385	74,280		75	5,832	86,219	180,696	53,351
2013	48	1,565	211,578	21,946	102,635	431	1,603	95,355	36,896	111,313	32,418
2014	7	1,220	81,769	85,996	278,665	82	1,819	69,330	90,038	329,541	62,408
2015	174	3,458	246,843	194,727	143,373	755	8,051	190,957	168,955	75,425	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>1,268</b>	<b>11,548</b>	<b>361,474</b>	<b>498,237</b>	<b>825,935</b>	<b>295,109</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	925,540	2,591,073	295,109			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-999,759	-582,719	752			
TOTAL LOSSES		2,008,354	295,861			
EXPECTED LOSSES	2,457,421	1,568,159	263,910			
CREDIBILITY	.04	.12	.18			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	1.050	.155	1.205		
INDICATED (POST-TEST)	.000	1.094	.162	1.256		
PRES. ON RATE LEVEL	1.160	.740	.125	2.025		
DERIVED BY FORMULA	1.114	.782	.132	2.028		
UNDERLYING PRES. RATE	1.285	.820	.138	2.243		
PROPOSED	1.112	.781	.132	2.025		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.106
IND. RATES				2.11	MINIMUM PREMIUM	
MAN. RATES	2.73	2.73	2.33	+ 2.11	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	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			1,010,298	201,060	105,922	71,431
2012		6,681	1,219,690	98,687	69,123		6,671	559,381	115,037	74,837	66,095
2013		374	27,577	130,898	137,982		370	23,092	70,983	262,649	45,093
2014	180	12,252	1,017,994	146,995	223,182	1,008	20,763	505,609	96,032	196,433	119,983
2015	491	9,086	513,227	174,442	238,513	1,485	13,049	328,813	160,414	290,864	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>2,493</b>	<b>40,853</b>	<b>2,427,193</b>	<b>643,526</b>	<b>930,705</b>	<b>384,677</b>
O.D.	9	705	52,990	46,586	7,526	10	118	2,617	2,329	366	2,202

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,738,920	3,092,993	386,879			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,878,361	-938,908	1,112			
TOTAL LOSSES	4,860,559	2,154,085	387,991			
EXPECTED LOSSES	4,635,137	2,534,542	381,493			
CREDIBILITY	.05	.14	.21			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.039	.903	.163	3.105		
INDICATED (POST-TEST)	2.125	.941	.170	3.236		
PRES. ON RATE LEVEL	1.755	.960	.144	2.859		
DERIVED BY FORMULA	1.774	.957	.149	2.880		
UNDERLYING PRES. RATE	1.944	1.063	.160	3.167		
PROPOSED	1.774	.957	.149	2.880		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.995
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					33,129		2,156
2012		5	1,360	30,252	1,086		5	409	7,052	7,884	6,893
2013		76	4,499	8,860	51,348		45	2,206	14,244	444	15,357
2014	2	194	18,607	41,220	4,140	30	597	21,980	47,874	3,796	7,096
2015	1	17	971	671	1,014	2	6	284	244	472	5,465
<b>TOTAL</b>	<b>3</b>	<b>292</b>	<b>25,437</b>	<b>113,719</b>	<b>57,588</b>	<b>32</b>	<b>653</b>	<b>24,879</b>	<b>102,543</b>	<b>12,596</b>	<b>36,967</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	51,296	286,446	36,967	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-25,510	-30,504	50	
TOTAL LOSSES	25,786	255,942	37,017	
EXPECTED LOSSES	64,236	83,446	15,610	
CREDIBILITY	.02	.05	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.043	.426	.062	.531
INDICATED (POST-TEST)	.045	.444	.065	.554
PRES. ON RATE LEVEL	.096	.125	.024	.245
DERIVED BY FORMULA	.095	.141	.027	.263
UNDERLYING PRES. RATE	.107	.139	.026	.272
PROPOSED	.095	.141	.027	.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>						<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
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>				<b>90,491</b>	<b>40,031</b>				<b>23,622</b>	<b>14,803</b>	<b>17,692</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011					6,930					1,931	11,996
2012											776
2013		169	15,357	104,968	2,683		86	4,336	27,995	874	1,986
2014											1,621
2015	34	394	26,682	18,493	27,907	25	156	5,863	5,034	9,772	322
<b>TOTAL</b>	<b>34</b>	<b>563</b>	<b>42,039</b>	<b>123,461</b>	<b>37,520</b>	<b>25</b>	<b>242</b>	<b>10,199</b>	<b>33,029</b>	<b>12,577</b>	<b>16,701</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	53,102	206,587	16,701	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-40,482	-41,196	55	
TOTAL LOSSES	12,620	165,391	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)	.036	.475	.048	.559
PRES. ON RATE LEVEL	.258	.282	.040	.580
DERIVED BY FORMULA	.256	.290	.040	.586
UNDERLYING PRES. RATE	.286	.313	.045	.644
PROPOSED	.253	.287	.040	.580

  

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE
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				373,601	228,312	100,534
2012		77	15,140	287,861	144,994		95	7,501	94,746	308,018	84,893
2013	135	5,525	697,025	886,394	208,495	1,703	7,520	429,488	560,793	191,605	75,588
2014	15	1,775	136,728	210,681	282,931	105	2,282	86,347	135,047	291,031	33,506
2015	338	5,216	315,504	150,309	217,477	874	7,478	194,353	101,486	185,985	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>2,682</b>	<b>17,375</b>	<b>717,689</b>	<b>1,265,673</b>	<b>1,204,951</b>	<b>436,067</b>
O.D.											10,449

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,915,224	6,026,054	446,516	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-479,890	-899,965	837	
TOTAL LOSSES	1,435,334	5,126,089	447,353	
EXPECTED LOSSES	1,195,473	2,462,321	260,507	
CREDIBILITY	.07	.18	.27	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.402	1.436	.125	1.963
INDICATED (POST-TEST)	.419	1.496	.130	2.045
PRES. ON RATE LEVEL	.302	.621	.066	.989
DERIVED BY FORMULA	.310	.779	.083	1.172
UNDERLYING PRES. RATE	.335	.690	.073	1.098
PROPOSED	.310	.779	.083	1.172

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.117
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			101,504	178,689	167,498	84,977
2012	350,661	1,853	334,239	74,470	172,385	241	2,160	179,770	181,653	150,911	76,768
2013		390	29,618	143,760	140,748		650	35,857	181,376	172,830	78,974
2014	27	2,794	262,655	569,236	93,154	266	5,285	194,695	410,981	101,893	95,826
2015	695	10,845	691,363	403,003	484,883	1,644	14,719	374,647	222,189	314,186	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>2,151</b>	<b>22,814</b>	<b>886,473</b>	<b>1,174,888</b>	<b>907,318</b>	<b>417,654</b>
O.D.											139

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,889,949	4,547,138	417,793			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-919,720	-925,163	1,029			
TOTAL LOSSES	1,970,229	3,621,975	418,822			
EXPECTED LOSSES	2,296,887	2,512,904	339,064			
CREDIBILITY	.06	.15	.23			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.721	1.325	.153	2.199		
INDICATED (POST-TEST)	.751	1.381	.159	2.291		
PRES. ON RATE LEVEL	.756	.828	.112	1.696		
DERIVED BY FORMULA	.756	.911	.123	1.790		
UNDERLYING PRES. RATE	.840	.919	.124	1.883		
PROPOSED	.756	.911	.123	1.790		
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	2.12	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>218</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	655,026	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>2,597,177</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			50,904	36,742	450,626	81,000
2012		2,909	522,779	1,106,372	1,026,240		7,563	628,623	748,535	1,100,266	155,090
2013		520	33,703	108,575	287,354		409	26,867	67,298	356,296	101,780
2014	40	4,646	353,650	528,992	775,367	408	8,303	309,153	583,434	522,009	128,387
2015	2,235	55,701	995,822	539,429	743,533	3,817	39,415	797,272	346,654	514,784	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>4,225</b>	<b>55,690</b>	<b>1,812,819</b>	<b>1,782,663</b>	<b>2,943,981</b>	<b>636,059</b>
O.D.											2,547

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,997,077	10,483,602	638,606			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,575,875	-2,051,050	1,864			
TOTAL LOSSES	2,421,202	8,432,552	640,470			
EXPECTED LOSSES	3,978,496	5,655,778	565,211			
CREDIBILITY	.07	.18	.28			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.660	2.298	.175	3.133		
INDICATED (POST-TEST)	.688	2.395	.182	3.265		
PRES. ON RATE LEVEL	.976	1.388	.139	2.503		
DERIVED BY FORMULA	.956	1.569	.151	2.676		
UNDERLYING PRES. RATE	1.084	1.541	.154	2.779		
PROPOSED	.956	1.569	.151	2.676		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.551
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		1,400,505	3,866,494	1,831,139			1,532,100	2,107,510	1,437,978	708,568
2012	84,878	108,497	1,686,477	2,847,652	2,420,081	3,358	21,718	1,775,431	1,852,324	1,877,382	766,305
2013	213	18,171	1,886,673	5,954,253	2,144,567	7,290	36,956	2,089,963	3,873,886	1,401,936	707,051
2014	533	43,926	3,747,864	3,972,007	2,116,514	4,989	102,101	2,851,509	2,473,214	1,841,899	698,061
2015	6,852	158,422	3,700,488	2,420,156	2,943,775	8,505	79,989	1,700,036	1,370,878	2,311,146	818,444
<b>TOTAL</b>	<b>107,400</b>	<b>329,016</b>	<b>12,422,007</b>	<b>19,060,562</b>	<b>11,456,076</b>	<b>24,142</b>	<b>240,764</b>	<b>9,949,039</b>	<b>11,677,812</b>	<b>8,870,341</b>	<b>3,698,429</b>
O.D.	1	96	9,093	25,605	7,054	7	131	5,158	19,792	5,278	17,453

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	23,086,854	51,122,520	3,715,882			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,385,067	-11,556,478	11,271			
TOTAL LOSSES	14,701,787	39,566,042	3,727,153			
EXPECTED LOSSES	20,879,865	31,516,545	3,590,648			
CREDIBILITY	.15	.41	.62			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.196	3.218	.303	4.717		
INDICATED (POST-TEST)	1.246	3.353	.316	4.915		
PRES. ON RATE LEVEL	1.533	2.314	.263	4.110		
DERIVED BY FORMULA	1.490	2.740	.296	4.526		
UNDERLYING PRES. RATE	1.698	2.563	.292	4.553		
PROPOSED	1.490	2.740	.296	4.526		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.707
IND. RATES				4.71	MINIMUM PREMIUM	
MAN. RATES	5.46	5.61	4.73	+ 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	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	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			264,993	438,564	352,605	107,755
2012		2,014	370,634	994,058	614,191		8,882	738,828	736,627	534,371	133,811
2013	38	3,158	300,564	547,944	983,970	235	2,461	147,798	373,868	956,792	148,449
2014	68	21,313	647,231	1,012,177	1,289,554	581	32,994	452,081	776,341	1,139,655	177,307
2015	2,342	35,899	2,243,726	1,215,191	1,590,790	5,981	53,560	1,341,853	701,065	1,124,041	188,986
<b>TOTAL</b>	<b>2,448</b>	<b>62,384</b>	<b>3,862,722</b>	<b>4,373,390</b>	<b>4,883,683</b>	<b>6,797</b>	<b>97,897</b>	<b>2,945,553</b>	<b>3,026,465</b>	<b>4,107,464</b>	<b>756,308</b>
O.D.	6	418	40,446	90,634	6,797	26	489	18,059	39,683	3,341	2,063

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,037,245	16,531,457	758,371	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,850,670	-5,154,055	4,791	
TOTAL LOSSES	1,186,575	11,377,402	763,162	
EXPECTED LOSSES	14,881,986	14,279,371	1,397,370	
CREDIBILITY	.08	.21	.31	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.272	2.605	.175	3.052
INDICATED (POST-TEST)	.283	2.714	.182	3.179
PRES. ON RATE LEVEL	3.069	2.945	.288	6.302
DERIVED BY FORMULA	2.846	2.896	.255	5.997
UNDERLYING PRES. RATE	3.408	3.270	.320	6.998
PROPOSED	2.846	2.896	.255	5.997

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	5.718
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	160,127		694,464	343,963	411,349	47,431
2012		251,496	785,112	297,164	443,018		139,431	367,862	78,690	321,835	42,858
2013	47,158	7,504	946,755	941,034	471,181	1,012,801	12,754	729,636	948,925	348,820	90,327
2014	316,937	33,659	861,355	451,691	536,661	574	16,072	329,819	255,810	330,290	31,687
2015	623	9,658	615,408	355,474	438,943	1,614	13,662	370,977	252,179	361,386	44,599
<b>TOTAL</b>	<b>1,799,351</b>	<b>302,317</b>	<b>4,340,298</b>	<b>2,819,534</b>	<b>2,322,887</b>	<b>1,175,116</b>	<b>181,919</b>	<b>2,492,758</b>	<b>1,879,567</b>	<b>1,773,680</b>	<b>256,902</b>
O.D.											38

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,291,759	8,795,668	256,940			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,012,899	-2,620,571	1,693			
TOTAL LOSSES	7,278,860	6,175,097	258,633			
EXPECTED LOSSES	7,351,943	7,025,843	612,018			
CREDIBILITY	.04	.10	.15			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.710	3.996	.167	8.873		
INDICATED (POST-TEST)	4.908	4.164	.174	9.246		
PRES. ON RATE LEVEL	4.296	4.106	.358	8.760		
DERIVED BY FORMULA	4.320	4.112	.330	8.762		
UNDERLYING PRES. RATE	4.757	4.546	.396	9.699		
PROPOSED	4.320	4.112	.330	8.762		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	10.154
IND. RATES				10.15	MINIMUM PREMIUM	
MAN. RATES	12.54	12.88	10.90	+ 10.15	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	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>
O.D.		860	.010							

REPORTED LOSSES											
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											423
2014					1,072					665	1,624
2015					4,478					5,271	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				135,965					71,464		
2012		2	126	108	7,413		1	117	169	10,937	2,925
2013											403
2014		4	250	175	1,083		2	100	91	693	1,575
2015	3	50	3,412	2,364	3,566	10	62	2,305	1,981	3,843	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>2,522</b>	<b>73,705</b>	<b>15,473</b>	<b>10,318</b>
O.D.											840

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,444	239,852	11,158	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-235,334	-219,622	281	
TOTAL LOSSES		20,230	11,439	
EXPECTED LOSSES	614,340	620,322	71,200	
CREDIBILITY	.01	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.240	.136	.376
INDICATED (POST-TEST)	.000	.250	.142	.392
PRES. ON RATE LEVEL	6.581	6.646	.763	13.990
DERIVED BY FORMULA	6.515	6.582	.751	13.848
UNDERLYING PRES. RATE	7.291	7.362	.845	15.498
PROPOSED	6.515	6.582	.751	13.848

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	14.403
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>

REPORTED LOSSES											
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>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	206,467			15,488	392	28,997			7,069	508	719
2013		58	3,152	2,467	44,609		22	1,653	1,606	30,256	1,294
2014		27	1,590	1,121	6,916		10	659	591	4,555	
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>28,997</b>	<b>32</b>	<b>2,312</b>	<b>9,266</b>	<b>35,319</b>	<b>2,411</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	242,635	115,578	2,411			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-151,510	-146,871	160			
TOTAL LOSSES	91,125		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)	2.549	.000	.072	2.621		
PRES. ON RATE LEVEL	9.542	10.146	1.078	20.766		
DERIVED BY FORMULA	9.542	10.045	1.068	20.655		
UNDERLYING PRES. RATE	10.566	11.233	1.193	22.992		
PROPOSED	9.542	10.045	1.068	20.655		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	23.937
IND. RATES				23.94	MINIMUM PREMIUM	
MAN. RATES	27.79	30.71	25.84	+ 23.94	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	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	311,823			223,094	181,645	219,827	133,234
2012		2,512	461,511	569,724	294,062		2,886	238,638	405,595	292,640	123,215
2013	302	9,432	1,295,192	189,150	394,225	7,823	26,681	1,572,021	143,634	335,356	147,171
2014	45	4,331	338,558	268,587	453,666	547	11,224	352,135	435,779	523,459	106,711
2015	471	9,266	557,879	263,997	260,065	3,480	34,306	784,169	374,785	439,523	120,677
<b>TOTAL</b>	<b>818</b>	<b>25,541</b>	<b>3,232,566</b>	<b>1,593,243</b>	<b>1,713,641</b>	<b>11,850</b>	<b>75,097</b>	<b>3,170,057</b>	<b>1,541,438</b>	<b>1,810,805</b>	<b>631,008</b>
O.D.			12	24,042	5,968		7	405	3,282	1,927	8,132

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,516,353	6,694,346	639,140			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,849,547	-1,692,776	2,138			
TOTAL LOSSES	4,666,806	5,001,570	641,278			
EXPECTED LOSSES	4,540,069	4,545,288	761,897			
CREDIBILITY	.09	.23	.35			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.894	.958	.123	1.975		
INDICATED (POST-TEST)	.932	.998	.128	2.058		
PRES. ON RATE LEVEL	.785	.786	.132	1.703		
DERIVED BY FORMULA	.798	.835	.131	1.764		
UNDERLYING PRES. RATE	.870	.871	.146	1.887		
PROPOSED	.798	.835	.131	1.764		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.834
IND. RATES				1.83	MINIMUM PREMIUM	
MAN. RATES	2.25	2.28	1.96	+ 1.83	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	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											
MANUAL 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											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			863,025	11,497	485,969			225,296	72,161	439,039	140,272
2012		3,336	608,420	116,780	142,228		5,321	446,256	145,396	309,506	144,806
2013	63	2,484	314,516	346,381	120,347	743	3,120	181,184	179,473	178,360	89,019
2014	52	3,843	310,541	56,327	174,274	279	5,858	158,012	54,515	359,338	123,260
2015	225	4,332	244,623	82,776	108,077	840	7,091	188,055	102,414	188,393	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>1,862</b>	<b>21,390</b>	<b>1,198,803</b>	<b>553,959</b>	<b>1,474,636</b>	<b>615,235</b>
O.D.											99

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,577,515	3,673,251	615,334			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,267,092	-1,136,814	2,102			
TOTAL LOSSES	2,310,423	2,536,437	617,436			
EXPECTED LOSSES	3,099,227	3,050,061	769,720			
CREDIBILITY	.04	.11	.16			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.363	1.496	.364	3.223		
INDICATED (POST-TEST)	1.420	1.559	.379	3.358		
PRES. ON RATE LEVEL	1.650	1.624	.410	3.684		
DERIVED BY FORMULA	1.641	1.617	.405	3.663		
UNDERLYING PRES. RATE	1.828	1.799	.454	4.081		
PROPOSED	1.641	1.617	.405	3.663		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.809
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					36,721	
<b>TOTAL</b>					<b>161,481</b>					<b>36,721</b>	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B		198,202				
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-24,347	-27,177	5			
TOTAL LOSSES		171,025	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	11.670	.000	11.670		
PRES. ON RATE LEVEL	2.909	3.884	.445	7.238		
DERIVED BY FORMULA	2.909	3.884	.441	7.234		
UNDERLYING PRES. RATE	3.223	4.302	.493	8.018		
PROPOSED	2.911	3.886	.441	7.238		
YEAR	4-1-12	4-1-13	4-1-14	4-1-19	IND. RATE	7.528
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			956,022	35,564	152,814	151,202
2012		3,699	672,286	55,147	159,236		7,364	619,370	27,130	284,217	151,779
2013	202	6,345	869,915	250,950	179,843	1,573	6,138	359,182	228,930	321,201	165,171
2014	267	18,046	1,519,150	345,233	201,786	1,615	33,127	838,438	373,042	188,840	107,177
2015	607	13,663	848,605	456,418	330,649	2,049	18,724	488,063	371,057	388,358	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>5,237</b>	<b>65,353</b>	<b>3,261,075</b>	<b>1,035,723</b>	<b>1,335,430</b>	<b>683,203</b>
O.D.		18	957	750	13,570		5	357	348	6,534	49,363

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,901,696	4,487,347	732,566			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,413,090	-1,298,607	2,911			
TOTAL LOSSES	5,488,606	3,188,740	735,477			
EXPECTED LOSSES	5,948,591	3,499,850	1,004,908			
CREDIBILITY	.14	.39	.59			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.475	.276	.064	.815		
INDICATED (POST-TEST)	.495	.288	.067	.850		
PRES. ON RATE LEVEL	.465	.274	.078	.817		
DERIVED BY FORMULA	.469	.279	.072	.820		
UNDERLYING PRES. RATE	.515	.303	.087	.905		
PROPOSED	.469	.279	.072	.820		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.852
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

REPORTED LOSSES											
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

TRANSLATED LOSSES											
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			322,705	346,752	376,661	55,269
2012		2,708	498,939	211,403	13,788		286	22,698	113,737	12,571	49,053
2013	87	2,935	396,200	243,375	48,213	1,268	5,355	306,006	358,246	39,292	88,465
2014	130	8,926	768,244	459,499	130,757	924	18,938	516,977	424,884	181,537	70,910
2015	71	2,235	163,286	135,632	61,685	867	8,714	216,379	190,733	119,851	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>3,059</b>	<b>33,293</b>	<b>1,384,765</b>	<b>1,434,352</b>	<b>729,912</b>	<b>292,924</b>
O.D.		15	864	612	3,767	2	40	1,442	1,284	9,898	6,200

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,918,867	3,867,264	299,124			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,470,504	-821,182	1,483			
TOTAL LOSSES	2,448,363	3,046,082	300,607			
EXPECTED LOSSES	3,680,288	2,239,862	460,936			
CREDIBILITY	.11	.29	.43			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.340	.423	.042	.805		
INDICATED (POST-TEST)	.354	.441	.044	.839		
PRES. ON RATE LEVEL	.461	.281	.058	.800		
DERIVED BY FORMULA	.449	.327	.052	.828		
UNDERLYING PRES. RATE	.511	.311	.064	.886		
PROPOSED	.449	.327	.052	.828		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.861
IND. RATES				.86	MINIMUM PREMIUM	
MAN. RATES	1.12	1.10	.92	+ .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	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											
ANNUAL 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											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			791,557	217,478	380,983			185,477	318,592	462,868	394,392
2012		5,183	944,196	298,876	282,131		7,688	639,427	616,274	292,491	464,683
2013	35,606	10,004	1,362,187	334,704	419,446	3,225	11,793	693,093	266,347	421,560	382,450
2014	141	10,716	902,920	624,929	403,333	1,378	28,096	766,449	617,109	308,659	512,673
2015	581	10,667	683,565	406,627	390,834	1,821	15,940	432,402	332,345	393,115	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>6,424</b>	<b>63,517</b>	<b>2,716,848</b>	<b>2,150,667</b>	<b>1,878,693</b>	<b>2,290,512</b>
O.D.											5,044

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,544,112	7,787,801	2,295,556			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,262,804	-2,363,025	5,684			
TOTAL LOSSES	5,281,308	5,424,776	2,301,240			
EXPECTED LOSSES	5,549,975	6,370,405	2,026,947			
CREDIBILITY	.38	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.109	.112	.048	.269		
INDICATED (POST-TEST)	.114	.117	.050	.281		
PRES. ON RATE LEVEL	.104	.119	.038	.261		
DERIVED BY FORMULA	.108	.117	.050	.275		
UNDERLYING PRES. RATE	.115	.132	.042	.289		
PROPOSED	.108	.117	.050	.275		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.286
IND. RATES				.29	MINIMUM PREMIUM	
MAN. RATES	.40	.37	.30	+ .29	PRESENT	

+PROPOSED

ANNUAL 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											
ANNUAL 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											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			167,927	574,606	782,984			64,213	380,683	970,853	215,972
2012		117	17,095	279,118	288,195		480	34,473	635,206	484,906	264,055
2013	106	3,708	495,079	266,130	144,278	2,341	9,100	529,948	370,230	299,082	269,206
2014	101	7,497	617,543	279,207	325,428	877	17,941	539,640	647,769	421,969	225,248
2015	965	20,401	1,303,051	767,732	601,905	6,525	65,712	1,466,140	660,658	728,374	307,510
<b>TOTAL</b>	<b>1,172</b>	<b>31,723</b>	<b>2,600,695</b>	<b>2,166,793</b>	<b>2,142,790</b>	<b>9,743</b>	<b>93,233</b>	<b>2,634,414</b>	<b>2,694,546</b>	<b>2,905,184</b>	<b>1,281,991</b>
O.D.		14	2,344	55,548	18,348		13	990	65,440	36,069	26,725

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,374,341	10,084,718	1,308,716			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,131,667	-2,432,306	3,686			
TOTAL LOSSES	3,242,674	7,652,412	1,312,402			
EXPECTED LOSSES	5,242,256	6,545,657	1,303,402			
CREDIBILITY	.17	.45	.68			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.226	.534	.092	.852		
INDICATED (POST-TEST)	.235	.556	.096	.887		
PRES. ON RATE LEVEL	.330	.413	.082	.825		
DERIVED BY FORMULA	.314	.477	.092	.883		
UNDERLYING PRES. RATE	.366	.457	.091	.914		
PROPOSED	.314	.477	.092	.883		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.918
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			1	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>174</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			264,845	216,119	588,435	188,409
2012		3,201	572,419	329,284	619,720		11,729	985,191	172,830	848,886	319,980
2013	41	1,935	221,567	209,623	357,027	3,241	11,733	691,779	208,186	515,549	284,563
2014	516,235	7,084	569,892	298,945	475,122	3,716	13,740	382,792	275,262	497,393	295,561
2015	849	11,200	771,240	556,362	700,956	1,420	10,889	340,628	295,412	418,986	206,607
<b>TOTAL</b>	<b>517,125</b>	<b>23,420</b>	<b>2,846,448</b>	<b>1,780,258</b>	<b>2,429,296</b>	<b>8,377</b>	<b>48,091</b>	<b>2,665,235</b>	<b>1,167,809</b>	<b>2,869,249</b>	<b>1,295,120</b>
O.D.											11,194

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,108,696	8,246,612	1,306,314			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,749,975	-2,552,498	4,853			
TOTAL LOSSES	3,358,721	5,694,114	1,311,167			
EXPECTED LOSSES	6,818,962	6,914,881	1,630,621			
CREDIBILITY	.12	.33	.49			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.385	.653	.150	1.188		
INDICATED (POST-TEST)	.401	.680	.156	1.237		
PRES. ON RATE LEVEL	.706	.716	.169	1.591		
DERIVED BY FORMULA	.669	.704	.163	1.536		
UNDERLYING PRES. RATE	.782	.793	.187	1.762		
PROPOSED	.669	.704	.163	1.536		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.597
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				54,600	108,205	54,636
2012		11	1,131	8,460	46,312		42	3,363	40,824	145,469	28,976
2013		441	38,557	249,810	38,537		492	25,824	147,019	70,372	61,728
2014	7	608	50,481	91,823	65,996	42	849	31,759	54,377	82,522	51,944
2015	101	2,218	159,498	127,712	83,445	184	1,922	46,412	41,005	21,311	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>226</b>	<b>3,305</b>	<b>107,358</b>	<b>337,825</b>	<b>427,879</b>	<b>343,901</b>
O.D.			645,615					488,944			5,783

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,498,501	1,663,572	349,684			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,010,623	-612,930	660			
TOTAL LOSSES	487,878	1,050,642	350,344			
EXPECTED LOSSES	2,452,273	1,631,234	255,606			
CREDIBILITY	.04	.10	.16			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.345	.678	.226	1.219		
INDICATED (POST-TEST)	.328	.706	.235	1.269		
PRES. ON RATE LEVEL	1.429	.951	.148	2.528		
DERIVED BY FORMULA	1.385	.927	.162	2.474		
UNDERLYING PRES. RATE	1.583	1.053	.165	2.801		
PROPOSED	1.385	.927	.162	2.474		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.573
IND. RATES				2.57	MINIMUM PREMIUM	
MAN. RATES	3.42	3.43	2.91	+ 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	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											
MANUAL 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											
MANUAL 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			373,349	501,874	637,032	295,427
2012		10,997	1,997,010	283,704	586,726		16,776	1,408,598	168,507	575,927	303,743
2013	287	112,530	1,267,505	543,948	249,799	2,394	928,178	628,486	368,382	276,681	224,245
2014	165	12,382	1,055,840	811,400	399,517	1,139	23,199	772,514	1,288,136	548,038	234,659
2015	746	12,630	801,610	461,778	503,309	1,617	12,304	375,076	287,487	464,567	204,021
<b>TOTAL</b>	<b>1,198</b>	<b>148,539</b>	<b>6,134,636</b>	<b>2,583,961</b>	<b>2,029,662</b>	<b>5,150</b>	<b>980,457</b>	<b>3,558,023</b>	<b>2,614,386</b>	<b>2,502,245</b>	<b>1,262,095</b>
O.D.											17,152

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,828,003	9,730,254	1,279,247	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,843,039	-2,862,196	4,666	
TOTAL LOSSES	5,984,964	6,868,058	1,283,913	
EXPECTED LOSSES	12,090,837	7,759,229	1,544,312	
CREDIBILITY	.20	.54	.82	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.348	.365	.068	.751
INDICATED (POST-TEST)	.331	.380	.071	.782
PRES. ON RATE LEVEL	.580	.372	.073	1.025
DERIVED BY FORMULA	.530	.376	.071	.977
UNDERLYING PRES. RATE	.642	.412	.082	1.136
PROPOSED	.530	.376	.071	.977

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.016
IND. RATES				1.02	MINIMUM PREMIUM	
MAN. RATES	1.57	1.44	1.18	+ 1.02	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	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				278,370	138	7,567
2012		7	455	391	26,856		1	242	350	22,468	1,370
2013		15	754	593	10,700		13	1,131	1,102	20,719	8,577
2014	9	784	75,503	169,151	11,674	54	1,102	40,422	88,146	6,508	13,850
2015	91	1,037	70,325	48,751	73,561	163	1,007	37,697	32,347	62,797	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>217</b>	<b>2,123</b>	<b>79,492</b>	<b>400,315</b>	<b>112,630</b>	<b>38,159</b>
O.D.											1,765

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	230,812	1,004,757	39,924	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-406,542	-70,235	73	
TOTAL LOSSES	124,270	934,522	39,997	
EXPECTED LOSSES	264,873	188,767	28,165	
CREDIBILITY	.01	.03	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.445	3.119	.133	3.667
INDICATED (POST-TEST)	.432	3.250	.139	3.821
PRES. ON RATE LEVEL	.798	.569	.085	1.452
DERIVED BY FORMULA	.794	.649	.088	1.531
UNDERLYING PRES. RATE	.884	.630	.094	1.608
PROPOSED	.794	.649	.088	1.531

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								

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

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	308,938		3,486,172	918,711	2,275,863			4,414,458	1,005,508	2,547,270	709,924
2012		25,651	4,675,752	961,558	1,004,693		41,584	3,484,434	1,080,778	1,287,282	799,334
2013	1,455,664	36,046	4,901,872	1,294,349	1,507,978	15,534	56,635	3,318,552	1,318,833	1,431,817	509,268
2014	1,053,394	54,406	4,499,930	1,160,894	1,558,964	5,162	99,338	2,500,631	794,864	1,655,142	1,104,987
2015	5,034	119,911	3,618,190	2,036,340	2,070,791	13,199	140,000	2,746,001	1,684,330	2,077,741	666,888
<b>TOTAL</b>	<b>2,823,030</b>	<b>236,014</b>	<b>21,181,916</b>	<b>6,371,852</b>	<b>8,418,289</b>	<b>33,895</b>	<b>337,557</b>	<b>16,464,076</b>	<b>5,884,313</b>	<b>8,999,252</b>	<b>3,790,401</b>
O.D.											4,754

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	41,076,488	29,673,706	3,795,155			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-15,792,918	-9,152,153	15,733			
TOTAL LOSSES	25,283,570	20,521,553	3,810,888			
EXPECTED LOSSES	39,835,882	25,234,860	4,727,808			
CREDIBILITY	.17	.47	.70			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.695	1.376	.256	3.327		
INDICATED (POST-TEST)	1.766	1.434	.267	3.467		
PRES. ON RATE LEVEL	2.413	1.528	.286	4.227		
DERIVED BY FORMULA	2.303	1.484	.273	4.060		
UNDERLYING PRES. RATE	2.671	1.692	.317	4.680		
PROPOSED	2.303	1.484	.273	4.060		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.705
IND. RATES				4.71	MINIMUM PREMIUM	
MAN. RATES	5.94	6.17	5.26	+ 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	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			929,745	796,594	577,018	129,822
2012		6,426	1,174,860	503,875	277,656		25,711	2,152,179	782,356	426,570	190,313
2013	805,338	147,587	1,217,030	189,300	348,639	5,604	958,108	1,239,698	191,285	424,653	104,661
2014	155	10,900	913,049	330,247	252,145	1,079	22,191	551,503	168,150	214,325	111,096
2015	547	7,016	482,362	345,461	450,591	999	6,524	234,802	201,962	368,699	121,292
<b>TOTAL</b>	<b>1,102,901</b>	<b>171,929</b>	<b>5,838,530</b>	<b>1,972,353</b>	<b>1,744,321</b>	<b>7,682</b>	<b>1,012,534</b>	<b>5,107,927</b>	<b>2,140,347</b>	<b>2,011,265</b>	<b>657,184</b>
O.D.		9	848	5,800	148		1	67	438	14	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,242,428	7,874,686	657,184			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,991,338	-2,742,326	2,796			
TOTAL LOSSES	8,251,090	5,132,360	659,980			
EXPECTED LOSSES	12,291,847	7,394,005	974,595			
CREDIBILITY	.08	.22	.34			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.659	1.032	.133	2.824		
INDICATED (POST-TEST)	1.729	1.075	.139	2.943		
PRES. ON RATE LEVEL	2.233	1.343	.177	3.753		
DERIVED BY FORMULA	2.193	1.284	.164	3.641		
UNDERLYING PRES. RATE	2.472	1.487	.196	4.155		
PROPOSED	2.193	1.284	.164	3.641		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.219
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	6
2012	16,466	492,851	2.993			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
2015	20,842	938,166	4.501			2	1	6	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			384,935	19,894	27,766	20,859
2012		2,030	370,828	2,277	4,386		1,582	132,894	1,009	1,909	89,700
2013	52	1,715	233,463	125,637	22,250	1,074	3,631	213,821	14,445	23,164	25,213
2014	147	10,088	847,023	221,560	165,087	527	10,785	283,598	171,782	130,638	20,530
2015	456	10,973	616,806	204,418	150,370	1,102	11,455	239,786	62,789	93,780	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>2,703</b>	<b>27,453</b>	<b>1,255,034</b>	<b>269,919</b>	<b>277,257</b>	<b>163,169</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,306,182	1,529,710	163,169			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,403,777	-527,447	650			
TOTAL LOSSES	2,902,405	1,002,263	163,819			
EXPECTED LOSSES	3,436,672	1,414,561	228,977			
CREDIBILITY	.03	.08	.12			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.852	.985	.161	3.998		
INDICATED (POST-TEST)	2.972	1.026	.168	4.166		
PRES. ON RATE LEVEL	3.050	1.256	.203	4.509		
DERIVED BY FORMULA	3.048	1.238	.199	4.485		
UNDERLYING PRES. RATE	3.377	1.390	.225	4.992		
PROPOSED	3.048	1.238	.199	4.485		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	5.197
IND. RATES				5.20	MINIMUM PREMIUM	
MAN. RATES	6.09	6.42	5.61	+ 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	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											
ANNUAL 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											
ANNUAL 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			2,337,273	774,399	517,199	241,665
2012	799,502	26,680	4,873,745	1,018,261	633,390		30,389	2,547,417	633,298	624,464	182,943
2013	1,581	46,710	6,585,154	456,649	755,889	14,010	47,834	2,815,053	302,694	424,714	192,453
2014	782	52,049	4,372,302	953,797	654,768	3,349	68,869	1,686,979	435,722	406,320	161,335
2015	97	2,719	197,269	162,901	79,191	495	5,012	124,372	109,646	68,531	77,094
<b>TOTAL</b>	<b>805,406</b>	<b>128,158</b>	<b>21,101,266</b>	<b>3,869,813</b>	<b>2,901,363</b>	<b>17,854</b>	<b>152,104</b>	<b>9,511,094</b>	<b>2,255,759</b>	<b>2,041,228</b>	<b>855,490</b>
O.D.											16,928

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	31,715,882	11,068,163	872,418			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-14,613,580	-4,154,350	1,927			
TOTAL LOSSES	17,102,302	6,913,813	874,345			
EXPECTED LOSSES	34,135,807	10,679,577	1,022,650			
CREDIBILITY	.16	.42	.64			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.321	.534	.068	1.923		
INDICATED (POST-TEST)	1.876	.556	.071	2.003		
PRES. ON RATE LEVEL	2.382	.745	.071	3.198		
DERIVED BY FORMULA	2.221	.666	.071	2.958		
UNDERLYING PRES. RATE	2.637	.825	.079	3.541		
PROPOSED	2.221	.666	.071	2.958		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.428
IND. RATES				3.43	MINIMUM PREMIUM	
MAN. RATES	5.42	4.97	3.98	+ 3.43	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	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		7,287,072	1,710,905	1,516,265			3,497,422	907,582	1,654,916	542,288
2012		16,757	3,028,914	1,084,145	1,723,895		23,227	1,948,737	560,197	1,392,059	618,264
2013	1,457,438	29,522	3,981,538	1,180,677	1,435,748	17,374	31,587	1,851,950	744,861	858,965	447,319
2014	837,553	69,250	4,334,662	1,769,161	1,100,874	7,796	91,296	2,265,400	1,257,318	1,311,774	372,567
2015	2,184	42,924	2,516,697	1,054,339	1,101,597	5,881	52,940	1,365,227	903,172	1,134,460	376,787
<b>TOTAL</b>	<b>2,300,619</b>	<b>158,453</b>	<b>21,148,883</b>	<b>6,799,227</b>	<b>6,878,379</b>	<b>31,051</b>	<b>199,050</b>	<b>10,928,736</b>	<b>4,373,130</b>	<b>6,352,174</b>	<b>2,357,225</b>
O.D.	15	200	14,294	25,746	12,705	10	67	2,502	3,292	3,867	17,114

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	34,783,880	24,448,520	2,374,339			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-19,724,956	-8,202,138	7,352			
TOTAL LOSSES	15,058,924	16,246,382	2,381,691			
EXPECTED LOSSES	47,802,359	21,740,526	2,880,870			
CREDIBILITY	.29	.80	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.450	.485	.071	1.006		
INDICATED (POST-TEST)	.469	.505	.074	1.048		
PRES. ON RATE LEVEL	1.289	.586	.078	1.953		
DERIVED BY FORMULA	1.051	.521	.074	1.646		
UNDERLYING PRES. RATE	1.427	.649	.086	2.162		
PROPOSED	1.051	.521	.074	1.646		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.907
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		10,077,990	2,098,766	2,132,023	187,034		6,826,483	1,875,097	2,164,209	676,211
2012		29,958	5,462,916	2,251,049	1,844,588		34,070	2,835,878	2,775,774	2,276,705	696,336
2013	188,100	45,832	6,081,615	2,686,896	2,502,667	611,603	84,766	4,978,096	1,728,759	2,522,260	673,034
2014	976,889	790,657	5,952,874	2,586,401	2,601,692	9,172	174,099	4,413,302	1,593,872	2,854,050	714,722
2015	428,670	90,856	5,524,339	2,730,797	2,174,749	25,360	188,832	4,332,868	2,372,305	2,282,287	740,880
<b>TOTAL</b>	<b>2,595,187</b>	<b>957,303</b>	<b>33,099,734</b>	<b>12,353,909</b>	<b>11,255,719</b>	<b>833,169</b>	<b>481,767</b>	<b>23,386,627</b>	<b>10,345,807</b>	<b>12,099,511</b>	<b>3,501,183</b>
O.D.		5	141,703	287	19,719		6	4,244	754	48,518	28,181

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	61,499,745	46,124,224	3,529,364		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-22,476,774	-14,043,452	12,091		
TOTAL LOSSES	39,322,971	32,080,772	3,541,455		
EXPECTED LOSSES	54,868,564	38,027,505	4,064,337		
CREDIBILITY	.22	.60	.90		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	1.819	1.484	.164	3.467	
INDICATED (POST-TEST)	1.895	1.546	.171	3.612	
PRES. ON RATE LEVEL	2.292	1.589	.170	4.051	
DERIVED BY FORMULA	2.205	1.563	.171	3.939	
UNDERLYING PRES. RATE	2.538	1.759	.188	4.485	
PROPOSED	2.205	1.563	.171	3.939	
<b>IND. RATES</b>					
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE
IND. RATES				4.56	MINIMUM PREMIUM
MAN. RATES	5.56	5.86	5.04	+ 4.56	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	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		15,871,553	3,090,853	3,911,854	807		9,519,863	2,829,939	4,657,108	1,455,018
2012	801,842	72,725	13,209,560	2,766,061	4,338,956	44,441	100,317	8,411,213	2,534,064	6,434,573	1,042,218
2013	1,138,796	160,236	8,616,977	3,153,996	3,317,391	920,755	1,097,794	7,043,974	2,514,478	4,995,960	1,340,718
2014	1,296,513	229,368	12,634,738	4,349,199	2,987,133	936,873	1,460,955	11,842,083	4,318,960	2,804,697	1,207,178
2015	527,541	97,193	5,907,157	2,907,231	2,474,350	28,472	189,405	4,709,703	2,819,395	3,581,024	1,176,764
<b>TOTAL</b>	<b>3,849,258</b>	<b>559,522</b>	<b>56,239,985</b>	<b>16,267,340</b>	<b>17,029,684</b>	<b>1,931,348</b>	<b>2,848,471</b>	<b>41,526,836</b>	<b>15,016,836</b>	<b>22,473,362</b>	<b>6,221,896</b>
O.D.	15	1,151	355,036	75,613	12,217	157	1,849	951,625	36,298	5,704	4,852

