

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
2013	67,655	5,646,059	8.345			67,655	1		7	13	46	67
2014	73,776	8,037,011	10.893			73,776	2		9	18	56	85
2015	82,412	4,134,759	5.017			82,412	1		4	13	48	66
2016	100,575	4,798,783	4.771			100,575			5	16	61	82
2017	111,527	5,728,183	5.136			111,527	2		4	7	69	82
<b>TOTAL</b>	<b>435,945</b>	<b>28,344,795</b>	<b>6.502</b>			<b>435,945</b>	<b>6</b>		<b>29</b>	<b>67</b>	<b>280</b>	<b>382</b>
O.D.		25,748	.005								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	3,000		1,250,232	232,053	453,344			2,466,163	228,977	789,142	223,148
2014	394,870		1,714,408	693,501	752,729	482,871		2,004,702	1,039,833	813,863	140,234
2015	38,480		740,861	395,491	431,329	3,844		1,520,176	291,988	473,736	238,854
2016			821,850	816,216	827,469			610,546	640,720	815,968	266,014
2017	287,211		967,645	478,046	1,208,297	15,225		78,823	902,457	1,384,667	405,812
<b>TOTAL</b>	<b>723,561</b>		<b>5,494,996</b>	<b>2,615,307</b>	<b>3,673,168</b>	<b>501,940</b>		<b>6,680,410</b>	<b>3,103,975</b>	<b>4,277,376</b>	<b>1,274,062</b>
O.D.					6,107					18,182	1,459

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	5,118		1,309,264	262,684	519,984			2,007,084	268,131	922,507	215,561
2014	515,475	12,199	2,094,412	801,017	810,243	510,564	32,536	3,359,537	1,192,974	921,969	138,832
2015	43,406	6,345	762,547	425,552	436,793	9,670	16,321	1,360,229	372,842	532,588	240,048
2016	306	14,646	1,415,951	858,705	851,567	601	40,757	1,412,182	709,354	851,887	263,620
2017	276,248	30,507	2,263,505	1,032,386	1,020,461	17,620	50,626	1,291,607	1,035,082	1,002,588	392,014
<b>TOTAL</b>	<b>840,553</b>	<b>63,697</b>	<b>7,845,679</b>	<b>3,380,344</b>	<b>3,639,048</b>	<b>538,455</b>	<b>140,240</b>	<b>9,430,639</b>	<b>3,578,383</b>	<b>4,231,539</b>	<b>1,250,075</b>
O.D.		5	448	314	5,886		10	1,272	1,036	19,540	1,436

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,860,998	14,856,090	1,251,511			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-8,145,673	-4,460,639	4,144			
TOTAL LOSSES	10,715,325	10,395,451	1,255,655			
EXPECTED LOSSES	17,045,451	11,879,502	1,068,065			
CREDIBILITY	.06	.20	.30			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.458	2.385	.288	5.131		
INDICATED (POST-TEST)	2.507	2.433	.294	5.234		
PRES. ON RATE LEVEL	3.802	2.650	.238	6.690		
DERIVED BY FORMULA	3.724	2.607	.255	6.586		
UNDERLYING PRES. RATE	3.910	2.725	.245	6.880		
PROPOSED	3.724	2.607	.255	6.586		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	6.335
IND. RATES				6.34	MINIMUM PREMIUM	
MAN. RATES	9.45	7.91	6.83	+ 6.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	58,650	1,085,565	1.850			1	7	25	33
2014	66,181	4,747,426	7.173			4	14	22	40
2015	67,094	2,870,712	4.278				13	32	45
2016	68,512	1,976,632	2.885	1		2	10	27	40
2017	70,261	2,827,055	4.023			1	7	39	47
<b>TOTAL</b>	<b>330,698</b>	<b>13,507,390</b>	<b>4.085</b>	<b>1</b>		<b>8</b>	<b>51</b>	<b>145</b>	<b>205</b>
O.D.		44,897	.013				1	1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			144,422	409,226	70,327			9,965	192,617	138,190	120,818
2014			1,242,565	353,592	112,292			2,334,996	317,840	187,454	198,687
2015				503,942	101,736				1,504,256	559,881	200,897
2016	3,000		297,463	422,706	108,846			498,207	167,011	289,738	189,661
2017			152,721	395,589	424,708			43,647	521,521	949,139	339,730
<b>TOTAL</b>	<b>3,000</b>		<b>1,837,171</b>	<b>2,085,055</b>	<b>817,909</b>			<b>2,886,815</b>	<b>2,703,245</b>	<b>2,124,402</b>	<b>1,049,793</b>
O.D.				31,771					12,488		638

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			183,127	463,244	80,664			18,814	225,553	161,546	116,710
2014		5,502	937,760	402,841	126,789		11,878	1,223,354	365,552	215,391	196,700
2015		647	85,468	493,480	111,273		1,144	210,705	1,061,086	636,343	201,901
2016	2,725	5,449	530,758	397,050	141,443	460	30,283	942,989	225,136	309,564	187,954
2017	522	11,031	808,141	514,043	373,049	263	31,199	802,747	646,334	676,202	328,179
<b>TOTAL</b>	<b>3,247</b>	<b>22,629</b>	<b>2,545,254</b>	<b>2,270,658</b>	<b>833,218</b>	<b>723</b>	<b>74,504</b>	<b>3,198,609</b>	<b>2,523,661</b>	<b>1,999,046</b>	<b>1,031,444</b>
O.D.		11	1,484	35,435	250		3	642	13,746	162	638

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,847,106	7,676,176	1,032,082			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,661,470	-1,545,572	2,179			
TOTAL LOSSES	4,185,636	6,130,604	1,034,261			
EXPECTED LOSSES	3,402,882	4,031,209	628,327			
CREDIBILITY	.05	.17	.25			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.266	1.854	.313	3.433		
INDICATED (POST-TEST)	1.291	1.891	.319	3.501		
PRES. ON RATE LEVEL	1.001	1.185	.185	2.371		
DERIVED BY FORMULA	1.016	1.305	.219	2.540		
UNDERLYING PRES. RATE	1.029	1.219	.190	2.438		
PROPOSED	1.016	1.305	.219	2.540		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.443
IND. RATES				2.44	MINIMUM PREMIUM	
MAN. RATES	3.18	2.74	2.42	+ 2.44	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
2013	17,448	1,069,701	6.130			17,448			1	5	19	25
2014	17,228	945,628	5.488			17,228			1	1	10	12
2015	19,253	907,758	4.714			19,253			1	1	13	15
2016	20,037	2,724,972	13.599			20,037			5	5	23	33
2017	22,163	907,131	4.092			22,163				1	24	25
<b>TOTAL</b>	<b>96,129</b>	<b>6,555,190</b>	<b>6.819</b>			<b>96,129</b>			<b>8</b>	<b>13</b>	<b>89</b>	<b>110</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			201,632	152,355	197,571			149,365	154,234	188,520	26,024
2014			147,074	62,966	268,168			175,082	14,240	251,906	26,192
2015			175,757	99,948	172,098			81,787	13,335	351,425	13,408
2016			881,330	371,507	201,820			429,980	208,830	596,663	34,842
2017				21,927	283,860				11,765	540,184	49,395
<b>TOTAL</b>			<b>1,405,793</b>	<b>708,703</b>	<b>1,123,517</b>			<b>836,214</b>	<b>402,404</b>	<b>1,928,698</b>	<b>149,861</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			255,669	172,465	226,613			282,001	180,608	220,380	25,139
2014		1,074	189,073	76,133	283,682		2,915	302,032	23,281	278,091	25,930
2015	20	1,976	235,294	111,517	171,789	19	2,034	174,759	38,326	379,666	13,475
2016	282	12,624	1,176,385	395,664	249,827	407	27,140	892,286	291,718	604,532	34,528
2017	259	3,153	228,239	149,899	212,578	66	8,091	222,136	183,097	352,763	47,716
<b>TOTAL</b>	<b>561</b>	<b>18,827</b>	<b>2,084,660</b>	<b>905,678</b>	<b>1,144,489</b>	<b>492</b>	<b>40,180</b>	<b>1,873,214</b>	<b>717,030</b>	<b>1,835,432</b>	<b>146,788</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,017,934	4,602,629	146,788	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-639,460	-642,818	421	
TOTAL LOSSES	3,378,474	3,959,811	147,209	
EXPECTED LOSSES	1,316,006	1,686,103	116,316	
CREDIBILITY	.02	.07	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.515	4.119	.153	7.787
INDICATED (POST-TEST)	3.585	4.201	.156	7.942
PRES. ON RATE LEVEL	1.330	1.706	.118	3.154
DERIVED BY FORMULA	1.375	1.881	.122	3.378
UNDERLYING PRES. RATE	1.369	1.754	.121	3.244
PROPOSED	1.375	1.881	.122	3.378

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	3.249
IND. RATES				3.25	MINIMUM PREMIUM	
MAN. RATES	3.79	3.39	3.22	+ 3.25	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	211,416	9,547,442	4.515		1	7	27	77	112
2014	225,295	6,766,810	3.003			10	31	59	100
2015	220,215	3,014,954	1.369			2	18	47	67
2016	221,367	5,340,484	2.412			2	22	58	82
2017	219,572	3,816,083	1.737			2	5	68	75
<b>TOTAL</b>	<b>1,097,865</b>	<b>28,485,773</b>	<b>2.595</b>		<b>1</b>	<b>23</b>	<b>103</b>	<b>309</b>	<b>436</b>
O.D.		742,691	.067				10	13	23

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013		249,913	1,158,374	1,137,086	511,963		3,239,882	869,711	1,044,147	855,366	481,000
2014			1,852,707	1,479,191	352,002			991,929	1,201,404	459,206	430,371
2015			283,013	580,202	374,529			166,033	696,812	548,695	365,670
2016			400,499	1,186,509	912,119			256,847	1,221,855	832,182	530,473
2017			311,123	306,737	968,119			195,800	100,188	1,429,200	504,916
<b>TOTAL</b>		<b>249,913</b>	<b>4,005,716</b>	<b>4,689,725</b>	<b>3,118,732</b>		<b>3,239,882</b>	<b>2,480,320</b>	<b>4,264,406</b>	<b>4,124,649</b>	<b>2,312,430</b>
O.D.				291,875	50,400				163,280	117,654	119,482

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013		57,928	1,468,819	1,287,180	587,226		933,436	1,642,015	1,222,697	999,921	464,646
2014		13,784	2,340,323	1,671,966	396,391		16,820	1,752,968	1,347,947	527,394	426,067
2015	33	3,737	452,168	598,537	381,698	40	4,621	461,817	779,892	617,658	367,498
2016	209	11,031	1,119,808	1,168,659	934,870	326	24,216	1,079,336	1,183,439	893,077	525,699
2017	1,029	17,526	1,287,977	719,560	775,343	408	44,604	905,761	556,688	952,380	487,749
<b>TOTAL</b>	<b>1,271</b>	<b>104,006</b>	<b>6,669,095</b>	<b>5,445,902</b>	<b>3,075,528</b>	<b>774</b>	<b>1,023,697</b>	<b>5,841,897</b>	<b>5,090,663</b>	<b>3,990,430</b>	<b>2,271,659</b>
O.D.	6	583	70,690	286,171	58,782		364	38,187	181,593	123,616	119,528

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,750,570	18,252,685	2,391,187			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,060,157	-5,089,141	7,051			
TOTAL LOSSES	8,690,413	13,163,544	2,398,238			
EXPECTED LOSSES	10,265,037	13,174,380	2,107,901			
CREDIBILITY	.11	.37	.56			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.792	1.199	.218	2.209		
INDICATED (POST-TEST)	.808	1.223	.222	2.253		
PRES. ON RATE LEVEL	.909	1.167	.187	2.263		
DERIVED BY FORMULA	.898	1.188	.207	2.293		
UNDERLYING PRES. RATE	.935	1.200	.192	2.327		
PROPOSED	.886	1.173	.204	2.263		
<b>IND. RATES</b>						
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.177
IND. RATES				2.18	MINIMUM PREMIUM	
MAN. RATES	3.07	2.58	2.31	+ 2.18	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	4,483	502,597	11,211			4,483				3	6	9
2014	4,457	1,148,610	25,770			4,457			1	4	6	11
2015	4,579	844,958	18,452			4,579		1		3	10	14
2016	3,905	486,105	12,448			3,905				1	2	3
2017	4,476	595,869	13,312			4,476				4	7	11
<b>TOTAL</b>	<b>21,900</b>	<b>3,578,139</b>	<b>16,339</b>			<b>21,900</b>			<b>2</b>	<b>15</b>	<b>31</b>	<b>48</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				142,080	32,546				280,050	41,251	6,670
2014			362,228	222,207	14,052			365,682	115,999	44,424	24,018
2015			173,240	194,404	52,573			15,323	155,901	240,246	13,271
2016				89,966	21,064				328,360	25,477	21,238
2017				130,559	103,594				161,441	191,009	9,266
<b>TOTAL</b>			<b>535,468</b>	<b>779,216</b>	<b>223,829</b>			<b>381,005</b>	<b>1,041,751</b>	<b>542,407</b>	<b>74,463</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				160,835	37,331				327,939	48,223	6,443
2014		2,667	453,101	251,227	19,375		6,112	627,402	134,830	53,099	23,778
2015	19	1,952	238,458	198,587	59,080	5	609	72,109	180,079	264,048	13,337
2016	6	379	42,100	80,847	25,319	22	2,199	146,550	288,138	46,906	21,047
2017	124	2,614	189,898	147,024	92,488	56	6,691	189,203	164,690	141,621	8,951
<b>TOTAL</b>	<b>149</b>	<b>7,612</b>	<b>923,557</b>	<b>838,520</b>	<b>233,593</b>	<b>83</b>	<b>15,611</b>	<b>1,035,264</b>	<b>1,095,676</b>	<b>553,897</b>	<b>73,556</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,982,276	2,721,686	73,556	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-743,145	-388,911	159	
TOTAL LOSSES	1,239,131	2,332,775	73,715	
EXPECTED LOSSES	1,499,931	1,002,801	47,304	
CREDIBILITY	.01	.03	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	5.658	10.652	.337	16.647
INDICATED (POST-TEST)	5.771	10.865	.344	16.980
PRES. ON RATE LEVEL	6.660	4.453	.210	11.323
DERIVED BY FORMULA	6.651	4.645	.215	11.511
UNDERLYING PRES. RATE	6.849	4.579	.216	11.644
PROPOSED	6.651	4.645	.215	11.511

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	11.073
IND. RATES				11.07	MINIMUM PREMIUM	
MAN. RATES	15.13	13.03	11.56	+ 11.07	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
2013	48,398	669,815	1.383			48,398				8	19	27
2014	54,745	673,702	1.230			54,745				3	16	19
2015	56,668	903,821	1.594			56,668				4	17	22
2016	57,827	947,810	1.639			57,827			1		21	22
2017	61,666	444,500	.720			61,666				2	10	12
<b>TOTAL</b>	<b>279,304</b>	<b>3,639,648</b>	<b>1.303</b>			<b>279,304</b>			<b>2</b>	<b>17</b>	<b>83</b>	<b>102</b>
O.D.		13,567	.004								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				145,281	207,858				105,415	118,988	92,273
2014				121,350	106,835				141,914	197,260	106,343
2015			132,500	112,476	171,218			70,000	88,121	241,885	87,621
2016			163,300		238,527			118,000		283,594	144,389
2017				94,559	140,177				30,304	124,703	54,757
<b>TOTAL</b>			<b>295,800</b>	<b>473,666</b>	<b>864,615</b>			<b>188,000</b>	<b>365,754</b>	<b>966,430</b>	<b>485,383</b>
O.D.					7,913					3,668	1,986

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				164,459	238,414				123,442	139,095	89,136
2014		45	8,267	137,189	113,313		37	10,516	159,788	218,403	105,280
2015	15	1,567	186,280	122,859	170,470		1,777	159,027	110,932	264,397	88,059
2016	50	2,425	226,452	39,177	226,562	16	7,273	237,326	44,550	277,111	143,089
2017	147	2,557	185,535	137,096	115,156	107	2,535	70,680	59,806	84,402	52,895
<b>TOTAL</b>	<b>212</b>	<b>6,594</b>	<b>606,534</b>	<b>600,780</b>	<b>863,915</b>	<b>143</b>	<b>11,622</b>	<b>477,549</b>	<b>498,518</b>	<b>983,408</b>	<b>478,459</b>
O.D.		7	579	405	7,625		3	258	210	3,942	1,988

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,103,501	2,958,803	480,447	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-873,777	-806,935	1,503	
TOTAL LOSSES	229,724	2,151,868	481,950	
EXPECTED LOSSES	1,795,924	2,111,538	424,541	
CREDIBILITY	.05	.15	.23	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.082	.770	.173	1.025
INDICATED (POST-TEST)	.084	.785	.176	1.045
PRES. ON RATE LEVEL	.625	.735	.148	1.508
DERIVED BY FORMULA	.598	.743	.154	1.495
UNDERLYING PRES. RATE	.643	.756	.152	1.551
PROPOSED	.598	.743	.154	1.495

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.438
IND. RATES				1.44	MINIMUM PREMIUM	
MAN. RATES	2.08	1.78	1.54	+ 1.44	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	502,099	22,156,135	4.412			28	70	272	370
2014	550,370	22,424,315	4.074	3		20	99	263	385
2015	587,230	18,990,117	3.233			13	73	319	408
2016	609,079	16,115,938	2.645	1		10	73	292	376
2017	653,595	18,056,018	2.762			9	55	296	360
<b>TOTAL</b>	<b>2,902,373</b>	<b>97,742,523</b>	<b>3.368</b>	<b>7</b>		<b>80</b>	<b>370</b>	<b>1442</b>	<b>1899</b>
O.D.		492,222	.016				4	9	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			5,324,544	2,824,921	2,131,300			5,101,555	2,374,977	3,276,728	1,122,110
2014	325,135		3,553,904	3,981,510	3,156,099	144,357		3,553,855	3,136,409	3,328,567	1,244,479
2015	872,062		2,883,811	2,971,861	3,521,633	6,028		1,558,105	2,883,598	2,982,141	1,310,878
2016	1,238		1,673,937	3,291,095	2,568,940	264		1,456,319	2,850,931	3,225,461	1,047,753
2017			1,473,445	2,612,071	2,969,972			2,296,021	2,735,118	4,277,454	1,691,937
<b>TOTAL</b>	<b>1,198,435</b>		<b>14,909,641</b>	<b>15,681,458</b>	<b>14,347,944</b>	<b>150,649</b>		<b>13,965,855</b>	<b>13,981,033</b>	<b>17,090,351</b>	<b>6,417,157</b>
O.D.				179,346	26,456				213,198	26,320	46,902

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			6,409,609	3,197,808	2,444,604			8,497,442	2,781,100	3,830,492	1,083,958
2014	424,440	25,727	4,406,434	4,524,675	3,377,199	152,636	48,900	5,121,631	3,562,831	3,717,298	1,232,034
2015	982,571	34,314	4,095,863	3,180,155	3,526,436	15,269	38,593	3,506,846	3,311,163	3,336,456	1,317,432
2016	1,771	36,233	3,620,648	3,270,904	2,649,480	1,694	89,066	3,583,013	2,962,472	3,337,966	1,038,323
2017	3,668	78,058	5,734,764	3,502,223	2,605,583	2,584	284,597	5,574,775	3,334,857	3,161,372	1,634,411
<b>TOTAL</b>	<b>1,412,450</b>	<b>174,332</b>	<b>24,267,318</b>	<b>17,675,765</b>	<b>14,603,302</b>	<b>172,183</b>	<b>461,156</b>	<b>26,283,707</b>	<b>15,952,423</b>	<b>17,383,584</b>	<b>6,306,158</b>
O.D.	2	164	18,547	193,896	28,988		124	10,352	244,055	29,638	46,592

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	52,800,335	66,111,651	6,352,750			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-15,357,411	-19,358,172	22,146			
TOTAL LOSSES	37,442,924	46,753,479	6,374,896			
EXPECTED LOSSES	31,635,866	50,762,505	6,182,054			
CREDIBILITY	.22	.71	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.290	1.611	.220	3.121		
INDICATED (POST-TEST)	1.316	1.643	.224	3.183		
PRES. ON RATE LEVEL	1.060	1.701	.207	2.968		
DERIVED BY FORMULA	1.116	1.660	.224	3.000		
UNDERLYING PRES. RATE	1.090	1.749	.213	3.052		
PROPOSED	1.116	1.660	.224	3.000		
<b>IND. RATES</b>						
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.886
IND. RATES				2.89	MINIMUM PREMIUM	
MAN. RATES	3.93	3.43	3.03	+ 2.89	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
2013	35,250	876,083	2.485			35,250				5	25	30
2014	36,616	558,102	1.524			36,616				4	12	16
2015	37,445	277,180	.740			37,445					17	17
2016	37,651	312,545	.830			37,651				1	11	12
2017	39,503	426,651	1.080			39,503					14	14
<b>TOTAL</b>	<b>186,465</b>	<b>2,450,561</b>	<b>1.314</b>			<b>186,465</b>				<b>10</b>	<b>79</b>	<b>89</b>
O.D.		3,321	.001									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				168,301	190,286				91,360	307,195	118,941
2014				100,090	68,737				153,648	164,730	70,897
2015					106,101					117,714	53,365
2016				103,134	50,182					70,918	88,311
2017					104,337					231,584	90,730
<b>TOTAL</b>				<b>371,525</b>	<b>519,643</b>				<b>245,008</b>	<b>892,141</b>	<b>422,244</b>
O.D.											3,321

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				190,517	218,260				106,982	359,111	114,897
2014		36	6,342	112,822	73,076		42	10,587	172,110	182,845	70,188
2015		87	7,786	5,443	102,246		59	8,240	6,702	126,509	53,632
2016	7	475	53,136	96,006	52,950		117	10,286	8,439	68,126	87,516
2017	94	1,061	76,882	49,025	77,153	26	3,346	91,684	75,291	150,697	87,645
<b>TOTAL</b>	<b>101</b>	<b>1,659</b>	<b>144,146</b>	<b>453,813</b>	<b>523,685</b>	<b>26</b>	<b>3,564</b>	<b>120,797</b>	<b>369,524</b>	<b>887,288</b>	<b>413,878</b>
O.D.											3,288

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	270,293	2,234,310	417,166	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-650,411	-666,150	1,112	
TOTAL LOSSES		1,568,160	418,278	
EXPECTED LOSSES	1,325,767	1,732,261	322,585	
CREDIBILITY	.03	.11	.17	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.841	.224	1.065
INDICATED (POST-TEST)	.000	.858	.228	1.086
PRES. ON RATE LEVEL	.692	.903	.168	1.763
DERIVED BY FORMULA	.671	.898	.178	1.747
UNDERLYING PRES. RATE	.711	.929	.173	1.813
PROPOSED	.671	.898	.178	1.747

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.680
IND. RATES				1.68	MINIMUM PREMIUM	
MAN. RATES	2.53	2.10	1.80	+ 1.68	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	12,216	519,971	4.256			1	2	5	8	
2014	11,423	333,638	2.920				2	5	7	
2015	11,793	338,700	2.872				2	5	7	
2016	9,388	89,619	.954					4	4	
2017	10,018	353,940	3.533					6	6	
<b>TOTAL</b>	<b>54,838</b>	<b>1,635,868</b>	<b>2.983</b>			<b>1</b>	<b>6</b>	<b>25</b>	<b>32</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			198,605	44,286	23,402			125,000	5,805	100,486	22,387
2014				161,694	15,716				129,847	20,255	6,126
2015				62,356	80,609				111,642	55,228	28,865
2016					19,754					50,234	19,631
2017					124,667					217,517	11,756
<b>TOTAL</b>			<b>198,605</b>	<b>268,336</b>	<b>264,148</b>			<b>125,000</b>	<b>247,294</b>	<b>443,720</b>	<b>88,765</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			251,831	50,131	26,842			236,000	6,797	117,468	21,626
2014		62	7,935	180,615	17,797		34	7,004	143,293	23,921	6,065
2015		146	15,756	65,707	79,351		123	23,628	121,748	63,345	29,009
2016		32	3,700	2,525	18,151		83	7,291	5,974	48,255	19,454
2017	109	1,265	91,860	58,578	92,192	25	3,139	86,119	70,718	141,543	11,356
<b>TOTAL</b>	<b>109</b>	<b>1,505</b>	<b>371,082</b>	<b>357,556</b>	<b>234,333</b>	<b>25</b>	<b>3,379</b>	<b>360,042</b>	<b>348,530</b>	<b>394,532</b>	<b>87,510</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	736,142	1,334,951	87,510	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-961,326	-421,883	199	
TOTAL LOSSES		913,068	87,709	
EXPECTED LOSSES	1,919,878	1,077,019	63,063	
CREDIBILITY	.02	.05	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	1.665	.160	1.825
INDICATED (POST-TEST)	.000	1.698	.163	1.861
PRES. ON RATE LEVEL	3.404	1.910	.112	5.426
DERIVED BY FORMULA	3.336	1.899	.116	5.351
UNDERLYING PRES. RATE	3.501	1.964	.115	5.580
PROPOSED	3.336	1.899	.116	5.351

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	5.147
IND. RATES				5.15	MINIMUM PREMIUM	
MAN. RATES	7.87	6.51	5.54	+ 5.15	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	45,655	718,200	1.573					2	18	20
2014	49,078	495,127	1.008					2	20	22
2015	52,219	1,060,391	2.030	1				2	20	23
2016	51,911	557,075	1.073					2	16	18
2017	53,726	805,780	1.499				1	2	13	16
<b>TOTAL</b>	<b>252,589</b>	<b>3,636,573</b>	<b>1.440</b>	<b>1</b>	<b>1</b>			<b>10</b>	<b>87</b>	<b>99</b>
O.D.		1,422								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				178,278	212,418				69,601	204,686	53,217
2014				88,132	122,057				14,327	141,246	129,365
2015	342,895			83,916	242,328				46,026	235,954	109,272
2016				164,498	208,589				24,235	112,414	47,339
2017		190,162		134,400	53,437		150,000		60,049	132,385	85,347
<b>TOTAL</b>	<b>342,895</b>	<b>190,162</b>		<b>649,224</b>	<b>838,829</b>		<b>150,000</b>		<b>214,238</b>	<b>826,685</b>	<b>424,540</b>
O.D.											1,422

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				201,811	243,643				81,502	239,278	51,408
2014		32	7,076	100,407	129,058		3	3,043	18,336	155,255	128,071
2015	386,218	311	31,019	95,296	235,777		166	24,667	62,337	255,225	109,818
2016	13	991	108,834	169,540	202,582		345	26,851	34,415	109,637	46,913
2017	10,343	233,997	171,625	131,493	56,286	8,503	312,171	101,996	83,960	93,889	82,445
<b>TOTAL</b>	<b>396,574</b>	<b>235,331</b>	<b>318,554</b>	<b>698,547</b>	<b>867,346</b>	<b>8,503</b>	<b>312,685</b>	<b>156,557</b>	<b>280,550</b>	<b>853,284</b>	<b>418,655</b>
O.D.											1,388

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,428,204	2,699,727	420,043	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-622,612	-821,318	1,034	
TOTAL LOSSES	805,592	1,878,409	421,077	
EXPECTED LOSSES	1,275,575	2,141,953	298,055	
CREDIBILITY	.04	.14	.21	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.319	.744	.167	1.230
INDICATED (POST-TEST)	.325	.759	.170	1.254
PRES. ON RATE LEVEL	.490	.825	.115	1.430
DERIVED BY FORMULA	.483	.816	.127	1.426
UNDERLYING PRES. RATE	.505	.848	.118	1.471
PROPOSED	.483	.816	.127	1.426

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.371
IND. RATES				1.37	MINIMUM PREMIUM	
MAN. RATES	1.86	1.64	1.46	+ 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
2013	15,380	1,051,821	6.838			1	1	7	9
2014	16,243	86,166	.530				1	3	4
2015	17,044	129,237	.758				1	2	3
2016	20,413	25,257	.123					3	3
2017	21,113	437,136	2.070				3	3	6
<b>TOTAL</b>	<b>90,193</b>	<b>1,729,617</b>	<b>1.918</b>			<b>1</b>	<b>6</b>	<b>18</b>	<b>25</b>
O.D.		175,205	.194				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			172,356	35,346	70,302			692,022	8,770	60,817	12,208
2014				12,268	23,430				13,365	28,089	9,014
2015				66,462	9,107				17,722	28,571	7,375
2016					5,360					8,998	10,899
2017				146,596	43,938				113,145	112,982	20,475
<b>TOTAL</b>			<b>172,356</b>	<b>260,672</b>	<b>152,137</b>			<b>692,022</b>	<b>153,002</b>	<b>239,457</b>	<b>59,971</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
2013			167,437	40,012	80,636			1,000,992	10,270	71,095	11,793
2014		4	1,145	14,087	24,738		3	1,148	15,221	31,010	8,924
2015		83	11,153	66,092	10,556		33	5,140	20,454	31,338	7,412
2016		8	1,004	685	4,928		16	1,307	1,069	8,643	10,801
2017	79	2,205	159,888	131,072	50,319	37	4,389	124,335	108,634	85,668	19,779
<b>TOTAL</b>	<b>79</b>	<b>2,300</b>	<b>340,627</b>	<b>251,948</b>	<b>171,177</b>	<b>37</b>	<b>4,441</b>	<b>1,132,922</b>	<b>155,648</b>	<b>227,754</b>	<b>58,709</b>
O.D.		939	160,543	1,142	1,034		729	74,262	759	338	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,716,879	809,800	58,709	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-581,788	-273,046	216	
TOTAL LOSSES	1,135,091	536,754	58,925	
EXPECTED LOSSES	1,203,174	719,740	58,625	
CREDIBILITY	.02	.07	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.259	.595	.065	1.919
INDICATED (POST-TEST)	1.284	.607	.066	1.957
PRES. ON RATE LEVEL	1.292	.773	.063	2.128
DERIVED BY FORMULA	1.292	.761	.063	2.116
UNDERLYING PRES. RATE	1.334	.798	.065	2.197
PROPOSED	1.292	.761	.063	2.116

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.534
IND. RATES				2.53	MINIMUM PREMIUM	
MAN. RATES	3.03	2.70	2.48	+ 2.53	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	264,818	2,411,355	.910	1		4	14	33	52	
2014	266,889	5,076,223	1.901			3	12	25	40	
2015	207,767	2,303,944	1.108			5	6	23	34	
2016	191,149	1,233,051	.645			1	9	15	25	
2017	209,184	1,266,496	.605			1	3	16	20	
<b>TOTAL</b>	<b>1,139,807</b>	<b>12,291,069</b>	<b>1.078</b>	<b>1</b>		<b>14</b>	<b>44</b>	<b>112</b>	<b>171</b>	
O.D.		420								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	3,000		881,231	278,248	260,508	488		220,520	354,802	223,413	189,145
2014			1,458,097	330,149	192,462			2,185,588	326,601	468,192	115,134
2015			1,059,044	122,641	327,860			147,443	215,641	299,705	131,610
2016			254,844	336,478	322,099			35,225	51,514	113,900	118,991
2017			142,473	113,494	240,186			26,000	37,470	617,858	89,015
<b>TOTAL</b>	<b>3,000</b>		<b>3,795,689</b>	<b>1,181,010</b>	<b>1,343,115</b>	<b>488</b>		<b>2,614,776</b>	<b>986,028</b>	<b>1,723,068</b>	<b>643,895</b>
O.D.											420

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	5,118		1,117,401	314,977	298,803	1,658		416,341	415,473	261,172	182,714
2014		5,143	878,211	377,653	210,533		9,675	1,002,837	377,988	522,696	113,983
2015	124	10,720	1,290,087	161,995	338,894	36	3,648	325,609	253,611	332,509	132,268
2016	100	4,980	486,697	347,073	329,783	34	2,556	97,500	61,512	114,327	117,920
2017	282	5,643	416,660	213,742	201,546	109	12,701	306,755	228,453	407,618	85,988
<b>TOTAL</b>	<b>5,624</b>	<b>26,486</b>	<b>4,189,056</b>	<b>1,415,440</b>	<b>1,379,559</b>	<b>1,837</b>	<b>28,580</b>	<b>2,149,042</b>	<b>1,337,037</b>	<b>1,638,322</b>	<b>632,873</b>
O.D.											422

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,400,625	5,770,358	633,295	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,867,178	-1,792,604	2,199	
TOTAL LOSSES	1,533,447	3,977,754	635,494	
EXPECTED LOSSES	9,585,775	4,547,830	706,680	
CREDIBILITY	.12	.38	.58	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.135	.349	.056	.540
INDICATED (POST-TEST)	.138	.356	.057	.551
PRES. ON RATE LEVEL	.815	.386	.060	1.261
DERIVED BY FORMULA	.734	.375	.058	1.167
UNDERLYING PRES. RATE	.841	.399	.062	1.302
PROPOSED	.734	.375	.058	1.167

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.397
IND. RATES				1.40	MINIMUM PREMIUM	
MAN. RATES	2.00	1.71	1.47	+ 1.40	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
2013	62,865	1,650,357	2.625			62,865				8	30	38
2014	71,251	1,226,379	1.721			71,251	1			6	35	42
2015	85,141	3,306,578	3.883			85,141			2	7	43	52
2016	86,861	2,150,492	2.475			86,861				9	51	60
2017	91,723	1,657,881	1.807			91,723				2	44	46
<b>TOTAL</b>	<b>397,841</b>	<b>9,991,687</b>	<b>2.511</b>			<b>397,841</b>	<b>1</b>		<b>2</b>	<b>32</b>	<b>203</b>	<b>238</b>
O.D.		10,291	.002								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				382,688	286,378				497,388	264,859	219,044
2014	1,000			244,517	211,315				184,961	363,260	221,326
2015			372,069	394,993	410,940			1,045,741	305,174	542,125	235,536
2016				311,177	739,932				174,187	620,944	304,252
2017				82,293	467,737				191,797	652,164	263,890
<b>TOTAL</b>	<b>1,000</b>		<b>372,069</b>	<b>1,415,668</b>	<b>2,116,302</b>			<b>1,045,741</b>	<b>1,353,507</b>	<b>2,443,352</b>	<b>1,244,048</b>
O.D.					7,500					2,482	309

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				433,204	328,478				582,440	309,620	211,597
2014	1,306	93	16,555	276,366	224,160		46	15,440	210,178	401,208	219,113
2015	32	3,625	432,713	417,678	411,961	160	14,750	1,236,102	387,067	605,212	236,714
2016	34	2,482	270,545	364,785	700,572	8	2,193	165,899	225,119	608,368	301,514
2017	432	5,725	416,231	281,762	355,903	109	14,091	393,138	333,919	444,968	254,918
<b>TOTAL</b>	<b>1,804</b>	<b>11,925</b>	<b>1,136,044</b>	<b>1,773,795</b>	<b>2,021,074</b>	<b>277</b>	<b>31,080</b>	<b>1,810,579</b>	<b>1,738,723</b>	<b>2,369,376</b>	<b>1,223,856</b>
O.D.		7	552	385	7,228			176	141	2,667	306

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,992,444	7,913,389	1,224,162	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,332,469	-1,932,515	3,130	
TOTAL LOSSES	1,659,975	5,980,874	1,227,292	
EXPECTED LOSSES	2,776,931	5,104,300	855,358	
CREDIBILITY	.06	.19	.29	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.417	1.503	.308	2.228
INDICATED (POST-TEST)	.425	1.533	.314	2.272
PRES. ON RATE LEVEL	.679	1.248	.208	2.135
DERIVED BY FORMULA	.664	1.302	.239	2.205
UNDERLYING PRES. RATE	.698	1.283	.215	2.196
PROPOSED	.664	1.302	.239	2.205

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.121
IND. RATES				2.12	MINIMUM PREMIUM	
MAN. RATES	2.74	2.41	2.18	+ 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	
2013	103,758	3,015,075	2.905			2	9	69	80	
2014	111,509	3,063,749	2.747			2	8	62	72	
2015	114,193	1,967,207	1.722			3	7	43	54	
2016	113,909	1,504,515	1.320	1			10	47	58	
2017	114,974	2,041,078	1.775				4	50	54	
<b>TOTAL</b>	<b>558,343</b>	<b>11,591,624</b>	<b>2.076</b>	<b>2</b>		<b>7</b>	<b>38</b>	<b>271</b>	<b>318</b>	
O.D.		88,952	.015					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			317,258	354,390	359,337			114,213	537,698	831,814	500,365
2014			397,830	350,152	615,120			297,867	269,332	852,343	281,105
2015	3,000		514,327	298,733	211,304			75,244	264,008	429,543	171,048
2016	125,172			242,896	180,211				346,612	369,204	240,420
2017				168,060	345,650				160,402	1,198,099	168,867
<b>TOTAL</b>	<b>128,172</b>		<b>1,229,415</b>	<b>1,414,231</b>	<b>1,711,622</b>			<b>487,324</b>	<b>1,578,052</b>	<b>3,681,003</b>	<b>1,361,805</b>
O.D.					1,721					3,483	83,748

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			402,283	401,170	412,159			215,635	629,644	972,387	483,353
2014		2,972	517,160	404,604	652,798		5,030	533,369	317,094	941,541	278,294
2015	3,437	5,517	668,083	317,496	221,172	21	2,139	212,794	308,749	472,453	171,903
2016	108,960	1,224	136,753	234,018	181,691	24	2,881	204,399	344,894	378,331	238,256
2017	341	5,510	400,869	289,012	276,036	174	21,215	587,178	491,469	796,848	163,126
<b>TOTAL</b>	<b>112,738</b>	<b>15,223</b>	<b>2,125,148</b>	<b>1,646,300</b>	<b>1,743,856</b>	<b>219</b>	<b>31,265</b>	<b>1,753,375</b>	<b>2,091,850</b>	<b>3,561,560</b>	<b>1,334,932</b>
O.D.		3	324	220	1,583		6	505	415	3,346	81,147

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,038,806	9,049,130	1,416,079			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,604,219	-2,185,034	3,803			
TOTAL LOSSES	2,434,587	6,864,096	1,419,882			
EXPECTED LOSSES	3,271,891	5,678,350	1,116,686			
CREDIBILITY	.07	.24	.36			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.436	1.229	.254	1.919		
INDICATED (POST-TEST)	.445	1.254	.259	1.958		
PRES. ON RATE LEVEL	.570	.989	.194	1.753		
DERIVED BY FORMULA	.561	1.053	.217	1.831		
UNDERLYING PRES. RATE	.586	1.017	.200	1.803		
PROPOSED	.561	1.053	.217	1.831		
<b>IND. RATES</b>						
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.761
IND. RATES				1.76	MINIMUM PREMIUM	
MAN. RATES	2.44	2.04	1.79	+ 1.76	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	63,187	1,219,801	1.930	1		1	3	18	23	
2014	72,612	1,563,318	2.152	1	1	1	4	26	33	
2015	74,210	1,289,213	1.737			2	3	23	28	
2016	78,015	1,262,643	1.618			2	3	26	31	
2017	73,770	492,180	.667				3	14	17	
<b>TOTAL</b>	<b>361,794</b>	<b>5,827,155</b>	<b>1.611</b>	<b>2</b>	<b>1</b>	<b>6</b>	<b>16</b>	<b>107</b>	<b>132</b>	
O.D.		843								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	144,603		298,557	84,061	96,256	303		10,267	279,966	139,878	165,910
2014	270,504	254,693	155,393	135,262	197,655	19,496	184,655	35,445	82,899	140,142	87,174
2015			325,716	87,615	137,582			251,021	132,317	294,374	60,588
2016			359,180	237,296	130,305			114,593	128,587	210,031	82,651
2017			60,516	64,951					213,302	72,994	80,417
<b>TOTAL</b>	<b>415,107</b>	<b>254,693</b>	<b>1,138,846</b>	<b>604,750</b>	<b>626,749</b>	<b>19,799</b>	<b>184,655</b>	<b>411,326</b>	<b>837,071</b>	<b>857,419</b>	<b>476,740</b>
O.D.											843

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	246,693		378,570	95,157	110,408	1,029		19,384	327,839	163,517	160,269
2014	353,124	480,908	200,899	159,264	210,157	20,615	542,988	66,713	96,894	155,206	86,302
2015	37	3,388	407,347	100,974	140,979	61	5,898	497,657	170,022	325,734	60,891
2016	122	5,551	524,849	242,001	151,669	113	7,793	276,937	147,140	215,097	81,907
2017	72	1,386	100,495	76,099	55,401	52	6,246	178,959	159,282	70,397	77,683
<b>TOTAL</b>	<b>600,048</b>	<b>491,233</b>	<b>1,612,160</b>	<b>673,495</b>	<b>668,614</b>	<b>21,870</b>	<b>562,925</b>	<b>1,039,650</b>	<b>901,177</b>	<b>929,951</b>	<b>467,052</b>
O.D.											834

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,327,886	3,173,237	467,886	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,886,276	-1,257,145	1,544	
TOTAL LOSSES	2,441,610	1,916,092	469,430	
EXPECTED LOSSES	3,867,577	3,277,854	452,244	
CREDIBILITY	.05	.18	.27	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.675	.530	.130	1.335
INDICATED (POST-TEST)	.689	.541	.133	1.363
PRES. ON RATE LEVEL	1.035	.878	.121	2.034
DERIVED BY FORMULA	1.018	.817	.124	1.959
UNDERLYING PRES. RATE	1.069	.906	.125	2.100
PROPOSED	1.018	.817	.124	1.959

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	TOTAL
IND. RATES				2.35	MINIMUM PREMIUM	
MAN. RATES	2.81	2.54	2.37	+ 2.35	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	98,775	2,236,505	2.264			5	5	28	38
2014	111,174	4,879,117	4.388			8	4	17	29
2015	120,269	4,131,560	3.435			6	5	35	46
2016	118,038	2,967,787	2.514			5	10	21	36
2017	108,954	3,075,376	2.822			5	6	24	35
<b>TOTAL</b>	<b>557,210</b>	<b>17,290,345</b>	<b>3.103</b>			<b>29</b>	<b>30</b>	<b>125</b>	<b>184</b>
O.D.		472							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,016,947	62,885	230,797			287,162	118,345	408,536	111,833
2014			1,672,479	58,341	101,485			2,631,728	84,161	212,690	118,233
2015			1,337,621	99,902	683,659			729,145	208,939	854,125	218,169
2016			1,264,230	279,825	267,812			424,039	230,100	338,171	163,610
2017			1,094,118	268,042	131,412			922,910	242,319	292,227	124,348
<b>TOTAL</b>			<b>6,385,395</b>	<b>768,995</b>	<b>1,415,165</b>			<b>4,994,984</b>	<b>883,864</b>	<b>2,105,749</b>	<b>736,193</b>
O.D.											472

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,289,489	71,186	264,724			542,162	138,582	477,580	108,031
2014		10,157	1,740,183	79,165	118,359		24,314	2,486,925	121,824	245,871	117,051
2015	155	13,724	1,640,550	164,136	686,348	188	16,996	1,414,437	307,473	938,860	219,260
2016	389	17,095	1,576,073	344,926	321,660	399	26,504	854,158	278,893	357,445	162,138
2017	494	18,701	1,412,457	381,864	207,558	1,100	111,564	1,556,295	382,722	270,925	120,120
<b>TOTAL</b>	<b>1,038</b>	<b>59,677</b>	<b>7,658,752</b>	<b>1,041,277</b>	<b>1,598,649</b>	<b>1,687</b>	<b>179,378</b>	<b>6,853,977</b>	<b>1,229,494</b>	<b>2,290,681</b>	<b>726,600</b>
O.D.											456

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,754,509	6,160,101	727,056			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,306,772	-1,658,112	2,535			
TOTAL LOSSES	11,447,737	4,501,989	729,591			
EXPECTED LOSSES	6,775,674	4,312,806	757,806			
CREDIBILITY	.07	.24	.36			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.054	.808	.131	2.993		
INDICATED (POST-TEST)	2.095	.824	.134	3.053		
PRES. ON RATE LEVEL	1.178	.749	.132	2.059		
DERIVED BY FORMULA	1.242	.767	.133	2.142		
UNDERLYING PRES. RATE	1.216	.774	.136	2.126		
PROPOSED	1.242	.767	.133	2.142		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.565
IND. RATES				2.57	MINIMUM PREMIUM	
MAN. RATES	2.78	2.53	2.40	+ 2.57	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
2013	34,875	2,700,002	7.741			34,875			2	5	13	20
2014	37,174	589,858	1.586			37,174			1	2	9	12
2015	37,503	1,052,859	2.807			37,503			1	3	5	9
2016	33,500	435,893	1.301			33,500				1	10	11
2017	33,981	262,525	.772			33,981				1	7	8
<b>TOTAL</b>	<b>177,033</b>	<b>5,041,137</b>	<b>2.848</b>			<b>177,033</b>			<b>4</b>	<b>12</b>	<b>44</b>	<b>60</b>
O.D.		573										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			523,685	274,283	48,145			1,305,676	346,129	155,031	47,053
2014			236,787	112,892	52,336			83,417	16,194	54,032	34,200
2015			205,122	125,070	96,589			373,841	110,453	90,429	51,355
2016				79,870	190,461				29,051	54,672	81,839
2017				20,000	89,883				4,750	94,532	53,360
<b>TOTAL</b>			<b>965,594</b>	<b>612,115</b>	<b>477,414</b>			<b>1,762,934</b>	<b>506,577</b>	<b>448,696</b>	<b>267,807</b>
O.D.											573

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			358,030	310,489	55,221			1,038,204	405,317	181,231	45,453
2014		1,733	295,728	128,873	57,790		1,392	143,307	20,254	60,175	33,858
2015	24	2,223	268,283	133,111	100,238	91	8,522	701,458	141,380	108,027	51,612
2016	9	636	69,542	93,700	180,323	2	278	20,570	31,722	54,503	81,102
2017	85	1,149	83,625	57,302	68,906	12	1,476	40,765	33,756	62,023	51,546
<b>TOTAL</b>	<b>118</b>	<b>5,741</b>	<b>1,075,208</b>	<b>723,475</b>	<b>462,478</b>	<b>105</b>	<b>11,668</b>	<b>1,944,304</b>	<b>632,429</b>	<b>465,959</b>	<b>263,571</b>
O.D.											568

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,037,144	2,284,341	264,139			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,161,990	-662,845	1,091			
TOTAL LOSSES	1,875,154	1,621,496	265,230			
EXPECTED LOSSES	2,349,228	1,708,369	334,593			
CREDIBILITY	.03	.11	.17			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.059	.916	.150	2.125		
INDICATED (POST-TEST)	1.080	.934	.153	2.167		
PRES. ON RATE LEVEL	1.285	.935	.183	2.403		
DERIVED BY FORMULA	1.279	.935	.178	2.392		
UNDERLYING PRES. RATE	1.327	.965	.189	2.481		
PROPOSED	1.279	.935	.178	2.392		
<b>IND. RATES</b>						
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.865
IND. RATES				2.87	MINIMUM PREMIUM	
MAN. RATES	3.26	2.99	2.80	+ 2.87	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	29,591	1,219,993	4.122			1		13	14
2014	32,736	625,653	1.911				6	7	13
2015	32,508	2,203,727	6.779			2	9	9	20
2016	29,520	499,342	1.691				1	10	11
2017	27,694	564,262	2.037			1	1	6	8
<b>TOTAL</b>	<b>152,049</b>	<b>5,112,977</b>	<b>3.363</b>			<b>4</b>	<b>17</b>	<b>45</b>	<b>66</b>
O.D.		377							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			278,162		33,811			691,809		157,987	58,224
2014				235,645	27,745				197,746	65,306	99,211
2015			538,274	395,483	99,257			713,506	319,306	80,165	57,736
2016				2,938	288,282				13,103	130,311	64,708
2017			136,906	91,170	41,504			135,687	16,414	112,381	30,200
<b>TOTAL</b>			<b>953,342</b>	<b>725,236</b>	<b>490,599</b>			<b>1,541,002</b>	<b>546,569</b>	<b>546,150</b>	<b>310,079</b>
O.D.											377

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			222,698		38,782			824,686		184,686	56,244
2014		87	11,684	263,305	31,031		56	11,230	218,848	74,264	98,219
2015	45	4,318	527,887	404,444	113,461	113	10,834	910,071	367,485	106,224	58,025
2016	6	514	55,241	39,350	265,106		306	24,615	26,879	126,067	64,126
2017	100	3,282	245,332	102,968	51,510	167	16,937	242,769	66,629	82,945	29,173
<b>TOTAL</b>	<b>151</b>	<b>8,201</b>	<b>1,062,842</b>	<b>810,067</b>	<b>499,890</b>	<b>280</b>	<b>28,133</b>	<b>2,013,371</b>	<b>679,841</b>	<b>574,186</b>	<b>305,787</b>
O.D.											377

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,112,978	2,563,984	306,164	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,360,555	-694,910	868	
TOTAL LOSSES	1,752,423	1,869,074	307,032	
EXPECTED LOSSES	2,749,047	1,788,095	272,167	
CREDIBILITY	.03	.10	.15	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.153	1.229	.202	2.584
INDICATED (POST-TEST)	1.176	1.254	.206	2.636
PRES. ON RATE LEVEL	1.751	1.139	.173	3.063
DERIVED BY FORMULA	1.734	1.151	.178	3.063
UNDERLYING PRES. RATE	1.808	1.176	.179	3.163
PROPOSED	1.734	1.151	.178	3.063

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	3.668
IND. RATES				3.67	MINIMUM PREMIUM	
MAN. RATES	4.07	3.77	3.57	+ 3.67	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	35,813									
2014	35,041									
2015	36,524									
2016	34,406									
2017	33,194	2,089	.006							
<b>TOTAL</b>	<b>174,978</b>	<b>2,089</b>	<b>.001</b>							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2017											2,089
<b>TOTAL</b>											<b>2,089</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2017											2,018
<b>TOTAL</b>											<b>2,018</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B			2,018			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-24,257	-680				
TOTAL LOSSES			2,018			
EXPECTED LOSSES	48,994	1,749				
CREDIBILITY	.03	.11	.17			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.000	.001	.001		
INDICATED (POST-TEST)	.000	.000	.001	.001		
PRES. ON RATE LEVEL	.027	.001	.000	.028		
DERIVED BY FORMULA	.026	.001	.000	.027		
UNDERLYING PRES. RATE	.028	.001	.000	.029		
PROPOSED	.026	.001	.000	.027		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.028
IND. RATES				.03	MINIMUM PREMIUM	
MAN. RATES	.05	.04	.03	+ .03	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	55,290									
2014	66,813									
2015	63,251									
2016	48,011									
2017	65,220	127								
<b>TOTAL</b>	<b>298,585</b>	<b>127</b>								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2017											127
<b>TOTAL</b>											<b>127</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2017											123
<b>TOTAL</b>											<b>123</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B			123			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-54,531	-1,155				
TOTAL LOSSES			123			
EXPECTED LOSSES	110,476	2,986				
CREDIBILITY	.05	.16	.24			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	.036	.001	.000	.037		
DERIVED BY FORMULA	.034	.001	.000	.035		
UNDERLYING PRES. RATE	.037	.001	.000	.038		
PROPOSED	.034	.001	.000	.035		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.036
IND. RATES				.04	MINIMUM PREMIUM	
MAN. RATES	.06	.05	.04	+ .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
2013	10,746	77,525	.721			10,746					3	3
2014	11,483	288,639	2.513			11,483			1		9	10
2015	11,183	494,659	4.423			11,183			1		4	5
2016	10,943	780,208	7.129			10,943			2			2
2017	11,679	289,457	2.478			11,679				1	2	3
<b>TOTAL</b>	<b>56,034</b>	<b>1,930,488</b>	<b>3.445</b>			<b>56,034</b>			<b>3</b>	<b>2</b>	<b>18</b>	<b>23</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					11,083					16,196	50,246
2014				2,922	84,384				17,070	166,535	17,728
2015			150,402		56,310			79,230		153,636	55,081
2016			329,466					406,379			44,363
2017				97,880	3,850				35,000	103,788	48,939
<b>TOTAL</b>			<b>479,868</b>	<b>100,802</b>	<b>155,627</b>			<b>485,609</b>	<b>52,070</b>	<b>440,155</b>	<b>216,357</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					12,712					18,933	48,538
2014		2	2,186	4,717	88,768		5	3,600	21,811	183,051	17,551
2015	18	1,510	181,183	6,308	57,059	19	1,860	153,937	12,757	166,575	55,356
2016	96	4,058	366,738	17,630	14,860	366	23,403	675,612	37,243	16,181	43,964
2017	30	1,210	87,970	75,535	14,753	21	2,355	65,710	55,986	71,293	47,275
<b>TOTAL</b>	<b>144</b>	<b>6,780</b>	<b>638,077</b>	<b>104,190</b>	<b>188,152</b>	<b>406</b>	<b>27,623</b>	<b>898,859</b>	<b>127,797</b>	<b>456,033</b>	<b>212,684</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,571,889	876,172	212,684	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-289,856	-175,096	333	
TOTAL LOSSES	1,282,033	701,076	213,017	
EXPECTED LOSSES	588,359	453,875	98,059	
CREDIBILITY	.02	.05	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.288	1.251	.380	3.919
INDICATED (POST-TEST)	2.334	1.276	.388	3.998
PRES. ON RATE LEVEL	1.021	.788	.170	1.979
DERIVED BY FORMULA	1.047	.812	.187	2.046
UNDERLYING PRES. RATE	1.050	.810	.175	2.035
PROPOSED	1.047	.812	.187	2.046

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.968
IND. RATES				1.97	MINIMUM PREMIUM	
MAN. RATES	2.74	2.29	2.02	+ 1.97	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	84,680	1,193,629	1.409			1	7	30	38
2014	91,460	957,756	1.047			1	3	25	29
2015	97,581	3,790,149	3.884	1		4	8	25	38
2016	104,387	2,092,935	2.004			1	4	33	38
2017	108,699	1,211,630	1.114				5	21	26
<b>TOTAL</b>	<b>486,807</b>	<b>9,246,099</b>	<b>1.899</b>	<b>1</b>		<b>7</b>	<b>27</b>	<b>134</b>	<b>169</b>
O.D.		5,332	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			164,724	122,838	150,128			38,042	187,638	394,606	135,653
2014			207,530	59,547	135,024			137,207	61,845	222,017	134,586
2015	341,085		763,247	269,513	341,950	957,258		273,892	109,566	264,411	469,227
2016			155,862	260,626	346,432			83,997	608,496	517,387	120,135
2017			201,365	201,365	307,935				241,697	325,339	135,294
<b>TOTAL</b>	<b>341,085</b>		<b>1,291,363</b>	<b>913,889</b>	<b>1,281,469</b>	<b>957,258</b>		<b>533,138</b>	<b>1,209,242</b>	<b>1,723,760</b>	<b>994,895</b>
O.D.											5,332

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			208,870	139,053	172,196			71,823	219,723	461,295	131,041
2014		1,504	259,510	70,550	144,105		2,297	239,703	74,485	245,604	133,240
2015	146,514	8,025	966,085	301,015	350,915	901,030	6,378	532,856	145,296	293,133	471,573
2016	67	3,520	348,905	278,983	342,656	123	9,712	479,455	597,589	541,912	119,054
2017	328	5,533	402,054	296,371	252,213	85	10,590	298,842	259,363	237,652	130,694
<b>TOTAL</b>	<b>146,909</b>	<b>18,582</b>	<b>2,185,424</b>	<b>1,085,972</b>	<b>1,262,085</b>	<b>901,238</b>	<b>28,977</b>	<b>1,622,679</b>	<b>1,296,456</b>	<b>1,779,596</b>	<b>985,602</b>
O.D.											5,166

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,903,809	5,424,109	990,768	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,952,057	-1,394,129	3,601	
TOTAL LOSSES	2,951,752	4,029,980	994,369	
EXPECTED LOSSES	4,021,027	3,655,920	1,007,691	
CREDIBILITY	.07	.22	.33	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.606	.828	.204	1.638
INDICATED (POST-TEST)	.618	.845	.208	1.671
PRES. ON RATE LEVEL	.801	.728	.201	1.730
DERIVED BY FORMULA	.788	.754	.203	1.745
UNDERLYING PRES. RATE	.826	.751	.207	1.784
PROPOSED	.781	.748	.201	1.730

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.810
IND. RATES				1.81	MINIMUM PREMIUM	
MAN. RATES	2.29	2.03	1.86	+ 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	
2013	1,389	1,409	.101							
2014	2,218	17,891	.806						1	1
2015	4,146	11,385	.274							
2016	3,387	76,839	2.268						1	1
2017	3,364	1,706	.050							
<b>TOTAL</b>	<b>14,504</b>	<b>109,230</b>	<b>.753</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
2013											1,409
2014					6,628					8,146	3,117
2015											11,385
2016					13,838					45,662	17,339
2017											1,706
<b>TOTAL</b>					<b>20,466</b>					<b>53,808</b>	<b>34,956</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											1,361
2014			161	114	6,970			133	148	8,943	3,086
2015											11,442
2016		23	2,590	1,767	12,717		77	6,624	5,432	43,863	17,183
2017											1,648
<b>TOTAL</b>		<b>23</b>	<b>2,751</b>	<b>1,881</b>	<b>19,687</b>		<b>77</b>	<b>6,757</b>	<b>5,580</b>	<b>52,806</b>	<b>34,720</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,608	79,954	34,720	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-30,557	-11,980	36	
TOTAL LOSSES		67,974	34,756	
EXPECTED LOSSES	66,574	32,344	9,572	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.469	.240	.709
INDICATED (POST-TEST)	.000	.478	.245	.723
PRES. ON RATE LEVEL	.445	.216	.064	.725
DERIVED BY FORMULA	.441	.221	.069	.731
UNDERLYING PRES. RATE	.459	.223	.066	.748
PROPOSED	.437	.219	.069	.725

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				.76	MINIMUM PREMIUM
MAN. RATES	1.00	.87	.78	+ .76	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
2013	498,838	13,355,660	2.677			498,838	1		20	68	153	242
2014	567,398	19,827,262	3.494			567,398			20	77	148	245
2015	533,346	11,990,166	2.248			533,346			15	48	105	168
2016	610,873	8,587,275	1.405			610,873			8	50	129	187
2017	644,658	11,361,807	1.762			644,658			7	26	151	184
<b>TOTAL</b>	<b>2,855,113</b>	<b>65,122,170</b>	<b>2.281</b>			<b>2,855,113</b>	<b>1</b>		<b>70</b>	<b>269</b>	<b>686</b>	<b>1026</b>
O.D.		140,344	.004							1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	100,000		3,642,613	2,280,437	1,574,475			1,410,323	1,592,839	1,635,197	1,119,776
2014			4,534,437	2,861,586	1,696,332			5,183,954	2,105,561	2,174,862	1,270,530
2015			2,827,664	1,588,419	1,388,031			2,404,941	1,202,078	1,453,273	1,125,760
2016			1,421,864	1,515,398	1,121,544			453,641	1,275,982	1,526,899	1,271,947
2017			1,257,062	1,208,977	2,320,899			722,973	1,432,667	3,329,928	1,089,301
<b>TOTAL</b>	<b>100,000</b>		<b>13,683,640</b>	<b>9,454,817</b>	<b>8,101,281</b>			<b>10,175,832</b>	<b>7,609,127</b>	<b>10,120,159</b>	<b>5,877,314</b>
O.D.				95,999					23,378		20,967

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	170,600		4,618,832	2,581,457	1,805,922			2,662,689	1,865,208	1,911,547	1,081,704
2014		31,478	5,378,019	3,257,920	1,839,994		34,364	3,593,955	2,392,347	2,430,711	1,257,825
2015	308	29,202	3,519,862	1,700,789	1,430,085	368	35,468	3,028,340	1,435,690	1,632,495	1,131,389
2016	526	25,223	2,435,421	1,535,742	1,195,195	499	37,079	1,530,873	1,331,143	1,571,970	1,260,499
2017	2,708	53,745	3,962,280	2,125,506	1,948,989	1,308	144,336	3,035,422	1,984,012	2,339,700	1,052,265
<b>TOTAL</b>	<b>174,142</b>	<b>139,648</b>	<b>19,914,414</b>	<b>11,201,414</b>	<b>8,220,185</b>	<b>2,175</b>	<b>251,247</b>	<b>13,851,279</b>	<b>9,008,400</b>	<b>9,886,423</b>	<b>5,783,682</b>
O.D.				108,671					27,376		20,521

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	34,332,905	38,452,469	5,804,203	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,705,469	-11,196,695	22,301	
TOTAL LOSSES	23,627,436	27,255,774	5,826,504	
EXPECTED LOSSES	21,955,819	29,322,010	6,224,146	
CREDIBILITY	.21	.70	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.828	.955	.204	1.987
INDICATED (POST-TEST)	.845	.974	.208	2.027
PRES. ON RATE LEVEL	.746	.996	.211	1.953
DERIVED BY FORMULA	.767	.981	.208	1.956
UNDERLYING PRES. RATE	.769	1.027	.218	2.014
PROPOSED	.767	.981	.208	1.956

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.047
IND. RATES				2.05	MINIMUM PREMIUM	
MAN. RATES	2.75	2.40	2.10	+ 2.05	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
2013	481,565	13,272,925	2.756			481,565	1		16	44	182	243
2014	488,060	12,904,089	2.643			488,060			19	58	129	206
2015	462,894	12,169,114	2.628			462,894			20	60	113	193
2016	492,027	11,855,561	2.409			492,027			15	70	103	188
2017	500,333	13,338,497	2.665			500,333			18	44	120	182
<b>TOTAL</b>	<b>2,424,879</b>	<b>63,540,186</b>	<b>2.620</b>			<b>2,424,879</b>	<b>1</b>		<b>88</b>	<b>276</b>	<b>647</b>	<b>1012</b>
O.D.		136,088	.005							2	9	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	47,697		3,471,545	1,635,784	2,455,127	150		1,197,324	1,112,098	2,568,185	785,015
2014			3,991,028	2,150,354	1,371,136			2,282,036	1,197,874	1,237,453	674,208
2015			4,053,375	2,466,942	1,005,005			1,257,500	1,596,830	1,079,804	709,658
2016			2,998,164	2,807,711	1,216,535			845,997	1,891,579	1,126,594	968,981
2017			3,906,507	1,664,811	1,641,272			2,286,807	1,392,541	1,549,197	897,362
<b>TOTAL</b>	<b>47,697</b>		<b>18,420,619</b>	<b>10,725,602</b>	<b>7,689,075</b>	<b>150</b>		<b>7,869,664</b>	<b>7,190,922</b>	<b>7,561,233</b>	<b>4,035,224</b>
O.D.				40,222	16,278				19,534	23,435	36,619

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	81,371		4,343,136	1,851,708	2,816,026	510		2,200,613	1,302,269	3,002,218	758,324
2014		28,382	4,852,231	2,455,584	1,489,282		36,501	3,774,862	1,378,704	1,390,894	667,466
2015	464	43,095	5,234,476	2,579,554	1,109,739	315	30,128	2,630,769	1,821,420	1,240,738	713,206
2016	1,082	49,727	4,755,860	2,754,919	1,439,202	881	63,018	2,392,900	1,853,961	1,245,084	960,260
2017	2,950	84,708	6,337,673	2,427,101	1,680,669	1,955	205,989	3,467,536	1,585,953	1,238,375	866,852
<b>TOTAL</b>	<b>85,867</b>	<b>205,912</b>	<b>25,523,376</b>	<b>12,068,866</b>	<b>8,534,918</b>	<b>3,661</b>	<b>335,636</b>	<b>14,466,680</b>	<b>7,942,307</b>	<b>8,117,309</b>	<b>3,966,108</b>
O.D.	3	175	20,108	37,021	17,619		166	11,902	19,747	23,847	36,142

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	40,653,486	36,761,634	4,002,250			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,127,445	-10,917,998	13,081			
TOTAL LOSSES	29,526,041	25,843,636	4,015,331			
EXPECTED LOSSES	22,527,126	28,274,090	3,855,556			
CREDIBILITY	.19	.63	.95			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.218	1.066	.166	2.450		
INDICATED (POST-TEST)	1.242	1.087	.169	2.498		
PRES. ON RATE LEVEL	.901	1.131	.154	2.186		
DERIVED BY FORMULA	.966	1.103	.168	2.237		
UNDERLYING PRES. RATE	.929	1.166	.159	2.254		
PROPOSED	.966	1.103	.168	2.237		
<b>IND. RATES</b>						
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.341
IND. RATES				2.34	MINIMUM PREMIUM	
MAN. RATES	2.86	2.52	2.35	+ 2.34	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
2013	86,168	5,989,250	6.950			86,168			9	26	36	71
2014	88,879	3,299,964	3.712			88,879			2	16	33	51
2015	98,419	3,137,987	3.188			98,419			2	23	35	60
2016	109,329	3,522,047	3.221			109,329			3	20	34	57
2017	115,453	2,461,404	2.131			115,453			1	7	34	42
<b>TOTAL</b>	<b>498,248</b>	<b>18,410,652</b>	<b>3.695</b>			<b>498,248</b>			<b>17</b>	<b>92</b>	<b>172</b>	<b>281</b>
O.D.		79,934	.016								2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,756,639	937,746	382,937			1,719,090	680,649	316,702	195,487
2014			502,483	1,096,242	234,999			277,353	415,149	448,052	325,686
2015			637,385	640,834	474,417			242,300	571,337	320,001	251,713
2016			526,011	803,886	640,660			254,311	499,145	356,688	441,346
2017			138,408	309,352	463,605			71,884	295,674	708,702	473,779
<b>TOTAL</b>			<b>3,560,926</b>	<b>3,788,060</b>	<b>2,196,618</b>			<b>2,564,938</b>	<b>2,461,954</b>	<b>2,150,145</b>	<b>1,688,011</b>
O.D.					4,977					29,011	45,946

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,936,139	1,061,528	439,231			2,060,078	797,040	370,224	188,840
2014		3,995	670,592	1,231,102	259,721		4,725	499,440	469,906	499,427	322,429
2015	74	7,359	886,231	671,587	486,171	62	6,086	561,424	637,431	368,803	252,972
2016	213	10,652	1,046,429	808,309	665,746	267	18,524	691,713	499,132	386,850	437,374
2017	534	10,201	747,630	465,802	390,300	225	25,356	587,545	428,729	497,159	457,671
<b>TOTAL</b>	<b>821</b>	<b>32,207</b>	<b>5,287,021</b>	<b>4,238,328</b>	<b>2,241,169</b>	<b>554</b>	<b>54,691</b>	<b>4,400,200</b>	<b>2,832,238</b>	<b>2,122,463</b>	<b>1,659,286</b>
O.D.		5	479	330	4,753		27	2,683	2,192	30,186	45,684

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,778,688	11,471,659	1,704,970			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,451,301	-3,234,957	4,624			
TOTAL LOSSES	6,327,387	8,236,702	1,709,594			
EXPECTED LOSSES	7,134,911	8,515,059	1,265,551			
CREDIBILITY	.07	.22	.33			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.270	1.653	.343	3.266		
INDICATED (POST-TEST)	1.295	1.686	.350	3.331		
PRES. ON RATE LEVEL	1.389	1.657	.246	3.292		
DERIVED BY FORMULA	1.382	1.663	.280	3.325		
UNDERLYING PRES. RATE	1.432	1.709	.254	3.395		
PROPOSED	1.382	1.663	.280	3.325		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	3.480
IND. RATES				3.48	MINIMUM PREMIUM	
MAN. RATES	4.30	3.84	3.54	+ 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
2013	181,307	3,981,008	2.195			5	10	37	52
2014	191,249	5,182,962	2.710			4	17	42	63
2015	190,488	2,808,604	1.474			2	9	53	64
2016	199,541	2,810,596	1.408				12	50	62
2017	218,157	2,638,722	1.209				9	47	56
<b>TOTAL</b>	<b>980,742</b>	<b>17,421,892</b>	<b>1.776</b>			<b>11</b>	<b>57</b>	<b>229</b>	<b>297</b>
O.D.		4,061							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,618,193	326,370	274,542			768,792	236,450	394,406	362,255
2014			853,581	656,271	439,903			1,691,720	646,996	493,909	400,582
2015			340,894	370,270	496,648			166,596	120,067	806,357	507,772
2016				889,623	413,203				327,430	673,688	506,652
2017				497,486	345,464				477,879	811,517	506,376
<b>TOTAL</b>			<b>2,812,668</b>	<b>2,740,020</b>	<b>1,969,760</b>			<b>2,627,108</b>	<b>1,808,822</b>	<b>3,179,877</b>	<b>2,283,637</b>
O.D.											4,061

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,987,832	369,453	314,900			1,418,948	276,883	461,059	349,938
2014		4,187	715,747	744,351	472,144		9,062	948,636	730,398	554,759	396,576
2015	41	4,174	496,161	398,843	494,853	42	4,265	378,775	181,916	873,966	510,311
2016	61	4,109	454,648	825,601	438,667	26	3,292	240,206	364,439	669,495	502,092
2017	436	9,449	687,279	537,048	315,970	185	23,325	657,474	567,510	579,360	489,159
<b>TOTAL</b>	<b>538</b>	<b>21,919</b>	<b>4,341,667</b>	<b>2,875,296</b>	<b>2,036,534</b>	<b>253</b>	<b>39,944</b>	<b>3,644,039</b>	<b>2,121,146</b>	<b>3,138,639</b>	<b>2,248,076</b>
O.D.											4,020

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,048,360	10,171,615	2,252,096			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,913,377	-2,965,470	7,144			
TOTAL LOSSES	5,134,983	7,206,145	2,259,240			
EXPECTED LOSSES	5,953,103	7,738,054	2,020,327			
CREDIBILITY	.10	.34	.52			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.524	.735	.230	1.489		
INDICATED (POST-TEST)	.534	.750	.235	1.519		
PRES. ON RATE LEVEL	.589	.764	.200	1.553		
DERIVED BY FORMULA	.584	.759	.218	1.561		
UNDERLYING PRES. RATE	.607	.789	.206	1.602		
PROPOSED	.581	.755	.217	1.553		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.625
IND. RATES				1.63	MINIMUM PREMIUM	
MAN. RATES	1.92	1.75	1.67	+ 1.63	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2013	61,444	398,788	.649				2	12			
2014	71,372	955,880	1.339			2	2	8			
2015	77,461	1,098,636	1.418			1	3	12			
2016	76,746	1,326,254	1.728			2	2	10			
2017	74,716	822,965	1.101				5	17			
<b>TOTAL</b>	<b>361,739</b>	<b>4,602,523</b>	<b>1.272</b>			<b>5</b>	<b>14</b>	<b>59</b>			<b>78</b>
O.D.		134									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				22,505	101,444				2,818	180,255	91,766
2014			499,325	45,227	47,268			114,465	84,923	70,620	94,052
2015			279,908	82,312	125,988			358,865	16,864	101,569	133,130
2016			560,084	67,309	89,543			317,968	10,334	129,934	151,082
2017				211,126	137,367				219,774	172,729	81,969
<b>TOTAL</b>			<b>1,339,317</b>	<b>428,479</b>	<b>501,610</b>			<b>791,298</b>	<b>334,713</b>	<b>655,107</b>	<b>551,999</b>
O.D.											134

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				25,476	116,356				3,300	210,718	88,646
2014		3,581	613,079	55,597	53,993		1,925	199,812	96,741	79,518	93,111
2015	29	2,696	324,136	93,570	128,375	80	7,438	604,293	40,319	115,823	133,796
2016	152	6,682	612,168	97,151	109,715	255	16,287	485,109	49,883	136,579	149,722
2017	183	3,923	284,867	223,578	127,269	61	7,839	222,996	195,809	135,990	79,182
<b>TOTAL</b>	<b>364</b>	<b>16,882</b>	<b>1,834,250</b>	<b>495,372</b>	<b>535,708</b>	<b>396</b>	<b>33,489</b>	<b>1,512,210</b>	<b>386,052</b>	<b>678,628</b>	<b>544,457</b>
O.D.											129

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,397,591	2,095,760	544,586	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,409,376	-692,334	1,817	
TOTAL LOSSES	1,988,215	1,403,426	546,403	
EXPECTED LOSSES	2,901,146	1,808,695	528,138	
CREDIBILITY	.05	.18	.27	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.550	.388	.151	1.089
INDICATED (POST-TEST)	.561	.396	.154	1.111
PRES. ON RATE LEVEL	.778	.485	.141	1.404
DERIVED BY FORMULA	.767	.469	.145	1.381
UNDERLYING PRES. RATE	.802	.500	.146	1.448
PROPOSED	.767	.469	.145	1.381

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.445
IND. RATES				1.45	MINIMUM PREMIUM	
MAN. RATES	2.14	1.78	1.51	+ 1.45	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	231,119	7,424,298	3.212			11	32	59	102
2014	228,795	7,521,947	3.287			9	48	64	121
2015	238,332	4,058,274	1.702			5	29	42	76
2016	231,954	7,478,791	3.224	1		9	35	72	117
2017	234,997	2,990,625	1.272			1	15	57	73
<b>TOTAL</b>	<b>1,165,197</b>	<b>29,473,935</b>	<b>2.530</b>			<b>1</b>	<b>35</b>	<b>159</b>	<b>489</b>

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			2,729,731	856,521	979,739			985,834	830,261	656,646	385,566
2014			2,264,928	1,253,333	870,071			777,544	1,216,524	743,131	396,416
2015			1,146,481	667,792	376,824			286,555	656,106	477,369	447,147
2016	1,585,571		1,866,700	842,259	551,680	151,959		702,143	783,865	718,574	276,040
2017			203,665	465,651	590,747			10,141	505,790	885,894	328,737
<b>TOTAL</b>	<b>1,585,571</b>		<b>8,211,505</b>	<b>4,085,556</b>	<b>3,369,061</b>	<b>151,959</b>		<b>2,762,217</b>	<b>3,992,546</b>	<b>3,481,614</b>	<b>1,833,906</b>

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			3,461,299	969,582	1,123,761			1,861,255	972,237	767,622	372,457
2014		16,634	2,845,794	1,432,577	942,702		13,255	1,394,491	1,366,013	837,646	392,452
2015	134	12,231	1,482,609	704,772	402,297	75	7,240	667,416	738,677	541,772	449,383
2016	785,528	27,152	2,538,352	902,024	646,980	155,101	46,761	1,612,623	830,457	771,750	273,556
2017	709	14,179	1,041,804	650,327	507,962	212	26,185	720,527	610,903	631,373	317,560
<b>TOTAL</b>	<b>786,371</b>	<b>70,196</b>	<b>11,369,858</b>	<b>4,659,282</b>	<b>3,623,702</b>	<b>155,388</b>	<b>93,441</b>	<b>6,256,312</b>	<b>4,518,287</b>	<b>3,550,163</b>	<b>1,805,408</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,731,566	16,351,434	1,805,408			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,133,801	-4,771,447	6,414			
TOTAL LOSSES	12,597,765	11,579,987	1,811,822			
EXPECTED LOSSES	12,444,305	12,351,087	1,910,923			
CREDIBILITY	.12	.39	.59			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.081	.994	.155	2.230		
INDICATED (POST-TEST)	1.103	1.014	.158	2.275		
PRES. ON RATE LEVEL	1.036	1.028	.159	2.223		
DERIVED BY FORMULA	1.044	1.023	.158	2.225		
UNDERLYING PRES. RATE	1.068	1.060	.164	2.292		
PROPOSED	1.044	1.023	.158	2.225		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.329
IND. RATES				2.33	MINIMUM PREMIUM	
MAN. RATES	3.16	2.68	2.39	+ 2.33	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	10,500	21,707	.206						3	3
2014	10,987	428,034	3.895			1			3	4
2015	12,092	224,966	1.860				2		2	4
2016	13,557	139,503	1.029						5	5
2017	14,336	351,879	2.454			1			3	4
<b>TOTAL</b>	<b>61,472</b>	<b>1,166,089</b>	<b>1.897</b>			<b>2</b>		<b>2</b>	<b>16</b>	<b>20</b>
O.D.		511								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					2,305					6,427	12,975
2014			174,723		20,419			150,766		67,113	15,013
2015				150,164	1,779				31,952	3,096	37,975
2016					15,810					90,369	33,324
2017			181,665		13,466			103,000		25,859	27,889
<b>TOTAL</b>			<b>356,388</b>	<b>150,164</b>	<b>53,779</b>			<b>253,766</b>	<b>31,952</b>	<b>192,864</b>	<b>127,176</b>
O.D.											511

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					2,644					7,514	12,534
2014		1,247	213,883	1,871	22,847		2,508	257,006	3,834	74,845	14,863
2015		174	23,820	148,360	5,729		27	5,871	34,120	4,468	38,165
2016		25	2,962	2,015	14,525		152	13,110	10,751	86,808	33,024
2017	63	2,487	189,653	25,955	22,877	117	11,691	151,987	23,331	22,931	26,941
<b>TOTAL</b>	<b>63</b>	<b>3,933</b>	<b>430,318</b>	<b>178,201</b>	<b>68,622</b>	<b>117</b>	<b>14,378</b>	<b>427,974</b>	<b>72,036</b>	<b>196,566</b>	<b>125,527</b>
O.D.											493

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	876,783	515,425	126,020	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-220,422	-173,831	365	
TOTAL LOSSES	656,361	341,594	126,385	
EXPECTED LOSSES	456,123	457,966	99,584	
CREDIBILITY	.02	.05	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.068	.556	.206	1.830
INDICATED (POST-TEST)	1.089	.567	.210	1.866
PRES. ON RATE LEVEL	.720	.722	.157	1.599
DERIVED BY FORMULA	.727	.714	.161	1.602
UNDERLYING PRES. RATE	.742	.745	.162	1.649
PROPOSED	.727	.714	.161	1.602

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.676
IND. RATES				1.68	MINIMUM PREMIUM	
MAN. RATES	2.22	1.92	1.72	+ 1.68	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
2013	179,411	11,554,964	6.440			179,411		1	7	15	127	150
2014	191,727	9,085,501	4.738			191,727	1		4	24	107	136
2015	205,212	6,235,509	3.038			205,212			1	24	89	114
2016	224,036	7,102,510	3.170			224,036			2	25	110	137
2017	245,587	3,760,349	1.531			245,587				1	82	83
<b>TOTAL</b>	<b>1,045,973</b>	<b>37,738,833</b>	<b>3.608</b>			<b>1,045,973</b>	<b>1</b>	<b>1</b>	<b>14</b>	<b>89</b>	<b>515</b>	<b>620</b>
O.D.		51,284	.004							2		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013		167,197	985,386	770,263	3,781,005		18,924	1,104,838	529,536	3,259,117	938,698
2014	133,374		669,613	860,340	2,622,391	2,000		335,699	639,359	2,780,470	1,042,255
2015			151,433	957,959	2,161,714			54,794	599,068	1,387,525	923,016
2016			289,123	1,097,359	2,407,056			25,027	692,161	1,098,163	1,493,621
2017				77,678	1,623,091				40,000	789,900	1,229,680
<b>TOTAL</b>	<b>133,374</b>	<b>167,197</b>	<b>2,095,555</b>	<b>3,763,599</b>	<b>12,595,257</b>	<b>2,000</b>	<b>18,924</b>	<b>1,520,358</b>	<b>2,500,124</b>	<b>9,315,175</b>	<b>5,627,270</b>
O.D.				36,297					5,262		9,725

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013		284,904	1,186,848	871,937	4,336,817		40,081	1,662,812	620,085	3,809,906	906,782
2014	174,110	5,104	921,656	1,010,645	2,769,982	2,115	5,754	648,115	760,020	3,063,437	1,031,832
2015	18	4,511	488,003	1,060,268	2,111,711	13	2,480	302,203	718,227	1,513,615	927,631
2016	185	11,936	1,238,016	1,276,073	2,297,730	68	7,824	502,073	733,923	1,103,162	1,480,178
2017	1,440	17,422	1,263,540	821,178	1,209,700	91	12,334	340,839	282,224	518,268	1,187,871
<b>TOTAL</b>	<b>175,753</b>	<b>323,877</b>	<b>5,098,063</b>	<b>5,040,101</b>	<b>12,725,940</b>	<b>2,287</b>	<b>68,473</b>	<b>3,456,042</b>	<b>3,114,479</b>	<b>10,008,388</b>	<b>5,534,294</b>
O.D.		42	5,727	35,840	972		4	931	5,590	188	9,658

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,131,199	30,931,498	5,543,952			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,119,605	-10,258,472	20,028			
TOTAL LOSSES	4,011,594	20,673,026	5,563,980			
EXPECTED LOSSES	10,574,787	26,996,563	5,459,979			
CREDIBILITY	.11	.36	.54			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.384	1.976	.532	2.892		
INDICATED (POST-TEST)	.392	2.016	.543	2.951		
PRES. ON RATE LEVEL	.980	2.503	.506	3.989		
DERIVED BY FORMULA	.915	2.328	.526	3.769		
UNDERLYING PRES. RATE	1.011	2.581	.522	4.114		
PROPOSED	.915	2.328	.526	3.769		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	3.945
IND. RATES				3.95	MINIMUM PREMIUM	
MAN. RATES	5.53	4.80	4.29	+ 3.95	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
2013	231,033	13,486,485	5.837			231,033			26	42	190	258
2014	240,990	15,852,566	6.578			240,990			36	114	110	260
2015	272,058	15,170,346	5.576			272,058			32	104	108	244
2016	281,146	9,444,456	3.359			281,146			18	84	91	193
2017	317,884	6,162,536	1.938			317,884			3	27	148	178
<b>TOTAL</b>	<b>1,343,111</b>	<b>60,116,389</b>	<b>4.476</b>			<b>1,343,111</b>			<b>115</b>	<b>371</b>	<b>647</b>	<b>1133</b>
O.D.		119,872	.008							1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2013			5,741,963	1,160,141	1,753,712			2,066,117	814,114	1,377,016	573,422
2014			7,045,221	2,653,025	538,518			1,950,802	2,657,040	493,824	514,136
2015			7,252,975	2,503,281	535,457			2,237,039	1,596,051	511,380	534,163
2016			3,819,480	2,028,486	539,064			686,365	1,358,581	580,863	431,617
2017			766,299	1,386,741	966,986			142,783	1,026,200	1,217,769	655,758
<b>TOTAL</b>			<b>24,625,938</b>	<b>9,731,674</b>	<b>4,333,737</b>			<b>7,083,106</b>	<b>7,451,986</b>	<b>4,180,852</b>	<b>2,709,096</b>
O.D.				102,957					1,129		15,786

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2013			7,144,316	1,313,278	2,011,514			3,775,340	953,329	1,609,737	553,926
2014		51,279	8,741,206	3,029,518	642,607		33,140	3,455,944	2,967,453	591,693	508,995
2015	837	73,797	8,972,263	2,664,070	717,599	566	51,753	4,360,931	1,837,688	647,904	536,834
2016	1,247	55,644	5,212,728	2,035,423	802,071	696	49,356	1,816,431	1,311,615	678,098	427,732
2017	1,420	36,291	2,676,873	1,581,702	938,221	482	58,199	1,400,580	1,068,714	911,015	633,462
<b>TOTAL</b>	<b>3,504</b>	<b>217,011</b>	<b>32,747,386</b>	<b>10,623,991</b>	<b>5,112,012</b>	<b>1,744</b>	<b>192,448</b>	<b>14,809,226</b>	<b>8,138,799</b>	<b>4,438,447</b>	<b>2,660,949</b>
O.D.		119	16,241	101,658	2,753			200	1,199	41	15,856

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	47,987,879	28,418,900	2,676,805			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-16,325,884	-9,938,062	9,834			
TOTAL LOSSES	31,661,995	18,480,838	2,686,639			
EXPECTED LOSSES	33,765,811	26,163,802	2,672,791			
CREDIBILITY	.13	.42	.64			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.357	1.376	.200	3.933		
INDICATED (POST-TEST)	2.404	1.404	.204	4.012		
PRES. ON RATE LEVEL	2.438	1.889	.193	4.520		
DERIVED BY FORMULA	2.434	1.685	.200	4.319		
UNDERLYING PRES. RATE	2.514	1.948	.199	4.661		
PROPOSED	2.434	1.685	.200	4.319		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	4.521
IND. RATES				4.52	MINIMUM PREMIUM	
MAN. RATES	6.89	5.75	4.86	+ 4.52	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	260,595	2,502,172	.960			1	28	42	71
2014	276,798	2,626,935	.949			2	19	32	53
2015	241,435	2,594,533	1.074				21	23	44
2016	239,765	2,683,299	1.119			3	8	25	36
2017	258,147	3,107,704	1.203			2	8	44	54
<b>TOTAL</b>	<b>1,276,740</b>	<b>13,514,643</b>	<b>1.059</b>			<b>8</b>	<b>84</b>	<b>166</b>	<b>258</b>
O.D.		527							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			156,711	712,196	353,531			77,996	548,546	287,183	366,009
2014			324,324	437,373	237,876			111,200	938,437	237,700	340,025
2015				739,104	520,855				772,308	309,970	252,296
2016			542,148	380,481	414,984			305,684	261,925	374,345	403,732
2017			556,991	291,344	529,597			226,709	355,003	631,380	516,680
<b>TOTAL</b>			<b>1,580,174</b>	<b>2,560,498</b>	<b>2,056,843</b>			<b>721,589</b>	<b>2,876,219</b>	<b>1,840,578</b>	<b>1,878,742</b>
O.D.											527

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			198,710	806,207	405,502			147,256	642,345	335,717	353,565
2014		2,485	422,299	494,744	256,162		2,092	240,868	1,039,206	274,002	336,625
2015		1,317	154,818	756,514	521,721		826	158,423	838,111	360,727	253,557
2016	189	8,844	842,563	412,523	431,023	293	19,954	676,468	299,977	389,655	400,098
2017	700	16,065	1,194,708	528,476	466,673	390	42,673	811,723	463,714	462,412	499,113
<b>TOTAL</b>	<b>889</b>	<b>28,711</b>	<b>2,813,098</b>	<b>2,998,464</b>	<b>2,081,081</b>	<b>683</b>	<b>65,545</b>	<b>2,034,738</b>	<b>3,283,353</b>	<b>1,822,513</b>	<b>1,842,958</b>
O.D.											514

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,943,664	10,185,411	1,843,472	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,599,445	-2,910,623	5,348	
TOTAL LOSSES	2,344,219	7,274,788	1,848,820	
EXPECTED LOSSES	5,221,867	7,494,464	1,608,692	
CREDIBILITY	.12	.41	.62	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.184	.570	.145	.899
INDICATED (POST-TEST)	.188	.581	.148	.917
PRES. ON RATE LEVEL	.397	.569	.122	1.088
DERIVED BY FORMULA	.372	.574	.138	1.084
UNDERLYING PRES. RATE	.409	.587	.126	1.122
PROPOSED	.372	.574	.138	1.084

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.134
IND. RATES				1.13	MINIMUM PREMIUM	
MAN. RATES	1.62	1.38	1.17	+ 1.13	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	7,794	251,840	3.231				2	3	5
2014	8,289	663,286	8.002			1	1	1	3
2015	7,504	67,393	.898				2	1	3
2016	7,472	719,131	9.624			1		2	3
2017	7,965	510,578	6.410				1	6	7
<b>TOTAL</b>	<b>39,024</b>	<b>2,212,228</b>	<b>5.669</b>			<b>2</b>	<b>6</b>	<b>13</b>	<b>21</b>
O.D.		776	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				57,985	27,855				33,171	44,579	88,250
2014			262,687	1,378	1,401			356,478	23,290	7,720	10,332
2015				10,825	2,418				31,228	4,626	18,296
2016			297,316		83,496			134,000		185,596	18,723
2017				127,468	238,238				14,951	105,503	24,418
<b>TOTAL</b>			<b>560,003</b>	<b>197,656</b>	<b>353,408</b>			<b>490,478</b>	<b>102,640</b>	<b>348,024</b>	<b>160,019</b>
O.D.											776

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				65,639	31,949				38,843	52,113	85,250
2014		1,874	320,913	3,842	3,550		5,934	606,411	31,958	11,530	10,229
2015		13	1,884	10,814	2,618		31	5,850	33,439	6,088	18,387
2016	88	3,804	346,591	26,568	90,140	125	8,037	249,705	34,362	183,614	18,554
2017	244	3,943	286,420	207,957	191,683	15	1,886	52,291	43,800	70,253	23,588
<b>TOTAL</b>	<b>332</b>	<b>9,634</b>	<b>955,808</b>	<b>314,820</b>	<b>319,940</b>	<b>140</b>	<b>15,888</b>	<b>914,257</b>	<b>182,402</b>	<b>323,598</b>	<b>156,008</b>
O.D.											769

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,896,059	1,140,760	156,777	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-390,568	-176,742	311	
TOTAL LOSSES	1,505,491	964,018	157,088	
EXPECTED LOSSES	787,505	456,191	92,487	
CREDIBILITY	.01	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.858	2.470	.403	6.731
INDICATED (POST-TEST)	3.935	2.519	.411	6.865
PRES. ON RATE LEVEL	1.957	1.134	.229	3.320
DERIVED BY FORMULA	1.977	1.189	.240	3.406
UNDERLYING PRES. RATE	2.018	1.169	.237	3.424
PROPOSED	1.977	1.189	.240	3.406

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	3.565
IND. RATES				3.57	MINIMUM PREMIUM	
MAN. RATES	4.59	3.99	3.57	+ 3.57	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	30,397	989,484	3.255			1	4	8	13
2014	29,872	609,290	2.039			1	5	5	11
2015	27,539	588,770	2.137			1	5	4	10
2016	28,847	177,225	.614				1	4	5
2017	25,334	292,537	1.154				2	11	13
<b>TOTAL</b>	<b>141,989</b>	<b>2,657,306</b>	<b>1.871</b>			<b>3</b>	<b>17</b>	<b>32</b>	<b>52</b>
O.D.		1,329							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			139,969	287,696	95,912			57,488	245,547	86,720	76,152
2014			163,432	136,410	15,220			165,680	66,824	35,287	26,437
2015			130,339	232,747	7,528			34,940	147,442	14,455	21,319
2016				24,406	11,157				24,700	58,427	58,535
2017				10,014	62,779				22,750	123,015	73,979
<b>TOTAL</b>			<b>433,740</b>	<b>691,273</b>	<b>192,596</b>			<b>258,108</b>	<b>507,263</b>	<b>317,904</b>	<b>256,422</b>
O.D.											1,329

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			177,481	325,671	110,012			108,537	287,535	101,375	73,563
2014		1,217	206,338	153,826	18,364		2,772	285,238	77,069	40,888	26,173
2015	15	1,539	190,707	233,164	15,902	8	915	90,253	159,219	21,447	21,426
2016	2	112	12,441	22,627	11,868	2	263	19,221	28,397	57,816	58,008
2017	58	750	54,966	37,039	47,643	18	2,330	64,714	54,452	82,495	71,464
<b>TOTAL</b>	<b>75</b>	<b>3,618</b>	<b>641,933</b>	<b>772,327</b>	<b>203,789</b>	<b>28</b>	<b>6,280</b>	<b>567,963</b>	<b>606,672</b>	<b>304,021</b>	<b>250,634</b>
O.D.											1,325

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,219,897	1,886,809	251,959	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-449,549	-390,093	538	
TOTAL LOSSES	770,348	1,496,716	252,497	
EXPECTED LOSSES	900,210	999,603	170,386	
CREDIBILITY	.03	.09	.14	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.543	1.054	.178	1.775
INDICATED (POST-TEST)	.554	1.075	.182	1.811
PRES. ON RATE LEVEL	.615	.683	.116	1.414
DERIVED BY FORMULA	.613	.718	.125	1.456
UNDERLYING PRES. RATE	.634	.704	.120	1.458
PROPOSED	.613	.718	.125	1.456

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.524
IND. RATES				1.52	MINIMUM PREMIUM	
MAN. RATES	1.86	1.66	1.52	+ 1.52	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
2013	64,179	1,264,791	1.970			64,179			1	6	10	17
2014	75,621	1,690,264	2.235			75,621			2	10	16	28
2015	72,729	2,618,975	3.601			72,729			2	14	15	31
2016	72,019	1,057,800	1.468			72,019				9	26	35
2017	87,296	1,188,273	1.361			87,296				5	21	26
<b>TOTAL</b>	<b>371,844</b>	<b>7,820,103</b>	<b>2.103</b>			<b>371,844</b>			<b>5</b>	<b>44</b>	<b>88</b>	<b>137</b>
O.D.		180,774	.048							2	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			178,417	452,394	177,433			21,805	150,727	129,070	154,945
2014			397,476	374,654	49,415			60,940	304,191	202,838	300,750
2015			444,769	708,015	302,913			404,153	343,944	177,424	237,757
2016				246,502	176,152				122,972	243,254	268,920
2017				158,068	236,142				110,236	299,961	383,866
<b>TOTAL</b>			<b>1,020,662</b>	<b>1,939,633</b>	<b>942,055</b>			<b>486,898</b>	<b>1,032,070</b>	<b>1,052,547</b>	<b>1,346,238</b>
O.D.				54,732	16,356				105,889	2,925	872

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			226,233	512,109	203,515			41,168	176,502	150,883	149,677
2014		2,975	504,133	422,173	58,039		1,093	122,390	339,566	227,105	297,743
2015	49	5,186	630,245	724,211	318,683	95	8,869	757,075	394,607	209,955	238,946
2016	16	1,238	137,524	236,634	178,204	2	1,208	88,786	135,713	242,062	266,500
2017	249	4,285	311,500	230,017	193,848	59	7,001	196,296	167,570	207,018	370,815
<b>TOTAL</b>	<b>314</b>	<b>13,684</b>	<b>1,809,635</b>	<b>2,125,144</b>	<b>952,289</b>	<b>156</b>	<b>18,171</b>	<b>1,205,715</b>	<b>1,213,958</b>	<b>1,037,023</b>	<b>1,323,681</b>
O.D.			28	61,932	18,764		14	2,748	122,307	3,973	850

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,050,465	5,535,390	1,324,531			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,749,378	-1,143,169	3,033			
TOTAL LOSSES	1,301,087	4,392,221	1,327,564			
EXPECTED LOSSES	3,588,294	2,993,344	836,649			
CREDIBILITY	.05	.18	.27			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.350	1.181	.357	1.888		
INDICATED (POST-TEST)	.357	1.205	.364	1.926		
PRES. ON RATE LEVEL	.936	.781	.218	1.935		
DERIVED BY FORMULA	.907	.857	.257	2.021		
UNDERLYING PRES. RATE	.965	.805	.225	1.995		
PROPOSED	.868	.821	.246	1.935		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.025
IND. RATES				2.03	MINIMUM PREMIUM	
MAN. RATES	2.53	2.21	2.08	+ 2.03	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	685	508	.074							
2014	1,086	1,467	.135					1		1
2015	1,136	157	.013							
2016	908	184	.020							
2017	1,119	1,879	.167							
<b>TOTAL</b>	<b>4,934</b>	<b>4,195</b>	<b>.085</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
2013											508
2014					1,141					178	148
2015											157
2016											184
2017											1,879
<b>TOTAL</b>					<b>1,141</b>					<b>178</b>	<b>2,876</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											491
2014			27	19	1,200			3	3	196	147
2015											158
2016											182
2017											1,815
<b>TOTAL</b>			<b>27</b>	<b>19</b>	<b>1,200</b>			<b>3</b>	<b>3</b>	<b>196</b>	<b>2,793</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	30	1,418	2,793	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-41,856	-18,884	25	
TOTAL LOSSES			2,818	
EXPECTED LOSSES	86,987	49,635	6,759	
CREDIBILITY	.00	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.057	.057
INDICATED (POST-TEST)	.000	.000	.058	.058
PRES. ON RATE LEVEL	1.710	.975	.133	2.818
DERIVED BY FORMULA	1.710	.965	.132	2.807
UNDERLYING PRES. RATE	1.763	1.006	.137	2.906
PROPOSED	1.710	.965	.132	2.807

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.938
IND. RATES				2.94	MINIMUM PREMIUM	
MAN. RATES	3.91	3.40	3.03	+ 2.94	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	114,962	1,855,791	1.614			3	8	32	43	
2014	118,496	1,229,677	1.037			1	5	23	29	
2015	111,844	2,804,929	2.507			1	5	25	31	
2016	104,582	1,146,680	1.096	1		1	2	18	22	
2017	107,864	1,332,453	1.235			1	2	29	32	
<b>TOTAL</b>	<b>557,748</b>	<b>8,369,530</b>	<b>1.501</b>	<b>1</b>		<b>7</b>	<b>22</b>	<b>127</b>	<b>157</b>	
O.D.		90,883	.016					6	6	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			532,709	110,174	321,960			299,595	89,548	359,395	142,410
2014			210,214	146,693	118,587			139,346	186,314	309,864	118,659
2015			246,312	294,996	475,485			829,875	128,563	527,614	302,084
2016	11,339		208,323	52,771	118,503	255,221		22,038	69,907	206,341	202,237
2017			374,120	41,107	217,430			25,711	41,480	466,115	166,490
<b>TOTAL</b>	<b>11,339</b>		<b>1,571,678</b>	<b>645,741</b>	<b>1,251,965</b>	<b>255,221</b>		<b>1,316,565</b>	<b>515,812</b>	<b>1,869,329</b>	<b>931,880</b>
O.D.					27,427					52,555	10,901

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			675,475	124,716	369,288			565,636	104,861	420,132	137,568
2014		1,557	266,461	167,488	127,519		2,366	251,167	213,119	343,674	117,472
2015	14	1,958	226,437	318,480	468,395	103	9,703	809,712	187,608	579,287	303,594
2016	9,933	2,963	276,462	72,118	121,791	455,979	2,077	96,999	87,265	203,864	200,417
2017	304	7,527	566,100	173,540	192,381	91	10,552	249,089	181,621	309,285	160,829
<b>TOTAL</b>	<b>10,251</b>	<b>14,005</b>	<b>2,010,935</b>	<b>856,342</b>	<b>1,279,374</b>	<b>456,173</b>	<b>24,698</b>	<b>1,972,603</b>	<b>774,474</b>	<b>1,856,242</b>	<b>919,880</b>
O.D.		18	1,906	1,306	28,733		62	5,478	4,488	53,626	10,909

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,496,129	4,854,585	930,789	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,736,915	-1,850,626	2,743	
TOTAL LOSSES	2,759,214	3,003,959	933,532	
EXPECTED LOSSES	3,491,502	4,757,590	842,200	
CREDIBILITY	.07	.24	.36	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.495	.539	.167	1.201
INDICATED (POST-TEST)	.505	.550	.170	1.225
PRES. ON RATE LEVEL	.607	.827	.147	1.581
DERIVED BY FORMULA	.600	.761	.155	1.516
UNDERLYING PRES. RATE	.626	.853	.151	1.630
PROPOSED	.600	.761	.155	1.516

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.586
IND. RATES				1.59	MINIMUM PREMIUM	
MAN. RATES	2.26	1.95	1.70	+ 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	
2013	9,064	22,725	.250	1						1
2014	10,125	468,095	4.623			1			2	3
2015	10,276	73,128	.711						2	2
2016	9,290	17,528	.188							
2017	35,978	234,605	.652					2	5	7
<b>TOTAL</b>	<b>74,733</b>	<b>816,081</b>	<b>1.092</b>	<b>1</b>		<b>1</b>		<b>2</b>	<b>9</b>	<b>13</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	11,190										11,535
2014			124,632		13,203			299,971		18,709	11,580
2015					11,052					46,930	15,146
2016											17,528
2017				11,961	69,695				42,068	37,905	72,976
<b>TOTAL</b>	<b>11,190</b>		<b>124,632</b>	<b>11,961</b>	<b>93,950</b>			<b>299,971</b>	<b>42,068</b>	<b>103,544</b>	<b>128,765</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	19,090										11,143
2014		890	152,532	1,311	14,865		4,990	509,479	5,542	22,856	11,464
2015		9	810	568	10,651		26	3,287	2,676	50,436	15,222
2016											17,370
2017	65	847	61,757	41,757	52,991	14	1,565	44,605	39,054	29,178	70,495
<b>TOTAL</b>	<b>19,155</b>	<b>1,746</b>	<b>215,099</b>	<b>43,636</b>	<b>78,507</b>	<b>14</b>	<b>6,581</b>	<b>557,371</b>	<b>47,272</b>	<b>102,470</b>	<b>125,694</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	799,966	271,885	125,694	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-360,700	-175,815	421	
TOTAL LOSSES	439,266	96,070	126,115	
EXPECTED LOSSES	778,719	492,491	76,229	
CREDIBILITY	.02	.06	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.588	.129	.169	.886
INDICATED (POST-TEST)	.600	.132	.172	.904
PRES. ON RATE LEVEL	1.010	.639	.099	1.748
DERIVED BY FORMULA	1.002	.609	.106	1.717
UNDERLYING PRES. RATE	1.042	.659	.102	1.803
PROPOSED	1.002	.609	.106	1.717