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	108,265,253	70,917,054	6,226,748			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-35,352,973	-22,306,260	18,642			
TOTAL LOSSES	72,912,280	48,610,794	6,245,390			
EXPECTED LOSSES	85,637,403	59,258,023	7,209,270			
CREDIBILITY	.41	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.335	.890	.114	2.339		
INDICATED (POST-TEST)	1.391	.927	.119	2.437		
PRES. ON RATE LEVEL	1.416	.980	.119	2.515		
DERIVED BY FORMULA	1.406	.927	.119	2.452		
UNDERLYING PRES. RATE	1.568	1.085	.132	2.785		
PROPOSED	1.406	.927	.119	2.452		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.841
IND. RATES				2.84	MINIMUM PREMIUM	
MAN. RATES	3.57	3.65	3.13	+ 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	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			162,517		6,446	12,336
2012		104,570	310,839	1,933	6,691		957,118	969,264	6,890	17,554	6,749
2013	65	1,856	262,564	6,794	29,592	842	2,868	169,574	8,419	72,824	5,384
2014											36,654
2015											6,072
<b>TOTAL</b>	<b>65</b>	<b>106,426</b>	<b>944,245</b>	<b>8,727</b>	<b>80,625</b>	<b>842</b>	<b>959,986</b>	<b>1,301,355</b>	<b>15,309</b>	<b>96,824</b>	<b>67,195</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,312,919	201,485	67,195	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-590,582	-185,199	161	
TOTAL LOSSES	2,722,337	16,286	67,356	
EXPECTED LOSSES	1,473,529	506,456	50,899	
CREDIBILITY	.01	.04	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	8.611	.052	.213	8.876
INDICATED (POST-TEST)	8.973	.054	.222	9.249
PRES. ON RATE LEVEL	4.210	1.447	.145	5.802
DERIVED BY FORMULA	4.258	1.391	.149	5.798
UNDERLYING PRES. RATE	4.661	1.602	.161	6.424
PROPOSED	4.261	1.392	.149	5.802

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	TOTAL
IND. RATES				6.72	MINIMUM PREMIUM	
MAN. RATES	7.76	8.21	7.22	+ 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	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					13,076	24,991
2012		15	1,029	883	60,661		5	416	601	38,731	1,413
2013		63	3,404	2,669	48,256		10	746	725	13,689	11,464
2014	35	2,308	192,707	11,756	19,265	115	2,350	55,755	4,307	11,288	10,588
2015	25	760	55,721	46,311	20,899	95	920	23,282	20,500	13,894	326
<b>TOTAL</b>	<b>60</b>	<b>3,146</b>	<b>252,861</b>	<b>61,619</b>	<b>170,201</b>	<b>210</b>	<b>3,285</b>	<b>80,199</b>	<b>26,133</b>	<b>90,678</b>	<b>48,782</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	339,761	348,631	48,782			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-484,567	-224,013	61			
TOTAL LOSSES		124,618	48,843			
EXPECTED LOSSES	1,136,616	563,242	38,281			
CREDIBILITY	.01	.03	.05			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.443	.174	.617		
INDICATED (POST-TEST)	.000	.462	.181	.643		
PRES. ON RATE LEVEL	3.647	1.807	.123	5.577		
DERIVED BY FORMULA	3.611	1.767	.126	5.504		
UNDERLYING PRES. RATE	4.038	2.001	.136	6.175		
PROPOSED	3.611	1.767	.126	5.504		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	6.378
IND. RATES				6.38	MINIMUM PREMIUM	
MAN. RATES	7.76	8.04	6.94	+ 6.38	PRESENT	

+PROPOSED

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

REPORTED LOSSES											
ANNUAL 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

TRANSLATED LOSSES											
ANNUAL 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			1,783,572	403,282	747,723	307,964
2012		10,598	1,926,877	440,588	581,727		8,696	728,720	267,406	644,957	215,928
2013	728	22,814	3,117,727	428,440	1,096,793	18,294	63,203	3,723,572	511,902	1,199,950	415,658
2014	1,609	34,145	2,838,953	688,193	774,980	4,674	96,391	2,337,158	377,571	964,393	243,098
2015	2,139	40,499	2,401,654	1,062,568	1,142,803	9,086	90,164	2,052,830	983,382	1,128,046	246,203
<b>TOTAL</b>	<b>4,476</b>	<b>108,056</b>	<b>12,984,966</b>	<b>3,398,458</b>	<b>4,501,631</b>	<b>32,054</b>	<b>258,454</b>	<b>10,625,852</b>	<b>2,543,543</b>	<b>4,685,069</b>	<b>1,428,851</b>
O.D.											234

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	24,013,858	15,128,701	1,429,085			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,644,877	-4,494,387	3,962			
TOTAL LOSSES	16,368,981	10,634,314	1,433,047			
EXPECTED LOSSES	18,627,923	12,013,890	1,485,761			
CREDIBILITY	.18	.49	.73			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.025	.666	.090	1.781		
INDICATED (POST-TEST)	1.068	.694	.094	1.856		
PRES. ON RATE LEVEL	1.053	.679	.084	1.816		
DERIVED BY FORMULA	1.056	.686	.091	1.833		
UNDERLYING PRES. RATE	1.166	.752	.093	2.011		
PROPOSED	1.056	.686	.091	1.833		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.124
IND. RATES				2.12	MINIMUM PREMIUM	
MAN. RATES	2.61	2.70	2.26	+ 2.12	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	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											
MANUAL 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											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011		268,876	5,933,356	788,729	1,099,049		910,991	3,259,276	493,469	1,380,136	350,058
2012		21,909	3,998,964	1,335,316	992,026		35,069	2,937,518	927,960	831,458	353,211
2013	1,280	40,687	5,547,221	1,751,412	1,366,270	10,686	39,700	2,322,913	1,119,453	1,183,313	317,722
2014	454	32,063	2,668,360	865,528	874,950	2,508	51,573	1,344,513	653,082	1,033,070	417,397
2015	1,535	30,381	1,906,328	1,058,847	938,376	9,370	93,255	2,128,070	1,074,044	1,145,376	237,328
<b>TOTAL</b>	<b>3,269</b>	<b>393,916</b>	<b>20,054,229</b>	<b>5,799,832</b>	<b>5,270,671</b>	<b>22,564</b>	<b>1,130,588</b>	<b>11,992,290</b>	<b>4,268,008</b>	<b>5,573,353</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	33,599,072	20,944,400	1,676,122			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-12,418,738	-6,766,689	7,347			
TOTAL LOSSES	21,180,334	14,177,711	1,683,469			
EXPECTED LOSSES	30,863,375	18,376,343	2,410,706			
CREDIBILITY	.14	.37	.56			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.003	1.341	.159	3.503		
INDICATED (POST-TEST)	2.087	1.397	.166	3.650		
PRES. ON RATE LEVEL	2.636	1.570	.206	4.412		
DERIVED BY FORMULA	2.559	1.506	.184	4.249		
UNDERLYING PRES. RATE	2.919	1.738	.228	4.885		
PROPOSED	2.559	1.506	.184	4.249		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.924
IND. RATES				4.92	MINIMUM PREMIUM	
MAN. RATES	5.94	6.28	5.49	+ 4.92	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	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			801,133	143,287	488,700	95,944
2012		9,645	1,752,388	163,038	421,751		12,145	1,018,811	255,048	571,101	107,430
2013	51	2,562	283,124	269,015	561,107	372	1,774	109,547	73,375	541,059	77,588
2014	10	1,228	98,618	167,004	162,810	41	814	30,865	52,600	81,586	97,793
2015	682	13,400	845,584	478,533	430,004	2,581	20,938	602,516	443,623	664,643	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>2,994</b>	<b>35,671</b>	<b>2,562,872</b>	<b>967,933</b>	<b>2,347,089</b>	<b>529,672</b>
O.D.											1,202

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,284,038	6,790,209	530,874			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,896,533	-1,884,040	1,711			
TOTAL LOSSES	3,387,505	4,906,169	532,585			
EXPECTED LOSSES	9,592,393	5,073,871	605,835			
CREDIBILITY	.07	.20	.30			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.805	1.166	.127	2.098		
INDICATED (POST-TEST)	.839	1.215	.132	2.186		
PRES. ON RATE LEVEL	2.060	1.089	.130	3.279		
DERIVED BY FORMULA	1.975	1.114	.131	3.220		
UNDERLYING PRES. RATE	2.280	1.206	.144	3.630		
PROPOSED	1.975	1.114	.131	3.220		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.731
IND. RATES				3.73	MINIMUM PREMIUM	
MAN. RATES	4.76	4.82	4.08	+ 3.73	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			34,654	171,113	561,541	112,888
2012		3,000	550,403	386,400	158,555		4,503	375,876	280,379	248,830	97,066
2013	312	10,179	1,377,095	567,732	330,180	3,672	13,420	785,451	335,742	299,348	70,174
2014	72	5,297	443,773	188,699	139,125	877	17,922	495,554	429,697	218,158	90,985
2015	519	9,301	539,977	214,763	278,175	1,154	10,839	255,062	108,729	177,841	59,448
<b>TOTAL</b>	<b>53,783</b>	<b>27,777</b>	<b>3,071,996</b>	<b>1,692,823</b>	<b>1,555,987</b>	<b>5,703</b>	<b>46,684</b>	<b>1,946,597</b>	<b>1,325,660</b>	<b>1,505,718</b>	<b>430,561</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,152,540	6,080,188	430,561			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,461,694	-1,941,406	1,685			
TOTAL LOSSES	2,690,846	4,138,782	432,246			
EXPECTED LOSSES	6,029,911	5,224,240	592,203			
CREDIBILITY	.05	.13	.20			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.172	1.803	.188	3.163		
INDICATED (POST-TEST)	1.221	1.879	.196	3.296		
PRES. ON RATE LEVEL	2.373	2.056	.232	4.661		
DERIVED BY FORMULA	2.315	2.033	.225	4.573		
UNDERLYING PRES. RATE	2.627	2.276	.258	5.161		
PROPOSED	2.315	2.033	.225	4.573		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	5.299
IND. RATES				5.30	MINIMUM PREMIUM	
MAN. RATES	6.27	6.61	5.80	+ 5.30	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	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											
MANUAL 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											
MANUAL 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			362,184	470,415	709,628	230,685
2012		5,906	1,072,350	644,041	633,688		9,655	809,378	333,365	751,238	253,289
2013	247	8,513	1,132,676	590,930	382,242	1,626	7,552	434,069	611,599	449,575	170,950
2014	157	11,816	1,000,236	672,386	386,354	1,442	29,463	832,845	805,794	404,324	169,314
2015	1,444	35,514	2,126,815	987,859	631,723	9,880	103,416	2,192,719	793,242	814,566	188,670
<b>TOTAL</b>	<b>1,848</b>	<b>61,749</b>	<b>7,163,130</b>	<b>3,646,271</b>	<b>2,410,039</b>	<b>12,948</b>	<b>150,086</b>	<b>4,631,195</b>	<b>3,014,415</b>	<b>3,129,331</b>	<b>1,012,908</b>
O.D.					374					1,084	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,020,956	12,201,514	1,012,908			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,194,707	-3,666,342	3,571			
TOTAL LOSSES	6,826,249	8,535,172	1,016,479			
EXPECTED LOSSES	12,927,825	9,965,967	1,164,717			
CREDIBILITY	.09	.23	.35			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.295	1.620	.193	3.108		
INDICATED (POST-TEST)	1.349	1.688	.201	3.238		
PRES. ON RATE LEVEL	2.215	1.708	.200	4.123		
DERIVED BY FORMULA	2.137	1.703	.200	4.040		
UNDERLYING PRES. RATE	2.453	1.891	.221	4.565		
PROPOSED	2.137	1.703	.200	4.040		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.681
IND. RATES				4.68	MINIMUM PREMIUM	
MAN. RATES	5.62	5.90	5.13	+ 4.68	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	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			289,130	181,094	260,989	98,566
2012		3,205	581,002	167,817	258,627		2,809	234,769	148,448	127,202	81,182
2013	268	8,886	1,195,520	611,347	274,211	7,590	28,166	1,641,872	839,225	520,101	81,063
2014	368	24,913	2,052,275	196,060	572,767	2,054	42,220	1,001,731	78,168	209,372	53,976
2015	519	6,964	480,906	349,738	423,335	1,060	7,975	252,599	218,919	318,538	126,242
<b>TOTAL</b>	<b>1,155</b>	<b>43,968</b>	<b>5,349,453</b>	<b>1,615,813</b>	<b>1,771,358</b>	<b>10,704</b>	<b>81,170</b>	<b>3,420,101</b>	<b>1,465,854</b>	<b>1,436,202</b>	<b>441,029</b>
O.D.											422

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,906,551	6,289,227	441,451			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,509,886	-1,345,005	1,271			
TOTAL LOSSES	6,396,665	4,944,222	442,722			
EXPECTED LOSSES	6,176,463	3,629,860	440,904			
CREDIBILITY	.07	.19	.28			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.683	1.301	.116	3.100		
INDICATED (POST-TEST)	1.754	1.356	.121	3.231		
PRES. ON RATE LEVEL	1.468	.862	.105	2.435		
DERIVED BY FORMULA	1.488	.956	.109	2.553		
UNDERLYING PRES. RATE	1.625	.955	.116	2.696		
PROPOSED	1.488	.956	.109	2.553		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.958
IND. RATES				2.96	MINIMUM PREMIUM	
MAN. RATES	2.79	3.25	3.03	+ 2.96	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		11,300,288	3,046,265	3,502,787	198		7,699,144	4,137,344	2,793,374	1,116,839
2012	926,616	1,122,792	7,287,267	3,223,028	3,511,336	177,498	179,832	3,960,911	2,299,556	3,149,007	893,672
2013	322,802	62,838	8,550,078	2,521,472	2,386,291	156,313	109,084	6,390,186	2,849,415	3,320,438	1,228,845
2014	1,480	322,496	8,848,985	3,520,035	3,281,512	13,727	1,132,819	7,102,088	2,260,612	2,967,736	1,192,335
2015	369,046	92,108	5,015,122	3,011,750	2,220,093	67,377	1,144,605	4,027,773	2,850,156	2,465,026	1,059,358
<b>TOTAL</b>	<b>1,900,350</b>	<b>1,600,234</b>	<b>41,001,740</b>	<b>15,322,550</b>	<b>14,902,019</b>	<b>415,113</b>	<b>2,566,340</b>	<b>29,180,102</b>	<b>14,397,083</b>	<b>14,695,581</b>	<b>5,491,049</b>
O.D.					3,058					5,832	11,699

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	76,663,879	59,326,123	5,502,748		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-30,090,985	-18,220,021	20,679		
TOTAL LOSSES	46,572,894	41,106,102	5,523,427		
EXPECTED LOSSES	74,466,302	49,315,047	6,970,325		
CREDIBILITY	.27	.73	1.00		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	1.604	1.415	.190	3.209	
INDICATED (POST-TEST)	1.671	1.474	.198	3.343	
PRES. ON RATE LEVEL	2.316	1.534	.216	4.066	
DERIVED BY FORMULA	2.142	1.490	.198	3.830	
UNDERLYING PRES. RATE	2.564	1.698	.240	4.502	
PROPOSED	2.142	1.490	.198	3.830	
<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

ANNUAL 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											
ANNUAL 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											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	3,444		8,284,527	3,515,275	3,142,363	1,063,996		6,455,378	6,308,523	4,774,524	943,903
2012		53,178	9,733,274	5,323,100	2,923,363		111,001	9,265,528	5,970,800	4,013,754	1,003,443
2013	1,378	51,574	6,621,467	5,147,340	3,263,027	22,018	90,750	5,284,504	4,710,139	5,232,016	1,008,654
2014	352,261	83,939	7,030,254	4,741,964	3,434,835	145,993	232,081	6,257,481	4,100,576	5,064,308	1,127,382
2015	48,657	96,540	6,495,660	4,458,966	3,184,133	51,677	283,821	6,630,252	4,238,447	3,467,508	985,902
<b>TOTAL</b>	<b>405,740</b>	<b>285,231</b>	<b>38,165,182</b>	<b>23,186,645</b>	<b>15,947,721</b>	<b>1,283,684</b>	<b>717,653</b>	<b>33,893,143</b>	<b>25,328,485</b>	<b>22,552,110</b>	<b>5,069,284</b>
O.D.		7	452	354	20,453		2	259	253	5,875	2,936

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	74,751,353	87,041,896	5,072,220			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-28,616,246	-25,146,757	17,350			
TOTAL LOSSES	46,135,107	61,895,139	5,089,570			
EXPECTED LOSSES	70,552,340	67,854,687	6,004,455			
CREDIBILITY	.22	.60	.90			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.121	2.845	.234	5.200		
INDICATED (POST-TEST)	2.210	2.964	.244	5.418		
PRES. ON RATE LEVEL	2.929	2.817	.249	5.995		
DERIVED BY FORMULA	2.771	2.905	.245	5.921		
UNDERLYING PRES. RATE	3.243	3.119	.276	6.638		
PROPOSED	2.771	2.905	.245	5.921		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	6.861
IND. RATES				6.86	MINIMUM PREMIUM	
MAN. RATES	8.25	8.70	7.46	+ 6.86	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	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											
MANUAL 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											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			5,280,479	2,050,309	1,705,969			3,011,315	1,312,054	1,984,216	330,331
2012	1,767	30,377	5,561,041	2,261,592	1,071,656	3,405	40,948	3,422,439	1,831,828	1,630,285	484,033
2013	1,319	300,778	5,774,583	1,963,251	1,079,242	14,110	874,872	3,078,215	1,168,106	1,097,848	226,800
2014	526,718	51,589	4,326,958	1,834,718	1,345,213	6,417	132,194	3,333,460	1,192,177	1,753,941	363,714
2015	5,200	40,536	2,596,422	1,546,526	1,170,161	8,007	76,356	1,844,054	1,101,010	1,225,858	378,187
<b>TOTAL</b>	<b>535,004</b>	<b>423,280</b>	<b>23,539,483</b>	<b>9,656,396</b>	<b>6,372,241</b>	<b>31,939</b>	<b>1,124,370</b>	<b>14,689,483</b>	<b>6,605,175</b>	<b>7,692,148</b>	<b>1,783,065</b>
O.D.											1,209

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	40,343,559	30,325,960	1,784,274		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-16,351,576	-9,618,099	6,071		
TOTAL LOSSES	23,991,983	20,707,861	1,790,345		
EXPECTED LOSSES	40,113,284	25,865,109	2,157,618		
CREDIBILITY	.16	.43	.65		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	1.824	1.574	.136	3.534	
INDICATED (POST-TEST)	1.901	1.640	.142	3.683	
PRES. ON RATE LEVEL	2.754	1.776	.148	4.678	
DERIVED BY FORMULA	2.618	1.718	.144	4.480	
UNDERLYING PRES. RATE	3.049	1.966	.164	5.179	
PROPOSED	2.618	1.718	.144	4.480	
<b>IND. RATES</b>					
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE
IND. RATES				5.19	MINIMUM PREMIUM
MAN. RATES	6.41	6.74	5.82	+ 5.19	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		2	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>2</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			5,116,676	761,670	1,129,126			4,303,081	401,615	1,411,108	338,123
2012		20,283	3,691,840	1,465,669	1,420,725		39,839	3,320,112	2,522,751	1,044,828	443,506
2013	1,017	32,012	4,384,453	1,061,744	1,114,411	11,407	40,392	2,374,665	607,172	948,685	595,046
2014	1,607,705	61,630	5,110,515	1,534,563	1,767,780	41,396	125,357	3,415,608	2,705,445	1,520,650	303,776
2015	3,552	71,663	4,089,290	1,480,395	1,619,308	11,438	114,686	2,512,878	880,304	1,262,217	454,991
<b>TOTAL</b>	<b>1,612,274</b>	<b>185,588</b>	<b>22,392,774</b>	<b>6,304,041</b>	<b>7,051,350</b>	<b>64,241</b>	<b>320,274</b>	<b>15,926,344</b>	<b>7,117,287</b>	<b>6,187,488</b>	<b>2,135,442</b>
O.D.											1,058

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	40,501,495	26,660,166	2,136,500			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-14,639,663	-7,358,229	6,976			
TOTAL LOSSES	25,861,832	19,301,937	2,143,476			
EXPECTED LOSSES	36,306,690	19,966,426	2,342,367			
CREDIBILITY	.14	.39	.58			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.297	1.714	.190	4.201		
INDICATED (POST-TEST)	2.893	1.786	.198	4.377		
PRES. ON RATE LEVEL	2.912	1.601	.188	4.701		
DERIVED BY FORMULA	2.839	1.673	.194	4.706		
UNDERLYING PRES. RATE	3.224	1.773	.208	5.205		
PROPOSED	2.836	1.671	.194	4.701		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	5.447
IND. RATES				5.45	MINIMUM PREMIUM	
MAN. RATES	6.59	6.86	5.85	+ 5.45	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		3,797,032	290,501	638,241			2,934,540	213,422	468,225	189,891
2012	776,932	168,784	6,125,215	587,239	478,937	1,513	258,005	5,418,440	717,712	428,788	280,302
2013	452	14,779	2,001,174	851,377	452,050	9,158	32,068	1,887,669	372,881	709,203	126,700
2014	731	48,207	4,034,108	573,039	581,538	4,649	95,575	2,306,451	417,523	475,173	95,389
2015	552,460	28,821	1,681,513	686,922	611,338	10,553	95,765	2,006,926	877,053	551,189	355,303
<b>TOTAL</b>	<b>1,358,731</b>	<b>260,591</b>	<b>17,639,042</b>	<b>2,989,078</b>	<b>2,762,104</b>	<b>25,873</b>	<b>481,413</b>	<b>14,554,026</b>	<b>2,598,591</b>	<b>2,632,578</b>	<b>1,047,585</b>
O.D.											1,237

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	34,319,676	10,982,351	1,048,822			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-17,577,904	-4,256,629	3,961			
TOTAL LOSSES	16,741,772	6,725,722	1,052,783			
EXPECTED LOSSES	43,757,458	11,579,691	1,291,415			
CREDIBILITY	.11	.29	.43			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.334	.937	.147	3.418		
INDICATED (POST-TEST)	2.432	.976	.153	3.561		
PRES. ON RATE LEVEL	5.509	1.458	.162	7.129		
DERIVED BY FORMULA	5.171	1.318	.158	6.647		
UNDERLYING PRES. RATE	6.099	1.614	.180	7.893		
PROPOSED	5.171	1.318	.158	6.647		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	7.703
IND. RATES				7.70	MINIMUM PREMIUM	
MAN. RATES	10.80	10.67	8.87	+ 7.70	PRESENT	

+PROPOSED

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

REPORTED LOSSES											
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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,372,583	566,370	153,020	198,966		1,960,798	804,312	306,012	110,096
2012	1,071,100	7,245	1,321,174	708,620	506,883	1,513	7,918	661,306	406,505	335,869	241,247
2013	237	8,599	1,121,127	907,410	347,968	888	6,319	347,770	1,037,997	312,685	106,790
2014	273,676	17,712	1,478,155	489,536	437,032	3,798	19,419	493,153	196,840	251,304	158,088
2015	796,086	15,008	984,872	631,119	562,552	114,948	38,008	897,821	740,398	386,422	108,318
<b>TOTAL</b>	<b>2,141,099</b>	<b>48,564</b>	<b>6,277,911</b>	<b>3,303,055</b>	<b>2,007,455</b>	<b>320,113</b>	<b>71,664</b>	<b>4,360,848</b>	<b>3,186,052</b>	<b>1,592,292</b>	<b>724,539</b>
O.D.											1,536

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,220,199	10,088,854	726,075			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,992,203	-2,766,877	2,780			
TOTAL LOSSES	6,227,996	7,321,977	728,855			
EXPECTED LOSSES	17,317,549	7,456,829	980,625			
CREDIBILITY	.10	.28	.42			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.945	1.075	.107	2.097		
INDICATED (POST-TEST)	.953	1.120	.111	2.184		
PRES. ON RATE LEVEL	2.297	.989	.130	3.416		
DERIVED BY FORMULA	2.163	1.026	.122	3.311		
UNDERLYING PRES. RATE	2.543	1.095	.144	3.782		
PROPOSED	2.163	1.026	.122	3.311		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.837
IND. RATES				3.84	MINIMUM PREMIUM	
MAN. RATES	5.38	5.20	4.25	+ 3.84	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	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											
ANNUAL 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											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			851,902	7,492	140,330			381,359	19,598	815,813	20,055
2012		1,725	316,838	127,825	32,245		4,556	381,411	141,007	182,614	3,613
2013		246	13,465	10,543	190,672		49	3,657	3,562	66,996	4,775
2014	3	413	26,052	20,470	107,761	31	710	27,620	27,416	175,325	7,435
2015	513	12,850	693,271	167,328	121,580	1,363	13,564	302,276	120,343	160,341	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>1,394</b>	<b>18,879</b>	<b>1,096,323</b>	<b>311,926</b>	<b>1,401,089</b>	<b>48,270</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,033,874	2,639,261	48,270			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,034,195	-522,479	331			
TOTAL LOSSES	1,999,679	2,116,782	48,601			
EXPECTED LOSSES	2,556,451	1,408,671	114,993			
CREDIBILITY	.02	.06	.09			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.782	2.945	.068	5.795		
INDICATED (POST-TEST)	2.899	3.069	.071	6.039		
PRES. ON RATE LEVEL	3.213	1.770	.144	5.127		
DERIVED BY FORMULA	3.207	1.848	.137	5.192		
UNDERLYING PRES. RATE	3.557	1.960	.160	5.677		
PROPOSED	3.207	1.848	.137	5.192		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	6.017
IND. RATES				6.02	MINIMUM PREMIUM	
MAN. RATES	6.90	7.27	6.38	+ 6.02	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	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			3,187,469	585,785	670,518			3,068,823	235,648	451,953	101,531
2012	31,829	9,820	1,776,898	232,889	676,183	90,574	9,722	815,126	264,675	427,478	74,954
2013	395	12,410	1,704,601	537,929	304,593	3,303	12,009	703,610	274,425	301,821	188,033
2014	353	23,991	1,993,942	303,565	448,295	1,409	29,042	731,005	236,871	456,927	159,706
2015	1,043	23,061	1,313,109	471,277	422,019	3,008	29,560	685,389	360,921	396,146	114,061
<b>TOTAL</b>	<b>33,620</b>	<b>69,282</b>	<b>9,976,019</b>	<b>2,131,445</b>	<b>2,521,608</b>	<b>98,294</b>	<b>80,333</b>	<b>6,003,953</b>	<b>1,372,540</b>	<b>2,034,325</b>	<b>638,285</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,261,501	8,059,918	638,285			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,450,859	-2,772,655	2,177			
TOTAL LOSSES	10,110,642	5,287,263	640,462			
EXPECTED LOSSES	15,154,738	7,468,746	771,596			
CREDIBILITY	.07	.19	.28			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.699	1.412	.171	4.282		
INDICATED (POST-TEST)	2.812	1.471	.178	4.461		
PRES. ON RATE LEVEL	3.654	1.801	.186	5.641		
DERIVED BY FORMULA	3.595	1.738	.184	5.517		
UNDERLYING PRES. RATE	4.046	1.994	.206	6.246		
PROPOSED	3.595	1.738	.184	5.517		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	6.393
IND. RATES				6.39	MINIMUM PREMIUM	
MAN. RATES	7.62	8.03	7.02	+ 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	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											
MANUAL 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											
MANUAL 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	156		3,764,084	2,125,806	2,173,719	492,160
2012	213,480	13,379	2,412,036	1,391,272	1,947,657	1,028,825	20,102	1,679,484	1,134,344	1,518,264	970,593
2013	422	311,986	2,018,803	1,187,675	1,445,902	5,206	1,228,837	1,409,189	1,245,277	1,697,699	453,542
2014	385,017	41,415	3,404,283	2,422,656	2,462,015	20,553	127,614	3,565,974	3,070,634	2,538,717	420,390
2015	2,346	43,393	2,767,663	1,619,448	1,536,865	12,806	127,643	2,888,127	1,373,721	1,528,187	861,098
<b>TOTAL</b>	<b>652,868</b>	<b>410,173</b>	<b>15,177,167</b>	<b>8,886,342</b>	<b>9,258,060</b>	<b>1,067,546</b>	<b>1,504,196</b>	<b>13,306,858</b>	<b>8,949,782</b>	<b>9,456,586</b>	<b>3,197,783</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	32,118,808	36,550,770	3,197,783			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-18,515,534	-9,983,616	9,541			
TOTAL LOSSES	13,603,274	26,567,154	3,207,324			
EXPECTED LOSSES	45,720,129	26,999,810	3,238,622			
CREDIBILITY	.10	.28	.41			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.008	3.921	.473	6.402		
INDICATED (POST-TEST)	2.092	4.086	.493	6.671		
PRES. ON RATE LEVEL	6.095	3.599	.432	10.126		
DERIVED BY FORMULA	5.695	3.735	.457	9.887		
UNDERLYING PRES. RATE	6.748	3.985	.478	11.211		
PROPOSED	5.695	3.735	.457	9.887		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	11.458
IND. RATES				11.46	MINIMUM PREMIUM	
MAN. RATES	14.33	14.79	12.60	+ 11.46	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	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			517,146	778,514	1,039,105	468,880
2012	417,137	7,343	1,328,706	556,360	734,809	148,540	4,152	339,828	924,459	680,261	263,689
2013	650	20,829	2,824,155	559,451	1,100,796	7,666	27,562	1,618,931	521,700	748,230	292,378
2014	497	34,637	2,886,782	861,331	853,354	5,060	104,164	2,626,328	1,011,354	1,064,081	248,464
2015	1,468	31,257	1,931,017	1,015,989	818,806	9,684	97,608	2,215,933	1,174,914	1,112,066	350,075
<b>TOTAL</b>	<b>419,752</b>	<b>94,066</b>	<b>10,125,033</b>	<b>3,970,240</b>	<b>4,177,156</b>	<b>170,950</b>	<b>233,486</b>	<b>7,318,166</b>	<b>4,410,941</b>	<b>4,643,743</b>	<b>1,623,486</b>
O.D.		2	57	50	3,378			47	68	4,378	5,154

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,361,559	17,209,954	1,628,640	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,745,129	-5,129,450	5,779	
TOTAL LOSSES	12,616,430	12,080,504	1,634,419	
EXPECTED LOSSES	14,207,694	13,856,019	1,969,383	
CREDIBILITY	.19	.52	.78	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.718	.687	.093	1.498
INDICATED (POST-TEST)	.748	.716	.097	1.561
PRES. ON RATE LEVEL	.730	.712	.101	1.543
DERIVED BY FORMULA	.733	.714	.098	1.545
UNDERLYING PRES. RATE	.808	.788	.112	1.708
PROPOSED	.733	.714	.098	1.545

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.790
IND. RATES				1.79	MINIMUM PREMIUM	
MAN. RATES	2.15	2.24	1.92	+ 1.79	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	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	1,297,999	32,782	9,655,010	1,921,418	2,422,955	30,122	9,990	5,988,666	1,325,668	2,999,190	1,178,243
2012		262,904	9,453,994	2,214,494	2,328,456		150,231	5,033,675	1,763,663	3,450,237	927,339
2013	9,778	560,048	7,007,612	2,376,306	2,624,477	27,762	469,238	4,644,462	2,384,597	3,011,453	901,168
2014	1,339,792	59,622	4,947,923	2,281,824	2,199,023	90,826	144,421	3,772,726	1,873,207	2,870,651	1,306,781
2015	453,601	87,134	5,277,334	2,559,701	2,560,578	685,032	121,302	3,082,683	1,876,168	2,538,747	1,205,774
<b>TOTAL</b>	<b>3,101,170</b>	<b>1,002,490</b>	<b>36,341,873</b>	<b>11,353,743</b>	<b>12,135,489</b>	<b>833,742</b>	<b>895,182</b>	<b>22,522,212</b>	<b>9,223,303</b>	<b>14,870,278</b>	<b>5,519,305</b>
O.D.		25	1,667	1,427	97,426		5	220	196	1,576	8,134

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	64,698,586	47,683,438	5,527,439			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-23,906,153	-14,867,211	19,454			
TOTAL LOSSES	40,792,433	32,816,227	5,546,893			
EXPECTED LOSSES	59,052,948	40,161,716	6,661,896			
CREDIBILITY	.37	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.857	.690	.117	1.664		
INDICATED (POST-TEST)	.893	.719	.122	1.734		
PRES. ON RATE LEVEL	1.121	.762	.127	2.010		
DERIVED BY FORMULA	1.037	.719	.122	1.878		
UNDERLYING PRES. RATE	1.241	.844	.140	2.225		
PROPOSED	1.037	.719	.122	1.878		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.176
IND. RATES				2.18	MINIMUM PREMIUM	
MAN. RATES	2.82	2.90	2.50	+ 2.18	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	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			938,874	143,435	321,433	179,341
2012		1,959	355,823	334,834	279,585		2,440	203,647	175,500	414,323	179,008
2013	4,431	10,902	1,456,581	457,298	647,830	3,315	12,220	723,492	232,558	807,609	257,118
2014	37	4,168	334,271	565,609	553,224	195	4,047	151,016	267,429	346,488	137,980
2015	714	12,932	805,958	435,994	452,400	5,670	61,390	1,328,123	760,687	393,605	202,668
<b>TOTAL</b>	<b>5,182</b>	<b>29,961</b>	<b>3,340,317</b>	<b>2,025,817</b>	<b>2,309,549</b>	<b>9,180</b>	<b>80,097</b>	<b>3,345,152</b>	<b>1,579,609</b>	<b>2,283,458</b>	<b>956,115</b>
O.D.											694

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	6,809,889	8,198,433	956,809		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-2,456,688	-1,878,853	2,878		
TOTAL LOSSES	4,353,201	6,319,580	959,687		
EXPECTED LOSSES	6,049,379	5,040,627	1,008,752		
CREDIBILITY	.06	.16	.25		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	1.390	2.017	.306	3.713	
INDICATED (POST-TEST)	1.448	2.102	.319	3.869	
PRES. ON RATE LEVEL	1.744	1.453	.291	3.488	
DERIVED BY FORMULA	1.726	1.557	.298	3.581	
UNDERLYING PRES. RATE	1.931	1.609	.322	3.862	
PROPOSED	1.726	1.557	.298	3.581	
<b>IND. RATES</b>					
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE
IND. RATES				4.15	MINIMUM PREMIUM
MAN. RATES	4.65	4.95	4.34	+ 4.15	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	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	1,110,324	291,030	10,474,794	3,242,086	2,672,003	927	154,675	5,889,382	1,696,197	3,092,686	1,264,509
2012		39,957	7,225,789	2,322,138	3,861,985		44,665	3,746,459	1,423,322	3,753,498	1,137,313
2013	1,909	254,780	8,473,870	2,946,237	3,370,738	18,905	99,671	4,114,727	1,675,388	3,162,910	1,181,547
2014	150,198	93,937	7,776,402	3,522,018	3,662,591	10,840	223,011	5,889,455	3,375,424	4,037,460	1,384,240
2015	8,897	218,779	7,661,331	3,866,001	3,444,179	25,825	270,531	5,505,800	3,160,360	3,732,200	1,137,885
<b>TOTAL</b>	<b>1,271,328</b>	<b>898,483</b>	<b>41,612,186</b>	<b>15,898,480</b>	<b>17,011,496</b>	<b>56,497</b>	<b>792,553</b>	<b>25,145,823</b>	<b>11,330,691</b>	<b>17,778,754</b>	<b>6,105,494</b>
O.D.											4,955

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	69,776,870	62,019,421	6,110,449		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-25,074,553	-17,471,031	22,631		
TOTAL LOSSES	44,702,317	44,548,390	6,133,080		
EXPECTED LOSSES	61,988,233	47,200,788	7,737,084		
CREDIBILITY	.36	.98	1.00		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	.976	.973	.134	2.083	
INDICATED (POST-TEST)	1.017	1.014	.140	2.171	
PRES. ON RATE LEVEL	1.223	.931	.153	2.307	
DERIVED BY FORMULA	1.149	1.012	.140	2.301	
UNDERLYING PRES. RATE	1.354	1.031	.169	2.554	
PROPOSED	1.149	1.012	.140	2.301	
<b>IND. RATES</b>					
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE
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	801,859	6,435,639	1,771,342	2,382,918	250	318,799	4,356,807	1,371,785	3,231,538	1,096,439
2012		35,532	6,467,425	2,301,373	2,121,057		40,383	3,382,893	1,628,716	3,106,221	1,331,091
2013	1,362	113,921	6,159,874	2,474,320	3,431,946	15,546	62,782	3,566,935	2,224,238	3,778,587	1,514,325
2014	1,310	94,831	7,868,601	2,970,449	3,111,648	9,825	202,314	5,332,763	2,898,764	4,084,554	1,429,696
2015	732,739	113,033	6,856,301	3,354,319	2,834,206	288,143	176,243	4,253,247	2,477,374	2,859,930	1,284,266
<b>TOTAL</b>	<b>797,977</b>	<b>1,159,176</b>	<b>33,787,840</b>	<b>12,871,803</b>	<b>13,881,775</b>	<b>313,764</b>	<b>800,521</b>	<b>20,892,645</b>	<b>10,600,877</b>	<b>17,060,830</b>	<b>6,655,817</b>
O.D.	5	379	28,660	28,929	5,281	81	951	21,326	19,173	4,158	5,679

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	57,803,325	54,472,826	6,661,496			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-18,518,850	-15,800,774	24,347			
TOTAL LOSSES	39,284,475	38,672,052	6,685,843			
EXPECTED LOSSES	45,746,416	42,651,690	8,331,959			
CREDIBILITY	.33	.89	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.990	.975	.169	2.134		
INDICATED (POST-TEST)	1.032	1.016	.176	2.224		
PRES. ON RATE LEVEL	1.041	.971	.190	2.202		
DERIVED BY FORMULA	1.038	1.011	.176	2.225		
UNDERLYING PRES. RATE	1.153	1.075	.210	2.438		
PROPOSED	1.037	1.011	.176	2.224		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.577
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	

REPORTED LOSSES											
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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	267,655		3,529,404	1,723,684	772,130	599		2,466,909	1,283,141	1,117,694	128,393
2012		13,907	2,544,659	893,971	462,318		17,164	1,438,084	543,028	731,805	196,066
2013	499,977	7,497	913,091	787,102	886,596	12,639	8,043	464,577	793,121	1,017,626	148,949
2014	309	22,017	1,843,485	731,864	578,416	3,666	75,234	1,863,926	562,736	624,587	238,117
2015	1,613	31,450	1,949,834	1,037,669	962,002	8,835	90,686	1,952,351	696,425	844,288	149,950
<b>TOTAL</b>	<b>769,554</b>	<b>74,871</b>	<b>10,780,473</b>	<b>5,174,290</b>	<b>3,661,462</b>	<b>25,739</b>	<b>191,127</b>	<b>8,185,847</b>	<b>3,878,451</b>	<b>4,336,000</b>	<b>861,475</b>
O.D.	19	219	14,769	10,239	15,448	54	340	12,528	10,752	20,870	11,613

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	20,055,540	17,107,512	873,088			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-10,079,828	-5,048,020	2,991			
TOTAL LOSSES	9,975,712	12,059,492	876,079			
EXPECTED LOSSES	24,946,578	13,691,643	998,421			
CREDIBILITY	.10	.28	.42			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.429	1.727	.125	3.281		
INDICATED (POST-TEST)	1.489	1.800	.130	3.419		
PRES. ON RATE LEVEL	3.227	1.771	.129	5.127		
DERIVED BY FORMULA	3.053	1.779	.129	4.961		
UNDERLYING PRES. RATE	3.573	1.961	.143	5.677		
PROPOSED	3.053	1.779	.129	4.961		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	5.749
IND. RATES				5.75	MINIMUM PREMIUM	
MAN. RATES	7.17	7.43	6.38	+ 5.75	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	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			248,790	225,006	156,136	76,984
2012		12,455	2,266,395	249,411	448,843		20,628	1,733,210	44,045	279,257	60,238
2013	76	2,711	349,545	222,084	200,441	2,887	10,004	589,666	92,223	188,669	103,364
2014	219	16,329	1,340,598	617,090	759,302	856	17,684	471,116	265,325	441,731	130,352
2015	878	20,155	1,184,327	505,691	388,770	2,263	21,877	520,933	306,669	324,168	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>6,006</b>	<b>70,193</b>	<b>3,563,715</b>	<b>933,268</b>	<b>1,389,961</b>	<b>460,022</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,018,386	6,192,235	460,022			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,495,133	-1,599,315	1,851			
TOTAL LOSSES	5,523,253	4,592,920	461,873			
EXPECTED LOSSES	8,715,702	4,362,027	595,707			
CREDIBILITY	.06	.15	.23			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.984	1.650	.166	3.800		
INDICATED (POST-TEST)	2.067	1.719	.173	3.959		
PRES. ON RATE LEVEL	2.828	1.416	.193	4.437		
DERIVED BY FORMULA	2.782	1.461	.188	4.431		
UNDERLYING PRES. RATE	3.131	1.567	.214	4.912		
PROPOSED	2.782	1.461	.188	4.431		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	5.135
IND. RATES				5.14	MINIMUM PREMIUM	
MAN. RATES	5.82	6.23	5.52	+ 5.14	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	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				91,013	7,978		1,573
2012		1,159	210,799	1,718	31,885		76	6,493	418	23,997	12,211
2013		178	16,079	108,622	5,811		43	2,265	13,667	3,600	11,708
2014	37	2,421	202,752	11,344	13,538	271	5,556	131,539	9,596	22,030	2,721
2015	5	55	3,797	2,631	3,972	23	135	5,014	4,301	8,352	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>294</b>	<b>5,810</b>	<b>236,324</b>	<b>35,960</b>	<b>57,979</b>	<b>29,443</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,035,758	316,647	29,443	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-342,642	-185,911	122	
TOTAL LOSSES	693,116	130,736	29,565	
EXPECTED LOSSES	845,087	502,199	42,202	
CREDIBILITY	.03	.08	.12	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.657	.124	.028	.809
INDICATED (POST-TEST)	.685	.129	.029	.843
PRES. ON RATE LEVEL	.724	.430	.036	1.190
DERIVED BY FORMULA	.723	.406	.035	1.164
UNDERLYING PRES. RATE	.801	.476	.040	1.317
PROPOSED	.723	.406	.035	1.164

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.348
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			1,067,965	62,108	657,960	97,634
2012		5,361	984,429	941,408	458,565		8,865	737,313	680,861	213,408	123,941
2013	328	10,805	1,453,326	576,500	467,429	6,362	22,535	1,322,861	361,861	409,142	104,849
2014	131	10,076	833,744	461,967	445,580	1,385	28,446	704,847	205,971	271,085	115,772
2015	929	19,590	1,180,162	561,736	478,723	3,424	34,081	790,061	452,077	430,418	104,148
<b>TOTAL</b>	<b>1,388</b>	<b>45,832</b>	<b>6,256,597</b>	<b>2,754,449</b>	<b>3,011,799</b>	<b>11,171</b>	<b>93,927</b>	<b>4,623,047</b>	<b>1,762,878</b>	<b>1,982,013</b>	<b>546,344</b>
O.D.		20	1,237	874	5,376	1	37	1,605	1,435	11,046	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,034,862	9,529,870	546,344			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,224,718	-2,218,458	1,818			
TOTAL LOSSES	7,810,144	7,311,412	548,162			
EXPECTED LOSSES	7,991,018	6,010,075	608,012			
CREDIBILITY	.06	.15	.23			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.787	2.609	.196	5.592		
INDICATED (POST-TEST)	2.904	2.719	.204	5.827		
PRES. ON RATE LEVEL	2.576	1.937	.196	4.709		
DERIVED BY FORMULA	2.596	2.054	.198	4.848		
UNDERLYING PRES. RATE	2.852	2.145	.217	5.214		
PROPOSED	2.596	2.054	.198	4.848		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	5.618
IND. RATES				5.62	MINIMUM PREMIUM	
MAN. RATES	5.78	6.44	5.86	+ 5.62	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	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				127,255	12,363	18,098
2012		16	1,078	923	63,607		7	715	1,036	66,635	17,691
2013	45	1,416	194,917	7,661	70,619	192	792	49,003	11,968	205,521	7,612
2014		41	2,664	1,883	11,604	2	49	1,943	1,732	13,347	13,019
2015	145	1,679	113,829	78,910	119,059	109	652	24,640	21,150	41,068	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>303</b>	<b>1,500</b>	<b>76,301</b>	<b>163,141</b>	<b>338,934</b>	<b>95,557</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	393,934	1,064,121	95,557	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-485,322	-258,202	256	
TOTAL LOSSES		805,919	95,813	
EXPECTED LOSSES	1,204,275	701,429	84,541	
CREDIBILITY	.02	.04	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	1.830	.218	2.048
INDICATED (POST-TEST)	.000	1.907	.227	2.134
PRES. ON RATE LEVEL	2.470	1.439	.173	4.082
DERIVED BY FORMULA	2.421	1.458	.177	4.056
UNDERLYING PRES. RATE	2.735	1.593	.192	4.520
PROPOSED	2.421	1.458	.177	4.056

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.700
IND. RATES				4.70	MINIMUM PREMIUM	
MAN. RATES	5.64	5.87	5.08	+ 4.70	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	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			723,420	160,779	155,614	68,074
2012		5,765	1,052,838	168,768	135,152		7,222	607,537	42,531	502,924	50,412
2013	292	9,182	1,263,960	348,746	241,310	5,324	18,429	1,083,215	188,762	223,150	50,207
2014	152	11,836	985,966	638,830	534,556	644	13,164	360,605	231,867	442,119	49,584
2015	417	5,702	393,685	285,505	350,510	1,458	10,634	344,835	298,378	456,462	45,840
<b>TOTAL</b>	<b>861</b>	<b>32,485</b>	<b>4,653,120</b>	<b>1,922,696</b>	<b>1,390,489</b>	<b>7,426</b>	<b>49,449</b>	<b>3,119,612</b>	<b>922,317</b>	<b>1,780,269</b>	<b>264,117</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,862,953	6,015,771	264,117			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,456,319	-1,339,858	1,185			
TOTAL LOSSES	5,406,634	4,675,913	265,302			
EXPECTED LOSSES	6,117,221	3,643,978	385,177			
CREDIBILITY	.05	.14	.22			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.134	1.845	.105	4.084		
INDICATED (POST-TEST)	2.224	1.922	.109	4.255		
PRES. ON RATE LEVEL	2.180	1.299	.137	3.616		
DERIVED BY FORMULA	2.182	1.386	.131	3.699		
UNDERLYING PRES. RATE	2.414	1.438	.152	4.004		
PROPOSED	2.182	1.386	.131	3.699		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.286
IND. RATES				4.29	MINIMUM PREMIUM	
MAN. RATES	4.59	5.02	4.50	+ 4.29	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	34,244	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>49</b>	<b>79</b>

REPORTED LOSSES											
ANNUAL 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											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			603,966	281,536	87,621			1,158,207	222,284	72,897	79,741
2012		982	179,863	86,858	48,168		1,419	116,309	272,307	92,628	36,201
2013	37	1,444	184,771	207,056	57,549	826	3,285	191,515	140,942	167,690	94,494
2014	198,070	1,149	102,631	206,100	81,078	982,154	7,044	259,463	531,825	218,374	59,914
2015	362	8,212	453,321	133,296	125,224	925	6,974	213,921	157,316	272,257	74,435
<b>TOTAL</b>	<b>198,469</b>	<b>11,787</b>	<b>1,524,552</b>	<b>914,846</b>	<b>399,640</b>	<b>983,905</b>	<b>18,722</b>	<b>1,939,415</b>	<b>1,324,674</b>	<b>823,846</b>	<b>344,785</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,676,850	3,463,006	344,785			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,767,403	-1,126,160	1,258			
TOTAL LOSSES	2,909,447	2,336,846	346,043			
EXPECTED LOSSES	4,410,807	3,073,184	403,847			
CREDIBILITY	.04	.12	.18			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.477	1.186	.176	2.839		
INDICATED (POST-TEST)	1.539	1.236	.183	2.958		
PRES. ON RATE LEVEL	2.022	1.409	.185	3.616		
DERIVED BY FORMULA	2.003	1.388	.185	3.576		
UNDERLYING PRES. RATE	2.239	1.560	.205	4.004		
PROPOSED	2.003	1.388	.185	3.576		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.144
IND. RATES				4.14	MINIMUM PREMIUM	
MAN. RATES	4.74	5.09	4.50	+ 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	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>9</b>	<b>50</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			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											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			160,187	294,917	134,162			147,444	130,758	215,474	59,453
2012		988	176,195	68,990	170,603		631	52,688	49,478	104,816	36,027
2013		32,075	4,372	4,248	33,485		31,639	18,516	35,588	215,422	30,574
2014	6	777	70,330	142,980	50,808	51	998	37,432	70,489	64,046	33,483
2015	338	3,930	266,447	184,696	278,685	378	2,332	87,623	75,195	145,989	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>429</b>	<b>35,600</b>	<b>343,703</b>	<b>361,508</b>	<b>745,747</b>	<b>257,711</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,095,377	2,470,829	257,711			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-730,555	-597,190	905			
TOTAL LOSSES	364,822	1,873,639	258,616			
EXPECTED LOSSES	1,802,796	1,614,268	309,572			
CREDIBILITY	.03	.08	.12			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.341	1.749	.241	2.331		
INDICATED (POST-TEST)	.355	1.822	.251	2.428		
PRES. ON RATE LEVEL	1.520	1.361	.261	3.142		
DERIVED BY FORMULA	1.485	1.398	.260	3.143		
UNDERLYING PRES. RATE	1.683	1.507	.289	3.479		
PROPOSED	1.484	1.398	.260	3.142		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.641
IND. RATES				3.64	MINIMUM PREMIUM	
MAN. RATES	4.23	4.46	3.91	+ 3.64	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	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		7,170,073	2,540,430	1,811,430	85		4,895,330	3,568,557	1,690,902	886,916
2012	873,002	274,157	10,326,736	1,897,294	2,126,834	351,949	977,677	7,276,555	1,701,877	2,157,952	797,520
2013	235,386	57,094	7,755,977	3,117,766	1,647,801	18,282	70,359	4,096,005	2,721,668	1,961,809	886,919
2014	1,346	95,602	7,959,875	2,994,814	2,828,567	7,229	149,107	3,843,380	1,721,032	2,575,542	1,166,748
2015	28,477	117,090	4,625,841	2,694,946	2,531,372	18,625	168,584	3,871,603	2,488,332	2,734,055	1,416,136
<b>TOTAL</b>	<b>2,062,069</b>	<b>543,943</b>	<b>37,838,502</b>	<b>13,245,250</b>	<b>10,946,004</b>	<b>396,170</b>	<b>1,365,727</b>	<b>23,982,873</b>	<b>12,201,466</b>	<b>11,120,260</b>	<b>5,154,239</b>
O.D.		2	62	17,833	3,663			50	29,216	4,603	6,272

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	66,189,398	47,568,295	5,160,511			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-22,619,321	-14,281,519	17,205			
TOTAL LOSSES	43,570,077	33,286,776	5,177,716			
EXPECTED LOSSES	55,898,555	38,556,664	5,852,350			
CREDIBILITY	.35	.94	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.043	.774	.120	1.907		
INDICATED (POST-TEST)	1.056	.807	.125	1.988		
PRES. ON RATE LEVEL	1.173	.809	.123	2.105		
DERIVED BY FORMULA	1.132	.807	.125	2.064		
UNDERLYING PRES. RATE	1.299	.896	.136	2.331		
PROPOSED	1.132	.807	.125	2.064		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.391
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			88,091	324,632	429,548	86,676
2012		2,800	505,626	61,944	203,639		9,398	783,632	580,918	410,460	56,235
2013	145	4,693	637,108	179,198	196,817	1,052	4,060	237,731	149,003	179,715	82,466
2014	41	3,057	249,671	69,478	120,213	1,166	24,013	574,059	54,114	191,069	70,581
2015	296	6,448	462,245	369,846	243,219	1,881	17,041	461,423	404,069	381,267	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>4,099</b>	<b>54,512</b>	<b>2,144,936</b>	<b>1,512,736</b>	<b>1,592,059</b>	<b>386,711</b>
O.D.			15	13	223			69	67	1,266	1,439

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,277,539	5,211,760	388,150			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,722,317	-1,229,454	979			
TOTAL LOSSES	2,555,222	3,982,306	389,129			
EXPECTED LOSSES	4,208,513	3,286,067	364,575			
CREDIBILITY	.05	.14	.21			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.044	1.628	.159	2.831		
INDICATED (POST-TEST)	1.088	1.696	.166	2.950		
PRES. ON RATE LEVEL	1.553	1.213	.135	2.901		
DERIVED BY FORMULA	1.530	1.281	.142	2.953		
UNDERLYING PRES. RATE	1.720	1.343	.149	3.212		
PROPOSED	1.528	1.280	.142	2.950		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.418
IND. RATES				3.42	MINIMUM PREMIUM	
MAN. RATES	3.70	4.04	3.61	+ 3.42	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	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				77,085	109,427	30,476
2012		7,963	1,453,336	97,175	97,786		4,462	374,532	40,037	69,660	23,659
2013	159	4,927	681,898	198,952	78,221	1,336	4,809	281,590	99,393	89,867	45,811
2014	37	2,785	234,062	140,654	97,404	61	1,211	38,511	57,330	18,245	24,447
2015	259	4,694	266,288	92,580	127,149	636	5,446	142,341	75,293	138,256	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>2,033</b>	<b>15,928</b>	<b>836,974</b>	<b>349,138</b>	<b>425,455</b>	<b>165,638</b>
O.D.											834

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,511,343	2,159,116	166,472			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,408,573	-763,076	759			
TOTAL LOSSES	1,102,770	1,396,040	167,231			
EXPECTED LOSSES	6,102,682	2,125,870	212,974			
CREDIBILITY	.07	.19	.29			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.285	.361	.043	.689		
INDICATED (POST-TEST)	.297	.376	.045	.718		
PRES. ON RATE LEVEL	1.423	.496	.050	1.969		
DERIVED BY FORMULA	1.344	.473	.049	1.866		
UNDERLYING PRES. RATE	1.576	.549	.055	2.180		
PROPOSED	1.344	.473	.049	1.866		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.162
IND. RATES				2.16	MINIMUM PREMIUM	
MAN. RATES	2.92	2.93	2.45	+ 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	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			221,107	16,679	132,302	23,353
2012		943	171,382	1,453	29,839		1,282	107,826	1,155	23,316	19,081
2013	89	2,825	387,874	158,536	48,217	266	1,891	103,400	318,981	51,272	17,429
2014		45	3,611	6,837	3,987	7	143	5,312	11,500	1,312	12,660
2015	212	2,428	164,646	114,132	172,214	319	1,956	73,239	62,850	122,014	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>592</b>	<b>5,272</b>	<b>510,884</b>	<b>411,165</b>	<b>330,216</b>	<b>95,262</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,426,129	1,501,748	95,262	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-641,758	-336,765	368	
TOTAL LOSSES	784,371	1,164,983	95,630	
EXPECTED LOSSES	1,582,672	906,448	127,694	
CREDIBILITY	.02	.05	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.683	2.500	.205	4.388
INDICATED (POST-TEST)	1.754	2.605	.214	4.573
PRES. ON RATE LEVEL	3.067	1.757	.247	5.071
DERIVED BY FORMULA	3.041	1.799	.245	5.085
UNDERLYING PRES. RATE	3.396	1.945	.274	5.615
PROPOSED	3.033	1.794	.244	5.071

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	5.876
IND. RATES				5.88	MINIMUM PREMIUM	
MAN. RATES	6.81	7.19	6.31	+ 5.88	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				18,088	39,435	15,013
2012		10	1,299	20,224	24,466		9	742	10,722	24,168	12,869
2013		50	4,035	21,554	14,645		130	7,056	40,406	18,464	54,633
2014	11	1,134	102,812	211,973	66,119	65	1,400	52,596	80,156	188,287	14,369
2015	47	1,757	129,061	108,914	40,423	285	2,879	70,840	62,501	36,722	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>350</b>	<b>4,418</b>	<b>131,234</b>	<b>211,873</b>	<b>307,076</b>	<b>110,201</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	376,218	1,044,054	110,201	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-270,185	-238,446	236	
TOTAL LOSSES	106,033	805,608	110,437	
EXPECTED LOSSES	661,378	638,537	85,831	
CREDIBILITY	.01	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.306	2.328	.319	2.953
INDICATED (POST-TEST)	.319	2.426	.332	3.077
PRES. ON RATE LEVEL	1.726	1.666	.224	3.616
DERIVED BY FORMULA	1.712	1.696	.230	3.638
UNDERLYING PRES. RATE	1.911	1.845	.248	4.004
PROPOSED	1.702	1.686	.228	3.616

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.190
IND. RATES				4.19	MINIMUM PREMIUM	
MAN. RATES	4.59	5.02	4.50	+ 4.19	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	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			907,513	98,749	70,852	45,438
2012		18	1,522	12,358	59,694			63	92	5,917	7,995
2013		202	18,195	122,376	7,769		270	13,890	84,872	18,737	4,475
2014	48	3,283	280,914	106,963	21,047	658	13,490	328,852	90,120	17,913	2,172
2015	93	1,082	73,445	50,909	76,818	83	523	19,485	16,721	32,463	324
<b>TOTAL</b>	<b>141</b>	<b>4,585</b>	<b>911,828</b>	<b>642,946</b>	<b>326,451</b>	<b>741</b>	<b>14,283</b>	<b>1,269,803</b>	<b>290,554</b>	<b>145,882</b>	<b>60,404</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,201,381	1,405,833	60,404			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-200,635	-135,223	80			
TOTAL LOSSES	2,000,746	1,270,610	60,484			
EXPECTED LOSSES	482,056	362,491	28,991			
CREDIBILITY	.01	.03	.04			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	10.007	6.355	.303	16.665		
INDICATED (POST-TEST)	10.427	6.622	.316	17.365		
PRES. ON RATE LEVEL	2.178	1.637	.131	3.946		
DERIVED BY FORMULA	2.260	1.787	.138	4.185		
UNDERLYING PRES. RATE	2.411	1.813	.145	4.369		
PROPOSED	2.260	1.787	.138	4.185		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.849
IND. RATES				4.85	MINIMUM PREMIUM	
MAN. RATES	5.53	5.73	4.91	+ 4.85	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	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			163,504		36,406	8,310
2012											2,604
2013		329	28,892	190,200	21,901		520	26,105	168,565	5,270	6,826
2014	46	3,557	311,347	331,721	92,295	259	5,249	167,521	258,266	77,295	34,402
2015	40	530	36,563	26,334	33,422	114	840	27,502	23,782	36,965	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>373</b>	<b>6,609</b>	<b>384,632</b>	<b>450,613</b>	<b>155,936</b>	<b>66,765</b>
O.D.											153

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	997,363	1,329,754	66,918			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-367,530	-227,577	292			
TOTAL LOSSES	629,833	1,102,177	67,210			
EXPECTED LOSSES	974,937	662,300	65,819			
CREDIBILITY	.01	.03	.04			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.603	4.555	.278	7.436		
INDICATED (POST-TEST)	2.712	4.746	.290	7.748		
PRES. ON RATE LEVEL	3.639	2.472	.246	6.357		
DERIVED BY FORMULA	3.630	2.540	.248	6.418		
UNDERLYING PRES. RATE	4.029	2.737	.272	7.038		
PROPOSED	3.630	2.540	.248	6.418		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	7.437
IND. RATES				7.44	MINIMUM PREMIUM	
MAN. RATES	9.11	9.33	7.91	+ 7.44	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	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					133,491			21,993
2012		1,169	214,545	94,071	17,097		443	37,003	35,136	24,098	11,540
2013		295	25,250	157,344	39,684		222	11,605	66,257	30,923	3,173
2014	114	7,849	662,448	196,345	105,168	618	12,708	324,143	139,916	159,547	12,112
2015	84	1,126	77,820	56,500	68,961	73	564	17,721	15,364	22,230	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>691</b>	<b>13,937</b>	<b>523,963</b>	<b>256,673</b>	<b>236,798</b>	<b>74,600</b>
O.D.											105

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,080,416	1,228,641	74,705			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-432,173	-277,741	571			
TOTAL LOSSES	1,648,243	950,900	75,276			
EXPECTED LOSSES	1,160,113	815,148	124,619			
CREDIBILITY	.02	.05	.08			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.738	1.579	.125	4.442		
INDICATED (POST-TEST)	2.853	1.645	.130	4.628		
PRES. ON RATE LEVEL	1.740	1.223	.187	3.150		
DERIVED BY FORMULA	1.762	1.244	.182	3.188		
UNDERLYING PRES. RATE	1.927	1.354	.207	3.488		
PROPOSED	1.762	1.244	.182	3.188		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.694
IND. RATES				3.69	MINIMUM PREMIUM	
MAN. RATES	4.40	4.56	3.92	+ 3.69	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	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	1,174	
2013		25	1,366	1,070	19,341		6	434	423	7,952	
<b>TOTAL</b>		<b>25</b>	<b>1,398</b>	<b>1,097</b>	<b>21,242</b>		<b>6</b>	<b>447</b>	<b>441</b>	<b>9,126</b>	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,876	31,906				
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,644	-11,586	8			
TOTAL LOSSES		20,320	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	.525	.000	.525		
PRES. ON RATE LEVEL	.369	.703	.062	1.134		
DERIVED BY FORMULA	.369	.701	.061	1.131		
UNDERLYING PRES. RATE	.408	.778	.069	1.255		
PROPOSED	.369	.701	.061	1.131		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.310
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				385,233	110,713	9,646
2012		6	605	9,699	10,641		1	157	229	14,653	7,416
2013		63	5,682	38,405	2,009		104	5,228	33,685	1,302	10,503
2014	4	582	47,648	83,933	69,773	36	739	27,580	54,191	35,465	15,522
2015	24	1,844	137,786	120,981	20,273	268	3,071	68,361	60,803	11,866	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>304</b>	<b>3,915</b>	<b>101,326</b>	<b>534,141</b>	<b>173,999</b>	<b>49,822</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	299,789	1,228,573	49,822			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-125,642	-164,166	143			
TOTAL LOSSES	174,147	1,064,407	49,965			
EXPECTED LOSSES	308,322	440,821	51,737			
CREDIBILITY	.02	.04	.07			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.414	2.531	.119	3.064		
INDICATED (POST-TEST)	.431	2.637	.124	3.192		
PRES. ON RATE LEVEL	.662	.947	.111	1.720		
DERIVED BY FORMULA	.657	1.015	.112	1.784		
UNDERLYING PRES. RATE	.733	1.048	.123	1.904		
PROPOSED	.657	1.015	.112	1.784		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.067
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	1,358	5,092	12,378	1,463
<b>TOTAL</b>		<b>32</b>	<b>2,184</b>	<b>10,477</b>	<b>10,685</b>		<b>23</b>	<b>1,358</b>	<b>5,092</b>	<b>12,378</b>	<b>1,510</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,597	38,632	1,510	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,346	-9,288	12	
TOTAL LOSSES		29,344	1,522	
EXPECTED LOSSES	38,042	25,130	4,166	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.845	.044	.889
INDICATED (POST-TEST)	.000	.880	.046	.926
PRES. ON RATE LEVEL	.990	.654	.108	1.752
DERIVED BY FORMULA	.990	.656	.107	1.753
UNDERLYING PRES. RATE	1.096	.724	.120	1.940
PROPOSED	.989	.656	.107	1.752

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.030
IND. RATES				2.03	MINIMUM PREMIUM	
MAN. RATES	2.35	2.48	2.18	+ 2.03	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	180	1,122	42,002	36,041	69,971		
<b>TOTAL</b>	<b>27</b>	<b>321</b>	<b>21,878</b>	<b>15,167</b>	<b>22,885</b>	<b>180</b>	<b>1,122</b>	<b>42,002</b>	<b>36,041</b>	<b>69,971</b>		<b>96</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	65,530	144,064	96			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-21,864	-35,546	16			
TOTAL LOSSES	43,666	108,518	112			
EXPECTED LOSSES	55,242	98,320	4,705			
CREDIBILITY	.00	.01	.01			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.838	4.567	.005	6.410		
INDICATED (POST-TEST)	1.915	4.759	.005	6.679		
PRES. ON RATE LEVEL	2.099	3.735	.179	6.013		
DERIVED BY FORMULA	2.099	3.745	.177	6.021		
UNDERLYING PRES. RATE	2.325	4.138	.198	6.661		
PROPOSED	2.099	3.745	.177	6.021		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	6.262
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			196,785	183,847	453,295	332,710
2012		1,324	245,372	258,638	58,790		2,962	246,771	222,937	189,960	169,281
2013		809	71,983	483,302	32,829		1,357	68,763	432,441	52,085	261,548
2014	103	6,949	593,616	239,628	61,542	454	9,270	251,678	200,181	83,745	165,742
2015	81	997	67,870	47,712	67,785	594	3,685	136,219	116,999	222,198	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>1,048</b>	<b>17,274</b>	<b>900,216</b>	<b>1,156,405</b>	<b>1,001,283</b>	<b>1,160,942</b>
O.D.	63	715	48,500	33,620	50,730	31	199	7,523	6,457	12,538	502

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,737,019	3,795,731	1,161,444			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,051,477	-1,225,840	3,208			
TOTAL LOSSES	1,685,542	2,569,891	1,164,652			
EXPECTED LOSSES	2,540,495	3,247,643	1,283,342			
CREDIBILITY	.25	.68	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.064	.098	.044	.206		
INDICATED (POST-TEST)	.067	.102	.046	.215		
PRES. ON RATE LEVEL	.088	.112	.044	.244		
DERIVED BY FORMULA	.083	.105	.046	.234		
UNDERLYING PRES. RATE	.097	.124	.049	.270		
PROPOSED	.083	.105	.046	.234		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.243
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>			2	6	41	49
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>			278,323	157,467	347,438			85,749	138,195	554,673	220,069
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				116,222	149,709	26,213
2012		9	668	4,231	29,391		18	1,535	14,234	87,039	67,753
2013	76	2,374	328,279	38,807	87,856	697	2,521	148,738	41,460	115,770	56,674
2014	1	278	19,224	22,101	60,342	30	674	25,979	30,993	137,753	22,001
2015	99	1,137	77,571	53,769	81,137	286	1,768	66,542	57,104	110,849	37,778
<b>TOTAL</b>	176	3,798	425,742	264,535	390,018	1,013	4,981	242,794	260,013	601,120	210,419
O.D.											494

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	678,504	1,515,686	210,913			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,400,107	-693,352	1,094			
TOTAL LOSSES		822,334	212,007			
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	.170	.044	.214		
PRES. ON RATE LEVEL	.484	.334	.068	.886		
DERIVED BY FORMULA	.445	.296	.060	.801		
UNDERLYING PRES. RATE	.536	.370	.076	.982		
PROPOSED	.445	.296	.060	.801		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.833
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				28,978	53,545	22,859
2012		2,632	478,069	151,802	191,790		1,330	111,209	55,433	64,019	46,850
2013	114	3,377	475,947	53,595	34,143	2,212	7,832	461,067	107,876	226,356	19,347
2014	37	2,595	212,405	20,683	72,200	67	1,395	36,366	9,870	65,211	30,223
2015	81	922	62,682	43,451	65,557	136	844	31,779	27,275	52,957	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>2,415</b>	<b>11,401</b>	<b>640,421</b>	<b>229,432</b>	<b>462,088</b>	<b>131,302</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,893,098	1,486,900	131,302			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-730,703	-434,563	689			
TOTAL LOSSES	1,162,395	1,046,337	131,991			
EXPECTED LOSSES	1,814,921	1,178,023	234,646			
CREDIBILITY	.08	.22	.33			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.243	.219	.028	.490		
INDICATED (POST-TEST)	.253	.228	.029	.510		
PRES. ON RATE LEVEL	.342	.222	.044	.608		
DERIVED BY FORMULA	.335	.223	.039	.597		
UNDERLYING PRES. RATE	.379	.246	.049	.674		
PROPOSED	.335	.223	.039	.597		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.620
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	10,783		533,745	744,974	1,434,740	554,526
2012		27,560	4,988,684	170,936	1,572,443		34,753	2,921,530	210,392	1,961,635	648,815
2013	631	20,395	2,756,350	961,091	841,347	7,309	26,995	1,587,111	668,616	1,092,342	611,287
2014	543,996	27,666	2,279,024	941,072	1,150,608	6,457	58,967	1,580,479	967,222	1,331,118	494,302
2015	1,692	32,122	1,916,046	871,069	935,379	6,328	59,679	1,394,379	599,230	939,810	534,910
<b>TOTAL</b>	<b>881,782</b>	<b>107,743</b>	<b>13,640,658</b>	<b>3,808,159</b>	<b>6,179,211</b>	<b>30,877</b>	<b>180,394</b>	<b>8,017,244</b>	<b>3,190,434</b>	<b>6,759,645</b>	<b>2,843,840</b>
O.D.	2	1,560	252,829	13,034	74,071	1	1,153	96,156	1,402	6,010	28,295

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	23,210,399	20,031,966	2,872,135			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,906,025	-6,403,538	9,876			
TOTAL LOSSES	15,304,374	13,628,428	2,882,011			
EXPECTED LOSSES	19,499,377	17,262,889	3,442,094			
CREDIBILITY	.19	.52	.78			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.876	.780	.165	1.821		
INDICATED (POST-TEST)	.913	.813	.172	1.898		
PRES. ON RATE LEVEL	1.007	.892	.178	2.077		
DERIVED BY FORMULA	.989	.851	.173	2.013		
UNDERLYING PRES. RATE	1.116	.988	.197	2.301		
PROPOSED	.989	.851	.173	2.013		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.093
IND. RATES				2.09	MINIMUM PREMIUM	
MAN. RATES	2.88	2.81	2.39	+ 2.09	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

REPORTED LOSSES											
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

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			2,669,187	604,861	454,852			2,349,530	475,197	579,126	246,064
2012	1,414,245	14,156	2,583,344	809,981	556,036	9,054	13,064	1,087,042	962,867	643,069	349,832
2013	82,292	9,622	1,299,972	343,059	457,016	2,394	9,294	547,857	308,747	662,071	405,168
2014	324	23,041	1,924,152	703,543	596,700	1,392	28,573	808,456	715,727	697,377	396,583
2015	1,382	19,324	1,269,296	810,881	1,049,003	3,321	22,860	769,500	623,178	1,119,879	295,475
<b>TOTAL</b>	<b>1,498,243</b>	<b>66,143</b>	<b>9,745,951</b>	<b>3,272,325</b>	<b>3,113,607</b>	<b>16,161</b>	<b>73,791</b>	<b>5,562,385</b>	<b>3,085,716</b>	<b>3,701,522</b>	<b>1,693,122</b>
O.D.	1	143	13,400	75,298	32,283		8	664	35,791	46,355	7,184

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,976,890	13,362,897	1,700,306			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,453,161	-3,620,863	4,725			
TOTAL LOSSES	11,523,729	9,742,034	1,705,031			
EXPECTED LOSSES	13,480,264	9,755,454	1,647,024			
CREDIBILITY	.24	.66	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.455	.384	.067	.906		
INDICATED (POST-TEST)	.474	.400	.070	.944		
PRES. ON RATE LEVEL	.479	.348	.059	.886		
DERIVED BY FORMULA	.478	.382	.070	.930		
UNDERLYING PRES. RATE	.532	.385	.065	.982		
PROPOSED	.478	.382	.070	.930		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.967
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			1,397,291	1,401,793	507,509	501,976
2012		12,526	2,280,225	1,223,252	1,048,010		8,524	707,968	877,177	730,115	332,280
2013	748	24,077	3,279,879	1,238,958	675,630	7,882	29,628	1,727,300	971,988	682,928	295,131
2014	471	33,114	2,788,256	1,220,722	799,673	3,122	63,837	1,708,249	1,224,549	596,532	285,437
2015	1,774	31,449	1,968,877	1,084,164	1,146,447	5,349	48,690	1,270,898	957,207	1,022,825	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>16,353</b>	<b>150,679</b>	<b>6,811,706</b>	<b>5,432,714</b>	<b>3,539,909</b>	<b>1,648,095</b>
O.D.			63	54	3,702			42	62	3,935	14,873

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	20,721,281	19,066,729	1,662,968			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,224,248	-5,370,769	5,910			
TOTAL LOSSES	13,497,033	13,695,960	1,668,878			
EXPECTED LOSSES	17,616,571	14,384,754	2,154,545			
CREDIBILITY	.28	.77	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.426	.432	.053	.911		
INDICATED (POST-TEST)	.444	.450	.055	.949		
PRES. ON RATE LEVEL	.502	.410	.061	.973		
DERIVED BY FORMULA	.486	.441	.055	.982		
UNDERLYING PRES. RATE	.556	.454	.068	1.078		
PROPOSED	.482	.437	.054	.973		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.012
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			3,134,911	1,169,596	2,032,178			2,417,156	998,698	1,487,103	544,886
2012		15,035	2,700,473	1,331,058	2,352,056		18,611	1,553,712	1,348,761	2,059,122	437,300
2013	890	30,267	4,029,059	2,044,534	1,323,201	17,229	63,726	3,717,174	1,862,989	1,126,586	443,607
2014	796	55,946	4,756,516	2,336,385	1,016,307	4,651	95,241	2,478,139	1,413,533	838,798	660,784
2015	2,146	37,860	2,394,123	1,362,066	1,418,064	5,163	40,245	1,206,054	949,965	1,419,313	624,508
<b>TOTAL</b>	<b>3,832</b>	<b>139,108</b>	<b>17,015,082</b>	<b>8,243,639</b>	<b>8,141,806</b>	<b>27,043</b>	<b>217,823</b>	<b>11,372,235</b>	<b>6,573,946</b>	<b>6,930,922</b>	<b>2,711,085</b>
O.D.											13,765

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	28,775,123	29,890,313	2,724,850			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-10,401,670	-9,157,867	8,739			
TOTAL LOSSES	18,673,453	20,732,446	2,733,589			
EXPECTED LOSSES	24,855,880	24,659,528	3,072,333			
CREDIBILITY	.14	.39	.59			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.617	1.795	.237	3.649		
INDICATED (POST-TEST)	1.685	1.870	.247	3.802		
PRES. ON RATE LEVEL	1.943	1.927	.240	4.110		
DERIVED BY FORMULA	1.907	1.905	.244	4.056		
UNDERLYING PRES. RATE	2.152	2.135	.266	4.553		
PROPOSED	1.907	1.905	.244	4.056		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.218
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		1,573	132,204	1,052	4,968	5,255
2013											541
2014											659
2015	1	18	1,214	842	1,271	2	10	455	392	762	
<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>1,583</b>	<b>132,659</b>	<b>1,444</b>	<b>5,730</b>	<b>13,374</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	384,512	14,015	13,374			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-53,912	-36,881	123			
TOTAL LOSSES	330,600		13,497			
EXPECTED LOSSES	133,119	99,497	42,707			
CREDIBILITY	.02	.05	.07			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.728	.000	.030	.758		
INDICATED (POST-TEST)	.759	.000	.031	.790		
PRES. ON RATE LEVEL	.264	.198	.085	.547		
DERIVED BY FORMULA	.274	.188	.081	.543		
UNDERLYING PRES. RATE	.293	.219	.094	.606		
PROPOSED	.276	.189	.082	.547		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.568
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	110,286		993,629	602,639	499,926	153,010
2012	3,142	4,427	806,934	418,821	345,656		11,297	946,296	338,516	539,591	213,349
2013	181	5,891	793,749	172,036	329,881	5,160	18,093	1,069,364	167,302	673,805	149,235
2014	22	2,650	218,849	390,028	308,346	309	6,412	238,953	436,599	478,168	105,761
2015	507	11,886	798,655	550,324	346,815	2,351	22,092	567,998	452,844	411,113	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>118,106</b>	<b>57,894</b>	<b>3,816,240</b>	<b>1,997,900</b>	<b>2,602,603</b>	<b>745,811</b>
O.D.											237

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,422,485	8,511,364	746,048			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,125,972	-1,809,616	4,931			
TOTAL LOSSES	5,296,513	6,701,748	750,979			
EXPECTED LOSSES	5,227,341	4,861,468	1,756,597			
CREDIBILITY	.05	.12	.19			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.620	3.315	.372	6.307		
INDICATED (POST-TEST)	2.730	3.454	.388	6.572		
PRES. ON RATE LEVEL	2.329	2.166	.783	5.278		
DERIVED BY FORMULA	2.349	2.321	.708	5.378		
UNDERLYING PRES. RATE	2.586	2.405	.869	5.860		
PROPOSED	2.349	2.321	.708	5.378		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	5.128
IND. RATES				5.13	MINIMUM PREMIUM	
MAN. RATES	6.84	6.84	5.82	+ 5.13	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	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				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											
MANUAL 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											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			2,305,117	302,278	66,285			1,124,322	85,839	58,855	98,146
2012		48	10,073	195,109	86,607		132	9,456	173,594	135,808	40,702
2013	110	3,433	472,604	88,013	116,498	661	2,904	168,482	188,966	213,721	72,957
2014	39	2,654	220,597	16,090	39,456	17	347	9,289	2,534	16,756	48,462
2015	133	2,221	155,406	118,316	111,056	439	3,500	105,894	92,042	120,577	49,064
<b>TOTAL</b>	<b>282</b>	<b>8,356</b>	<b>3,163,797</b>	<b>719,806</b>	<b>419,902</b>	<b>1,117</b>	<b>6,883</b>	<b>1,417,443</b>	<b>542,975</b>	<b>545,717</b>	<b>309,331</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,597,878	2,228,400	309,331			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,246,194	-702,275	788			
TOTAL LOSSES	2,351,684	1,526,125	310,119			
EXPECTED LOSSES	5,558,335	1,893,476	269,884			
CREDIBILITY	.05	.13	.19			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.098	.712	.145	1.955		
INDICATED (POST-TEST)	1.144	.742	.151	2.037		
PRES. ON RATE LEVEL	2.337	.796	.114	3.247		
DERIVED BY FORMULA	2.277	.789	.121	3.187		
UNDERLYING PRES. RATE	2.595	.884	.126	3.605		
PROPOSED	2.277	.789	.121	3.187		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.039
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			220,332	8,242	47,158	23,456
2012		16	3,857	78,987	21,520		46	3,329	50,428	97,559	14,535
2013	128,697	119	10,066	62,475	16,384		36	2,331	5,740	31,302	11,484
2014	5	681	58,107	108,712	67,701	114	2,592	99,743	108,228	584,965	13,877
2015	23	281	19,136	13,263	20,016	87	517	19,369	16,623	32,276	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>201</b>	<b>3,191</b>	<b>345,104</b>	<b>189,261</b>	<b>793,260</b>	<b>78,879</b>
O.D.	1	74	7,164	16,049	1,108	10	197	7,232	15,773	1,164	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	748,158	1,645,830	78,879	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-410,430	-378,623	257	
TOTAL LOSSES	337,728	1,267,207	79,136	
EXPECTED LOSSES	1,012,178	1,019,041	85,963	
CREDIBILITY	.01	.03	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.674	6.280	.392	8.346
INDICATED (POST-TEST)	1.744	6.544	.408	8.696
PRES. ON RATE LEVEL	4.517	4.548	.384	9.449
DERIVED BY FORMULA	4.489	4.608	.385	9.482
UNDERLYING PRES. RATE	5.016	5.050	.426	10.492
PROPOSED	4.473	4.592	.384	9.449

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	9.010
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	2,805,262	1,472,894	21,413	990,779	2,558,986	3,525,085	1,950,017	782,875	
2012	218,688	10,142	1,869,368	2,168,520	971,392	62,627	18,715	1,550,124	2,371,987	2,030,920	820,954	
2013	29,156	12,756	1,533,424	2,312,998	1,011,225	383,354	22,559	1,290,922	2,197,132	1,606,304	861,314	
2014	218,185	20,592	1,738,675	1,625,337	1,050,020	3,777	77,666	2,201,434	1,950,213	2,007,363	766,327	
2015	360,833	137,677	1,609,972	1,234,851	1,058,501	15,382	137,156	2,641,453	2,315,621	1,867,803	1,002,317	
<b>TOTAL</b>	<b>907,892</b>	<b>622,505</b>	<b>9,186,870</b>	<b>10,146,968</b>	<b>5,564,032</b>	<b>486,553</b>	<b>1,246,875</b>	<b>10,242,919</b>	<b>12,360,038</b>	<b>9,462,407</b>	<b>4,233,787</b>	
O.D.	1	74	5,287	4,504	74,212	20	235	5,545	4,934	25,861	26,737	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,704,776	37,642,956	4,260,524			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,452,906	-11,605,999	13,801			
TOTAL LOSSES	15,251,870	26,036,957	4,274,325			
EXPECTED LOSSES	18,413,279	31,378,503	4,688,741			
CREDIBILITY	.20	.55	.82			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.803	1.372	.225	2.400		
INDICATED (POST-TEST)	.837	1.430	.234	2.501		
PRES. ON RATE LEVEL	.874	1.489	.222	2.585		
DERIVED BY FORMULA	.867	1.457	.232	2.556		
UNDERLYING PRES. RATE	.970	1.653	.247	2.870		
PROPOSED	.867	1.457	.232	2.556		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.437
IND. RATES				2.44	MINIMUM PREMIUM	
MAN. RATES	3.38	3.35	2.85	+ 2.44	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	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			100,366	886,299	646,410	33,141
2012	192,205	4,230	774,162	356,715	191,674	928,453	14,409	1,208,676	242,331	497,980	60,300
2013	143	4,861	640,101	190,264	383,074	1,742	6,642	393,459	175,575	529,455	94,696
2014	160,271	5,077	413,858	160,681	237,488	1,281	26,468	653,750	108,960	558,534	101,986
2015	576	11,029	689,018	374,723	349,485	1,406	13,104	345,031	302,780	254,444	45,351
<b>TOTAL</b>	<b>356,639</b>	<b>25,197</b>	<b>2,957,357</b>	<b>1,404,674</b>	<b>1,462,664</b>	<b>932,882</b>	<b>60,623</b>	<b>2,701,282</b>	<b>1,715,945</b>	<b>2,486,823</b>	<b>335,474</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,033,980	7,070,106	335,474			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,898,000	-1,637,515	804			
TOTAL LOSSES	5,135,980	5,432,591	336,278			
EXPECTED LOSSES	4,671,909	4,408,363	280,314			
CREDIBILITY	.05	.14	.21			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.144	2.268	.140	4.552		
INDICATED (POST-TEST)	2.234	2.363	.146	4.743		
PRES. ON RATE LEVEL	1.756	1.657	.106	3.519		
DERIVED BY FORMULA	1.780	1.756	.114	3.650		
UNDERLYING PRES. RATE	1.950	1.840	.117	3.907		
PROPOSED	1.780	1.756	.114	3.650		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.480
IND. RATES				3.48	MINIMUM PREMIUM	
MAN. RATES	4.72	4.64	3.88	+ 3.48	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	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											
MANUAL 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											
MANUAL 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			455,680	531,717	795,139	189,457
2012		4,959	876,449	1,190,621	1,739,525		6,582	549,188	644,411	1,688,616	202,049
2013	120	5,924	680,039	928,740	863,309	1,839	8,767	513,394	648,027	1,139,541	164,632
2014	77	7,016	589,387	805,265	553,278	820	16,881	518,602	605,143	699,993	167,044
2015	1,014	21,948	1,410,887	849,966	636,539	5,024	50,513	1,144,555	592,338	575,144	148,450
<b>TOTAL</b>	<b>1,211</b>	<b>39,847</b>	<b>4,523,121</b>	<b>4,960,452</b>	<b>5,162,328</b>	<b>7,683</b>	<b>82,743</b>	<b>3,181,419</b>	<b>3,021,636</b>	<b>4,898,433</b>	<b>871,632</b>
O.D.		3	162	114	707		2	110	99	754	707

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,836,301	18,044,523	872,339			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,601,775	-3,650,084	2,560			
TOTAL LOSSES	4,234,526	14,394,439	874,899			
EXPECTED LOSSES	8,869,286	9,830,280	894,627			
CREDIBILITY	.05	.15	.22			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.595	5.422	.330	7.347		
INDICATED (POST-TEST)	1.662	5.650	.344	7.656		
PRES. ON RATE LEVEL	3.009	3.335	.303	6.647		
DERIVED BY FORMULA	2.942	3.682	.312	6.936		
UNDERLYING PRES. RATE	3.341	3.703	.337	7.381		
PROPOSED	2.942	3.682	.312	6.936		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	6.614
IND. RATES				6.61	MINIMUM PREMIUM	
MAN. RATES	8.26	8.49	7.33	+ 6.61	PRESENT	

+PROPOSED



MANUAL 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		1	6	23	166	196	
2015	265,326	6,479,191	2.441		1	5	10	160	176	
<b>TOTAL</b>	<b>1,269,726</b>	<b>46,089,203</b>	<b>3.630</b>		<b>1</b>	<b>2</b>	<b>46</b>	<b>130</b>	<b>925</b>	
O.D.		6,502								

REPORTED LOSSES											
MANUAL 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											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			3,067,920	2,028,762	3,212,258			3,174,347	1,362,568	2,546,650	704,020
2012		10,541	1,888,692	1,806,965	2,462,664		11,010	915,995	1,343,723	2,095,305	633,264
2013	576	80,127	2,849,074	2,277,022	2,362,213	8,389	39,774	1,951,273	1,297,784	2,276,576	972,433
2014	285,401	25,450	2,040,071	1,276,350	1,949,216	5,942	70,713	1,873,161	946,729	1,940,611	705,058
2015	4,818	127,543	2,710,041	1,617,672	1,562,616	12,601	192,392	1,673,475	905,908	1,150,619	751,418
<b>TOTAL</b>	<b>290,795</b>	<b>243,661</b>	<b>12,555,798</b>	<b>9,006,771</b>	<b>11,548,967</b>	<b>26,932</b>	<b>313,889</b>	<b>9,588,251</b>	<b>5,856,712</b>	<b>10,009,761</b>	<b>3,766,193</b>
O.D.											6,235