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.797
IND. RATES				1.80	MINIMUM PREMIUM	
MAN. RATES	2.44	2.13	1.88	+ 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	
2013	1,485	44,360	2.987						1	1
2014	1,524									
2015	1,529	1,612	.105							
2016	1,645	1,693	.102						1	1
2017	1,571	1,007	.064							
<b>TOTAL</b>	<b>7,754</b>	<b>48,672</b>	<b>.628</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
2013					20,327					20,837	3,196
2015											1,612
2016					1,286					407	
2017											1,007
<b>TOTAL</b>					<b>21,613</b>					<b>21,244</b>	<b>5,815</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					23,315					24,358	3,087
2015											1,620
2016		2	240	165	1,181			57	49	390	
2017											973
<b>TOTAL</b>		<b>2</b>	<b>240</b>	<b>165</b>	<b>24,496</b>			<b>57</b>	<b>49</b>	<b>24,748</b>	<b>5,680</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	299	49,458	5,680	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,223	-25,982	28	
TOTAL LOSSES		23,476	5,708	
EXPECTED LOSSES	35,047	67,461	8,297	
CREDIBILITY	.00	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.303	.074	.377
INDICATED (POST-TEST)	.000	.309	.075	.384
PRES. ON RATE LEVEL	.438	.844	.104	1.386
DERIVED BY FORMULA	.438	.839	.103	1.380
UNDERLYING PRES. RATE	.452	.870	.107	1.429
PROPOSED	.438	.839	.103	1.380

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.444
IND. RATES				1.44	MINIMUM PREMIUM	
MAN. RATES	1.92	1.67	1.49	+ 1.44	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	16,278	271,995	1.670				2	7		9
2014	17,170	342,196	1.992				2	8		10
2015	19,081	205,794	1.078				2	4		6
2016	21,154	15,152	.071					1		1
2017	21,479	152,362	.709					3		3
<b>TOTAL</b>	<b>95,162</b>	<b>987,499</b>	<b>1.038</b>				<b>6</b>	<b>23</b>		<b>29</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				75,542	31,416				68,841	75,484	20,712
2014				186,448	44,422				40,130	40,708	30,488
2015				142,566	7,594				19,022	20,670	15,942
2016					2,503					3,367	9,282
2017					71,882					62,158	18,322
<b>TOTAL</b>				<b>404,556</b>	<b>157,817</b>				<b>127,993</b>	<b>202,387</b>	<b>94,746</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				85,514	36,034				80,613	88,241	20,008
2014		70	9,787	208,722	48,182		11	2,728	44,913	45,212	30,183
2015		169	23,049	141,159	11,132		28	4,820	21,386	22,897	16,022
2016		5	468	318	2,302		4	487	402	3,235	9,198
2017	63	731	52,964	33,775	53,155	8	903	24,610	20,211	40,451	17,699
<b>TOTAL</b>	<b>63</b>	<b>975</b>	<b>86,268</b>	<b>469,488</b>	<b>150,805</b>	<b>8</b>	<b>946</b>	<b>32,645</b>	<b>167,525</b>	<b>200,036</b>	<b>93,110</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	120,905	987,854	93,110	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-335,468	-302,464	324	
TOTAL LOSSES		685,390	93,434	
EXPECTED LOSSES	693,731	795,553	89,452	
CREDIBILITY	.02	.07	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.720	.098	.818
INDICATED (POST-TEST)	.000	.734	.100	.834
PRES. ON RATE LEVEL	.707	.811	.091	1.609
DERIVED BY FORMULA	.693	.806	.092	1.591
UNDERLYING PRES. RATE	.729	.836	.094	1.659
PROPOSED	.693	.806	.092	1.591

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.665
IND. RATES				1.67	MINIMUM PREMIUM	
MAN. RATES	2.17	1.94	1.73	+ 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	
2013	8,608	1,009,583	11.728			1	1	3	5	
2014	9,139	104,881	1.147				1	5	6	
2015	7,702	331,716	4.306			1		3	4	
2016	8,909	43,919	.492					4	4	
2017	9,222	91,576	.993					2	2	
<b>TOTAL</b>	<b>43,580</b>	<b>1,581,675</b>	<b>3.629</b>			<b>2</b>	<b>2</b>	<b>17</b>	<b>21</b>	
O.D.		1,821	.004							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			156,632	59,400	8,435			72,669	657,288	22,546	32,613
2014				41,955	14,757				15,755	14,522	17,892
2015			185,409		11,141			99,477		22,595	13,094
2016					8,204					12,996	22,719
2017					1,346					4,650	85,580
<b>TOTAL</b>			<b>342,041</b>	<b>101,355</b>	<b>43,883</b>			<b>172,146</b>	<b>673,043</b>	<b>77,309</b>	<b>171,898</b>
O.D.											1,821

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			198,609	67,241	9,675			137,199	769,684	26,356	31,504
2014		15	2,317	47,049	15,850		5	1,049	17,607	16,147	17,713
2015	21	1,810	219,075	4,786	14,177	24	2,241	181,352	6,314	26,119	13,159
2016		13	1,540	1,048	7,538		23	1,890	1,544	12,484	22,515
2017	1	11	992	633	997		64	1,838	1,509	3,024	82,670
<b>TOTAL</b>	<b>22</b>	<b>1,849</b>	<b>422,533</b>	<b>120,757</b>	<b>48,237</b>	<b>24</b>	<b>2,333</b>	<b>323,328</b>	<b>796,658</b>	<b>84,130</b>	<b>167,561</b>
O.D.											1,770

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	750,089	1,049,782	169,331	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-305,827	-147,895	209	
TOTAL LOSSES	444,262	901,887	169,540	
EXPECTED LOSSES	617,529	383,068	61,013	
CREDIBILITY	.01	.04	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.019	2.069	.389	3.477
INDICATED (POST-TEST)	1.039	2.110	.397	3.546
PRES. ON RATE LEVEL	1.374	.852	.136	2.362
DERIVED BY FORMULA	1.371	.902	.154	2.427
UNDERLYING PRES. RATE	1.417	.879	.140	2.436
PROPOSED	1.371	.902	.154	2.427

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.540
IND. RATES				2.54	MINIMUM PREMIUM	
MAN. RATES	3.22	2.84	2.54	+ 2.54	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	166,965	4,191,594	2.510			166,965			3	34	51	88
2014	174,575	4,510,725	2.583			174,575			4	28	56	88
2015	179,969	5,317,371	2.954			179,969			4	31	54	89
2016	192,317	6,020,629	3.130			192,317	1		4	51	67	123
2017	204,998	4,657,488	2.271			204,998			1	22	83	106
<b>TOTAL</b>	<b>918,824</b>	<b>24,697,807</b>	<b>2.688</b>			<b>918,824</b>	<b>1</b>		<b>16</b>	<b>166</b>	<b>311</b>	<b>494</b>
O.D.		3,726									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			726,857	1,115,114	533,866			154,769	719,848	520,170	420,970
2014			638,592	987,697	705,910			303,505	867,031	604,026	403,964
2015			1,064,580	1,259,092	704,064			412,250	879,083	594,024	404,278
2016	3,000		571,568	1,818,065	771,799			257,558	1,110,281	1,039,627	448,731
2017			157,300	814,868	1,013,950			134,300	983,246	942,514	611,310
<b>TOTAL</b>	<b>3,000</b>		<b>3,158,897</b>	<b>5,994,836</b>	<b>3,729,589</b>			<b>1,262,382</b>	<b>4,559,489</b>	<b>3,700,361</b>	<b>2,289,253</b>
O.D.					100						3,626

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			921,655	1,262,310	612,348			292,204	842,941	608,078	406,657
2014		4,934	843,182	1,119,348	755,193		5,279	569,598	970,582	676,725	399,924
2015	107	11,113	1,344,313	1,300,477	729,431	88	8,909	830,327	985,421	676,294	406,299
2016	2,905	15,301	1,551,771	1,708,550	855,508	304	23,883	1,062,064	1,111,308	1,084,750	444,692
2017	1,149	22,079	1,611,536	1,107,219	860,106	448	52,244	1,249,706	950,706	726,815	590,525
<b>TOTAL</b>	<b>4,161</b>	<b>53,427</b>	<b>6,272,457</b>	<b>6,497,904</b>	<b>3,812,586</b>	<b>840</b>	<b>90,315</b>	<b>4,003,899</b>	<b>4,860,958</b>	<b>3,772,662</b>	<b>2,248,097</b>
O.D.			19	13	91						3,619

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,425,118	18,944,214	2,251,716			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,280,300	-4,926,025	7,287			
TOTAL LOSSES	6,144,818	14,018,189	2,259,003			
EXPECTED LOSSES	8,774,769	12,881,912	2,048,978			
CREDIBILITY	.10	.33	.50			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.669	1.526	.246	2.441		
INDICATED (POST-TEST)	.682	1.557	.251	2.490		
PRES. ON RATE LEVEL	.926	1.360	.216	2.502		
DERIVED BY FORMULA	.902	1.425	.234	2.561		
UNDERLYING PRES. RATE	.955	1.402	.223	2.580		
PROPOSED	.881	1.392	.229	2.502		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.619
IND. RATES				2.62	MINIMUM PREMIUM	
MAN. RATES	3.45	3.01	2.69	+ 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	
2013	40,358	603,587	1.495	1			2	8	11	
2014	40,902	679,666	1.661			1		10	11	
2015	41,053	378,902	.922					10	10	
2016	40,794	557,924	1.367				2	12	14	
2017	38,828	397,553	1.023				2	9	11	
<b>TOTAL</b>	<b>201,935</b>	<b>2,617,632</b>	<b>1.296</b>	<b>1</b>		<b>1</b>	<b>6</b>	<b>49</b>	<b>57</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	3,000			180,393	18,901	79,359			221,405	43,753	56,776
2014			157,939		52,942			246,377		175,920	46,488
2015					92,248					244,630	42,024
2016				79,111	168,203				77,574	221,828	11,208
2017				98,536	90,455				57,506	125,104	25,952
<b>TOTAL</b>	<b>3,000</b>		<b>157,939</b>	<b>358,040</b>	<b>422,749</b>	<b>79,359</b>		<b>246,377</b>	<b>356,485</b>	<b>811,235</b>	<b>182,448</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	5,118			204,204	21,678	269,583			259,265	51,148	54,846
2014		1,127	194,174	2,287	56,921		4,097	421,075	7,462	195,036	46,023
2015		80	6,769	4,736	88,898		133	17,126	13,938	262,910	42,234
2016	7	590	65,047	90,200	159,813	8	885	65,931	93,746	218,386	11,107
2017	109	2,101	152,358	116,726	78,875	25	3,211	89,987	77,214	87,581	25,070
<b>TOTAL</b>	<b>5,234</b>	<b>3,898</b>	<b>418,348</b>	<b>418,153</b>	<b>406,185</b>	<b>269,616</b>	<b>8,326</b>	<b>594,119</b>	<b>451,625</b>	<b>815,061</b>	<b>179,280</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,299,541	2,091,024	179,280	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-501,127	-564,842	722	
TOTAL LOSSES	798,414	1,526,182	180,002	
EXPECTED LOSSES	1,013,714	1,457,971	220,109	
CREDIBILITY	.04	.12	.18	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.395	.756	.089	1.240
INDICATED (POST-TEST)	.403	.771	.091	1.265
PRES. ON RATE LEVEL	.487	.700	.106	1.293
DERIVED BY FORMULA	.484	.709	.103	1.296
UNDERLYING PRES. RATE	.502	.722	.109	1.333
PROPOSED	.483	.707	.103	1.293

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.353
IND. RATES				1.35	MINIMUM PREMIUM	
MAN. RATES	1.79	1.56	1.39	+ 1.35	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	6,495									
2014	2,353									
2015	1,023									
2016	1,549									
2017	1,900									
<b>TOTAL</b>	<b>13,320</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.	-32,086	-7,060	1	
TOTAL LOSSES			1	
EXPECTED LOSSES	56,876	16,784	666	
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	.414	.121	.005	.540
DERIVED BY FORMULA	.410	.119	.005	.534
UNDERLYING PRES. RATE	.427	.126	.005	.558
PROPOSED	.410	.119	.005	.534

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				.64	MINIMUM PREMIUM
MAN. RATES	.77	.68	.63	+ .64	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	115,474	2,189,442	1.896			2	14	35	51
2014	97,397	1,572,066	1.614				19	21	40
2015	86,355	1,283,376	1.486			1	7	15	23
2016	86,563	1,025,909	1.185				12	14	26
2017	87,958	531,344	.604				7	12	19
<b>TOTAL</b>	<b>473,747</b>	<b>6,602,137</b>	<b>1.394</b>			<b>3</b>	<b>59</b>	<b>97</b>	<b>159</b>
O.D.		463,182	.097				1	4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			284,566	344,298	154,924			165,064	505,566	540,870	194,154
2014				548,225	96,215				431,791	272,136	223,699
2015			188,600	253,661	139,379			155,000	128,871	161,828	256,037
2016				321,041	104,384				287,150	135,485	177,849
2017				179,436	36,081				38,390	172,585	104,852
<b>TOTAL</b>			<b>473,166</b>	<b>1,646,661</b>	<b>530,983</b>			<b>320,064</b>	<b>1,391,768</b>	<b>1,282,904</b>	<b>956,591</b>
O.D.				90,132	55,784				72,411	244,293	562

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			360,830	389,744	177,701			311,641	592,018	632,276	187,553
2014		209	27,943	613,114	105,497		122	26,636	480,223	304,372	221,462
2015	21	2,247	272,264	261,903	144,604	40	3,670	314,250	153,948	181,386	257,317
2016	20	1,400	155,686	292,240	117,196	22	2,110	144,587	265,442	149,759	176,248
2017	79	2,508	182,665	152,119	48,505	29	3,424	95,336	80,505	116,422	101,287
<b>TOTAL</b>	<b>120</b>	<b>6,364</b>	<b>999,388</b>	<b>1,709,120</b>	<b>593,503</b>	<b>91</b>	<b>9,326</b>	<b>892,450</b>	<b>1,572,136</b>	<b>1,384,215</b>	<b>943,867</b>
O.D.		82	8,231	103,339	54,653		150	20,703	93,524	263,648	544

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,936,905	5,774,138	944,411			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-867,945	-1,344,323	2,573			
TOTAL LOSSES	1,068,960	4,429,815	946,984			
EXPECTED LOSSES	1,714,964	3,420,453	814,845			
CREDIBILITY	.06	.21	.32			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.226	.935	.200	1.361		
INDICATED (POST-TEST)	.231	.954	.204	1.389		
PRES. ON RATE LEVEL	.351	.700	.167	1.218		
DERIVED BY FORMULA	.344	.753	.179	1.276		
UNDERLYING PRES. RATE	.362	.722	.172	1.256		
PROPOSED	.344	.753	.179	1.276		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.335
IND. RATES				1.34	MINIMUM PREMIUM	
MAN. RATES	1.40	1.34	1.31	+ 1.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	33,337									
2014	31,505									
2015	25,506									
2016	19,950									
2017	22,468									
<b>TOTAL</b>	<b>132,766</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.	-604,554	-3,697	3	
TOTAL LOSSES			3	
EXPECTED LOSSES	1,178,962	9,294	1,328	
CREDIBILITY	.03	.09	.14	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.863	.007	.001	.871
DERIVED BY FORMULA	.837	.006	.001	.844
UNDERLYING PRES. RATE	.888	.007	.001	.896
PROPOSED	.837	.006	.001	.844

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				.81	MINIMUM PREMIUM
MAN. RATES	.73	.73	.89	+ .81	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	65,191	2,648,285	4.062			3	5	20	28
2014	64,953	2,275,111	3.502			3	5	13	21
2015	61,775	1,148,652	1.859				11	17	28
2016	65,130	1,021,581	1.568				5	22	27
2017	62,966	2,562,501	4.069			1	1	24	26
<b>TOTAL</b>	<b>320,015</b>	<b>9,656,130</b>	<b>3.017</b>			<b>7</b>	<b>27</b>	<b>96</b>	<b>130</b>
O.D.		151,450	.047				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			637,962	369,598	308,211			794,732	175,343	216,401	146,038
2014			414,391	266,300	147,047			736,265	352,201	163,764	195,143
2015				413,576	168,831				251,400	197,829	117,016
2016				143,467	233,027				101,535	321,060	222,492
2017			280,850	47,015	372,917			1,047,483	2,266	606,448	205,522
<b>TOTAL</b>			<b>1,333,203</b>	<b>1,239,956</b>	<b>1,230,033</b>			<b>2,578,480</b>	<b>882,745</b>	<b>1,505,502</b>	<b>886,211</b>
O.D.				88,005	5,528				50,790	3,895	3,232

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			735,893	418,384	353,519			1,361,805	205,327	252,971	141,073
2014		2,956	505,047	303,032	159,893		11,399	1,174,800	402,438	189,609	193,192
2015		625	77,636	417,023	173,771		313	58,354	278,350	221,585	117,601
2016	14	951	104,487	154,390	223,649	6	1,208	90,750	126,354	315,346	220,490
2017	375	5,965	439,761	224,188	290,392	591	60,238	885,376	266,388	422,617	198,534
<b>TOTAL</b>	<b>389</b>	<b>10,497</b>	<b>1,862,824</b>	<b>1,517,017</b>	<b>1,201,224</b>	<b>597</b>	<b>73,158</b>	<b>3,571,085</b>	<b>1,278,857</b>	<b>1,402,128</b>	<b>870,890</b>
O.D.		102	13,883	86,896	8,695		45	8,993	53,955	6,369	3,174

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,541,573	5,555,141	874,064			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,431,942	-1,463,034	2,014			
TOTAL LOSSES	4,109,631	4,092,107	876,078			
EXPECTED LOSSES	2,889,736	3,776,177	608,029			
CREDIBILITY	.05	.16	.25			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.284	1.279	.274	2.837		
INDICATED (POST-TEST)	1.310	1.305	.279	2.894		
PRES. ON RATE LEVEL	.876	1.144	.184	2.204		
DERIVED BY FORMULA	.898	1.170	.208	2.276		
UNDERLYING PRES. RATE	.903	1.180	.190	2.273		
PROPOSED	.898	1.170	.208	2.276		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.382
IND. RATES				2.38	MINIMUM PREMIUM	
MAN. RATES	2.89	2.62	2.37	+ 2.38	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	49,727									
2014	46,893	35,486	.075						1	1
2015	41,213									
2016	46,308	110,000	.237						1	1
2017	47,073	4,230	.008						1	1
<b>TOTAL</b>	<b>231,214</b>	<b>149,716</b>	<b>.065</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
2014					30,486					5,000	
2016				80,000					30,000		
2017					1,764					2,466	
<b>TOTAL</b>				<b>80,000</b>	<b>32,250</b>				<b>30,000</b>	<b>7,466</b>	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014			741	526	32,062			82	91	5,490	
2016	6	302	33,926	69,503	5,302	2	196	13,052	26,049	2,049	
2017	1	18	1,301	829	1,305		34	975	801	1,604	
<b>TOTAL</b>	<b>7</b>	<b>320</b>	<b>35,968</b>	<b>70,858</b>	<b>38,669</b>	<b>2</b>	<b>230</b>	<b>14,109</b>	<b>26,941</b>	<b>9,143</b>	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	50,636	145,611		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-779,208	-98,718	23	
TOTAL LOSSES		46,893	23	
EXPECTED LOSSES	1,563,007	254,335	6,936	
CREDIBILITY	.04	.13	.20	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.020	.000	.020
INDICATED (POST-TEST)	.000	.020	.000	.020
PRES. ON RATE LEVEL	.655	.106	.003	.764
DERIVED BY FORMULA	.629	.095	.002	.726
UNDERLYING PRES. RATE	.676	.110	.003	.789
PROPOSED	.629	.095	.002	.726

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				.87	MINIMUM PREMIUM
MAN. RATES	.73	.73	.89	+ .87	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	25,211	1,590,372	6.308			3	4	15	22
2014	32,242	920,469	2.854			1	1	11	13
2015	28,449	870,779	3.060			1	5	4	10
2016	34,045	1,025,164	3.011			1	8	3	12
2017	29,000	895,507	3.087				9	4	13
<b>TOTAL</b>	<b>148,947</b>	<b>5,302,291</b>	<b>3.560</b>			<b>6</b>	<b>27</b>	<b>37</b>	<b>70</b>
O.D.		18,345	.012				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			622,258	162,760	348,135			103,052	103,193	196,897	54,077
2014			179,192	25,292	281,950			266,948	18,321	113,266	35,500
2015			145,820	335,124	100,121			46,323	137,263	43,318	62,810
2016			170,000	411,242	149,288			606	163,764	78,830	51,434
2017			412,361	43,280					223,128	97,877	118,861
<b>TOTAL</b>			<b>1,117,270</b>	<b>1,346,779</b>	<b>922,774</b>			<b>416,929</b>	<b>645,669</b>	<b>530,188</b>	<b>322,682</b>
O.D.				2,000					1,000		15,345

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			789,023	184,244	399,310			194,562	120,840	230,172	52,238
2014		1,288	226,872	34,632	298,134		4,445	455,909	26,853	126,647	35,145
2015	18	1,898	231,873	339,353	108,157	13	1,179	111,051	150,628	52,315	63,124
2016	84	3,923	391,590	385,430	172,114	10	1,245	83,694	151,628	86,935	50,971
2017	145	5,380	390,571	330,949	82,168	57	6,857	195,726	173,616	87,646	114,820
<b>TOTAL</b>	<b>247</b>	<b>12,489</b>	<b>2,029,929</b>	<b>1,274,608</b>	<b>1,059,883</b>	<b>80</b>	<b>13,726</b>	<b>1,040,942</b>	<b>623,565</b>	<b>583,715</b>	<b>316,298</b>
O.D.		8	848	1,738	131		4	435	868	68	15,406

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,098,708	3,544,576	331,704			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,190,649	-970,412	995			
TOTAL LOSSES	1,908,059	2,574,164	332,699			
EXPECTED LOSSES	2,433,794	2,526,141	296,406			
CREDIBILITY	.03	.10	.15			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.281	1.728	.223	3.232		
INDICATED (POST-TEST)	1.307	1.763	.227	3.297		
PRES. ON RATE LEVEL	1.584	1.645	.193	3.422		
DERIVED BY FORMULA	1.576	1.657	.198	3.431		
UNDERLYING PRES. RATE	1.634	1.696	.199	3.529		
PROPOSED	1.572	1.653	.197	3.422		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	3.582
IND. RATES				3.58	MINIMUM PREMIUM	
MAN. RATES	4.62	4.11	3.68	+ 3.58	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	16,488	182,669	1.107				1	7	8
2014	17,850	964,248	5.401			1		12	13
2015	18,024	561,124	3.113			1			1
2016	18,389	339,938	1.848					4	4
2017	20,319	76,757	.377					3	3
<b>TOTAL</b>	<b>91,070</b>	<b>2,124,736</b>	<b>2.333</b>			<b>2</b>	<b>1</b>	<b>26</b>	<b>29</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				18,303	57,273				15,960	64,360	26,773
2014			217,499		424,121			129,092		160,193	33,343
2015			315,780					216,268			29,076
2016					85,640					164,245	90,053
2017					43,971					10,924	21,862
<b>TOTAL</b>			<b>533,279</b>	<b>18,303</b>	<b>611,005</b>			<b>345,360</b>	<b>15,960</b>	<b>399,722</b>	<b>201,107</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				20,719	65,693				18,689	75,237	25,863
2014		1,551	275,929	9,208	447,752		2,146	221,739	5,145	176,863	33,010
2015	37	3,068	371,729	7,178	5,861	54	4,850	390,819	10,926	3,990	29,221
2016	2	149	16,042	10,931	78,701	2	283	23,835	19,541	157,773	89,243
2017	38	445	32,401	20,658	32,515	1	155	4,325	3,551	7,107	21,119
<b>TOTAL</b>	<b>77</b>	<b>5,213</b>	<b>696,101</b>	<b>68,694</b>	<b>630,522</b>	<b>57</b>	<b>7,434</b>	<b>640,718</b>	<b>57,852</b>	<b>420,970</b>	<b>198,456</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,349,600	1,178,038	198,456	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-347,464	-304,780	478	
TOTAL LOSSES	1,002,136	873,258	198,934	
EXPECTED LOSSES	711,256	795,952	134,784	
CREDIBILITY	.02	.07	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.100	.959	.218	2.277
INDICATED (POST-TEST)	1.122	.978	.222	2.322
PRES. ON RATE LEVEL	.756	.848	.144	1.748
DERIVED BY FORMULA	.763	.857	.153	1.773
UNDERLYING PRES. RATE	.781	.874	.148	1.803
PROPOSED	.763	.857	.153	1.773

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.855
IND. RATES				1.86	MINIMUM PREMIUM	
MAN. RATES	2.31	2.07	1.88	+ 1.86	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	616	9,094	1.476						1	1
2014	616	26,070	4.232						2	2
2015	524	230	.043							
2016	426	364	.085							
2017	387									
<b>TOTAL</b>	<b>2,569</b>	<b>35,758</b>	<b>1.392</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
2013					3,202					5,747	145
2014					8,120					17,950	
2015											230
2016											364
<b>TOTAL</b>					<b>11,322</b>					<b>23,697</b>	<b>739</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					3,673					6,718	140
2014			197	140	8,539			294	326	19,706	
2015											231
2016											361
<b>TOTAL</b>			<b>197</b>	<b>140</b>	<b>12,212</b>			<b>294</b>	<b>326</b>	<b>26,424</b>	<b>732</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	491	39,102	732	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,050	-5,037	4	
TOTAL LOSSES		34,065	736	
EXPECTED LOSSES	15,773	12,665	1,309	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	1.326	.029	1.355
INDICATED (POST-TEST)	.000	1.353	.030	1.383
PRES. ON RATE LEVEL	.597	.479	.050	1.126
DERIVED BY FORMULA	.597	.488	.050	1.135
UNDERLYING PRES. RATE	.614	.493	.051	1.158
PROPOSED	.597	.488	.050	1.135

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.091
IND. RATES				1.09	MINIMUM PREMIUM	
MAN. RATES	1.58	1.32	1.15	+ 1.09	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	2,251									
2014	2,429									
2015	2,704									
2016	2,765									
2017	2,580									
<b>TOTAL</b>	<b>12,729</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.	-4,584	-584		
TOTAL LOSSES				
EXPECTED LOSSES	9,419	1,527		
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	.072	.011	.000	.083
DERIVED BY FORMULA	.071	.011	.000	.082
UNDERLYING PRES. RATE	.074	.012	.000	.086
PROPOSED	.071	.011	.000	.082

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				.09	MINIMUM PREMIUM
MAN. RATES	.12	.10	.09	+ .09	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	46,974	2,605,043	5.545			2	17	23	42	
2014	44,306	2,149,350	4.851			3	11	26	40	
2015	54,135	3,011,391	5.562			2	12	32	46	
2016	59,839	3,891,881	6.503			2	23	72	97	
2017	56,959	1,870,149	3.283				9	48	57	
<b>TOTAL</b>	<b>262,213</b>	<b>13,527,814</b>	<b>5.159</b>			<b>9</b>	<b>72</b>	<b>201</b>	<b>282</b>	
O.D.		6,972	.002							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			295,859	611,151	213,755			676,157	487,568	181,742	138,811
2014			495,692	294,140	258,086			344,040	399,848	181,496	176,048
2015			382,361	609,435	395,894			790,012	381,569	203,231	248,889
2016			393,055	795,101	769,568			433,631	371,927	681,184	447,415
2017				354,982	438,847				214,191	586,736	275,393
<b>TOTAL</b>			<b>1,566,967</b>	<b>2,664,809</b>	<b>2,076,150</b>			<b>2,243,840</b>	<b>1,855,103</b>	<b>1,834,389</b>	<b>1,286,556</b>
O.D.											6,972

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			295,217	691,821	245,178			808,902	570,943	212,457	134,091
2014		3,651	625,387	336,826	277,642		5,836	607,499	449,375	207,100	174,288
2015	33	3,955	476,845	628,860	403,373	113	10,603	901,313	439,851	240,415	250,133
2016	182	9,121	913,140	809,751	777,374	405	27,923	963,409	442,718	696,576	443,388
2017	483	8,682	632,130	473,605	367,693	105	13,683	382,992	326,865	404,785	266,030
<b>TOTAL</b>	<b>698</b>	<b>25,409</b>	<b>2,942,719</b>	<b>2,940,863</b>	<b>2,071,260</b>	<b>623</b>	<b>58,045</b>	<b>3,664,115</b>	<b>2,229,752</b>	<b>1,761,333</b>	<b>1,267,930</b>
O.D.											6,878

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,691,609	9,003,208	1,274,808			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,399,078	-2,042,817	3,459			
TOTAL LOSSES	5,292,531	6,960,391	1,278,267			
EXPECTED LOSSES	2,892,209	5,364,878	972,811			
CREDIBILITY	.04	.14	.22			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.018	2.654	.487	5.159		
INDICATED (POST-TEST)	2.058	2.707	.497	5.262		
PRES. ON RATE LEVEL	1.070	1.983	.360	3.413		
DERIVED BY FORMULA	1.110	2.084	.390	3.584		
UNDERLYING PRES. RATE	1.103	2.046	.371	3.520		
PROPOSED	1.110	2.084	.390	3.584		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	3.751
IND. RATES				3.75	MINIMUM PREMIUM	
MAN. RATES	5.01	3.86	3.67	+ 3.75	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	32,294	391,882	1.213				4	7	11
2014	38,080	1,978,580	5.195			1	9	19	29
2015	39,623	969,101	2.445			1	7	11	19
2016	38,111	1,075,531	2.822			1	3	8	12
2017	40,302	692,504	1.718				2	18	20
<b>TOTAL</b>	<b>188,410</b>	<b>5,107,598</b>	<b>2.711</b>			<b>3</b>	<b>25</b>	<b>63</b>	<b>91</b>
O.D.		575							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				81,232	28,326				77,948	92,535	111,841
2014			134,894	477,000	398,735			176,690	332,675	348,941	109,645
2015			193,414	310,104	89,170			12,123	195,344	76,775	92,171
2016			137,400	146,829	222,754			250,650	90,979	138,410	88,509
2017				85,450	206,944				25,897	168,529	205,684
<b>TOTAL</b>			<b>465,708</b>	<b>1,100,615</b>	<b>945,929</b>			<b>439,463</b>	<b>722,843</b>	<b>825,190</b>	<b>607,850</b>
O.D.											575

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				91,955	32,490				91,277	108,173	108,038
2014		1,145	196,707	540,065	424,152		3,027	322,719	375,578	388,769	108,549
2015	21	2,319	283,147	315,175	97,823	3	481	61,862	212,505	89,719	92,632
2016	53	2,638	256,932	163,346	220,622	232	15,271	476,372	118,433	149,148	87,712
2017	203	3,125	226,811	161,608	163,436	21	3,052	84,933	71,236	112,447	198,691
<b>TOTAL</b>	<b>277</b>	<b>9,227</b>	<b>963,597</b>	<b>1,272,149</b>	<b>938,523</b>	<b>256</b>	<b>21,831</b>	<b>945,886</b>	<b>869,029</b>	<b>848,256</b>	<b>595,622</b>
O.D.											575

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,941,074	3,927,957	596,197	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-820,184	-1,099,682	2,443	
TOTAL LOSSES	1,120,890	2,828,275	598,640	
EXPECTED LOSSES	1,684,385	2,871,369	702,769	
CREDIBILITY	.03	.11	.17	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.595	1.501	.318	2.414
INDICATED (POST-TEST)	.607	1.531	.324	2.462
PRES. ON RATE LEVEL	.867	1.478	.361	2.706
DERIVED BY FORMULA	.859	1.484	.355	2.698
UNDERLYING PRES. RATE	.894	1.524	.373	2.791
PROPOSED	.859	1.484	.355	2.698

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.824
IND. RATES				2.82	MINIMUM PREMIUM	
MAN. RATES	3.29	2.79	2.91	+ 2.82	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	5,549	228,976	4.126				3	4	7	
2014	7,618	10,992	.144					2	2	
2015	6,541	148,987	2.277					2	2	
2016	8,696	405,367	4.661				3	3	6	
2017	6,733	160,860	2.389				1	6	7	
<b>TOTAL</b>	<b>35,137</b>	<b>955,182</b>	<b>2.718</b>				<b>7</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
2013				128,290	12,013				54,572	28,235	5,866
2014					429					8,058	2,505
2015					94,333					50,004	4,650
2016				204,448	51,860				93,698	48,680	6,681
2017				35,000	18,920				27,208	67,392	12,340
<b>TOTAL</b>				<b>367,738</b>	<b>177,555</b>				<b>175,478</b>	<b>202,369</b>	<b>32,042</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				145,225	13,779				63,904	33,007	5,667
2014			11	8	451			132	147	8,845	2,480
2015		86	6,923	4,842	90,911		27	3,501	2,849	53,740	4,673
2016	14	872	96,412	184,237	61,209	8	699	47,820	87,146	53,163	6,621
2017	25	614	44,383	35,254	18,249	14	1,626	45,818	39,201	46,769	11,920
<b>TOTAL</b>	<b>39</b>	<b>1,572</b>	<b>147,729</b>	<b>369,566</b>	<b>184,599</b>	<b>22</b>	<b>2,352</b>	<b>97,271</b>	<b>193,247</b>	<b>195,524</b>	<b>31,361</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	248,985	942,936	31,361	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-111,991	-157,716	174	
TOTAL LOSSES	136,994	785,220	31,535	
EXPECTED LOSSES	230,148	412,157	52,004	
CREDIBILITY	.01	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.390	2.235	.090	2.715
INDICATED (POST-TEST)	.398	2.280	.092	2.770
PRES. ON RATE LEVEL	.635	1.137	.144	1.916
DERIVED BY FORMULA	.633	1.183	.141	1.957
UNDERLYING PRES. RATE	.655	1.173	.148	1.976
PROPOSED	.633	1.183	.141	1.957

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	TOTAL
IND. RATES				2.05	MINIMUM PREMIUM	
MAN. RATES	2.77	2.21	2.06	+ 2.05	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	9,007	112,012	1.243				2	3	5
2014	4,547	66,122	1.454				1	4	5
2015	9,377	87,076	.928					3	3
2016	12,202	98,018	.803					2	2
2017	12,066	605,379	5.017				1	10	11
<b>TOTAL</b>	<b>47,199</b>	<b>968,607</b>	<b>2.052</b>				<b>4</b>	<b>22</b>	<b>26</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				54,434	6,467				25,898	2,465	22,748
2014				9,544	17,199				7,140	20,049	12,190
2015					14,509					31,275	41,292
2016					49,005					13,687	35,326
2017				99,374	137,587				181,000	99,543	87,875
<b>TOTAL</b>				<b>163,352</b>	<b>224,767</b>				<b>214,038</b>	<b>167,019</b>	<b>199,431</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				61,620	7,418				30,327	2,881	21,975
2014		4	864	10,942	18,163		3	695	8,224	22,103	12,068
2015		12	1,067	746	13,983		16	2,188	1,780	33,610	41,498
2016		86	9,177	6,254	45,033		22	1,988	1,628	13,147	35,008
2017	147	2,593	187,810	139,500	113,830	49	5,846	166,754	147,385	84,205	84,887
<b>TOTAL</b>	<b>147</b>	<b>2,695</b>	<b>198,918</b>	<b>219,062</b>	<b>198,427</b>	<b>49</b>	<b>5,887</b>	<b>171,625</b>	<b>189,344</b>	<b>155,946</b>	<b>195,436</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	379,321	762,779	195,436	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-156,756	-244,649	404	
TOTAL LOSSES	222,565	518,130	195,840	
EXPECTED LOSSES	329,921	654,178	102,421	
CREDIBILITY	.01	.05	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.472	1.098	.415	1.985
INDICATED (POST-TEST)	.481	1.120	.423	2.024
PRES. ON RATE LEVEL	.678	1.344	.210	2.232
DERIVED BY FORMULA	.676	1.333	.225	2.234
UNDERLYING PRES. RATE	.699	1.386	.217	2.302
PROPOSED	.675	1.332	.225	2.232

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.336
IND. RATES				2.34	MINIMUM PREMIUM	
MAN. RATES	2.48	2.21	2.40	+ 2.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	2,563	15,993	.623						1	1
2014	2,545	3,241	.127							
2015	2,417	42,833	1.772						3	3
2016	2,579	212,199	8.227					1	2	3
2017	2,482	11,312	.455						2	2
<b>TOTAL</b>	<b>12,586</b>	<b>285,578</b>	<b>2.269</b>						<b>1</b>	<b>8</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					4,459					5,615	5,919
2014											3,241
2015					13,831					27,806	1,196
2016				104,475	7,682				62,414	33,733	3,895
2017					1,847					3,315	6,150
<b>TOTAL</b>				<b>104,475</b>	<b>27,819</b>				<b>62,414</b>	<b>70,469</b>	<b>20,401</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					5,114					6,564	5,718
2014											3,209
2015		13	1,012	710	13,328		13	1,948	1,583	29,882	1,202
2016	7	415	45,743	91,744	13,982	4	463	32,053	58,206	36,667	3,860
2017	1	18	1,363	868	1,366		42	1,314	1,078	2,157	5,941
<b>TOTAL</b>	<b>8</b>	<b>446</b>	<b>48,118</b>	<b>93,322</b>	<b>33,790</b>	<b>4</b>	<b>518</b>	<b>35,315</b>	<b>60,867</b>	<b>75,270</b>	<b>19,930</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	84,409	263,249	19,930	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-78,937	-43,629	59	
TOTAL LOSSES	5,472	219,620	19,989	
EXPECTED LOSSES	159,339	112,645	17,746	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.043	1.745	.159	1.947
INDICATED (POST-TEST)	.044	1.780	.162	1.986
PRES. ON RATE LEVEL	1.227	.868	.137	2.232
DERIVED BY FORMULA	1.215	.886	.138	2.239
UNDERLYING PRES. RATE	1.266	.895	.141	2.302
PROPOSED	1.211	.883	.138	2.232

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.336
IND. RATES				2.34	MINIMUM PREMIUM	
MAN. RATES	3.06	2.67	2.40	+ 2.34	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	14,860	413,045	2.779				7	6	13
2014	13,184	169,755	1.287				3	8	11
2015	11,067	478,811	4.326				5	7	12
2016	10,498	209,585	1.996				4	2	6
2017	11,144	155,941	1.399				1	7	8
<b>TOTAL</b>	<b>60,753</b>	<b>1,427,137</b>	<b>2.349</b>				<b>20</b>	<b>30</b>	<b>50</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				170,169	30,818				124,215	77,583	10,260
2014				60,310	27,276				50,459	23,134	8,576
2015				243,556	38,237				98,326	68,291	30,401
2016				83,710	2,779				105,141	6,798	11,157
2017				10,468	31,041				1,890	81,886	30,656
<b>TOTAL</b>				<b>568,213</b>	<b>130,151</b>				<b>380,031</b>	<b>257,692</b>	<b>91,050</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				192,631	35,348				145,456	90,694	9,911
2014		23	3,477	67,735	29,159		17	2,971	55,963	26,053	8,490
2015		316	41,233	242,446	43,364		124	22,195	108,349	76,907	30,553
2016	5	323	36,018	73,081	8,101	8	702	46,728	92,099	13,712	11,057
2017	31	435	31,978	22,471	24,221	8	1,223	33,747	27,824	53,484	29,614
<b>TOTAL</b>	<b>36</b>	<b>1,097</b>	<b>112,706</b>	<b>598,364</b>	<b>140,193</b>	<b>16</b>	<b>2,066</b>	<b>105,641</b>	<b>429,691</b>	<b>260,850</b>	<b>89,625</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	221,562	1,429,098	89,625	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-198,488	-244,784	190	
TOTAL LOSSES	23,074	1,184,314	89,815	
EXPECTED LOSSES	390,642	620,896	60,753	
CREDIBILITY	.02	.05	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.038	1.949	.148	2.135
INDICATED (POST-TEST)	.039	1.988	.151	2.178
PRES. ON RATE LEVEL	.624	.991	.097	1.712
DERIVED BY FORMULA	.612	1.041	.101	1.754
UNDERLYING PRES. RATE	.643	1.022	.100	1.765
PROPOSED	.612	1.041	.101	1.754

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.836
IND. RATES				1.84	MINIMUM PREMIUM	
MAN. RATES	2.18	1.97	1.84	+ 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	
2013	4,462	34,795	.779						1	1
2014	4,647	6,141	.132						1	1
2015	4,286	69,506	1.621						1	1
2016	4,034	118,846	2.946				1			1
2017	4,009	1,843	.045							
<b>TOTAL</b>	<b>21,438</b>	<b>231,131</b>	<b>1.078</b>						<b>1</b>	<b>3</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					6,416					25,422	2,957
2014					2,203					3,726	212
2015					55,000					9,156	5,350
2016				3,628					113,929		1,289
2017											1,843
<b>TOTAL</b>				<b>3,628</b>	<b>63,619</b>				<b>113,929</b>	<b>38,304</b>	<b>11,651</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					7,359					29,718	2,856
2014			53	38	2,317			61	67	4,091	210
2015		50	4,035	2,822	53,006		5	640	522	9,841	5,377
2016		15	1,538	3,152	241	8	750	49,564	98,922	7,784	1,277
2017											1,780
<b>TOTAL</b>		<b>65</b>	<b>5,626</b>	<b>6,012</b>	<b>62,923</b>	<b>8</b>	<b>755</b>	<b>50,265</b>	<b>99,511</b>	<b>51,434</b>	<b>11,500</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	56,719	219,880	11,500	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-91,732	-59,176	65	
TOTAL LOSSES		160,704	11,565	
EXPECTED LOSSES	183,938	151,782	19,938	
CREDIBILITY	.01	.03	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.750	.054	.804
INDICATED (POST-TEST)	.000	.765	.055	.820
PRES. ON RATE LEVEL	.832	.687	.090	1.609
DERIVED BY FORMULA	.824	.689	.089	1.602
UNDERLYING PRES. RATE	.858	.708	.093	1.659
PROPOSED	.824	.689	.089	1.602

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.676
IND. RATES				1.68	MINIMUM PREMIUM	
MAN. RATES	2.25	1.94	1.73	+ 1.68	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	337,974	5,417,500	1.602			7	20	59	86
2014	326,309	6,330,932	1.940			5	16	56	77
2015	347,411	4,823,857	1.388			3	18	68	89
2016	370,946	4,378,005	1.180			1	25	54	80
2017	367,490	3,438,334	.935				18	73	91
<b>TOTAL</b>	<b>1,750,130</b>	<b>24,388,628</b>	<b>1.394</b>			<b>16</b>	<b>97</b>	<b>310</b>	<b>423</b>
O.D.		9,155						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,427,581	790,554	588,383			940,115	560,215	652,424	458,228
2014			830,984	828,747	915,434			1,871,059	533,149	700,472	651,087
2015			506,786	883,679	766,205			191,392	492,639	1,419,336	563,820
2016			249,022	906,909	611,294			149,504	933,788	911,234	616,254
2017				584,549	684,981				526,848	1,150,997	490,959
<b>TOTAL</b>			<b>3,014,373</b>	<b>3,994,438</b>	<b>3,566,297</b>			<b>3,152,070</b>	<b>3,046,639</b>	<b>4,834,463</b>	<b>2,780,348</b>
O.D.					1,814					5,603	1,738

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,786,557	894,905	674,876			1,686,539	656,011	762,685	442,648
2014		4,963	856,611	945,791	974,392		13,441	1,396,273	613,427	782,104	644,576
2015	57	6,610	792,204	923,383	771,446	48	5,467	532,451	613,883	1,546,515	566,639
2016	140	7,571	776,286	879,253	633,083	205	16,303	787,054	932,890	945,055	610,708
2017	758	13,937	1,013,209	762,156	577,630	235	29,404	826,366	708,994	805,513	474,266
<b>TOTAL</b>	<b>955</b>	<b>33,081</b>	<b>5,224,867</b>	<b>4,405,488</b>	<b>3,631,427</b>	<b>488</b>	<b>64,615</b>	<b>5,228,683</b>	<b>3,525,205</b>	<b>4,841,872</b>	<b>2,738,837</b>
O.D.					2,081					6,550	1,685

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,552,689	16,412,623	2,740,522	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,877,130	-4,121,877	9,238	
TOTAL LOSSES	6,675,559	12,290,746	2,749,760	
EXPECTED LOSSES	7,910,588	10,728,297	2,677,699	
CREDIBILITY	.15	.51	.77	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.381	.702	.157	1.240
INDICATED (POST-TEST)	.389	.716	.160	1.265
PRES. ON RATE LEVEL	.438	.595	.148	1.181
DERIVED BY FORMULA	.431	.657	.157	1.245
UNDERLYING PRES. RATE	.452	.613	.153	1.218
PROPOSED	.431	.657	.157	1.245

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.303
IND. RATES				1.30	MINIMUM PREMIUM	
MAN. RATES	1.50	1.36	1.27	+ 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
2013	763,095	14,480,841	1.897			17	61	151	229
2014	787,873	12,979,194	1.647	1		17	48	167	233
2015	819,124	13,167,872	1.607	1		10	58	175	244
2016	829,020	11,442,641	1.380	1		5	60	144	210
2017	864,078	8,301,604	.960			4	34	169	207
<b>TOTAL</b>	<b>4,063,190</b>	<b>60,372,152</b>	<b>1.486</b>	<b>3</b>		<b>53</b>	<b>261</b>	<b>806</b>	<b>1123</b>
O.D.		369,246	.009				2	9	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			3,474,127	2,551,248	1,657,817			1,803,126	1,850,304	1,930,059	1,214,160
2014	66,574		3,224,261	2,079,138	1,701,233			1,300,571	1,397,779	2,199,981	1,009,657
2015	151,951		1,844,759	2,270,633	2,085,425	186,948		1,129,453	1,841,130	2,499,087	1,158,486
2016	3,000		1,019,022	1,971,809	1,439,990			2,474,768	1,402,376	1,759,807	1,371,869
2017			628,869	1,161,768	1,874,400			351,465	724,501	2,289,418	1,271,183
<b>TOTAL</b>	<b>221,525</b>		<b>10,191,038</b>	<b>10,034,596</b>	<b>8,758,865</b>	<b>186,948</b>		<b>7,059,383</b>	<b>7,216,090</b>	<b>10,678,352</b>	<b>6,025,355</b>
O.D.				69,397	182,453				5,995	66,409	44,992

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			4,272,429	2,888,016	1,901,516			3,344,512	2,166,705	2,256,244	1,172,879
2014	86,908	23,789	4,076,167	2,376,313	1,830,868		21,998	2,315,380	1,601,040	2,443,437	999,560
2015	171,349	21,841	2,617,357	2,389,699	2,103,682	461,904	25,357	2,310,339	2,148,864	2,770,068	1,164,278
2016	2,993	20,283	2,035,463	1,941,524	1,491,612	1,009	71,240	2,571,126	1,521,033	1,827,098	1,359,522
2017	2,135	41,035	3,013,824	1,823,797	1,572,113	793	89,234	1,899,786	1,255,634	1,588,381	1,227,963
<b>TOTAL</b>	<b>263,385</b>	<b>106,948</b>	<b>16,015,240</b>	<b>11,419,349</b>	<b>8,899,791</b>	<b>463,706</b>	<b>207,829</b>	<b>12,441,143</b>	<b>8,693,276</b>	<b>10,885,228</b>	<b>5,924,202</b>
O.D.		202	17,829	85,607	177,611		25	3,419	9,269	72,116	44,277

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	29,519,726	40,242,247	5,968,479	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,992,242	-12,331,416	20,666	
TOTAL LOSSES	19,527,484	27,910,831	5,989,145	
EXPECTED LOSSES	20,397,213	32,099,202	5,972,889	
CREDIBILITY	.27	.89	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.481	.687	.147	1.315
INDICATED (POST-TEST)	.491	.701	.150	1.342
PRES. ON RATE LEVEL	.487	.766	.142	1.395
DERIVED BY FORMULA	.488	.708	.150	1.346
UNDERLYING PRES. RATE	.502	.790	.147	1.439
PROPOSED	.488	.708	.150	1.346

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.408
IND. RATES				1.41	MINIMUM PREMIUM	
MAN. RATES	1.82	1.64	1.50	+ 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
2013	199,367	3,573,574	1.792			5	11	49	65
2014	207,922	7,500,577	3.607			6	8	38	52
2015	207,219	2,036,185	.982				11	31	42
2016	207,285	2,372,129	1.144			1	4	42	47
2017	226,585	1,791,059	.790				6	34	40
<b>TOTAL</b>	<b>1,048,378</b>	<b>17,273,524</b>	<b>1.648</b>			<b>12</b>	<b>40</b>	<b>194</b>	<b>246</b>
O.D.		623,819	.059			1	2	4	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,016,478	451,534	371,663			443,284	321,683	540,787	428,145
2014			2,370,832	257,140	570,202			3,079,313	287,881	517,789	417,420
2015				396,004	332,219				433,985	468,610	405,367
2016			146,841	195,601	406,033			57,288	532,511	617,528	416,327
2017				444,140	256,231				106,924	484,639	499,125
<b>TOTAL</b>			<b>3,534,151</b>	<b>1,744,419</b>	<b>1,936,348</b>			<b>3,579,885</b>	<b>1,682,984</b>	<b>2,629,353</b>	<b>2,166,384</b>
O.D.			227,731	149,942	30,433			51,076	18,048	111,243	35,346

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,288,894	511,136	426,298			836,919	376,690	632,179	413,588
2014		10,311	1,773,791	309,073	612,947		22,441	2,305,648	349,591	582,571	413,246
2015		747	86,854	408,064	330,762		624	109,647	487,734	519,133	407,394
2016	59	3,251	322,461	229,625	392,711	90	7,832	416,531	541,083	631,848	412,580
2017	348	7,901	575,111	454,937	243,505	78	9,585	267,106	225,504	326,836	482,155
<b>TOTAL</b>	<b>407</b>	<b>22,210</b>	<b>4,047,111</b>	<b>1,912,835</b>	<b>2,006,223</b>	<b>168</b>	<b>40,482</b>	<b>3,935,851</b>	<b>1,980,602</b>	<b>2,692,567</b>	<b>2,128,963</b>
O.D.	64	2,985	230,612	193,279	48,878	57	5,619	72,595	30,416	125,109	34,508