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	23,019,326	36,422,211	3,772,428			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,915,796	-10,156,715	11,715			
TOTAL LOSSES	15,103,530	26,265,496	3,784,143			
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)	1.240	2.156	.311	3.707		
PRES. ON RATE LEVEL	1.379	1.935	.295	3.609		
DERIVED BY FORMULA	1.358	2.028	.305	3.691		
UNDERLYING PRES. RATE	1.531	2.149	.327	4.007		
PROPOSED	1.358	2.028	.305	3.691		
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	4.77	4.65	3.98	+ 3.52	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			2,704,909	2,167,366	2,822,633	696,331
2012	768,320	271,777	11,838,661	4,159,391	2,340,222		906,319	5,067,043	2,980,036	2,508,409	613,492
2013	2,247	74,021	9,991,521	4,154,064	2,703,367	15,939	63,141	3,682,178	2,819,294	2,670,873	795,148
2014	35,487	109,933	9,290,225	4,749,041	2,723,196	8,769	179,921	4,703,163	2,571,812	2,469,452	617,552
2015	6,160	158,780	9,936,654	5,487,270	3,118,316	25,200	259,152	5,925,282	3,718,394	2,695,415	747,604
<b>TOTAL</b>	<b>812,214</b>	<b>614,511</b>	<b>47,861,338</b>	<b>21,678,064</b>	<b>13,296,963</b>	<b>49,908</b>	<b>1,408,533</b>	<b>22,082,575</b>	<b>14,256,902</b>	<b>13,166,782</b>	<b>3,470,127</b>
O.D.											8,779

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	72,829,079	62,398,711	3,478,906			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-22,478,431	-17,872,895	12,026			
TOTAL LOSSES	50,650,648	44,525,816	3,490,932			
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)	1.550	1.363	.107	3.020		
PRES. ON RATE LEVEL	1.452	1.279	.108	2.839		
DERIVED BY FORMULA	1.481	1.347	.107	2.935		
UNDERLYING PRES. RATE	1.612	1.420	.120	3.152		
PROPOSED	1.481	1.347	.107	2.935		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.798
IND. RATES				2.80	MINIMUM PREMIUM	
MAN. RATES	3.44	3.61	3.13	+ 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	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								

MANUAL 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

MANUAL 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	269,970		1,825,066	447,163	1,411,666	413,735
2012	1,585,619	13,714	2,496,619	1,238,449	1,118,877	24,095	23,613	1,967,503	1,798,621	2,403,833	456,772
2013	1,028	35,038	4,632,422	1,723,714	2,285,193	8,899	34,741	2,060,515	1,053,596	3,331,241	347,170
2014	69,991	42,179	3,486,478	1,502,689	1,649,325	8,966	144,956	3,678,582	1,467,735	1,857,493	446,510
2015	1,153	19,112	1,291,464	892,394	892,035	3,801	28,177	891,739	744,446	1,145,705	384,342
<b>TOTAL</b>	<b>2,117,977</b>	<b>110,043</b>	<b>15,613,986</b>	<b>6,081,173</b>	<b>7,943,953</b>	<b>315,731</b>	<b>231,487</b>	<b>10,423,405</b>	<b>5,511,561</b>	<b>10,149,938</b>	<b>2,048,529</b>
O.D.											1,391

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	28,812,629	29,686,625	2,049,920			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-10,290,542	-8,235,958	6,833			
TOTAL LOSSES	18,522,087	21,450,667	2,056,753			
EXPECTED LOSSES	25,296,931	22,127,937	2,431,762			
CREDIBILITY	.14	.38	.57			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.683	1.949	.187	3.819		
INDICATED (POST-TEST)	1.754	2.031	.195	3.980		
PRES. ON RATE LEVEL	2.071	1.811	.199	4.081		
DERIVED BY FORMULA	2.027	1.895	.197	4.119		
UNDERLYING PRES. RATE	2.299	2.011	.221	4.531		
PROPOSED	2.008	1.878	.195	4.081		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.891
IND. RATES				3.89	MINIMUM PREMIUM	
MAN. RATES	4.90	5.23	4.50	+ 3.89	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	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											
MANUAL 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											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011		1,108,934	153,252	135,315	98,106		70,933	112,677	29,944	168,492	31,980
2012		2,532	462,947	213,719	84,092		1,523	125,391	242,661	160,796	18,205
2013	225	32,284	978,896	322,852	105,257	3,128	222,282	670,812	209,122	114,912	15,502
2014	99	6,901	593,022	343,530	92,458	287	5,894	157,727	91,226	158,067	5,826
2015	181	4,030	215,107	46,212	55,700	541	5,715	118,047	28,124	42,213	6,835
<b>TOTAL</b>	<b>505</b>	<b>1,154,681</b>	<b>2,403,224</b>	<b>1,061,628</b>	<b>435,613</b>	<b>3,956</b>	<b>306,347</b>	<b>1,184,654</b>	<b>601,077</b>	<b>644,480</b>	<b>78,348</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,053,367	2,742,798	78,348			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,473,825	-579,292	247			
TOTAL LOSSES	3,579,542	2,163,506	78,595			
EXPECTED LOSSES	3,537,772	1,525,415	106,000			
CREDIBILITY	.04	.11	.16			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.161	1.306	.047	3.514		
INDICATED (POST-TEST)	2.252	1.361	.049	3.662		
PRES. ON RATE LEVEL	1.924	.829	.058	2.811		
DERIVED BY FORMULA	1.937	.888	.057	2.882		
UNDERLYING PRES. RATE	2.136	.921	.064	3.121		
PROPOSED	1.937	.888	.057	2.882		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.748
IND. RATES				2.75	MINIMUM PREMIUM	
MAN. RATES	3.84	3.72	3.10	+ 2.75	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	253,748	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	35,249,909	11,553,851	12,045,269	98,817	217,274	23,241,601	8,593,582	9,504,048	1,743,436	
2012	1,451,629	791,624	32,243,728	11,208,773	10,453,616	342,066	1,312,903	17,250,379	7,419,040	9,824,533	1,898,453	
2013	4,480,484	1,374,447	39,171,465	16,038,751	14,276,719	1,113,176	1,735,338	21,541,147	10,408,627	10,764,786	1,871,576	
2014	1,635,728	666,064	43,558,429	17,345,613	14,335,261	52,835	1,047,125	25,814,108	11,910,446	11,957,626	1,940,621	
2015	2,621,605	506,298	29,064,202	14,709,219	13,659,193	574,789	900,283	20,150,406	9,806,339	10,642,865	1,730,542	
<b>TOTAL</b>	<b>12,815,891</b>	<b>3,750,674</b>	<b>179,287,733</b>	<b>70,856,207</b>	<b>64,770,058</b>	<b>2,181,683</b>	<b>5,212,923</b>	<b>107,997,641</b>	<b>48,138,034</b>	<b>52,693,858</b>	<b>9,184,628</b>	
O.D.		232	16,433	18,216	797,307	4	106	5,965	10,589	309,967	19,096	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	311,269,285	237,594,236	9,203,724			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-97,401,003	-68,909,769	30,739			
TOTAL LOSSES	214,168,282	168,684,467	9,234,463			
EXPECTED LOSSES	239,577,959	185,889,022	10,547,458			
CREDIBILITY	.52	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.701	2.127	.116	4.944		
INDICATED (POST-TEST)	2.814	2.216	.121	5.151		
PRES. ON RATE LEVEL	2.721	2.110	.120	4.951		
DERIVED BY FORMULA	2.769	2.216	.121	5.106		
UNDERLYING PRES. RATE	3.021	2.344	.133	5.498		
PROPOSED	2.769	2.216	.121	5.106		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.869
IND. RATES				4.87	MINIMUM PREMIUM	
MAN. RATES	6.10	6.35	5.46	+ 4.87	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	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											
MANUAL 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											
MANUAL 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			869,240	61,506	217,074	70,384
2012	3,142	11,258	2,063,272	813,317	295,262		14,971	1,253,754	404,272	220,228	32,277
2013	471	15,534	2,056,353	449,421	1,213,970	4,189	15,582	920,223	365,634	912,797	97,332
2014	352	24,932	2,086,924	870,123	669,353	1,442	29,649	744,823	258,354	335,064	49,057
2015	1,259	22,216	1,330,458	610,769	730,742	3,212	29,952	735,846	428,156	537,898	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>8,843</b>	<b>90,154</b>	<b>4,523,886</b>	<b>1,517,922</b>	<b>2,223,061</b>	<b>330,149</b>
O.D.											667

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,111,245	9,877,220	330,816			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,942,246	-2,218,238	1,002			
TOTAL LOSSES	10,168,999	7,658,982	331,818			
EXPECTED LOSSES	9,745,659	5,996,865	340,526			
CREDIBILITY	.06	.16	.24			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.374	2.542	.110	6.026		
INDICATED (POST-TEST)	3.516	2.649	.115	6.280		
PRES. ON RATE LEVEL	2.913	1.792	.102	4.807		
DERIVED BY FORMULA	2.949	1.929	.105	4.983		
UNDERLYING PRES. RATE	3.234	1.990	.113	5.337		
PROPOSED	2.949	1.929	.105	4.983		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.751
IND. RATES				4.75	MINIMUM PREMIUM	
MAN. RATES	6.00	6.15	5.30	+ 4.75	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	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											
MANUAL 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											
MANUAL 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		118,895	2,502,224	3,857,747	1,826,073	1,187,749
2012	3,142	316,064	4,873,008	5,173,103	1,918,210		114,154	3,367,695	3,727,929	2,208,079	1,334,204
2013	971,596	38,689	4,824,013	6,200,013	2,014,466	14,625	61,624	3,550,511	3,833,521	1,991,588	1,113,236
2014	656	50,554	4,316,719	3,788,808	1,884,208	5,198	106,559	3,039,432	2,956,622	1,967,549	1,197,717
2015	6,262	103,468	6,798,067	4,347,755	4,542,594	15,985	129,526	3,688,433	2,623,379	4,015,899	1,464,508
<b>TOTAL</b>	<b>981,656</b>	<b>664,596</b>	<b>24,681,036</b>	<b>25,220,616</b>	<b>12,697,913</b>	<b>35,808</b>	<b>530,758</b>	<b>16,148,295</b>	<b>16,999,198</b>	<b>12,009,188</b>	<b>6,297,414</b>
O.D.				3,687					2,216		10,214

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	43,042,149	66,932,818	6,307,628			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-14,281,325	-17,641,754	21,609			
TOTAL LOSSES	28,760,824	49,291,064	6,329,237			
EXPECTED LOSSES	35,525,933	47,942,765	7,083,961			
CREDIBILITY	.25	.68	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.084	1.858	.239	3.181		
INDICATED (POST-TEST)	1.130	1.936	.249	3.315		
PRES. ON RATE LEVEL	1.206	1.627	.241	3.074		
DERIVED BY FORMULA	1.187	1.837	.249	3.273		
UNDERLYING PRES. RATE	1.339	1.807	.267	3.413		
PROPOSED	1.187	1.837	.249	3.273		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.121
IND. RATES				3.12	MINIMUM PREMIUM	
MAN. RATES	4.06	3.94	3.39	+ 3.12	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	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	994,969		369,703	613,953	1,043,303	11,076		106,328	569,509	1,401,421	601,858	
2012	1,008,132	5,970	1,076,032	792,941	1,030,833		18,452	1,542,646	955,248	1,444,262	474,408	
2013	4,410	11,811	1,501,781	1,207,430	845,554	119,579	13,151	762,594	1,069,061	1,372,094	516,090	
2014	187	14,098	1,136,460	237,983	673,745	2,212	45,971	1,216,533	507,856	1,759,076	578,031	
2015	1,189	21,546	1,384,900	832,810	805,451	6,165	47,576	1,432,029	1,094,409	1,726,090	480,370	
<b>TOTAL</b>	<b>2,008,887</b>	<b>53,425</b>	<b>5,468,876</b>	<b>3,685,117</b>	<b>4,398,886</b>	<b>139,032</b>	<b>125,150</b>	<b>5,060,130</b>	<b>4,196,083</b>	<b>7,702,943</b>	<b>2,650,757</b>	
O.D.	42	2,671	225,978	72,775	14,078	194	3,981	93,567	5,395	3,967	1,934	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,181,933	20,079,244	2,652,691	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,025,955	-4,882,163	8,509	
TOTAL LOSSES	8,155,978	15,197,081	2,661,200	
EXPECTED LOSSES	12,430,575	13,180,409	2,916,021	
CREDIBILITY	.19	.50	.76	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.489	.912	.160	1.561
INDICATED (POST-TEST)	.510	.950	.167	1.627
PRES. ON RATE LEVEL	.672	.712	.158	1.542
DERIVED BY FORMULA	.641	.831	.165	1.637
UNDERLYING PRES. RATE	.746	.791	.175	1.712
PROPOSED	.637	.826	.164	1.627

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.551
IND. RATES				1.55	MINIMUM PREMIUM	
MAN. RATES	2.13	2.06	1.70	+ 1.55	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	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

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	577,148	8,056,333	5,275,355	5,336,980		1,552,210	4,622,440	5,885,789	6,724,800	2,333,587
2012	274,017	583,723	9,612,556	4,905,045	5,063,441	156,033	546,870	5,323,124	3,551,101	5,748,114	2,303,982
2013	1,990	70,791	9,273,418	6,138,325	3,526,186	27,872	111,335	6,464,538	5,308,119	3,932,655	2,089,818
2014	1,656	126,861	10,725,333	7,925,483	4,751,633	12,217	251,141	6,886,810	5,081,689	5,684,358	2,635,640
2015	41,712	1,205,141	8,912,424	5,789,917	4,439,596	57,786	973,178	6,245,061	4,801,014	5,494,323	2,175,000
<b>TOTAL</b>	<b>816,767</b>	<b>2,563,664</b>	<b>46,580,064</b>	<b>30,034,125</b>	<b>23,117,836</b>	<b>253,908</b>	<b>3,434,734</b>	<b>29,541,973</b>	<b>24,627,712</b>	<b>27,584,250</b>	<b>11,538,027</b>
O.D.	74	953	66,821	56,596	72,157	57	395	15,084	13,294	38,214	17,865

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	83,274,494	105,544,184	11,555,892			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-26,542,219	-29,985,955	36,702			
TOTAL LOSSES	56,732,275	75,558,229	11,592,594			
EXPECTED LOSSES	65,466,037	80,873,634	12,742,148			
CREDIBILITY	.46	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.873	1.162	.178	2.213		
INDICATED (POST-TEST)	.910	1.211	.185	2.306		
PRES. ON RATE LEVEL	.907	1.120	.177	2.204		
DERIVED BY FORMULA	.908	1.211	.185	2.304		
UNDERLYING PRES. RATE	1.007	1.244	.196	2.447		
PROPOSED	.908	1.211	.185	2.304		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.197
IND. RATES				2.20	MINIMUM PREMIUM	
MAN. RATES	2.70	2.85	2.43	+ 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	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			642,714	657,993	660,143	215,456
2012		3,198	580,205	488,841	474,110		22,441	1,883,048	353,596	743,053	294,303
2013	78	3,466	418,037	489,819	356,951	675	4,028	233,957	446,830	719,102	122,432
2014	65	5,558	470,877	570,010	348,799	1,113	23,019	697,524	764,036	977,067	197,251
2015	435	9,496	681,272	544,564	361,013	1,872	16,257	455,520	397,956	421,984	123,109
<b>TOTAL</b>	<b>578</b>	<b>21,718</b>	<b>2,739,198</b>	<b>2,736,032</b>	<b>1,911,071</b>	<b>3,660</b>	<b>65,745</b>	<b>3,912,763</b>	<b>2,620,411</b>	<b>3,521,349</b>	<b>952,551</b>
O.D.											5,813

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,743,662	10,788,863	958,364			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,009,041	-2,743,353	3,830			
TOTAL LOSSES	4,734,621	8,045,510	962,194			
EXPECTED LOSSES	4,939,404	7,378,236	1,358,336			
CREDIBILITY	.11	.30	.45			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.613	1.042	.125	1.780		
INDICATED (POST-TEST)	.639	1.086	.130	1.855		
PRES. ON RATE LEVEL	.576	.861	.159	1.596		
DERIVED BY FORMULA	.583	.929	.146	1.658		
UNDERLYING PRES. RATE	.640	.956	.176	1.772		
PROPOSED	.583	.929	.146	1.658		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.581
IND. RATES				1.58	MINIMUM PREMIUM	
MAN. RATES	1.98	2.04	1.76	+ 1.58	PRESENT	

+PROPOSED

ANNUAL 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											
ANNUAL 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	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											
ANNUAL 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			804,808	896,650	1,216,451	246,109
2012		11,576	2,119,822	1,459,659	820,513		21,602	1,799,701	1,496,653	899,205	305,330
2013	88,847	14,206	1,801,460	1,695,781	884,230	4,564	19,595	1,133,004	1,251,326	970,024	453,924
2014	221	18,264	1,552,288	1,623,866	918,872	1,874	38,240	1,081,961	976,419	856,649	385,936
2015	3,100	91,347	1,211,040	936,720	762,972	4,384	63,434	592,982	509,425	718,533	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>10,822</b>	<b>142,871</b>	<b>5,412,456</b>	<b>5,130,473</b>	<b>4,660,862</b>	<b>1,792,681</b>
O.D.											889

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,640,619	21,662,054	1,793,570			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,886,970	-5,440,657	5,084			
TOTAL LOSSES	8,753,649	16,221,397	1,798,654			
EXPECTED LOSSES	11,982,364	14,587,809	1,821,801			
CREDIBILITY	.10	.27	.41			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.307	2.422	.269	3.998		
INDICATED (POST-TEST)	1.362	2.524	.280	4.166		
PRES. ON RATE LEVEL	1.611	1.962	.245	3.818		
DERIVED BY FORMULA	1.586	2.114	.259	3.959		
UNDERLYING PRES. RATE	1.789	2.178	.272	4.239		
PROPOSED	1.586	2.114	.259	3.959		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.775
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	1,295,143		7,729,247	3,210,374	4,600,718	18,762		4,723,513	3,674,702	5,580,105	2,908,470
2012	471,538	49,718	8,976,834	3,568,803	5,831,189		74,993	6,283,992	2,985,069	6,352,582	2,853,283
2013	648,023	210,183	8,988,504	6,108,439	5,208,343	30,352	953,022	7,119,181	5,050,289	6,670,553	3,013,626
2014	1,758	130,524	10,790,229	4,696,060	5,160,150	14,618	300,718	7,976,425	4,649,720	5,891,578	2,880,195
2015	290,895	133,047	8,784,717	5,710,080	5,503,595	27,395	235,752	6,430,257	4,771,003	6,060,856	2,644,462
<b>TOTAL</b>	<b>2,707,357</b>	<b>523,472</b>	<b>45,269,531</b>	<b>23,293,756</b>	<b>26,303,995</b>	<b>91,127</b>	<b>1,564,485</b>	<b>32,533,368</b>	<b>21,130,783</b>	<b>30,555,674</b>	<b>14,300,036</b>
O.D.	28	575	42,476	79,575	93,220	79	662	27,168	50,460	84,371	61,882

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	82,760,328	101,591,834	14,361,918		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-24,907,606	-27,853,518	48,964		
TOTAL LOSSES	57,852,722	73,738,316	14,410,882		
EXPECTED LOSSES	61,600,417	75,289,399	16,644,558		
CREDIBILITY	.82	1.00	1.00		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	.372	.474	.093	.939	
INDICATED (POST-TEST)	.388	.494	.097	.979	
PRES. ON RATE LEVEL	.357	.436	.096	.889	
DERIVED BY FORMULA	.382	.494	.097	.973	
UNDERLYING PRES. RATE	.396	.484	.107	.987	
PROPOSED	.382	.494	.097	.973	
<b>IND. RATES</b>					
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE
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	63,464	106,669	88,767
<b>TOTAL</b>		<b>754,284</b>	<b>715,709</b>	<b>784,222</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>
O.D.											705

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	274,581			382,503	393,056	243,073	90,634
2012		2,631	480,665	382,002	274,581		4,573	263,741	263,741	999,054	121,037
2013	51	864,602	267,934	50,507	106,217	357	92,412	98,512	96,666	105,052	112,913
2014	40	3,318	271,284	200,379	215,467	356	7,309	191,375	77,484	234,703	45,525
2015	38	932	67,338	54,287	33,427	304	2,431	72,968	63,464	81,429	86,725
<b>TOTAL</b>	<b>129</b>	<b>871,483</b>	<b>1,087,221</b>	<b>985,451</b>	<b>974,966</b>	<b>1,017</b>	<b>106,725</b>	<b>745,358</b>	<b>894,411</b>	<b>1,663,311</b>	<b>456,834</b>
O.D.											666

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,811,933	4,518,139	457,500			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-794,174	-1,551,499	1,774			
TOTAL LOSSES	2,017,759	2,966,640	459,274			
EXPECTED LOSSES	1,952,564	4,168,101	631,131			
CREDIBILITY	.10	.27	.41			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.307	.451	.070	.828		
INDICATED (POST-TEST)	.320	.470	.073	.863		
PRES. ON RATE LEVEL	.268	.571	.086	.925		
DERIVED BY FORMULA	.273	.544	.081	.898		
UNDERLYING PRES. RATE	.297	.634	.096	1.027		
PROPOSED	.273	.544	.081	.898		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.856
IND. RATES				.86	MINIMUM PREMIUM	
MAN. RATES	1.16	1.19	1.02	+ .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	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					8	16	25
2014	50,166	1,340,410	2.671	1				12	22	35
2015	45,464	969,839	2.133				1	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				198,209	177,041	34,249
2012		57	5,419	49,864	196,626		95	7,460	87,333	338,177	71,439
2013	139,913	115	8,117	30,275	59,663	558,829	784	42,417	226,635	164,767	140,549
2014	47	4,166	340,699	336,263	338,449	232	4,757	166,638	265,414	322,911	90,888
2015	286	5,046	290,148	108,311	150,786	1,135	9,090	255,207	153,507	286,949	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>560,196</b>	<b>14,726</b>	<b>471,722</b>	<b>931,098</b>	<b>1,289,845</b>	<b>514,354</b>
O.D.											1,804

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,840,657	4,063,850	516,158			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-782,143	-672,905	735			
TOTAL LOSSES	1,058,514	3,390,945	516,893			
EXPECTED LOSSES	1,915,022	1,804,886	262,979			
CREDIBILITY	.05	.13	.20			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.471	1.509	.230	2.210		
INDICATED (POST-TEST)	.491	1.572	.240	2.303		
PRES. ON RATE LEVEL	.767	.723	.106	1.596		
DERIVED BY FORMULA	.753	.833	.133	1.719		
UNDERLYING PRES. RATE	.852	.803	.117	1.772		
PROPOSED	.753	.833	.133	1.719		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.639
IND. RATES				1.64	MINIMUM PREMIUM	
MAN. RATES	1.88	2.00	1.76	+ 1.64	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	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											
ANNUAL 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											
ANNUAL 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			1,493,317	783,899	660,537	281,241
2012		9,954	1,814,719	553,472	411,822		17,615	1,477,909	354,621	766,440	264,324
2013	142,426	10,718	1,412,386	672,501	653,649	3,600	15,627	904,858	1,017,882	901,826	306,853
2014	383	26,967	2,254,490	738,011	629,058	3,391	69,774	1,734,351	531,828	666,068	216,311
2015	1,008	18,399	1,194,289	736,271	700,887	4,173	35,010	968,453	684,903	976,234	403,140
<b>TOTAL</b>	<b>143,817</b>	<b>66,038</b>	<b>8,737,530</b>	<b>3,579,062</b>	<b>2,864,925</b>	<b>11,164</b>	<b>138,026</b>	<b>6,578,888</b>	<b>3,373,133</b>	<b>3,971,105</b>	<b>1,471,869</b>
O.D.	2	239	14,709	10,386	64,033	22	509	19,693	17,562	135,326	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,710,637	14,015,532	1,471,869			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,438,210	-3,245,215	3,664			
TOTAL LOSSES	12,572,427	10,770,317	1,475,533			
EXPECTED LOSSES	7,708,803	8,711,071	1,311,609			
CREDIBILITY	.07	.20	.30			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	3.048	2.611	.358	6.017		
INDICATED (POST-TEST)	3.176	2.721	.373	6.270		
PRES. ON RATE LEVEL	1.683	1.902	.287	3.872		
DERIVED BY FORMULA	1.788	2.066	.313	4.167		
UNDERLYING PRES. RATE	1.869	2.112	.318	4.299		
PROPOSED	1.788	2.066	.313	4.167		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.973
IND. RATES				3.97	MINIMUM PREMIUM	
MAN. RATES	4.83	4.96	4.27	+ 3.97	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	149,958		451,948	534,474	379,912	158,787
2012		3,258	605,177	920,415	320,335		2,668	214,715	928,673	603,295	238,035
2013	324	11,022	1,472,590	805,318	396,902	4,308	16,420	964,247	510,239	871,510	273,155
2014	120	9,930	858,565	997,204	433,488	531	10,875	331,341	394,826	365,431	218,214
2015	449,285	19,237	1,286,977	873,654	448,146	19,840	70,775	1,527,725	748,143	531,134	333,272
<b>TOTAL</b>	<b>886,034</b>	<b>43,447</b>	<b>4,987,771</b>	<b>4,110,992</b>	<b>1,985,651</b>	<b>174,637</b>	<b>100,738</b>	<b>3,489,976</b>	<b>3,116,355</b>	<b>2,751,282</b>	<b>1,221,463</b>
O.D.											1,684

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,682,603	11,964,280	1,223,147			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,052,231	-2,788,603	3,302			
TOTAL LOSSES	7,630,372	9,175,677	1,226,449			
EXPECTED LOSSES	5,060,239	7,514,407	1,144,013			
CREDIBILITY	.08	.22	.33			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.607	1.933	.258	3.798		
INDICATED (POST-TEST)	1.674	2.014	.269	3.957		
PRES. ON RATE LEVEL	.960	1.426	.217	2.603		
DERIVED BY FORMULA	1.017	1.555	.234	2.806		
UNDERLYING PRES. RATE	1.066	1.583	.241	2.890		
PROPOSED	1.017	1.555	.234	2.806		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.675
IND. RATES				2.68	MINIMUM PREMIUM	
MAN. RATES	3.04	3.25	2.87	+ 2.68	PRESENT	

+PROPOSED



ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES								
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL			
2011	49,542	1,582,085	3.193									
2012	48,841	1,974,588	4.042									
2013	57,696	2,675,887	4.637									
2014	61,926	2,841,330	4.588	1								
2015	63,832	2,918,241	4.571									
<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

REPORTED LOSSES											
ANNUAL 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											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			147,304	514,094	350,313			95,072	268,294	433,197	205,432
2012		1,168	195,447	313,202	828,957		1,495	125,492	134,025	684,401	201,860
2013	4,100	1,834	135,213	632,689	697,526	122,887	1,938	114,675	442,878	1,006,022	316,532
2014	63	6,365	476,456	412,783	900,156	596	12,430	377,207	309,644	1,005,160	341,447
2015	673	12,270	816,766	543,850	483,143	3,168	24,908	741,034	572,380	865,480	260,558
<b>TOTAL</b>	<b>4,836</b>	<b>21,637</b>	<b>1,771,186</b>	<b>2,416,618</b>	<b>3,260,095</b>	<b>126,651</b>	<b>40,771</b>	<b>1,453,480</b>	<b>1,727,221</b>	<b>3,994,260</b>	<b>1,325,829</b>
O.D.	8	101	7,084	4,918	8,530	46	295	11,615	10,071	34,057	5,797

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,437,710	11,455,770	1,331,626			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,461,796	-2,552,857	3,045			
TOTAL LOSSES	975,914	8,902,913	1,334,671			
EXPECTED LOSSES	6,093,316	6,905,007	1,020,250			
CREDIBILITY	.06	.15	.23			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.346	3.159	.474	3.979		
INDICATED (POST-TEST)	.361	3.292	.494	4.147		
PRES. ON RATE LEVEL	1.947	2.207	.326	4.480		
DERIVED BY FORMULA	1.852	2.370	.365	4.587		
UNDERLYING PRES. RATE	2.162	2.450	.362	4.974		
PROPOSED	1.809	2.315	.356	4.480		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.272
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		4,880,876	2,233,912	2,032,676	857		6,358,294	1,387,270	2,610,345	997,613
2012	36,453	23,083	4,198,875	2,491,138	2,334,422	12,518	40,983	3,422,305	2,400,296	2,665,221	1,128,766
2013	792,735	41,434	5,371,217	2,994,083	2,999,003	308,191	51,729	3,027,246	2,275,548	3,107,187	1,179,527
2014	1,179,173	76,917	6,408,055	3,304,200	2,888,683	11,450	182,043	4,806,547	2,643,899	3,735,864	1,209,661
2015	5,499	86,841	5,580,372	3,362,041	2,648,881	18,796	182,161	4,374,789	2,756,212	2,726,732	1,134,644
<b>TOTAL</b>	<b>2,790,196</b>	<b>228,275</b>	<b>26,439,395</b>	<b>14,385,374</b>	<b>12,903,665</b>	<b>351,812</b>	<b>456,916</b>	<b>21,989,181</b>	<b>11,463,225</b>	<b>14,845,349</b>	<b>5,650,211</b>
O.D.			28	16,817	117		2	92	36,357	633	9,682

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	52,255,897	53,651,537	5,659,893			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-15,333,444	-14,612,452	18,223			
TOTAL LOSSES	36,922,453	39,039,085	5,678,116			
EXPECTED LOSSES	37,862,348	39,452,296	6,252,003			
CREDIBILITY	.25	.69	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.370	1.449	.211	3.030		
INDICATED (POST-TEST)	1.428	1.510	.220	3.158		
PRES. ON RATE LEVEL	1.265	1.319	.209	2.793		
DERIVED BY FORMULA	1.306	1.451	.220	2.977		
UNDERLYING PRES. RATE	1.405	1.464	.232	3.101		
PROPOSED	1.306	1.451	.220	2.977		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.838
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			2,265,075	581,486	359,598			2,016,225	313,618	506,714	197,839
2012		3,113	569,039	1,098,517	701,493		3,678	298,849	1,071,345	802,742	273,878
2013	247	8,440	1,114,270	504,788	508,895	3,079	11,955	702,754	415,210	750,810	253,149
2014	8,300	6,078	505,135	517,228	426,496	502,127	13,969	410,339	405,188	504,169	354,269
2015	972	17,339	1,121,023	687,367	673,529	4,544	37,481	1,041,320	684,999	1,102,984	202,378
<b>TOTAL</b>	<b>9,519</b>	<b>34,970</b>	<b>5,574,542</b>	<b>3,389,386</b>	<b>2,670,011</b>	<b>509,750</b>	<b>67,083</b>	<b>4,469,487</b>	<b>2,890,360</b>	<b>3,667,419</b>	<b>1,281,513</b>
O.D.			7	6	394			10	14	898	3,951

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,665,368	12,618,488	1,285,464			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,278,425	-2,892,094	3,667			
TOTAL LOSSES	6,386,943	9,726,394	1,289,131			
EXPECTED LOSSES	10,542,650	7,791,881	1,280,939			
CREDIBILITY	.09	.25	.38			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.082	1.648	.218	2.948		
INDICATED (POST-TEST)	1.127	1.717	.227	3.071		
PRES. ON RATE LEVEL	1.609	1.189	.195	2.993		
DERIVED BY FORMULA	1.566	1.321	.207	3.094		
UNDERLYING PRES. RATE	1.786	1.320	.217	3.323		
PROPOSED	1.554	1.311	.206	3.071		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.928
IND. RATES				2.93	MINIMUM PREMIUM	
MAN. RATES	4.14	4.01	3.30	+ 2.93	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	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	1,001,999	1,503		1,664,387	470,021	1,930,517	262,877
2012		6,987	1,262,687	157,045	559,371		11,551	971,473	62,426	628,444	334,801
2013	211	8,235	1,027,003	785,108	827,843	6,166	23,978	1,394,992	980,747	737,462	232,489
2014	211,690	13,869	1,164,661	904,225	635,602	2,367	48,751	1,271,662	648,019	868,383	203,642
2015	678	14,695	889,848	433,280	354,039	3,423	33,484	790,587	458,567	475,854	146,724
<b>TOTAL</b>	<b>215,294</b>	<b>43,786</b>	<b>6,354,488</b>	<b>3,054,438</b>	<b>3,378,854</b>	<b>13,459</b>	<b>117,764</b>	<b>6,093,101</b>	<b>2,619,780</b>	<b>4,640,660</b>	<b>1,180,533</b>
O.D.											792

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,837,892	13,693,732	1,181,325			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,441,128	-2,964,084	2,771			
TOTAL LOSSES	8,396,764	10,729,648	1,184,096			
EXPECTED LOSSES	10,707,175	7,834,733	1,136,735			
CREDIBILITY	.08	.21	.31			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.921	2.454	.271	4.646		
INDICATED (POST-TEST)	2.002	2.557	.282	4.841		
PRES. ON RATE LEVEL	2.206	1.614	.234	4.054		
DERIVED BY FORMULA	2.190	1.812	.249	4.251		
UNDERLYING PRES. RATE	2.449	1.792	.260	4.501		
PROPOSED	2.190	1.812	.249	4.251		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.053
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

REPORTED LOSSES											
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

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011		259,386	244,434	638,757	226,814		861,272	52,795	1,361,619	144,654	72,494
2012		2,769	499,043	189,532	328,150		2,756	230,878	119,059	214,059	75,061
2013		661,565	70,297	194,164	127,057		326,184	117,491	495,445	213,171	32,638
2014	35	2,634	225,117	160,613	73,057	392	8,055	211,067	125,798	85,713	41,650
2015	179	3,349	236,795	184,687	147,789	1,302	13,816	328,166	290,280	132,939	75,042
<b>TOTAL</b>	<b>214</b>	<b>929,703</b>	<b>1,275,686</b>	<b>1,367,753</b>	<b>902,867</b>	<b>1,694</b>	<b>1,212,083</b>	<b>940,397</b>	<b>2,392,201</b>	<b>790,536</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	4,359,938	5,462,866	298,867			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,363,558	-862,622	1,234			
TOTAL LOSSES	2,996,380	4,600,244	300,101			
EXPECTED LOSSES	3,316,914	2,297,758	472,958			
CREDIBILITY	.03	.09	.13			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.414	3.706	.242	6.362		
INDICATED (POST-TEST)	2.515	3.862	.252	6.629		
PRES. ON RATE LEVEL	2.407	1.667	.343	4.417		
DERIVED BY FORMULA	2.410	1.865	.331	4.606		
UNDERLYING PRES. RATE	2.672	1.851	.381	4.904		
PROPOSED	2.410	1.865	.331	4.606		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.392
IND. RATES				4.39	MINIMUM PREMIUM	
MAN. RATES	5.78	5.77	4.87	+ 4.39	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			100,273	5,426	3,300	7,744
2012		21	4,052	78,869	33,862		88	5,946	124,156	15,889	6,329
2013		169	12,173	54,837	67,695		201	11,070	54,993	56,668	34,469
2014	9	888	80,712	168,472	46,296	84	1,759	65,771	111,407	177,256	35,609
2015	83	975	66,351	45,993	69,397	271	1,682	63,122	54,164	105,158	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>355</b>	<b>3,730</b>	<b>246,182</b>	<b>350,146</b>	<b>358,271</b>	<b>131,169</b>
O.D.											81

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	817,946	1,316,383	131,250			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-613,792	-308,024	388			
TOTAL LOSSES	204,154	1,008,359	131,638			
EXPECTED LOSSES	1,559,191	855,184	112,641			
CREDIBILITY	.02	.05	.07			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.413	2.041	.266	2.720		
INDICATED (POST-TEST)	.430	2.127	.277	2.834		
PRES. ON RATE LEVEL	2.842	1.559	.206	4.607		
DERIVED BY FORMULA	2.794	1.587	.211	4.592		
UNDERLYING PRES. RATE	3.156	1.731	.228	5.115		
PROPOSED	2.794	1.587	.211	4.592		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.378
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		1,233,986	377,046	204,587			821,269	264,704	215,059	100,744
2012		7,336	1,343,866	478,307	217,490		15,160	1,271,882	213,920	285,971	215,972
2013	2,671	10,352	1,373,314	530,890	632,330	9,314	32,205	1,897,575	266,625	635,347	160,124
2014	168	12,649	1,043,587	539,131	569,185	1,126	23,338	648,587	430,022	957,349	211,478
2015	626	10,729	694,418	424,331	434,044	3,113	24,023	722,935	553,509	870,138	139,047
<b>TOTAL</b>	<b>84,412</b>	<b>41,066</b>	<b>5,689,171</b>	<b>2,349,705</b>	<b>2,057,636</b>	<b>13,553</b>	<b>94,726</b>	<b>5,362,248</b>	<b>1,728,780</b>	<b>2,963,864</b>	<b>827,365</b>
O.D.											5,960

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,285,176	9,099,985	833,325			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,917,198	-2,131,865	2,509			
TOTAL LOSSES	8,367,978	6,968,120	835,834			
EXPECTED LOSSES	7,170,381	5,732,380	899,801			
CREDIBILITY	.06	.15	.23			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.985	2.486	.298	5.769		
INDICATED (POST-TEST)	3.110	2.590	.311	6.011		
PRES. ON RATE LEVEL	2.304	1.842	.289	4.435		
DERIVED BY FORMULA	2.352	1.954	.294	4.600		
UNDERLYING PRES. RATE	2.558	2.045	.321	4.924		
PROPOSED	2.352	1.954	.294	4.600		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.386
IND. RATES				4.39	MINIMUM PREMIUM	
MAN. RATES	5.65	5.71	4.89	+ 4.39	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	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			848,485	1,254,391	372,957	279,953
2012		303	56,235	1,011,954	694,354		417	30,232	506,411	661,420	231,937
2013	266	9,308	1,210,053	417,353	832,292	9,141	32,182	1,891,801	435,238	664,845	278,875
2014	189	14,049	1,169,028	609,985	549,607	1,873	38,372	1,020,723	700,105	354,913	289,336
2015	889	14,056	876,910	469,677	600,476	3,229	27,552	732,788	442,165	709,889	284,484
<b>TOTAL</b>	<b>1,344</b>	<b>37,716</b>	<b>4,634,527</b>	<b>4,040,520</b>	<b>2,961,163</b>	<b>14,243</b>	<b>98,523</b>	<b>4,524,029</b>	<b>3,338,310</b>	<b>2,764,024</b>	<b>1,364,585</b>
O.D.		2	110	94	12,234			8	11	12,841	3,887

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,310,502	13,129,197	1,368,472	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,530,186	-3,460,388	4,188	
TOTAL LOSSES	6,780,316	9,668,809	1,372,660	
EXPECTED LOSSES	6,243,980	9,333,266	1,444,016	
CREDIBILITY	.08	.23	.34	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.348	1.922	.273	3.543
INDICATED (POST-TEST)	1.405	2.003	.284	3.692
PRES. ON RATE LEVEL	1.118	1.671	.258	3.047
DERIVED BY FORMULA	1.141	1.747	.267	3.155
UNDERLYING PRES. RATE	1.241	1.855	.287	3.383
PROPOSED	1.141	1.747	.267	3.155

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



MANUAL 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											
MANUAL 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											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,239,473	1,595,732	897,636			2,117,400	985,388	794,540	396,763
2012		2,508	455,237	1,008,087	781,495		9,698	809,710	636,315	641,943	294,383
2013	51	4,860	470,032	1,347,191	1,057,672	1,420	8,602	484,606	1,137,358	679,662	394,542
2014	120	10,719	877,435	973,840	915,101	2,280	46,851	1,247,315	773,600	812,569	326,715
2015	1,728	23,870	1,650,399	1,203,629	1,436,393	4,833	33,656	1,133,148	978,324	1,605,145	480,852
<b>TOTAL</b>	<b>1,899</b>	<b>41,957</b>	<b>4,692,576</b>	<b>6,128,479</b>	<b>5,088,297</b>	<b>8,533</b>	<b>98,807</b>	<b>5,792,179</b>	<b>4,510,985</b>	<b>4,533,859</b>	<b>1,893,255</b>
O.D.											5,204

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,635,951	20,261,620	1,898,459			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,752,540	-4,632,496	5,253			
TOTAL LOSSES	6,883,411	15,629,124	1,903,712			
EXPECTED LOSSES	9,181,158	12,470,810	1,815,794			
CREDIBILITY	.07	.19	.29			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.751	3.977	.484	6.212		
INDICATED (POST-TEST)	1.825	4.144	.504	6.473		
PRES. ON RATE LEVEL	2.104	2.858	.415	5.377		
DERIVED BY FORMULA	2.084	3.102	.441	5.627		
UNDERLYING PRES. RATE	2.336	3.173	.462	5.971		
PROPOSED	2.084	3.102	.441	5.627		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	5.365
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					33,677		
2014		9	1,027	2,304	158	4	70	2,490	5,431	401	
2015	2	26	1,874	1,299	1,959		10	372	318	615	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>80</b>	<b>2,862</b>	<b>39,426</b>	<b>1,016</b>	<b>302</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,884	118,192	302			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-68,560	-41,951	66			
TOTAL LOSSES		76,241	368			
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	1.430	.007	1.437		
PRES. ON RATE LEVEL	2.677	1.734	.405	4.816		
DERIVED BY FORMULA	2.677	1.731	.397	4.805		
UNDERLYING PRES. RATE	2.972	1.925	.450	5.347		
PROPOSED	2.677	1.731	.397	4.805		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.582
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				17,482	8,840	10,688
2012			56	47	3,310			54	75	4,871	2,702
2013		460	41,486	278,502	18,998		125	6,501	39,332	10,035	26,201
2014	7	582	55,871	124,862	9,477	23	473	17,436	37,790	4,047	8,750
2015	78	943	63,969	44,345	66,916	230	1,390	52,416	44,978	87,323	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>253</b>	<b>1,988</b>	<b>76,407</b>	<b>139,657</b>	<b>115,116</b>	<b>69,584</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	242,100	853,695	69,584	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-37,849	-73,312	73	
TOTAL LOSSES	204,251	780,383	69,657	
EXPECTED LOSSES	95,568	204,176	20,490	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.426	5.447	.486	7.359
INDICATED (POST-TEST)	1.486	5.676	.506	7.668
PRES. ON RATE LEVEL	.601	1.283	.129	2.013
DERIVED BY FORMULA	.610	1.371	.140	2.121
UNDERLYING PRES. RATE	.667	1.425	.143	2.235
PROPOSED	.610	1.371	.140	2.121

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			460,033	355,134	534,630	167,678
2012		2,454	445,922	268,782	283,221		9,229	772,286	299,246	269,780	123,550
2013	90	4,589	528,125	814,415	581,513	2,771	13,504	767,403	1,274,941	600,216	178,827
2014	28	3,258	260,073	437,204	438,269	219	4,579	170,772	311,270	345,597	128,431
2015	445	5,896	406,497	294,405	363,694	1,110	7,465	261,347	225,153	394,088	175,552
<b>TOTAL</b>	<b>563</b>	<b>16,197</b>	<b>2,135,432</b>	<b>2,421,994</b>	<b>2,280,267</b>	<b>4,100</b>	<b>34,777</b>	<b>2,431,841</b>	<b>2,465,744</b>	<b>2,144,311</b>	<b>774,038</b>
O.D.				20,033					28,751		5,281

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,622,910	9,361,100	779,319			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,024,792	-2,106,452	2,304			
TOTAL LOSSES	3,598,118	7,254,648	781,623			
EXPECTED LOSSES	2,547,932	5,750,379	733,406			
CREDIBILITY	.06	.16	.24			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.231	2.483	.268	3.982		
INDICATED (POST-TEST)	1.283	2.587	.279	4.149		
PRES. ON RATE LEVEL	.785	1.773	.226	2.784		
DERIVED BY FORMULA	.815	1.903	.239	2.957		
UNDERLYING PRES. RATE	.872	1.968	.251	3.091		
PROPOSED	.815	1.903	.239	2.957		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.819
IND. RATES				2.82	MINIMUM PREMIUM	
MAN. RATES	3.79	3.70	3.07	+ 2.82	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	29,946	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			2,969,389	1,168,320	2,389,054	767,402
2012		28,903	5,289,211	3,406,468	1,943,568		42,036	3,508,870	2,450,149	2,097,327	722,656
2013	592	26,330	3,166,566	3,806,436	2,735,993	9,729	40,947	2,388,176	2,245,424	2,899,112	871,610
2014	645	51,291	4,266,179	3,270,012	2,708,347	4,447	91,255	2,526,492	2,004,959	2,003,325	857,638
2015	3,196	62,399	3,943,592	2,306,597	2,029,498	14,188	139,591	3,202,085	1,627,167	1,835,652	643,136
<b>TOTAL</b>	<b>4,433</b>	<b>168,923</b>	<b>22,664,184</b>	<b>14,873,225</b>	<b>12,018,506</b>	<b>28,364</b>	<b>313,829</b>	<b>14,595,012</b>	<b>9,496,019</b>	<b>11,224,470</b>	<b>3,862,442</b>
O.D.	2	84	5,330	69,829	35,604	22	195	7,436	6,651	28,029	20,409

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	37,787,814	47,752,333	3,882,851			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-13,246,614	-12,791,786	13,065			
TOTAL LOSSES	24,541,200	34,960,547	3,895,916			
EXPECTED LOSSES	32,703,417	34,516,245	4,513,943			
CREDIBILITY	.20	.53	.80			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.354	1.929	.215	3.498		
INDICATED (POST-TEST)	1.411	2.010	.224	3.645		
PRES. ON RATE LEVEL	1.625	1.715	.224	3.564		
DERIVED BY FORMULA	1.582	1.871	.224	3.677		
UNDERLYING PRES. RATE	1.804	1.904	.249	3.957		
PROPOSED	1.568	1.855	.222	3.645		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.475
IND. RATES				3.48	MINIMUM PREMIUM	
MAN. RATES	4.78	4.63	3.93	+ 3.48	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	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>				<b>3</b>		<b>12</b>	<b>15</b>
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>				<b>132,087</b>	<b>68,874</b>				<b>791,147</b>	<b>38,959</b>	<b>67,378</b>
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					857	3,455
2012		5	567	6,612	16,749		1	255	1,112	20,338	23,245
2013		184	16,591	113,412	2,898		2,185	109,450	706,732	22,092	11,034
2014	1	160	9,651	6,815	42,019	2	33	1,379	1,228	9,473	17,533
2015	12	149	10,159	7,042	10,626	27	156	5,828	5,010	9,715	9,366
<b>TOTAL</b>	<b>13</b>	<b>498</b>	<b>36,968</b>	<b>133,881</b>	<b>72,770</b>	<b>29</b>	<b>2,375</b>	<b>116,912</b>	<b>714,082</b>	<b>62,475</b>	<b>64,633</b>
O.D.											385

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	156,795	983,208	65,018			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-198,605	-170,863	204			
TOTAL LOSSES		812,345	65,222			
EXPECTED LOSSES	507,619	479,502	55,927			
CREDIBILITY	.01	.03	.05			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	2.658	.213	2.871		
INDICATED (POST-TEST)	.000	2.770	.222	2.992		
PRES. ON RATE LEVEL	1.496	1.413	.165	3.074		
DERIVED BY FORMULA	1.481	1.454	.168	3.103		
UNDERLYING PRES. RATE	1.661	1.569	.183	3.413		
PROPOSED	1.467	1.440	.167	3.074		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.931
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				505,051	306,063	87,244
2012		1,052	199,305	494,796	84,514		5,773	481,166	363,871	123,275	94,981
2013	47	2,054	251,373	316,404	158,342	1,140	4,384	257,160	150,780	222,744	60,858
2014	25	2,449	225,324	472,759	122,501	448	8,996	331,463	700,883	167,226	73,354
2015	174	3,388	241,113	188,780	146,968	1,134	9,684	273,933	239,164	261,318	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>2,722</b>	<b>28,837</b>	<b>1,343,722</b>	<b>1,959,749</b>	<b>1,080,626</b>	<b>375,776</b>
O.D.											556

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,301,585	5,462,613	376,332			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-834,510	-914,384	946			
TOTAL LOSSES	1,467,075	4,548,229	377,278			
EXPECTED LOSSES	2,070,271	2,478,313	316,725			
CREDIBILITY	.03	.08	.13			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.269	3.935	.326	5.530		
INDICATED (POST-TEST)	1.322	4.100	.340	5.762		
PRES. ON RATE LEVEL	1.613	1.931	.247	3.791		
DERIVED BY FORMULA	1.604	2.105	.259	3.968		
UNDERLYING PRES. RATE	1.791	2.144	.274	4.209		
PROPOSED	1.604	2.105	.259	3.968		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.783
IND. RATES				3.78	MINIMUM PREMIUM	
MAN. RATES	4.71	4.84	4.18	+ 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	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				235,345	382,434	143,581
2012		29	5,802	104,185	72,079		85	6,095	114,109	77,513	29,739
2013		1,268	112,424	744,224	75,663		1,364	69,004	436,221	44,782	45,516
2014	8	1,404	95,174	103,963	313,716	49	1,016	39,592	52,867	180,734	75,573
2015	468	5,478	371,954	257,833	389,049	937	5,734	216,662	185,919	360,963	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>986</b>	<b>8,199</b>	<b>331,353</b>	<b>1,024,461</b>	<b>1,046,426</b>	<b>396,141</b>
O.D.	1	10	704	489	738	21	121	4,514	3,878	7,524	3,592

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	939,918	5,050,138	399,733			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-721,187	-866,402	1,293			
TOTAL LOSSES	218,731	4,183,736	401,026			
EXPECTED LOSSES	1,823,777	2,384,262	391,814			
CREDIBILITY	.04	.11	.17			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.124	2.381	.228	2.733		
INDICATED (POST-TEST)	.129	2.481	.238	2.848		
PRES. ON RATE LEVEL	.935	1.222	.201	2.358		
DERIVED BY FORMULA	.903	1.360	.207	2.470		
UNDERLYING PRES. RATE	1.038	1.357	.223	2.618		
PROPOSED	.903	1.360	.207	2.470		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.355
IND. RATES				2.36	MINIMUM PREMIUM	
MAN. RATES	2.92	3.01	2.60	+ 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	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											
MANUAL 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											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				380,933	177,755				187,005	222,030	135,336
2012		1,927	351,803	257,559	184,765		1,492	122,089	377,955	301,872	155,368
2013	117	4,438	564,020	384,133	390,401	3,945	14,162	832,953	254,506	428,007	141,328
2014	82	5,914	482,753	108,795	227,735	661	13,641	341,531	89,008	261,644	102,574
2015	206	2,458	167,500	116,114	175,200	721	4,426	165,976	142,423	276,494	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>5,327</b>	<b>33,721</b>	<b>1,462,549</b>	<b>1,050,897</b>	<b>1,490,047</b>	<b>704,330</b>
O.D.											1,512

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,082,815	4,944,334	705,842			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,027,847	-1,416,737	1,823			
TOTAL LOSSES	2,054,968	3,527,597	707,665			
EXPECTED LOSSES	2,543,279	3,831,652	619,089			
CREDIBILITY	.12	.32	.48			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.246	.422	.085	.753		
INDICATED (POST-TEST)	.256	.440	.089	.785		
PRES. ON RATE LEVEL	.274	.412	.067	.753		
DERIVED BY FORMULA	.272	.421	.078	.771		
UNDERLYING PRES. RATE	.304	.458	.074	.836		
PROPOSED	.272	.421	.078	.771		
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			956,685	483,262	615,517	259,306
2012		4,977	906,745	377,860	299,435		7,631	639,848	239,816	504,779	208,705
2013	252	8,647	1,143,217	463,554	554,381	8,097	28,304	1,667,718	313,865	667,617	242,413
2014	163	12,182	1,010,300	433,628	448,648	1,378	28,379	727,768	265,402	653,903	214,563
2015	325	5,427	381,447	290,554	271,876	1,123	8,044	263,561	227,955	355,136	211,169
<b>TOTAL</b>	<b>740</b>	<b>31,233</b>	<b>4,434,314</b>	<b>2,143,629</b>	<b>1,859,564</b>	<b>10,598</b>	<b>72,358</b>	<b>4,255,580</b>	<b>1,530,300</b>	<b>2,796,952</b>	<b>1,136,156</b>
O.D.											1,203

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,804,823	8,336,445	1,137,359			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,887,645	-2,460,592	3,707			
TOTAL LOSSES	5,917,178	5,869,853	1,141,066			
EXPECTED LOSSES	7,131,795	6,636,232	1,271,227			
CREDIBILITY	.11	.29	.43			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.824	.817	.159	1.800		
INDICATED (POST-TEST)	.859	.851	.166	1.876		
PRES. ON RATE LEVEL	.894	.832	.160	1.886		
DERIVED BY FORMULA	.890	.838	.163	1.891		
UNDERLYING PRES. RATE	.993	.924	.177	2.094		
PROPOSED	.888	.836	.162	1.886		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.798
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			419,945	227,458	297,217	125,877
2012		1,606	292,753	292,228	222,564		7,978	669,395	142,805	290,608	130,347
2013	202	6,641	891,600	245,886	381,391	1,633	5,807	342,732	80,919	207,611	154,013
2014	8	968	72,244	101,359	176,753	89	1,900	71,649	118,498	208,050	143,629
2015	362	7,114	451,215	260,421	234,709	1,186	9,576	271,724	194,693	290,439	114,535
<b>TOTAL</b>	<b>572</b>	<b>16,329</b>	<b>2,198,910</b>	<b>1,081,698</b>	<b>1,432,386</b>	<b>2,908</b>	<b>25,261</b>	<b>1,775,445</b>	<b>764,373</b>	<b>1,293,925</b>	<b>668,401</b>
O.D.											605

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,019,425	4,572,382	669,006			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,419,248	-1,205,269	2,209			
TOTAL LOSSES	2,600,177	3,367,113	671,215			
EXPECTED LOSSES	3,497,720	3,247,518	760,818			
CREDIBILITY	.08	.23	.34			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.509	.659	.131	1.299		
INDICATED (POST-TEST)	.530	.687	.137	1.354		
PRES. ON RATE LEVEL	.617	.573	.134	1.324		
DERIVED BY FORMULA	.610	.599	.135	1.344		
UNDERLYING PRES. RATE	.685	.636	.149	1.470		
PROPOSED	.610	.599	.135	1.344		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.281
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				8,568	264,360	156,126
2012		29	7,669	160,389	33,763		34	2,665	41,891	70,965	195,402
2013	71	2,392	319,695	164,971	95,300	472	2,104	122,304	144,647	168,723	140,044
2014	6	737	65,145	130,540	52,217	58	1,162	43,764	78,842	93,454	73,827
2015	207	2,708	187,072	135,186	168,857	460	3,730	109,328	95,203	116,011	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>990</b>	<b>7,030</b>	<b>278,061</b>	<b>369,151</b>	<b>713,513</b>	<b>690,658</b>
O.D.											299

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	871,812	2,253,153	690,957			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-720,207	-693,405	1,971			
TOTAL LOSSES	151,605	1,559,748	692,928			
EXPECTED LOSSES	1,780,694	1,874,415	671,665			
CREDIBILITY	.11	.30	.46			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.019	.200	.089	.308		
INDICATED (POST-TEST)	.020	.208	.093	.321		
PRES. ON RATE LEVEL	.205	.216	.078	.499		
DERIVED BY FORMULA	.185	.214	.085	.484		
UNDERLYING PRES. RATE	.228	.240	.086	.554		
PROPOSED	.185	.214	.085	.484		
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				59,618	236,587	58,977
2012		42	10,721	217,954	64,378		170	11,742	223,007	134,109	41,465
2013	211	6,722	919,913	271,474	212,092	1,741	6,541	381,825	213,382	169,305	35,274
2014	172	11,728	987,750	250,381	150,046	895	18,344	464,176	197,531	143,819	59,594
2015	165	3,601	193,501	44,095	54,263	454	4,323	98,523	36,250	62,217	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>3,090</b>	<b>29,378</b>	<b>956,266</b>	<b>729,788</b>	<b>746,037</b>	<b>271,290</b>
O.D.	9	149	11,427	33,159	8,374	35	277	11,140	27,532	13,852	9,406

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,146,297	3,039,858	280,696	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-735,980	-823,633	1,063	
TOTAL LOSSES	2,410,317	2,216,225	281,759	
EXPECTED LOSSES	1,817,326	2,224,277	367,287	
CREDIBILITY	.04	.10	.15	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.641	1.509	.192	3.342
INDICATED (POST-TEST)	1.710	1.572	.200	3.482
PRES. ON RATE LEVEL	1.114	1.364	.225	2.703
DERIVED BY FORMULA	1.138	1.385	.221	2.744
UNDERLYING PRES. RATE	1.237	1.514	.250	3.001
PROPOSED	1.138	1.385	.221	2.744

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.616
IND. RATES				2.62	MINIMUM PREMIUM	
MAN. RATES	2.78	3.50	2.98	+ 2.62	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL		
2011	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>2</b>	<b>6</b>	<b>80</b>	<b>149</b>	<b>237</b>
O.D.		24,376								2	2

REPORTED LOSSES											
MANUAL 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	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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			589,856	282,340	281,241			439,297	205,972	398,103	141,782
2012		1,079	196,476	573,923	410,506		4,825	402,636	303,190	352,551	240,076
2013	45	3,171	344,254	971,816	284,437	341	3,256	177,587	645,936	248,298	182,829
2014	77	6,667	552,102	577,445	496,646	372	7,560	244,653	359,254	244,570	234,644
2015	35,629	10,289	738,668	590,684	390,119	12,535	18,044	464,281	408,136	308,966	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>13,248</b>	<b>33,685</b>	<b>1,728,454</b>	<b>1,922,488</b>	<b>1,552,488</b>	<b>1,017,876</b>
O.D.		29	1,624	1,162	12,759		9	392	352	2,714	9,664

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,255,754	8,351,120	1,027,540			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,317,582	-2,568,549	3,117			
TOTAL LOSSES	2,938,172	5,782,571	1,030,657			
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)	.057	.113	.020	.190		
PRES. ON RATE LEVEL	.055	.117	.018	.190		
DERIVED BY FORMULA	.056	.113	.020	.189		
UNDERLYING PRES. RATE	.061	.130	.020	.211		
PROPOSED	.056	.114	.020	.190		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.181
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					184,744	48,573
2012		52	11,343	220,752	94,777		71	5,833	70,067	256,399	50,050
2013	73	2,121	299,912	8,058	39,425	1,020	3,518	208,807	13,541	151,033	75,129
2014		62	4,450	3,140	19,365	8	129	5,311	4,736	36,517	50,713
2015	76	3,043	224,550	190,704	64,435	432	4,133	106,344	93,475	71,359	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>1,460</b>	<b>7,851</b>	<b>326,295</b>	<b>181,819</b>	<b>700,052</b>	<b>344,777</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	881,288	1,556,343	344,777			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-248,448	-354,058	908			
TOTAL LOSSES	632,840	1,202,285	345,685			
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)	.120	.227	.066	.413		
PRES. ON RATE LEVEL	.100	.156	.052	.308		
DERIVED BY FORMULA	.102	.173	.057	.332		
UNDERLYING PRES. RATE	.111	.173	.058	.342		
PROPOSED	.102	.173	.057	.332		
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

MANUAL 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											
MANUAL 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											
MANUAL 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			1,208,927	1,775,910	2,469,543	892,135
2012		2,670	466,154	1,180,777	1,583,885		9,107	759,468	1,005,439	2,389,073	889,879
2013	165	8,383	953,107	1,330,171	1,300,562	2,181	11,675	682,482	1,108,834	1,822,416	988,458
2014	232	20,804	1,665,640	1,367,027	1,848,943	2,092	43,174	1,204,657	814,054	1,761,078	917,431
2015	1,541	23,923	1,676,079	1,257,033	1,290,303	5,313	38,784	1,254,104	1,085,404	1,647,492	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>9,586</b>	<b>102,740</b>	<b>5,109,638</b>	<b>5,789,641</b>	<b>10,089,602</b>	<b>4,958,294</b>
O.D.					26,220					45,510	19,893

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,914,488	30,894,919	4,978,187			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,528,852	-9,510,405	15,365			
TOTAL LOSSES	7,385,636	21,384,514	4,993,552			
EXPECTED LOSSES	8,705,103	25,657,145	5,314,694			
CREDIBILITY	.36	.98	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.161	.467	.109	.737		
INDICATED (POST-TEST)	.168	.487	.114	.769		
PRES. ON RATE LEVEL	.171	.504	.105	.780		
DERIVED BY FORMULA	.170	.487	.114	.771		
UNDERLYING PRES. RATE	.190	.560	.116	.866		
PROPOSED	.170	.487	.114	.771		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.735
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					113,591					21,433	113,156
2012			197,343	63,379	10,839			43,398	14,721	19,684	106,382
2013			482,015	99,786	12,738			206,826	151,992	14,532	49,720
2014			136,721		66,737			76,552		77,751	76,768
2015				7,575	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					29,641	106,140
2012		1,283	235,619	78,279	16,506		851	71,348	19,583	25,887	101,169
2013	133	4,071	569,990	128,381	34,234	1,684	6,211	361,054	190,506	29,574	47,333
2014	28	2,038	165,524	19,199	76,557	253	5,226	127,560	17,188	85,875	74,465
2015	83	1,073	73,225	52,051	70,275	364	2,464	85,231	73,470	126,277	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>2,301</b>	<b>14,752</b>	<b>645,193</b>	<b>300,747</b>	<b>297,254</b>	<b>371,804</b>
O.D.											2,561

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,715,313	1,230,921	374,365			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-258,222	-466,162	1,050			
TOTAL LOSSES	1,457,091	764,759	375,415			
EXPECTED LOSSES	632,068	1,248,625	383,894			
CREDIBILITY	.07	.19	.29			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.376	.197	.097	.670		
INDICATED (POST-TEST)	.392	.205	.101	.698		
PRES. ON RATE LEVEL	.147	.290	.089	.526		
DERIVED BY FORMULA	.164	.274	.092	.530		
UNDERLYING PRES. RATE	.163	.322	.099	.584		
PROPOSED	.164	.274	.092	.530		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.505
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				407,990	1,512,240	549,254
2012		242,398	21,050	191,085	348,142		161,830	29,935	294,834	495,067	658,243
2013	59	2,775	326,004	473,674	323,665	946	5,250	299,434	589,467	502,290	552,511
2014	50	4,434	378,531	464,056	257,202	424	8,747	313,361	538,614	576,730	412,753
2015	291	5,202	368,758	284,853	243,531	1,296	11,420	313,805	274,537	271,751	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>2,666</b>	<b>187,247</b>	<b>956,535</b>	<b>2,105,442</b>	<b>3,358,078</b>	<b>2,549,361</b>
O.D.					20,603					105,775	467

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,496,000	9,749,217	2,549,828			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-865,152	-2,549,448	6,929			
TOTAL LOSSES	1,630,848	7,199,769	2,556,757			
EXPECTED LOSSES	2,100,724	6,778,626	2,685,462			
CREDIBILITY	.22	.60	.90			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.075	.332	.118	.525		
INDICATED (POST-TEST)	.078	.346	.123	.547		
PRES. ON RATE LEVEL	.087	.282	.112	.481		
DERIVED BY FORMULA	.085	.320	.122	.527		
UNDERLYING PRES. RATE	.097	.313	.124	.534		
PROPOSED	.085	.320	.122	.527		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.502
IND. RATES				.50	MINIMUM PREMIUM	
MAN. RATES	.65	.63	.53	+ .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	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											
ANNUAL 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											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			342,772	240,857	592,179			110,218	121,656	612,663	388,279
2012		1,830	321,304	92,732	520,547		1,040	88,337	57,654	685,349	454,808
2013	145	6,401	750,606	583,841	1,093,320	6,299	23,089	1,357,953	514,246	928,399	421,647
2014	137	11,746	930,627	576,005	1,007,927	758	15,731	499,093	566,231	1,062,062	413,561
2015	800	15,016	1,017,192	707,954	607,956	2,867	24,200	670,026	496,350	660,455	543,509
<b>TOTAL</b>	<b>1,082</b>	<b>34,993</b>	<b>3,362,501</b>	<b>2,201,389</b>	<b>3,821,929</b>	<b>9,924</b>	<b>64,060</b>	<b>2,725,627</b>	<b>1,756,137</b>	<b>3,948,928</b>	<b>2,221,804</b>
O.D.	3	37	2,574	1,785	2,690	8	42	1,585	1,358	2,636	12,694

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,202,436	11,736,852	2,234,498			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,721,609	-2,636,660	6,828			
TOTAL LOSSES	4,480,827	9,100,192	2,241,326			
EXPECTED LOSSES	4,246,873	7,111,510	2,353,809			
CREDIBILITY	.13	.36	.54			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.447	.909	.224	1.580		
INDICATED (POST-TEST)	.466	.947	.233	1.646		
PRES. ON RATE LEVEL	.382	.639	.212	1.233		
DERIVED BY FORMULA	.393	.750	.223	1.366		
UNDERLYING PRES. RATE	.424	.710	.235	1.369		
PROPOSED	.393	.750	.223	1.366		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.302
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	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				62,171	23,673	30,164
2012		16	2,583	42,149	43,784		16	1,305	11,919	74,962	41,808
2013		227	16,450	72,689	94,679		357	20,065	92,836	125,403	23,689
2014	8	1,008	88,529	173,784	80,846	149	3,031	113,083	210,947	203,748	75,514
2015	75	2,540	185,595	155,557	63,370	332	3,227	81,573	71,816	48,819	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>481</b>	<b>6,631</b>	<b>216,026</b>	<b>449,689</b>	<b>476,605</b>	<b>277,142</b>
O.D.											138

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	520,169	1,759,986	277,280			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-256,190	-411,653	946			
TOTAL LOSSES	263,979	1,348,333	278,226			
EXPECTED LOSSES	671,249	1,175,349	236,132			
CREDIBILITY	.05	.15	.22			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.099	.508	.105	.712		
INDICATED (POST-TEST)	.103	.529	.109	.741		
PRES. ON RATE LEVEL	.228	.399	.080	.707		
DERIVED BY FORMULA	.222	.419	.086	.727		
UNDERLYING PRES. RATE	.253	.443	.089	.785		
PROPOSED	.222	.419	.086	.727		
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

REPORTED LOSSES											
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

TRANSLATED LOSSES											
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			100,860	432,148	427,249	182,595
2012		2,721	495,034	322,783	275,646		4,145	346,823	264,954	455,603	189,566
2013	45	2,000	232,959	136,855	397,224	754	3,165	190,563	115,565	538,630	306,661
2014	11	1,520	113,450	162,135	269,453	144	2,898	110,163	174,778	358,457	161,766
2015	440	9,331	619,422	409,568	301,758	1,965	19,603	482,207	393,722	275,355	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>2,863</b>	<b>29,811</b>	<b>1,230,616</b>	<b>1,381,167</b>	<b>2,055,294</b>	<b>993,640</b>
O.D.					12,811					11,068	9,533

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	2,939,615	6,677,911	1,003,173		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-1,140,209	-1,908,419	2,985		
TOTAL LOSSES	1,799,406	4,769,492	1,006,158		
EXPECTED LOSSES	2,798,315	5,124,523	1,064,390		
CREDIBILITY	.12	.32	.49		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	.210	.556	.117	.883	
INDICATED (POST-TEST)	.219	.579	.122	.920	
PRES. ON RATE LEVEL	.293	.538	.112	.943	
DERIVED BY FORMULA	.284	.551	.117	.952	
UNDERLYING PRES. RATE	.326	.597	.124	1.047	
PROPOSED	.281	.546	.116	.943	
<b>IND. RATES</b>					
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE
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	129,796		878,215	2,551,522	4,040,363	2,149,327
2012	51,503	113,897	2,867,697	3,307,676	3,471,663		147,516	3,158,278	3,296,562	4,104,875	2,071,887
2013	4,683	27,852	3,266,682	4,451,549	3,405,054	227,756	49,209	2,832,732	4,592,404	4,301,973	2,422,965
2014	477	41,929	3,532,941	4,179,825	2,861,612	4,849	100,011	3,066,451	3,461,080	4,483,063	2,114,030
2015	2,733	41,859	2,919,800	2,177,665	2,306,784	11,081	80,845	2,621,018	2,268,415	3,454,357	2,160,371
<b>TOTAL</b>	<b>339,464</b>	<b>225,537</b>	<b>13,604,989</b>	<b>17,712,082</b>	<b>15,586,961</b>	<b>373,482</b>	<b>377,581</b>	<b>12,556,694</b>	<b>16,169,983</b>	<b>20,384,631</b>	<b>10,918,580</b>
O.D.	35	1,189	85,599	70,428	72,212	359	3,795	100,791	89,397	221,106	102,717

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	27,669,515	70,306,800	11,021,297			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,387,105	-20,542,514	34,714			
TOTAL LOSSES	18,282,410	49,764,286	11,056,011			
EXPECTED LOSSES	23,164,238	55,402,367	12,024,748			
CREDIBILITY	.50	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.248	.675	.150	1.073		
INDICATED (POST-TEST)	.258	.703	.156	1.117		
PRES. ON RATE LEVEL	.283	.676	.147	1.106		
DERIVED BY FORMULA	.271	.703	.156	1.130		
UNDERLYING PRES. RATE	.314	.751	.163	1.228		
PROPOSED	.268	.695	.154	1.117		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.065
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			1,879,807	1,984,640	1,392,852	1,307,862
2012		6,699	1,259,615	3,547,800	1,214,146		9,092	737,532	2,654,227	1,266,184	1,099,486
2013	231	13,088	1,478,197	2,967,918	1,461,785	5,745	27,764	1,585,429	2,546,625	1,446,031	1,062,560
2014	289	24,482	2,079,065	2,308,501	1,398,882	2,819	57,664	1,774,250	2,236,951	1,695,617	1,034,076
2015	2,338	36,996	2,463,975	1,633,574	1,793,184	9,496	75,136	2,173,962	1,525,358	2,479,795	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>18,060</b>	<b>169,656</b>	<b>8,150,980</b>	<b>10,947,801</b>	<b>8,280,479</b>	<b>5,744,918</b>
O.D.											14,135

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,067,788	39,674,016	5,759,053			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,259,118	-10,683,833	17,629			
TOTAL LOSSES	11,808,670	28,990,183	5,776,682			
EXPECTED LOSSES	15,464,793	28,817,797	6,107,944			
CREDIBILITY	.29	.78	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.363	.892	.178	1.433		
INDICATED (POST-TEST)	.378	.929	.185	1.492		
PRES. ON RATE LEVEL	.429	.799	.169	1.397		
DERIVED BY FORMULA	.414	.900	.185	1.499		
UNDERLYING PRES. RATE	.476	.887	.188	1.551		
PROPOSED	.412	.896	.184	1.492		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.422
IND. RATES				1.42	MINIMUM PREMIUM	
MAN. RATES	1.97	1.87	1.54	+ 1.42	PRESENT	

+PROPOSED

ANNUAL 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											
ANNUAL 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											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				203,521	562,772				255,818	822,956	252,018
2012		3,181	569,891	132,688	465,247		2,244	189,195	65,487	493,370	167,354
2013		1,009	64,468	192,464	584,947		1,359	80,029	322,526	657,705	239,681
2014	31	3,834	279,807	379,748	719,509	182	3,798	144,371	213,687	549,873	363,866
2015	264	4,850	344,528	266,879	224,098	1,662	14,769	407,026	356,023	356,905	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>1,844</b>	<b>22,170</b>	<b>820,621</b>	<b>1,213,541</b>	<b>2,880,809</b>	<b>1,192,813</b>
O.D.											863

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,116,498	7,826,223	1,193,676			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,325,877	-2,099,606	4,034			
TOTAL LOSSES	790,621	5,726,617	1,197,710			
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)	.079	.570	.119	.768		
PRES. ON RATE LEVEL	.283	.489	.117	.889		
DERIVED BY FORMULA	.254	.519	.118	.891		
UNDERLYING PRES. RATE	.314	.543	.130	.987		
PROPOSED	.253	.518	.118	.889		
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	1,099	1,071	20,128	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>1,099</b>	<b>1,071</b>	<b>20,128</b>	<b>88,866</b>
O.D.											417

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,794	31,141	89,283	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-807	-5,545	47	
TOTAL LOSSES	987	25,596	89,330	
EXPECTED LOSSES	1,993	15,030	16,036	
CREDIBILITY	.00	.01	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.584	15.155	52.889	68.628
INDICATED (POST-TEST)	.609	15.792	55.110	71.511
PRES. ON RATE LEVEL	1.063	8.014	8.551	17.628
DERIVED BY FORMULA	1.063	8.092	10.413	19.568
UNDERLYING PRES. RATE	1.180	8.899	9.495	19.574
PROPOSED	1.063	8.092	10.413	19.568

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	18.660
IND. RATES				18.66	MINIMUM PREMIUM	
MAN. RATES	20.45	21.71	19.44	+ 18.66	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	.627	.735		
DERIVED BY FORMULA	.017	.091	.627	.735		
UNDERLYING PRES. RATE	.019	.101	.696	.816		
PROPOSED	.017	.091	.627	.735		
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			167,347		181,693	37,549
2012		7	580	497	34,204		2	453	658	42,405	52,075
2013		142	12,073	74,110	21,609		191	10,410	52,393	50,993	35,130
2014		89	5,424	4,694	21,265	21	451	16,948	24,312	68,572	96,447
2015	7	79	5,331	3,695	5,577	46	286	10,829	9,294	18,041	78,077
<b>TOTAL</b>	<b>7</b>	<b>317</b>	<b>451,154</b>	<b>82,996</b>	<b>98,253</b>	<b>67</b>	<b>930</b>	<b>205,987</b>	<b>86,657</b>	<b>361,704</b>	<b>299,278</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	658,462	629,610	299,278			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-650,462	-201,125	813			
TOTAL LOSSES	8,000	428,485	300,091			
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	.158
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					69,122	12,429
2012		1,607	293,058	7,757	16,251		3,171	266,357	10,386	66,157	19,970
2013	52	1,929	252,847	239,646	43,846	1,106	4,273	247,239	184,476	47,697	37,450
2014	4	333	32,179	71,967	5,310	13	255	9,469	20,450	2,531	4,931
2015	76	872	59,243	41,066	61,970	107	670	25,081	21,519	41,777	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>1,226</b>	<b>8,369</b>	<b>548,146</b>	<b>236,831</b>	<b>227,284</b>	<b>81,393</b>
O.D.											2,093

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,199,941	974,251	83,486	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-477,691	-150,785	262	
TOTAL LOSSES	1,022,250	823,466	83,748	
EXPECTED LOSSES	439,718	407,772	89,260	
CREDIBILITY	.03	.07	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.088	.876	.089	2.053
INDICATED (POST-TEST)	1.134	.913	.093	2.140
PRES. ON RATE LEVEL	.421	.391	.086	.898
DERIVED BY FORMULA	.442	.428	.087	.957
UNDERLYING PRES. RATE	.468	.434	.095	.997
PROPOSED	.442	.428	.087	.957

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE
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					20,111		23,034
2012		2	395	8,874	68		7	444	9,511	114	19,782
2013											88,923
2014		37	2,235	1,580	9,736	7	151	5,898	5,256	40,506	12,942
2015	7	559	41,828	36,769	5,941	313	3,660	80,676	71,811	11,283	39,252
<b>TOTAL</b>	<b>7</b>	<b>598</b>	<b>44,458</b>	<b>164,486</b>	<b>15,745</b>	<b>320</b>	<b>3,818</b>	<b>87,018</b>	<b>106,689</b>	<b>51,903</b>	<b>183,933</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	136,219	338,823	183,933	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-269,430	-99,773	515	
TOTAL LOSSES		239,050	184,448	
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	22,310	9,166

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,070,318	676,406	428,066			756,799	448,991	732,637	168,259
2012		79,891	1,285,488	1,123,815	442,694		34,862	1,314,155	737,923	678,015	256,911
2013		2,615	205,040	1,116,867	693,853		2,769	153,286	759,475	791,779	184,143
2014	157	12,459	1,055,164	947,191	559,210	2,694	55,448	1,462,487	850,533	914,019	229,562
2015	994	17,950	1,119,658	604,020	633,951	4,505	41,663	1,066,187	781,204	805,162	296,401
<b>TOTAL</b>	<b>1,151</b>	<b>112,915</b>	<b>4,735,668</b>	<b>4,468,299</b>	<b>2,757,774</b>	<b>7,199</b>	<b>134,742</b>	<b>4,752,914</b>	<b>3,578,126</b>	<b>3,921,612</b>	<b>1,135,276</b>
O.D.	5	144	13,729	99,302	17,097	35	348	13,494	50,513	20,323	8,736

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,772,344	14,913,046	1,144,012			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,524,241	-3,280,082	3,462			
TOTAL LOSSES	6,248,103	11,632,964	1,147,474			
EXPECTED LOSSES	8,766,450	8,923,751	1,131,350			
CREDIBILITY	.09	.26	.38			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.033	1.923	.190	3.146		
INDICATED (POST-TEST)	1.076	2.004	.198	3.278		
PRES. ON RATE LEVEL	1.305	1.328	.169	2.802		
DERIVED BY FORMULA	1.284	1.504	.180	2.968		
UNDERLYING PRES. RATE	1.449	1.475	.187	3.111		
PROPOSED	1.284	1.504	.180	2.968		
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			300,649		191,997	33,686
2012		1,128	196,769	5,533	301,648		449	37,951	2,139	120,282	16,098
2013		1,051	77,809	374,076	378,301		877	47,492	245,561	211,385	11,442
2014	2	172	15,871	34,196	6,159	42	828	30,538	63,847	19,195	4,750
2015	3	41	2,889	2,003	3,022	8	38	1,485	1,273	2,473	
<b>TOTAL</b>	<b>5</b>	<b>2,392</b>	<b>715,226</b>	<b>415,808</b>	<b>914,397</b>	<b>50</b>	<b>2,192</b>	<b>418,115</b>	<b>312,820</b>	<b>545,332</b>	<b>65,976</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,137,980	2,188,357	65,976			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-773,206	-690,156	145			
TOTAL LOSSES	364,774	1,498,201	66,121			
EXPECTED LOSSES	1,707,766	1,698,924	131,880			
CREDIBILITY	.08	.19	.16			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	15.058	61.845	2.729	79.632		
INDICATED (POST-TEST)	15.690	64.442	2.844	82.976		
PRES. ON RATE LEVEL	63.489	63.160	4.903	131.552		
DERIVED BY FORMULA	59.665	63.404	4.574	127.643		
UNDERLYING PRES. RATE	70.496	70.131	5.444	146.071		
PROPOSED	59.665	63.404	4.574	127.643		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	121.720
IND. RATES				121.72	MINIMUM PREMIUM	
MAN. RATES	183.90	177.34	145.07	+121.72	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	297	432	27,722	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>297</b>	<b>432</b>	<b>27,722</b>	<b>12,887</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	310	28,726	12,887	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,822	-8,046	9	
TOTAL LOSSES		20,680	12,896	
EXPECTED LOSSES	35,750	21,310	3,401	
CREDIBILITY	.01	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	17.007	10.605	27.612
INDICATED (POST-TEST)	.000	17.721	11.050	28.771
PRES. ON RATE LEVEL	26.478	15.782	2.519	44.779
DERIVED BY FORMULA	26.213	15.801	2.604	44.618
UNDERLYING PRES. RATE	29.400	17.524	2.797	49.721
PROPOSED	26.213	15.801	2.604	44.618

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	42.547
IND. RATES				42.55	MINIMUM PREMIUM	
MAN. RATES	62.09	60.12	49.38	+ 42.55	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	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			311,191	599,598	122,707	169,250
2012		1,025	176,811	192,760	453,877		3,233	269,748	230,645	375,414	123,904
2013	154	5,419	721,125	526,785	129,369	4,438	15,913	928,853	351,392	83,789	174,457
2014	50	4,324	328,782	140,526	471,801	82	1,630	56,840	81,439	146,902	101,980
2015	765	11,695	707,818	339,884	492,278	1,938	16,385	431,427	230,714	424,348	83,396
<b>TOTAL</b>	<b>969</b>	<b>22,463</b>	<b>2,702,473</b>	<b>1,795,919</b>	<b>1,693,980</b>	<b>6,458</b>	<b>37,161</b>	<b>1,998,059</b>	<b>1,493,788</b>	<b>1,153,160</b>	<b>652,987</b>
O.D.											45

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,767,583	6,136,847	653,032			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,801,052	-1,511,448	2,376			
TOTAL LOSSES	2,966,531	4,625,399	655,408			
EXPECTED LOSSES	4,427,045	4,071,524	823,512			
CREDIBILITY	.05	.14	.22			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.160	1.809	.256	3.225		
INDICATED (POST-TEST)	1.209	1.885	.267	3.361		
PRES. ON RATE LEVEL	1.559	1.434	.290	3.283		
DERIVED BY FORMULA	1.542	1.497	.285	3.324		
UNDERLYING PRES. RATE	1.731	1.592	.322	3.645		
PROPOSED	1.542	1.497	.285	3.324		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.169
IND. RATES				3.17	MINIMUM PREMIUM	
MAN. RATES	4.15	4.22	3.62	+ 3.17	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	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											
MANUAL 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											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	1,632,831		8,374,021	3,469,663	2,107,621			3,871,723	1,914,154	2,740,873	812,839
2012		32,312	5,842,310	3,239,085	4,235,538		54,145	4,535,184	2,004,060	3,306,332	685,205
2013	1,358	47,723	6,290,284	3,927,904	2,183,696	17,487	67,815	3,951,449	2,721,734	2,217,811	854,164
2014	961	72,685	6,113,302	4,184,510	2,821,950	6,941	142,244	3,943,850	3,335,324	2,311,852	808,077
2015	3,844	64,195	4,177,175	2,597,334	2,761,006	11,069	87,874	2,575,831	1,947,802	2,928,604	967,464
<b>TOTAL</b>	<b>1,638,994</b>	<b>216,915</b>	<b>30,797,092</b>	<b>17,418,496</b>	<b>14,109,811</b>	<b>35,497</b>	<b>352,078</b>	<b>18,878,037</b>	<b>11,923,074</b>	<b>13,505,472</b>	<b>4,127,749</b>
O.D.	1	18	1,214	847	3,025	2	17	719	640	4,908	12,298

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	51,920,584	56,966,273	4,140,047			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-17,609,475	-16,118,467	13,851			
TOTAL LOSSES	34,311,109	40,847,806	4,153,898			
EXPECTED LOSSES	43,446,393	43,504,788	4,768,981			
CREDIBILITY	.21	.56	.84			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.763	2.099	.213	4.075		
INDICATED (POST-TEST)	1.837	2.187	.222	4.246		
PRES. ON RATE LEVEL	2.010	2.013	.221	4.244		
DERIVED BY FORMULA	1.974	2.110	.222	4.306		
UNDERLYING PRES. RATE	2.232	2.235	.245	4.712		
PROPOSED	1.946	2.081	.219	4.246		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.048
IND. RATES				4.05	MINIMUM PREMIUM	
MAN. RATES	5.43	5.48	4.68	+ 4.05	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					17,943	27,711
2012		12	2,342	45,835	18,823		38	2,836	45,285	72,335	29,114
2013		134	11,411	69,301	22,053		99	5,561	28,403	25,964	39,801
2014	21	1,461	122,804	44,456	29,778	1,630	33,564	792,097	53,781	99,850	29,338
2015	219	4,224	234,536	70,727	94,195	238	2,382	51,968	16,161	26,576	14,177
<b>TOTAL</b>	<b>240</b>	<b>5,831</b>	<b>371,093</b>	<b>230,319</b>	<b>168,911</b>	<b>1,868</b>	<b>36,083</b>	<b>852,462</b>	<b>143,630</b>	<b>242,668</b>	<b>140,141</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,267,577	785,528	140,141	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-431,177	-103,096	275	
TOTAL LOSSES	1,136,400	682,432	140,416	
EXPECTED LOSSES	319,329	274,612	105,154	
CREDIBILITY	.03	.06	.14	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	505.067	303.303	62.407	870.777
INDICATED (POST-TEST)	526.280	316.042	65.028	907.350
PRES. ON RATE LEVEL	427.817	109.918	42.090	279.825
DERIVED BY FORMULA	139.771	122.285	45.301	307.357
UNDERLYING PRES. RATE	141.924	122.050	46.735	310.709
PROPOSED	139.771	122.285	45.301	307.357

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	293.095
IND. RATES				293.10	MINIMUM PREMIUM	
MAN. RATES	302.92	334.46	308.58	+293.10	PRESENT	