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,358,161	8,989,909	2,163,471	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,151,554	-2,874,835	6,917	
TOTAL LOSSES	5,206,607	6,115,074	2,170,388	
EXPECTED LOSSES	6,416,073	7,474,935	1,991,919	
CREDIBILITY	.11	.36	.55	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.497	.583	.207	1.287
INDICATED (POST-TEST)	.507	.595	.211	1.313
PRES. ON RATE LEVEL	.594	.691	.184	1.469
DERIVED BY FORMULA	.584	.656	.199	1.439
UNDERLYING PRES. RATE	.612	.713	.190	1.515
PROPOSED	.584	.656	.199	1.439

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.506
IND. RATES				1.51	MINIMUM PREMIUM	
MAN. RATES	2.04	1.78	1.58	+ 1.51	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	43,985	590,430	1.342			1	4	9	14	
2014	45,878	819,069	1.785			1	5	10	16	
2015	51,451	1,197,716	2.327				7	18	25	
2016	51,999	1,275,804	2.453				3	24	27	
2017	52,647	525,206	.997				2	15	17	
<b>TOTAL</b>	<b>245,960</b>	<b>4,408,225</b>	<b>1.792</b>			<b>2</b>	<b>21</b>	<b>76</b>	<b>99</b>	
O.D.		291								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			162,295	109,020	41,642			66,328	71,536	60,865	78,744
2014			237,321	191,192	45,687			71,932	121,503	78,221	73,213
2015				231,944	411,988				227,123	209,781	116,880
2016				55,776	552,055				74,185	460,560	133,228
2017				153,207	131,120				9,889	152,661	78,329
<b>TOTAL</b>			<b>399,616</b>	<b>741,139</b>	<b>1,182,492</b>			<b>138,260</b>	<b>504,236</b>	<b>962,088</b>	<b>480,394</b>
O.D.											291

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			205,790	123,411	47,764			125,227	83,769	71,151	76,067
2014		1,767	299,875	216,095	51,416		1,229	129,623	136,409	88,005	72,481
2015		633	66,821	250,159	403,243		308	54,894	253,226	233,568	117,464
2016	12	1,185	127,050	118,925	511,001	8	1,271	99,103	119,200	447,474	132,029
2017	158	3,150	229,875	177,019	115,601	19	2,449	67,401	55,921	100,404	75,666
<b>TOTAL</b>	<b>170</b>	<b>6,735</b>	<b>929,411</b>	<b>885,609</b>	<b>1,129,025</b>	<b>27</b>	<b>5,257</b>	<b>476,248</b>	<b>648,525</b>	<b>940,602</b>	<b>473,707</b>
O.D.											288

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,417,848	3,603,761	473,995			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,151,995	-705,639	1,187			
TOTAL LOSSES	265,853	2,898,122	475,182			
EXPECTED LOSSES	2,368,595	1,844,702	339,425			
CREDIBILITY	.04	.14	.21			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.108	1.178	.193	1.479		
INDICATED (POST-TEST)	.110	1.202	.197	1.509		
PRES. ON RATE LEVEL	.934	.727	.134	1.795		
DERIVED BY FORMULA	.901	.794	.147	1.842		
UNDERLYING PRES. RATE	.963	.750	.138	1.851		
PROPOSED	.878	.774	.143	1.795		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.879
IND. RATES				1.88	MINIMUM PREMIUM	
MAN. RATES	2.40	2.09	1.93	+ 1.88	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	205,312	4,218,746	2.054	1		7	8	34	50
2014	197,430	1,860,057	.942			3	8	19	30
2015	197,616	1,510,478	.764			1	10	19	30
2016	203,368	1,887,493	.928			2	4	35	41
2017	199,339	1,024,667	.514				6	21	27
<b>TOTAL</b>	<b>1,003,065</b>	<b>10,501,441</b>	<b>1.047</b>	<b>1</b>		<b>13</b>	<b>36</b>	<b>128</b>	<b>178</b>
O.D.		268,971	.026			1			1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	98,578		1,819,802	391,550	514,824	311		660,229	270,982	280,044	182,426
2014			508,804	472,378	139,709			186,866	211,229	175,741	165,330
2015			128,617	227,862	302,773			149,329	184,748	344,337	172,812
2016			427,305	219,877	497,273			97,755	79,602	405,472	160,209
2017				246,743	203,058				192,942	262,034	119,890
<b>TOTAL</b>	<b>98,578</b>		<b>2,884,528</b>	<b>1,558,410</b>	<b>1,657,637</b>	<b>311</b>		<b>1,094,179</b>	<b>939,503</b>	<b>1,467,628</b>	<b>800,667</b>
O.D.			250,000					5,000			13,971

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	168,174		2,307,508	443,234	590,502	1,056		1,246,512	317,320	327,372	176,224
2014		3,812	646,848	533,692	154,649		3,164	330,909	238,933	197,122	163,677
2015	15	1,780	209,569	243,451	300,268	37	3,695	326,671	223,427	379,423	173,676
2016	144	6,962	662,027	277,363	490,818	93	6,833	255,992	126,323	398,823	158,767
2017	246	5,018	364,247	281,274	180,180	70	8,477	239,490	207,805	191,222	115,814
<b>TOTAL</b>	<b>168,579</b>	<b>17,572</b>	<b>4,190,199</b>	<b>1,779,014</b>	<b>1,716,417</b>	<b>1,256</b>	<b>22,169</b>	<b>2,399,574</b>	<b>1,113,808</b>	<b>1,493,962</b>	<b>788,158</b>
O.D.	73	3,076	278,282	13,377	11,275	4	288	8,312	458	198	13,926

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,089,384	6,128,509	802,084	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,716,753	-2,201,389	2,806	
TOTAL LOSSES	3,372,631	3,927,120	804,890	
EXPECTED LOSSES	7,512,957	5,687,379	842,574	
CREDIBILITY	.11	.35	.53	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.336	.392	.080	.808
INDICATED (POST-TEST)	.343	.400	.082	.825
PRES. ON RATE LEVEL	.726	.550	.082	1.358
DERIVED BY FORMULA	.684	.498	.082	1.264
UNDERLYING PRES. RATE	.749	.567	.084	1.400
PROPOSED	.684	.498	.082	1.264

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.323
IND. RATES				1.32	MINIMUM PREMIUM	
MAN. RATES	1.99	1.70	1.46	+ 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	
2013	296,514	2,976,763	1.003			3	22	55	80	
2014	347,082	5,782,027	1.665			7	21	55	83	
2015	336,954	5,031,218	1.493			8	25	40	73	
2016	354,293	5,188,187	1.464			3	25	52	80	
2017	355,340	3,510,911	.988				12	47	62	
<b>TOTAL</b>	<b>1,690,183</b>	<b>22,489,106</b>	<b>1.331</b>			<b>1</b>	<b>23</b>	<b>105</b>	<b>378</b>	
O.D.		172,075	.010					1	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			493,599	753,676	339,148			131,600	472,320	462,563	323,857
2014			1,451,534	949,431	716,412			1,015,921	562,332	702,767	383,630
2015			1,334,213	991,956	618,035			438,154	806,828	411,781	430,251
2016			565,279	1,330,142	490,582			931,870	743,650	743,078	383,586
2017	666,521		315,253	512,371	513,296			72,699	225,494	846,508	358,769
<b>TOTAL</b>	<b>666,521</b>		<b>4,159,878</b>	<b>4,537,576</b>	<b>2,677,473</b>			<b>2,590,244</b>	<b>2,810,624</b>	<b>3,166,697</b>	<b>1,880,093</b>
O.D.				108,997	19,855				36,067	6,052	1,104

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			625,883	853,161	389,001			248,461	553,087	540,737	312,846
2014		10,695	1,831,296	1,083,880	772,301		16,891	1,748,827	649,182	786,607	379,794
2015	152	14,652	1,772,451	1,041,494	646,903	109	10,737	963,461	902,713	479,462	432,402
2016	260	12,881	1,285,190	1,248,449	564,463	901	59,815	1,980,600	819,501	801,700	380,134
2017	638,370	15,423	1,135,783	661,185	464,315	220	25,720	593,841	429,055	579,365	346,571
<b>TOTAL</b>	<b>638,782</b>	<b>53,651</b>	<b>6,650,603</b>	<b>4,888,169</b>	<b>2,836,983</b>	<b>1,230</b>	<b>113,163</b>	<b>5,535,190</b>	<b>3,353,538</b>	<b>3,187,871</b>	<b>1,851,747</b>
O.D.		131	17,931	108,128	23,686		119	8,778	40,283	5,226	1,089

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,019,578	14,443,884	1,852,836	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,757,588	-4,745,870	8,168	
TOTAL LOSSES	8,261,990	9,698,014	1,861,004	
EXPECTED LOSSES	9,735,454	12,372,139	2,366,257	
CREDIBILITY	.15	.50	.75	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.489	.574	.110	1.173
INDICATED (POST-TEST)	.499	.585	.112	1.196
PRES. ON RATE LEVEL	.558	.710	.136	1.404
DERIVED BY FORMULA	.549	.648	.118	1.315
UNDERLYING PRES. RATE	.576	.732	.140	1.448
PROPOSED	.549	.648	.118	1.315

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.376
IND. RATES				1.38	MINIMUM PREMIUM	
MAN. RATES	1.94	1.69	1.51	+ 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
2013	138,550	3,397,766	2.452			4	16	34	54
2014	175,341	4,997,717	2.850			8	16	41	65
2015	175,467	3,211,574	1.830			6	12	33	51
2016	166,972	4,861,158	2.911			4	14	26	44
2017	187,565	2,103,250	1.121		1		5	14	20
<b>TOTAL</b>	<b>843,895</b>	<b>18,571,465</b>	<b>2.201</b>		<b>1</b>	<b>22</b>	<b>63</b>	<b>148</b>	<b>234</b>
O.D.		2,656							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			985,996	411,417	282,297			865,166	257,689	342,908	252,293
2014			1,768,214	477,082	389,432			1,269,402	460,141	378,903	254,543
2015			1,291,683	550,126	191,375			248,587	260,221	438,724	230,858
2016			811,668	805,531	383,682			1,355,716	701,192	441,905	361,464
2017	618,471			133,601	258,132	1,500			265,795	586,950	238,801
<b>TOTAL</b>	<b>618,471</b>		<b>4,857,561</b>	<b>2,377,757</b>	<b>1,504,918</b>	<b>1,500</b>		<b>3,738,871</b>	<b>1,945,038</b>	<b>2,189,390</b>	<b>1,337,959</b>
O.D.											2,656

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,065,721	465,726	323,796			1,112,960	301,754	400,857	243,715
2014		11,737	2,010,232	552,904	426,056		14,482	1,494,600	528,334	428,620	251,998
2015	148	13,339	1,621,367	582,375	223,120	63	6,028	526,024	314,002	485,385	232,012
2016	255	12,186	1,176,282	785,471	436,883	767	51,032	1,687,588	734,085	503,964	358,211
2017	591,987	4,220	306,416	221,920	207,132	1,822	14,950	419,373	359,748	410,473	230,682
<b>TOTAL</b>	<b>592,390</b>	<b>41,482</b>	<b>6,180,018</b>	<b>2,608,396</b>	<b>1,616,987</b>	<b>2,652</b>	<b>86,492</b>	<b>5,240,545</b>	<b>2,237,923</b>	<b>2,229,299</b>	<b>1,316,618</b>
O.D.											2,611

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,143,579	8,692,605	1,319,229			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,408,246	-2,350,778	4,091			
TOTAL LOSSES	8,735,333	6,341,827	1,323,320			
EXPECTED LOSSES	7,012,768	6,151,995	1,156,137			
CREDIBILITY	.09	.31	.47			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.035	.751	.157	1.943		
INDICATED (POST-TEST)	1.056	.766	.160	1.982		
PRES. ON RATE LEVEL	.806	.707	.133	1.646		
DERIVED BY FORMULA	.829	.725	.146	1.700		
UNDERLYING PRES. RATE	.831	.729	.137	1.697		
PROPOSED	.829	.725	.146	1.700		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.779
IND. RATES				1.78	MINIMUM PREMIUM	
MAN. RATES	2.16	1.91	1.77	+ 1.78	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	63,939	909,467	1.422			2		3	5
2014	65,029	354,978	.545				2	10	12
2015	54,339	1,134,480	2.087			2	4	8	14
2016	53,650	192,281	.358					6	6
2017	53,614	90,310	.168					7	7
<b>TOTAL</b>	<b>290,571</b>	<b>2,681,516</b>	<b>.923</b>			<b>4</b>	<b>6</b>	<b>34</b>	<b>44</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			327,366		24,798			510,274		18,696	28,333
2014				70,786	41,813				46,780	156,518	39,081
2015			385,955	310,097	43,503			168,662	138,314	38,813	49,136
2016					58,571					116,399	17,311
2017					33,837					32,901	23,572
<b>TOTAL</b>			<b>713,321</b>	<b>380,883</b>	<b>202,522</b>			<b>678,936</b>	<b>185,094</b>	<b>363,327</b>	<b>157,433</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			377,052		28,443			811,720		21,856	27,370
2014		26	4,322	79,671	44,531		11	4,962	54,331	172,440	38,690
2015	43	4,148	506,447	317,192	57,379	40	3,917	331,998	157,666	49,770	49,382
2016		101	10,967	7,477	53,824		196	16,888	13,850	111,812	17,155
2017	28	344	24,931	15,900	25,021	3	478	13,021	10,694	21,408	22,771
<b>TOTAL</b>	<b>71</b>	<b>4,619</b>	<b>923,719</b>	<b>420,240</b>	<b>209,198</b>	<b>43</b>	<b>4,602</b>	<b>1,178,589</b>	<b>236,541</b>	<b>377,286</b>	<b>155,368</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,111,643	1,243,265	155,368	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,020,208	-429,140	524	
TOTAL LOSSES	1,091,435	814,125	155,892	
EXPECTED LOSSES	2,028,185	1,095,453	165,626	
CREDIBILITY	.05	.15	.23	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.376	.280	.054	.710
INDICATED (POST-TEST)	.384	.286	.055	.725
PRES. ON RATE LEVEL	.677	.366	.055	1.098
DERIVED BY FORMULA	.662	.354	.055	1.071
UNDERLYING PRES. RATE	.698	.377	.057	1.132
PROPOSED	.662	.354	.055	1.071

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.121
IND. RATES				1.12	MINIMUM PREMIUM	
MAN. RATES	1.49	1.33	1.18	+ 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	
2013	63,228	561,097	.887				10	7		
2014	57,665	478,613	.829				7	10		
2015	53,631	929,818	1.733				3	13		
2016	60,657	1,971,464	3.250			2	5	16		
2017	60,632	518,114	.854				1	16		
<b>TOTAL</b>	<b>295,813</b>	<b>4,459,106</b>	<b>1.507</b>			<b>4</b>	<b>26</b>	<b>62</b>		<b>92</b>
O.D.		21,344	.007					1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				73,662	24,421				262,089	63,362	137,563
2014				59,874	82,998				114,538	98,198	123,005
2015			327,402	49,976	57,079			163,996	132,713	100,066	98,586
2016			407,884	173,088	181,694			760,141	165,364	177,723	105,570
2017				100,156	101,303				50,989	228,735	36,931
<b>TOTAL</b>			<b>735,286</b>	<b>456,756</b>	<b>447,495</b>			<b>924,137</b>	<b>725,693</b>	<b>668,084</b>	<b>501,655</b>
O.D.					6,840					10,168	4,336

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				83,386	28,011				306,907	74,071	132,886
2014		21	4,812	68,211	87,759		30	7,495	127,857	109,297	121,775
2015	36	3,279	397,480	59,719	62,422	40	3,841	326,854	154,974	115,311	99,079
2016	98	4,550	431,148	189,130	191,550	423	27,398	848,661	206,119	200,004	104,620
2017	115	2,223	161,759	123,040	87,089	33	4,535	126,434	106,770	154,318	35,675
<b>TOTAL</b>	<b>249</b>	<b>10,073</b>	<b>995,199</b>	<b>523,486</b>	<b>456,831</b>	<b>496</b>	<b>35,804</b>	<b>1,309,444</b>	<b>902,627</b>	<b>653,001</b>	<b>494,035</b>
O.D.		5	502	351	6,591		5	711	579	10,928	4,297

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,352,488	2,554,394	498,332			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-699,681	-878,764	1,667			
TOTAL LOSSES	1,652,807	1,675,630	499,999			
EXPECTED LOSSES	1,408,069	2,268,886	494,008			
CREDIBILITY	.05	.15	.23			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.559	.566	.169	1.294		
INDICATED (POST-TEST)	.570	.577	.172	1.319		
PRES. ON RATE LEVEL	.461	.744	.162	1.367		
DERIVED BY FORMULA	.466	.719	.164	1.349		
UNDERLYING PRES. RATE	.476	.767	.167	1.410		
PROPOSED	.466	.719	.164	1.349		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.412
IND. RATES				1.41	MINIMUM PREMIUM	
MAN. RATES	1.97	1.65	1.47	+ 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	
2013	28,611	903,947	3.159			2	5	9	16	
2014	31,444	809,353	2.573				3	13	16	
2015	36,157	477,075	1.319				6	17	23	
2016	35,167	707,652	2.012				5	16	21	
2017	33,038	284,231	.860				1	10	11	
<b>TOTAL</b>	<b>164,417</b>	<b>3,182,258</b>	<b>1.935</b>			<b>2</b>	<b>20</b>	<b>65</b>	<b>87</b>	
O.D.		72,489	.044					3	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			283,091	153,754	25,229			153,789	102,206	112,814	73,064
2014				137,530	210,872				71,027	295,811	94,113
2015				77,081	209,195				26,876	69,087	94,836
2016				290,772	144,124				98,309	89,809	84,638
2017				44,202	79,469				45,000	54,723	60,837
<b>TOTAL</b>			<b>283,091</b>	<b>703,339</b>	<b>668,889</b>			<b>153,789</b>	<b>343,418</b>	<b>622,244</b>	<b>407,488</b>
O.D.					50,937					20,592	960

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			358,960	174,050	28,937			290,354	119,684	131,879	70,580
2014		53	11,545	157,032	222,854		19	8,483	83,546	325,677	93,172
2015		277	27,511	86,848	203,669		52	9,594	32,485	75,204	95,310
2016	21	1,361	150,294	271,013	151,709	6	784	55,798	96,048	92,976	83,876
2017	80	1,339	97,009	70,636	64,146	15	1,882	53,320	46,386	40,439	58,769
<b>TOTAL</b>	<b>101</b>	<b>3,030</b>	<b>645,319</b>	<b>759,579</b>	<b>671,315</b>	<b>21</b>	<b>2,737</b>	<b>417,549</b>	<b>378,149</b>	<b>666,175</b>	<b>401,707</b>
O.D.		70	7,911	5,399	48,135		31	2,851	2,341	19,927	947

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,079,620	2,551,020	402,654	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-470,473	-834,196	1,262	
TOTAL LOSSES	609,147	1,716,824	403,916	
EXPECTED LOSSES	968,417	2,176,882	371,582	
CREDIBILITY	.03	.10	.16	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.370	1.044	.246	1.660
INDICATED (POST-TEST)	.377	1.065	.251	1.693
PRES. ON RATE LEVEL	.571	1.284	.219	2.074
DERIVED BY FORMULA	.565	1.262	.224	2.051
UNDERLYING PRES. RATE	.589	1.324	.226	2.139
PROPOSED	.565	1.262	.224	2.051

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.146
IND. RATES				2.15	MINIMUM PREMIUM	
MAN. RATES	2.58	2.18	2.23	+ 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
2013	27,984	1,006,410	3,596				10	13	23
2014	30,081	849,454	2,823				3	27	30
2015	28,795	668,344	2,321				1	21	22
2016	28,556	834,656	2,922				5	14	19
2017	29,388	671,813	2,286				3	22	25
<b>TOTAL</b>	<b>144,804</b>	<b>4,030,677</b>	<b>2,784</b>				<b>22</b>	<b>97</b>	<b>119</b>
O.D.		3,091	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				296,544	244,914				260,933	137,054	66,965
2014				108,979	333,783				99,324	176,924	130,444
2015				120,600	167,567				79,142	196,978	104,057
2016				208,895	132,173				281,084	155,690	56,814
2017				63,202	195,244				25,600	279,326	108,441
<b>TOTAL</b>				<b>798,220</b>	<b>1,073,681</b>				<b>746,083</b>	<b>945,972</b>	<b>466,721</b>
O.D.					52					1,633	1,406

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				335,690	280,915				305,552	160,216	64,688
2014		42	13,189	127,312	351,892		26	7,998	112,539	195,529	129,140
2015		288	31,323	127,677	164,709		172	27,801	95,299	214,526	104,577
2016	13	1,022	113,348	198,351	135,308	18	2,111	144,884	262,575	168,763	56,303
2017	189	2,735	198,837	139,353	152,062	38	4,648	128,589	107,083	184,512	104,754
<b>TOTAL</b>	<b>202</b>	<b>4,087</b>	<b>356,697</b>	<b>928,383</b>	<b>1,084,886</b>	<b>56</b>	<b>6,957</b>	<b>309,272</b>	<b>883,048</b>	<b>923,546</b>	<b>459,462</b>
O.D.			40	25	37		24	647	532	1,064	1,381

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	677,982	3,821,521	460,843	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-663,180	-783,386	1,177	
TOTAL LOSSES	14,802	3,038,135	462,020	
EXPECTED LOSSES	1,343,783	2,027,256	350,426	
CREDIBILITY	.03	.10	.15	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.010	2.098	.319	2.427
INDICATED (POST-TEST)	.010	2.140	.325	2.475
PRES. ON RATE LEVEL	.900	1.358	.234	2.492
DERIVED BY FORMULA	.873	1.436	.248	2.557
UNDERLYING PRES. RATE	.928	1.400	.242	2.570
PROPOSED	.851	1.399	.242	2.492

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.608
IND. RATES				2.61	MINIMUM PREMIUM	
MAN. RATES	3.20	2.66	2.68	+ 2.61	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	570,760	9,701,414	1.699			12	64	147	223
2014	557,445	9,559,371	1.714	1		11	51	107	170
2015	554,492	9,939,039	1.792			10	65	99	174
2016	571,162	7,373,270	1.290			2	42	128	172
2017	544,826	5,775,831	1.060			3	16	122	141
<b>TOTAL</b>	<b>2,798,685</b>	<b>42,348,925</b>	<b>1.513</b>	<b>1</b>		<b>38</b>	<b>238</b>	<b>603</b>	<b>880</b>
O.D.		256,639	.009				2	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			2,155,624	1,731,294	1,310,495			1,132,037	1,244,130	1,306,659	821,175
2014	177,761		1,875,243	1,522,060	1,324,070	1,213		913,865	1,653,736	1,224,931	866,492
2015			1,854,765	2,374,299	745,248			1,070,480	1,840,710	1,223,076	830,461
2016			393,295	1,392,865	1,024,909			720,346	1,185,026	1,666,943	989,886
2017			686,106	379,525	1,351,040			345,359	447,450	1,831,295	735,056
<b>TOTAL</b>	<b>177,761</b>		<b>6,965,033</b>	<b>7,400,043</b>	<b>5,755,762</b>	<b>1,213</b>		<b>4,182,087</b>	<b>6,371,052</b>	<b>7,252,904</b>	<b>4,243,070</b>
O.D.				130,782	71,580				7,657	27,614	19,006

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			2,642,497	1,959,823	1,503,145			1,922,916	1,456,882	1,527,486	793,255
2014	232,054	13,865	2,376,134	1,736,632	1,419,104	1,283	15,289	1,620,509	1,858,014	1,373,142	857,827
2015	211	21,376	2,608,099	2,424,685	816,065	266	25,991	2,326,477	2,078,683	1,399,787	834,613
2016	179	10,546	1,097,351	1,356,039	1,046,897	466	35,331	1,471,130	1,266,573	1,699,302	980,977
2017	1,486	27,122	2,004,424	994,826	1,094,017	692	75,273	1,515,083	929,767	1,260,185	710,064
<b>TOTAL</b>	<b>233,930</b>	<b>72,909</b>	<b>10,728,505</b>	<b>8,472,005</b>	<b>5,879,228</b>	<b>2,707</b>	<b>151,884</b>	<b>8,856,115</b>	<b>7,589,919</b>	<b>7,259,902</b>	<b>4,176,736</b>
O.D.		179	25,114	129,242	79,027		24	3,101	9,126	30,203	18,788

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,074,468	29,448,652	4,195,524	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,662,326	-8,380,574	13,487	
TOTAL LOSSES	13,412,142	21,068,078	4,209,011	
EXPECTED LOSSES	13,461,675	21,633,835	4,086,081	
CREDIBILITY	.21	.69	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.479	.753	.150	1.382
INDICATED (POST-TEST)	.489	.768	.153	1.410
PRES. ON RATE LEVEL	.466	.750	.142	1.358
DERIVED BY FORMULA	.471	.762	.153	1.386
UNDERLYING PRES. RATE	.481	.773	.146	1.400
PROPOSED	.471	.762	.153	1.386

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.450
IND. RATES				1.45	MINIMUM PREMIUM	
MAN. RATES	1.73	1.56	1.46	+ 1.45	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	158,324	4,368,821	2.759			3	20	81	104
2014	156,755	3,792,166	2.419			3	10	72	85
2015	153,073	5,015,005	3.276			5	19	65	89
2016	122,981	3,774,484	3.069			7	14	47	68
2017	113,462	2,926,568	2.579				10	60	70
<b>TOTAL</b>	<b>704,595</b>	<b>19,877,044</b>	<b>2.821</b>			<b>18</b>	<b>73</b>	<b>325</b>	<b>416</b>
O.D.		13,732	.001					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			579,808	791,823	1,265,953			173,319	457,351	818,812	281,755
2014			694,626	563,022	1,133,267			118,645	356,341	730,985	195,280
2015			1,078,936	964,230	912,978			271,318	691,808	773,930	321,805
2016			1,257,694	640,015	362,275			630,493	322,120	357,121	204,766
2017				519,039	762,712				303,978	1,055,914	284,925
<b>TOTAL</b>			<b>3,611,064</b>	<b>3,478,129</b>	<b>4,437,185</b>			<b>1,193,775</b>	<b>2,131,598</b>	<b>3,736,762</b>	<b>1,288,531</b>
O.D.					5,964					6,527	1,241

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			735,196	896,346	1,452,045			327,227	535,559	957,191	272,175
2014		5,165	902,160	653,555	1,201,735		2,071	231,647	407,556	808,054	193,327
2015	124	12,413	1,489,203	1,023,454	925,668	73	7,085	666,959	792,738	861,491	323,414
2016	410	18,542	1,739,224	669,560	432,046	593	39,020	1,240,188	379,951	390,159	202,923
2017	806	13,960	1,013,475	749,349	627,148	185	22,631	631,889	536,466	719,717	275,238
<b>TOTAL</b>	<b>1,340</b>	<b>50,080</b>	<b>5,879,258</b>	<b>3,992,264</b>	<b>4,638,642</b>	<b>851</b>	<b>70,807</b>	<b>3,097,910</b>	<b>2,652,270</b>	<b>3,736,612</b>	<b>1,267,077</b>
O.D.	5	58	4,183	2,669	4,478	1	91	2,477	2,029	4,382	1,205

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,107,061	15,033,346	1,268,282	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,772,143	-3,944,090	3,739	
TOTAL LOSSES	4,334,918	11,089,256	1,272,021	
EXPECTED LOSSES	9,476,803	10,005,249	1,261,225	
CREDIBILITY	.08	.28	.42	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.615	1.574	.181	2.370
INDICATED (POST-TEST)	.627	1.605	.185	2.417
PRES. ON RATE LEVEL	1.304	1.377	.174	2.855
DERIVED BY FORMULA	1.250	1.441	.179	2.870
UNDERLYING PRES. RATE	1.345	1.420	.179	2.944
PROPOSED	1.243	1.433	.179	2.855

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.988
IND. RATES				2.99	MINIMUM PREMIUM	
MAN. RATES	4.19	3.53	3.07	+ 2.99	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	157,090	1,169,271	.744			1	11	17	29
2014	148,284	1,298,113	.875			2	6	23	31
2015	159,562	1,995,199	1.250			3	8	21	32
2016	146,864	1,951,906	1.329			3	3	28	34
2017	132,371	613,438	.463					19	19
<b>TOTAL</b>	<b>744,171</b>	<b>7,027,927</b>	<b>.944</b>			<b>9</b>	<b>28</b>	<b>108</b>	<b>145</b>
O.D.		377							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			208,333	241,829	103,670			24,090	315,189	102,740	173,420
2014			342,797	197,070	138,744			144,957	174,467	130,578	169,500
2015			720,916	191,449	237,539			197,206	169,065	343,281	135,743
2016			608,641	136,844	273,201			243,602	105,587	425,194	158,837
2017					158,736					246,008	208,694
<b>TOTAL</b>			<b>1,880,687</b>	<b>767,192</b>	<b>911,890</b>			<b>609,855</b>	<b>764,308</b>	<b>1,247,801</b>	<b>846,194</b>
O.D.											377

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			264,166	273,749	118,910			45,482	369,087	120,103	167,524
2014		2,523	431,226	225,174	150,163		2,458	257,151	196,924	146,740	167,805
2015	83	7,434	896,286	217,611	247,419	46	4,755	410,347	209,122	378,613	136,422
2016	189	8,485	786,692	186,325	287,567	230	15,440	512,629	164,605	425,354	157,407
2017	144	1,607	116,960	74,573	117,380	28	3,559	97,389	79,983	160,087	201,598
<b>TOTAL</b>	<b>416</b>	<b>20,049</b>	<b>2,495,330</b>	<b>977,432</b>	<b>921,439</b>	<b>304</b>	<b>26,212</b>	<b>1,322,998</b>	<b>1,019,721</b>	<b>1,230,897</b>	<b>830,756</b>
O.D.											371

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,865,309	4,149,489	831,127	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,094,994	-1,269,749	2,513	
TOTAL LOSSES	1,770,315	2,879,740	833,640	
EXPECTED LOSSES	4,219,450	3,259,469	796,262	
CREDIBILITY	.09	.29	.43	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.238	.387	.112	.737
INDICATED (POST-TEST)	.243	.395	.114	.752
PRES. ON RATE LEVEL	.550	.425	.103	1.078
DERIVED BY FORMULA	.522	.416	.108	1.046
UNDERLYING PRES. RATE	.567	.438	.107	1.112
PROPOSED	.522	.416	.108	1.046

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.094
IND. RATES				1.09	MINIMUM PREMIUM	
MAN. RATES	1.63	1.34	1.16	+ 1.09	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	3,374	22,576	.669				2	2	4	
2014	6,209	699,791	11.270			1	5	6	12	
2015	4,124	672,881	16.316				2	3	5	
2016	5,679	103,214	1.817				1	2	3	
2017	9,080	166,032	1.828				1	8	9	
<b>TOTAL</b>	<b>28,466</b>	<b>1,664,494</b>	<b>5.847</b>			<b>1</b>	<b>11</b>	<b>21</b>	<b>33</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				3,222	1,269				6,543	1,107	10,435
2014			133,542	131,626	60,281			239,564	45,846	38,877	50,055
2015				136,887	53,904				444,859	33,798	3,433
2016				6,898	23,645				5,269	46,959	20,443
2017				36,720	50,874				19,700	48,051	10,687
<b>TOTAL</b>			<b>133,542</b>	<b>315,353</b>	<b>189,973</b>			<b>239,564</b>	<b>522,217</b>	<b>168,792</b>	<b>95,053</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				3,648	1,456				7,662	1,294	10,080
2014		1,002	170,706	149,009	65,485		3,995	409,629	55,323	45,126	49,554
2015		209	25,550	137,927	55,610		405	81,124	474,510	52,224	3,450
2016		66	7,353	9,013	22,186		113	9,105	10,161	45,469	20,259
2017	57	954	69,428	51,561	42,092	8	1,165	32,882	28,140	33,379	10,324
<b>TOTAL</b>	<b>57</b>	<b>2,231</b>	<b>273,037</b>	<b>351,158</b>	<b>186,829</b>	<b>8</b>	<b>5,678</b>	<b>532,740</b>	<b>575,796</b>	<b>177,492</b>	<b>93,667</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	813,751	1,291,275	93,667	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-130,691	-116,165	210	
TOTAL LOSSES	683,060	1,175,110	93,877	
EXPECTED LOSSES	274,128	313,126	48,677	
CREDIBILITY	.01	.03	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.400	4.128	.330	6.858
INDICATED (POST-TEST)	2.448	4.211	.337	6.996
PRES. ON RATE LEVEL	.934	1.067	.165	2.166
DERIVED BY FORMULA	.949	1.161	.174	2.284
UNDERLYING PRES. RATE	.963	1.100	.171	2.234
PROPOSED	.949	1.161	.174	2.284

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.390
IND. RATES				2.39	MINIMUM PREMIUM	
MAN. RATES	3.14	2.53	2.33	+ 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
2013	21,807	163,297	.748				2	4	6
2014	28,105	623,732	2.219				5	8	13
2015	34,322	340,819	.993				2	11	13
2016	33,154	431,537	1.301				5	13	18
2017	24,912	526,773	2.114				4	17	21
<b>TOTAL</b>	<b>142,300</b>	<b>2,086,158</b>	<b>1.466</b>				<b>18</b>	<b>53</b>	<b>71</b>
O.D.		129,264	.090				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				53,750	34,996				18,058	14,283	42,210
2014				193,046	84,661				184,514	61,667	99,844
2015				74,524	68,274				51,772	79,166	67,083
2016				123,119	116,203				57,782	66,678	67,755
2017				159,751	116,099				91,489	129,665	29,769
<b>TOTAL</b>				<b>604,190</b>	<b>420,233</b>				<b>403,615</b>	<b>351,459</b>	<b>306,661</b>
O.D.				86,554					42,654		56

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				60,845	40,140				21,146	16,697	40,775
2014		72	11,073	216,775	90,555		47	10,490	204,219	70,095	98,846
2015		144	16,765	77,084	67,787		83	14,707	59,510	86,929	67,418
2016	11	670	73,984	121,796	114,946	4	490	34,816	58,095	67,998	67,145
2017	146	3,090	224,499	174,882	105,281	33	4,092	115,709	100,296	94,193	28,757
<b>TOTAL</b>	<b>157</b>	<b>3,976</b>	<b>326,321</b>	<b>651,382</b>	<b>418,709</b>	<b>37</b>	<b>4,712</b>	<b>175,722</b>	<b>443,266</b>	<b>335,912</b>	<b>302,941</b>
O.D.				97,979					49,948		55

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	510,925	1,997,196	302,996	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-841,387	-573,617	978	
TOTAL LOSSES		1,423,579	303,974	
EXPECTED LOSSES	1,747,443	1,498,420	301,676	
CREDIBILITY	.03	.10	.14	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	1.000	.214	1.214
INDICATED (POST-TEST)	.000	1.020	.218	1.238
PRES. ON RATE LEVEL	1.191	1.021	.205	2.417
DERIVED BY FORMULA	1.155	1.021	.207	2.383
UNDERLYING PRES. RATE	1.228	1.053	.212	2.493
PROPOSED	1.155	1.021	.207	2.383

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	TOTAL
IND. RATES				2.49	MINIMUM PREMIUM	
MAN. RATES	3.04	2.54	2.60	+ 2.49	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	80,545	2,479,629	3.078			3	7	51	61
2014	82,001	5,118,031	6.241				13	64	77
2015	86,797	1,896,087	2.184			2	7	41	50
2016	91,882	1,436,277	1.563			1	6	49	56
2017	95,450	4,343,049	4.550				6	54	61
<b>TOTAL</b>	<b>436,675</b>	<b>15,273,073</b>	<b>3.498</b>			<b>1</b>	<b>6</b>	<b>39</b>	<b>305</b>
O.D.		207							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			802,599	379,960	248,392			338,132	142,029	353,726	214,791
2014				677,543	989,356				2,156,040	1,002,238	292,854
2015			321,746	290,337	371,750			169,083	189,968	387,638	165,565
2016			159,945	101,515	194,097			101,800	52,819	605,631	220,470
2017	484,009			235,452	642,124	1,532,298			337,541	906,491	205,134
<b>TOTAL</b>	<b>484,009</b>		<b>1,284,290</b>	<b>1,684,807</b>	<b>2,445,719</b>	<b>1,532,298</b>		<b>609,015</b>	<b>2,878,397</b>	<b>3,255,724</b>	<b>1,098,814</b>
O.D.											207

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			986,938	430,114	284,905			611,698	166,317	413,507	207,488
2014		252	55,263	762,940	1,045,751		496	113,380	2,095,398	1,124,806	289,925
2015	37	3,776	451,837	313,068	371,995	40	4,159	366,319	232,437	426,507	166,393
2016	54	2,683	257,456	121,519	192,300	99	7,225	280,100	127,239	589,414	218,486
2017	234,323	9,316	677,949	479,073	503,487	872,880	21,279	596,350	509,216	626,090	198,159
<b>TOTAL</b>	<b>234,414</b>	<b>16,027</b>	<b>2,429,443</b>	<b>2,106,714</b>	<b>2,398,438</b>	<b>873,019</b>	<b>33,159</b>	<b>1,967,847</b>	<b>3,130,607</b>	<b>3,180,324</b>	<b>1,080,451</b>
O.D.											200

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,553,909	10,816,083	1,080,651			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,898,772	-2,855,391	3,552			
TOTAL LOSSES	2,655,137	7,960,692	1,084,203			
EXPECTED LOSSES	5,938,780	7,458,410	1,008,719			
CREDIBILITY	.06	.20	.30			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.608	1.823	.248	2.679		
INDICATED (POST-TEST)	.620	1.859	.253	2.732		
PRES. ON RATE LEVEL	1.319	1.656	.224	3.199		
DERIVED BY FORMULA	1.277	1.697	.233	3.207		
UNDERLYING PRES. RATE	1.360	1.708	.231	3.299		
PROPOSED	1.274	1.693	.232	3.199		
<b>IND. RATES</b>						
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	3.348
IND. RATES				3.35	MINIMUM PREMIUM	
MAN. RATES	4.42	3.86	3.44	+ 3.35	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	285,722	7,887,676	2.760	1		6	41	155	203
2014	323,944	8,365,886	2.582	1		5	41	165	212
2015	334,439	9,986,037	2.985	1		6	38	155	200
2016	350,904	11,226,839	3.199			9	36	139	184
2017	368,756	9,292,422	2.519	1			22	144	167
<b>TOTAL</b>	<b>1,663,765</b>	<b>46,758,860</b>	<b>2.810</b>	<b>4</b>		<b>26</b>	<b>178</b>	<b>758</b>	<b>966</b>
O.D.		30,294	.001					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	3,000		1,120,030	1,540,988	1,156,503	700		496,766	1,375,287	1,321,883	872,519
2014	444,152		714,162	1,592,093	1,535,117	14,798		572,181	785,463	1,675,473	1,032,447
2015	135,475		1,061,263	1,862,262	1,141,556			2,032,222	1,270,153	1,782,113	700,993
2016			1,359,263	2,181,102	1,399,772			1,694,056	1,747,682	1,858,613	986,351
2017	170,180			1,071,468	1,427,294	2,695,186			872,472	1,906,772	1,149,050
<b>TOTAL</b>	<b>752,807</b>		<b>4,254,718</b>	<b>8,247,913</b>	<b>6,660,242</b>	<b>2,710,684</b>		<b>4,795,225</b>	<b>6,051,057</b>	<b>8,544,854</b>	<b>4,741,360</b>
O.D.					5,999					11,649	12,646

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	5,118		1,420,198	1,744,400	1,326,511	2,378		937,894	1,610,458	1,545,279	842,853
2014	579,808	5,696	983,843	1,808,426	1,632,602	15,647	9,729	1,038,975	904,901	1,854,040	1,022,123
2015	152,695	11,982	1,449,270	1,918,058	1,166,839	176	17,937	1,631,306	1,486,698	1,973,731	704,498
2016	532	26,557	2,618,184	2,142,324	1,488,850	1,372	93,531	3,308,930	1,864,194	1,959,302	977,474
2017	51,909	27,282	1,983,711	1,477,734	1,185,793	941,377	48,764	1,368,711	1,174,359	1,334,402	1,109,982
<b>TOTAL</b>	<b>790,062</b>	<b>71,517</b>	<b>8,455,206</b>	<b>9,090,942</b>	<b>6,800,595</b>	<b>960,950</b>	<b>169,961</b>	<b>8,285,816</b>	<b>7,040,610</b>	<b>8,666,754</b>	<b>4,656,930</b>
O.D.		7	688	472	5,865		7	715	623	12,226	12,520

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,734,929	31,618,087	4,669,450			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,670,612	-8,815,538	15,430			
TOTAL LOSSES	12,064,317	22,802,549	4,684,880			
EXPECTED LOSSES	13,726,062	23,093,058	4,342,426			
CREDIBILITY	.15	.49	.74			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.725	1.371	.282	2.378		
INDICATED (POST-TEST)	.740	1.398	.288	2.426		
PRES. ON RATE LEVEL	.800	1.346	.253	2.399		
DERIVED BY FORMULA	.791	1.371	.279	2.441		
UNDERLYING PRES. RATE	.825	1.388	.261	2.474		
PROPOSED	.786	1.363	.277	2.426		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.539
IND. RATES				2.54	MINIMUM PREMIUM	
MAN. RATES	3.10	2.78	2.58	+ 2.54	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	9,202	299,315	3.252			1	2	1	4
2014	9,320	14,643	.157					1	1
2015	9,682	1,352,076	13.964				1	6	7
2016	9,769	35,471	.363					1	1
2017	10,072	186,091	1.847				1	5	6
<b>TOTAL</b>	<b>48,045</b>	<b>1,887,596</b>	<b>3.929</b>			<b>1</b>	<b>4</b>	<b>14</b>	<b>19</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			191,540	19,409	2,537			36,647	22,095	8,492	18,595
2014					2,122					5,797	6,724
2015				89,373	17,888				1,214,248	20,994	9,573
2016					1,096					1,469	32,906
2017				29,440	16,409				72,711	58,460	9,071
<b>TOTAL</b>			<b>191,540</b>	<b>138,222</b>	<b>40,052</b>			<b>36,647</b>	<b>1,309,054</b>	<b>95,212</b>	<b>76,869</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			242,873	21,971	2,910			69,190	25,873	9,927	17,963
2014			52	37	2,232			95	105	6,364	6,657
2015		71	8,892	48,360	18,523		578	117,043	694,692	45,893	9,621
2016		2	207	139	1,007		3	214	175	1,413	32,610
2017	23	516	37,703	29,884	15,713	23	2,609	74,299	65,213	45,848	8,763
<b>TOTAL</b>	<b>23</b>	<b>589</b>	<b>289,727</b>	<b>100,391</b>	<b>40,385</b>	<b>23</b>	<b>3,190</b>	<b>260,841</b>	<b>786,058</b>	<b>109,445</b>	<b>75,614</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	554,393	1,036,279	75,614	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-227,099	-162,500	222	
TOTAL LOSSES	327,294	873,779	75,836	
EXPECTED LOSSES	462,673	422,317	64,380	
CREDIBILITY	.01	.05	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.681	1.819	.158	2.658
INDICATED (POST-TEST)	.695	1.855	.161	2.711
PRES. ON RATE LEVEL	.934	.852	.130	1.916
DERIVED BY FORMULA	.932	.902	.132	1.966
UNDERLYING PRES. RATE	.963	.879	.134	1.976
PROPOSED	.932	.902	.132	1.966

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	TOTAL
IND. RATES				2.06	MINIMUM PREMIUM	
MAN. RATES	2.78	2.36	2.06	+ 2.06	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	314,574	5,222,267	1.660			4	39	99	142
2014	336,015	7,713,471	2.295			7	44	107	158
2015	356,150	7,348,191	2.063			10	38	112	160
2016	384,421	6,181,824	1.608			3	34	126	163
2017	383,711	5,979,047	1.558			2	11	146	159
<b>TOTAL</b>	<b>1,774,871</b>	<b>32,444,800</b>	<b>1.828</b>			<b>26</b>	<b>166</b>	<b>590</b>	<b>782</b>
O.D.		58,185	.003				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			724,602	890,493	552,727			727,951	811,989	937,789	576,716
2014			1,455,474	1,548,528	841,393			812,259	1,082,076	1,201,021	772,720
2015			2,000,936	1,019,199	912,188			788,346	721,611	1,130,059	775,852
2016			555,001	1,281,718	928,577			299,138	830,005	1,434,442	852,943
2017			423,442	367,620	1,447,299			177,528	461,279	2,112,141	989,738
<b>TOTAL</b>			<b>5,159,455</b>	<b>5,107,558</b>	<b>4,682,184</b>			<b>2,805,222</b>	<b>3,906,960</b>	<b>6,815,452</b>	<b>3,967,969</b>
O.D.				2,375	17,326				9,431	17,654	11,399

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			918,796	1,008,037	633,978			1,374,372	950,839	1,096,274	557,108
2014		10,717	1,827,418	1,753,994	908,233		12,731	1,346,632	1,225,841	1,338,373	764,993
2015	231	21,405	2,583,183	1,098,653	943,480	194	18,891	1,631,511	870,815	1,254,827	779,731
2016	252	13,315	1,335,228	1,261,721	963,272	322	25,084	1,066,567	918,756	1,446,524	845,267
2017	1,498	24,570	1,805,153	1,002,704	1,145,102	539	61,190	1,405,057	1,005,554	1,434,451	956,087
<b>TOTAL</b>	<b>1,981</b>	<b>70,007</b>	<b>8,469,778</b>	<b>6,125,109</b>	<b>4,594,065</b>	<b>1,055</b>	<b>117,896</b>	<b>6,824,139</b>	<b>4,971,805</b>	<b>6,570,449</b>	<b>3,903,186</b>
O.D.		17	1,560	3,176	16,912		15	2,631	10,826	19,426	11,166

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,489,079	22,311,768	3,914,352			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,775,586	-6,234,009	11,673			
TOTAL LOSSES	10,713,493	16,077,759	3,926,025			
EXPECTED LOSSES	9,815,037	16,311,065	3,319,009			
CREDIBILITY	.16	.51	.78			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.604	.906	.221	1.731		
INDICATED (POST-TEST)	.616	.924	.225	1.765		
PRES. ON RATE LEVEL	.536	.891	.182	1.609		
DERIVED BY FORMULA	.549	.908	.216	1.673		
UNDERLYING PRES. RATE	.553	.919	.187	1.659		
PROPOSED	.549	.908	.216	1.673		
<b>IND. RATES</b>						
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.751
IND. RATES				1.75	MINIMUM PREMIUM	
MAN. RATES	2.09	1.92	1.73	+ 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	
2013	14,994	160,095	1.067						8	8
2014	17,318	853,991	4.931			1	10		6	17
2015	20,713	864,000	4.171			1	2		3	6
2016	21,447	971,953	4.531			2	2		7	11
2017	22,294	581,810	2.609				3		13	16
<b>TOTAL</b>	<b>96,766</b>	<b>3,431,849</b>	<b>3.547</b>			<b>4</b>	<b>17</b>		<b>37</b>	<b>58</b>
O.D.		38,019	.039						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					31,990					60,258	67,847
2014			141,090	318,655	33,148			52,647	170,918	105,315	32,218
2015			220,127	108,776	14,314			426,779	30,620	5,869	57,515
2016			300,915	146,629	172,714			115,082	20,373	133,622	82,618
2017				47,246	198,431				35,696	247,507	52,930
<b>TOTAL</b>			<b>662,132</b>	<b>621,306</b>	<b>450,597</b>			<b>594,508</b>	<b>257,607</b>	<b>552,571</b>	<b>293,128</b>
O.D.					38,019						

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					36,693					70,441	65,540
2014		1,128	188,002	357,207	38,473		921	99,868	190,957	118,246	31,896
2015	19	1,800	219,934	112,035	19,885	83	7,476	606,213	49,648	13,530	57,803
2016	102	4,566	429,482	165,537	182,003	103	6,986	219,579	44,125	134,333	81,874
2017	187	2,580	187,308	128,821	152,484	34	4,435	123,104	103,160	164,886	51,130
<b>TOTAL</b>	<b>308</b>	<b>10,074</b>	<b>1,024,726</b>	<b>763,600</b>	<b>429,538</b>	<b>220</b>	<b>19,818</b>	<b>1,048,764</b>	<b>387,890</b>	<b>501,436</b>	<b>288,243</b>
O.D.			923	656	39,985						

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,104,833	2,123,105	288,243			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-498,801	-405,493	759			
TOTAL LOSSES	1,606,032	1,717,612	289,002			
EXPECTED LOSSES	1,041,202	1,072,168	207,080			
CREDIBILITY	.02	.07	.11			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.660	1.775	.299	3.734		
INDICATED (POST-TEST)	1.693	1.811	.305	3.809		
PRES. ON RATE LEVEL	1.043	1.074	.208	2.325		
DERIVED BY FORMULA	1.056	1.126	.219	2.401		
UNDERLYING PRES. RATE	1.076	1.108	.214	2.398		
PROPOSED	1.056	1.126	.219	2.401		
<b>IND. RATES</b>						
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.513
IND. RATES				2.51	MINIMUM PREMIUM	
MAN. RATES	3.09	2.74	2.50	+ 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
2013	110,067	2,186,394	1.986			2	11	32	45
2014	131,335	1,574,323	1.198				12	41	53
2015	143,940	2,948,366	2.048			1	26	38	65
2016	152,959	3,013,530	1.970			1	23	42	66
2017	152,705	1,855,566	1.215				4	46	50
<b>TOTAL</b>	<b>691,006</b>	<b>11,578,179</b>	<b>1.676</b>			<b>4</b>	<b>76</b>	<b>199</b>	<b>279</b>
O.D.		3,438							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			353,567	387,147	204,121			209,434	283,190	549,834	199,101
2014				358,482	298,886				307,156	351,126	258,673
2015			155,701	1,009,940	403,430			24,238	583,230	522,082	249,745
2016			138,467	975,882	401,565			33,729	499,502	547,557	416,828
2017				95,005	832,081				64,405	488,502	375,573
<b>TOTAL</b>			<b>647,735</b>	<b>2,826,456</b>	<b>2,140,083</b>			<b>267,401</b>	<b>1,737,483</b>	<b>2,459,101</b>	<b>1,499,920</b>
O.D.											3,438

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			448,322	438,250	234,124			395,412	331,615	642,756	192,332
2014		137	24,004	404,993	317,153		77	21,522	344,466	389,466	256,086
2015	18	3,025	372,222	1,021,449	418,693	5	1,308	183,611	650,552	582,374	250,994
2016	109	6,109	643,160	906,463	439,932	56	6,148	352,831	501,934	561,440	413,077
2017	754	9,593	695,772	462,553	626,871	63	8,598	238,724	199,747	324,791	362,804
<b>TOTAL</b>	<b>881</b>	<b>18,864</b>	<b>2,183,480</b>	<b>3,233,708</b>	<b>2,036,773</b>	<b>124</b>	<b>16,131</b>	<b>1,192,100</b>	<b>2,028,314</b>	<b>2,500,827</b>	<b>1,475,293</b>
O.D.											3,321

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,411,580	9,799,622	1,478,614			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,198,494	-2,838,219	5,562			
TOTAL LOSSES	1,213,086	6,961,403	1,484,176			
EXPECTED LOSSES	4,560,639	7,469,774	1,554,764			
CREDIBILITY	.08	.27	.41			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.176	1.007	.215	1.398		
INDICATED (POST-TEST)	.180	1.027	.219	1.426		
PRES. ON RATE LEVEL	.640	1.048	.218	1.906		
DERIVED BY FORMULA	.603	1.042	.218	1.863		
UNDERLYING PRES. RATE	.660	1.081	.225	1.966		
PROPOSED	.603	1.042	.218	1.863		
<b>IND. RATES</b>						
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.950
IND. RATES				1.95	MINIMUM PREMIUM	
MAN. RATES	2.79	2.37	2.05	+ 1.95	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
2013	31,103	330,777	1.063			31,103			1	1	3	5
2014	29,621	672,935	2.271			29,621			1		7	8
2015	32,791	150,903	.460			32,791				1	4	5
2016	33,387	37,066	.111			33,387					2	2
2017	21,091	667,622	3.165			21,091				1	13	14
<b>TOTAL</b>	<b>147,993</b>	<b>1,859,303</b>	<b>1.256</b>			<b>147,993</b>			<b>2</b>	<b>3</b>	<b>29</b>	<b>34</b>
O.D.		64,760	.043							1	1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			181,342	15,620	14,475			48,236	1,460	27,686	41,958
2014			140,133		165,059			271,449		84,406	11,888
2015				14,243	28,257				9,191	95,321	3,891
2016					14,761					14,780	7,525
2017				43,242	224,227				6,834	352,396	40,923
<b>TOTAL</b>			<b>321,475</b>	<b>73,105</b>	<b>446,779</b>			<b>319,685</b>	<b>17,485</b>	<b>574,589</b>	<b>106,185</b>
O.D.				52,713						12,047	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			229,942	17,682	16,603			91,070	1,710	32,365	40,531
2014		1,001	175,149	4,066	174,693		4,514	462,140	6,238	94,760	11,769
2015		41	4,319	15,514	27,614		62	8,304	15,194	102,772	3,910
2016		26	2,764	1,884	13,565		23	2,141	1,758	14,198	7,457
2017	211	2,788	202,841	137,932	171,079	45	5,250	144,330	118,914	230,040	39,532
<b>TOTAL</b>	<b>211</b>	<b>3,856</b>	<b>615,015</b>	<b>177,078</b>	<b>403,554</b>	<b>45</b>	<b>9,849</b>	<b>707,985</b>	<b>143,814</b>	<b>474,135</b>	<b>103,199</b>
O.D.	3	201	22,353	45,795	3,495		79	5,243	10,460	824	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,364,840	1,259,155	103,199	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-568,852	-342,173	320	
TOTAL LOSSES	795,988	916,982	103,519	
EXPECTED LOSSES	1,145,465	874,639	109,514	
CREDIBILITY	.03	.10	.15	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.538	.620	.070	1.228
INDICATED (POST-TEST)	.549	.632	.071	1.252
PRES. ON RATE LEVEL	.751	.572	.072	1.395
DERIVED BY FORMULA	.745	.578	.072	1.395
UNDERLYING PRES. RATE	.774	.591	.074	1.439
PROPOSED	.745	.578	.072	1.395

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.460
IND. RATES				1.46	MINIMUM PREMIUM	
MAN. RATES	2.07	1.74	1.50	+ 1.46	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	106,845	2,550,070	2.386			2	12	16	30
2014	94,000	2,347,934	2.497			1	6	20	27
2015	99,248	3,876,642	3.906	1		4	10	17	32
2016	98,483	512,902	.520				2	21	23
2017	107,294	1,051,904	.980				4	22	26
<b>TOTAL</b>	<b>505,870</b>	<b>10,339,452</b>	<b>2.044</b>	<b>1</b>		<b>7</b>	<b>34</b>	<b>96</b>	<b>138</b>
O.D.		3,684							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			355,820	419,472	108,867			133,405	351,746	1,003,000	177,760
2014			247,715	231,876	252,545			994,551	137,524	319,102	164,621
2015	367,220		1,370,759	360,442	131,749	4,998		863,791	463,245	195,994	118,444
2016				105,248	122,581				10,787	127,446	146,840
2017				253,891	275,233				123,467	258,432	140,881
<b>TOTAL</b>	<b>367,220</b>		<b>1,974,294</b>	<b>1,370,929</b>	<b>890,975</b>	<b>4,998</b>		<b>1,991,747</b>	<b>1,086,769</b>	<b>1,903,974</b>	<b>748,546</b>
O.D.											3,684

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			451,180	474,841	124,869			251,868	411,895	1,172,509	171,716
2014		998	172,441	264,086	268,423		8,533	879,861	166,028	356,057	162,975
2015	413,755	12,112	1,469,945	389,756	158,736	12,500	14,775	1,246,020	535,447	238,940	119,036
2016	6	614	67,585	107,077	119,616		281	23,189	24,526	123,155	145,518
2017	309	5,842	423,636	320,558	234,405	51	6,735	189,182	162,479	181,403	136,091
<b>TOTAL</b>	<b>414,070</b>	<b>19,566</b>	<b>2,584,787</b>	<b>1,556,318</b>	<b>906,049</b>	<b>12,551</b>	<b>30,324</b>	<b>2,590,120</b>	<b>1,300,375</b>	<b>2,072,064</b>	<b>735,336</b>
O.D.											3,669

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,651,418	5,834,806	739,005	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,494,005	-1,755,109	2,564	
TOTAL LOSSES	3,157,413	4,079,697	741,569	
EXPECTED LOSSES	5,043,525	4,542,712	748,688	
CREDIBILITY	.07	.22	.34	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.624	.806	.147	1.577
INDICATED (POST-TEST)	.636	.822	.150	1.608
PRES. ON RATE LEVEL	.967	.871	.143	1.981
DERIVED BY FORMULA	.944	.860	.145	1.949
UNDERLYING PRES. RATE	.997	.898	.148	2.043
PROPOSED	.944	.860	.145	1.949

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.040
IND. RATES				2.04	MINIMUM PREMIUM	
MAN. RATES	2.75	2.40	2.13	+ 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	
2013	294,756	6,681,068	2.266			6	16	65	87	
2014	294,333	5,375,442	1.826	2		5	18	75	100	
2015	293,860	6,329,479	2.153	1		5	18	42	66	
2016	294,488	4,805,513	1.631			4	17	46	67	
2017	314,788	2,560,181	.813				6	58	64	
<b>TOTAL</b>	<b>1,492,225</b>	<b>25,751,683</b>	<b>1.726</b>	<b>3</b>		<b>20</b>	<b>75</b>	<b>286</b>	<b>384</b>	
O.D.		7,907						1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,280,302	377,060	1,373,304			1,342,919	748,448	830,335	728,700
2014	501,062		996,351	591,262	965,387	6,000		420,355	459,531	975,822	459,672
2015	1,308,464		1,041,739	690,480	311,799	10,778		446,408	1,678,345	410,708	430,758
2016			988,018	758,239	417,027			904,196	411,330	810,359	516,344
2017				159,500	646,628				261,721	956,349	535,983
<b>TOTAL</b>	<b>1,809,526</b>		<b>4,306,410</b>	<b>2,576,541</b>	<b>3,714,145</b>	<b>16,778</b>		<b>3,113,878</b>	<b>3,559,375</b>	<b>3,983,573</b>	<b>2,671,457</b>
O.D.					2,500					2,500	2,907

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,421,787	426,831	1,575,184			1,664,502	876,433	970,662	703,924
2014	654,101	7,332	1,267,889	684,774	1,027,767	6,345	7,109	753,069	530,808	1,080,517	455,075
2015	922,802	11,179	1,356,403	710,704	337,995	16,774	11,462	1,088,041	1,561,566	500,623	432,912
2016	277	13,228	1,270,211	753,803	468,748	487	33,003	1,131,450	499,587	826,507	511,697
2017	622	8,463	615,195	423,978	497,587	164	20,171	562,764	477,239	650,407	517,760
<b>TOTAL</b>	<b>1,577,802</b>	<b>40,202</b>	<b>5,931,485</b>	<b>3,000,090</b>	<b>3,907,281</b>	<b>23,770</b>	<b>71,745</b>	<b>5,199,826</b>	<b>3,945,633</b>	<b>4,028,716</b>	<b>2,621,368</b>
O.D.	2	26	1,842	1,177	1,850		35	987	812	1,626	2,869

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,847,722	14,887,185	2,624,237	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,736,759	-4,713,219	8,537	
TOTAL LOSSES	8,110,963	10,173,966	2,632,774	
EXPECTED LOSSES	9,609,930	12,221,323	2,492,016	
CREDIBILITY	.14	.46	.69	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.544	.682	.176	1.402
INDICATED (POST-TEST)	.555	.696	.180	1.431
PRES. ON RATE LEVEL	.625	.794	.162	1.581
DERIVED BY FORMULA	.615	.749	.174	1.538
UNDERLYING PRES. RATE	.644	.819	.167	1.630
PROPOSED	.615	.749	.174	1.538

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.609
IND. RATES				1.61	MINIMUM PREMIUM	
MAN. RATES	2.06	1.86	1.70	+ 1.61	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	282,810	8,066,773	2.852			13	33	58	104
2014	293,884	3,443,954	1.171			4	16	46	66
2015	279,743	4,706,373	1.682			5	6	69	80
2016	272,779	4,632,392	1.698			6	21	68	95
2017	296,289	4,177,029	1.409		1	2	4	69	76
<b>TOTAL</b>	<b>1,425,505</b>	<b>25,026,521</b>	<b>1.756</b>		<b>1</b>	<b>30</b>	<b>80</b>	<b>310</b>	<b>421</b>
O.D.		1,639							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			3,135,022	1,011,647	688,063			1,150,408	1,056,265	703,092	322,276
2014			1,013,443	548,436	389,045			283,857	411,620	341,831	455,722
2015			1,180,661	88,843	1,575,818			301,427	174,107	1,077,401	308,116
2016			1,140,655	461,367	619,129			776,546	579,385	747,081	308,229
2017	427,655		420,585	369,386	979,937	100		129,779	43,433	1,477,495	328,659
<b>TOTAL</b>	<b>427,655</b>		<b>6,890,366</b>	<b>2,479,679</b>	<b>4,251,992</b>	<b>100</b>		<b>2,642,017</b>	<b>2,264,810</b>	<b>4,346,900</b>	<b>1,723,002</b>
O.D.											1,639

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			3,938,583	1,145,184	789,213			2,127,594	1,236,886	821,916	311,319
2014		7,441	1,272,766	627,208	421,437		4,830	508,565	464,202	382,819	451,165
2015	134	12,980	1,519,502	195,436	1,542,934	78	7,487	650,977	261,580	1,169,678	309,657
2016	367	16,861	1,581,333	540,874	650,981	736	49,779	1,651,504	663,097	788,128	305,455
2017	410,238	19,829	1,459,482	784,134	799,493	444	36,668	794,095	526,753	973,789	317,485
<b>TOTAL</b>	<b>410,739</b>	<b>57,111</b>	<b>9,771,666</b>	<b>3,292,836</b>	<b>4,204,058</b>	<b>1,258</b>	<b>98,764</b>	<b>5,732,735</b>	<b>3,152,518</b>	<b>4,136,330</b>	<b>1,695,081</b>
O.D.											1,632

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,072,273	14,785,742	1,696,713	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,984,162	-4,271,806	4,827	
TOTAL LOSSES	11,088,111	10,513,936	1,701,540	
EXPECTED LOSSES	10,078,321	11,047,664	1,425,505	
CREDIBILITY	.13	.44	.67	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.778	.738	.119	1.635
INDICATED (POST-TEST)	.794	.753	.121	1.668
PRES. ON RATE LEVEL	.686	.751	.097	1.534
DERIVED BY FORMULA	.700	.752	.113	1.565
UNDERLYING PRES. RATE	.707	.775	.100	1.582
PROPOSED	.700	.752	.113	1.565

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.638
IND. RATES				1.64	MINIMUM PREMIUM	
MAN. RATES	2.21	1.85	1.65	+ 1.64	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	126,459	1,224,159	.968			1	6	33	40	
2014	129,949	1,340,057	1.031			1	10	30	41	
2015	125,079	2,304,244	1.842			3	3	36	42	
2016	130,467	1,440,114	1.103			1	9	33	43	
2017	137,707	2,321,772	1.686			1	4	38	43	
<b>TOTAL</b>	<b>649,661</b>	<b>8,630,346</b>	<b>1.328</b>			<b>7</b>	<b>32</b>	<b>170</b>	<b>209</b>	
O.D.		2,080								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			171,638	66,129	217,819			120,651	120,405	322,500	205,017
2014			195,249	184,086	183,173			26,952	175,629	382,419	192,549
2015			682,032	161,871	550,590			87,061	188,232	379,875	254,583
2016			177,075	124,842	330,343			98,547	134,177	398,661	176,469
2017			152,313	166,142	262,883			97,085	182,123	1,203,036	258,190
<b>TOTAL</b>			<b>1,378,307</b>	<b>703,070</b>	<b>1,544,808</b>			<b>430,296</b>	<b>800,566</b>	<b>2,686,491</b>	<b>1,086,808</b>
O.D.											2,080

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			217,637	74,858	249,839			227,789	140,994	377,004	198,046
2014		1,462	251,498	210,176	195,621		492	61,023	200,723	422,328	190,624
2015	78	7,297	868,810	203,592	547,605	24	2,316	217,253	226,008	416,593	255,856
2016	61	3,223	311,922	160,102	319,833	95	7,230	280,078	172,964	396,032	174,881
2017	318	6,624	488,901	265,121	225,445	282	32,494	738,022	520,929	808,144	249,412
<b>TOTAL</b>	<b>457</b>	<b>18,606</b>	<b>2,138,768</b>	<b>913,849</b>	<b>1,538,343</b>	<b>401</b>	<b>42,532</b>	<b>1,524,165</b>	<b>1,261,618</b>	<b>2,420,101</b>	<b>1,068,819</b>
O.D.											2,073

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,724,929	6,133,911	1,070,892	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,727,195	-1,817,475	3,105	
TOTAL LOSSES	997,734	4,316,436	1,073,997	
EXPECTED LOSSES	5,535,112	4,716,539	903,029	
CREDIBILITY	.08	.26	.40	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.154	.664	.165	.983
INDICATED (POST-TEST)	.157	.677	.168	1.002
PRES. ON RATE LEVEL	.826	.704	.135	1.665
DERIVED BY FORMULA	.772	.697	.148	1.617
UNDERLYING PRES. RATE	.852	.726	.139	1.717
PROPOSED	.772	.697	.148	1.617

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.692
IND. RATES				1.69	MINIMUM PREMIUM	
MAN. RATES	2.48	2.08	1.79	+ 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
2013	172,394	5,704,642	3.309			13	10	36	59
2014	170,536	3,990,427	2.339			6	20	30	56
2015	136,847	1,946,198	1.422			2	8	15	25
2016	144,466	3,344,689	2.315			3	11	20	34
2017	155,439	1,710,256	1.100				7	28	35
<b>TOTAL</b>	<b>779,682</b>	<b>16,696,212</b>	<b>2.141</b>			<b>24</b>	<b>56</b>	<b>129</b>	<b>209</b>
O.D.		18,083	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			2,686,297	406,113	320,609			900,450	370,908	418,407	601,858
2014			1,153,007	759,488	473,723			413,889	389,867	326,608	473,845
2015			375,683	351,219	242,888			116,326	162,587	160,016	537,479
2016			519,130	497,750	155,800			838,304	315,952	376,090	641,663
2017				202,263	224,518				65,137	626,439	591,899
<b>TOTAL</b>			<b>4,734,117</b>	<b>2,216,833</b>	<b>1,417,538</b>			<b>2,268,969</b>	<b>1,304,451</b>	<b>1,907,560</b>	<b>2,846,744</b>
O.D.					18,043					40	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			3,406,226	459,720	367,735			1,700,048	434,334	489,117	581,395
2014		8,517	1,455,129	865,278	513,252		6,992	727,922	442,242	366,824	469,107
2015	44	4,269	515,476	367,794	250,438	27	2,833	250,199	187,718	179,925	540,166
2016	157	7,473	719,976	475,376	195,597	523	34,747	1,116,503	370,033	404,993	635,888
2017	259	4,702	341,356	257,843	190,633	86	10,621	293,838	245,058	414,627	571,774
<b>TOTAL</b>	<b>460</b>	<b>24,961</b>	<b>6,438,163</b>	<b>2,426,011</b>	<b>1,517,655</b>	<b>636</b>	<b>55,193</b>	<b>4,088,510</b>	<b>1,679,385</b>	<b>1,855,486</b>	<b>2,798,330</b>
O.D.			439	311	18,976				1	44	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,608,362	7,497,869	2,798,330	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,577,633	-2,152,251	6,649	
TOTAL LOSSES	7,030,729	5,345,618	2,804,979	
EXPECTED LOSSES	7,118,497	5,512,353	2,027,173	
CREDIBILITY	.09	.30	.45	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.902	.686	.360	1.948
INDICATED (POST-TEST)	.920	.700	.367	1.987
PRES. ON RATE LEVEL	.885	.686	.252	1.823
DERIVED BY FORMULA	.888	.690	.304	1.882
UNDERLYING PRES. RATE	.913	.707	.260	1.880
PROPOSED	.888	.690	.304	1.882

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.970
IND. RATES				1.97	MINIMUM PREMIUM	
MAN. RATES	2.35	2.08	1.96	+ 1.97	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	111,386	3,255,977	2.923			4	11	39	54	
2014	111,542	3,594,547	3.222	1		2	14	46	63	
2015	123,709	2,520,906	2.037			1	9	50	60	
2016	127,971	2,776,839	2.169			4	7	39	50	
2017	128,497	3,764,664	2.929			2	4	37	43	
<b>TOTAL</b>	<b>603,105</b>	<b>15,912,933</b>	<b>2.639</b>	<b>1</b>		<b>13</b>	<b>45</b>	<b>211</b>	<b>270</b>	
O.D.		848								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,079,037	535,312	336,047			310,549	273,675	429,878	291,479
2014	2,256		527,989	534,228	337,486	2,895		693,936	415,392	855,235	225,130
2015			193,174	297,283	693,137			27,024	260,692	706,592	343,004
2016			960,716	262,435	261,357			287,802	304,026	429,932	270,571
2017			459,935	185,774	446,676			1,070,058	146,484	1,178,825	276,912
<b>TOTAL</b>	<b>2,256</b>		<b>3,220,851</b>	<b>1,815,032</b>	<b>2,074,703</b>	<b>2,895</b>		<b>2,389,369</b>	<b>1,400,269</b>	<b>3,600,462</b>	<b>1,407,096</b>
O.D.											848

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,368,218	605,973	385,445			586,316	320,474	502,527	281,569
2014	2,945	3,531	603,042	605,721	362,798	3,061	8,934	935,673	481,945	948,405	222,879
2015	21	2,828	325,160	333,512	679,526	8	1,194	144,459	318,567	769,196	344,719
2016	302	13,270	1,229,623	312,752	300,887	284	19,277	673,135	341,504	445,221	268,136
2017	549	11,215	830,791	386,953	377,346	800	83,865	1,361,962	559,741	816,956	267,497
<b>TOTAL</b>	<b>3,817</b>	<b>30,844</b>	<b>4,356,834</b>	<b>2,244,911</b>	<b>2,106,002</b>	<b>4,153</b>	<b>113,270</b>	<b>3,701,545</b>	<b>2,022,231</b>	<b>3,482,305</b>	<b>1,384,800</b>
O.D.											848

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,210,463	9,855,449	1,385,648			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,764,529	-2,707,595	4,497			
TOTAL LOSSES	4,445,934	7,147,854	1,390,145			
EXPECTED LOSSES	7,719,745	7,068,390	1,290,645			
CREDIBILITY	.08	.25	.38			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.737	1.185	.230	2.152		
INDICATED (POST-TEST)	.752	1.209	.235	2.196		
PRES. ON RATE LEVEL	1.241	1.136	.208	2.585		
DERIVED BY FORMULA	1.202	1.154	.218	2.574		
UNDERLYING PRES. RATE	1.280	1.172	.214	2.666		
PROPOSED	1.202	1.154	.218	2.574		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.694
IND. RATES				2.69	MINIMUM PREMIUM	
MAN. RATES	3.59	3.13	2.78	+ 2.69	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	132,043	4,151,519	3.144			7	17	50	74	
2014	137,356	6,698,010	4.876	1		8	28	53	90	
2015	133,393	3,563,653	2.671			5	15	48	68	
2016	133,303	4,346,116	3.260			6	14	47	67	
2017	143,267	2,245,261	1.567			2	5	53	60	
<b>TOTAL</b>	<b>679,362</b>	<b>21,004,559</b>	<b>3.092</b>	<b>1</b>		<b>28</b>	<b>79</b>	<b>251</b>	<b>359</b>	
O.D.		33,860	.004					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,286,655	613,127	445,639			686,310	281,691	534,677	303,420
2014	3,425		1,936,395	695,483	619,829	129,360		1,667,831	611,607	704,294	329,786
2015			928,466	637,548	450,121			157,280	516,471	620,344	253,423
2016			1,052,305	476,827	408,962			1,063,969	562,991	491,884	289,178
2017			507,645	162,253	415,153			87,792	84,531	617,600	370,287
<b>TOTAL</b>	<b>3,425</b>		<b>5,711,466</b>	<b>2,585,238</b>	<b>2,339,704</b>	<b>129,360</b>		<b>3,663,182</b>	<b>2,057,291</b>	<b>2,968,799</b>	<b>1,546,094</b>
O.D.					19,265					7,036	7,559

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,616,966	694,058	511,146			1,254,804	329,860	625,036	293,104
2014	4,471	13,968	2,393,494	803,081	672,434	136,778	27,064	2,789,838	714,057	793,646	326,488
2015	108	10,152	1,226,579	673,708	468,071	38	4,299	419,104	591,954	688,052	254,690
2016	337	15,387	1,442,451	522,389	454,557	984	64,488	2,047,789	642,803	552,419	286,575
2017	550	12,723	949,278	372,129	362,816	178	20,616	424,790	267,235	416,159	357,697
<b>TOTAL</b>	<b>5,466</b>	<b>52,230</b>	<b>7,628,768</b>	<b>3,065,365</b>	<b>2,469,024</b>	<b>137,978</b>	<b>116,467</b>	<b>6,936,325</b>	<b>2,545,909</b>	<b>3,075,312</b>	<b>1,518,554</b>
O.D.		7	624	426	21,333		6	573	470	7,398	7,479

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	14,878,444	11,185,237	1,526,033			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,493,823	-3,440,143	4,720			
TOTAL LOSSES	10,384,621	7,745,094	1,530,753			
EXPECTED LOSSES	9,117,038	8,920,023	1,379,105			
CREDIBILITY	.08	.27	.41			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.529	1.140	.225	2.894		
INDICATED (POST-TEST)	1.560	1.163	.230	2.953		
PRES. ON RATE LEVEL	1.301	1.273	.197	2.771		
DERIVED BY FORMULA	1.322	1.243	.211	2.776		
UNDERLYING PRES. RATE	1.342	1.313	.203	2.858		
PROPOSED	1.322	1.243	.211	2.776		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.905
IND. RATES				2.91	MINIMUM PREMIUM	
MAN. RATES	3.76	3.28	2.98	+ 2.91	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	317,613	7,400,419	2.330			11	33	84	128
2014	308,295	6,638,528	2.153			9	24	65	98
2015	259,458	5,722,595	2.205			11	29	63	103
2016	244,416	5,183,279	2.120		1	5	30	48	84
2017	236,412	4,678,874	1.979			2	14	71	87
<b>TOTAL</b>	<b>1,366,194</b>	<b>29,623,695</b>	<b>2.168</b>		<b>1</b>	<b>38</b>	<b>130</b>	<b>331</b>	<b>500</b>
O.D.		58,556	.004						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			2,660,434	915,760	563,122			987,177	866,660	776,855	630,411
2014			2,037,121	730,268	457,104			1,421,854	858,950	665,934	467,297
2015			2,454,808	650,218	542,507			478,125	482,121	654,451	460,365
2016	100,306		924,650	937,643	252,689	5,466		837,340	1,231,052	468,441	425,692
2017			386,426	581,291	698,159			618,121	524,276	1,448,392	422,209
<b>TOTAL</b>	<b>100,306</b>		<b>8,463,439</b>	<b>3,815,180</b>	<b>2,513,581</b>	<b>5,466</b>		<b>4,342,617</b>	<b>3,963,059</b>	<b>4,014,073</b>	<b>2,405,974</b>
O.D.											58,556

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			3,344,117	1,036,641	645,899			1,822,104	1,014,860	908,142	608,977
2014		14,721	2,518,778	839,977	502,397		23,221	2,401,446	981,516	752,917	462,624
2015	279	25,067	3,032,138	725,670	585,777	120	11,476	995,201	573,623	729,402	462,667
2016	87,626	15,140	1,452,466	895,277	335,169	10,542	52,651	1,867,823	1,194,315	564,346	421,861
2017	873	19,045	1,402,370	807,654	614,465	960	101,609	1,792,932	893,644	1,035,457	407,854
<b>TOTAL</b>	<b>88,778</b>	<b>73,973</b>	<b>11,749,869</b>	<b>4,305,219</b>	<b>2,683,707</b>	<b>11,622</b>	<b>188,957</b>	<b>8,879,506</b>	<b>4,657,958</b>	<b>3,990,264</b>	<b>2,363,983</b>
O.D.											58,042

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	20,992,705	15,637,148	2,422,025			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,797,757	-4,404,393	7,339			
TOTAL LOSSES	15,194,948	11,232,755	2,429,364			
EXPECTED LOSSES	11,448,706	11,175,466	2,404,501			
CREDIBILITY	.13	.43	.65			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.112	.822	.178	2.112		
INDICATED (POST-TEST)	1.134	.838	.182	2.154		
PRES. ON RATE LEVEL	.813	.792	.171	1.776		
DERIVED BY FORMULA	.855	.812	.178	1.845		
UNDERLYING PRES. RATE	.838	.818	.176	1.832		
PROPOSED	.855	.812	.178	1.845		
<b>IND. RATES</b>						
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.931
IND. RATES				1.93	MINIMUM PREMIUM	
MAN. RATES	2.44	2.13	1.91	+ 1.93	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	319,698	4,212,456	1.317			3	5	64	72
2014	284,450	3,424,726	1.203			4	3	49	56
2015	322,040	5,130,227	1.593			6	8	62	76
2016	222,494	2,872,946	1.291			7	2	44	53
2017	190,072	1,405,557	.739				5	38	43
<b>TOTAL</b>	<b>1,338,754</b>	<b>17,045,912</b>	<b>1.273</b>			<b>20</b>	<b>23</b>	<b>257</b>	<b>300</b>
O.D.		35,038	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			955,768	221,050	1,235,344			485,744	138,376	1,008,091	168,083
2014			737,649	124,687	1,198,825			387,059	58,919	736,254	181,333
2015			1,462,566	470,936	1,483,304			436,473	300,621	724,822	251,505
2016			1,412,605	73,708	467,710			228,464	77,515	474,363	138,581
2017				203,856	423,025				124,046	519,266	135,364
<b>TOTAL</b>			<b>4,568,588</b>	<b>1,094,237</b>	<b>4,808,208</b>			<b>1,537,740</b>	<b>699,477</b>	<b>3,462,796</b>	<b>874,866</b>
O.D.					30,000					1,825	3,213

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,133,757	250,229	1,416,937			829,658	162,039	1,178,458	162,368
2014		5,309	935,810	166,164	1,267,574		6,453	672,057	84,923	812,051	179,520
2015	172	16,082	1,904,838	574,373	1,469,225	104	10,425	892,708	382,707	797,769	252,763
2016	421	18,470	1,691,268	199,324	498,404	217	14,456	482,384	144,680	470,057	137,334
2017	425	6,727	489,030	352,312	337,615	82	10,507	292,846	247,653	351,212	130,762
<b>TOTAL</b>	<b>1,018</b>	<b>46,588</b>	<b>6,154,703</b>	<b>1,542,402</b>	<b>4,989,755</b>	<b>403</b>	<b>41,841</b>	<b>3,169,653</b>	<b>1,022,002</b>	<b>3,609,547</b>	<b>862,747</b>
O.D.			729	518	31,551			31	33	2,004	3,206

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,414,966	11,197,812	865,953	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,671,428	-3,839,831	2,323	
TOTAL LOSSES	6,743,538	7,357,981	868,276	
EXPECTED LOSSES	5,288,078	9,679,193	830,028	
CREDIBILITY	.13	.42	.64	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.504	.550	.065	1.119
INDICATED (POST-TEST)	.514	.561	.066	1.141
PRES. ON RATE LEVEL	.383	.701	.060	1.144
DERIVED BY FORMULA	.400	.642	.064	1.106
UNDERLYING PRES. RATE	.395	.723	.062	1.180
PROPOSED	.413	.662	.066	1.141

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.194
IND. RATES				1.19	MINIMUM PREMIUM	
MAN. RATES	1.29	1.23	1.23	+ 1.19	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	46,671	2,995,172	6.417			3	5	24	32
2014	49,657	1,648,113	3.318			2	8	17	27
2015	46,198	2,163,192	4.682			3	7	25	35
2016	38,990	2,953,199	7.574			4	7	30	41
2017	40,641	719,566	1.770				3	24	27
<b>TOTAL</b>	<b>222,157</b>	<b>10,479,242</b>	<b>4.717</b>			<b>12</b>	<b>30</b>	<b>120</b>	<b>162</b>
O.D.		5,000	.002				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			591,730	120,848	789,229			531,665	260,877	556,008	144,815
2014			288,786	203,420	235,529			20,225	468,371	236,361	195,421
2015			556,044	255,566	503,141			186,651	185,568	341,814	134,408
2016			981,295	362,985	336,047			667,900	124,739	389,013	91,220
2017				47,501	189,894				169,987	235,839	76,345
<b>TOTAL</b>			<b>2,417,855</b>	<b>990,320</b>	<b>2,053,840</b>			<b>1,406,441</b>	<b>1,209,542</b>	<b>1,759,035</b>	<b>642,209</b>
O.D.				2,500					2,500		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			750,313	136,799	905,245			1,003,783	305,487	649,975	139,891
2014		2,137	367,913	233,456	251,574		459	62,270	520,184	265,725	193,467
2015	61	6,146	731,805	290,811	502,031	48	4,518	394,088	226,039	377,425	135,080
2016	303	13,724	1,280,555	409,382	375,967	574	37,350	1,146,269	211,677	406,998	90,399
2017	180	2,498	181,229	125,004	146,202	53	7,506	212,951	184,693	171,708	73,749
<b>TOTAL</b>	<b>544</b>	<b>24,505</b>	<b>3,311,815</b>	<b>1,195,452</b>	<b>2,181,019</b>	<b>675</b>	<b>49,833</b>	<b>2,819,361</b>	<b>1,448,080</b>	<b>1,871,831</b>	<b>632,586</b>
O.D.	1	31	2,175	1,882	304		59	1,759	1,588	267	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,210,758	6,700,423	632,586	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,108,731	-1,605,051	1,910	
TOTAL LOSSES	4,102,027	5,095,372	634,496	
EXPECTED LOSSES	4,216,540	4,103,239	606,490	
CREDIBILITY	.04	.13	.19	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.846	2.294	.286	4.426
INDICATED (POST-TEST)	1.883	2.340	.292	4.515
PRES. ON RATE LEVEL	1.840	1.791	.265	3.896
DERIVED BY FORMULA	1.842	1.862	.270	3.974
UNDERLYING PRES. RATE	1.898	1.847	.273	4.018
PROPOSED	1.842	1.862	.270	3.974

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	4.159
IND. RATES				4.16	MINIMUM PREMIUM	
MAN. RATES	4.91	4.47	4.19	+ 4.16	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	47,718	1,761,424	3.691			1	17	30	48
2014	49,511	3,870,871	7.818			6	33	20	59
2015	41,092	1,798,899	4.377			4	11	9	24
2016	41,233	1,126,695	2.732			1	5	14	20
2017	40,948	870,090	2.124				2	19	21
<b>TOTAL</b>	<b>220,502</b>	<b>9,427,979</b>	<b>4.276</b>			<b>12</b>	<b>68</b>	<b>92</b>	<b>172</b>
O.D.		1,169							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			146,587	390,388	152,191			228,104	414,767	262,871	166,516
2014			1,323,897	693,666	134,631			401,857	909,094	152,206	255,520
2015			902,416	142,511	125,453			332,298	102,197	105,676	88,348
2016			223,741	103,256	300,822			105,188	118,954	193,394	81,340
2017				23,000	324,642				17,500	413,000	91,948
<b>TOTAL</b>			<b>2,596,641</b>	<b>1,352,821</b>	<b>1,037,739</b>			<b>1,067,447</b>	<b>1,562,512</b>	<b>1,127,147</b>	<b>683,672</b>
O.D.											1,169

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			185,872	441,920	174,565			430,660	485,694	307,296	160,854
2014		9,704	1,652,529	787,500	157,455		6,920	731,337	1,010,387	182,001	252,965
2015	103	9,039	1,093,998	167,668	141,464	83	7,591	625,988	131,380	123,356	88,790
2016	74	3,671	349,190	140,075	293,383	103	7,166	254,695	135,935	198,086	80,608
2017	293	3,571	259,219	169,867	242,869	56	6,387	175,830	145,395	270,625	88,822
<b>TOTAL</b>	<b>470</b>	<b>25,985</b>	<b>3,540,808</b>	<b>1,707,030</b>	<b>1,009,736</b>	<b>242</b>	<b>28,064</b>	<b>2,218,510</b>	<b>1,908,791</b>	<b>1,081,364</b>	<b>672,039</b>
O.D.											1,157

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,814,079	5,706,921	673,196			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,050,988	-1,703,063	2,151			
TOTAL LOSSES	3,763,091	4,003,858	675,347			
EXPECTED LOSSES	4,083,697	4,352,709	676,940			
CREDIBILITY	.04	.13	.19			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.707	1.816	.306	3.829		
INDICATED (POST-TEST)	1.741	1.852	.312	3.905		
PRES. ON RATE LEVEL	1.796	1.914	.298	4.008		
DERIVED BY FORMULA	1.794	1.906	.301	4.001		
UNDERLYING PRES. RATE	1.852	1.974	.307	4.133		
PROPOSED	1.794	1.906	.301	4.001		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	4.188
IND. RATES				4.19	MINIMUM PREMIUM	
MAN. RATES	5.41	4.82	4.31	+ 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	
2013	37,191	1,674,102	4.501			1	2	29	32	
2014	40,939	1,309,347	3.198				4	39	43	
2015	48,724	2,485,778	5.101	1			4	34	40	
2016	40,753	1,249,588	3.066			1	5	28	34	
2017	33,932	1,567,741	4.620			1	3	32	36	
<b>TOTAL</b>	<b>201,539</b>	<b>8,286,556</b>	<b>4.112</b>	<b>1</b>		<b>4</b>	<b>18</b>	<b>162</b>	<b>185</b>	
O.D.		10,224	.005					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			215,639	129,640	443,179			87,691	143,507	579,590	74,856
2014				133,986	462,171				124,416	497,629	91,145
2015	753,692		144,331	247,377	456,377	7,000		11,084	185,011	538,317	142,589
2016			165,789	171,124	217,029			131,669	157,857	296,770	109,350
2017			158,778	35,048	385,894			49,301	81,029	738,877	118,814
<b>TOTAL</b>	<b>753,692</b>		<b>684,537</b>	<b>717,175</b>	<b>1,964,650</b>	<b>7,000</b>		<b>279,745</b>	<b>691,820</b>	<b>2,651,183</b>	<b>536,754</b>
O.D.					2,628					2,129	5,467

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			273,430	146,753	508,328			165,561	168,047	677,541	72,311
2014		52	17,478	157,415	487,114		32	14,528	145,977	547,937	90,234
2015	848,933	2,088	242,415	270,961	449,107	17,287	690	90,485	227,773	585,351	143,302
2016	61	3,062	297,773	185,238	218,262	125	9,111	330,636	184,440	301,098	108,366
2017	395	6,392	471,914	224,870	300,906	157	18,060	417,381	298,855	492,418	114,774
<b>TOTAL</b>	<b>849,389</b>	<b>11,594</b>	<b>1,303,010</b>	<b>985,237</b>	<b>1,963,717</b>	<b>17,569</b>	<b>27,893</b>	<b>1,018,591</b>	<b>1,025,092</b>	<b>2,604,345</b>	<b>528,987</b>
O.D.					3,014					2,488	5,400

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,228,046	6,583,893	534,387	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-881,089	-1,108,012	1,212	
TOTAL LOSSES	2,346,957	5,475,881	535,599	
EXPECTED LOSSES	1,797,728	2,857,823	388,970	
CREDIBILITY	.04	.12	.18	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.165	2.717	.266	4.148
INDICATED (POST-TEST)	1.188	2.771	.271	4.230
PRES. ON RATE LEVEL	.865	1.375	.187	2.427
DERIVED BY FORMULA	.878	1.543	.202	2.623
UNDERLYING PRES. RATE	.892	1.418	.193	2.503
PROPOSED	.878	1.543	.202	2.623

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.745
IND. RATES				2.75	MINIMUM PREMIUM	
MAN. RATES	3.00	2.74	2.61	+ 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
2013	44,986	986,785	2.193			2	1	12	15
2014	44,734	900,620	2.013					18	18
2015	45,114	571,579	1.266					19	19
2016	45,454	274,909	.604					7	7
2017	48,620	372,346	.765					8	8
<b>TOTAL</b>	<b>228,908</b>	<b>3,106,239</b>	<b>1.357</b>			<b>2</b>	<b>1</b>	<b>64</b>	<b>67</b>
O.D.		1,065							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			278,693	103,728	211,866			56,601	72,373	152,926	110,598
2014					424,300					405,253	71,067
2015					166,375					279,986	125,218
2016					21,895					132,474	120,540
2017					81,516					176,612	114,218
<b>TOTAL</b>			<b>278,693</b>	<b>103,728</b>	<b>905,952</b>			<b>56,601</b>	<b>72,373</b>	<b>1,147,251</b>	<b>541,641</b>
O.D.											1,065

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			353,383	117,420	243,009			106,863	84,749	178,772	106,838
2014			10,305	7,326	446,233			6,621	7,355	444,910	70,356
2015		141	12,212	8,539	160,337		149	19,605	15,956	300,906	125,844
2016		38	4,100	2,791	20,115		232	19,221	15,764	127,255	119,455
2017	72	827	60,069	38,304	60,279	21	2,548	69,920	57,418	114,925	110,335
<b>TOTAL</b>	<b>72</b>	<b>1,006</b>	<b>440,069</b>	<b>174,380</b>	<b>929,973</b>	<b>21</b>	<b>2,929</b>	<b>222,230</b>	<b>181,242</b>	<b>1,166,768</b>	<b>532,828</b>
O.D.											1,035

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	666,327	2,452,363	533,863	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,164,236	-738,232	1,362	
TOTAL LOSSES		1,714,131	535,225	
EXPECTED LOSSES	2,364,620	1,915,960	396,011	
CREDIBILITY	.04	.13	.20	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.749	.234	.983
INDICATED (POST-TEST)	.000	.764	.239	1.003
PRES. ON RATE LEVEL	1.002	.811	.168	1.981
DERIVED BY FORMULA	.962	.805	.182	1.949
UNDERLYING PRES. RATE	1.033	.837	.173	2.043
PROPOSED	.962	.805	.182	1.949

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.040
IND. RATES				2.04	MINIMUM PREMIUM	
MAN. RATES	2.80	2.43	2.13	+ 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
2013	50,431	955,483	1.894			1	5	16	22
2014	62,794	2,358,009	3.755			4	7	17	28
2015	64,761	2,847,435	4.396			5	10	17	32
2016	57,507	1,949,623	3.390			3	6	17	26
2017	60,441	779,110	1.289				3	21	24
<b>TOTAL</b>	<b>295,934</b>	<b>8,889,660</b>	<b>3.004</b>			<b>13</b>	<b>31</b>	<b>88</b>	<b>132</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			133,447	298,071	72,644			106,433	137,217	84,208	123,463
2014			954,271	222,022	155,458			361,142	299,456	279,412	86,248
2015			1,195,952	350,938	111,501			581,098	246,237	178,218	183,491
2016			683,479	305,189	196,574			194,701	205,398	303,655	60,627
2017				130,426	178,166				157,687	249,010	63,821
<b>TOTAL</b>			<b>2,967,149</b>	<b>1,306,646</b>	<b>714,343</b>			<b>1,243,374</b>	<b>1,045,995</b>	<b>1,094,503</b>	<b>517,650</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			169,211	337,416	83,324			200,946	160,681	98,439	119,265
2014		6,893	1,179,577	258,603	172,743		6,084	632,966	340,948	313,427	85,386
2015	138	12,127	1,471,393	379,424	139,045	145	13,333	1,106,174	301,105	211,057	184,408
2016	220	9,915	927,041	326,802	231,701	191	13,070	457,120	232,315	313,469	60,081
2017	192	3,360	244,731	181,952	147,619	57	7,432	209,526	181,161	178,972	61,651
<b>TOTAL</b>	<b>550</b>	<b>32,295</b>	<b>3,991,953</b>	<b>1,484,197</b>	<b>774,432</b>	<b>393</b>	<b>39,919</b>	<b>2,606,732</b>	<b>1,216,210</b>	<b>1,115,364</b>	<b>510,791</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,671,842	4,590,203	510,791			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,038,427	-1,439,143	2,785			
TOTAL LOSSES	4,633,415	3,151,060	513,576			
EXPECTED LOSSES	4,175,629	3,743,566	822,696			
CREDIBILITY	.05	.15	.23			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.566	1.065	.174	2.805		
INDICATED (POST-TEST)	1.597	1.086	.177	2.860		
PRES. ON RATE LEVEL	1.367	1.227	.270	2.864		
DERIVED BY FORMULA	1.379	1.206	.249	2.834		
UNDERLYING PRES. RATE	1.411	1.265	.278	2.954		
PROPOSED	1.392	1.217	.251	2.860		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.993
IND. RATES				2.99	MINIMUM PREMIUM	
MAN. RATES	3.85	3.41	3.08	+ 2.99	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	47,364	1,688,262	3.564			2	1	31	34
2014	47,049	921,599	1.958			3	1	8	12
2015	47,896	1,879,894	3.924			1	2	10	13
2016	47,360	830,188	1.752			1	2	20	23
2017	51,249	1,005,404	1.961					22	22
<b>TOTAL</b>	<b>240,918</b>	<b>6,325,347</b>	<b>2.626</b>			<b>7</b>	<b>6</b>	<b>91</b>	<b>104</b>
O.D.		99,043	.041					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			286,098	9,199	654,703			123,736	28,385	444,944	141,197
2014			486,786	40,824	42,132			123,286	54,438	32,408	141,725
2015			344,607	41,013	43,267			1,177,548	13,660	112,502	147,297
2016			151,943	26,910	133,986			5,126	209,418	150,177	152,628
2017					326,600					465,977	212,827
<b>TOTAL</b>			<b>1,269,434</b>	<b>117,946</b>	<b>1,200,688</b>			<b>1,429,696</b>	<b>305,901</b>	<b>1,206,008</b>	<b>795,674</b>
O.D.					69,999					27,702	1,342

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			362,773	10,413	750,942			233,613	33,239	520,138	136,396
2014		3,489	597,432	50,489	48,459		2,065	212,595	62,647	37,238	140,308
2015	13	1,268	152,944	45,483	45,053	104	9,396	761,994	41,941	129,068	148,033
2016	48	2,203	205,651	48,607	131,768	16	1,911	121,421	200,171	158,765	151,254
2017	291	3,315	240,666	153,461	241,518	53	6,732	184,478	151,494	303,219	205,591
<b>TOTAL</b>	<b>352</b>	<b>10,275</b>	<b>1,559,466</b>	<b>308,453</b>	<b>1,217,740</b>	<b>173</b>	<b>20,104</b>	<b>1,514,101</b>	<b>489,492</b>	<b>1,148,428</b>	<b>781,582</b>
O.D.		62	5,136	3,591	67,458		16	1,939	1,579	29,772	1,314

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,111,624	3,266,513	782,896			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,057,979	-823,465	1,865			
TOTAL LOSSES	2,053,645	2,443,048	784,761			
EXPECTED LOSSES	2,148,988	2,136,944	542,065			
CREDIBILITY	.04	.14	.20			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.852	1.014	.326	2.192		
INDICATED (POST-TEST)	.869	1.034	.333	2.236		
PRES. ON RATE LEVEL	.865	.860	.218	1.943		
DERIVED BY FORMULA	.865	.884	.241	1.990		
UNDERLYING PRES. RATE	.892	.887	.225	2.004		
PROPOSED	.865	.884	.241	1.990		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.083
IND. RATES				2.08	MINIMUM PREMIUM	
MAN. RATES	2.40	2.22	2.09	+ 2.08	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	16,709	74,159	.443				3	3	6
2014	18,297	371,270	2.029				5	4	9
2015	18,738	293,125	1.564				4	5	9
2016	18,413	294,068	1.597			1	1	5	7
2017	19,385	290,828	1.500				1	4	5
<b>TOTAL</b>	<b>91,542</b>	<b>1,323,450</b>	<b>1.446</b>			<b>1</b>	<b>14</b>	<b>21</b>	<b>36</b>
O.D.		188							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				15,359	14,422				11,345	16,754	16,279
2014				195,757	31,223				88,910	34,554	20,826
2015				98,345	29,856				93,333	33,648	37,943
2016			130,000	7,983	9,208			65,958	18,436	27,411	35,072
2017				121,225	74,043				17,579	45,925	32,056
<b>TOTAL</b>			<b>130,000</b>	<b>438,669</b>	<b>158,752</b>			<b>65,958</b>	<b>229,603</b>	<b>158,292</b>	<b>142,176</b>
O.D.											188

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				17,386	16,542				13,285	19,586	15,726
2014		74	9,901	218,875	34,377		25	5,134	98,494	39,086	20,618
2015		140	17,707	98,634	31,405		99	18,874	101,067	39,501	38,133
2016	38	1,644	149,817	15,063	14,852	59	3,965	121,662	25,310	30,215	34,756
2017	97	2,206	160,007	126,106	69,498	10	1,088	30,544	26,102	31,772	30,966
<b>TOTAL</b>	<b>135</b>	<b>4,064</b>	<b>337,432</b>	<b>476,064</b>	<b>166,674</b>	<b>69</b>	<b>5,177</b>	<b>176,214</b>	<b>264,258</b>	<b>160,160</b>	<b>140,199</b>
O.D.											186

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	523,091	1,067,156	140,385	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-473,599	-293,983	411	
TOTAL LOSSES	49,492	773,173	140,796	
EXPECTED LOSSES	967,598	765,292	119,005	
CREDIBILITY	.02	.07	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.054	.845	.154	1.053
INDICATED (POST-TEST)	.055	.862	.157	1.074
PRES. ON RATE LEVEL	1.025	.811	.126	1.962
DERIVED BY FORMULA	1.006	.815	.129	1.950
UNDERLYING PRES. RATE	1.057	.836	.130	2.023
PROPOSED	1.006	.815	.129	1.950

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	TOTAL
IND. RATES				2.04	MINIMUM PREMIUM	
MAN. RATES	2.75	2.37	2.11	+ 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
2013	257,826	1,738,158	.674			4	5	30	39
2014	247,622	2,053,835	.829			4	7	24	35
2015	244,025	1,033,987	.423			2	4	29	35
2016	238,871	1,332,016	.557			1	9	23	33
2017	243,813	1,261,234	.517			1	8	30	39
<b>TOTAL</b>	<b>1,232,157</b>	<b>7,419,230</b>	<b>.602</b>			<b>12</b>	<b>33</b>	<b>136</b>	<b>181</b>
O.D.		19,871	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			795,394	80,812	158,451			211,318	57,030	245,939	189,214
2014			900,818	147,679	287,163			308,252	81,251	157,466	171,206
2015			377,734	21,730	159,196			45,024	53,599	178,520	198,184
2016			195,230	245,983	98,024			93,917	330,167	225,677	143,018
2017			271,643	169,459	187,457			50,335	156,474	300,765	125,101
<b>TOTAL</b>			<b>2,540,819</b>	<b>665,663</b>	<b>890,291</b>			<b>708,846</b>	<b>678,521</b>	<b>1,108,367</b>	<b>826,723</b>
O.D.					4,469					2,302	13,100

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,008,560	91,480	181,745			398,968	66,782	287,501	182,781
2014		6,484	1,114,024	177,493	310,249		5,147	529,979	97,636	176,309	169,494
2015	44	3,838	459,767	38,214	161,015	14	1,153	103,352	69,378	194,601	199,175
2016	72	3,504	339,987	236,668	115,188	109	7,948	332,529	322,139	243,077	141,731
2017	280	7,438	554,286	245,075	178,555	112	13,661	298,418	204,502	215,484	120,848
<b>TOTAL</b>	<b>396</b>	<b>21,264</b>	<b>3,476,624</b>	<b>788,930</b>	<b>946,752</b>	<b>235</b>	<b>27,909</b>	<b>1,663,246</b>	<b>760,437</b>	<b>1,116,972</b>	<b>814,029</b>
O.D.			109	77	4,700			37	42	2,527	12,998