+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			139,172	192,861	1,186,260	121,610
2012		150	12,657	88,808	534,118		62	6,054	36,799	432,896	42,513
2013	92	4,528	499,869	353,846	1,091,023	2,290	9,080	534,001	339,023	702,294	51,730
2014		139	8,804	6,219	38,327	8	156	5,929	5,288	40,741	33,097
2015	61	936	65,297	49,058	49,829	340	2,641	81,730	70,928	98,214	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>2,638</b>	<b>11,939</b>	<b>766,886</b>	<b>644,899</b>	<b>2,460,405</b>	<b>254,995</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,575,377	7,599,641	254,995			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,726,971	-2,726,673	423			
TOTAL LOSSES		4,872,968	255,418			
EXPECTED LOSSES	3,821,708	6,683,110	341,633			
CREDIBILITY	.13	.48	.31			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	138,515	7,260	145,775		
INDICATED (POST-TEST)	.000	144,333	7,565	151,898		
PRES. ON RATE LEVEL	97,835	171,086	8,746	277,667		
DERIVED BY FORMULA	85,116	158,245	8,380	251,741		
UNDERLYING PRES. RATE	108,633	189,969	9,711	308,313		
PROPOSED	85,116	158,245	8,380	251,741		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	240.060
IND. RATES				240.06	MINIMUM PREMIUM	
MAN. RATES	389.24	374.89	306.20	+240.06	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			512,119	1,134,931	831,608	597,618
2012		2,277	423,674	1,264,941	619,903		2,697	217,933	1,015,157	853,211	517,946
2013	548,430	8,087	937,881	2,388,524	259,497	3,365	17,227	971,941	1,848,211	601,339	386,219
2014	138	11,079	974,203	1,060,599	295,361	2,760	56,436	1,501,771	1,007,370	622,412	448,204
2015	1,340	19,755	1,377,133	1,021,685	1,114,152	5,440	41,662	1,289,841	1,119,350	1,554,811	505,467
<b>TOTAL</b>	<b>549,908</b>	<b>41,198</b>	<b>5,005,236</b>	<b>7,249,113</b>	<b>2,899,336</b>	<b>11,565</b>	<b>118,022</b>	<b>4,493,605</b>	<b>6,125,019</b>	<b>4,463,381</b>	<b>2,455,454</b>
O.D.			37	102,143	7,523			37	48,351	20,616	53,811

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,219,608	20,915,482	2,509,265			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,054,607	-5,312,021	7,774			
TOTAL LOSSES	7,165,001	15,603,461	2,517,039			
EXPECTED LOSSES	7,455,614	14,211,638	2,878,307			
CREDIBILITY	.21	.57	.85			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.358	.781	.126	1.265		
INDICATED (POST-TEST)	.373	.814	.131	1.318		
PRES. ON RATE LEVEL	.336	.640	.130	1.106		
DERIVED BY FORMULA	.344	.739	.131	1.214		
UNDERLYING PRES. RATE	.373	.711	.144	1.228		
PROPOSED	.344	.739	.131	1.214		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.157
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			92,312	47,455	196,212	108,046
2012		48	6,043	87,812	131,516		56	4,389	71,276	106,386	65,621
2013		265	16,758	44,357	165,242		777	42,329	222,035	178,036	74,145
2014	13	49,644	130,221	259,887	74,788	68	23,340	54,356	89,675	134,395	61,492
2015	105	1,189	81,124	56,236	84,845	495	3,047	114,410	98,169	190,592	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>563</b>	<b>27,220</b>	<b>307,796</b>	<b>528,610</b>	<b>805,621</b>	<b>388,813</b>
O.D.											1,583

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	786,973	2,671,489	390,396			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-586,748	-676,229	1,212			
TOTAL LOSSES	200,225	1,995,260	391,608			
EXPECTED LOSSES	1,452,662	1,828,673	411,042			
CREDIBILITY	.05	.14	.20			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.086	.854	.168	1.108		
INDICATED (POST-TEST)	.090	.890	.175	1.155		
PRES. ON RATE LEVEL	.560	.705	.159	1.424		
DERIVED BY FORMULA	.537	.731	.162	1.430		
UNDERLYING PRES. RATE	.622	.783	.176	1.581		
PROPOSED	.535	.728	.161	1.424		
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

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	1,094,311	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											
MANUAL 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											
MANUAL 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			1,228,194	1,821,411	3,403,175	1,272,366
2012		17,052	3,073,078	2,551,749	3,145,059		38,765	3,241,196	2,080,223	3,260,311	1,157,823
2013	514	22,929	2,734,218	3,059,774	2,780,446	5,446	25,121	1,466,445	1,799,241	2,639,174	1,315,928
2014	291	26,216	2,189,402	2,659,701	1,976,562	2,072	42,171	1,381,032	2,018,134	1,769,667	1,235,641
2015	2,695	49,460	3,145,672	1,819,987	1,777,958	9,307	79,139	2,145,690	1,493,396	2,053,300	1,467,410
<b>TOTAL</b>	<b>3,500</b>	<b>115,657</b>	<b>13,849,225</b>	<b>12,520,047</b>	<b>13,496,261</b>	<b>16,825</b>	<b>185,196</b>	<b>9,462,557</b>	<b>9,212,405</b>	<b>13,125,627</b>	<b>6,449,168</b>
O.D.	8	667	49,945	43,906	17,288	10	119	2,629	2,339	10,582	6,090

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	23,686,338	48,428,455	6,455,258			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,478,860	-14,891,758	19,207			
TOTAL LOSSES	15,207,478	33,536,697	6,474,465			
EXPECTED LOSSES	20,857,385	40,062,134	6,781,500			
CREDIBILITY	.42	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.267	.588	.114	.969		
INDICATED (POST-TEST)	.278	.613	.119	1.010		
PRES. ON RATE LEVEL	.330	.633	.107	1.070		
DERIVED BY FORMULA	.308	.613	.119	1.040		
UNDERLYING PRES. RATE	.366	.703	.119	1.188		
PROPOSED	.308	.613	.119	1.040		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.991
IND. RATES				.99	MINIMUM PREMIUM	
MAN. RATES	1.41	1.37	1.18	+ .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	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			2,249,559	6,807,895	8,747,879	3,493,200
2012		23,781	4,258,118	7,214,367	7,732,400		36,309	2,985,482	7,438,780	8,101,920	3,761,719
2013	28,828	177,334	7,679,981	8,377,618	4,896,652	19,392	897,993	5,300,670	7,442,163	7,036,673	4,398,639
2014	110,544	101,144	8,700,592	9,092,911	4,214,044	28,365	193,362	5,961,028	7,520,181	5,884,610	4,485,258
2015	410,219	311,930	7,987,250	5,591,581	5,591,581	42,441	361,076	6,508,680	5,341,628	6,801,205	4,228,031
<b>TOTAL</b>	<b>549,591</b>	<b>614,189</b>	<b>32,856,609</b>	<b>37,767,800</b>	<b>29,199,814</b>	<b>90,198</b>	<b>1,488,740</b>	<b>23,005,419</b>	<b>34,550,647</b>	<b>36,572,287</b>	<b>20,366,847</b>
O.D.	30	706	60,239	131,051	98,803	177	1,762	68,874	207,836	163,714	142,504

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	58,736,534	138,691,952	20,509,351			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-19,436,102	-38,562,465	63,867			
TOTAL LOSSES	39,600,432	100,129,487	20,573,218			
EXPECTED LOSSES	47,133,096	103,759,825	22,337,960			
CREDIBILITY	.66	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.355	.896	.184	1.435		
INDICATED (POST-TEST)	.370	.934	.192	1.496		
PRES. ON RATE LEVEL	.380	.837	.180	1.397		
DERIVED BY FORMULA	.373	.934	.192	1.499		
UNDERLYING PRES. RATE	.422	.929	.200	1.551		
PROPOSED	.372	.932	.192	1.496		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.426
IND. RATES				1.43	MINIMUM PREMIUM	
MAN. RATES	1.76	1.79	1.54	+ 1.43	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			170,125	54,822	306,975	149,643
2012		1,411	253,098	81,395	198,232		1,639	136,677	130,608	232,226	149,391
2013	41	2,651	276,457	459,796	602,072	989	6,878	382,058	1,074,944	502,267	167,587
2014	20	2,096	192,917	407,040	98,632	228	4,582	169,609	350,881	125,981	174,970
2015	286	3,365	229,491	159,619	237,363	670	4,071	150,252	129,115	242,459	162,617
<b>TOTAL</b>	<b>347</b>	<b>9,523</b>	<b>1,451,374</b>	<b>1,285,961</b>	<b>1,375,420</b>	<b>1,887</b>	<b>17,170</b>	<b>1,008,721</b>	<b>1,740,370</b>	<b>1,409,908</b>	<b>804,208</b>
O.D.					5,351					25,305	34,295

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,489,022	5,842,315	838,503	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,112,316	-1,689,623	2,304	
TOTAL LOSSES	1,376,706	4,152,692	840,807	
EXPECTED LOSSES	2,749,520	4,563,259	788,583	
CREDIBILITY	.09	.23	.35	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.262	.790	.160	1.212
INDICATED (POST-TEST)	.273	.823	.167	1.263
PRES. ON RATE LEVEL	.471	.782	.135	1.388
DERIVED BY FORMULA	.453	.791	.146	1.390
UNDERLYING PRES. RATE	.523	.868	.150	1.541
PROPOSED	.452	.790	.146	1.388

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.323
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				158,504	117,815	98,444
2012	1,256	2,537	463,873	97,230	51,898		2,732	228,804	77,828	76,934	109,467
2013		906	75,910	458,095	153,800		1,157	60,545	352,361	139,642	133,261
2014	10	1,175	100,906	191,316	110,729	98	1,952	73,293	134,874	141,598	123,039
2015	169	2,339	161,327	117,347	141,916	879	8,034	215,640	188,933	172,674	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>977</b>	<b>13,875</b>	<b>578,282</b>	<b>912,500</b>	<b>648,663</b>	<b>573,632</b>
O.D.											209

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,403,542	3,373,342	573,841	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-748,500	-921,500	1,448	
TOTAL LOSSES	655,042	2,451,842	575,289	
EXPECTED LOSSES	1,834,521	2,473,823	521,171	
CREDIBILITY	.07	.18	.27	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.189	.706	.166	1.061
INDICATED (POST-TEST)	.197	.736	.173	1.106
PRES. ON RATE LEVEL	.476	.641	.135	1.252
DERIVED BY FORMULA	.456	.658	.145	1.259
UNDERLYING PRES. RATE	.528	.712	.150	1.390
PROPOSED	.454	.654	.144	1.252

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			39,468	106,650	250,461	105,969
2012		75	20,283	433,136	65,043		86	6,190	110,361	104,324	46,145
2013		429	32,747	169,636	131,037		560	31,393	144,233	199,456	48,656
2014	95	7,080	586,593	289,026	291,525	237	4,912	146,037	170,243	99,375	75,233
2015	167	2,232	153,253	110,471	139,709	489	3,363	115,154	99,318	167,691	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>726</b>	<b>8,921</b>	<b>338,242</b>	<b>630,805</b>	<b>821,307</b>	<b>318,499</b>
O.D.					36,366					4,419	56

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,323,089	3,676,145	318,555			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-677,239	-785,605	822			
TOTAL LOSSES	645,850	2,890,540	319,377			
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	.209	.023	.279		
PRES. ON RATE LEVEL	.104	.131	.019	.254		
DERIVED BY FORMULA	.094	.166	.022	.282		
UNDERLYING PRES. RATE	.115	.146	.021	.282		
PROPOSED	.093	.164	.022	.279		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.266
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			2,139,375	224,705	126,464			1,280,155	157,838	162,145	91,206
2012		5,884	1,078,395	427,708	151,425		15,341	1,285,240	347,310	120,480	194,442
2013	90	3,003	406,216	186,847	94,327	747	2,844	167,929	84,506	175,354	53,571
2014	6	838	68,265	117,525	107,419	90	1,886	70,779	117,764	201,848	227,399
2015	410	8,326	594,571	471,336	334,192	2,036	20,575	507,863	447,835	271,869	56,915
<b>TOTAL</b>	<b>506</b>	<b>18,051</b>	<b>4,286,822</b>	<b>1,428,121</b>	<b>813,827</b>	<b>2,873</b>	<b>40,646</b>	<b>3,311,966</b>	<b>1,155,253</b>	<b>931,696</b>	<b>623,533</b>
O.D.											197

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,660,864	4,328,897	623,730			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,914,472	-1,139,056	1,369			
TOTAL LOSSES	5,746,392	3,189,841	625,099			
EXPECTED LOSSES	4,697,203	3,058,953	490,588			
CREDIBILITY	.05	.13	.20			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.589	1.437	.282	4.308		
INDICATED (POST-TEST)	2.698	1.497	.294	4.489		
PRES. ON RATE LEVEL	1.906	1.241	.199	3.346		
DERIVED BY FORMULA	1.946	1.274	.218	3.438		
UNDERLYING PRES. RATE	2.116	1.378	.221	3.715		
PROPOSED	1.946	1.274	.218	3.438		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.278
IND. RATES				3.28	MINIMUM PREMIUM	
MAN. RATES	4.56	4.44	3.69	+ 3.28	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	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											
MANUAL 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											
MANUAL 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	304,544		1,177,547	1,577,361	1,877,670	773,696
2012		15,553	2,871,989	3,438,663	1,294,377		19,538	1,626,711	1,697,693	1,770,903	654,808
2013	871,547	19,344	2,457,373	2,432,168	1,083,617	10,181	40,303	2,348,434	1,767,345	1,723,560	725,356
2014	451	35,322	3,011,327	2,625,427	1,360,978	4,511	92,633	2,453,018	1,438,988	1,666,103	715,480
2015	2,010	40,733	2,630,886	1,602,843	1,311,961	7,612	66,893	1,777,340	1,245,100	1,587,930	610,873
<b>TOTAL</b>	<b>1,331,900</b>	<b>110,952</b>	<b>13,654,904</b>	<b>12,796,872</b>	<b>7,130,087</b>	<b>326,848</b>	<b>219,367</b>	<b>9,383,050</b>	<b>7,726,487</b>	<b>8,626,166</b>	<b>3,480,213</b>
O.D.											798

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	25,027,021	36,279,612	3,481,011			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,436,128	-10,043,018	11,234			
TOTAL LOSSES	16,890,893	26,236,594	3,492,245			
EXPECTED LOSSES	20,021,922	27,025,559	3,955,944			
CREDIBILITY	.21	.57	.86			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.837	1.300	.173	2.310		
INDICATED (POST-TEST)	.872	1.355	.180	2.407		
PRES. ON RATE LEVEL	.893	1.206	.177	2.276		
DERIVED BY FORMULA	.889	1.291	.180	2.360		
UNDERLYING PRES. RATE	.992	1.339	.196	2.527		
PROPOSED	.889	1.291	.180	2.360		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.250
IND. RATES				2.25	MINIMUM PREMIUM	
MAN. RATES	3.00	2.91	2.51	+ 2.25	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	100,057	2,269,704	2.268			1	20	29	50
2012	130,035	2,569,284	1.975				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											
MANUAL 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				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											
MANUAL 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			160,820	573,940	275,084	191,386
2012		3,340	619,620	773,475	223,237		6,720	558,258	599,187	262,529	265,483
2013	236,831	2,146	232,999	317,506	446,264	724,067	3,077	175,213	312,116	189,571	190,712
2014	55	4,802	398,098	446,590	353,207	270	5,519	168,163	187,008	231,734	130,752
2015	410	8,333	595,400	470,180	343,442	1,664	14,111	400,773	349,802	387,217	245,835
<b>TOTAL</b>	<b>237,296</b>	<b>18,621</b>	<b>2,055,381</b>	<b>3,163,918</b>	<b>1,681,181</b>	<b>726,001</b>	<b>29,427</b>	<b>1,463,227</b>	<b>2,022,053</b>	<b>1,346,135</b>	<b>1,024,168</b>
O.D.											24,713

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,529,953	8,213,287	1,048,881	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,932,523	-2,094,959	3,413	
TOTAL LOSSES	2,597,430	6,118,328	1,052,294	
EXPECTED LOSSES	4,808,970	5,675,739	1,149,274	
CREDIBILITY	.10	.27	.40	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.405	.953	.164	1.522
INDICATED (POST-TEST)	.422	.993	.171	1.586
PRES. ON RATE LEVEL	.675	.796	.161	1.632
DERIVED BY FORMULA	.650	.849	.165	1.664
UNDERLYING PRES. RATE	.749	.884	.179	1.812
PROPOSED	.637	.833	.162	1.632

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.556
IND. RATES				1.56	MINIMUM PREMIUM	
MAN. RATES	2.28	2.18	1.80	+ 1.56	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	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											
ANNUAL 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											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			7,393,768	5,903,109	4,125,486			6,689,027	3,616,737	4,428,860	2,366,708
2012	186,966	207,400	7,278,338	8,954,287	3,851,276		43,207	3,440,775	5,483,398	4,482,631	2,533,097
2013	261,034	46,406	5,476,093	5,910,392	6,325,958	51,027	86,973	5,093,843	3,845,179	5,684,815	2,272,909
2014	1,268	103,193	8,526,226	6,665,968	6,119,133	12,879	264,423	7,281,584	5,497,939	6,145,106	2,091,657
2015	6,055	120,100	8,062,898	5,501,055	4,385,547	18,761	161,838	4,397,130	3,227,040	4,117,189	2,527,038
<b>TOTAL</b>	<b>455,323</b>	<b>477,099</b>	<b>36,737,323</b>	<b>32,934,811</b>	<b>24,807,400</b>	<b>82,667</b>	<b>556,441</b>	<b>26,902,359</b>	<b>21,670,293</b>	<b>24,858,601</b>	<b>11,791,409</b>
O.D.	18	1,442	108,426	139,345	39,683	64	752	16,879	60,698	77,730	56,138

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	65,338,793	104,588,561	11,847,547			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-21,298,949	-28,965,395	37,794			
TOTAL LOSSES	44,039,844	75,623,166	11,885,341			
EXPECTED LOSSES	52,717,249	78,336,846	12,809,799			
CREDIBILITY	.41	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.804	1.381	.217	2.402		
INDICATED (POST-TEST)	.838	1.439	.226	2.503		
PRES. ON RATE LEVEL	.867	1.289	.211	2.367		
DERIVED BY FORMULA	.855	1.439	.226	2.520		
UNDERLYING PRES. RATE	.963	1.431	.234	2.628		
PROPOSED	.849	1.429	.225	2.503		
<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			350,403	911,956	644,609	436,422
2012		4,829	886,115	974,006	510,707		6,151	513,168	511,055	856,435	407,093
2013	242	17,481	1,130,067	615,397	737,590	2,454	10,258	600,850	541,402	779,656	566,946
2014	128	10,736	897,851	876,187	661,987	1,374	28,326	834,642	833,824	1,044,335	448,875
2015	805	15,544	1,106,477	865,984	676,084	3,329	25,639	794,822	689,737	958,755	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>7,157</b>	<b>70,374</b>	<b>3,093,885</b>	<b>3,487,974</b>	<b>4,283,790</b>	<b>2,390,283</b>
O.D.											4,047

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,006,673	14,864,641	2,394,330	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,605,310	-3,849,481	7,271	
TOTAL LOSSES	4,401,363	11,015,160	2,401,601	
EXPECTED LOSSES	8,872,806	10,365,274	2,558,517	
CREDIBILITY	.18	.50	.75	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.268	.672	.146	1.086
INDICATED (POST-TEST)	.279	.700	.152	1.131
PRES. ON RATE LEVEL	.487	.569	.141	1.197
DERIVED BY FORMULA	.450	.635	.149	1.234
UNDERLYING PRES. RATE	.541	.632	.156	1.329
PROPOSED	.436	.616	.145	1.197

  

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.141
IND. RATES				1.14	MINIMUM PREMIUM	
MAN. RATES	1.68	1.60	1.32	+ 1.14	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	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											
MANUAL 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											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	95,512		2,042,240	1,643,270	867,828	222,843		1,677,307	1,009,502	1,193,250	393,393
2012		10,003	1,833,108	1,697,832	943,345		15,310	1,267,548	1,854,042	1,109,921	498,494
2013	337	13,192	1,665,922	1,511,225	956,021	3,424	15,520	898,974	1,124,759	1,187,057	506,030
2014	421	33,500	2,811,947	2,411,301	1,689,658	3,211	65,837	1,861,612	1,679,828	1,467,420	634,775
2015	1,664	30,563	1,984,043	1,228,353	1,138,549	7,298	65,663	1,688,946	1,097,545	1,403,553	604,926
<b>TOTAL</b>	<b>97,934</b>	<b>87,258</b>	<b>10,337,260</b>	<b>8,491,981</b>	<b>5,595,401</b>	<b>236,776</b>	<b>162,330</b>	<b>7,394,387</b>	<b>6,765,676</b>	<b>6,361,201</b>	<b>2,637,618</b>
O.D.				3,073					1,375		16,379

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,315,945	27,218,707	2,653,997			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,507,311	-6,627,985	8,176			
TOTAL LOSSES	11,808,634	20,590,722	2,662,173			
EXPECTED LOSSES	15,980,690	17,795,012	2,950,563			
CREDIBILITY	.20	.53	.81			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.644	1.124	.145	1.913		
INDICATED (POST-TEST)	.671	1.171	.151	1.993		
PRES. ON RATE LEVEL	.785	.875	.145	1.805		
DERIVED BY FORMULA	.762	1.032	.150	1.944		
UNDERLYING PRES. RATE	.872	.971	.161	2.004		
PROPOSED	.762	1.032	.150	1.944		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.853
IND. RATES				1.85	MINIMUM PREMIUM	
MAN. RATES	2.34	2.32	1.99	+ 1.85	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	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	3,247,246		41,391	987,767	1,728,388	4,130,333	922,763
2012		20,164	3,644,256	2,489,480	2,888,450		23,836	1,981,435	2,269,287	2,212,813	874,872
2013	4,658	22,880	2,824,395	2,593,799	2,249,057	8,058	33,798	1,970,027	1,839,413	2,308,141	924,296
2014	324	25,862	2,193,757	2,006,407	1,151,242	2,275	46,591	1,372,593	1,446,969	1,339,087	957,474
2015	1,806	36,271	2,278,257	1,266,872	1,106,360	6,658	55,017	1,529,152	1,043,815	1,585,806	942,600
<b>TOTAL</b>	<b>6,788</b>	<b>140,993</b>	<b>12,948,485</b>	<b>10,421,764</b>	<b>10,642,355</b>	<b>16,991</b>	<b>200,633</b>	<b>7,840,974</b>	<b>8,327,872</b>	<b>11,576,180</b>	<b>4,622,005</b>
O.D.											11,423

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	21,154,864	40,968,171	4,633,428			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,406,472	-12,958,725	14,474			
TOTAL LOSSES	14,048,392	28,009,446	4,647,902			
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	.383	.064	.639		
INDICATED (POST-TEST)	.200	.399	.067	.666		
PRES. ON RATE LEVEL	.215	.429	.063	.707		
DERIVED BY FORMULA	.208	.399	.067	.674		
UNDERLYING PRES. RATE	.239	.476	.070	.785		
PROPOSED	.208	.399	.067	.674		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.642
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	1		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		8,800,286	10,927,665	7,848,548			5,631,533	8,559,181	7,163,949	4,779,593	
2012	130,907	161,655	9,217,008	11,143,177	6,166,431	829,350	93,235	6,427,103	8,204,061	6,468,997	4,472,804	
2013	91,699	62,684	7,517,706	9,500,499	6,459,236	20,065	95,799	5,469,826	9,434,627	6,149,555	4,409,119	
2014	1,396	119,104	10,194,505	11,865,561	6,272,095	13,603	268,218	7,939,810	8,764,291	6,793,458	4,676,896	
2015	9,007	162,925	11,240,439	8,191,117	7,145,586	34,949	292,508	8,185,003	6,186,615	8,235,368	5,273,015	
<b>TOTAL</b>	<b>304,881</b>	<b>506,368</b>	<b>46,969,944</b>	<b>51,628,019</b>	<b>33,891,896</b>	<b>897,967</b>	<b>749,760</b>	<b>33,653,275</b>	<b>41,148,775</b>	<b>34,811,327</b>	<b>23,611,427</b>	
O.D.	16	1,170	175,066	60,963	200,037	1	8,420	706,182	21,655	58,471	70,730	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	83,973,050	161,821,143	23,682,157			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-24,366,845	-45,080,615	76,519			
TOTAL LOSSES	59,606,205	116,740,528	23,758,676			
EXPECTED LOSSES	60,137,322	121,730,756	26,355,581			
CREDIBILITY	.79	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.409	.802	.163	1.374		
INDICATED (POST-TEST)	.426	.836	.170	1.432		
PRES. ON RATE LEVEL	.372	.753	.163	1.288		
DERIVED BY FORMULA	.415	.836	.170	1.421		
UNDERLYING PRES. RATE	.413	.836	.181	1.430		
PROPOSED	.415	.836	.170	1.421		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.355
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	1.757	2.016	.199	3.972		
DERIVED BY FORMULA	1.757	2.016	.199	3.972		
UNDERLYING PRES. RATE	1.951	2.238	.221	4.410		
PROPOSED	1.757	2.016	.199	3.972		
YEAR	4-1-12	4-1-13	4-1-14	4-1-19	IND. RATE	3.787
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			49,050	89,621	198,540	75,924
2012		5,128	930,983	219,206	355,291		6,682	559,247	234,894	292,092	142,770
2013	87	2,786	381,069	119,966	82,103	1,243	4,339	256,442	38,558	142,726	50,756
2014	13	1,362	122,155	250,495	82,291	193	3,908	144,036	288,505	156,331	88,033
2015	284	6,067	434,842	347,062	232,932	1,638	17,767	415,532	368,011	146,589	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>3,074</b>	<b>32,696</b>	<b>1,424,307</b>	<b>1,019,589</b>	<b>936,278</b>	<b>406,005</b>
O.D.											4,476

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,507,143	4,082,550	410,481			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-825,958	-1,146,891	1,308			
TOTAL LOSSES	2,681,185	2,935,659	411,789			
EXPECTED LOSSES	2,029,302	3,085,883	461,205			
CREDIBILITY	.12	.32	.48			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.320	.350	.049	.719		
INDICATED (POST-TEST)	.333	.365	.051	.749		
PRES. ON RATE LEVEL	.218	.331	.050	.599		
DERIVED BY FORMULA	.232	.342	.050	.624		
UNDERLYING PRES. RATE	.242	.368	.055	.665		
PROPOSED	.232	.342	.050	.624		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.595
IND. RATES				.60	MINIMUM PREMIUM	
MAN. RATES	.76	.78	.66	+ .60	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	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											
MANUAL 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											
MANUAL 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			617,396	167,106	312,091	232,585
2012		7,176	1,319,655	717,879	175,097		12,354	1,032,376	570,327	315,601	132,859
2013	149	5,684	727,390	568,843	385,678	1,125	5,058	293,311	357,717	382,326	190,924
2014	209	14,190	1,178,404	209,035	288,261	1,016	20,912	517,981	140,345	241,561	218,906
2015	364	4,741	325,211	233,158	302,554	1,088	7,577	255,638	220,711	361,668	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>3,229</b>	<b>45,901</b>	<b>2,716,702</b>	<b>1,456,206</b>	<b>1,613,247</b>	<b>968,311</b>
O.D.		2	110	93	6,434		1	139	200	12,898	4,184

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,551,221	6,664,894	972,495			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,704,648	-2,030,967	2,625			
TOTAL LOSSES	4,846,573	4,633,927	975,120			
EXPECTED LOSSES	6,644,386	5,460,477	932,630			
CREDIBILITY	.08	.22	.33			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.003	.959	.202	2.164		
INDICATED (POST-TEST)	1.045	.999	.210	2.254		
PRES. ON RATE LEVEL	1.238	1.018	.174	2.430		
DERIVED BY FORMULA	1.223	1.014	.186	2.423		
UNDERLYING PRES. RATE	1.375	1.130	.193	2.698		
PROPOSED	1.223	1.014	.186	2.423		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.310
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			1,151,587	1,889,198	2,429,808	624,719
2012		4,829	812,132	1,191,441	3,098,279		5,093	422,238	1,062,152	3,095,326	917,737
2013	122,500	13,920	1,547,888	2,428,860	2,291,940	892,712	21,098	1,219,015	1,979,116	2,377,469	940,664
2014	287	25,864	2,152,056	2,521,100	1,964,461	4,538	92,770	2,804,498	3,407,020	2,316,967	814,552
2015	164,427	24,106	1,611,966	1,087,124	1,089,362	225,331	52,198	1,487,935	1,203,530	1,518,364	1,073,443
<b>TOTAL</b>	<b>287,214</b>	<b>68,719</b>	<b>7,932,402</b>	<b>9,695,134</b>	<b>10,062,628</b>	<b>1,122,581</b>	<b>171,159</b>	<b>7,085,273</b>	<b>9,541,016</b>	<b>11,737,934</b>	<b>4,371,115</b>
O.D.											14,881

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,667,348	41,036,712	4,385,996			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,476,171	-11,902,735	14,249			
TOTAL LOSSES	10,191,177	29,133,977	4,400,245			
EXPECTED LOSSES	15,950,529	32,052,558	4,956,135			
CREDIBILITY	.22	.60	.90			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.471	1.346	.203	2.020		
INDICATED (POST-TEST)	.491	1.403	.212	2.106		
PRES. ON RATE LEVEL	.664	1.334	.206	2.204		
DERIVED BY FORMULA	.626	1.375	.211	2.212		
UNDERLYING PRES. RATE	.737	1.481	.229	2.447		
PROPOSED	.624	1.370	.210	2.204		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.101
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				84,571	231,310	30,673
2012		55	11,451	221,238	99,906		77	5,886	90,794	164,491	45,084
2013		144	10,578	48,331	57,299		305	17,995	75,163	139,014	77,670
2014	1	305	19,918	20,332	69,538	31	668	25,750	24,510	168,875	150,187
2015	122	1,414	96,257	66,725	100,680	238	1,462	55,167	47,350	91,921	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>269</b>	<b>2,512</b>	<b>104,798</b>	<b>322,388</b>	<b>795,611</b>	<b>352,007</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	247,824	2,105,156	352,007	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-270,613	-420,354	812	
TOTAL LOSSES		1,684,802	352,819	
EXPECTED LOSSES	667,165	1,134,649	279,551	
CREDIBILITY	.05	.14	.20	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.717	.150	.867
INDICATED (POST-TEST)	.000	.747	.156	.903
PRES. ON RATE LEVEL	.256	.435	.107	.798
DERIVED BY FORMULA	.243	.479	.117	.839
UNDERLYING PRES. RATE	.284	.483	.119	.886
PROPOSED	.243	.479	.117	.839

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	TOTAL
IND. RATES				.80	MINIMUM PREMIUM	.800
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			1,324,413	387,167	219,352			532,764	325,150	396,143	172,599
2012		11,056	2,005,913	471,656	726,144		6,216	519,843	326,083	505,222	232,914
2013	293	9,883	1,318,148	565,811	480,022	6,233	22,603	1,320,395	548,685	283,167	159,663
2014	320	21,674	1,815,107	434,212	367,322	2,071	42,623	1,054,221	332,363	245,603	213,661
2015	876	16,812	967,094	366,651	428,796	3,058	27,969	687,687	357,660	535,860	424,802
<b>TOTAL</b>	<b>1,489</b>	<b>59,425</b>	<b>7,430,675</b>	<b>2,225,497</b>	<b>2,221,636</b>	<b>11,362</b>	<b>99,411</b>	<b>4,114,910</b>	<b>1,889,941</b>	<b>1,965,995</b>	<b>1,203,639</b>
O.D.											3,393

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,717,272	8,303,069	1,207,032			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,863,401	-2,273,320	2,924			
TOTAL LOSSES	8,853,871	6,029,749	1,209,956			
EXPECTED LOSSES	6,979,992	6,068,033	1,087,336			
CREDIBILITY	.30	.82	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.252	.172	.034	.458		
INDICATED (POST-TEST)	.263	.179	.035	.477		
PRES. ON RATE LEVEL	.179	.156	.028	.363		
DERIVED BY FORMULA	.204	.175	.035	.414		
UNDERLYING PRES. RATE	.199	.173	.031	.403		
PROPOSED	.204	.175	.035	.414		
<b>IND. RATES</b>						
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					4,214	5,144
<b>TOTAL</b>					<b>38,927</b>					<b>4,214</b>	<b>5,144</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B		43,141	5,144			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,596	-6,350	1			
TOTAL LOSSES		36,791	5,145			
EXPECTED LOSSES	23,441	15,350	1,986			
CREDIBILITY	.00	.00	.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	8.576	1.199	9.775		
INDICATED (POST-TEST)	.000	8.936	1.249	10.185		
PRES. ON RATE LEVEL	4.921	3.222	.417	8.560		
DERIVED BY FORMULA	4.921	3.222	.417	8.560		
UNDERLYING PRES. RATE	5.464	3.578	.463	9.505		
PROPOSED	4.921	3.222	.417	8.560		
YEAR	4-1-12	4-1-13	4-1-14	4-1-19	IND. RATE	8.162
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				155,000	78,369		27,494
2013			330,064		21,878					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				29,131	40,009	114,824
2012		10	3,292	73,957	568		69	4,646	99,379	1,193	26,147
2013	92	2,678	379,769	9,477	36,383	1,264	4,238	249,733	7,838	18,995	43,426
2014	264,663	674	54,757	94,031	86,857	144,010	1,666	62,903	89,776	256,857	21,356
2015	14	964	71,875	62,822	11,972	389	4,497	100,003	88,946	17,245	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>145,663</b>	<b>10,470</b>	<b>417,285</b>	<b>315,070</b>	<b>334,299</b>	<b>256,595</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,352,206	1,249,520	256,595			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-463,091	-195,670	503			
TOTAL LOSSES	1,189,115	1,053,850	257,098			
EXPECTED LOSSES	399,497	525,654	183,395			
CREDIBILITY	.01	.03	.05			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.072	3.609	.880	8.561		
INDICATED (POST-TEST)	4.243	3.761	.917	8.921		
PRES. ON RATE LEVEL	1.232	1.621	.566	3.419		
DERIVED BY FORMULA	1.262	1.685	.584	3.531		
UNDERLYING PRES. RATE	1.368	1.800	.628	3.796		
PROPOSED	1.262	1.685	.584	3.531		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.367
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			178,818	897,088	1,057,758	710,439
2012		3,660	626,856	383,604	1,605,172		8,844	741,926	474,164	1,381,815	615,134
2013	224	7,611	994,583	253,774	713,900	2,773	10,204	603,274	226,454	531,252	389,939
2014	43	4,154	301,952	105,933	584,353	162	3,537	118,868	82,201	598,489	294,815
2015	679	8,043	548,369	381,093	568,896	1,558	9,602	360,092	309,052	598,410	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>4,493</b>	<b>32,187</b>	<b>2,002,978</b>	<b>1,988,959</b>	<b>4,167,724</b>	<b>2,274,212</b>
O.D.											13,128

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,178,359	12,728,553	2,287,340			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,112,607	-3,775,063	7,097			
TOTAL LOSSES	3,065,752	8,953,490	2,294,437			
EXPECTED LOSSES	5,158,907	10,065,668	2,697,962			
CREDIBILITY	.08	.23	.34			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.608	1.775	.455	2.838		
INDICATED (POST-TEST)	.634	1.850	.474	2.958		
PRES. ON RATE LEVEL	.921	1.798	.482	3.201		
DERIVED BY FORMULA	.898	1.810	.479	3.187		
UNDERLYING PRES. RATE	1.023	1.996	.535	3.554		
PROPOSED	.898	1.810	.479	3.187		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.039
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			2,967,227	2,175,882	4,352,441	2,047,552
2012	244,165	10,660	1,906,950	3,795,994	3,895,017	3,768	22,841	1,895,298	3,033,791	3,756,075	2,029,865
2013	379	23,692	2,511,378	4,440,005	4,744,851	5,483	33,473	1,931,127	4,020,323	5,142,228	2,490,837
2014	487	44,262	3,625,841	3,729,236	3,583,997	2,909	60,064	1,929,838	2,358,803	3,818,554	2,416,748
2015	4,676	72,707	5,017,022	3,643,531	3,783,691	11,701	90,564	2,772,451	2,339,395	3,298,922	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>23,861</b>	<b>206,942</b>	<b>11,495,941</b>	<b>13,928,194</b>	<b>20,368,220</b>	<b>11,491,561</b>
O.D.	187	2,603	192,079	319,582	184,355	167	1,344	51,373	132,930	111,661	62,113

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	28,964,095	73,794,966	11,553,674			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-10,054,114	-20,140,498	37,614			
TOTAL LOSSES	18,909,981	53,654,468	11,591,288			
EXPECTED LOSSES	24,783,362	54,342,422	13,020,063			
CREDIBILITY	.39	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.376	1.067	.231	1.674		
INDICATED (POST-TEST)	.392	1.112	.241	1.745		
PRES. ON RATE LEVEL	.444	.974	.233	1.651		
DERIVED BY FORMULA	.424	1.112	.241	1.777		
UNDERLYING PRES. RATE	.493	1.081	.259	1.833		
PROPOSED	.416	1.092	.237	1.745		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.664
IND. RATES				1.66	MINIMUM PREMIUM	
MAN. RATES	2.14	2.08	1.82	+ 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	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		566,443	5,327,278	2,636,556	3,153,458		967,216	4,376,015	1,926,350	2,750,753	857,016
2012	309,657	617,389	3,058,351	1,624,679	4,843,010	34,669	247,193	2,949,911	1,508,102	3,583,604	889,765
2013	1,133	39,759	5,203,026	2,695,200	2,581,977	13,436	51,683	3,021,867	1,903,363	2,037,234	1,007,835
2014	704	55,478	4,514,143	2,376,952	3,217,799	5,268	108,915	2,927,556	1,677,559	3,199,072	824,280
2015	7,507	164,116	4,696,610	2,883,635	3,543,120	13,091	121,234	2,687,591	2,029,522	3,408,650	1,077,108
<b>TOTAL</b>	<b>319,001</b>	<b>1,443,185</b>	<b>22,799,408</b>	<b>12,217,022</b>	<b>17,339,364</b>	<b>66,464</b>	<b>1,496,241</b>	<b>15,962,940</b>	<b>9,044,896</b>	<b>14,979,313</b>	<b>4,656,004</b>
O.D.		16	1,041	736	4,537		5	310	278	2,133	16,415

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	42,088,611	53,588,279	4,672,419			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-12,996,801	-15,452,820	16,647			
TOTAL LOSSES	29,091,810	38,135,459	4,689,066			
EXPECTED LOSSES	32,358,655	42,008,851	5,452,900			
CREDIBILITY	.31	.84	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.841	1.063	.131	2.005		
INDICATED (POST-TEST)	.845	1.108	.137	2.090		
PRES. ON RATE LEVEL	.812	1.055	.137	2.004		
DERIVED BY FORMULA	.822	1.100	.137	2.059		
UNDERLYING PRES. RATE	.902	1.171	.152	2.225		
PROPOSED	.822	1.100	.137	2.059		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.963
IND. RATES				1.96	MINIMUM PREMIUM	
MAN. RATES	2.60	2.56	2.21	+ 1.96	PRESENT	

+PROPOSED

MANUAL 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		1	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											
MANUAL 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											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011		42,907	3,426,545	1,898,100	4,184,722		7,727	3,260,138	1,432,797	3,277,143	958,410
2012		8,893	1,549,051	2,423,050	4,223,220		23,537	1,962,935	2,112,908	3,794,032	1,275,918
2013	506	125,766	2,837,413	3,207,411	4,467,758	6,745	77,669	1,992,558	3,113,021	4,041,399	1,156,451
2014	363	48,861	2,855,709	2,511,517	4,886,365	4,171	87,752	2,460,084	1,678,172	4,532,643	1,177,363
2015	12,294	340,620	4,041,538	2,829,431	3,254,204	14,384	150,659	2,847,657	2,166,729	3,064,822	1,242,776
<b>TOTAL</b>	<b>13,163</b>	<b>567,047</b>	<b>14,710,256</b>	<b>12,869,509</b>	<b>21,016,269</b>	<b>25,300</b>	<b>347,344</b>	<b>12,523,372</b>	<b>10,503,627</b>	<b>18,710,039</b>	<b>5,810,918</b>
O.D.	1	7	552	82,662	576		4	155	42,545	260	4,239

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	28,187,201	63,225,487	5,815,157			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,129,957	-18,810,614	26,305			
TOTAL LOSSES	19,057,244	44,414,873	5,841,462			
EXPECTED LOSSES	23,334,629	52,373,994	7,380,705			
CREDIBILITY	.29	.78	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.591	1.378	.181	2.150		
INDICATED (POST-TEST)	.616	1.436	.189	2.241		
PRES. ON RATE LEVEL	.652	1.464	.206	2.322		
DERIVED BY FORMULA	.642	1.442	.189	2.273		
UNDERLYING PRES. RATE	.724	1.625	.229	2.578		
PROPOSED	.642	1.442	.189	2.273		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.167
IND. RATES				2.17	MINIMUM PREMIUM	
MAN. RATES	2.98	2.96	2.56	+ 2.17	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			442,256	883,490	1,567,005	531,252
2012	119,419	3,692	663,465	738,918	846,248	5,779	17,321	1,445,067	1,161,773	955,664	583,950
2013	312,265	5,909	649,489	1,020,468	1,031,196	1,479	9,046	526,832	1,037,387	1,680,524	601,386
2014	33	4,772	359,177	525,624	819,190	396	8,253	313,006	457,687	1,221,291	563,164
2015	635	12,341	878,778	689,341	529,417	2,805	22,134	672,047	583,950	773,588	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>10,459</b>	<b>56,754</b>	<b>3,399,208</b>	<b>4,124,287</b>	<b>6,198,072</b>	<b>2,790,837</b>
O.D.	13	145	9,682	38,494	10,128	43	274	10,293	65,437	17,150	3,794