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,189,820	3,620,437	827,027			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,792,342	-1,300,712	2,770			
TOTAL LOSSES	3,397,478	2,319,725	829,797			
EXPECTED LOSSES	3,610,219	3,351,467	837,867			
CREDIBILITY	.12	.40	.61			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.276	.188	.067	.531		
INDICATED (POST-TEST)	.282	.192	.068	.542		
PRES. ON RATE LEVEL	.284	.264	.066	.614		
DERIVED BY FORMULA	.284	.235	.067	.586		
UNDERLYING PRES. RATE	.293	.272	.068	.633		
PROPOSED	.284	.235	.067	.586		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.613
IND. RATES				.61	MINIMUM PREMIUM	
MAN. RATES	.89	.75	.66	+ .61	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	696,705	9,792,355	1.405		1	7	48	146	202
2014	723,258	9,513,965	1.315			10	32	126	168
2015	713,589	6,366,480	.892			4	21	113	138
2016	714,770	10,463,793	1.463			12	40	117	169
2017	783,005	5,911,440	.754			2	16	117	135
<b>TOTAL</b>	<b>3,631,327</b>	<b>42,048,033</b>	<b>1.158</b>		<b>1</b>	<b>35</b>	<b>157</b>	<b>619</b>	<b>812</b>
O.D.		106,848	.002					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013		547,404	1,340,118	1,530,725	1,419,327		321,096	765,686	1,361,615	1,584,521	921,863
2014			1,899,872	1,546,905	1,626,126			451,855	849,864	2,055,147	1,084,196
2015			772,927	1,057,408	920,385			263,364	767,273	1,204,246	1,380,877
2016			2,562,647	1,720,337	936,416			1,182,645	1,237,590	1,841,256	982,902
2017			390,209	760,477	1,356,119			100,623	464,749	1,852,446	986,817
<b>TOTAL</b>		<b>547,404</b>	<b>6,965,773</b>	<b>6,615,852</b>	<b>6,258,373</b>		<b>321,096</b>	<b>2,764,173</b>	<b>4,681,091</b>	<b>8,537,616</b>	<b>5,356,655</b>
O.D.					78,300					21,731	6,817

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013		543,259	1,699,269	1,732,780	1,627,969		396,086	1,445,615	1,594,454	1,852,309	890,520
2014		14,139	2,432,035	1,769,878	1,737,276		7,738	844,250	980,580	2,270,769	1,073,354
2015	89	9,540	1,144,232	1,108,876	929,612	67	7,204	696,096	897,027	1,326,506	1,387,781
2016	862	39,717	3,757,490	1,751,207	1,090,094	1,159	79,365	2,771,768	1,402,013	1,900,312	974,056
2017	1,497	27,903	2,046,771	1,252,174	1,123,067	418	49,133	1,198,829	912,177	1,261,280	953,265
<b>TOTAL</b>	<b>2,448</b>	<b>634,558</b>	<b>11,079,797</b>	<b>7,614,915</b>	<b>6,508,018</b>	<b>1,644</b>	<b>539,526</b>	<b>6,956,558</b>	<b>5,786,251</b>	<b>8,611,176</b>	<b>5,278,976</b>
O.D.	46	544	39,276	25,046	68,089	1	257	7,009	5,757	16,223	6,661

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,261,664	28,635,475	5,285,637	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,268,147	-8,190,022	18,622	
TOTAL LOSSES	11,993,517	20,445,453	5,304,259	
EXPECTED LOSSES	14,779,500	21,279,576	5,374,364	
CREDIBILITY	.25	.82	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.330	.563	.146	1.039
INDICATED (POST-TEST)	.337	.574	.149	1.060
PRES. ON RATE LEVEL	.395	.568	.143	1.106
DERIVED BY FORMULA	.381	.573	.149	1.103
UNDERLYING PRES. RATE	.407	.586	.148	1.141
PROPOSED	.381	.573	.149	1.103

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.154
IND. RATES				1.15	MINIMUM PREMIUM	
MAN. RATES	1.63	1.37	1.19	+ 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
2013	284,789	1,364,984	.479				8	39	47
2014	298,989	2,378,916	.795			4	9	38	51
2015	300,383	3,102,419	1.032			3	8	46	57
2016	292,423	2,033,093	.695			4	6	27	37
2017	308,303	1,471,289	.477				6	25	31
<b>TOTAL</b>	<b>1,484,887</b>	<b>10,350,701</b>	<b>.697</b>			<b>11</b>	<b>37</b>	<b>175</b>	<b>223</b>
O.D.		393,353	.026				2	10	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				279,833	210,411				310,739	235,481	328,520
2014			656,783	374,503	344,502			163,187	251,327	360,528	228,086
2015			975,189	429,606	409,425			496,286	167,680	310,619	313,614
2016			653,983	181,998	127,478			281,025	106,041	471,816	210,752
2017				297,942	192,268				303,905	361,387	315,787
<b>TOTAL</b>			<b>2,285,955</b>	<b>1,563,882</b>	<b>1,284,084</b>			<b>940,498</b>	<b>1,139,692</b>	<b>1,739,831</b>	<b>1,396,759</b>
O.D.				107,657	81,554				84,942	65,851	53,349

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				316,771	241,343				363,874	275,277	317,350
2014		4,831	827,973	429,345	370,417		2,782	295,809	286,017	400,330	225,805
2015	89	8,373	1,008,266	462,780	420,414	96	9,065	758,020	215,581	347,023	315,182
2016	205	8,964	829,033	209,376	158,687	260	17,677	581,799	173,964	471,648	208,855
2017	253	5,507	400,832	314,772	178,428	102	12,587	356,881	310,611	267,772	305,050
<b>TOTAL</b>	<b>547</b>	<b>27,675</b>	<b>3,066,104</b>	<b>1,733,044</b>	<b>1,369,289</b>	<b>458</b>	<b>42,111</b>	<b>1,992,509</b>	<b>1,350,047</b>	<b>1,762,050</b>	<b>1,372,242</b>
O.D.	24	1,150	85,962	92,756	91,345	16	1,989	60,820	59,888	78,514	52,930

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,279,365	6,536,933	1,425,172			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,914,283	-1,872,235	4,648			
TOTAL LOSSES	3,365,082	4,664,698	1,429,820			
EXPECTED LOSSES	3,890,403	4,855,580	1,366,096			
CREDIBILITY	.14	.45	.69			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.227	.314	.096	.637		
INDICATED (POST-TEST)	.232	.320	.098	.650		
PRES. ON RATE LEVEL	.254	.317	.089	.660		
DERIVED BY FORMULA	.251	.318	.095	.664		
UNDERLYING PRES. RATE	.262	.327	.092	.681		
PROPOSED	.250	.316	.094	.660		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.690
IND. RATES				.69	MINIMUM PREMIUM	
MAN. RATES	.93	.79	.71	+ .69	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	75,322	1,325,426	1.759			2	15	30	47
2014	76,878	1,211,755	1.576			1	7	26	34
2015	77,314	1,976,601	2.556			1	10	29	40
2016	75,624	823,127	1.088				7	33	40
2017	90,688	981,264	1.082				6	24	30
<b>TOTAL</b>	<b>395,826</b>	<b>6,318,173</b>	<b>1.596</b>			<b>4</b>	<b>45</b>	<b>142</b>	<b>191</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			398,609	209,567	176,978			147,547	118,898	165,397	108,430
2014			168,944	120,417	220,192			341,406	88,370	167,850	104,576
2015			137,731	610,078	283,372			146,347	282,032	420,462	96,579
2016				133,380	130,476				198,257	239,119	121,895
2017				330,258	85,978				186,476	236,873	141,679
<b>TOTAL</b>			<b>705,284</b>	<b>1,403,700</b>	<b>896,996</b>			<b>635,300</b>	<b>874,033</b>	<b>1,229,701</b>	<b>573,159</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			505,436	237,229	202,993			278,569	139,229	193,349	104,743
2014		1,251	217,295	139,577	233,846		5,704	586,793	106,238	188,060	103,530
2015	17	2,282	279,178	620,065	291,961	37	3,745	343,835	330,961	464,652	97,062
2016	9	727	81,001	132,528	128,730	14	1,684	120,959	200,585	243,239	120,798
2017	164	4,831	350,615	289,163	103,759	63	7,950	224,958	195,505	174,153	136,862
<b>TOTAL</b>	<b>190</b>	<b>9,091</b>	<b>1,433,525</b>	<b>1,418,562</b>	<b>961,289</b>	<b>114</b>	<b>19,083</b>	<b>1,555,114</b>	<b>972,518</b>	<b>1,263,453</b>	<b>562,995</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,017,117	4,615,822	562,995	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,774,602	-1,738,699	2,076	
TOTAL LOSSES	1,242,515	2,877,123	565,071	
EXPECTED LOSSES	3,617,849	4,532,208	581,864	
CREDIBILITY	.06	.19	.29	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.314	.727	.143	1.184
INDICATED (POST-TEST)	.320	.742	.146	1.208
PRES. ON RATE LEVEL	.886	1.110	.143	2.139
DERIVED BY FORMULA	.852	1.040	.144	2.036
UNDERLYING PRES. RATE	.914	1.145	.147	2.206
PROPOSED	.852	1.040	.144	2.036

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.131
IND. RATES				2.13	MINIMUM PREMIUM	
MAN. RATES	3.16	2.70	2.30	+ 2.13	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	40,090	829,451	2.068			1	3	14	18
2014	42,053	280,429	.666				3	7	10
2015	41,074	374,954	.912				2	10	12
2016	42,949	478,678	1.114				1	8	9
2017	43,264	730,331	1.688			1	1	9	11
<b>TOTAL</b>	<b>209,430</b>	<b>2,693,843</b>	<b>1.286</b>			<b>2</b>	<b>10</b>	<b>48</b>	<b>60</b>
O.D.		702							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			248,523	87,599	100,098			135,503	61,581	136,719	59,428
2014				14,316	33,567				58,907	63,721	109,918
2015				64,143	147,508				6,519	81,228	75,556
2016				118,566	131,320				65,602	106,957	56,233
2017			234,678	25,870	84,713			71,895	24,768	135,398	153,009
<b>TOTAL</b>			<b>483,201</b>	<b>310,494</b>	<b>497,206</b>			<b>207,398</b>	<b>217,377</b>	<b>524,023</b>	<b>454,144</b>
O.D.											702

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			315,127	99,163	114,811			255,830	72,111	159,823	57,407
2014		6	1,483	16,545	35,412		16	4,068	65,998	70,720	108,819
2015		205	20,943	70,900	143,869		46	6,838	11,549	87,524	75,934
2016	10	680	74,872	119,770	128,530	4	615	44,059	69,685	107,222	55,727
2017	145	4,208	317,106	84,642	82,474	99	10,458	169,971	70,172	95,032	147,807
<b>TOTAL</b>	<b>155</b>	<b>5,099</b>	<b>729,531</b>	<b>391,020</b>	<b>505,096</b>	<b>103</b>	<b>11,135</b>	<b>480,766</b>	<b>289,515</b>	<b>520,321</b>	<b>445,694</b>
O.D.											695

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,226,789	1,705,952	446,389	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-555,398	-447,074	1,099	
TOTAL LOSSES	671,391	1,258,878	447,488	
EXPECTED LOSSES	1,128,828	1,160,243	322,523	
CREDIBILITY	.04	.12	.19	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.321	.601	.214	1.136
INDICATED (POST-TEST)	.327	.613	.218	1.158
PRES. ON RATE LEVEL	.523	.537	.149	1.209
DERIVED BY FORMULA	.515	.546	.162	1.223
UNDERLYING PRES. RATE	.539	.554	.154	1.247
PROPOSED	.509	.540	.160	1.209

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				1.27	MINIMUM PREMIUM
MAN. RATES	1.63	1.43	1.30	+ 1.27	PRESENT

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	272,509	8,086,904	2.967			11	29	100	140
2014	316,564	6,705,376	2.118			8	40	104	152
2015	355,506	8,855,486	2.490			10	24	148	182
2016	357,614	7,021,172	1.963			5	28	119	152
2017	413,526	6,532,007	1.579			1	28	133	163
<b>TOTAL</b>	<b>1,715,719</b>	<b>37,200,945</b>	<b>2.168</b>			<b>1</b>	<b>149</b>	<b>604</b>	<b>789</b>
O.D.		18,101	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,902,976	942,360	810,563			1,771,765	862,138	1,177,687	619,415
2014			1,383,757	1,200,813	784,944			383,061	904,108	1,336,331	712,362
2015			1,918,479	1,128,780	1,459,719			880,737	533,094	1,979,803	954,874
2016			935,847	1,173,519	938,779			674,298	719,846	1,684,798	894,085
2017	369,726		171,400	856,691	1,349,135			94,500	546,835	2,198,519	945,201
<b>TOTAL</b>	<b>369,726</b>		<b>6,312,459</b>	<b>5,302,163</b>	<b>5,343,140</b>			<b>3,804,361</b>	<b>3,566,021</b>	<b>8,377,138</b>	<b>4,125,937</b>
O.D.					14,119						3,982

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			2,227,444	1,066,751	929,718			2,195,937	1,009,562	1,376,715	598,355
2014		10,332	1,765,116	1,364,880	845,826		6,610	718,515	1,026,050	1,481,787	705,238
2015	221	21,238	2,543,576	1,233,069	1,472,527	218	21,243	1,824,581	723,631	2,163,012	959,648
2016	360	17,610	1,715,207	1,189,416	982,651	666	46,393	1,678,685	887,247	1,694,408	886,038
2017	355,203	26,117	1,908,836	1,297,777	1,114,055	469	55,459	1,385,124	1,075,942	1,494,931	913,064
<b>TOTAL</b>	<b>355,784</b>	<b>75,297</b>	<b>10,160,179</b>	<b>6,151,893</b>	<b>5,344,777</b>	<b>1,353</b>	<b>129,705</b>	<b>7,802,842</b>	<b>4,722,432</b>	<b>8,210,853</b>	<b>4,062,343</b>
O.D.	13	143	10,402	6,632	10,440						3,900

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,535,718	24,447,027	4,066,243			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,544,770	-6,975,255	14,682			
TOTAL LOSSES	12,990,948	17,471,772	4,080,925			
EXPECTED LOSSES	11,529,631	18,426,821	3,946,154			
CREDIBILITY	.15	.50	.76			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.757	1.018	.238	2.013		
INDICATED (POST-TEST)	.772	1.038	.243	2.053		
PRES. ON RATE LEVEL	.652	1.041	.223	1.916		
DERIVED BY FORMULA	.670	1.040	.238	1.948		
UNDERLYING PRES. RATE	.672	1.074	.230	1.976		
PROPOSED	.670	1.040	.238	1.948		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.039
IND. RATES				2.04	MINIMUM PREMIUM	
MAN. RATES	2.44	2.18	2.06	+ 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
2013	722,876	15,473,070	2.140			17	77	165	259
2014	754,030	15,524,831	2.058			19	73	157	249
2015	771,686	28,550,759	3.699		1	10	68	191	270
2016	785,860	13,223,445	1.682			11	60	179	250
2017	859,196	11,341,549	1.320			4	30	190	224
<b>TOTAL</b>	<b>3,893,648</b>	<b>84,113,654</b>	<b>2.160</b>		<b>1</b>	<b>61</b>	<b>308</b>	<b>882</b>	<b>1252</b>
O.D.		336,806	.008				2	7	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			2,873,218	2,731,390	1,758,700			1,180,513	2,829,907	2,635,254	1,464,088
2014			3,590,314	2,655,984	1,552,666			1,612,651	2,362,806	2,182,241	1,568,169
2015		266,631	2,057,772	2,315,529	1,678,714		13,382,722	2,981,430	1,818,985	2,487,162	1,561,814
2016			2,170,218	2,272,296	1,903,432			1,331,553	1,866,585	2,253,152	1,426,209
2017			918,710	1,448,435	1,816,021			994,959	1,211,821	3,155,617	1,795,986
<b>TOTAL</b>		<b>266,631</b>	<b>11,610,232</b>	<b>11,423,634</b>	<b>8,709,533</b>		<b>13,382,722</b>	<b>8,101,106</b>	<b>10,090,104</b>	<b>12,713,426</b>	<b>7,816,266</b>
O.D.				143,835	60,252				27,285	72,818	32,616

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			3,643,241	3,091,933	2,017,230			2,228,809	3,313,821	3,080,611	1,414,309
2014		26,631	4,546,562	3,020,302	1,682,029		27,442	2,894,434	2,668,352	2,438,907	1,552,487
2015	938	35,837	2,608,595	2,413,691	1,713,147	27,257	923,443	3,703,551	2,173,323	2,775,117	1,569,623
2016	767	37,147	3,598,929	2,326,604	1,992,065	1,137	80,342	2,994,377	1,991,043	2,336,288	1,413,373
2017	2,218	46,269	3,401,423	2,032,084	1,576,839	1,551	169,128	3,280,286	1,920,105	2,234,295	1,734,922
<b>TOTAL</b>	<b>3,923</b>	<b>145,884</b>	<b>17,798,750</b>	<b>12,884,614</b>	<b>8,981,310</b>	<b>29,945</b>	<b>1,200,355</b>	<b>15,101,457</b>	<b>12,066,644</b>	<b>12,865,218</b>	<b>7,684,714</b>
O.D.		193	25,173	143,750	67,208		65	10,151	33,339	78,682	32,318

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	34,315,896	47,120,765	7,717,032	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,783,399	-13,286,770	25,225	
TOTAL LOSSES	23,532,497	33,833,995	7,742,257	
EXPECTED LOSSES	22,038,048	34,653,466	7,164,312	
CREDIBILITY	.26	.86	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.604	.869	.199	1.672
INDICATED (POST-TEST)	.616	.886	.203	1.705
PRES. ON RATE LEVEL	.549	.863	.178	1.590
DERIVED BY FORMULA	.566	.883	.203	1.652
UNDERLYING PRES. RATE	.566	.890	.184	1.640
PROPOSED	.566	.883	.203	1.652

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.729
IND. RATES				1.73	MINIMUM PREMIUM	
MAN. RATES	2.09	1.87	1.71	+ 1.73	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	167,712	2,699,324	1.609			2	12	49	63
2014	179,671	3,857,230	2.146			5	23	56	84
2015	185,601	4,937,085	2.660			6	16	57	79
2016	197,717	2,644,522	1.337			1	8	50	59
2017	203,105	3,125,158	1.538			1	7	57	65
<b>TOTAL</b>	<b>933,806</b>	<b>17,263,319</b>	<b>1.849</b>			<b>15</b>	<b>66</b>	<b>269</b>	<b>350</b>
O.D.		29,993	.003					1	1

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			333,688	540,198	548,213			200,036	400,831	335,656	340,702
2014			947,549	687,519	402,897			334,915	676,777	438,930	368,643
2015			1,219,960	810,246	636,879			568,593	339,200	911,328	450,879
2016			180,864	551,810	614,453			113,847	276,660	572,715	334,173
2017			155,288	327,481	621,877			47,957	241,200	1,242,328	489,027
<b>TOTAL</b>			<b>2,837,349</b>	<b>2,917,254</b>	<b>2,824,319</b>			<b>1,265,348</b>	<b>1,934,668</b>	<b>3,500,957</b>	<b>1,983,424</b>
O.D.					5,075					12,004	12,914

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			423,117	611,505	628,799			377,668	469,373	392,381	329,118
2014		7,020	1,199,121	781,998	436,585		5,751	610,452	758,715	493,250	364,957
2015	142	13,337	1,610,670	860,445	658,072	136	13,524	1,151,351	440,989	1,002,024	453,133
2016	96	5,389	550,430	567,512	609,391	127	9,340	392,734	318,785	573,575	331,165
2017	680	12,223	896,715	555,672	510,751	245	29,111	727,532	564,128	837,149	472,400
<b>TOTAL</b>	<b>918</b>	<b>37,969</b>	<b>4,680,053</b>	<b>3,377,132</b>	<b>2,843,598</b>	<b>508</b>	<b>57,726</b>	<b>3,259,737</b>	<b>2,551,990</b>	<b>3,298,379</b>	<b>1,950,773</b>
O.D.	5	53	3,740	2,385	3,754	1	173	4,753	3,902	7,811	12,547

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,045,636	12,088,951	1,963,320	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,228,542	-3,208,854	5,812	
TOTAL LOSSES	4,817,094	8,880,097	1,969,132	
EXPECTED LOSSES	6,620,684	8,385,579	1,652,837	
CREDIBILITY	.10	.33	.51	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.516	.951	.211	1.678
INDICATED (POST-TEST)	.526	.970	.215	1.711
PRES. ON RATE LEVEL	.687	.871	.172	1.730
DERIVED BY FORMULA	.671	.904	.194	1.769
UNDERLYING PRES. RATE	.709	.898	.177	1.784
PROPOSED	.656	.884	.190	1.730

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.810
IND. RATES				1.81	MINIMUM PREMIUM	
MAN. RATES	2.38	2.08	1.86	+ 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
2013	110,818	5,405,269	4.877			8	12	35	55
2014	127,923	3,125,716	2.443			5	10	35	50
2015	108,515	1,996,170	1.839			2	8	32	42
2016	110,321	1,389,698	1.259			1	10	22	33
2017	107,102	1,114,222	1.040				7	25	32
<b>TOTAL</b>	<b>564,679</b>	<b>13,031,075</b>	<b>2.308</b>			<b>16</b>	<b>47</b>	<b>149</b>	<b>212</b>
O.D.		106,879	.018					4	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,645,044	577,798	413,487			381,068	1,821,308	371,270	195,294
2014			988,464	346,975	323,457			576,051	304,406	334,376	251,987
2015			496,471	340,683	263,582			189,064	279,402	303,333	123,635
2016			178,861	211,494	241,526			32,326	238,533	296,660	190,298
2017				79,742	233,721				87,056	377,999	335,704
<b>TOTAL</b>			<b>3,308,840</b>	<b>1,556,692</b>	<b>1,475,773</b>			<b>1,178,509</b>	<b>2,730,705</b>	<b>1,683,638</b>	<b>1,096,918</b>
O.D.					75,258					22,877	8,744

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			2,085,916	625,654	474,270			719,457	1,182,358	434,013	188,654
2014		7,122	1,220,136	401,083	350,604		9,503	982,399	350,954	375,418	249,467
2015	57	5,444	657,521	361,204	272,347	48	4,639	412,368	323,651	339,466	124,253
2016	66	3,426	334,016	224,133	244,034	50	3,924	200,562	245,364	302,550	188,585
2017	225	3,328	241,578	169,878	182,529	60	7,573	210,892	178,221	255,313	324,290
<b>TOTAL</b>	<b>348</b>	<b>19,320</b>	<b>4,539,167</b>	<b>1,781,952</b>	<b>1,523,784</b>	<b>158</b>	<b>25,639</b>	<b>2,525,678</b>	<b>2,280,548</b>	<b>1,706,760</b>	<b>1,075,249</b>
O.D.		63	5,560	3,877	72,973		12	1,538	1,307	24,069	8,774

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,117,483	7,395,270	1,084,023			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,044,896	-2,033,159	3,070			
TOTAL LOSSES	5,072,587	5,362,111	1,087,093			
EXPECTED LOSSES	4,110,863	5,228,928	948,660			
CREDIBILITY	.07	.24	.36			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.898	.950	.193	2.041		
INDICATED (POST-TEST)	.916	.969	.197	2.082		
PRES. ON RATE LEVEL	.706	.898	.163	1.767		
DERIVED BY FORMULA	.721	.915	.175	1.811		
UNDERLYING PRES. RATE	.728	.926	.168	1.822		
PROPOSED	.721	.915	.175	1.811		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.895
IND. RATES				1.90	MINIMUM PREMIUM	
MAN. RATES	2.31	2.07	1.90	+ 1.90	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	18,542	175,264	.945				1	3	4
2014	18,706	113,610	.607					1	1
2015	18,660	227,394	1.218			1		2	3
2016	18,232	49,003	.268					1	1
2017	17,379	6,061	.034						
<b>TOTAL</b>	<b>91,519</b>	<b>571,332</b>	<b>.624</b>			<b>1</b>	<b>1</b>	<b>7</b>	<b>9</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				110,873	2,880				42,156	10,975	8,380
2014					1,347						112,263
2015			156,185		10,098			38,070		19,742	3,299
2016					9,780					726	38,497
2017											6,061
<b>TOTAL</b>			<b>156,185</b>	<b>110,873</b>	<b>24,105</b>			<b>38,070</b>	<b>42,156</b>	<b>31,443</b>	<b>168,500</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				125,508	3,303				49,365	12,829	8,095
2014			32	23	1,416						111,140
2015	18	1,526	184,598	4,071	12,629	11	864	70,176	3,045	21,918	3,315
2016		16	1,832	1,248	8,988			106	87	697	38,151
2017											5,855
<b>TOTAL</b>	<b>18</b>	<b>1,542</b>	<b>186,462</b>	<b>130,850</b>	<b>26,336</b>	<b>11</b>	<b>864</b>	<b>70,282</b>	<b>52,497</b>	<b>35,444</b>	<b>166,556</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	259,179	245,127	166,556	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-223,936	-131,759	250	
TOTAL LOSSES	35,243	113,368	166,806	
EXPECTED LOSSES	452,103	339,536	76,875	
CREDIBILITY	.02	.07	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.039	.124	.182	.345
INDICATED (POST-TEST)	.040	.126	.186	.352
PRES. ON RATE LEVEL	.479	.360	.081	.920
DERIVED BY FORMULA	.470	.344	.093	.907
UNDERLYING PRES. RATE	.494	.371	.084	.949
PROPOSED	.470	.344	.093	.907

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				.95	MINIMUM PREMIUM
MAN. RATES	1.29	1.11	.99	+ .95	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	117,120	642,452	.548				1	12	13
2014	132,720	570,765	.430				2	7	9
2015	126,277	405,810	.321			1	1	7	9
2016	131,215	623,864	.475				8	10	18
2017	130,400	328,645	.252					11	11
<b>TOTAL</b>	<b>637,732</b>	<b>2,571,536</b>	<b>.403</b>			<b>1</b>	<b>12</b>	<b>47</b>	<b>60</b>
O.D.		9,897	.001				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				24,832	222,228				12,016	194,359	189,017
2014				111,971	177,787				105,793	53,283	121,931
2015			209,671	51,189	18,558			19,796	11,549	25,349	69,698
2016				96,496	127,852				190,670	124,672	84,174
2017					43,820					189,106	95,719
<b>TOTAL</b>			<b>209,671</b>	<b>284,488</b>	<b>590,245</b>			<b>19,796</b>	<b>320,028</b>	<b>586,769</b>	<b>560,539</b>
O.D.				1,330					4,432		4,135

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				28,110	254,894				14,071	227,206	182,590
2014		42	9,547	127,955	187,855		27	6,307	117,415	59,873	120,712
2015	24	2,111	256,258	56,258	23,142	5	465	39,594	14,712	28,018	70,046
2016	8	584	64,865	100,146	123,884	8	1,462	101,034	180,386	132,783	83,416
2017	38	445	32,280	20,589	32,400	22	2,732	74,857	61,481	123,053	92,465
<b>TOTAL</b>	<b>70</b>	<b>3,182</b>	<b>362,950</b>	<b>333,058</b>	<b>622,175</b>	<b>35</b>	<b>4,686</b>	<b>221,792</b>	<b>388,065</b>	<b>570,933</b>	<b>549,229</b>
O.D.			209	1,313	35		3	785	4,708	158	4,007

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	593,712	1,920,445	553,236	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-570,143	-528,035	1,580	
TOTAL LOSSES	23,569	1,392,410	554,816	
EXPECTED LOSSES	1,160,671	1,371,124	465,545	
CREDIBILITY	.08	.26	.39	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.004	.218	.087	.309
INDICATED (POST-TEST)	.004	.222	.089	.315
PRES. ON RATE LEVEL	.176	.209	.071	.456
DERIVED BY FORMULA	.162	.212	.078	.452
UNDERLYING PRES. RATE	.182	.215	.073	.470
PROPOSED	.162	.212	.078	.452

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				.47	MINIMUM PREMIUM
MAN. RATES	.65	.55	.49	+ .47	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	1,331,945	26,211,125	1.967	3	1	31	93	290	418
2014	1,336,564	20,658,398	1.545	1		21	88	263	373
2015	1,251,198	14,303,399	1.143			12	75	261	348
2016	1,221,014	18,236,377	1.493			21	68	219	308
2017	1,296,816	11,671,834	.900	1		5	30	251	287
<b>TOTAL</b>	<b>6,437,537</b>	<b>91,081,133</b>	<b>1.415</b>	<b>5</b>	<b>1</b>	<b>90</b>	<b>354</b>	<b>1284</b>	<b>1734</b>
O.D.		290,906	.004				4	8	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	817,885	1,067,007	6,506,676	3,281,643	2,406,048	4,454	695,581	2,376,154	3,587,683	3,414,835	2,053,159
2014	9,459		4,440,444	3,369,655	2,504,913			3,095,456	2,077,971	3,076,028	2,084,472
2015			2,205,989	2,455,059	2,309,989			1,426,447	1,473,887	2,817,569	1,614,459
2016			4,225,426	2,946,669	1,768,382			2,354,716	2,212,639	2,821,493	1,907,052
2017	3,000		886,829	1,022,906	2,353,538			973,130	1,162,210	3,585,335	1,684,886
<b>TOTAL</b>	<b>830,344</b>	<b>1,067,007</b>	<b>18,265,364</b>	<b>13,075,932</b>	<b>11,342,870</b>	<b>4,454</b>	<b>695,581</b>	<b>10,225,903</b>	<b>10,514,390</b>	<b>15,715,260</b>	<b>9,344,028</b>
O.D.				114,345	35,218				8,851	56,987	75,505

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	1,395,312	547,629	8,099,481	3,714,572	2,759,739	15,131	443,735	4,213,291	4,174,743	3,991,944	1,983,352
2014	12,347	32,468	5,557,165	3,839,496	2,695,259		49,800	5,182,590	2,394,414	3,426,854	2,063,627
2015	243	25,145	3,015,169	2,590,118	2,330,585	266	27,255	2,433,938	1,781,525	3,100,922	1,622,531
2016	1,394	64,812	6,151,171	3,005,385	2,005,524	2,110	144,332	4,982,438	2,455,874	2,947,917	1,889,889
2017	5,438	46,821	3,444,154	1,965,951	1,923,787	1,400	155,579	3,182,276	2,003,707	2,498,525	1,627,600
<b>TOTAL</b>	<b>1,414,734</b>	<b>716,875</b>	<b>26,267,140</b>	<b>15,115,522</b>	<b>11,714,894</b>	<b>18,907</b>	<b>820,701</b>	<b>19,994,533</b>	<b>12,810,263</b>	<b>15,966,162</b>	<b>9,186,999</b>
O.D.	2	167	18,371	123,258	36,023		81	7,513	13,219	59,078	75,158

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	49,259,024	55,838,419	9,262,157	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,859,814	-17,189,916	31,463	
TOTAL LOSSES	32,399,210	38,648,503	9,293,620	
EXPECTED LOSSES	33,925,819	44,290,254	9,463,180	
CREDIBILITY	.37	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.503	.600	.144	1.247
INDICATED (POST-TEST)	.513	.612	.147	1.272
PRES. ON RATE LEVEL	.511	.667	.143	1.321
DERIVED BY FORMULA	.512	.612	.147	1.271
UNDERLYING PRES. RATE	.527	.688	.147	1.362
PROPOSED	.512	.613	.147	1.272

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.331
IND. RATES				1.33	MINIMUM PREMIUM	
MAN. RATES	1.85	1.60	1.42	+ 1.33	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	287,456	6,443,598	2.241			8	34	60	102
2014	283,321	5,646,389	1.992			4	26	63	93
2015	286,129	3,482,158	1.216			3	12	60	75
2016	273,555	2,558,289	.935			1	16	28	45
2017	290,631	2,964,369	1.019				7	44	53
<b>TOTAL</b>	<b>1,421,092</b>	<b>21,094,803</b>	<b>1.484</b>			<b>2</b>	<b>16</b>	<b>95</b>	<b>368</b>
O.D.		43,248	.003					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,724,851	1,197,679	345,681			1,444,287	605,770	617,357	507,973
2014			843,995	784,830	1,204,053			191,952	730,699	1,273,927	616,933
2015			432,049	286,084	622,104			252,904	215,407	999,547	674,063
2016			130,709	537,172	242,649				575,442	607,999	464,318
2017	788,819			225,416	449,710				239,902	710,395	550,127
<b>TOTAL</b>	<b>788,819</b>		<b>3,131,604</b>	<b>3,031,181</b>	<b>2,864,197</b>			<b>1,889,143</b>	<b>2,367,220</b>	<b>4,209,225</b>	<b>2,813,414</b>
O.D.				31,142							12,106

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,848,228	1,355,774	396,497			2,097,211	709,356	721,692	490,702
2014		6,321	1,096,656	903,458	1,279,103		3,386	384,190	830,735	1,409,550	610,764
2015	50	5,072	599,380	324,215	615,188	64	6,388	565,135	298,567	1,086,596	677,433
2016	74	4,066	418,734	504,637	264,470	32	4,816	338,575	571,978	623,351	460,139
2017	755,163	7,259	527,448	381,097	359,978	127	16,066	450,028	383,418	488,013	531,423
<b>TOTAL</b>	<b>755,287</b>	<b>22,718</b>	<b>4,490,446</b>	<b>3,469,181</b>	<b>2,915,236</b>	<b>223</b>	<b>30,656</b>	<b>3,835,139</b>	<b>2,794,054</b>	<b>4,329,202</b>	<b>2,770,461</b>
O.D.	3	142	10,625	30,699	1,513						11,986

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,145,239	13,539,885	2,782,447	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,842,931	-4,458,800	7,981	
TOTAL LOSSES	5,302,308	9,081,085	2,790,428	
EXPECTED LOSSES	7,773,374	11,525,055	2,373,224	
CREDIBILITY	.13	.44	.67	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.373	.639	.196	1.208
INDICATED (POST-TEST)	.380	.652	.200	1.232
PRES. ON RATE LEVEL	.530	.787	.162	1.479
DERIVED BY FORMULA	.511	.728	.187	1.426
UNDERLYING PRES. RATE	.547	.811	.167	1.525
PROPOSED	.511	.728	.187	1.426

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.492
IND. RATES				1.49	MINIMUM PREMIUM	
MAN. RATES	2.08	1.81	1.59	+ 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
2013	45,411	613,369	1.350				3	13	16
2014	45,489	972,601	2.138			1	6	16	23
2015	47,445	1,216,636	2.564			2	4	9	15
2016	49,953	492,979	.986				1	12	13
2017	52,457	605,002	1.153				2	10	12
<b>TOTAL</b>	<b>240,755</b>	<b>3,900,587</b>	<b>1.620</b>			<b>3</b>	<b>16</b>	<b>60</b>	<b>79</b>
O.D.		55,753	.023				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				12,986	299,777				25,772	198,181	76,653
2014			145,592	304,823	78,811			46,338	156,389	163,096	77,552
2015			366,650	243,465	36,467			110,410	294,981	53,813	110,850
2016				7,654	188,348				5,464	148,423	143,090
2017				172,501	119,884				109,352	111,025	92,240
<b>TOTAL</b>			<b>512,242</b>	<b>741,429</b>	<b>723,287</b>			<b>156,748</b>	<b>591,958</b>	<b>674,538</b>	<b>500,385</b>
O.D.				55,000							753

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				14,700	343,845				30,180	231,674	74,047
2014		1,154	193,960	342,606	86,428		811	89,361	175,902	181,444	76,776
2015	42	3,873	472,696	250,600	48,463	27	2,756	255,517	322,008	70,413	111,404
2016	4	358	38,522	30,692	173,588		288	23,905	22,400	142,950	141,802
2017	151	3,280	238,382	186,267	109,633	34	4,261	120,893	105,584	83,980	89,104
<b>TOTAL</b>	<b>197</b>	<b>8,665</b>	<b>943,560</b>	<b>824,865</b>	<b>761,957</b>	<b>61</b>	<b>8,116</b>	<b>489,676</b>	<b>656,074</b>	<b>710,461</b>	<b>493,133</b>
O.D.		21	2,570	61,344	433						741

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,452,866	3,015,134	493,874	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,055,619	-695,177	1,385	
TOTAL LOSSES	397,247	2,319,957	495,259	
EXPECTED LOSSES	2,157,165	1,812,885	394,838	
CREDIBILITY	.04	.14	.20	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.165	.964	.206	1.335
INDICATED (POST-TEST)	.168	.983	.210	1.361
PRES. ON RATE LEVEL	.869	.730	.159	1.758
DERIVED BY FORMULA	.841	.765	.169	1.775
UNDERLYING PRES. RATE	.896	.753	.164	1.813
PROPOSED	.833	.758	.167	1.758

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.840
IND. RATES				1.84	MINIMUM PREMIUM	
MAN. RATES	2.42	2.11	1.89	+ 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	
2013	13,588	73,405	.540						3	3
2014	11,792	82,255	.697						4	4
2015	12,035	12,037	.100							
2016	10,492	322,475	3.073			1			3	4
2017	9,201	38,707	.420						3	3
<b>TOTAL</b>	<b>57,108</b>	<b>528,879</b>	<b>.926</b>			<b>1</b>			<b>13</b>	<b>14</b>
O.D.		527								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					46,225					17,477	9,703
2014					36,646					37,278	8,331
2015											12,037
2016			173,356		73,622			43,888		22,666	8,943
2017					12,225					23,394	3,088
<b>TOTAL</b>			<b>173,356</b>		<b>168,718</b>			<b>43,888</b>		<b>100,815</b>	<b>42,102</b>
O.D.											527

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					53,019					20,431	9,373
2014			890	633	38,540			609	677	40,926	8,248
2015											12,097
2016	52	2,263	206,758	18,675	75,472	40	2,566	76,257	6,718	23,520	8,863
2017	11	123	9,006	5,745	9,042	3	340	9,261	7,604	15,222	2,983
<b>TOTAL</b>	<b>63</b>	<b>2,386</b>	<b>216,654</b>	<b>25,053</b>	<b>176,073</b>	<b>43</b>	<b>2,906</b>	<b>86,127</b>	<b>14,999</b>	<b>100,099</b>	<b>41,564</b>
O.D.											513

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	308,179	316,224	42,077	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-308,833	-217,067	223	
TOTAL LOSSES		99,157	42,300	
EXPECTED LOSSES	612,197	550,521	74,812	
CREDIBILITY	.02	.05	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.174	.074	.248
INDICATED (POST-TEST)	.000	.177	.075	.252
PRES. ON RATE LEVEL	1.040	.935	.126	2.101
DERIVED BY FORMULA	1.019	.897	.122	2.038
UNDERLYING PRES. RATE	1.072	.964	.131	2.167
PROPOSED	1.019	.897	.122	2.038

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.133
IND. RATES				2.13	MINIMUM PREMIUM	
MAN. RATES	2.99	2.56	2.26	+ 2.13	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	230,678	1,861,746	.807			1	8	27	36	
2014	225,970	1,930,273	.854				7	35	42	
2015	226,638	1,799,895	.794			1	12	33	46	
2016	221,844	1,814,774	.818				8	15	23	
2017	232,607	1,160,126	.498			1	5	22	28	
<b>TOTAL</b>	<b>1,137,737</b>	<b>8,566,814</b>	<b>.753</b>			<b>3</b>	<b>40</b>	<b>132</b>	<b>175</b>	
O.D.		44,489	.003				1	2	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			181,802	464,803	247,016			84,849	298,360	331,280	253,636
2014				439,885	479,934				293,374	491,268	225,812
2015			190,070	368,166	215,486			34,935	316,415	341,717	333,106
2016				442,600	250,044				759,405	199,579	163,146
2017			140,000	58,175	317,924			34	41,083	407,531	195,379
<b>TOTAL</b>			<b>511,872</b>	<b>1,773,629</b>	<b>1,510,404</b>			<b>119,818</b>	<b>1,708,637</b>	<b>1,771,375</b>	<b>1,171,079</b>
O.D.				5,500	17,828				1,558	14,757	4,846

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			230,525	526,158	283,329			160,195	349,380	387,268	245,012
2014		166	32,202	498,904	508,205		76	23,109	331,833	543,148	223,554
2015	21	2,458	297,646	378,903	221,041	8	1,231	143,071	357,363	379,198	334,772
2016	32	2,121	234,511	416,422	259,120	51	5,337	359,310	683,062	243,583	161,678
2017	342	5,733	423,364	208,339	252,133	54	6,886	190,281	158,607	269,599	188,736
<b>TOTAL</b>	<b>395</b>	<b>10,478</b>	<b>1,218,248</b>	<b>2,028,726</b>	<b>1,523,828</b>	<b>113</b>	<b>13,530</b>	<b>875,966</b>	<b>1,880,245</b>	<b>1,822,796</b>	<b>1,153,752</b>
O.D.	1	65	5,090	4,359	19,927		37	1,258	1,170	16,707	4,828

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,125,181	7,297,758	1,158,580	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,113,778	-1,909,963	3,715	
TOTAL LOSSES	1,011,403	5,387,795	1,162,295	
EXPECTED LOSSES	2,252,719	4,937,779	1,103,606	
CREDIBILITY	.12	.38	.58	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.089	.474	.102	.665
INDICATED (POST-TEST)	.091	.483	.104	.678
PRES. ON RATE LEVEL	.192	.421	.094	.707
DERIVED BY FORMULA	.180	.445	.100	.725
UNDERLYING PRES. RATE	.198	.434	.097	.729
PROPOSED	.176	.434	.097	.707

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				.74	MINIMUM PREMIUM
MAN. RATES	.77	.76	.76	+ .74	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	151,776	1,355,067	.892			2	2	11	15
2014	193,485	1,227,974	.634			2	3	8	13
2015	198,189	864,027	.435			1	2	15	18
2016	187,201	374,239	.199				1	11	12
2017	227,289	236,757	.104					9	9
<b>TOTAL</b>	<b>957,940</b>	<b>4,058,064</b>	<b>.424</b>			<b>5</b>	<b>8</b>	<b>54</b>	<b>67</b>
O.D.		25,223	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			469,266	131,608	101,580			63,823	188,418	239,171	161,201
2014			387,589	78,285	319,398			41,923	48,795	237,859	114,125
2015			302,574	6,385	192,333			95,952	19,186	190,199	57,398
2016				55,000	53,662				7,117	148,885	109,575
2017					26,069					66,637	144,051
<b>TOTAL</b>			<b>1,159,429</b>	<b>271,278</b>	<b>693,042</b>			<b>201,698</b>	<b>263,516</b>	<b>882,751</b>	<b>586,350</b>
O.D.					7,133					9,194	8,896

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			595,030	148,980	116,511			120,498	220,637	279,591	155,720
2014		2,797	484,770	96,194	339,570		713	77,556	58,755	262,093	112,984
2015	35	3,114	371,308	23,053	191,145	24	2,270	190,104	36,070	206,864	57,685
2016	4	301	33,379	54,634	52,958		298	24,705	23,887	143,497	108,589
2017	23	258	19,207	12,248	19,277	5	961	26,368	21,665	43,358	139,153
<b>TOTAL</b>	<b>62</b>	<b>6,470</b>	<b>1,503,694</b>	<b>335,109</b>	<b>719,461</b>	<b>29</b>	<b>4,242</b>	<b>439,231</b>	<b>361,014</b>	<b>935,403</b>	<b>574,131</b>
O.D.		7	524	366	6,874		5	642	523	9,881	8,927

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,954,906	2,368,631	583,058	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,014,481	-946,921	2,385	
TOTAL LOSSES	940,425	1,421,710	585,443	
EXPECTED LOSSES	2,097,888	2,490,644	651,401	
CREDIBILITY	.10	.34	.51	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.098	.148	.061	.307
INDICATED (POST-TEST)	.100	.151	.062	.313
PRES. ON RATE LEVEL	.212	.252	.066	.530
DERIVED BY FORMULA	.201	.218	.064	.483
UNDERLYING PRES. RATE	.219	.260	.068	.547
PROPOSED	.201	.218	.064	.483

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				.51	MINIMUM PREMIUM
MAN. RATES	.79	.66	.57	+ .51	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	163,157	1,942,317	1.190			3	15	8	26
2014	170,587	1,490,695	.873			1	17	14	32
2015	192,257	2,611,247	1.358			4	22	34	60
2016	171,259	1,533,419	.895			1	9	21	31
2017	172,173	2,212,931	1.285				4	49	53
<b>TOTAL</b>	<b>869,433</b>	<b>9,790,609</b>	<b>1.126</b>			<b>9</b>	<b>67</b>	<b>126</b>	<b>202</b>
O.D.		375							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			524,067	484,610	69,824			174,892	447,107	61,441	180,376
2014			399,045	521,315	100,039			101,825	131,283	80,423	156,765
2015			583,456	857,345	244,903			151,616	293,648	311,150	169,129
2016			155,410	553,596	145,682			64,897	236,288	245,430	132,116
2017				311,683	433,673				323,346	816,657	327,572
<b>TOTAL</b>			<b>1,661,978</b>	<b>2,728,549</b>	<b>994,121</b>			<b>493,230</b>	<b>1,431,672</b>	<b>1,515,101</b>	<b>965,958</b>
O.D.											375

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			664,517	548,577	80,089			330,196	523,562	71,823	174,243
2014		3,045	514,128	586,636	112,443		1,726	180,897	147,727	90,780	155,197
2015	68	6,865	840,044	872,369	269,772	35	3,810	347,770	337,343	347,695	169,975
2016	84	4,277	435,046	507,859	177,571	73	5,701	246,301	240,304	254,483	130,927
2017	458	8,135	590,650	438,550	358,603	155	19,646	550,823	470,994	566,117	316,435
<b>TOTAL</b>	<b>610</b>	<b>22,322</b>	<b>3,044,385</b>	<b>2,953,991</b>	<b>998,478</b>	<b>263</b>	<b>30,883</b>	<b>1,655,987</b>	<b>1,719,930</b>	<b>1,330,898</b>	<b>946,777</b>
O.D.											374

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,754,450	7,003,297	947,151			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,895,580	-2,417,161	3,452			
TOTAL LOSSES	2,858,870	4,586,136	950,603			
EXPECTED LOSSES	3,868,978	6,268,611	1,034,626			
CREDIBILITY	.10	.32	.48			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.329	.527	.109	.965		
INDICATED (POST-TEST)	.336	.538	.111	.985		
PRES. ON RATE LEVEL	.432	.699	.115	1.246		
DERIVED BY FORMULA	.422	.647	.113	1.182		
UNDERLYING PRES. RATE	.445	.721	.119	1.285		
PROPOSED	.422	.647	.113	1.182		
<b>IND. RATES</b>						
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.237
IND. RATES				1.24	MINIMUM PREMIUM	
MAN. RATES	1.96	1.71	1.34	+ 1.24	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	158,966	2,132,991	1.341			1	10	29	40
2014	225,101	2,404,779	1.068		1	1	15	47	64
2015	168,013	2,250,911	1.339			2	8	36	46
2016	173,860	1,923,107	1.106			1	3	28	32
2017	176,137	1,616,835	.917				6	27	33
<b>TOTAL</b>	<b>902,077</b>	<b>10,328,623</b>	<b>1.145</b>		<b>1</b>	<b>5</b>	<b>42</b>	<b>167</b>	<b>215</b>
O.D.		880							

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			234,065	226,905	686,531			73,661	193,400	405,474	312,955
2014		70,000	490,432	139,491	517,154		695	97,597	121,571	633,130	334,709
2015			381,815	248,469	439,806			140,490	193,805	569,516	277,010
2016			138,061	159,515	252,146			550,915	79,852	550,267	192,351
2017			186,166	236,724	422,890			486,849	448,896	935,745	258,200
<b>TOTAL</b>		<b>70,000</b>	<b>1,244,373</b>	<b>960,546</b>	<b>2,132,361</b>		<b>695</b>	<b>862,663</b>	<b>1,075,477</b>	<b>2,607,283</b>	<b>1,375,225</b>
O.D.											880

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			296,794	256,856	787,451			139,072	226,471	474,000	302,315
2014		135,408	618,029	169,765	548,843		3,695	182,260	147,004	697,412	331,362
2015	43	4,382	520,928	276,587	437,575	34	3,627	328,064	245,428	621,577	278,395
2016	44	2,389	236,232	176,595	247,191	400	26,503	837,819	174,661	551,345	190,620
2017	258	4,623	336,356	251,456	197,699	150	18,329	520,239	455,336	344,364	249,421
<b>TOTAL</b>	<b>345</b>	<b>146,802</b>	<b>2,008,339</b>	<b>1,131,259</b>	<b>2,218,759</b>	<b>584</b>	<b>52,154</b>	<b>2,007,454</b>	<b>1,248,900</b>	<b>2,688,698</b>	<b>1,352,113</b>
O.D.											874

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,215,678	7,287,616	1,352,987	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,108,038	-1,857,722	4,110	
TOTAL LOSSES	2,107,640	5,429,894	1,357,097	
EXPECTED LOSSES	4,248,783	4,790,028	1,253,886	
CREDIBILITY	.10	.33	.49	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.234	.602	.150	.986
INDICATED (POST-TEST)	.239	.614	.153	1.006
PRES. ON RATE LEVEL	.456	.515	.135	1.106
DERIVED BY FORMULA	.434	.548	.144	1.126
UNDERLYING PRES. RATE	.471	.531	.139	1.141
PROPOSED	.426	.538	.142	1.106

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.157
IND. RATES				1.16	MINIMUM PREMIUM	
MAN. RATES	1.52	1.33	1.19	+ 1.16	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	311,310	4,940,330	1.586			1	82	42	125	
2014	324,349	6,549,651	2.019			5	66	42	113	
2015	332,436	4,037,952	1.214			1	72	40	113	
2016	350,859	3,951,257	1.126			1	53	41	95	
2017	377,106	2,378,390	.630				3	54	57	
<b>TOTAL</b>	<b>1,696,060</b>	<b>21,857,580</b>	<b>1.289</b>			<b>8</b>	<b>276</b>	<b>219</b>	<b>503</b>	
O.D.		32,881	.001				2	1	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			160,043	1,460,685	440,947			143,666	1,945,542	441,661	347,786
2014			1,051,430	1,372,612	1,032,678			1,061,331	1,141,732	525,837	364,031
2015			139,028	1,457,758	262,093			54,556	1,544,094	257,835	322,588
2016			143,976	1,021,984	325,625			143,497	1,501,752	435,785	378,638
2017				351,088	505,346				147,817	1,093,690	280,449
<b>TOTAL</b>			<b>1,494,477</b>	<b>5,664,127</b>	<b>2,566,689</b>			<b>1,403,050</b>	<b>6,280,937</b>	<b>2,754,808</b>	<b>1,693,492</b>
O.D.				28,851	67				3,277	373	313

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			202,935	1,653,495	505,766			271,241	2,278,230	516,302	335,961
2014		7,943	1,358,997	1,557,778	1,105,026		17,685	1,841,909	1,284,401	600,183	360,391
2015	17	3,241	412,856	1,455,995	294,161	13	2,698	390,007	1,657,786	333,303	324,201
2016	106	6,231	654,630	937,118	373,446	223	18,857	955,119	1,368,926	526,913	375,230
2017	533	9,326	677,740	501,912	416,402	151	19,375	536,987	449,503	727,547	270,914
<b>TOTAL</b>	<b>656</b>	<b>26,741</b>	<b>3,307,158</b>	<b>6,106,298</b>	<b>2,694,801</b>	<b>387</b>	<b>58,615</b>	<b>3,995,263</b>	<b>7,038,846</b>	<b>2,704,248</b>	<b>1,666,697</b>
O.D.	1	58	6,374	28,719	1,058		19	1,358	2,971	561	307

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,396,630	18,577,502	1,667,004			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,924,357	-5,089,940	5,471			
TOTAL LOSSES	4,472,273	13,487,562	1,672,475			
EXPECTED LOSSES	5,987,091	13,297,110	1,543,415			
CREDIBILITY	.15	.50	.75			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.264	.795	.099	1.158		
INDICATED (POST-TEST)	.269	.811	.101	1.181		
PRES. ON RATE LEVEL	.343	.760	.088	1.191		
DERIVED BY FORMULA	.332	.786	.098	1.216		
UNDERLYING PRES. RATE	.353	.784	.091	1.228		
PROPOSED	.325	.770	.096	1.191		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.246
IND. RATES				1.25	MINIMUM PREMIUM	
MAN. RATES	1.32	1.20	1.28	+ 1.25	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	77,589	136,376	.175				1	5	6
2014	83,401	350,800	.420				3	10	13
2015	82,509	1,846,397	2.237			4	2	5	11
2016	79,632	278,297	.349					5	5
2017	83,584	802,965	.960				8	9	17
<b>TOTAL</b>	<b>406,715</b>	<b>3,414,835</b>	<b>.840</b>			<b>4</b>	<b>14</b>	<b>34</b>	<b>52</b>
O.D.		9,895	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				7,591	14,981				922	19,037	93,845
2014				17,784	89,041				11,713	149,066	83,196
2015			1,050,504	21,290	42,747			545,891	40,879	95,569	49,517
2016					96,225					72,923	109,149
2017				191,606	119,288				103,898	340,109	48,064
<b>TOTAL</b>			<b>1,050,504</b>	<b>238,271</b>	<b>362,282</b>			<b>545,891</b>	<b>157,412</b>	<b>676,704</b>	<b>383,771</b>
O.D.					1,710					7,086	1,099

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				8,593	17,184				1,080	22,255	90,654
2014		8	2,995	21,371	93,784		3	3,038	15,596	163,803	82,364
2015	121	10,270	1,243,122	47,096	61,263	137	12,323	1,000,418	76,458	114,236	49,765
2016	2	170	18,023	12,281	88,423		123	10,583	8,675	70,049	108,167
2017	155	3,511	254,556	200,377	111,514	62	7,437	207,758	176,602	232,471	46,430
<b>TOTAL</b>	<b>278</b>	<b>13,959</b>	<b>1,518,696</b>	<b>289,718</b>	<b>372,168</b>	<b>199</b>	<b>19,886</b>	<b>1,221,797</b>	<b>278,411</b>	<b>602,814</b>	<b>377,380</b>
O.D.			42	30	1,799			116	129	7,779	1,072

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,774,973	1,552,848	378,452	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-616,801	-376,671	1,169	
TOTAL LOSSES	2,158,172	1,176,177	379,621	
EXPECTED LOSSES	1,252,683	976,117	345,708	
CREDIBILITY	.06	.19	.29	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.531	.289	.093	.913
INDICATED (POST-TEST)	.542	.295	.095	.932
PRES. ON RATE LEVEL	.299	.233	.082	.614
DERIVED BY FORMULA	.314	.245	.086	.645
UNDERLYING PRES. RATE	.308	.240	.085	.633
PROPOSED	.314	.245	.086	.645

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				.68	MINIMUM PREMIUM
MAN. RATES	.92	.76	.66	+ .68	PRESENT

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	54,185	652,653	1.204			1	3	7	11
2014	53,097	599,476	1.129			1	3	11	15
2015	52,643	143,251	.272				1	5	6
2016	49,834	348,114	.698				1	6	7
2017	47,031	700,406	1.489			1	2	5	8
<b>TOTAL</b>	<b>256,790</b>	<b>2,443,900</b>	<b>.952</b>			<b>3</b>	<b>10</b>	<b>34</b>	<b>47</b>
O.D.		249							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			202,872	28,254	137,250			48,778	54,036	111,944	69,519
2014			155,342	183,891	65,987			19,221	22,286	79,120	73,629
2015				47,529	21,524				13,838	12,974	47,386
2016				52,042	75,299				95,160	67,789	57,824
2017			264,195	27,334	30,879			139,879	26,679	161,077	50,363
<b>TOTAL</b>			<b>622,409</b>	<b>339,050</b>	<b>330,939</b>			<b>207,878</b>	<b>211,999</b>	<b>432,904</b>	<b>298,721</b>
O.D.											249

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			257,242	31,983	157,425			92,093	63,276	130,863	67,155
2014		1,175	199,907	207,586	72,063		325	35,063	26,303	87,301	72,893
2015		72	9,081	48,038	22,016		14	3,354	15,436	14,437	47,623
2016	3	334	36,170	54,823	72,641	8	738	51,240	90,691	71,619	57,304
2017	113	4,055	307,912	63,647	44,947	177	18,347	275,048	89,596	115,979	48,651
<b>TOTAL</b>	<b>116</b>	<b>5,636</b>	<b>810,312</b>	<b>406,077</b>	<b>369,092</b>	<b>185</b>	<b>19,424</b>	<b>456,798</b>	<b>285,302</b>	<b>420,199</b>	<b>293,626</b>
O.D.											241

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,292,471	1,480,670	293,867	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-596,962	-424,289	868	
TOTAL LOSSES	695,509	1,056,381	294,735	
EXPECTED LOSSES	1,199,210	1,088,788	272,198	
CREDIBILITY	.04	.14	.21	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.271	.411	.115	.797
INDICATED (POST-TEST)	.276	.419	.117	.812
PRES. ON RATE LEVEL	.453	.411	.103	.967
DERIVED BY FORMULA	.446	.412	.106	.964
UNDERLYING PRES. RATE	.467	.424	.106	.997
PROPOSED	.446	.412	.106	.964

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.009
IND. RATES				1.01	MINIMUM PREMIUM	
MAN. RATES	1.41	1.20	1.04	+ 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
2013	32,974	471,524	1.429				3	4	7
2014	38,396	386,205	1.005			1	4	1	6
2015	41,221	226,407	.549				2	1	3
2016	33,034	123,355	.373				3	1	4
2017	41,755	126,317	.302					1	1
<b>TOTAL</b>	<b>187,380</b>	<b>1,333,808</b>	<b>.712</b>			<b>1</b>	<b>12</b>	<b>8</b>	<b>21</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				159,704	43,325				34,467	178,460	55,568
2014			140,071	31,468	2,217			110,353	61,782	4,858	35,456
2015				87,878	264				72,607	1,394	64,264
2016				33,058	12,274				12,594	27,692	37,737
2017					62,597					25,163	38,557
<b>TOTAL</b>			<b>140,071</b>	<b>312,108</b>	<b>120,677</b>			<b>110,353</b>	<b>181,450</b>	<b>237,567</b>	<b>231,582</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				180,785	49,694				40,361	208,619	53,679
2014		1,013	172,590	36,353	3,682		1,851	190,570	70,005	6,986	35,101
2015		102	13,883	86,784	2,607		64	12,950	77,213	4,095	64,585
2016	1	146	16,314	30,285	13,471		132	9,498	14,226	27,462	37,397
2017	55	637	46,126	29,414	46,290	3	367	9,962	8,180	16,373	37,246
<b>TOTAL</b>	<b>56</b>	<b>1,898</b>	<b>248,913</b>	<b>363,621</b>	<b>115,744</b>	<b>3</b>	<b>2,414</b>	<b>222,980</b>	<b>209,985</b>	<b>263,535</b>	<b>228,008</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	476,264	952,885	228,008	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-385,132	-238,748	722	
TOTAL LOSSES	91,132	714,137	228,730	
EXPECTED LOSSES	788,870	622,103	206,118	
CREDIBILITY	.03	.11	.17	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.049	.381	.122	.552
INDICATED (POST-TEST)	.050	.389	.124	.563
PRES. ON RATE LEVEL	.408	.322	.107	.837
DERIVED BY FORMULA	.397	.329	.110	.836
UNDERLYING PRES. RATE	.421	.332	.110	.863
PROPOSED	.397	.329	.110	.836

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	TOTAL
IND. RATES				.88	MINIMUM PREMIUM	
MAN. RATES	1.16	1.01	.90	+ .88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	167,026	1,159,685	.694			2	10	6	18
2014	138,583	748,413	.540				6	7	13
2015	161,897	1,630,511	1.007		1	1	5	11	18
2016	172,465	1,066,426	.618			2	6	9	17
2017	176,727	1,031,565	.583			1	1	16	18
<b>TOTAL</b>	<b>816,698</b>	<b>5,636,600</b>	<b>.690</b>		<b>1</b>	<b>6</b>	<b>28</b>	<b>49</b>	<b>84</b>
O.D.		14,650	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			487,416	76,170	60,533			183,243	147,945	74,934	129,444
2014				202,277	55,243				278,514	102,760	109,619
2015		494,211	128,790	129,158	45,081		391,954	24,106	182,938	134,036	100,237
2016			396,434	61,322	92,752			108,072	124,573	76,945	206,328
2017			142,759	111,648	213,264			84,553	74,813	289,708	114,820
<b>TOTAL</b>		<b>494,211</b>	<b>1,155,399</b>	<b>580,575</b>	<b>466,873</b>		<b>391,954</b>	<b>399,974</b>	<b>808,783</b>	<b>678,383</b>	<b>660,448</b>
O.D.					8,563					3,342	2,745

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			618,044	86,224	69,432			345,963	173,242	87,597	125,043
2014		77	10,788	226,560	59,688		75	15,992	308,430	116,430	108,523
2015	21,675	419,903	186,463	140,339	49,526	12,496	410,984	86,326	207,677	153,079	100,738
2016	121	5,275	484,658	86,319	107,188	103	7,158	245,032	127,218	86,732	204,471
2017	256	5,346	395,500	199,739	181,431	142	15,289	283,703	153,975	201,570	110,916
<b>TOTAL</b>	<b>22,052</b>	<b>430,601</b>	<b>1,695,453</b>	<b>739,181</b>	<b>467,265</b>	<b>12,741</b>	<b>433,506</b>	<b>977,016</b>	<b>970,542</b>	<b>645,408</b>	<b>649,691</b>
O.D.		16	1,604	1,092	7,869		4	483	399	3,211	2,652

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,573,476	2,834,967	652,343			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,209,199	-796,429	1,916			
TOTAL LOSSES	2,364,277	2,038,538	654,259			
EXPECTED LOSSES	2,466,429	2,074,413	547,188			
CREDIBILITY	.09	.30	.46			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.289	.250	.080	.619		
INDICATED (POST-TEST)	.295	.255	.082	.632		
PRES. ON RATE LEVEL	.293	.246	.065	.604		
DERIVED BY FORMULA	.293	.249	.073	.615		
UNDERLYING PRES. RATE	.302	.254	.067	.623		
PROPOSED	.293	.249	.073	.615		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.643
IND. RATES				.64	MINIMUM PREMIUM	
MAN. RATES	.85	.73	.65	+ .64	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	40,606	75,027	.184						3	3
2014	30,302	97,342	.321						3	3
2015	28,769	364,978	1.268						2	2
2016	30,160	841,035	2.788			1			6	7
2017	19,917	232,566	1.167						5	5
<b>TOTAL</b>	<b>149,754</b>	<b>1,610,948</b>	<b>1.076</b>			<b>1</b>			<b>19</b>	<b>20</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					6,333					29,162	39,532
2014					31,153					42,978	23,211
2015					284,394					76,981	3,603
2016			248,095		372,674			77,700		123,296	19,270
2017					114,465					103,382	14,719
<b>TOTAL</b>			<b>248,095</b>		<b>809,019</b>			<b>77,700</b>		<b>375,799</b>	<b>100,335</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					7,264					34,091	38,188
2014			756	537	32,764			703	780	47,184	22,979
2015		254	20,868	14,597	274,075		40	5,389	4,386	82,731	3,621
2016	79	3,709	345,964	60,848	353,660	69	4,686	147,062	21,790	121,530	19,097
2017	101	1,168	84,347	53,786	84,644	13	1,496	40,929	33,616	67,277	14,219
<b>TOTAL</b>	<b>180</b>	<b>5,131</b>	<b>451,935</b>	<b>129,768</b>	<b>752,407</b>	<b>82</b>	<b>6,222</b>	<b>194,083</b>	<b>60,572</b>	<b>352,813</b>	<b>98,104</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	657,633	1,295,560	98,104	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-308,614	-157,081	263	
TOTAL LOSSES	349,019	1,138,479	98,367	
EXPECTED LOSSES	602,010	393,853	95,842	
CREDIBILITY	.03	.10	.15	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.233	.760	.066	1.059
INDICATED (POST-TEST)	.238	.775	.067	1.080
PRES. ON RATE LEVEL	.390	.255	.062	.707
DERIVED BY FORMULA	.385	.307	.063	.755
UNDERLYING PRES. RATE	.402	.263	.064	.729
PROPOSED	.385	.307	.063	.755

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				.79	MINIMUM PREMIUM
MAN. RATES	.97	.81	.76	+ .79	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	194,973	1,904,670	.976			3	11	13	27	
2014	210,573	450,818	.214				2	15	17	
2015	207,894	1,235,088	.594				17	18	35	
2016	208,291	1,452,612	.697	1		1	12	22	36	
2017	236,078	1,193,308	.505				9	15	24	
<b>TOTAL</b>	<b>1,057,809</b>	<b>6,236,496</b>	<b>.590</b>	<b>1</b>		<b>4</b>	<b>51</b>	<b>83</b>	<b>139</b>	
O.D.		30,644	.002				1		1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			936,150	114,435	80,594			311,158	94,195	251,464	116,674
2014				9,063	71,596				37,952	208,808	123,399
2015				471,374	114,920				262,121	200,322	186,351
2016	5,108		150,809	341,157	175,125	8,697		70	251,378	183,804	336,464
2017				419,577	165,976				197,871	204,788	205,096
<b>TOTAL</b>	<b>5,108</b>		<b>1,086,959</b>	<b>1,355,606</b>	<b>608,211</b>	<b>8,697</b>		<b>311,228</b>	<b>843,517</b>	<b>1,049,186</b>	<b>967,984</b>
O.D.				25,543					725		4,376

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,187,037	129,539	92,440			587,466	110,302	293,961	112,707
2014		4	2,160	11,345	75,370		11	5,357	45,559	229,732	122,165
2015		642	82,787	471,331	123,357		325	60,435	289,866	224,658	187,283
2016	4,511	3,454	345,349	326,807	190,341	15,553	1,946	136,136	240,137	193,732	333,436
2017	258	6,712	487,262	394,027	173,767	62	7,779	220,291	192,328	154,500	198,123
<b>TOTAL</b>	<b>4,769</b>	<b>10,812</b>	<b>2,104,595</b>	<b>1,333,049</b>	<b>655,275</b>	<b>15,615</b>	<b>10,061</b>	<b>1,009,685</b>	<b>878,192</b>	<b>1,096,583</b>	<b>953,714</b>
O.D.		9	1,193	28,489	200			37	798	9	4,228

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,156,776	3,992,595	957,942	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,248,730	-1,046,811	2,838	
TOTAL LOSSES	1,908,046	2,945,784	960,780	
EXPECTED LOSSES	2,549,320	2,729,147	803,933	
CREDIBILITY	.11	.36	.55	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.180	.278	.091	.549
INDICATED (POST-TEST)	.184	.284	.093	.561
PRES. ON RATE LEVEL	.234	.250	.074	.558
DERIVED BY FORMULA	.229	.262	.084	.575
UNDERLYING PRES. RATE	.241	.258	.076	.575
PROPOSED	.223	.256	.082	.561

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				.59	MINIMUM PREMIUM
MAN. RATES	.77	.67	.60	+ .59	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	464,976	2,552,857	.549			2	18	46	66
2014	500,506	1,935,883	.386			1	10	32	43
2015	500,659	1,454,210	.290			1	12	23	36
2016	544,540	3,064,559	.562			4	22	15	41
2017	567,144	1,493,544	.263				15	26	41
<b>TOTAL</b>	<b>2,577,825</b>	<b>10,501,053</b>	<b>.407</b>			<b>8</b>	<b>77</b>	<b>142</b>	<b>227</b>
O.D.		10,302							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			310,147	304,771	304,629			65,972	488,346	616,559	462,433
2014			390,753	346,188	174,532			94,020	144,185	300,294	485,911
2015			146,850	450,966	86,023			65,706	255,680	178,149	270,836
2016			728,513	808,956	69,867			613,936	477,777	170,781	194,729
2017				208,869	174,764				399,365	342,249	368,297
<b>TOTAL</b>			<b>1,576,263</b>	<b>2,119,750</b>	<b>809,815</b>			<b>839,634</b>	<b>1,765,353</b>	<b>1,608,032</b>	<b>1,782,206</b>
O.D.											10,302

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			393,266	345,001	349,406			124,555	571,853	720,757	446,710
2014		2,921	497,629	392,526	189,346		1,604	171,910	165,784	332,273	481,052
2015	18	2,016	250,327	453,024	97,682	16	1,779	176,477	285,085	201,809	272,190
2016	271	12,174	1,167,074	750,682	150,675	585	38,776	1,253,304	491,422	221,132	192,976
2017	203	4,264	310,469	239,444	154,633	121	14,659	416,447	365,060	265,578	355,775
<b>TOTAL</b>	<b>492</b>	<b>21,375</b>	<b>2,618,765</b>	<b>2,180,677</b>	<b>941,742</b>	<b>722</b>	<b>56,818</b>	<b>2,142,693</b>	<b>1,879,204</b>	<b>1,741,549</b>	<b>1,748,703</b>
O.D.											10,118

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,840,865	6,743,172	1,758,821			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,661,130	-2,130,738	6,739			
TOTAL LOSSES	3,179,735	4,612,434	1,765,560			
EXPECTED LOSSES	3,402,729	5,568,101	1,907,591			
CREDIBILITY	.20	.66	.99			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.123	.179	.068	.370		
INDICATED (POST-TEST)	.125	.183	.069	.377		
PRES. ON RATE LEVEL	.128	.209	.072	.409		
DERIVED BY FORMULA	.127	.192	.069	.388		
UNDERLYING PRES. RATE	.132	.216	.074	.422		
PROPOSED	.127	.192	.069	.388		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.406
IND. RATES				.41	MINIMUM PREMIUM	
MAN. RATES	.62	.51	.44	+ .41	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	50,530	338,369	.669			1	1	9	11
2014	49,682	269,705	.542				1	7	8
2015	53,747	106,636	.198					4	4
2016	55,863	422,141	.755					5	8
2017	56,575	350,743	.619					1	12
<b>TOTAL</b>	<b>266,397</b>	<b>1,487,594</b>	<b>.558</b>			<b>1</b>	<b>8</b>	<b>34</b>	<b>43</b>
O.D.		2,139							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			133,875	363	31,706			4,251	20,402	79,273	68,499
2014				476	59,847				2,500	148,534	58,348
2015					9,694					28,778	68,164
2016				112,429	61,256				142,000	65,446	41,010
2017				28,000	54,978				12,000	225,745	30,020
<b>TOTAL</b>			<b>133,875</b>	<b>141,268</b>	<b>217,481</b>			<b>4,251</b>	<b>176,902</b>	<b>547,776</b>	<b>266,041</b>
O.D.											2,139

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			169,754	411	36,365			8,026	23,891	92,671	66,170
2014			1,475	1,564	62,943			2,556	5,447	163,100	57,765
2015		7	711	498	9,341		15	2,013	1,639	30,927	68,505
2016	8	536	59,149	105,489	63,742	8	1,040	71,274	131,081	72,566	40,641
2017	55	884	64,865	46,922	44,057	31	3,552	97,825	81,019	148,184	28,999
<b>TOTAL</b>	<b>63</b>	<b>1,427</b>	<b>295,954</b>	<b>154,884</b>	<b>216,448</b>	<b>39</b>	<b>4,607</b>	<b>181,694</b>	<b>243,077</b>	<b>507,448</b>	<b>262,080</b>
O.D.											2,118

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	483,784	1,121,857	264,198			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-324,496	-296,480	961			
TOTAL LOSSES	159,288	825,377	265,159			
EXPECTED LOSSES	663,329	772,552	277,053			
CREDIBILITY	.04	.14	.22			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.060	.310	.100	.470		
INDICATED (POST-TEST)	.061	.316	.102	.479		
PRES. ON RATE LEVEL	.242	.281	.101	.624		
DERIVED BY FORMULA	.235	.286	.101	.622		
UNDERLYING PRES. RATE	.249	.290	.104	.643		
PROPOSED	.235	.286	.101	.622		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.651
IND. RATES				.65	MINIMUM PREMIUM	
MAN. RATES	.87	.75	.67	+ .65	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	4,715	24,324	.515						1	1
2014	5,435	78,460	1.443						3	3
2015	3,648	30,725	.842					1	1	2
2016	3,059	42,086	1.375						1	1
2017	7,367	107,095	1.453						4	4
<b>TOTAL</b>	<b>24,224</b>	<b>282,690</b>	<b>1.167</b>						<b>1</b>	<b>10</b>
O.D.		141								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					4,620					12,055	7,649
2014					17,601					34,832	26,027
2015				8,518	51				7,027	270	14,859
2016					27,262					13,357	1,467
2017					25,271					72,343	9,481
<b>TOTAL</b>				<b>8,518</b>	<b>74,805</b>				<b>7,027</b>	<b>132,857</b>	<b>59,483</b>
O.D.											141

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					5,299					14,092	7,389
2014			428	303	18,511			570	632	38,241	25,767
2015		11	1,347	8,413	277		7	1,263	7,479	540	14,933
2016		48	5,105	3,480	25,053		22	1,934	1,589	12,830	1,454
2017	25	257	18,620	11,876	18,688	10	1,045	28,638	23,517	47,076	9,159
<b>TOTAL</b>	<b>25</b>	<b>316</b>	<b>25,500</b>	<b>24,072</b>	<b>67,828</b>	<b>10</b>	<b>1,074</b>	<b>32,405</b>	<b>33,217</b>	<b>112,779</b>	<b>58,702</b>
O.D.											136

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	59,330	237,896	58,838	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-160,789	-113,448	261	
TOTAL LOSSES		124,448	59,099	
EXPECTED LOSSES	323,876	296,745	64,678	
CREDIBILITY	.01	.03	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.514	.244	.758
INDICATED (POST-TEST)	.000	.524	.249	.773
PRES. ON RATE LEVEL	1.296	1.188	.259	2.743
DERIVED BY FORMULA	1.283	1.168	.259	2.710
UNDERLYING PRES. RATE	1.337	1.225	.267	2.829
PROPOSED	1.283	1.168	.259	2.710

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	TOTAL
IND. RATES				2.84	MINIMUM PREMIUM	
MAN. RATES	3.49	2.94	2.95	+ 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	
2013	20,276	390,714	1.926	1			6	10	17	
2014	21,083	1,169,853	5.548			1	5	18	24	
2015	18,690	1,018,842	5.451				5	12	17	
2016	16,369	1,096,931	6.701				7	18	25	
2017	20,711	1,031,509	4.980				8	21	29	
<b>TOTAL</b>	<b>97,129</b>	<b>4,707,849</b>	<b>4.847</b>	<b>1</b>		<b>1</b>	<b>31</b>	<b>79</b>	<b>112</b>	
O.D.		1,634	.001							

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	3,000			73,157	57,679	333			51,667	88,841	116,037
2014			130,506	71,262	252,712			350,000	126,901	150,164	88,308
2015				333,587	143,674				269,378	151,453	120,750
2016				304,183	411,131				116,830	209,590	55,197
2017				343,286	193,373				325,904	103,107	65,839
<b>TOTAL</b>	<b>3,000</b>		<b>130,506</b>	<b>1,125,475</b>	<b>1,058,569</b>	<b>333</b>		<b>350,000</b>	<b>890,680</b>	<b>703,155</b>	<b>446,131</b>
O.D.											1,634

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	5,118			82,813	66,160	1,131			60,503	103,855	112,092
2014		959	168,848	84,974	267,363		5,857	603,067	148,480	169,205	87,425
2015		517	63,172	336,753	147,383		314	58,300	294,796	172,396	121,354
2016	23	1,880	205,992	316,747	397,967	6	1,113	81,226	126,372	209,317	54,700
2017	261	6,059	441,087	349,445	184,766	73	9,407	270,104	240,623	102,079	63,600
<b>TOTAL</b>	<b>5,402</b>	<b>9,415</b>	<b>879,099</b>	<b>1,170,732</b>	<b>1,063,639</b>	<b>1,210</b>	<b>16,691</b>	<b>1,012,697</b>	<b>870,774</b>	<b>756,852</b>	<b>439,171</b>
O.D.											1,596

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,924,514	3,861,997	440,767	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-370,633	-384,666	754	
TOTAL LOSSES	1,553,881	3,477,331	441,521	
EXPECTED LOSSES	743,037	989,744	223,397	
CREDIBILITY	.02	.07	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.600	3.580	.455	5.635
INDICATED (POST-TEST)	1.632	3.652	.464	5.748
PRES. ON RATE LEVEL	.742	.988	.223	1.953
DERIVED BY FORMULA	.760	1.174	.250	2.184
UNDERLYING PRES. RATE	.765	1.019	.230	2.014
PROPOSED	.760	1.174	.250	2.184

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.286
IND. RATES				2.29	MINIMUM PREMIUM	
MAN. RATES	2.82	2.20	2.10	+ 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
2013	3,677	226,934	6.171				1	7	8
2014	9,736	109,596	1.125				1	3	4
2015	16,568	857,515	5.175					29	34
2016	12,817	934,590	7.291			1	4	11	19
2017	12,678	624,778	4.928				5	9	14
<b>TOTAL</b>	<b>55,476</b>	<b>2,753,413</b>	<b>4.963</b>			<b>2</b>	<b>18</b>	<b>59</b>	<b>79</b>
O.D.		5,114	.009				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				60,000	56,673				51,782	45,421	13,058
2014				46,820	10,708				9,748	28,625	13,695
2015			236,392	65,657	203,193			124,004	36,568	129,846	61,855
2016			133,946	281,436	57,368			63,000	265,380	79,019	54,441
2017				325,607	19,369				151,098	74,706	53,998
<b>TOTAL</b>			<b>370,338</b>	<b>779,520</b>	<b>347,311</b>			<b>187,004</b>	<b>514,576</b>	<b>357,617</b>	<b>197,047</b>
O.D.				3,000					1,220		894

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				67,920	65,005				60,637	53,096	12,614
2014		17	2,447	52,405	11,629		3	968	11,249	31,552	13,558
2015	27	2,546	303,549	80,634	201,963	29	2,877	239,654	52,510	143,139	62,164
2016	60	2,818	279,189	258,986	77,413	74	5,491	231,666	245,595	96,541	53,951
2017	101	4,093	297,485	254,358	53,925	38	4,754	135,863	120,307	64,826	52,162
<b>TOTAL</b>	<b>188</b>	<b>9,474</b>	<b>882,670</b>	<b>714,303</b>	<b>409,935</b>	<b>141</b>	<b>13,125</b>	<b>608,151</b>	<b>490,298</b>	<b>389,154</b>	<b>194,449</b>
O.D.		4	474	2,963	81		1	216	1,295	45	898

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,514,444	2,008,074	195,347	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-429,371	-326,202	470	
TOTAL LOSSES	1,085,073	1,681,872	195,817	
EXPECTED LOSSES	943,647	883,733	125,375	
CREDIBILITY	.02	.05	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.956	3.032	.353	5.341
INDICATED (POST-TEST)	1.995	3.093	.360	5.448
PRES. ON RATE LEVEL	1.649	1.545	.219	3.413
DERIVED BY FORMULA	1.656	1.622	.230	3.508
UNDERLYING PRES. RATE	1.701	1.593	.226	3.520
PROPOSED	1.656	1.622	.230	3.508

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	3.672
IND. RATES				3.67	MINIMUM PREMIUM	
MAN. RATES	4.32	3.54	3.67	+ 3.67	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	18,086	285,936	1.580				2	3	5
2014	16,219	118,572	.731				1	4	5
2015	19,977	983,460	4.922			1	4	12	17
2016	25,474	379,466	1.489				3	8	11
2017	16,421	399,018	2.429				2	7	9
<b>TOTAL</b>	<b>96,177</b>	<b>2,166,452</b>	<b>2.253</b>			<b>1</b>	<b>12</b>	<b>34</b>	<b>47</b>
O.D.		3,576	.003						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				127,710	12,011				54,457	35,620	56,138
2014				57,229	5,097				16,426	12,232	27,588
2015			250,000	175,962	212,132			319	66,243	222,639	56,165
2016				112,367	118,724				54,544	38,568	55,263
2017				100,684	174,452				29,205	61,044	33,633
<b>TOTAL</b>			<b>250,000</b>	<b>573,952</b>	<b>522,416</b>			<b>319</b>	<b>220,875</b>	<b>370,103</b>	<b>228,787</b>
O.D.											3,576

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				144,567	13,777				63,770	41,640	54,229
2014		21	2,797	63,919	5,811		5	1,043	18,303	13,642	27,312
2015	29	2,823	337,623	190,313	213,781		183	27,891	83,074	241,649	56,446
2016	9	633	69,890	112,777	116,545	4	414	29,320	51,947	40,774	54,766
2017	180	2,984	216,127	157,815	141,251	11	1,579	44,718	38,403	42,864	32,489
<b>TOTAL</b>	<b>218</b>	<b>6,461</b>	<b>626,437</b>	<b>669,391</b>	<b>491,165</b>	<b>15</b>	<b>2,181</b>	<b>102,972</b>	<b>255,497</b>	<b>380,569</b>	<b>225,242</b>
O.D.											3,454

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	738,284	1,796,622	228,696	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-76,704	-254,014	302	
TOTAL LOSSES	661,580	1,542,608	228,998	
EXPECTED LOSSES	157,729	661,698	93,291	
CREDIBILITY	.02	.07	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.688	1.604	.238	2.530
INDICATED (POST-TEST)	.702	1.636	.243	2.581
PRES. ON RATE LEVEL	.159	.667	.094	.920
DERIVED BY FORMULA	.170	.735	.110	1.015
UNDERLYING PRES. RATE	.164	.688	.097	.949
PROPOSED	.170	.735	.110	1.015

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.062
IND. RATES				1.06	MINIMUM PREMIUM	
MAN. RATES	1.36	1.05	.99	+ 1.06	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	2,408	3,239	.134							
2014	2,885	19,533	.677						1	1
2015	2,669	31,144	1.166						1	1
2016	1,282	6,512	.507							
2017	3,406	33,896	.995						1	1
<b>TOTAL</b>	<b>12,650</b>	<b>94,324</b>	<b>.746</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
2013											3,239
2014					14,000					2,267	3,266
2015					18,584					6,422	6,138
2016											6,512
2017					7,500					16,224	10,172
<b>TOTAL</b>					<b>40,084</b>					<b>24,913</b>	<b>29,327</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											3,129
2014			339	241	14,724			37	41	2,489	3,233
2015		16	1,364	954	17,910		3	451	366	6,902	6,169
2016											6,453
2017	6	78	5,524	3,524	5,547	1	236	6,424	5,273	10,557	9,826
<b>TOTAL</b>	<b>6</b>	<b>94</b>	<b>7,227</b>	<b>4,719</b>	<b>38,181</b>	<b>1</b>	<b>239</b>	<b>6,912</b>	<b>5,680</b>	<b>19,948</b>	<b>28,810</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,479	68,528	28,810	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-57,617	-55,301	45	
TOTAL LOSSES		13,227	28,855	
EXPECTED LOSSES	116,380	143,451	11,892	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.105	.228	.333
INDICATED (POST-TEST)	.000	.107	.233	.340
PRES. ON RATE LEVEL	.892	1.100	.091	2.083
DERIVED BY FORMULA	.883	1.080	.095	2.058
UNDERLYING PRES. RATE	.920	1.134	.094	2.148
PROPOSED	.883	1.080	.095	2.058

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.154
IND. RATES				2.15	MINIMUM PREMIUM	
MAN. RATES	2.30	1.95	2.24	+ 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
2013	46,298	1,362,741	2,943			2	11	11	24
2014	48,797	1,123,699	2,302			1	8	12	21
2015	54,271	1,779,437	3,278			2	10	6	18
2016	53,737	6,441,089	11,986			2	4	7	13
2017	51,697	278,116	.537				1	8	9
<b>TOTAL</b>	<b>254,800</b>	<b>10,985,082</b>	<b>4,311</b>			<b>7</b>	<b>34</b>	<b>44</b>	<b>85</b>
O.D.		393							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			326,218	220,544	103,390			177,960	293,945	162,741	77,943
2014			158,233	321,947	79,489			448	294,483	212,624	56,475
2015			677,414	270,451	37,481			230,099	348,101	53,258	162,633
2016			921,132	124,969	56,378			5,035,634	58,473	93,721	150,782
2017				1,000	71,322				9,250	139,723	56,821
<b>TOTAL</b>			<b>2,082,997</b>	<b>938,911</b>	<b>348,060</b>			<b>5,444,141</b>	<b>1,004,252</b>	<b>662,067</b>	<b>504,654</b>
O.D.											393

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			413,644	249,658	118,590			335,988	344,212	190,246	75,293
2014		1,250	210,216	361,828	87,375		89	19,369	328,012	237,258	55,910
2015	78	6,928	842,853	284,365	55,926		5,484	481,169	384,455	73,928	163,446
2016	72	3,311	311,347	127,672	70,128	552	35,380	1,044,914	117,367	118,118	149,425
2017	61	732	53,419	34,264	52,864	17	2,242	61,816	51,312	91,911	54,889
<b>TOTAL</b>	<b>211</b>	<b>12,221</b>	<b>1,831,479</b>	<b>1,057,787</b>	<b>384,883</b>	<b>625</b>	<b>43,195</b>	<b>1,943,256</b>	<b>1,225,358</b>	<b>711,461</b>	<b>498,963</b>
O.D.											380

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,830,987	3,379,489	499,343			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,335,084	-1,059,450	1,499			
TOTAL LOSSES	2,495,903	2,320,039	500,842			
EXPECTED LOSSES	2,736,553	2,759,485	440,805			
CREDIBILITY	.04	.14	.21			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.980	.911	.197	2.088		
INDICATED (POST-TEST)	1.000	.929	.201	2.130		
PRES. ON RATE LEVEL	1.041	1.050	.168	2.259		
DERIVED BY FORMULA	1.039	1.033	.175	2.247		
UNDERLYING PRES. RATE	1.074	1.083	.173	2.330		
PROPOSED	1.039	1.033	.175	2.247		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.352
IND. RATES				2.35	MINIMUM PREMIUM	
MAN. RATES	2.98	2.66	2.43	+ 2.35	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	1,355	1,485	.109							
2014	1,364	17,489	1.282							
2015	1,275	1,828	.143							
2016	1,404	449	.031							
2017	1,407	55,121	3.917						1	1
<b>TOTAL</b>	<b>6,805</b>	<b>76,372</b>	<b>1.122</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
2013											1,485
2014											17,489
2015											1,828
2016											449
2017					20,000					30,000	5,121
<b>TOTAL</b>					<b>20,000</b>					<b>30,000</b>	<b>26,372</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											1,435
2014											17,314
2015											1,837
2016											445
2017	17	204	14,739	9,397	14,789	5	433	11,875	9,753	19,521	4,947
<b>TOTAL</b>	<b>17</b>	<b>204</b>	<b>14,739</b>	<b>9,397</b>	<b>14,789</b>	<b>5</b>	<b>433</b>	<b>11,875</b>	<b>9,753</b>	<b>19,521</b>	<b>25,978</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	27,273	53,460	25,978	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-30,559	-22,433	30	
TOTAL LOSSES		31,027	26,008	
EXPECTED LOSSES	61,858	58,116	8,575	
CREDIBILITY	.00	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.456	.382	.838
INDICATED (POST-TEST)	.000	.465	.390	.855
PRES. ON RATE LEVEL	.882	.828	.122	1.832
DERIVED BY FORMULA	.882	.824	.127	1.833
UNDERLYING PRES. RATE	.909	.854	.126	1.889
PROPOSED	.881	.824	.127	1.832

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				1.92	MINIMUM PREMIUM
MAN. RATES	2.54	2.21	1.97	+ 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	
2013	251,976	2,698,574	1.070			2	14	63	79	
2014	269,166	5,376,891	1.997			6	14	50	70	
2015	275,125	2,825,127	1.026			2	9	58	69	
2016	276,648	2,657,594	.960			1	12	46	59	
2017	298,655	2,951,201	.988			1	9	65	75	
<b>TOTAL</b>	<b>1,371,570</b>	<b>16,509,387</b>	<b>1.204</b>			<b>12</b>	<b>58</b>	<b>282</b>	<b>352</b>	
O.D.		480,696	.035			2			2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			346,179	572,635	416,250			86,085	265,905	699,145	312,375
2014			1,241,302	785,373	434,050			1,295,146	767,817	583,068	270,135
2015			422,651	469,091	446,322			147,174	225,033	807,858	306,998
2016			138,126	521,045	300,843			51,481	402,919	728,526	514,654
2017			171,561	459,841	467,332			41,397	263,672	1,238,974	308,424
<b>TOTAL</b>			<b>2,319,819</b>	<b>2,807,985</b>	<b>2,064,797</b>			<b>1,621,283</b>	<b>1,925,346</b>	<b>4,057,571</b>	<b>1,712,586</b>
O.D.			459,302					20,090			1,304

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			438,955	648,224	477,445			162,529	311,373	817,302	301,754
2014		8,432	1,439,597	893,345	471,623		14,070	1,464,414	870,198	656,521	267,434
2015	48	5,038	604,295	495,686	450,516	35	3,907	362,342	292,528	878,971	308,533
2016	78	4,198	431,058	498,458	317,207	80	6,841	366,585	441,223	729,392	510,022
2017	590	12,443	914,076	584,497	413,712	240	28,839	732,963	576,364	836,984	297,938
<b>TOTAL</b>	<b>716</b>	<b>30,111</b>	<b>3,827,981</b>	<b>3,120,210</b>	<b>2,130,503</b>	<b>355</b>	<b>53,657</b>	<b>3,088,833</b>	<b>2,491,686</b>	<b>3,919,170</b>	<b>1,685,681</b>
O.D.	20	3,739	553,048	6,503	5,526	3	412	35,543	785	297	1,283

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,594,418	11,674,680	1,686,964	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,261,229	-3,098,887	5,709	
TOTAL LOSSES	5,333,189	8,575,793	1,692,673	
EXPECTED LOSSES	4,622,190	8,078,548	1,632,168	
CREDIBILITY	.13	.43	.65	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.389	.625	.123	1.137
INDICATED (POST-TEST)	.397	.638	.125	1.160
PRES. ON RATE LEVEL	.327	.571	.115	1.013
DERIVED BY FORMULA	.336	.600	.122	1.058
UNDERLYING PRES. RATE	.337	.589	.119	1.045
PROPOSED	.336	.600	.122	1.058

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.107
IND. RATES				1.11	MINIMUM PREMIUM	
MAN. RATES	1.35	1.18	1.09	+ 1.11	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	108,220	1,376,862	1.272			1		4	12	17
2014	123,028	2,167,406	1.761		1		2	8	15	26
2015	144,716	1,472,134	1.017				3	6	13	22
2016	65,600	691,296	1.053				1	5	4	10
2017	108,191	463,032	.427					2	11	13
<b>TOTAL</b>	<b>549,755</b>	<b>6,170,730</b>	<b>1.122</b>		<b>1</b>		<b>7</b>	<b>25</b>	<b>55</b>	<b>88</b>
O.D.		9,208	.001					1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			383,255	127,843	33,462			478,761	85,704	176,400	91,437
2014	907,091		307,594	102,586	119,277	3,328		99,028	405,113	91,866	131,523
2015			647,017	78,668	118,572			109,422	122,266	318,807	77,382
2016			266,290	59,339	18,909			44,241	239,913	19,657	42,947
2017			24,352	144,824					4,728	210,495	78,633
<b>TOTAL</b>	<b>907,091</b>		<b>1,604,156</b>	<b>392,788</b>	<b>435,044</b>	<b>3,328</b>		<b>731,452</b>	<b>857,724</b>	<b>817,225</b>	<b>421,922</b>
O.D.				9,144					64		

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			386,854	144,717	38,380			719,552	100,360	206,211	88,328
2014	1,103,128	2,234	383,347	119,147	128,666	3,278	1,754	190,409	449,299	106,877	130,208
2015	72	6,476	782,759	98,469	128,381	27	2,726	241,698	153,579	349,012	77,769
2016	81	3,534	325,113	68,216	33,318	58	4,156	180,784	214,706	37,032	42,560
2017	135	1,760	127,896	86,398	110,060	25	3,154	86,659	71,441	137,478	75,959
<b>TOTAL</b>	<b>1,103,416</b>	<b>14,004</b>	<b>2,005,969</b>	<b>516,947</b>	<b>438,805</b>	<b>3,388</b>	<b>11,790</b>	<b>1,419,102</b>	<b>989,385</b>	<b>836,610</b>	<b>414,824</b>
O.D.				10,351					75		

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,557,669	2,792,173	414,824	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,741,124	-977,266	1,335	
TOTAL LOSSES	2,816,545	1,814,907	416,159	
EXPECTED LOSSES	3,512,934	2,501,385	417,813	
CREDIBILITY	.07	.23	.35	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.512	.330	.076	.918
INDICATED (POST-TEST)	.522	.337	.078	.937
PRES. ON RATE LEVEL	.620	.441	.074	1.135
DERIVED BY FORMULA	.613	.417	.075	1.105
UNDERLYING PRES. RATE	.639	.455	.076	1.170
PROPOSED	.613	.417	.075	1.105

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.156
IND. RATES				1.16	MINIMUM PREMIUM	
MAN. RATES	1.65	1.41	1.22	+ 1.16	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	161,653	6,116,518	3.783			4	22	81	107	
2014	165,353	6,519,925	3.943			9	23	79	111	
2015	186,136	8,091,325	4.346			7	23	102	132	
2016	200,372	8,509,898	4.247			8	19	81	108	
2017	196,243	4,986,604	2.541			3	10	101	114	
<b>TOTAL</b>	<b>909,757</b>	<b>34,224,270</b>	<b>3.762</b>			<b>31</b>	<b>97</b>	<b>444</b>	<b>572</b>	
O.D.		42,579	.004					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,027,829	1,093,982	1,167,797			501,825	650,915	1,155,756	518,414
2014			1,490,490	1,070,103	657,699			1,212,401	664,378	955,638	469,216
2015			1,550,390	1,039,710	1,456,941			1,452,832	875,778	1,166,525	549,149
2016			1,757,670	1,049,136	1,023,001			1,349,319	983,028	1,673,371	674,373
2017			762,682	583,141	1,045,151			296,632	326,249	1,485,657	487,092
<b>TOTAL</b>			<b>6,589,061</b>	<b>4,836,072</b>	<b>5,350,589</b>			<b>4,813,009</b>	<b>3,500,348</b>	<b>6,436,947</b>	<b>2,698,244</b>
O.D.					9,868					20,641	12,070

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,261,808	1,238,388	1,339,462			908,155	762,223	1,351,078	500,788
2014		10,982	1,876,934	1,217,757	711,765		19,931	2,065,484	769,219	1,066,936	464,524
2015	160	16,129	1,924,711	1,133,308	1,457,946	310	29,092	2,471,750	1,059,329	1,307,793	551,895
2016	572	26,539	2,513,602	1,132,257	1,085,669	1,121	75,606	2,585,258	1,158,176	1,720,436	668,304
2017	1,301	27,463	2,031,897	1,012,746	898,027	559	61,965	1,225,924	733,319	1,019,345	470,531
<b>TOTAL</b>	<b>2,033</b>	<b>81,113</b>	<b>9,608,952</b>	<b>5,734,456</b>	<b>5,492,869</b>	<b>1,990</b>	<b>186,594</b>	<b>9,256,571</b>	<b>4,482,266</b>	<b>6,465,588</b>	<b>2,656,042</b>
O.D.		5	556	389	9,811		11	1,444	1,178	22,183	11,896

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,139,269	22,208,740	2,667,938			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,701,229	-5,952,377	8,817			
TOTAL LOSSES	13,438,040	16,256,363	2,676,755			
EXPECTED LOSSES	11,744,963	15,593,234	2,501,832			
CREDIBILITY	.10	.33	.50			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.477	1.787	.294	3.558		
INDICATED (POST-TEST)	1.507	1.823	.300	3.630		
PRES. ON RATE LEVEL	1.252	1.662	.267	3.181		
DERIVED BY FORMULA	1.278	1.715	.284	3.277		
UNDERLYING PRES. RATE	1.291	1.714	.275	3.280		
PROPOSED	1.278	1.715	.284	3.277		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	3.430
IND. RATES				3.43	MINIMUM PREMIUM	
MAN. RATES	4.23	3.69	3.42	+ 3.43	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	4,931	43,447	.881						2	2
2014	4,776	19,255	.403						1	1
2015	17,868	93,816	.525						2	3
2016	19,217	640,789	3.334			1		3	2	6
2017	19,212	286,314	1.490					1	5	6
<b>TOTAL</b>	<b>66,004</b>	<b>1,083,621</b>	<b>1.642</b>					<b>1</b>	<b>5</b>	<b>18</b>
O.D.		161,710	.245					1	1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					5,656					27,280	10,511
2014					3,782					4,297	11,176
2015				17,385	12,456				11,384	28,542	24,049
2016			236,218	190,652	17,851			39,706	93,116	9,607	53,639
2017				58,214	47,959				47,007	82,804	50,330
<b>TOTAL</b>			<b>236,218</b>	<b>266,251</b>	<b>87,704</b>			<b>39,706</b>	<b>151,507</b>	<b>152,530</b>	<b>149,705</b>
O.D.			149,583					12,127			

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					6,487					31,890	10,154
2014			92	65	3,977			70	78	4,718	11,064
2015		30	3,656	17,807	12,468		26	4,012	13,721	31,078	24,169
2016	82	3,666	347,134	180,551	39,693	44	2,914	107,912	85,633	17,166	53,156
2017	55	1,184	85,970	66,382	42,544	19	2,336	65,853	56,789	58,926	48,619
<b>TOTAL</b>	<b>137</b>	<b>4,880</b>	<b>436,852</b>	<b>264,805</b>	<b>105,169</b>	<b>63</b>	<b>5,276</b>	<b>177,847</b>	<b>156,221</b>	<b>143,778</b>	<b>147,162</b>
O.D.	43	1,937	147,992	16,159	10,634	13	1,333	16,688	1,760	719	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	793,061	699,245	147,162	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-384,556	-176,035	597	
TOTAL LOSSES	408,505	523,210	147,759	
EXPECTED LOSSES	871,914	492,390	135,969	
CREDIBILITY	.02	.06	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.619	.793	.224	1.636
INDICATED (POST-TEST)	.631	.809	.228	1.668
PRES. ON RATE LEVEL	1.281	.723	.200	2.204
DERIVED BY FORMULA	1.268	.728	.203	2.199
UNDERLYING PRES. RATE	1.321	.746	.206	2.273
PROPOSED	1.268	.728	.203	2.199

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.301
IND. RATES				2.30	MINIMUM PREMIUM	
MAN. RATES	3.12	2.69	2.37	+ 2.30	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	37,741	475,634	1,260			1	1	16	18
2014	38,728	723,921	1,869				2	20	22
2015	40,823	1,107,120	2,712				4	16	20
2016	42,184	849,262	2,013				2	21	23
2017	42,022	1,077,603	2,564			1	1	10	12
<b>TOTAL</b>	<b>201,498</b>	<b>4,233,540</b>	<b>2,101</b>			<b>2</b>	<b>10</b>	<b>83</b>	<b>95</b>

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			177,253	10,585	84,519			52,903	24,211	92,111	34,052
2014				39,620	272,913				51,828	297,432	62,128
2015				269,421	216,129				432,410	154,368	34,792
2016				4,995	458,724				20,691	321,189	43,663
2017			197,356	46,587	56,786			621,925	19,797	88,187	46,965
<b>TOTAL</b>			<b>374,609</b>	<b>371,208</b>	<b>1,089,071</b>			<b>674,828</b>	<b>548,937</b>	<b>953,287</b>	<b>221,600</b>

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			224,757	11,982	96,943			99,881	28,351	107,677	32,894
2014		16	8,478	48,900	287,334		16	7,521	62,446	327,204	61,507
2015		498	58,358	277,114	215,493		454	87,359	468,159	181,349	34,966
2016	6	818	88,041	62,894	421,874		686	55,603	56,180	309,946	43,270
2017	101	2,903	217,480	76,526	57,373	487	49,059	641,111	103,609	85,044	45,368
<b>TOTAL</b>	<b>107</b>	<b>4,235</b>	<b>597,114</b>	<b>477,416</b>	<b>1,079,017</b>	<b>487</b>	<b>50,215</b>	<b>891,475</b>	<b>718,745</b>	<b>1,011,220</b>	<b>218,005</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,543,633	3,286,398	218,005	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-885,750	-570,480	761	
TOTAL LOSSES	657,883	2,715,918	218,766	
EXPECTED LOSSES	1,809,452	1,485,040	221,647	
CREDIBILITY	.04	.12	.18	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.326	1.348	.109	1.783
INDICATED (POST-TEST)	.333	1.375	.111	1.819
PRES. ON RATE LEVEL	.871	.715	.106	1.692
DERIVED BY FORMULA	.849	.794	.107	1.750
UNDERLYING PRES. RATE	.898	.737	.110	1.745
PROPOSED	.849	.794	.107	1.750