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,268,435	18,253,028	2,794,631			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,914,813	-4,948,157	8,612			
TOTAL LOSSES	4,353,622	13,304,871	2,803,243			
EXPECTED LOSSES	7,172,397	13,314,909	3,034,476			
CREDIBILITY	.20	.54	.81			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.237	.723	.152	1.112		
INDICATED (POST-TEST)	.247	.753	.158	1.158		
PRES. ON RATE LEVEL	.351	.652	.149	1.152		
DERIVED BY FORMULA	.330	.707	.156	1.193		
UNDERLYING PRES. RATE	.390	.724	.165	1.279		
PROPOSED	.320	.686	.152	1.158		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.104
IND. RATES				1.10	MINIMUM PREMIUM	
MAN. RATES	1.57	1.52	1.27	+ 1.10	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	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			268,790	1,594,109	1,046,581	485,736
2012		3,663	667,412	1,220,834	910,760		6,063	504,623	667,831	851,338	436,872
2013	157	6,804	835,201	1,061,896	511,585	3,162	13,523	783,198	849,793	706,328	524,886
2014	295	21,834	1,831,509	1,044,028	753,390	1,983	40,604	1,074,871	602,209	860,501	570,751
2015	723	13,816	984,586	770,799	600,568	3,338	31,352	825,364	724,276	610,435	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>8,483</b>	<b>91,542</b>	<b>3,456,846</b>	<b>4,438,218</b>	<b>4,075,183</b>	<b>2,480,074</b>
O.D.	74	918	61,793	42,927	84,548	26	326	13,784	12,393	107,027	38,086

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,320,654	18,081,909	2,518,160			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,657,458	-4,451,534	7,577			
TOTAL LOSSES	5,663,196	13,630,375	2,525,737			
EXPECTED LOSSES	6,539,755	11,973,868	2,681,769			
CREDIBILITY	.15	.40	.60			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.481	1.159	.215	1.855		
INDICATED (POST-TEST)	.501	1.208	.224	1.933		
PRES. ON RATE LEVEL	.501	.917	.205	1.623		
DERIVED BY FORMULA	.501	1.033	.216	1.750		
UNDERLYING PRES. RATE	.556	1.018	.228	1.802		
PROPOSED	.501	1.033	.216	1.750		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.668
IND. RATES				1.67	MINIMUM PREMIUM	
MAN. RATES	2.13	2.06	1.79	+ 1.67	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL
2011	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											
MANUAL 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											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			1,486,376	1,743,162	1,490,376			1,485,175	655,516	898,287	180,464
2012		5,893	1,063,062	1,070,999	1,188,953		6,671	550,923	1,037,279	784,276	164,920
2013	280	11,005	1,409,102	1,633,266	346,465	4,559	18,653	1,076,213	1,046,933	453,480	152,112
2014	359	26,396	2,222,476	1,295,863	839,274	1,936	39,686	1,028,799	532,805	484,928	145,834
2015	1,611	29,161	1,861,088	1,089,859	1,071,976	3,543	29,298	817,796	583,701	842,259	239,474
<b>TOTAL</b>	<b>2,250</b>	<b>72,455</b>	<b>8,042,104</b>	<b>6,833,149</b>	<b>4,937,044</b>	<b>10,038</b>	<b>94,308</b>	<b>4,958,906</b>	<b>3,856,234</b>	<b>3,463,230</b>	<b>882,804</b>
O.D.											5,732

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,180,061	19,089,657	888,536			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,774,977	-4,858,399	2,588			
TOTAL LOSSES	9,405,084	14,231,258	891,124			
EXPECTED LOSSES	9,354,667	13,177,210	873,999			
CREDIBILITY	.13	.35	.52			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.979	1.482	.093	2.554		
INDICATED (POST-TEST)	1.020	1.544	.097	2.661		
PRES. ON RATE LEVEL	.877	1.236	.082	2.195		
DERIVED BY FORMULA	.896	1.344	.090	2.330		
UNDERLYING PRES. RATE	.974	1.372	.091	2.437		
PROPOSED	.896	1.344	.090	2.330		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.221
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.	-4,098	-2,839	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	1.870	1.549	.245	3.664		
DERIVED BY FORMULA	1.870	1.549	.245	3.664		
UNDERLYING PRES. RATE	2.076	1.720	.272	4.068		
PROPOSED	1.870	1.549	.245	3.664		
YEAR	4-1-12	4-1-13	4-1-14	4-1-19	IND. RATE	3.493
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			546,512	460,907	451,251	274,339
2012		2,112	370,980	429,822	763,280		1,453	118,225	433,392	493,154	420,623
2013	81	3,817	454,930	670,890	356,047	1,413	6,609	379,218	550,938	373,236	221,719
2014	131	10,121	853,342	712,636	442,208	1,000	20,615	574,747	475,021	463,752	299,306
2015	533	11,968	782,472	495,155	343,391	2,883	26,227	684,773	517,399	551,205	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>5,296</b>	<b>54,904</b>	<b>2,303,475</b>	<b>2,437,657</b>	<b>2,332,598</b>	<b>1,548,102</b>
O.D.		1	149	115	2,089		1	143	139	2,597	20,966

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,703,605	10,152,694	1,569,068			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,592,855	-2,946,686	5,647			
TOTAL LOSSES	4,110,750	7,206,008	1,574,715			
EXPECTED LOSSES	3,985,639	8,062,273	1,783,528			
CREDIBILITY	.12	.33	.50			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.452	.792	.173	1.417		
INDICATED (POST-TEST)	.471	.825	.180	1.476		
PRES. ON RATE LEVEL	.394	.798	.177	1.369		
DERIVED BY FORMULA	.403	.807	.179	1.389		
UNDERLYING PRES. RATE	.438	.886	.196	1.520		
PROPOSED	.403	.807	.179	1.389		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.324
IND. RATES				1.32	MINIMUM PREMIUM	
MAN. RATES	1.52	1.69	1.51	+ 1.32	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					3,227	38,062
2012		24	5,212	100,422	46,306		42	2,878	58,554	14,800	18,811
2013		157	8,721	10,532	114,995		266	15,699	61,598	134,612	30,556
2014	40	2,610	219,021	12,153	13,941	121	2,482	58,521	3,637	4,618	18,897
2015	213	2,442	166,024	115,081	173,647	776	4,792	179,611	154,126	299,217	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>897</b>	<b>7,582</b>	<b>256,709</b>	<b>277,915</b>	<b>456,474</b>	<b>131,794</b>
O.D.											139

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	669,652	1,326,931	131,933			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-242,272	-236,219	413			
TOTAL LOSSES	427,380	1,090,712	132,346			
EXPECTED LOSSES	595,668	633,919	147,551			
CREDIBILITY	.09	.24	.36			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.078	.200	.024	.302		
INDICATED (POST-TEST)	.081	.208	.025	.314		
PRES. ON RATE LEVEL	.098	.105	.024	.227		
DERIVED BY FORMULA	.096	.130	.024	.250		
UNDERLYING PRES. RATE	.109	.116	.027	.252		
PROPOSED	.096	.130	.024	.250		
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	1		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	262,248		14,019,039	4,803,901	5,220,786	846,229		7,976,749	4,516,568	5,266,508	3,632,299
2012	1,037,088	55,726	10,117,342	5,033,474	5,480,557	20,931	97,169	8,130,497	3,830,461	4,736,432	3,429,487
2013	195,909	83,146	10,878,350	5,156,411	5,731,928	149,516	131,314	7,675,378	4,784,880	5,738,708	3,393,695
2014	481,625	128,978	10,719,782	5,110,810	4,749,700	11,023	226,854	6,091,669	3,860,323	4,915,096	3,804,363
2015	857,957	124,249	7,741,918	4,184,702	4,058,225	293,265	198,995	5,634,592	4,284,713	5,851,942	3,920,216
<b>TOTAL</b>	<b>2,834,827</b>	<b>392,099</b>	<b>53,476,431</b>	<b>24,289,298</b>	<b>25,241,196</b>	<b>1,320,964</b>	<b>654,332</b>	<b>35,508,885</b>	<b>21,276,945</b>	<b>26,508,686</b>	<b>18,180,060</b>
O.D.	93	2,705	381,261	10,860	36,628	5	58	2,268	2,021	26,255	200,961

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	94,573,928	97,391,889	18,381,021			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-28,684,195	-28,180,984	53,975			
TOTAL LOSSES	65,889,733	69,210,905	18,434,996			
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)	.088	.093	.025	.206		
INDICATED (POST-TEST)	.092	.097	.026	.215		
PRES. ON RATE LEVEL	.086	.092	.022	.200		
DERIVED BY FORMULA	.092	.097	.026	.215		
UNDERLYING PRES. RATE	.095	.102	.025	.222		
PROPOSED	.092	.097	.026	.215		
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

MANUAL 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											
MANUAL 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											
MANUAL 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			637,516	418,429	695,159	558,991
2012		5,076	918,289	682,787	757,081		8,893	744,549	394,456	606,292	336,913
2013	364	12,183	1,637,453	865,823	363,124	5,017	18,875	1,101,311	617,196	487,678	294,172
2014	189	14,389	1,184,954	626,184	679,847	1,905	39,175	995,748	373,026	647,251	390,091
2015	925	16,549	967,674	397,441	505,058	2,052	15,991	466,247	318,746	546,723	310,410
<b>TOTAL</b>	<b>1,478</b>	<b>48,197</b>	<b>6,183,042</b>	<b>3,048,745</b>	<b>2,795,436</b>	<b>8,974</b>	<b>82,934</b>	<b>3,945,371</b>	<b>2,121,853</b>	<b>2,983,103</b>	<b>1,890,577</b>
O.D.											496

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,269,996	10,949,137	1,891,073			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,137,663	-3,274,698	5,560			
TOTAL LOSSES	7,132,333	7,674,439	1,896,633			
EXPECTED LOSSES	7,717,040	8,804,905	1,971,755			
CREDIBILITY	.30	.81	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.210	.226	.056	.492		
INDICATED (POST-TEST)	.219	.235	.058	.512		
PRES. ON RATE LEVEL	.205	.233	.052	.490		
DERIVED BY FORMULA	.209	.235	.058	.502		
UNDERLYING PRES. RATE	.227	.259	.058	.544		
PROPOSED	.209	.235	.058	.502		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.478
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	

REPORTED LOSSES											
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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011	1,440,719		14,719,249	9,351,543	8,301,681	634		9,724,710	7,986,910	10,815,579	6,490,282
2012	1,331,228	145,908	13,069,345	7,886,745	7,866,907	6,012	111,924	9,184,397	7,441,960	8,954,650	7,135,937
2013	3,972	140,764	18,375,756	10,438,529	8,870,846	54,363	212,500	12,430,356	8,273,613	10,698,963	6,947,662
2014	1,198,291	169,196	14,052,037	8,018,746	7,316,638	18,709	316,316	9,040,519	8,333,416	8,438,126	7,301,379
2015	990,060	190,937	12,306,381	7,462,182	6,079,750	184,406	355,169	9,114,874	6,502,357	7,098,368	6,691,443
<b>TOTAL</b>	<b>4,964,270</b>	<b>646,805</b>	<b>72,522,768</b>	<b>43,157,745</b>	<b>38,435,822</b>	<b>264,124</b>	<b>995,909</b>	<b>49,494,856</b>	<b>38,538,256</b>	<b>46,005,686</b>	<b>34,566,703</b>
O.D.	5	402	30,176	151,803	158,393	220	2,696	65,051	83,883	114,255	232,334

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	128,987,282	166,645,843	34,799,037			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-45,359,833	-46,572,011	110,841			
TOTAL LOSSES	83,627,449	120,073,832	34,909,878			
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)	.031	.044	.013	.088		
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. RATE	.087
IND. RATES				.09	MINIMUM PREMIUM	
MAN. RATES	.12	.12	.10	+ .09	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	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	527,899		974,884	1,797,913	2,248,180	1,009,827		525,407	1,414,958	2,390,360	391,480
2012	6,284	11,697	2,128,152	1,308,415	1,195,369		24,137	2,021,805	763,742	1,082,823	362,729
2013	585	22,245	2,807,705	1,917,415	2,073,224	13,328	52,567	3,054,504	2,344,345	1,722,350	400,264
2014	15,241	121,311	2,519,572	1,176,368	1,490,814	44,112	1,014,184	2,412,329	1,159,332	1,612,481	374,986
2015	106,133	22,416	1,579,822	1,211,176	1,088,126	99,047	28,355	862,633	749,544	995,010	433,229
<b>TOTAL</b>	<b>656,142</b>	<b>177,669</b>	<b>10,010,135</b>	<b>7,411,287</b>	<b>8,095,713</b>	<b>1,166,314</b>	<b>1,119,243</b>	<b>8,876,678</b>	<b>6,431,921</b>	<b>7,803,024</b>	<b>1,962,688</b>
O.D.	3	255	23,974	57,574	19,499	4	69	2,473	8,727	699	13,514

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,032,959	29,828,444	1,976,202			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,480,675	-9,716,068	6,260			
TOTAL LOSSES	15,852,284	20,112,376	1,982,462			
EXPECTED LOSSES	15,174,879	26,081,007	2,238,490			
CREDIBILITY	.25	.67	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.609	.773	.076	1.458		
INDICATED (POST-TEST)	.635	.805	.079	1.519		
PRES. ON RATE LEVEL	.525	.902	.078	1.505		
DERIVED BY FORMULA	.553	.837	.079	1.469		
UNDERLYING PRES. RATE	.583	1.002	.086	1.671		
PROPOSED	.567	.857	.081	1.505		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.435
IND. RATES				1.44	MINIMUM PREMIUM	
MAN. RATES	1.95	1.95	1.66	+ 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	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											
MANUAL 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											
MANUAL 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	328,530		1,533,992	1,222,431	1,303,803	1,022,382
2012	709,421	20,335	3,702,373	1,373,691	1,310,047	84,360	20,596	1,716,625	1,421,106	1,207,338	916,297
2013	575	19,363	2,574,986	974,508	1,110,665	5,523	21,903	1,279,625	930,920	1,157,574	1,051,563
2014	2,298	22,197	1,830,567	1,517,686	1,417,323	14,994	33,064	1,044,373	1,313,806	1,593,426	882,407
2015	1,067,013	105,587	2,295,471	763,908	790,569	49,961	969,838	2,848,299	739,674	1,007,754	1,533,722
<b>TOTAL</b>	<b>2,285,679</b>	<b>167,482</b>	<b>14,637,674</b>	<b>5,836,689</b>	<b>6,218,187</b>	<b>483,368</b>	<b>1,045,401</b>	<b>8,422,914</b>	<b>5,627,937</b>	<b>6,269,895</b>	<b>5,406,371</b>
O.D.		44	2,520	1,940	31,449	2	38	1,406	1,256	10,056	10,578

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	27,046,528	23,997,409	5,416,949		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-8,409,322	-6,368,297	14,925		
TOTAL LOSSES	18,637,206	17,629,112	5,431,874		
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)	.078	.074	.023	.175	
INDICATED (POST-TEST)	.081	.077	.024	.182	
PRES. ON RATE LEVEL	.078	.065	.020	.163	
DERIVED BY FORMULA	.081	.077	.024	.182	
UNDERLYING PRES. RATE	.087	.072	.022	.181	
PROPOSED	.081	.077	.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		1	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>1</b>	<b>14</b>	<b>50</b>	<b>133</b>	<b>198</b>
O.D.		884							

REPORTED LOSSES											
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

TRANSLATED LOSSES											
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			252,485	408,688	334,676	360,079
2012		5,868	1,078,343	536,676	112,731		4,909	407,751	460,513	301,842	289,744
2013	168	5,847	766,498	459,789	321,940	1,758	7,169	419,776	334,683	514,065	428,584
2014	171,803	8,241	697,160	427,226	242,307	1,235	25,473	652,453	271,150	434,571	507,845
2015	403	6,341	443,761	333,780	336,894	1,643	12,684	390,769	339,197	466,091	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>4,636</b>	<b>50,235</b>	<b>2,123,234</b>	<b>1,814,231</b>	<b>2,051,245</b>	<b>2,056,925</b>
O.D.											836

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,281,693	7,765,560	2,057,761			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,340,100	-2,202,524	5,743			
TOTAL LOSSES	3,941,593	5,563,036	2,063,504			
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	.034	.013	.071		
PRES. ON RATE LEVEL	.031	.031	.011	.073		
DERIVED BY FORMULA	.025	.034	.013	.072		
UNDERLYING PRES. RATE	.034	.035	.012	.081		
PROPOSED	.025	.034	.013	.072		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.068
IND. RATES				.07	MINIMUM PREMIUM	
MAN. RATES	.10	.09	.08	+ .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	8,396,214	25,628,765	.305									
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											
MANUAL 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											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			8,300,023	4,847,355	3,343,056			5,298,345	4,070,727	4,277,991	2,978,512
2012		265,825	9,591,183	4,948,196	4,494,464		77,655	6,473,075	3,222,736	4,718,375	3,216,518
2013	2,588	88,898	11,813,792	6,513,679	3,780,720	25,994	102,702	5,971,566	4,570,991	3,639,702	3,042,393
2014	1,363	101,898	8,537,530	5,081,176	3,730,900	8,762	180,276	4,923,685	3,500,354	4,159,797	2,787,219
2015	6,320	115,545	7,043,919	4,209,315	4,153,733	17,753	152,296	4,120,623	2,894,914	3,901,220	3,154,331
<b>TOTAL</b>	<b>10,271</b>	<b>572,166</b>	<b>45,286,447</b>	<b>25,599,721</b>	<b>19,502,873</b>	<b>52,509</b>	<b>512,929</b>	<b>26,787,294</b>	<b>18,259,722</b>	<b>20,697,085</b>	<b>15,178,973</b>
O.D.	20	2,075	151,153	235,694	374,594	120	1,645	44,195	96,027	80,829	72,391

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	73,420,824	84,846,545	15,251,364		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-23,729,906	-23,235,141	48,694		
TOTAL LOSSES	49,690,918	61,611,404	15,300,058		
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)	.109	.135	.033	.277	
INDICATED (POST-TEST)	.114	.141	.034	.289	
PRES. ON RATE LEVEL	.115	.124	.033	.272	
DERIVED BY FORMULA	.114	.141	.034	.289	
UNDERLYING PRES. RATE	.128	.137	.037	.302	
PROPOSED	.114	.141	.034	.289	
<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

MANUAL 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											
MANUAL 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											
MANUAL 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			317,484	767,011	786,187	663,105
2012		5,909	1,072,842	1,394,490	1,129,894		14,275	1,192,206	846,953	997,341	554,786
2013	76	4,789	477,213	390,899	1,599,305	521	3,227	195,958	302,054	1,019,072	664,775
2014	222	16,654	1,389,402	720,352	601,728	1,262	25,886	696,259	432,023	607,620	865,016
2015	1,325	17,448	1,124,126	672,890	992,467	5,044	41,168	1,135,619	670,068	1,232,737	605,485
<b>TOTAL</b>	<b>1,623</b>	<b>44,800</b>	<b>4,708,752</b>	<b>3,895,790</b>	<b>5,472,063</b>	<b>6,827</b>	<b>84,556</b>	<b>3,537,526</b>	<b>3,018,109</b>	<b>4,642,957</b>	<b>3,353,167</b>
O.D.	1	10	761	2,321	4,155	2	10	437	3,469	5,562	28,722

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,385,305	17,044,426	3,381,889			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,402,833	-4,772,973	10,270			
TOTAL LOSSES	5,982,472	12,271,453	3,392,159			
EXPECTED LOSSES	5,945,580	12,895,302	3,514,498			
CREDIBILITY	.25	.68	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.226	.464	.128	.818		
INDICATED (POST-TEST)	.235	.483	.133	.851		
PRES. ON RATE LEVEL	.203	.439	.120	.762		
DERIVED BY FORMULA	.211	.469	.133	.813		
UNDERLYING PRES. RATE	.225	.488	.133	.846		
PROPOSED	.211	.469	.133	.813		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.775
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			413,045	696,386	1,222,741	1,369,909
2012	372,641	5,175	948,163	978,659	635,661	11,558	7,500	627,414	552,247	1,112,638	1,353,504
2013	192	7,530	943,819	678,464	747,480	4,535	17,087	1,009,123	452,595	1,075,163	1,617,877
2014	128	10,736	922,932	1,023,079	511,399	865	17,655	578,529	812,013	903,774	1,422,513
2015	601	12,466	892,591	706,851	505,181	3,045	24,841	731,399	636,851	779,066	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>20,003</b>	<b>67,083</b>	<b>3,359,510</b>	<b>3,150,092</b>	<b>5,093,382</b>	<b>7,441,276</b>
O.D.	1	55	3,186	2,389	29,752		6	313	292	3,581	62,702

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,360,219	15,433,498	7,503,978			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,611,322	-4,738,103	22,294			
TOTAL LOSSES	5,748,897	10,695,395	7,526,272			
EXPECTED LOSSES	6,465,107	12,812,237	7,574,085			
CREDIBILITY	.23	.63	.95			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.244	.453	.319	1.016		
INDICATED (POST-TEST)	.254	.472	.332	1.058		
PRES. ON RATE LEVEL	.247	.489	.289	1.025		
DERIVED BY FORMULA	.249	.478	.330	1.057		
UNDERLYING PRES. RATE	.274	.543	.321	1.138		
PROPOSED	.249	.478	.330	1.057		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.007
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	88,430	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	7,475,043	5,624,518	10,329,798		342,908	6,340,596	3,911,961	8,297,038	4,838,367
2012		44,554	8,016,594	7,453,796	9,068,247		72,159	6,021,307	5,257,490	8,438,895	4,592,990
2013	1,154	52,671	6,189,427	6,769,391	7,425,896	13,009	61,313	3,564,319	4,736,451	6,169,937	4,214,037
2014	909	82,306	6,709,618	6,968,080	6,994,830	7,253	149,000	4,495,508	4,918,173	5,870,935	4,581,038
2015	7,406	114,113	7,865,961	5,706,875	6,010,421	18,058	137,858	4,267,645	3,617,940	5,187,235	4,487,071
<b>TOTAL</b>	<b>9,469</b>	<b>1,007,023</b>	<b>36,256,643</b>	<b>32,522,660</b>	<b>39,829,192</b>	<b>38,320</b>	<b>763,238</b>	<b>24,689,375</b>	<b>22,442,015</b>	<b>33,964,040</b>	<b>22,713,503</b>
O.D.	55	4,252	366,345	728,620	86,058	231	3,256	111,874	241,976	96,416	269,290

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	63,250,081	129,910,977	22,982,793			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-21,693,305	-36,724,877	71,551			
TOTAL LOSSES	41,556,776	93,186,100	23,054,344			
EXPECTED LOSSES	53,233,160	98,569,606	25,919,812			
CREDIBILITY	.58	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.447	1.003	.248	1.698		
INDICATED (POST-TEST)	.466	1.045	.258	1.769		
PRES. ON RATE LEVEL	.516	.956	.251	1.723		
DERIVED BY FORMULA	.487	1.045	.258	1.790		
UNDERLYING PRES. RATE	.573	1.061	.279	1.913		
PROPOSED	.481	1.033	.255	1.769		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.686
IND. RATES				1.69	MINIMUM PREMIUM	
MAN. RATES	2.25	2.18	1.90	+ 1.69	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P. T.	MAJOR	MINOR	TEMP	ALL	
2011	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			37	135	497	670	
2015	4,322,257	22,666,858	.524			6	39	434	479	
<b>TOTAL</b>	<b>26,068,318</b>	<b>176,595,315</b>	<b>.677</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			10,204,147	3,783,292	7,479,333			8,626,496	2,889,203	8,525,187	4,458,910
2012		83,833	15,157,505	4,489,343	8,055,340		123,716	10,368,738	4,147,152	8,460,075	5,325,490
2013	524,268	95,922	12,534,188	6,581,494	6,297,477	178,561	124,422	7,238,552	6,462,647	6,417,613	5,438,298
2014	5,009	134,706	11,171,986	5,267,125	5,250,453	11,710	241,071	6,612,188	4,658,121	6,416,155	5,338,868
2015	6,451	106,010	7,039,855	4,638,101	4,812,323	18,632	142,009	4,364,279	3,524,265	5,355,086	5,449,222
<b>TOTAL</b>	<b>535,728</b>	<b>420,471</b>	<b>56,107,681</b>	<b>24,759,355</b>	<b>31,894,926</b>	<b>208,903</b>	<b>631,218</b>	<b>37,210,253</b>	<b>21,681,388</b>	<b>35,174,116</b>	<b>26,010,788</b>
O.D.	13	602	44,845	159,852	93,984	15	219	9,169	32,683	25,906	225,138

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	95,169,117	113,822,210	26,235,926			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-28,214,167	-33,333,047	67,270			
TOTAL LOSSES	66,954,950	80,489,163	26,303,196			
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)	.257	.309	.101	.667		
INDICATED (POST-TEST)	.268	.322	.105	.695		
PRES. ON RATE LEVEL	.236	.305	.094	.635		
DERIVED BY FORMULA	.268	.322	.105	.695		
UNDERLYING PRES. RATE	.262	.339	.104	.705		
PROPOSED	.268	.322	.105	.695		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.662
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				82,357	37,258	102,370
2012		18	5,419	116,692	14,729		217	15,092	307,105	77,291	201,682
2013		147	12,608	77,208	22,921		320	18,641	75,094	153,375	121,176
2014	126	8,489	712,191	168,561	127,679	920	19,021	474,894	143,626	257,634	179,588
2015	28	349	23,853	16,538	24,947	277	1,694	63,672	54,643	106,075	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>1,197</b>	<b>21,252</b>	<b>572,299</b>	<b>662,825</b>	<b>631,633</b>	<b>779,106</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,357,976	1,905,244	779,106			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-472,851	-600,753	1,511			
TOTAL LOSSES	1,185,125	1,304,491	780,617			
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	165,828		111,737	162,176	849,174	367,626	529,027
2012		2,465	452,169	491,566	301,635	261,849	7,195	601,549	366,972	591,115	349,840
2013	49	2,257	270,755	370,540	213,669	858	4,254	245,777	371,380	441,630	560,006
2014	113	9,024	754,421	539,304	411,349	1,507	31,356	885,865	584,750	1,649,413	653,883
2015	212	3,997	284,280	220,864	181,608	1,226	9,200	291,504	252,605	368,443	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>265,440</b>	<b>163,742</b>	<b>2,186,871</b>	<b>2,424,881</b>	<b>3,418,227</b>	<b>2,715,199</b>
O.D.											1,387

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,116,755	9,554,066	2,716,586			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,703,171	-2,618,238	7,477			
TOTAL LOSSES	3,413,584	6,935,828	2,724,063			
EXPECTED LOSSES	4,184,045	7,034,713	2,666,754			
CREDIBILITY	.36	.99	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.074	.151	.059	.284		
INDICATED (POST-TEST)	.077	.157	.061	.295		
PRES. ON RATE LEVEL	.082	.138	.052	.272		
DERIVED BY FORMULA	.080	.157	.061	.298		
UNDERLYING PRES. RATE	.091	.153	.058	.302		
PROPOSED	.079	.156	.060	.295		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.281
IND. RATES				.28	MINIMUM PREMIUM	
MAN. RATES	.38	.37	.30	+ .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	95,333	1,623,208	1.702					2	28	30
2012	102,364	1,699,156	1.659					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								

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

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011				30,715	869,232				30,511	905,811	274,939
2012		2,130	384,298	113,018	236,101		3,889	324,849	266,530	561,596	262,674
2013	4,148	1,853	232,976	159,488	196,271	364,916	4,667	277,677	140,185	446,162	363,559
2014	6	946	77,634	133,778	121,838	89	1,893	72,706	106,517	282,755	247,909
2015	155	1,920	130,803	91,538	132,639	869	5,466	200,860	172,560	325,649	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>365,874</b>	<b>15,915</b>	<b>876,092</b>	<b>716,303</b>	<b>2,521,973</b>	<b>1,416,701</b>
O.D.											708

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,094,750	5,322,894	1,417,409			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-778,807	-1,648,295	3,874			
TOTAL LOSSES	1,315,943	3,674,599	1,421,283			
EXPECTED LOSSES	1,920,461	4,439,097	1,353,767			
CREDIBILITY	.09	.23	.35			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.251	.700	.271	1.222		
INDICATED (POST-TEST)	.262	.729	.282	1.273		
PRES. ON RATE LEVEL	.330	.762	.232	1.324		
DERIVED BY FORMULA	.324	.754	.250	1.328		
UNDERLYING PRES. RATE	.366	.846	.258	1.470		
PROPOSED	.323	.752	.249	1.324		
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		48,856	9,216,201	3,449,772	17,250,982		911,401	6,562,296	3,901,316	21,752,315	7,726,582
2012	55,412	50,790	9,217,879	9,159,679	7,991,986	34,543	72,293	5,970,073	11,637,060	12,186,361	7,593,709
2013	848,520	101,517	11,446,996	10,264,702	8,964,134	443,522	913,243	6,852,736	10,971,948	12,589,744	7,996,140
2014	192,543	256,372	11,219,457	8,340,810	7,769,356	30,728	592,233	9,179,110	8,538,544	10,869,652	8,528,619
2015	10,037	197,771	13,133,474	8,671,335	7,158,435	45,620	413,204	10,750,410	7,817,905	8,713,515	7,732,644
<b>TOTAL</b>	<b>1,106,512</b>	<b>655,306</b>	<b>54,234,007</b>	<b>39,886,298</b>	<b>49,133,993</b>	<b>554,413</b>	<b>2,902,374</b>	<b>39,314,625</b>	<b>42,866,773</b>	<b>66,111,587</b>	<b>39,577,694</b>
O.D.	114	2,193	154,085	176,048	328,199	822	6,200	225,414	253,449	551,136	218,597

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	99,156,065	199,307,483	39,796,291			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-30,129,805	-58,456,837	121,655			
TOTAL LOSSES	69,026,260	140,850,646	39,917,946			
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)	.106	.217	.062	.385		
INDICATED (POST-TEST)	.110	.226	.065	.401		
PRES. ON RATE LEVEL	.103	.218	.060	.381		
DERIVED BY FORMULA	.110	.226	.065	.401		
UNDERLYING PRES. RATE	.114	.242	.067	.423		
PROPOSED	.110	.226	.065	.401		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.382
IND. RATES				.38	MINIMUM PREMIUM	
MAN. RATES	.49	.49	.42	+ .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	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											
MANUAL 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											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2011			984,522	210,692	602,063			557,833	126,724	495,238	124,138
2012		3,153	562,133	558,248	860,887		4,936	411,413	409,319	595,498	115,294
2013	204	6,615	900,688	343,858	191,324	1,828	6,819	398,392	209,072	172,174	116,877
2014	137	9,942	857,242	642,376	209,196	755	15,450	440,876	449,964	195,263	148,793
2015	281	3,661	250,892	178,605	239,660	1,088	8,323	258,585	224,399	312,231	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>3,671</b>	<b>35,528</b>	<b>2,067,099</b>	<b>1,419,478</b>	<b>1,770,404</b>	<b>584,006</b>
O.D.		45	2,924	4,165	11,297	10	239	9,200	9,797	61,299	2,867

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,698,186	7,313,349	586,873			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,860,291	-1,657,705	1,579			
TOTAL LOSSES	3,837,895	5,655,644	588,452			
EXPECTED LOSSES	4,560,756	4,440,314	578,124			
CREDIBILITY	.07	.19	.29			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.956	1.409	.147	2.512		
INDICATED (POST-TEST)	.996	1.468	.153	2.617		
PRES. ON RATE LEVEL	1.023	.996	.130	2.149		
DERIVED BY FORMULA	1.021	1.086	.137	2.244		
UNDERLYING PRES. RATE	1.136	1.106	.144	2.386		
PROPOSED	1.021	1.086	.137	2.244		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.139
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			243,643	135,960	345,434	370,868
2012		126	13,670	162,081	397,042		84	7,514	71,466	417,368	401,697
2013	149	5,114	682,281	375,556	181,026	1,443	5,270	311,063	106,009	260,439	487,640
2014	67	5,648	455,553	304,612	412,282	339	7,024	202,608	154,867	368,347	487,994
2015	531	11,128	723,548	452,646	349,331	2,922	20,070	681,238	566,358	993,716	562,376
<b>TOTAL</b>	<b>747</b>	<b>22,016</b>	<b>2,546,786</b>	<b>1,472,326</b>	<b>1,693,643</b>	<b>4,704</b>	<b>32,448</b>	<b>1,446,066</b>	<b>1,034,660</b>	<b>2,385,304</b>	<b>2,310,575</b>
O.D.											1,191

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,052,767	6,585,933	2,311,766			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,430,630	-1,271,783	6,742			
TOTAL LOSSES	2,622,137	5,314,150	2,318,508			
EXPECTED LOSSES	3,547,118	3,447,898	2,244,854			
CREDIBILITY	.15	.41	.62			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.211	.428	.187	.826		
INDICATED (POST-TEST)	.220	.446	.195	.861		
PRES. ON RATE LEVEL	.258	.250	.163	.671		
DERIVED BY FORMULA	.252	.330	.183	.765		
UNDERLYING PRES. RATE	.286	.278	.181	.745		
PROPOSED	.252	.330	.183	.765		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.729
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			108,280	93,726	130,116	231,980
2012	244,117	1,184	212,485	21,344	140,413	21,188	567	48,369	31,637	359,464	137,633
2013		659	53,410	296,502	167,673		1,206	68,366	313,165	437,474	218,205
2014	6	738	56,603	83,463	127,427	70	1,461	55,810	73,715	258,982	184,493
2015	237	3,801	267,199	201,749	199,112	1,130	9,296	271,813	236,785	284,798	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>22,388</b>	<b>12,530</b>	<b>552,638</b>	<b>749,028</b>	<b>1,470,834</b>	<b>914,819</b>
O.D.											743

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,716,162	3,669,448	915,562	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-766,369	-742,825	3,312	
TOTAL LOSSES	949,793	2,926,623	918,874	
EXPECTED LOSSES	1,907,439	2,018,608	1,082,442	
CREDIBILITY	.09	.25	.38	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.162	.500	.157	.819
INDICATED (POST-TEST)	.169	.521	.164	.854
PRES. ON RATE LEVEL	.293	.311	.167	.771
DERIVED BY FORMULA	.282	.364	.166	.812
UNDERLYING PRES. RATE	.326	.345	.185	.856
PROPOSED	.282	.364	.166	.812

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	TOTAL
IND. RATES				.77	MINIMUM PREMIUM	.774
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			147,563	582,302	1,359,447	868,381
2012		3,001	539,634	506,608	640,081		5,222	420,592	1,837,596	1,131,526	884,362
2013		865	57,561	196,127	466,040		1,619	101,973	307,264	1,180,652	973,884
2014	569,691	6,910	598,360	875,605	427,459	9,982	44,030	1,273,601	1,285,741	1,023,328	892,794
2015	219,596	5,651	401,423	310,066	265,296	11,842	31,892	939,273	817,762	1,004,413	1,011,881
<b>TOTAL</b>	<b>991,577</b>	<b>16,427</b>	<b>1,971,064</b>	<b>2,328,769</b>	<b>2,326,164</b>	<b>21,824</b>	<b>82,763</b>	<b>2,883,002</b>	<b>4,830,665</b>	<b>5,699,366</b>	<b>4,631,302</b>
O.D.	3	244	23,840	65,418	3,697			6	155	1	16,320

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,990,750	15,254,235	4,647,622			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,281,297	-4,142,673	14,175			
TOTAL LOSSES	3,709,453	11,111,562	4,661,797			
EXPECTED LOSSES	5,630,500	11,170,601	4,920,230			
CREDIBILITY	.16	.42	.64			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.287	.860	.361	1.508		
INDICATED (POST-TEST)	.299	.896	.376	1.571		
PRES. ON RATE LEVEL	.393	.779	.343	1.515		
DERIVED BY FORMULA	.378	.828	.364	1.570		
UNDERLYING PRES. RATE	.436	.865	.381	1.682		
PROPOSED	.378	.828	.364	1.570		
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



MANUAL 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											
MANUAL 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											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011			948,745	729,061	327,682			25,222	132,302	131,450	1,007,193
2012		1,869	349,032	859,274	330,964		282	21,663	256,913	232,116	969,437
2013	44	2,574	283,752	547,159	365,713	406	2,001	115,561	176,556	184,974	1,499,634
2014	119	8,588	739,071	517,553	178,645	709	14,503	436,368	554,570	209,110	1,416,585
2015	117	2,269	161,875	126,882	98,017	1,057	9,876	259,203	227,518	189,121	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>2,172</b>	<b>26,662</b>	<b>858,017</b>	<b>1,347,859</b>	<b>946,771</b>	<b>6,498,303</b>
O.D.											13,367

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,384,906	6,375,580	6,511,670			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-320,701	-611,976	7,448			
TOTAL LOSSES	3,064,205	5,763,604	6,519,118			
EXPECTED LOSSES	788,971	1,648,016	2,579,729			
CREDIBILITY	.03	.09	.14			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.361	4.442	5.024	11.827		
INDICATED (POST-TEST)	2.460	4.629	5.235	12.324		
PRES. ON RATE LEVEL	.548	1.144	1.790	3.482		
DERIVED BY FORMULA	.605	1.458	2.272	4.335		
UNDERLYING PRES. RATE	.608	1.270	1.988	3.866		
PROPOSED	.605	1.458	2.272	4.335		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.133
IND. RATES				4.13	MINIMUM PREMIUM	
MAN. RATES	2.79	3.52	3.84	+ 4.13	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2011	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		1	16	192	395	604
2015	1,455,225	35,868,549	2.464		1	15	110	471	598
<b>TOTAL</b>	<b>6,645,288</b>	<b>181,588,260</b>	<b>2.733</b>		<b>2</b>	<b>2</b>	<b>152</b>	<b>855</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			10,354,398	8,970,925	7,823,539			9,203,337	6,707,951	7,681,494	2,284,861
2012		39,721	7,216,072	7,401,291	6,396,199		88,837	7,420,958	5,152,788	7,313,433	2,431,226
2013	2,059	205,376	10,210,408	8,930,058	7,214,580	27,872	196,810	6,860,069	6,587,040	8,034,146	2,617,327
2014	4,265	88,313	7,422,354	7,573,303	5,195,950	8,449	172,875	5,313,954	6,508,161	5,921,499	2,611,526
2015	166,652	216,781	11,336,358	7,433,369	5,811,139	75,716	1,198,598	9,614,941	5,960,969	6,688,335	2,632,712
<b>TOTAL</b>	<b>172,976</b>	<b>550,191</b>	<b>46,539,590</b>	<b>40,308,946</b>	<b>32,441,407</b>	<b>112,037</b>	<b>1,657,120</b>	<b>38,413,259</b>	<b>30,916,909</b>	<b>35,638,907</b>	<b>12,577,652</b>
O.D.	139	1,734	123,071	229,253	171,988	57	442	17,511	85,081	53,813	51,991

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	87,588,127	139,846,304	12,629,643			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-25,409,185	-38,795,308	38,693			
TOTAL LOSSES	62,178,942	101,050,996	12,668,336			
EXPECTED LOSSES	62,665,066	104,663,287	13,357,030			
CREDIBILITY	.47	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.936	1.521	.191	2.648		
INDICATED (POST-TEST)	.975	1.585	.199	2.759		
PRES. ON RATE LEVEL	.849	1.419	.181	2.449		
DERIVED BY FORMULA	.908	1.585	.199	2.692		
UNDERLYING PRES. RATE	.943	1.575	.201	2.719		
PROPOSED	.908	1.585	.199	2.692		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.567
IND. RATES				2.57	MINIMUM PREMIUM	
MAN. RATES	3.07	3.18	2.70	+ 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	5,472	52,245	.954						3	3
2012	15,695	372,990	2.376						3	7
2013	57,400	461,654	.804			1			1	10
2014	363,939	1,486,353	.408						24	27
2015	447,588	1,998,302	.446			1			16	26
<b>TOTAL</b>	<b>890,094</b>	<b>4,371,544</b>	<b>.491</b>			<b>2</b>			<b>44</b>	<b>73</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					36,295	17,711
2012		49	12,817	263,250	69,380		30	2,419	40,134	54,357	26,798
2013	38	1,364	175,852	27,115	161,771	409	1,486	88,367	21,868	102,534	20,723
2014	43	4,198	379,516	784,640	238,232	228	4,644	172,860	342,285	208,193	66,580
2015	494	14,013	962,278	698,585	341,216	2,883	30,000	679,243	420,374	290,064	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>3,520</b>	<b>36,160</b>	<b>942,889</b>	<b>824,661</b>	<b>691,443</b>	<b>177,658</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,533,231	4,110,160	177,658	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,503,565	-1,996,555	4,132	
TOTAL LOSSES	1,029,666	2,113,605	181,790	
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)	.121	.247	.021	.389
PRES. ON RATE LEVEL	.428	.620	.077	1.125
DERIVED BY FORMULA	.391	.497	.049	.937
UNDERLYING PRES. RATE	.475	.688	.086	1.249
PROPOSED	.391	.497	.049	.937

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	TOTAL
IND. RATES				.89	MINIMUM PREMIUM	.893
MAN. RATES	1.80	1.54	1.24	+ .89	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	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

MANUAL 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

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011	115,841	141,113	1,932,144	3,874,723	3,109,450		819,144	2,074,280	3,034,700	3,334,800	1,203,513
2012		12,612	2,278,469	3,670,826	3,291,300		17,086	1,394,103	4,347,946	3,277,056	1,500,050
2013	300	17,943	1,966,188	3,842,873	2,699,993	6,140	30,131	1,742,432	2,607,579	2,972,191	1,119,887
2014	377	32,886	2,668,265	2,429,568	2,709,099	3,163	64,681	1,914,328	1,936,577	2,453,365	1,418,390
2015	2,412	47,539	3,275,704	2,385,106	1,867,574	12,753	121,559	2,987,085	1,972,693	2,021,852	1,113,063
<b>TOTAL</b>	<b>118,930</b>	<b>252,093</b>	<b>12,120,770</b>	<b>16,203,096</b>	<b>13,677,416</b>	<b>22,056</b>	<b>1,052,601</b>	<b>10,112,228</b>	<b>13,899,495</b>	<b>14,059,264</b>	<b>6,354,903</b>
O.D.	32	1,853	141,200	223,471	41,057	249	1,940	66,281	126,848	88,225	55,967

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	23,890,233	58,318,872	6,410,870	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,254,536	-16,353,602	20,688	
TOTAL LOSSES	15,635,697	41,965,270	6,431,558	
EXPECTED LOSSES	20,375,868	44,121,469	7,180,367	
CREDIBILITY	.28	.77	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.496	1.333	.204	2.033
INDICATED (POST-TEST)	.517	1.389	.213	2.119
PRES. ON RATE LEVEL	.583	1.262	.205	2.050
DERIVED BY FORMULA	.565	1.360	.213	2.138
UNDERLYING PRES. RATE	.647	1.401	.228	2.276
PROPOSED	.560	1.348	.211	2.119

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.020
IND. RATES				2.02	MINIMUM PREMIUM	
MAN. RATES	2.61	2.64	2.26	+ 2.02	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	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											
MANUAL 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											
MANUAL 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			1,120,922	2,296,726	3,440,560	1,879,082
2012		12,394	2,244,143	2,209,847	2,146,486		10,386	864,041	1,358,121	2,800,492	1,871,890
2013	723	28,408	3,560,652	2,917,224	2,536,181	9,015	40,280	2,331,675	2,841,187	2,744,904	1,881,554
2014	356	31,629	2,573,548	2,427,405	2,591,224	2,435	49,936	1,541,724	1,766,102	2,366,159	1,769,754
2015	2,076	37,827	2,599,949	1,882,009	1,620,894	5,733	47,471	1,366,614	1,129,080	1,414,843	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>17,183</b>	<b>148,073</b>	<b>7,224,976</b>	<b>9,391,216</b>	<b>12,766,958</b>	<b>9,050,907</b>
O.D.	1	10	716	497	748	21	126	4,694	4,028	7,820	40,509

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,601,696	45,910,412	9,091,416	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,361,712	-13,062,299	28,151	
TOTAL LOSSES	12,239,984	32,848,113	9,119,567	
EXPECTED LOSSES	18,073,665	35,074,826	10,049,752	
CREDIBILITY	.33	.89	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.308	.827	.230	1.365
INDICATED (POST-TEST)	.321	.862	.240	1.423
PRES. ON RATE LEVEL	.410	.795	.228	1.433
DERIVED BY FORMULA	.381	.855	.240	1.476
UNDERLYING PRES. RATE	.455	.883	.253	1.591
PROPOSED	.370	.830	.233	1.433

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.366
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	66,773		2,040,495	4,773,813	4,856,106	1,759,020		2,127,392	3,566,706	6,203,017	3,516,053
2012	229,875	72,319	1,721,514	5,654,807	5,007,814	5,056	32,845	1,282,562	4,380,082	6,774,943	3,323,609
2013	426	27,457	2,919,261	5,795,574	5,075,614	9,115	51,317	2,967,468	5,580,097	6,954,415	3,479,196
2014	636	107,700	4,599,940	4,249,399	4,308,624	5,872	151,530	3,596,246	3,289,507	6,013,667	3,255,782
2015	274,608	86,199	5,861,230	4,101,483	4,106,454	662,505	164,296	4,774,080	3,935,326	5,069,640	2,981,109
<b>TOTAL</b>	<b>572,318</b>	<b>293,675</b>	<b>17,142,440</b>	<b>24,575,076</b>	<b>23,354,612</b>	<b>2,441,568</b>	<b>399,988</b>	<b>14,747,748</b>	<b>20,751,718</b>	<b>31,015,682</b>	<b>16,555,749</b>
O.D.	23	361	26,489	62,830	27,824	102	661	25,494	31,926	39,936	52,783

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	35,650,867	99,859,604	16,608,532			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-12,052,989	-28,055,311	57,271			
TOTAL LOSSES	23,597,878	71,804,293	16,665,803			
EXPECTED LOSSES	29,751,228	75,688,949	19,720,163			
CREDIBILITY	.67	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.207	.630	.146	.983		
INDICATED (POST-TEST)	.216	.656	.152	1.024		
PRES. ON RATE LEVEL	.235	.598	.156	.989		
DERIVED BY FORMULA	.222	.656	.152	1.030		
UNDERLYING PRES. RATE	.261	.664	.173	1.098		
PROPOSED	.221	.652	.151	1.024		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.976
IND. RATES				.98	MINIMUM PREMIUM	
MAN. RATES	1.30	1.26	1.09	+ .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	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											
MANUAL 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	228,090	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											
MANUAL 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			73,883	484,935	872,090	582,676
2012		3,330	607,627	607,412	445,234		12,868	1,077,350	511,852	804,125	765,982
2013	85	4,101	458,695	323,287	941,706	1,205	8,558	493,181	1,166,007	1,674,860	780,017
2014	17	2,620	190,078	243,573	528,264	260	5,543	213,395	283,025	983,642	761,380
2015	648	9,327	649,192	477,855	543,657	3,166	23,587	751,788	651,220	961,620	517,235
<b>TOTAL</b>	<b>750</b>	<b>19,378</b>	<b>2,059,756</b>	<b>2,166,731</b>	<b>3,723,359</b>	<b>4,631</b>	<b>50,556</b>	<b>2,609,597</b>	<b>3,097,039</b>	<b>5,296,337</b>	<b>3,407,290</b>
O.D.											3,586

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,744,668	14,283,466	3,410,876			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,958,410	-3,962,294	11,312			
TOTAL LOSSES	2,786,258	10,321,172	3,422,188			
EXPECTED LOSSES	4,839,999	10,706,667	3,855,238			
CREDIBILITY	.22	.58	.88			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.133	.493	.163	.789		
INDICATED (POST-TEST)	.139	.514	.170	.823		
PRES. ON RATE LEVEL	.208	.460	.166	.834		
DERIVED BY FORMULA	.193	.491	.170	.854		
UNDERLYING PRES. RATE	.231	.511	.184	.926		
PROPOSED	.188	.480	.166	.834		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.795
IND. RATES				.80	MINIMUM PREMIUM	
MAN. RATES	1.09	1.08	.92	+ .80	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	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

MANUAL 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

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011			171,644	903,992	420,848			138,259	578,992	549,724	162,594
2012		4,510	825,451	651,232	366,350		3,011	248,982	472,034	562,288	193,013
2013	93	192,684	534,709	924,810	171,106	2,054	27,713	480,299	401,823	294,899	192,939
2014	44	3,729	308,931	266,090	241,081	214	4,379	144,287	177,860	333,006	260,408
2015	687	13,512	826,526	418,265	395,747	2,521	24,315	568,322	277,351	358,838	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>4,789</b>	<b>59,418</b>	<b>1,580,149</b>	<b>1,908,060</b>	<b>2,098,755</b>	<b>977,378</b>
O.D.				93,789					9,452		13,271

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,526,876	8,869,577	990,649			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,212,831	-2,657,170	3,385			
TOTAL LOSSES	3,314,045	6,212,407	994,034			
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)	.120	.224	.035	.379		
PRES. ON RATE LEVEL	.094	.224	.036	.354		
DERIVED BY FORMULA	.101	.224	.035	.360		
UNDERLYING PRES. RATE	.104	.249	.040	.393		
PROPOSED	.101	.224	.035	.360		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.343
IND. RATES				.34	MINIMUM PREMIUM	
MAN. RATES	.46	.45	.39	+ .34	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			79,458	647,467	499,762	510,133
2012		1,835	337,248	306,369	139,671		1,197	98,645	249,431	364,787	476,301
2013	47	2,415	271,930	372,771	395,402	298	1,858	110,658	186,921	508,782	397,407
2014	35	2,931	233,277	141,358	246,271	1,366	28,198	697,490	173,838	367,437	428,455
2015	245	4,886	349,068	275,517	202,029	1,540	13,433	374,584	327,298	344,066	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>3,204</b>	<b>44,686</b>	<b>1,360,835</b>	<b>1,584,955</b>	<b>2,084,834</b>	<b>2,271,878</b>
O.D.			11	9	160		9	691	674	12,661	3,732

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,791,135	6,549,903	2,275,610			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,328,214	-1,812,339	7,031			
TOTAL LOSSES	1,462,921	4,737,564	2,282,641			
EXPECTED LOSSES	3,271,214	4,880,182	2,472,057			
CREDIBILITY	.09	.23	.35			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.275	.889	.428	1.592		
INDICATED (POST-TEST)	.287	.926	.446	1.659		
PRES. ON RATE LEVEL	.553	.825	.418	1.796		
DERIVED BY FORMULA	.529	.848	.428	1.805		
UNDERLYING PRES. RATE	.614	.916	.464	1.994		
PROPOSED	.526	.844	.426	1.796		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.712
IND. RATES				1.71	MINIMUM PREMIUM	
MAN. RATES	2.21	2.30	1.98	+ 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	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											
MANUAL 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											
MANUAL 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			534,846	1,663,028	1,951,387	1,230,165
2012		5,136	891,397	1,618,075	2,733,673		7,551	626,871	1,161,885	2,376,375	1,304,485
2013	155	11,632	1,188,971	2,763,264	2,315,957	2,191	14,499	829,162	1,957,918	2,126,489	1,193,680
2014	337	28,699	2,354,441	2,147,453	2,090,463	2,200	45,404	1,349,135	1,361,446	1,845,709	1,444,818
2015	2,630	46,944	2,543,569	1,821,973	1,865,196	6,845	59,918	1,540,195	1,279,178	1,743,341	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>11,236</b>	<b>127,372</b>	<b>4,880,209</b>	<b>7,423,455</b>	<b>10,043,301</b>	<b>6,773,047</b>
O.D.	4	49	3,411	2,375	4,975	12	88	3,858	3,427	23,228	20,019

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,959,951	38,690,092	6,793,066	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,910,146	-9,862,027	20,420	
TOTAL LOSSES	8,049,805	28,828,065	6,813,486	
EXPECTED LOSSES	12,125,808	26,633,118	7,005,582	
CREDIBILITY	.21	.56	.85	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.406	1.453	.343	2.202
INDICATED (POST-TEST)	.423	1.514	.357	2.294
PRES. ON RATE LEVEL	.550	1.209	.318	2.077
DERIVED BY FORMULA	.523	1.380	.351	2.254
UNDERLYING PRES. RATE	.611	1.342	.353	2.306
PROPOSED	.523	1.380	.351	2.254

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	2.81	2.72	2.29	+ 2.15	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2011	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	1,700,885	3,529,041	572		2,691,429	3,344,754	4,982,508	1,499,978
2012	255,198	17,863	3,218,049	1,909,435	2,645,710		23,389	1,957,893	1,508,832	4,079,601	1,243,195
2013	1,040	537,008	4,820,240	2,305,670	2,937,678	9,834	97,783	2,502,529	2,691,514	3,341,898	1,082,553
2014	3,738	39,909	3,267,412	2,478,645	2,626,389	662,755	72,392	2,252,491	2,664,760	3,483,619	941,398
2015	443,135	46,497	3,156,710	2,207,530	2,017,977	421,891	133,237	3,363,619	2,162,069	2,610,619	984,725
<b>TOTAL</b>	<b>994,400</b>	<b>641,277</b>	<b>19,376,867</b>	<b>10,602,165</b>	<b>13,756,795</b>	<b>1,095,052</b>	<b>326,801</b>	<b>12,767,961</b>	<b>12,371,929</b>	<b>18,498,245</b>	<b>5,751,849</b>
O.D.											15,994

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	35,202,358	55,229,134	5,767,843			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,672,240	-15,718,528	17,160			
TOTAL LOSSES	23,530,118	39,510,606	5,785,003			
EXPECTED LOSSES	28,611,786	42,162,727	6,211,645			
CREDIBILITY	.20	.55	.83			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.231	2.067	.303	3.601		
INDICATED (POST-TEST)	1.283	2.154	.316	3.753		
PRES. ON RATE LEVEL	1.348	1.987	.293	3.628		
DERIVED BY FORMULA	1.335	2.079	.312	3.726		
UNDERLYING PRES. RATE	1.497	2.206	.325	4.028		
PROPOSED	1.335	2.079	.312	3.726		
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	4.62	4.70	4.00	+ 3.55	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2011	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											
MANUAL 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											
MANUAL 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			580,031	486,580	998,613	470,084
2012		8,599	1,554,298	777,406	1,068,618		16,980	1,414,273	1,230,022	801,571	554,891
2013	336	305,366	1,643,155	1,117,157	1,118,119	3,438	200,671	830,600	569,564	1,077,525	472,622
2014	203	16,421	1,370,227	1,035,401	833,022	1,444	29,526	868,284	902,798	873,437	635,246
2015	1,396	17,070	1,166,169	821,974	1,153,618	2,695	17,925	630,349	542,898	956,901	546,442
<b>TOTAL</b>	<b>1,935</b>	<b>347,456</b>	<b>6,984,244</b>	<b>4,208,035</b>	<b>5,340,429</b>	<b>7,577</b>	<b>265,102</b>	<b>4,323,537</b>	<b>3,731,862</b>	<b>4,708,047</b>	<b>2,679,285</b>
O.D.	2	76	4,638	3,579	75,545	6	70	2,977	8,445	47,984	37,339

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,937,620	18,123,926	2,716,624	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,296,767	-4,947,406	9,005	
TOTAL LOSSES	8,640,853	13,176,520	2,725,629	
EXPECTED LOSSES	8,106,827	13,297,677	3,164,144	
CREDIBILITY	.21	.58	.87	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.418	.637	.132	1.187
INDICATED (POST-TEST)	.436	.664	.138	1.238
PRES. ON RATE LEVEL	.353	.579	.138	1.070
DERIVED BY FORMULA	.370	.628	.138	1.136
UNDERLYING PRES. RATE	.392	.643	.153	1.188
PROPOSED	.370	.628	.138	1.136

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.083
IND. RATES				1.08	MINIMUM PREMIUM	
MAN. RATES	1.46	1.39	1.18	+ 1.08	PRESENT	

+PROPOSED

MANUAL 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											
MANUAL 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											
MANUAL 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	1,131	1,635	105,140	9,027
2013		57	5,122	35,009	894		82	4,154	26,824	839	289
2014		61	3,958	2,797	17,233			55	47	365	275
2015	6	75	5,064	3,513	5,295	21	117	4,373	3,755	7,288	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>209</b>	<b>9,713</b>	<b>32,261</b>	<b>113,632</b>	<b>12,030</b>
O.D.											138

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	27,690	410,956	12,168	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,645	-16,090	11	
TOTAL LOSSES	17,045	394,866	12,179	
EXPECTED LOSSES	24,322	41,267	6,116	
CREDIBILITY	.00	.02	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.594	13.750	.424	14.768
INDICATED (POST-TEST)	.619	14.328	.442	15.389
PRES. ON RATE LEVEL	.763	1.294	.192	2.249
DERIVED BY FORMULA	.763	1.555	.197	2.515
UNDERLYING PRES. RATE	.847	1.437	.213	2.497
PROPOSED	.763	1.555	.197	2.515

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.398
IND. RATES				2.40	MINIMUM PREMIUM	
MAN. RATES	2.67	2.80	2.48	+ 2.40	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2011	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											
MANUAL 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											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011			3,002,422	602,396	675,414			1,781,141	491,916	563,913	337,622
2012		14,824	2,685,166	833,839	1,272,589		19,298	1,616,188	702,974	1,134,476	301,664
2013	354	12,661	1,640,338	954,778	893,163	6,112	22,850	1,344,102	601,132	1,124,896	279,521
2014	200	14,711	1,230,851	536,498	432,296	1,527	31,376	817,048	417,302	492,680	290,943
2015	907	21,526	1,350,830	749,251	503,738	2,870	24,399	672,732	497,348	657,068	376,368
<b>TOTAL</b>	<b>1,461</b>	<b>63,722</b>	<b>9,909,607</b>	<b>3,676,762</b>	<b>3,777,200</b>	<b>10,509</b>	<b>97,923</b>	<b>6,231,211</b>	<b>2,710,672</b>	<b>3,973,033</b>	<b>1,586,118</b>
O.D.											4,634

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,314,433	14,137,667	1,590,752			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,876,070	-3,524,013	4,463			
TOTAL LOSSES	10,438,363	10,613,654	1,595,215			
EXPECTED LOSSES	14,454,784	9,488,057	1,558,900			
CREDIBILITY	.08	.23	.35			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.015	2.049	.308	4.372		
INDICATED (POST-TEST)	2.100	2.135	.321	4.556		
PRES. ON RATE LEVEL	2.514	1.650	.271	4.435		
DERIVED BY FORMULA	2.481	1.762	.289	4.532		
UNDERLYING PRES. RATE	2.791	1.832	.301	4.924		
PROPOSED	2.481	1.762	.289	4.532		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	4.321
IND. RATES				4.32	MINIMUM PREMIUM	
MAN. RATES	5.78	5.78	4.89	+ 4.32	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2011	4,785,940	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											
MANUAL 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											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011	1,010,854		2,065,016	969,452	1,048,013			1,470,686	885,127	1,038,216	1,068,087
2012		4,517	803,316	425,386	963,078		12,444	1,038,952	812,833	1,164,672	669,106
2013	900,484	9,598	1,243,757	980,299	491,459	14,644	6,921	382,270	1,224,127	642,238	896,658
2014	158	13,668	1,139,951	1,089,765	848,741	1,341	27,529	868,645	1,107,265	1,230,110	854,646
2015	239,751	16,807	1,122,247	749,182	845,624	3,537	21,802	649,591	539,094	732,094	676,378
<b>TOTAL</b>	<b>2,151,247</b>	<b>44,590</b>	<b>6,374,287</b>	<b>4,214,084</b>	<b>4,196,915</b>	<b>19,522</b>	<b>68,696</b>	<b>4,410,144</b>	<b>4,568,446</b>	<b>4,807,330</b>	<b>4,164,875</b>
O.D.	14	174	14,404	80,634	23,810	104	659	25,390	26,189	78,594	19,129

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,109,231	17,996,002	4,184,004			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,058,226	-5,047,524	13,461			
TOTAL LOSSES	9,051,005	12,948,478	4,197,465			
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)	.035	.051	.016	.102		
INDICATED (POST-TEST)	.036	.053	.017	.106		
PRES. ON RATE LEVEL	.035	.048	.017	.100		
DERIVED BY FORMULA	.036	.053	.017	.106		
UNDERLYING PRES. RATE	.039	.053	.019	.111		
PROPOSED	.036	.053	.017	.106		
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

MANUAL 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

MANUAL 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

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011	1,717,496	305,269	5,948,458	1,368,970	4,026,711	16,934	815,389	3,132,511	1,226,760	3,948,311	924,630
2012	782,625	40,991	7,399,762	1,396,466	3,673,723	338,033	35,168	2,951,255	1,118,045	4,066,773	879,428
2013	1,516	49,120	6,620,895	1,938,518	2,451,954	13,713	52,357	3,069,501	1,729,967	2,426,270	1,031,745
2014	255,655	50,393	4,034,976	1,801,162	3,364,775	6,299	56,239	1,623,090	1,224,322	3,023,499	1,000,086
2015	258,227	76,142	4,561,392	2,107,417	2,301,836	16,725	85,560	2,168,748	1,286,411	1,783,814	820,071
<b>TOTAL</b>	<b>3,015,519</b>	<b>521,915</b>	<b>28,565,483</b>	<b>8,612,533</b>	<b>15,818,999</b>	<b>391,704</b>	<b>1,044,713</b>	<b>12,945,105</b>	<b>6,585,505</b>	<b>15,248,667</b>	<b>4,655,960</b>
O.D.					679					3,149	27,965

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	46,484,439	46,269,532	4,683,925			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-16,085,152	-13,738,908	15,254			
TOTAL LOSSES	30,399,287	32,530,624	4,699,179			
EXPECTED LOSSES	39,467,741	36,885,485	5,490,691			
CREDIBILITY	.26	.69	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.118	1.197	.173	2.488		
INDICATED (POST-TEST)	1.165	1.247	.180	2.592		
PRES. ON RATE LEVEL	1.308	1.222	.182	2.712		
DERIVED BY FORMULA	1.271	1.239	.180	2.690		
UNDERLYING PRES. RATE	1.452	1.357	.202	3.011		
PROPOSED	1.271	1.239	.180	2.690		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.565
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>	<b>181</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			538,228	678,981	576,907	125,516
2012		1,044	183,855	529,765	595,686		500	40,520	199,708	315,079	238,180
2013	33	25,014	264,405	678,231	410,680	147	111,635	113,120	353,107	419,383	250,502
2014	13	1,657	135,226	234,000	209,596	157	3,262	122,121	208,139	322,427	184,739
2015	1,711	54,777	336,943	260,223	202,042	2,149	36,438	236,352	203,969	186,903	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>2,453</b>	<b>151,835</b>	<b>1,050,341</b>	<b>1,643,904</b>	<b>1,820,699</b>	<b>989,626</b>
O.D.											711

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,806,773	7,756,354	990,337			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,428,146	-2,093,387	2,872			
TOTAL LOSSES	1,378,627	5,662,967	993,209			
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)	.151	.619	.108	.878		
PRES. ON RATE LEVEL	.333	.534	.094	.961		
DERIVED BY FORMULA	.309	.564	.101	.974		
UNDERLYING PRES. RATE	.370	.593	.104	1.067		
PROPOSED	.305	.556	.100	.961		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	.916
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			77,956		20,607	1,511
2012											5,468
2013	34	1,043	143,858	7,800	48,315	81	313	18,947	5,663	47,422	4,631
2014	25	1,636	137,181	7,555	8,364	25	507	11,930	687	506	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>106</b>	<b>820</b>	<b>108,833</b>	<b>6,350</b>	<b>68,535</b>	<b>21,243</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	570,890	162,480	21,243	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-243,698	-103,443	37	
TOTAL LOSSES	327,192	59,037	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)	.212	.039	.014	.265
PRES. ON RATE LEVEL	.329	.153	.008	.490
DERIVED BY FORMULA	.324	.140	.009	.473
UNDERLYING PRES. RATE	.365	.170	.009	.544
PROPOSED	.324	.140	.009	.473
YEAR	2-1-18	4-1-18	1-1-19	4-1-19
IND. RATES				.45
MAN. RATES	.69	.66	.54	+ .45
PRESENT				

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2011	4,591,701	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											
MANUAL 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											
MANUAL 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			460,989	1,134,067	1,760,125	940,694
2012	107,199	8,178	1,474,506	1,183,723	1,459,240	593,211	14,581	1,211,923	1,507,582	1,994,939	1,004,282
2013	257	11,008	1,335,091	1,529,087	1,068,336	3,636	17,168	991,315	1,385,477	1,407,342	1,036,653
2014	223	17,499	1,505,305	1,433,577	620,640	1,762	35,869	1,086,198	1,303,009	989,299	1,050,827
2015	939	25,877	1,680,171	1,047,895	537,172	7,112	72,179	1,661,102	1,011,625	817,848	753,397
<b>TOTAL</b>	<b>108,618</b>	<b>62,562</b>	<b>7,009,877</b>	<b>6,791,525</b>	<b>4,953,913</b>	<b>605,721</b>	<b>139,797</b>	<b>5,411,527</b>	<b>6,341,760</b>	<b>6,969,553</b>	<b>4,785,853</b>
O.D.		38	2,806	3,619	7,743	7	130	4,843	7,641	16,035	20,074

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,345,926	25,091,789	4,805,927			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,046,950	-8,449,518	17,453			
TOTAL LOSSES	10,298,976	16,642,271	4,823,380			
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)	.043	.069	.020	.132		
INDICATED (POST-TEST)	.045	.072	.021	.138		
PRES. ON RATE LEVEL	.028	.085	.023	.136		
DERIVED BY FORMULA	.045	.072	.021	.138		
UNDERLYING PRES. RATE	.031	.094	.026	.151		
PROPOSED	.045	.072	.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				233,039	70,185				102,482	73,383	619,003
2012			230,000	73,566	55,843			1,065	121,717	27,850	635,408
2013			134,846	50,490	88,638			14,859	33,213	177,927	692,158
2014			355,849	161,959	63,050			126,332	127,172	70,689	657,387
2015			141,440	118,113	48,839			40,000	49,721	88,896	513,549
<b>TOTAL</b>			<b>862,135</b>	<b>637,167</b>	<b>326,555</b>			<b>182,256</b>	<b>434,305</b>	<b>438,745</b>	<b>3,117,505</b>
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				135,994	101,489	580,625
2012		1,511	275,494	91,640	72,332		134	9,320	154,915	37,455	604,273
2013	37	1,309	170,123	67,450	107,031	122	679	41,415	51,191	211,387	658,934
2014	80	5,682	480,448	200,540	99,142	486	9,922	257,741	142,593	90,718	637,665
2015	161	4,533	276,234	137,810	68,810	608	6,036	138,758	75,339	74,246	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>1,216</b>	<b>16,771</b>	<b>447,234</b>	<b>560,032</b>	<b>515,295</b>	<b>2,983,234</b>
O.D.											238

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,680,833	2,303,763	2,983,472			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-294,824	-291,469	4,918			
TOTAL LOSSES	1,386,009	2,012,294	2,988,390			
EXPECTED LOSSES	727,576	789,215	1,642,275			
CREDIBILITY	.03	.08	.12			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.259	1.828	2.715	5.802		
INDICATED (POST-TEST)	1.312	1.905	2.829	6.046		
PRES. ON RATE LEVEL	.595	.646	1.344	2.585		
DERIVED BY FORMULA	.617	.747	1.522	2.886		
UNDERLYING PRES. RATE	.661	.717	1.492	2.870		
PROPOSED	.617	.747	1.522	2.886		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.752
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			1,034,082	29,257	271,367	76,799
2012	545,108	5,795	1,048,206	190,791	453,802	13,122	7,890	662,019	131,447	289,996	53,091
2013	194	6,138	835,753	168,766	289,611	1,648	5,969	350,883	121,571	193,801	112,414
2014	82	6,079	506,651	247,638	216,151	1,479	30,192	874,543	979,682	301,071	80,665
2015	479	8,519	537,474	303,320	309,674	716	6,579	161,397	85,754	122,507	78,070
<b>TOTAL</b>	<b>545,863</b>	<b>26,531</b>	<b>4,056,850</b>	<b>1,024,052</b>	<b>1,552,473</b>	<b>16,965</b>	<b>50,630</b>	<b>3,082,924</b>	<b>1,347,711</b>	<b>1,178,742</b>	<b>401,039</b>
O.D.											2,129

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,779,763	5,102,978	403,168			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,007,421	-1,353,114	1,447			
TOTAL LOSSES	5,772,342	3,749,864	404,615			
EXPECTED LOSSES	4,979,423	3,664,066	483,439			
CREDIBILITY	.05	.12	.18			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.866	1.862	.201	4.929		
INDICATED (POST-TEST)	2.986	1.940	.209	5.135		
PRES. ON RATE LEVEL	2.227	1.638	.216	4.081		
DERIVED BY FORMULA	2.265	1.674	.215	4.154		
UNDERLYING PRES. RATE	2.472	1.819	.240	4.531		
PROPOSED	2.265	1.674	.215	4.154		
<b>IND. RATES</b>						
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.961
IND. RATES				3.96	MINIMUM PREMIUM	
MAN. RATES	4.90	5.23	4.50	+ 3.96	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				71,555	108,158	50,784
2012	150,903	19	5,850	125,029	18,529		128	8,853	171,678	84,906	136,680
2013	43	1,337	182,811	7,665	75,037	406	1,408	83,728	5,615	64,251	35,119
2014	33	2,363	194,130	23,825	64,598	58	1,184	40,170	62,061	66,976	60,154
2015	64	727	49,564	34,355	51,833	251	1,561	58,599	50,280	97,622	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>715</b>	<b>4,281</b>	<b>191,350</b>	<b>361,189</b>	<b>421,913</b>	<b>337,768</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	784,190	1,306,614	337,768	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-229,825	-242,264	620	
TOTAL LOSSES	554,365	1,064,350	338,388	
EXPECTED LOSSES	559,255	645,342	236,652	
CREDIBILITY	.04	.10	.24	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	233,024	447,394	142,240	822,658
INDICATED (POST-TEST)	242,811	466,185	148,214	857,210
PRES. ON RATE LEVEL	211,713	244,302	89,588	545,603
DERIVED BY FORMULA	212,957	266,490	103,658	583,105
UNDERLYING PRES. RATE	235,080	271,266	99,476	605,822
PROPOSED	212,957	266,489	103,659	583,105

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	556.048
IND. RATES				556.05	MINIMUM PREMIUM	
MAN. RATES	763.52	736.00	601.67	+556.05	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			759,409	1,590,012	1,643,890	840,437
2012	595,616	17,257	3,130,082	1,076,878	1,389,789	53,377	23,881	1,999,328	980,750	2,174,501	1,137,146
2013	2,907,213	407,494	2,937,397	1,233,437	1,480,014	16,854	799,167	2,436,428	1,288,812	2,394,966	1,465,654
2014	394,698	23,828	1,936,345	780,666	1,247,824	6,072	80,835	2,082,017	831,422	1,761,264	1,450,215
2015	409,635	36,533	2,323,735	1,345,994	996,340	150,786	126,298	2,760,876	1,128,813	1,242,982	1,632,731
<b>TOTAL</b>	<b>4,864,720</b>	<b>485,112</b>	<b>12,358,442</b>	<b>5,129,805</b>	<b>6,095,979</b>	<b>227,089</b>	<b>1,030,181</b>	<b>10,038,058</b>	<b>5,819,809</b>	<b>9,217,603</b>	<b>6,526,183</b>
O.D.					2,462					1,848	16,754

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	29,003,602	26,267,506	6,542,937	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,820,589	-8,120,535	20,342	
TOTAL LOSSES	20,183,013	18,146,971	6,563,279	
EXPECTED LOSSES	21,947,605	21,989,490	6,659,673	
CREDIBILITY	.42	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.482	.433	.157	1.072
INDICATED (POST-TEST)	.502	.451	.164	1.117
PRES. ON RATE LEVEL	.472	.473	.143	1.088
DERIVED BY FORMULA	.485	.451	.164	1.100
UNDERLYING PRES. RATE	.524	.525	.159	1.208
PROPOSED	.485	.451	.164	1.100

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	TOTAL
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		5,771,007	2,434,824	2,091,807	308,323		5,441,280	2,093,095	1,808,133	835,918
2012	644,664	25,875	4,675,387	2,688,604	3,481,377	1,928	48,004	4,005,702	2,992,957	2,799,901	889,759
2013	229,954	41,238	5,468,093	1,843,343	2,718,570	311,807	51,318	3,025,830	1,327,787	3,064,748	929,236
2014	171,697	49,033	4,137,107	2,794,596	1,737,111	957,651	164,723	4,428,728	3,183,614	2,018,509	883,718
2015	542,249	90,035	5,488,282	2,717,727	2,997,867	17,249	156,447	3,889,314	2,076,245	3,137,906	838,454
<b>TOTAL</b>	<b>2,434,722</b>	<b>206,181</b>	<b>25,539,876</b>	<b>12,479,094</b>	<b>13,026,732</b>	<b>1,596,958</b>	<b>420,492</b>	<b>20,790,854</b>	<b>11,673,698</b>	<b>12,829,197</b>	<b>4,377,085</b>
O.D.		14	1,259	8,311	419		25	1,213	7,666	440	3,863

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	50,991,594	50,025,557	4,380,948			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-19,712,039	-12,545,386	13,220			
TOTAL LOSSES	31,279,555	37,480,171	4,394,168			
EXPECTED LOSSES	48,537,319	33,791,049	4,636,817			
CREDIBILITY	.21	.56	.85			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.572	1.883	.221	3.676		
INDICATED (POST-TEST)	1.638	1.962	.230	3.830		
PRES. ON RATE LEVEL	2.197	1.529	.210	3.936		
DERIVED BY FORMULA	2.080	1.771	.227	4.078		
UNDERLYING PRES. RATE	2.439	1.698	.233	4.370		
PROPOSED	2.008	1.709	.219	3.936		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.753
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.	-3,537	-3,499	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	105.659	105.659
PRES. ON RATE LEVEL	217.707	235.730	92.166	545.603
DERIVED BY FORMULA	217.707	233.373	92.301	543.381
UNDERLYING PRES. RATE	241.735	261.748	102.339	605.822
PROPOSED	217.707	233.373	92.301	543.381

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	518.168
IND. RATES				518.17	MINIMUM PREMIUM	
MAN. RATES	763.52	736.00	601.67	+518.17	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	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					94,487	100,207
2012		2,664	487,499	64,209	21,603		7,940	666,327	86,744	50,322	83,920
2013		242	13,765	20,843	171,647		151	10,604	16,602	173,387	59,548
2014	4	728	47,773	44,832	177,574	48	1,128	43,657	41,369	287,223	45,914
2015	129	2,271	159,997	123,170	107,736	722	5,878	174,287	151,668	189,704	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>770</b>	<b>15,097</b>	<b>894,875</b>	<b>296,383</b>	<b>795,123</b>	<b>378,019</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,625,814	1,846,820	378,019	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-700,285	-551,890	917	
TOTAL LOSSES	925,529	1,294,930	378,936	
EXPECTED LOSSES	1,721,420	1,483,550	325,505	
CREDIBILITY	.10	.26	.39	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.148	.207	.061	.416
INDICATED (POST-TEST)	.154	.216	.064	.434
PRES. ON RATE LEVEL	.248	.213	.047	.508
DERIVED BY FORMULA	.239	.214	.054	.507
UNDERLYING PRES. RATE	.275	.237	.052	.564
PROPOSED	.239	.214	.054	.507

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	TOTAL
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			318,714	550,035	216,764	212,571
2012		1,497	274,480	139,726	68,950		2,628	219,634	124,028	64,244	75,305
2013	120	3,979	529,872	95,449	299,616	1,065	4,394	256,570	220,789	312,101	68,845
2014	17	2,334	175,343	258,401	394,991	159	3,249	122,241	198,301	374,914	132,475
2015	471	10,973	625,662	227,799	179,135	4,848	52,392	1,157,602	752,713	369,066	65,016
<b>TOTAL</b>	<b>608</b>	<b>18,783</b>	<b>2,184,070</b>	<b>962,358</b>	<b>1,234,612</b>	<b>6,072</b>	<b>62,663</b>	<b>2,074,761</b>	<b>1,845,866</b>	<b>1,337,089</b>	<b>554,212</b>
O.D.											290

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,346,957	5,379,925	554,502	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,107,583	-971,942	1,427	
TOTAL LOSSES	3,239,374	4,407,983	555,929	
EXPECTED LOSSES	2,728,630	2,616,316	495,277	
CREDIBILITY	.04	.12	.17	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.759	2.394	.302	4.455
INDICATED (POST-TEST)	1.833	2.495	.315	4.643
PRES. ON RATE LEVEL	1.335	1.280	.242	2.857
DERIVED BY FORMULA	1.355	1.426	.254	3.035
UNDERLYING PRES. RATE	1.482	1.421	.269	3.172
PROPOSED	1.355	1.426	.254	3.035

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.894
IND. RATES				2.89	MINIMUM PREMIUM	
MAN. RATES	3.73	3.72	3.15	+ 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	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					94,064	124,255
2012		5	378	324	22,286		6	564	816	52,391	27,279
2013		57	4,191	17,846	25,738		58	4,013	10,804	50,768	37,184
2014	4	572	41,927	57,738	105,542	83	1,760	65,899	112,642	172,307	29,108
2015	63	712	47,988	33,266	50,195	284	1,753	65,708	56,381	109,459	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>367</b>	<b>3,577</b>	<b>136,184</b>	<b>180,643</b>	<b>478,989</b>	<b>234,807</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	236,025	1,101,425	234,807	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-304,155	-107,442	178	
TOTAL LOSSES		993,983	234,985	
EXPECTED LOSSES	751,007	289,863	61,334	
CREDIBILITY	.02	.05	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	2.188	.517	2.705
INDICATED (POST-TEST)	.000	2.280	.539	2.819
PRES. ON RATE LEVEL	1.492	.576	.122	2.190
DERIVED BY FORMULA	1.462	.661	.151	2.274
UNDERLYING PRES. RATE	1.653	.638	.135	2.426
PROPOSED	1.462	.661	.151	2.274

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.365
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				15,923	25,010	22,565
2012		6	401	345	23,682		26	2,469	3,574	229,820	9,791
2013		68	3,869	3,027	54,774		80	5,928	5,776	108,609	24,254
2014	10	1,406	86,936	61,382	378,479	24	547	21,013	18,737	144,375	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>653</b>	<b>29,410</b>	<b>44,010</b>	<b>507,814</b>	<b>83,912</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	122,783	1,094,851	83,912	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-490,988	-204,083	223	
TOTAL LOSSES		890,768	84,135	
EXPECTED LOSSES	1,215,235	554,516	73,040	
CREDIBILITY	.02	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	2.122	.200	2.322
INDICATED (POST-TEST)	.000	2.211	.208	2.419
PRES. ON RATE LEVEL	2.607	1.190	.157	3.954
DERIVED BY FORMULA	2.555	1.231	.160	3.946
UNDERLYING PRES. RATE	2.895	1.321	.174	4.390
PROPOSED	2.555	1.231	.160	3.946

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	3.762
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			578,733	1,063,503	546,496	120,312
2012		4,926	900,091	888,053	519,948		5,163	427,029	810,629	397,995	84,475
2013	548	17,989	2,425,731	973,761	697,469	3,011	12,549	726,981	731,099	533,444	111,297
2014	456	34,561	2,903,850	1,923,457	1,332,427	2,142	43,612	1,307,102	1,569,595	873,702	161,383
2015	2,555	35,753	2,324,975	1,434,944	1,921,310	3,511	26,226	812,364	632,071	1,023,177	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>8,664</b>	<b>87,550</b>	<b>3,852,209</b>	<b>4,806,897</b>	<b>3,374,814</b>	<b>627,884</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,273,210	19,653,899	627,884			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,400,620	-5,175,514	2,346			
TOTAL LOSSES	9,872,590	14,478,385	630,230			
EXPECTED LOSSES	11,263,885	14,450,248	649,449			
CREDIBILITY	.21	.57	.86			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.486	.713	.031	1.230		
INDICATED (POST-TEST)	.506	.743	.032	1.281		
PRES. ON RATE LEVEL	.500	.641	.029	1.170		
DERIVED BY FORMULA	.501	.699	.032	1.232		
UNDERLYING PRES. RATE	.555	.712	.032	1.299		
PROPOSED	.501	.699	.032	1.232		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	1.174
IND. RATES				1.17	MINIMUM PREMIUM	
MAN. RATES	1.45	1.49	1.29	+ 1.17	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2011	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	97	598	22,408	19,228	37,330	270
<b>TOTAL</b>	<b>40</b>	<b>471</b>	<b>31,870</b>	<b>22,093</b>	<b>33,335</b>	<b>97</b>	<b>598</b>	<b>22,408</b>	<b>19,228</b>	<b>37,330</b>	<b>1,858</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	55,484	111,986	1,858	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,027	-5,723	12	
TOTAL LOSSES	45,457	106,263	1,870	
EXPECTED LOSSES	25,695	16,031	3,418	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.386	.902	.016	1.304
INDICATED (POST-TEST)	.402	.940	.017	1.359
PRES. ON RATE LEVEL	.196	.123	.026	.345
DERIVED BY FORMULA	.198	.139	.026	.363
UNDERLYING PRES. RATE	.218	.136	.029	.383
PROPOSED	.198	.139	.026	.363

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	TOTAL
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					71,724	33,553
2012		2	104	88	6,086		1	155	225	14,466	29,556
2013		29	1,578	1,235	22,327		41	3,040	2,960	55,656	38,298
2014											29,009
2015	12	152	10,191	7,067	10,665	424	2,637	98,746	84,734	164,503	20,488
<b>TOTAL</b>	<b>12</b>	<b>183</b>	<b>11,873</b>	<b>8,390</b>	<b>49,942</b>	<b>424</b>	<b>2,679</b>	<b>101,941</b>	<b>87,919</b>	<b>306,349</b>	<b>150,904</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	117,112	452,600	150,904	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-170,440	-89,330	233	
TOTAL LOSSES		363,270	151,137	
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	.237	.098	.335
PRES. ON RATE LEVEL	.234	.134	.049	.417
DERIVED BY FORMULA	.225	.145	.057	.427
UNDERLYING PRES. RATE	.260	.149	.054	.463
PROPOSED	.220	.142	.055	.417
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				175,105	40,241	66,115
2012	52,367	1,356	240,794	12,463	223,507		575	48,682	8,095	146,459	104,377
2013	8,200	91	4,922	3,857	69,748		82	5,993	5,839	109,830	68,633
2014	7	562	50,851	103,713	35,805	38	777	28,869	53,886	51,797	19,772
2015	58,870	355	24,083	16,694	25,191	117	716	26,844	23,041	44,732	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>155</b>	<b>2,150</b>	<b>110,388</b>	<b>265,966</b>	<b>393,059</b>	<b>283,798</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	555,151	1,413,715	283,798	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,350,197	-406,058	737	
TOTAL LOSSES		1,007,657	284,535	
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	.246	.070	.316
PRES. ON RATE LEVEL	.704	.232	.053	.989
DERIVED BY FORMULA	.655	.235	.058	.948
UNDERLYING PRES. RATE	.782	.257	.059	1.098
PROPOSED	.655	.235	.058	.948

YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	TOTAL
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			3,637,271	2,645,858	1,458,241	976,852
2012		18,125	3,333,618	2,506,669	771,981		31,339	2,613,180	2,055,973	1,100,603	763,034
2013	428	18,128	2,254,156	3,090,702	882,159	4,031	23,871	1,338,744	3,172,461	1,312,113	926,499
2014	411	32,083	2,731,698	2,253,385	1,184,861	2,432	49,440	1,471,109	1,641,963	1,285,551	903,624
2015	4,684	71,084	4,595,663	2,792,601	3,424,699	10,893	77,737	2,511,425	1,973,868	3,431,874	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>17,356</b>	<b>182,387</b>	<b>11,571,729</b>	<b>11,490,123</b>	<b>8,588,382</b>	<b>4,571,303</b>
O.D.		10	585	66,122	34,400			95	140	8,991	32,524

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	31,871,674	40,400,210	4,603,827			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,438,733	-10,833,580	18,030			
TOTAL LOSSES	20,432,941	29,566,630	4,621,857			
EXPECTED LOSSES	28,736,355	29,760,990	5,519,057			
CREDIBILITY	.23	.63	.94			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.877	1.270	.198	2.345		
INDICATED (POST-TEST)	.914	1.323	.206	2.443		
PRES. ON RATE LEVEL	1.111	1.151	.214	2.476		
DERIVED BY FORMULA	1.066	1.259	.206	2.531		
UNDERLYING PRES. RATE	1.234	1.278	.237	2.749		
PROPOSED	1.043	1.232	.201	2.476		
YEAR	2-1-18	4-1-18	1-1-19	4-1-19	IND. RATE	2.361
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	6,803	2,170	57,118

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	55	14,001	57,118	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,886,772	-196,227	513	
TOTAL LOSSES			57,631	
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.	-3,345	-680	1	
TOTAL LOSSES			1	
EXPECTED LOSSES	8,580	1,907	357	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
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
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.	-165,047	-26,009	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	58.073	10.001	.898	68.972		
DERIVED BY FORMULA	56.331	9.801	.880	67.012		
UNDERLYING PRES. RATE	64.483	11.105	.997	76.585		
PROPOSED	56.331	9.801	.880	67.012		
YEAR	4-1-12	4-1-13	4-1-14	4-1-19	IND. RATE	63.902
IND. RATES				63.90	MINIMUM PREMIUM	
MAN. RATES	76.06	76.06	76.06	+ 63.90	PRESENT	

+PROPOSED