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.831
IND. RATES				1.83	MINIMUM PREMIUM	
MAN. RATES	2.33	2.03	1.82	+ 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
2013	46,711	517,592	1.108				3	13	16
2014	52,053	2,008,108	3.857			4	5	20	29
2015	52,189	1,200,643	2.300			3	5	22	30
2016	49,487	648,302	1.310				4	10	14
2017	53,204	665,324	1.250				1	15	16
<b>TOTAL</b>	<b>253,644</b>	<b>5,039,969</b>	<b>1.987</b>			<b>7</b>	<b>18</b>	<b>80</b>	<b>105</b>
O.D.		62,560	.024				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				106,424	87,148				48,190	228,463	47,367
2014			853,242	65,874	103,757			683,217	49,037	136,803	116,178
2015			488,301	101,102	125,606			72,415	92,200	251,114	69,905
2016				126,406	86,023				188,037	197,049	50,787
2017				10,963	121,951				280	490,128	42,002
<b>TOTAL</b>			<b>1,341,543</b>	<b>410,769</b>	<b>524,485</b>			<b>755,632</b>	<b>377,744</b>	<b>1,303,557</b>	<b>326,239</b>
O.D.				57,445					3,208		1,907

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				120,472	99,959				56,431	267,073	45,757
2014		5,933	1,017,033	82,458	116,145		10,750	1,100,953	67,653	155,810	115,016
2015	55	4,970	599,980	117,371	132,819	19	1,831	164,774	115,919	274,499	70,255
2016	7	630	69,710	120,791	87,431	14	1,577	110,400	186,713	202,128	50,330
2017	113	1,359	99,390	65,557	91,513	55	7,090	194,247	159,530	318,961	40,574
<b>TOTAL</b>	<b>175</b>	<b>12,892</b>	<b>1,786,113</b>	<b>506,649</b>	<b>527,867</b>	<b>88</b>	<b>21,248</b>	<b>1,570,374</b>	<b>586,246</b>	<b>1,218,471</b>	<b>321,932</b>
O.D.		66	9,062	56,720	1,536		1	568	3,408	115	1,884

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,400,587	2,901,012	323,816			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,874,357	-796,752	1,154			
TOTAL LOSSES	1,526,230	2,104,260	324,970			
EXPECTED LOSSES	3,819,878	2,069,735	337,346			
CREDIBILITY	.04	.14	.21			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.602	.830	.128	1.560		
INDICATED (POST-TEST)	.614	.847	.131	1.592		
PRES. ON RATE LEVEL	1.461	.791	.129	2.381		
DERIVED BY FORMULA	1.427	.799	.129	2.355		
UNDERLYING PRES. RATE	1.506	.816	.133	2.455		
PROPOSED	1.427	.799	.129	2.355		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.465
IND. RATES				2.47	MINIMUM PREMIUM	
MAN. RATES	3.29	2.89	2.56	+ 2.47	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	13,536	78,323	.578				1	1	2
2014	10,895	106,228	.975				4	1	5
2015	15,856	5,608	.035						
2016	13,095	122,002	.931				5	2	7
2017	21,378	322,827	1,510				4	8	12
<b>TOTAL</b>	<b>74,760</b>	<b>634,988</b>	<b>.849</b>				<b>14</b>	<b>12</b>	<b>26</b>
O.D.		450							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				5,198	45,000				11,994		16,131
2014				38,799	1,296				63,694	256	2,183
2015											5,608
2016				70,590	7,145				26,733	5,464	12,070
2017				113,604	31,590				93,835	43,683	40,115
<b>TOTAL</b>				<b>228,191</b>	<b>85,031</b>				<b>196,256</b>	<b>49,403</b>	<b>76,107</b>
O.D.											450

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				5,884	51,615				14,045		15,583
2014		15	1,844	43,297	1,668		18	3,277	70,115	1,107	2,161
2015											5,636
2016	4	278	31,273	62,241	11,243		189	12,421	23,859	7,075	11,961
2017	59	1,685	122,089	100,413	37,175	21	2,906	83,310	73,831	38,500	38,751
<b>TOTAL</b>	<b>63</b>	<b>1,978</b>	<b>155,206</b>	<b>211,835</b>	<b>101,701</b>	<b>21</b>	<b>3,113</b>	<b>99,008</b>	<b>181,850</b>	<b>46,682</b>	<b>74,092</b>
O.D.											436

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	259,389	542,068	74,528	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,937	-26,161	54	
TOTAL LOSSES	241,452	515,907	74,582	
EXPECTED LOSSES	37,381	69,526	13,456	
CREDIBILITY	.02	.06	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.323	.690	.100	1.113
INDICATED (POST-TEST)	.329	.704	.102	1.135
PRES. ON RATE LEVEL	.049	.090	.018	.157
DERIVED BY FORMULA	.055	.127	.026	.208
UNDERLYING PRES. RATE	.050	.093	.018	.161
PROPOSED	.055	.127	.026	.208

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				.20	MINIMUM PREMIUM
MAN. RATES	.27	.21	.16	+ .20	PRESENT

+PROPOSED \*LIMITED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	7,877	117,494	1.491				1			1
2014	11,429	1,671	.014							
2015	9,038	50,341	.556				1			1
2016	16,535	412,861	2.496				3	3		6
2017	21,235	225,178	1.060				2	2		4
<b>TOTAL</b>	<b>66,114</b>	<b>807,545</b>	<b>1.221</b>				<b>7</b>	<b>5</b>		<b>12</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				90,491					24,917		2,086
2014											1,671
2015				35,031					14,980		330
2016				198,988	22,020				157,005	29,575	5,273
2017				109,768	8,060				98,000	4,059	5,291
<b>TOTAL</b>				<b>434,278</b>	<b>30,080</b>				<b>294,902</b>	<b>33,634</b>	<b>14,651</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				102,436					29,178		2,015
2014											1,654
2015		42	5,527	34,589	938		11	2,652	15,914	535	332
2016	14	799	88,513	175,681	33,427	12	1,079	72,597	139,845	39,135	5,226
2017	37	1,394	101,423	86,471	19,313	19	2,443	70,559	63,598	13,160	5,111
<b>TOTAL</b>	<b>51</b>	<b>2,235</b>	<b>195,463</b>	<b>399,177</b>	<b>53,678</b>	<b>31</b>	<b>3,533</b>	<b>145,808</b>	<b>248,535</b>	<b>52,830</b>	<b>14,338</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	347,121	754,220	14,338	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-64,326	-61,575	96	
TOTAL LOSSES	282,795	692,645	14,434	
EXPECTED LOSSES	136,855	167,931	21,819	
CREDIBILITY	.02	.06	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.428	1.048	.022	1.498
INDICATED (POST-TEST)	.437	1.069	.022	1.528
PRES. ON RATE LEVEL	.201	.247	.032	.480
DERIVED BY FORMULA	.206	.296	.031	.533
UNDERLYING PRES. RATE	.207	.254	.033	.494
PROPOSED	.206	.296	.031	.533

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				.51	MINIMUM PREMIUM
MAN. RATES	.64	.55	.49	+ .51	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	62,457	2,302,633	3.686			4	25	13	42
2014	76,354	968,791	1.268				9	16	25
2015	93,060	894,119	.960			1	8	16	25
2016	83,963	1,062,292	1.265				10	19	29
2017	85,094	300,067	.352				1	11	12
<b>TOTAL</b>	<b>400,928</b>	<b>5,527,902</b>	<b>1.379</b>			<b>5</b>	<b>53</b>	<b>75</b>	<b>133</b>
O.D.		4,209	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			614,251	648,581	148,913			329,305	342,271	142,369	76,943
2014				238,106	313,129				112,888	270,126	34,542
2015			133,298	112,216	171,398			88,288	155,951	87,907	145,061
2016				435,432	163,920				220,971	159,923	82,046
2017				67,858	83,454				5,827	76,613	66,315
<b>TOTAL</b>			<b>747,549</b>	<b>1,502,193</b>	<b>880,814</b>			<b>417,593</b>	<b>837,908</b>	<b>736,938</b>	<b>404,907</b>
O.D.											4,209

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			778,870	734,196	170,802			621,728	400,797	166,429	74,327
2014		89	18,724	270,970	331,187		30	10,215	129,153	298,023	34,197
2015	15	1,575	187,194	122,633	170,649	21	2,154	193,314	175,143	101,681	145,786
2016	32	1,944	215,352	399,204	179,477	18	1,713	119,338	210,879	168,712	81,308
2017	89	1,652	120,520	90,329	69,968	8	1,242	34,436	28,611	50,471	64,060
<b>TOTAL</b>	<b>136</b>	<b>5,260</b>	<b>1,320,660</b>	<b>1,617,332</b>	<b>922,083</b>	<b>47</b>	<b>5,139</b>	<b>979,031</b>	<b>944,583</b>	<b>785,316</b>	<b>399,678</b>
O.D.											4,102

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,310,273	4,269,314	403,780	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-364,368	-795,172	784	
TOTAL LOSSES	1,945,905	3,474,142	404,564	
EXPECTED LOSSES	757,754	2,088,835	224,520	
CREDIBILITY	.06	.19	.29	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.485	.867	.101	1.453
INDICATED (POST-TEST)	.495	.884	.103	1.482
PRES. ON RATE LEVEL	.184	.507	.054	.745
DERIVED BY FORMULA	.203	.579	.068	.850
UNDERLYING PRES. RATE	.189	.521	.056	.766
PROPOSED	.203	.579	.068	.850

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				.82	MINIMUM PREMIUM
MAN. RATES	1.09	.91	.76	+ .82	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	56,085	725,352	1.293			1	6	14	21
2014	56,244	1,655,272	2.943			3	15	15	33
2015	65,222	1,379,227	2.114				14	21	35
2016	60,352	929,103	1.539				8	17	25
2017	75,525	1,179,114	1.561				4	28	32
<b>TOTAL</b>	<b>313,428</b>	<b>5,868,068</b>	<b>1.872</b>			<b>4</b>	<b>47</b>	<b>95</b>	<b>146</b>
O.D.		1,246						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			161,864	115,527	97,359			30,503	119,209	118,360	82,530
2014			504,661	451,585	53,927			223,694	252,997	69,536	98,872
2015				536,198	211,661				318,116	220,316	92,936
2016				418,907	91,628				265,466	65,608	87,494
2017				156,000	375,033				255,402	239,398	153,281
<b>TOTAL</b>			<b>666,525</b>	<b>1,678,217</b>	<b>829,608</b>			<b>254,197</b>	<b>1,211,190</b>	<b>713,218</b>	<b>515,113</b>
O.D.					123					316	807

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			205,244	130,776	111,673			57,590	139,594	138,362	79,724
2014		3,770	638,736	508,982	64,237		3,792	393,843	283,620	81,350	97,883
2015		807	100,125	540,294	218,322		386	71,747	350,499	248,149	93,401
2016	28	1,751	194,807	375,639	111,962	20	1,854	125,023	238,300	81,158	86,707
2017	374	5,659	412,029	293,724	296,306	74	9,661	274,479	240,137	183,195	148,069
<b>TOTAL</b>	<b>402</b>	<b>11,987</b>	<b>1,550,941</b>	<b>1,849,415</b>	<b>802,500</b>	<b>94</b>	<b>15,693</b>	<b>922,682</b>	<b>1,252,150</b>	<b>732,214</b>	<b>505,784</b>
O.D.			23	16	112			47	37	303	788

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,501,869	4,636,747	506,572	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-785,993	-823,436	1,062	
TOTAL LOSSES	1,715,876	3,813,311	507,634	
EXPECTED LOSSES	1,620,422	2,162,655	288,353	
CREDIBILITY	.05	.16	.24	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.547	1.217	.162	1.926
INDICATED (POST-TEST)	.558	1.241	.165	1.964
PRES. ON RATE LEVEL	.503	.671	.089	1.263
DERIVED BY FORMULA	.506	.762	.107	1.375
UNDERLYING PRES. RATE	.517	.690	.092	1.299
PROPOSED	.506	.762	.107	1.375

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.322
IND. RATES				1.32	MINIMUM PREMIUM	
MAN. RATES	1.87	1.56	1.29	+ 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
2013	58,871	731,192	1.242				7	26	33
2014	83,992	2,588,697	3.082			1	10	37	48
2015	94,077	2,957,369	3.143			1	26	57	84
2016	90,509	1,873,928	2.070				15	26	41
2017	97,390	2,568,560	2.637			1	6	73	80
<b>TOTAL</b>	<b>424,839</b>	<b>10,719,746</b>	<b>2.523</b>			<b>1</b>	<b>64</b>	<b>219</b>	<b>286</b>
O.D.		2,211							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				78,550	224,862				22,408	304,496	100,876
2014			142,146	345,321	804,730			58,939	489,544	609,786	138,231
2015			142,651	805,179	778,598			197,545	459,607	407,967	165,822
2016				448,879	476,767				436,773	304,275	207,234
2017	50,000			158,364	1,097,131	19,211			43,813	932,399	267,642
<b>TOTAL</b>	<b>50,000</b>		<b>284,797</b>	<b>1,836,293</b>	<b>3,382,088</b>	<b>19,211</b>		<b>256,484</b>	<b>1,452,145</b>	<b>2,558,923</b>	<b>879,805</b>
O.D.											2,211

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				88,918	257,918				26,241	355,954	97,446
2014		1,143	209,271	400,275	850,154		1,106	135,173	550,937	676,263	136,849
2015	17	3,000	352,084	838,223	774,531	51	5,031	466,906	521,488	458,511	166,651
2016	35	2,532	279,655	450,833	467,876	30	3,385	234,172	415,439	322,117	205,369
2017	48,844	13,031	946,179	634,831	830,571	21,800	14,495	399,962	330,978	611,443	258,542
<b>TOTAL</b>	<b>48,896</b>	<b>19,706</b>	<b>1,787,189</b>	<b>2,413,080</b>	<b>3,181,050</b>	<b>21,881</b>	<b>24,017</b>	<b>1,236,213</b>	<b>1,845,083</b>	<b>2,424,288</b>	<b>864,857</b>
O.D.											2,195

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,137,902	9,863,501	867,052			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,264,628	-1,949,633	1,812			
TOTAL LOSSES	1,873,274	7,913,868	868,864			
EXPECTED LOSSES	2,646,747	5,157,546	497,062			
CREDIBILITY	.06	.20	.30			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.441	1.863	.205	2.509		
INDICATED (POST-TEST)	.450	1.900	.209	2.559		
PRES. ON RATE LEVEL	.606	1.180	.114	1.900		
DERIVED BY FORMULA	.597	1.324	.143	2.064		
UNDERLYING PRES. RATE	.623	1.214	.117	1.954		
PROPOSED	.597	1.324	.143	2.064		
<b>IND. RATES</b>						
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.985
IND. RATES				1.99	MINIMUM PREMIUM	
MAN. RATES	2.76	2.32	1.94	+ 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
2013	260,965	14,530,539	5.568			7	163	160	330
2014	259,214	15,005,286	5.788			9	128	229	366
2015	301,706	11,766,870	3.900			5	115	206	326
2016	322,374	11,061,040	3.431			4	100	201	305
2017	304,857	7,118,526	2.335				36	218	254
<b>TOTAL</b>	<b>1,449,116</b>	<b>59,482,261</b>	<b>4.105</b>			<b>25</b>	<b>542</b>	<b>1014</b>	<b>1581</b>
O.D.		70,046	.004				3	4	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,107,178	5,434,564	1,584,127			1,051,789	3,421,762	1,055,354	875,765
2014			1,741,059	4,201,935	1,854,830			1,974,520	2,607,120	1,766,719	859,103
2015			716,245	3,473,368	2,541,723			645,600	1,699,638	1,750,273	940,023
2016			736,857	3,262,999	2,000,373			349,759	2,186,186	1,516,350	1,008,516
2017				1,351,068	2,381,505				674,200	1,904,052	807,701
<b>TOTAL</b>			<b>4,301,339</b>	<b>17,723,934</b>	<b>10,362,558</b>			<b>4,021,668</b>	<b>10,588,906</b>	<b>7,992,748</b>	<b>4,491,108</b>
O.D.				26,607	7,946				16,248	2,681	16,564

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,403,900	6,151,933	1,816,995			1,985,777	4,006,882	1,233,708	845,989
2014		12,132	2,043,360	4,731,412	1,995,364		17,543	1,882,717	2,919,340	1,981,260	850,512
2015	84	13,191	1,577,609	3,576,325	2,555,681	163	16,820	1,590,107	1,937,925	1,953,680	944,723
2016	453	24,943	2,578,637	3,129,555	2,087,739	446	36,986	1,752,600	2,110,643	1,619,817	999,439
2017	2,468	40,326	2,930,003	2,136,724	1,925,445	352	43,752	1,228,080	1,047,458	1,311,334	780,239
<b>TOTAL</b>	<b>3,005</b>	<b>90,592</b>	<b>10,533,509</b>	<b>19,725,949</b>	<b>10,381,224</b>	<b>961</b>	<b>115,101</b>	<b>8,439,281</b>	<b>12,022,248</b>	<b>8,099,799</b>	<b>4,420,902</b>
O.D.	7	143	10,907	30,634	7,181		35	1,543	17,913	2,990	16,351

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	19,195,084	50,287,938	4,437,253			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,543,503	-11,246,521	11,264			
TOTAL LOSSES	12,651,581	39,041,417	4,448,517			
EXPECTED LOSSES	13,476,779	29,431,546	3,231,528			
CREDIBILITY	.14	.45	.68			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.873	2.694	.307	3.874		
INDICATED (POST-TEST)	.890	2.748	.313	3.951		
PRES. ON RATE LEVEL	.902	1.970	.216	3.088		
DERIVED BY FORMULA	.900	2.320	.282	3.502		
UNDERLYING PRES. RATE	.930	2.031	.223	3.184		
PROPOSED	.900	2.320	.282	3.502		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	3.665
IND. RATES				3.67	MINIMUM PREMIUM	
MAN. RATES	4.73	4.01	3.32	+ 3.67	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	78,844	2,638,704	3.346			1	18	38	57
2014	87,130	3,140,142	3.603				29	51	80
2015	122,179	6,157,577	5.039			7	29	86	122
2016	110,111	3,582,720	3.253				32	77	109
2017	124,865	2,469,329	1.977				7	79	86
<b>TOTAL</b>	<b>523,129</b>	<b>17,988,472</b>	<b>3.439</b>			<b>8</b>	<b>115</b>	<b>331</b>	<b>454</b>
O.D.		56,956	.010				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			140,128	413,245	868,670			28,940	251,235	802,934	133,552
2014				773,406	918,198				637,183	631,398	179,957
2015			1,188,126	1,267,178	1,250,964			753,224	839,190	659,692	199,203
2016				1,258,619	865,511				658,963	573,269	226,358
2017				295,601	970,814				149,460	795,850	257,604
<b>TOTAL</b>			<b>1,328,254</b>	<b>4,008,049</b>	<b>4,874,157</b>			<b>782,164</b>	<b>2,536,031</b>	<b>3,463,143</b>	<b>996,674</b>
O.D.				35,234	792				17,677	658	2,595

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			177,682	467,794	996,366			54,639	294,193	938,631	129,011
2014		292	58,423	878,457	971,737		162	43,070	712,817	701,454	178,157
2015	136	14,028	1,681,821	1,342,240	1,261,366	178	17,334	1,505,683	965,716	752,352	200,199
2016	96	6,292	695,861	1,203,925	878,765	34	5,266	369,878	640,365	595,676	224,321
2017	926	13,377	972,469	678,839	753,865	113	15,079	420,226	353,735	533,918	248,845
<b>TOTAL</b>	<b>1,158</b>	<b>33,989</b>	<b>3,586,256</b>	<b>4,571,255</b>	<b>4,862,099</b>	<b>325</b>	<b>37,841</b>	<b>2,393,496</b>	<b>2,966,826</b>	<b>3,522,031</b>	<b>980,533</b>
O.D.		13	1,704	39,337	1,040		5	955	19,494	935	2,546

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,055,742	15,983,017	983,079	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,588,241	-4,727,222	3,920	
TOTAL LOSSES	467,501	11,255,795	986,999	
EXPECTED LOSSES	11,749,477	12,544,633	1,051,489	
CREDIBILITY	.07	.23	.34	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.089	2.152	.189	2.430
INDICATED (POST-TEST)	.091	2.195	.193	2.479
PRES. ON RATE LEVEL	2.184	2.332	.195	4.711
DERIVED BY FORMULA	2.037	2.300	.194	4.531
UNDERLYING PRES. RATE	2.246	2.398	.201	4.845
PROPOSED	2.037	2.300	.194	4.531

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	4.358
IND. RATES				4.36	MINIMUM PREMIUM	
MAN. RATES	6.95	5.78	4.81	+ 4.36	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	29,059	3,945,908	13.578	1		6	25	26	58
2014	26,879	2,262,631	8.417	1	1	2	11	28	43
2015	31,912	2,457,045	7.699			5	3	32	40
2016	32,877	2,282,656	6.943			4	23	31	58
2017	44,594	1,459,599	3.273				9	29	38
<b>TOTAL</b>	<b>165,321</b>	<b>12,407,839</b>	<b>7.505</b>	<b>2</b>	<b>1</b>	<b>17</b>	<b>71</b>	<b>146</b>	<b>237</b>
O.D.		1,456							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	34,370		979,371	688,462	366,869	453,618		808,727	271,130	255,714	87,647
2014	296,617	171,690	366,641	202,157	613,131		17,068	100,065	170,778	292,224	32,260
2015			1,002,910	112,467	427,318			504,587	54,876	297,741	57,146
2016			645,373	397,547	381,856			276,286	279,795	186,731	115,068
2017			302,933	521,112					182,765	336,462	116,327
<b>TOTAL</b>	<b>330,987</b>	<b>171,690</b>	<b>2,994,295</b>	<b>1,703,566</b>	<b>2,310,286</b>	<b>453,618</b>	<b>17,068</b>	<b>1,689,665</b>	<b>959,344</b>	<b>1,368,872</b>	<b>408,448</b>
O.D.											1,456

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	38,393		1,241,843	779,337	420,799	1,008,991		1,526,876	317,493	298,930	84,667
2014	387,212	326,098	472,103	241,691	649,294		51,842	183,408	195,245	323,808	31,937
2015	114	10,252	1,229,698	155,776	433,435	126	11,520	942,414	100,757	331,257	57,432
2016	221	10,119	958,487	428,636	406,353	258	18,039	608,137	290,464	209,479	114,032
2017	545	8,915	647,500	473,054	422,199	76	9,301	261,784	225,530	238,560	112,372
<b>TOTAL</b>	<b>426,485</b>	<b>355,384</b>	<b>4,549,631</b>	<b>2,078,494</b>	<b>2,332,080</b>	<b>1,009,451</b>	<b>90,702</b>	<b>3,522,619</b>	<b>1,129,489</b>	<b>1,402,034</b>	<b>400,440</b>
O.D.											1,431

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,954,272	6,942,097	401,871			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,629,507	-1,998,326	1,586			
TOTAL LOSSES	7,324,765	4,943,771	403,457			
EXPECTED LOSSES	5,458,900	5,298,539	403,383			
CREDIBILITY	.03	.11	.16			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	4.431	2.990	.244	7.665		
INDICATED (POST-TEST)	4.520	3.050	.249	7.819		
PRES. ON RATE LEVEL	3.198	3.104	.236	6.538		
DERIVED BY FORMULA	3.238	3.098	.238	6.574		
UNDERLYING PRES. RATE	3.302	3.205	.244	6.751		
PROPOSED	3.238	3.098	.238	6.574		
<b>IND. RATES</b>						
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	7.874
IND. RATES				7.87	MINIMUM PREMIUM	
MAN. RATES	10.90	9.13	7.62	+ 7.87	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	1,766	423	.023							
2014	2,364	3,361	.142						1	1
2015	2,810	15,291	.544						2	2
2016	2,406	141,513	5.881				1		2	3
2017	2,094	3,373	.161							
<b>TOTAL</b>	<b>11,440</b>	<b>163,961</b>	<b>1.433</b>						<b>1</b>	<b>5</b>
O.D.		860	.007							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											423
2014					1,072					665	1,624
2015					4,478					5,271	5,542
2016				12,107	103,212				3,031	21,746	1,417
2017											3,373
<b>TOTAL</b>				<b>12,107</b>	<b>108,762</b>				<b>3,031</b>	<b>27,682</b>	<b>12,379</b>
O.D.											860

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											409
2014			26	18	1,128			10	13	730	1,608
2015		4	328	229	4,315		3	371	301	5,667	5,570
2016	3	225	24,468	23,693	95,649		57	4,475	5,218	21,096	1,404
2017											3,258
<b>TOTAL</b>	<b>3</b>	<b>229</b>	<b>24,822</b>	<b>23,940</b>	<b>101,092</b>		<b>60</b>	<b>4,856</b>	<b>5,532</b>	<b>27,493</b>	<b>12,249</b>
O.D.											864

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	29,970	158,057	13,113	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-259,877	-206,425	201	
TOTAL LOSSES			13,314	
EXPECTED LOSSES	538,023	538,138	61,547	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.116	.116
INDICATED (POST-TEST)	.000	.000	.118	.118
PRES. ON RATE LEVEL	4.561	4.561	.522	9.644
DERIVED BY FORMULA	4.515	4.470	.510	9.495
UNDERLYING PRES. RATE	4.703	4.704	.538	9.945
PROPOSED	4.515	4.470	.510	9.495

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	9.939
IND. RATES				9.94	MINIMUM PREMIUM	
MAN. RATES	16.10	13.03	10.37	+ 9.94	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	182	66,247	36.399						4	4
2014	489	11,219	2.294						2	2
2015	1,191	407	.034							
2016	1,148	335,157	29.194						2	2
2017	1,899	22,634	1.191						2	2
<b>TOTAL</b>	<b>4,909</b>	<b>435,664</b>	<b>8.875</b>						<b>2</b>	<b>8</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					39,212					25,676	1,359
2014					6,847					4,372	
2015											407
2016				184,008					151,149		
2017					5,924					16,710	
<b>TOTAL</b>				<b>184,008</b>	<b>51,983</b>				<b>151,149</b>	<b>46,758</b>	<b>1,766</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					44,976					30,015	1,313
2014			166	119	7,202			71	80	4,799	
2015											409
2016	12	702	78,031	159,859	12,193	12	991	65,761	131,238	10,325	
2017	6	62	4,363	2,784	4,378	1	237	6,615	5,433	10,874	
<b>TOTAL</b>	<b>18</b>	<b>764</b>	<b>82,560</b>	<b>162,762</b>	<b>68,749</b>	<b>13</b>	<b>1,228</b>	<b>72,447</b>	<b>136,751</b>	<b>56,013</b>	<b>1,722</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	157,030	424,275	1,722	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-159,083	-133,667	204	
TOTAL LOSSES		290,608	1,926	
EXPECTED LOSSES	365,132	381,773	40,353	
CREDIBILITY	.00	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	5.920	.039	5.959
INDICATED (POST-TEST)	.000	6.038	.040	6.078
PRES. ON RATE LEVEL	7.204	7.532	.796	15.532
DERIVED BY FORMULA	7.204	7.517	.781	15.502
UNDERLYING PRES. RATE	7.438	7.777	.822	16.037
PROPOSED	7.204	7.517	.781	15.502

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	18.568
IND. RATES				18.57	MINIMUM PREMIUM	
MAN. RATES	25.84	21.84	18.10	+ 18.57	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	106,563	3,017,475	2.831			4	6	24	34
2014	103,561	1,723,846	1.664			1	13	28	42
2015	108,752	2,267,097	2.084			3	10	34	47
2016	141,927	1,754,376	1.236			1	14	31	46
2017	116,463	1,261,457	1.083			1	2	21	24
<b>TOTAL</b>	<b>577,266</b>	<b>10,024,251</b>	<b>1.737</b>			<b>10</b>	<b>45</b>	<b>138</b>	<b>193</b>
O.D.		4,624					1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			974,722	131,605	315,087			1,090,421	101,986	253,542	150,112
2014			174,428	317,695	296,443			35,173	427,475	359,218	113,414
2015			595,001	333,269	273,205			260,559	380,632	301,719	122,712
2016			202,892	380,370	282,561			85,865	313,660	313,777	175,251
2017			149,610	12,276	315,925			62,485	2,276	544,765	174,120
<b>TOTAL</b>			<b>2,096,653</b>	<b>1,175,215</b>	<b>1,483,221</b>			<b>1,534,503</b>	<b>1,226,029</b>	<b>1,773,021</b>	<b>735,609</b>
O.D.				66					2,208		2,350

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,145,872	148,978	361,404			1,721,620	119,426	296,394	145,008
2014		1,369	235,063	360,967	315,631		703	87,540	477,658	400,187	112,280
2015	67	6,407	773,048	356,607	283,244	68	6,324	559,372	434,718	342,665	123,326
2016	85	4,443	440,063	377,363	294,006	95	7,531	324,738	317,542	326,252	173,674
2017	329	5,290	391,492	173,851	245,754	135	14,802	303,266	187,610	358,434	168,200
<b>TOTAL</b>	<b>481</b>	<b>17,509</b>	<b>2,985,538</b>	<b>1,417,766</b>	<b>1,500,039</b>	<b>298</b>	<b>29,360</b>	<b>2,996,536</b>	<b>1,536,954</b>	<b>1,723,932</b>	<b>722,488</b>
O.D.				75					2,586		2,270

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,029,722	6,181,352	724,758			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,943,469	-1,677,992	2,227			
TOTAL LOSSES	4,086,253	4,503,360	726,985			
EXPECTED LOSSES	3,988,908	4,387,222	646,538			
CREDIBILITY	.07	.24	.37			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.708	.780	.126	1.614		
INDICATED (POST-TEST)	.722	.796	.129	1.647		
PRES. ON RATE LEVEL	.670	.737	.109	1.516		
DERIVED BY FORMULA	.674	.751	.116	1.541		
UNDERLYING PRES. RATE	.691	.760	.112	1.563		
PROPOSED	.674	.751	.116	1.541		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.613
IND. RATES				1.61	MINIMUM PREMIUM	
MAN. RATES	1.96	1.77	1.63	+ 1.61	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	30,607	677,447	2.213				4	13	17
2014	30,724	972,581	3.165			1	1	15	17
2015	34,221	808,970	2.363			1	3	18	22
2016	39,395	520,076	1.320				3	14	17
2017	37,539	990,642	2.638				3	19	22
<b>TOTAL</b>	<b>172,486</b>	<b>3,969,716</b>	<b>2.301</b>			<b>2</b>	<b>14</b>	<b>79</b>	<b>95</b>
O.D.		426							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			245,955	222,589	91,361			76,292	126,553	144,405	92,539
2014			155,295	15,517	162,780			121,835	2,517	344,181	125,339
2015				64,768	75,584				70,517	259,649	61,322
2016				20,988	64,382				29,962	234,862	169,882
2017				102,274	283,591				137,550	355,952	111,275
<b>TOTAL</b>			<b>401,250</b>	<b>426,136</b>	<b>677,698</b>			<b>198,127</b>	<b>367,099</b>	<b>1,339,049</b>	<b>560,357</b>
O.D.											426

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				251,970	104,793				148,194	168,809	89,393
2014		1,762	305,060	22,250	173,247		1,270	135,253	10,338	378,482	124,086
2015	18	1,646	198,571	71,361	77,454	29	2,930	250,824	95,871	283,816	61,629
2016	1	190	20,958	26,455	60,555	2	589	47,110	53,954	227,657	168,353
2017	279	4,097	297,929	210,287	222,148	72	8,491	237,689	203,140	246,394	107,492
<b>TOTAL</b>	<b>298</b>	<b>7,695</b>	<b>822,518</b>	<b>582,323</b>	<b>638,197</b>	<b>103</b>	<b>13,280</b>	<b>670,876</b>	<b>511,497</b>	<b>1,305,158</b>	<b>550,953</b>
O.D.											422

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,514,770	3,037,175	551,375			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,157,568	-903,824	2,133			
TOTAL LOSSES	357,202	2,133,351	553,508			
EXPECTED LOSSES	2,387,207	2,371,682	600,252			
CREDIBILITY	.03	.11	.16			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.207	1.237	.321	1.765		
INDICATED (POST-TEST)	.211	1.262	.327	1.800		
PRES. ON RATE LEVEL	1.342	1.333	.338	3.013		
DERIVED BY FORMULA	1.308	1.325	.336	2.969		
UNDERLYING PRES. RATE	1.384	1.375	.348	3.107		
PROPOSED	1.308	1.325	.336	2.969		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	3.107
IND. RATES				3.11	MINIMUM PREMIUM	
MAN. RATES	4.24	3.68	3.24	+ 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	
2013	238,611	2,070,449	.867			5	7	18	30	
2014	235,292	2,951,838	1.254			8	8	16	32	
2015	253,651	2,747,546	1.083			5	12	13	30	
2016	247,739	2,161,928	.872			4	6	18	28	
2017	288,173	2,992,137	1.038			3	8	30	41	
<b>TOTAL</b>	<b>1,263,466</b>	<b>12,923,898</b>	<b>1.023</b>			<b>25</b>	<b>41</b>	<b>95</b>	<b>161</b>	
O.D.		209,541	.016					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2013			907,140	193,968	123,735			291,944	171,857	206,243	175,562
2014			1,641,942	236,105	89,291			433,548	291,795	139,135	120,022
2015			961,456	429,934	365,199			266,684	377,899	231,952	114,422
2016			674,985	259,194	206,253			313,247	286,039	231,050	191,160
2017			934,421	455,730	389,966			273,521	185,684	624,151	128,664
<b>TOTAL</b>			<b>5,119,944</b>	<b>1,574,931</b>	<b>1,174,444</b>			<b>1,578,944</b>	<b>1,313,274</b>	<b>1,432,531</b>	<b>729,830</b>
O.D.					13,401					6,192	189,948

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,150,253	219,572	141,923			551,189	201,245	241,097	169,593
2014		11,807	2,018,476	279,141	108,673		7,287	753,178	331,230	159,884	118,822
2015	110	10,164	1,226,427	465,112	381,286	67	6,432	565,075	428,139	267,706	114,994
2016	215	9,648	899,893	287,613	237,158	306	20,310	678,749	304,554	253,961	189,440
2017	730	21,522	1,608,243	627,475	410,243	415	43,596	754,153	360,553	442,299	124,289
<b>TOTAL</b>	<b>1,055</b>	<b>53,141</b>	<b>6,903,292</b>	<b>1,878,913</b>	<b>1,279,283</b>	<b>788</b>	<b>77,625</b>	<b>3,302,344</b>	<b>1,625,721</b>	<b>1,364,947</b>	<b>717,138</b>
O.D.		2	274	188	15,034			95	78	7,103	183,849

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,338,616	6,171,267	900,987	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,470,418	-1,432,182	2,799	
TOTAL LOSSES	7,868,198	4,739,085	903,786	
EXPECTED LOSSES	5,053,864	3,739,859	783,349	
CREDIBILITY	.12	.41	.62	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.623	.375	.072	1.070
INDICATED (POST-TEST)	.635	.383	.073	1.091
PRES. ON RATE LEVEL	.388	.287	.060	.735
DERIVED BY FORMULA	.418	.326	.068	.812
UNDERLYING PRES. RATE	.400	.296	.062	.758
PROPOSED	.418	.326	.068	.812

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				.85	MINIMUM PREMIUM
MAN. RATES	.94	.82	.79	+ .85	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	160,801	1,451,022	.902			3	3	1	7
2014	160,270	2,328,813	1.453			3	13	6	22
2015	183,321	2,273,387	1.240			5	5	7	17
2016	201,221	529,296	.263				3	5	8
2017	189,950	697,122	.367				4	12	16
<b>TOTAL</b>	<b>895,563</b>	<b>7,279,640</b>	<b>.813</b>			<b>11</b>	<b>28</b>	<b>31</b>	<b>70</b>
O.D.		20,977	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			648,975	148,604	27,510			352,651	160,257	19,696	93,329
2014			899,964	377,321	124,534			353,752	380,503	137,896	54,843
2015			1,106,168	236,875	36,525			551,864	233,544	78,079	30,332
2016				140,063	25,701				254,095	37,279	72,158
2017				72,668	199,708				74,876	318,558	31,312
<b>TOTAL</b>			<b>2,655,107</b>	<b>975,531</b>	<b>413,978</b>			<b>1,258,267</b>	<b>1,103,275</b>	<b>591,508</b>	<b>281,974</b>
O.D.					3,728					9,504	7,745

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			822,900	168,220	31,554			665,805	187,661	23,025	90,156
2014		6,564	1,119,756	430,804	141,012		5,982	622,273	427,465	159,064	54,295
2015	125	11,054	1,342,207	260,914	62,073	139	12,619	1,044,094	280,431	102,438	30,484
2016	11	577	64,208	124,956	32,900	18	1,731	115,953	225,057	53,168	71,509
2017	198	2,893	210,364	148,568	156,524	55	6,429	178,793	151,153	215,321	30,247
<b>TOTAL</b>	<b>334</b>	<b>21,088</b>	<b>3,559,435</b>	<b>1,133,462</b>	<b>424,063</b>	<b>212</b>	<b>26,761</b>	<b>2,626,918</b>	<b>1,271,767</b>	<b>553,016</b>	<b>276,691</b>
O.D.			90	64	3,920			155	172	10,434	7,529

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,234,993	3,396,898	284,220	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,660,838	-1,077,282	1,286	
TOTAL LOSSES	4,574,155	2,319,616	285,506	
EXPECTED LOSSES	3,421,050	2,821,024	367,182	
CREDIBILITY	.10	.32	.49	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.511	.259	.032	.802
INDICATED (POST-TEST)	.521	.264	.033	.818
PRES. ON RATE LEVEL	.370	.306	.040	.716
DERIVED BY FORMULA	.385	.293	.037	.715
UNDERLYING PRES. RATE	.382	.315	.041	.738
PROPOSED	.386	.293	.037	.716

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				.75	MINIMUM PREMIUM
MAN. RATES	.92	.83	.77	+ .75	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	750,090	2,993,869	.399	1		5	6	29	41	
2014	1,099,614	3,557,158	.323			5	17	28	50	
2015	992,073	2,990,570	.301			4	19	23	46	
2016	941,960	2,969,823	.315			3	20	29	52	
2017	1,074,758	2,108,475	.196			2	8	26	36	
<b>TOTAL</b>	<b>4,858,495</b>	<b>14,619,895</b>	<b>.301</b>	<b>1</b>		<b>19</b>	<b>70</b>	<b>135</b>	<b>225</b>	
O.D.		2,007								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	25,827		839,059	301,861	511,738			320,480	194,310	395,734	404,860
2014			1,236,956	342,058	327,524			562,053	320,161	250,604	517,802
2015			686,987	423,845	400,281			171,606	496,865	320,243	490,743
2016			547,827	705,346	190,453			217,234	542,781	257,530	508,652
2017			361,946	541,747	158,238			124,319	217,489	320,964	383,772
<b>TOTAL</b>	<b>25,827</b>		<b>3,672,775</b>	<b>2,314,857</b>	<b>1,588,234</b>			<b>1,395,692</b>	<b>1,771,606</b>	<b>1,545,075</b>	<b>2,305,829</b>
O.D.											2,007

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	44,061		1,063,927	341,706	586,965			605,067	227,537	462,611	391,095
2014		8,961	1,534,602	397,909	356,866		9,428	974,580	366,707	283,619	512,624
2015	78	7,526	904,940	454,655	409,844	48	4,446	420,496	554,751	365,093	493,197
2016	206	9,748	944,589	666,401	246,463	233	16,510	634,665	521,820	293,118	504,074
2017	383	12,757	945,921	521,514	208,646	218	23,591	451,175	260,563	239,569	370,724
<b>TOTAL</b>	<b>44,728</b>	<b>38,992</b>	<b>5,393,979</b>	<b>2,382,185</b>	<b>1,808,784</b>	<b>499</b>	<b>53,975</b>	<b>3,085,983</b>	<b>1,931,378</b>	<b>1,644,010</b>	<b>2,271,714</b>
O.D.											1,946

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,618,156	7,766,357	2,273,660			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,482,172	-2,471,056	8,551			
TOTAL LOSSES	6,135,984	5,295,301	2,282,211			
EXPECTED LOSSES	5,101,421	6,461,799	2,429,248			
CREDIBILITY	.30	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.126	.109	.047	.282		
INDICATED (POST-TEST)	.129	.111	.048	.288		
PRES. ON RATE LEVEL	.102	.129	.048	.279		
DERIVED BY FORMULA	.110	.111	.048	.269		
UNDERLYING PRES. RATE	.105	.133	.050	.288		
PROPOSED	.114	.115	.050	.279		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.292
IND. RATES				.29	MINIMUM PREMIUM	
MAN. RATES	.30	.28	.30	+ .29	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	273,277	1,991,768	.728			3	9	17	29	
2014	303,156	2,671,560	.881			3	8	22	33	
2015	299,516	5,697,764	1.902			9	22	33	64	
2016	375,482	2,653,964	.706			2	11	31	44	
2017	373,373	1,854,630	.496				8	43	51	
<b>TOTAL</b>	<b>1,624,804</b>	<b>14,869,686</b>	<b>.915</b>			<b>17</b>	<b>58</b>	<b>146</b>	<b>221</b>	
O.D.		212,069	.013			1		2	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			502,326	236,125	106,901			311,309	334,059	203,926	297,122
2014			1,005,684	165,010	280,213			280,360	368,408	350,524	221,361
2015			1,731,125	803,098	320,695			1,522,855	624,610	421,820	273,561
2016			459,059	634,450	291,794			139,978	388,301	371,750	368,632
2017				305,740	361,530				280,413	637,616	269,331
<b>TOTAL</b>			<b>3,698,194</b>	<b>2,144,423</b>	<b>1,361,133</b>			<b>2,254,502</b>	<b>1,995,791</b>	<b>1,985,636</b>	<b>1,430,007</b>
O.D.			159,605		27,915			13,475		7,709	3,365

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			636,949	267,294	122,616			587,751	391,184	238,391	287,020
2014		7,198	1,235,509	197,560	303,853		4,734	498,399	416,717	391,754	219,147
2015	185	16,704	2,027,640	845,674	360,134	287	27,116	2,265,019	746,984	497,345	274,929
2016	178	8,576	834,684	612,997	330,899	155	11,241	455,610	394,202	389,188	365,314
2017	398	7,332	532,334	400,173	304,535	120	16,023	449,705	385,485	445,004	260,174
<b>TOTAL</b>	<b>761</b>	<b>39,810</b>	<b>5,267,116</b>	<b>2,323,698</b>	<b>1,422,037</b>	<b>562</b>	<b>59,114</b>	<b>4,256,484</b>	<b>2,334,572</b>	<b>1,961,682</b>	<b>1,406,584</b>
O.D.	70	2,233	197,330	21,085	28,237	13	884	25,376	3,676	5,647	3,316

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,849,753	8,100,634	1,409,900			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,296,841	-2,362,671	5,460			
TOTAL LOSSES	7,552,912	5,737,963	1,415,360			
EXPECTED LOSSES	4,744,428	6,222,999	1,494,820			
CREDIBILITY	.15	.48	.73			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.465	.353	.087	.905		
INDICATED (POST-TEST)	.474	.360	.089	.923		
PRES. ON RATE LEVEL	.283	.372	.089	.744		
DERIVED BY FORMULA	.312	.366	.089	.767		
UNDERLYING PRES. RATE	.292	.383	.092	.767		
PROPOSED	.312	.366	.089	.767		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.802
IND. RATES				.80	MINIMUM PREMIUM	
MAN. RATES	.95	.89	.80	+ .80	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	169,449	1,846,951	1.089			1		4	32	37
2014	186,500	2,287,272	1.226			2		5	32	40
2015	198,855	2,591,092	1.303			2		5	25	32
2016	214,396	2,018,657	.941			2		10	13	25
2017	204,439	2,303,478	1.126			1		4	32	37
<b>TOTAL</b>	<b>973,639</b>	<b>11,047,450</b>	<b>1.135</b>			<b>1</b>		<b>8</b>	<b>134</b>	<b>171</b>
O.D.		9,487								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			148,379	100,028	365,039			386,940	87,621	448,244	310,700
2014	102,845		342,980	181,124	439,963			180,225	186,154	546,916	307,065
2015			456,780	381,714	501,318			263,682	436,481	279,951	271,166
2016			543,363	435,914	112,378			119,499	302,961	254,423	250,119
2017			135,575	306,032	443,076			66,767	505,380	580,302	266,346
<b>TOTAL</b>	<b>102,845</b>		<b>1,627,077</b>	<b>1,404,812</b>	<b>1,861,774</b>			<b>1,017,113</b>	<b>1,518,597</b>	<b>2,109,836</b>	<b>1,405,396</b>
O.D.											9,487

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			188,145	113,232	418,701			730,543	102,605	523,995	300,136
2014	134,257	2,517	438,016	212,580	466,822		3,052	324,423	217,953	604,236	303,994
2015	52	5,327	634,708	413,012	501,813	65	6,435	573,381	492,964	321,331	272,522
2016	187	8,550	810,734	422,120	156,663	129	9,293	367,391	304,276	269,855	247,868
2017	509	9,910	726,807	453,357	374,503	241	28,008	677,179	519,503	435,825	257,290
<b>TOTAL</b>	<b>135,005</b>	<b>26,304</b>	<b>2,798,410</b>	<b>1,614,301</b>	<b>1,918,502</b>	<b>435</b>	<b>46,788</b>	<b>2,672,917</b>	<b>1,637,301</b>	<b>2,155,242</b>	<b>1,381,810</b>
O.D.											9,269

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,679,859	7,325,346	1,391,079			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,588,895	-2,170,337	4,907			
TOTAL LOSSES	3,090,964	5,155,009	1,395,986			
EXPECTED LOSSES	5,325,805	5,676,316	1,411,777			
CREDIBILITY	.10	.34	.52			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.317	.529	.143	.989		
INDICATED (POST-TEST)	.323	.540	.146	1.009		
PRES. ON RATE LEVEL	.530	.565	.141	1.236		
DERIVED BY FORMULA	.509	.557	.144	1.210		
UNDERLYING PRES. RATE	.547	.583	.145	1.275		
PROPOSED	.509	.557	.144	1.210		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.266
IND. RATES				1.27	MINIMUM PREMIUM	
MAN. RATES	1.83	1.55	1.33	+ 1.27	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	29,816	478,981	1.606				4	6	10	
2014	30,189	468,705	1.552			1	3	2	6	
2015	28,110	408,746	1.454				1	5	6	
2016	27,333	858,590	3.141			1	2	9	12	
2017	30,657	403,684	1.316					10	10	
<b>TOTAL</b>	<b>146,105</b>	<b>2,618,706</b>	<b>1.792</b>			<b>2</b>	<b>10</b>	<b>32</b>	<b>44</b>	
O.D.		1,162								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				208,819	28,304				121,103	55,915	64,840
2014			151,650	113,630	32,731			16,580	74,043	26,520	53,551
2015				96,396	125,276				4,677	62,831	119,566
2016			196,624	166,510	72,768			130,386	94,508	161,691	36,103
2017					187,765					184,139	31,780
<b>TOTAL</b>			<b>348,274</b>	<b>585,355</b>	<b>446,844</b>			<b>146,966</b>	<b>294,331</b>	<b>491,096</b>	<b>305,840</b>
O.D.											1,162

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				236,384	32,465				141,812	65,366	62,635
2014		1,125	191,311	128,618	36,509		296	32,382	82,271	30,205	53,015
2015		223	24,397	101,609	123,310		35	5,227	8,550	67,691	120,164
2016	69	3,182	303,107	164,469	86,767	125	8,407	281,349	113,241	166,969	35,778
2017	162	1,910	138,354	88,229	138,850	20	2,646	72,899	59,866	119,828	30,699
<b>TOTAL</b>	<b>231</b>	<b>6,440</b>	<b>657,169</b>	<b>719,309</b>	<b>417,901</b>	<b>145</b>	<b>11,384</b>	<b>391,857</b>	<b>405,740</b>	<b>450,059</b>	<b>302,291</b>
O.D.											1,151

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,067,226	1,993,009	303,442	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-836,400	-461,683	738	
TOTAL LOSSES	230,826	1,531,326	304,180	
EXPECTED LOSSES	1,686,052	1,192,217	217,697	
CREDIBILITY	.03	.10	.15	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.158	1.048	.208	1.414
INDICATED (POST-TEST)	.161	1.069	.212	1.442
PRES. ON RATE LEVEL	1.119	.791	.145	2.055
DERIVED BY FORMULA	1.090	.819	.155	2.064
UNDERLYING PRES. RATE	1.154	.816	.149	2.119
PROPOSED	1.085	.816	.154	2.055

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	TOTAL
IND. RATES				2.15	MINIMUM PREMIUM	
MAN. RATES	2.91	2.48	2.21	+ 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
2013	417,602	10,126,351	2.424		1	2	19	29	51
2014	440,435	4,187,389	.950			8	25	27	60
2015	428,078	2,017,588	.471			3	17	30	50
2016	338,805	1,386,857	.409			1	7	18	26
2017	412,774	2,215,366	.536			1	7	38	46
<b>TOTAL</b>	<b>2,037,694</b>	<b>19,933,551</b>	<b>.978</b>		<b>1</b>	<b>15</b>	<b>75</b>	<b>142</b>	<b>233</b>
O.D.		9,336							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013		851,303	452,195	524,485	436,565		6,887,813	90,371	336,650	311,032	235,937
2014			1,672,868	571,692	168,963			440,025	771,725	330,158	231,958
2015			597,785	326,156	189,221			74,481	338,565	298,953	192,427
2016			195,910	271,677	235,298			33,797	205,570	258,684	185,921
2017			194,208	324,378	372,734			46,400	427,364	676,957	173,325
<b>TOTAL</b>		<b>851,303</b>	<b>3,112,966</b>	<b>2,018,388</b>	<b>1,402,781</b>		<b>6,887,813</b>	<b>685,074</b>	<b>2,079,874</b>	<b>1,875,784</b>	<b>1,019,568</b>
O.D.											9,336

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013		94,728	573,384	593,714	500,739		952,656	170,620	394,218	363,598	227,915
2014		12,154	2,073,849	655,079	195,339		7,525	791,957	863,079	375,874	229,638
2015	68	6,344	769,026	345,343	202,171	19	2,117	215,473	380,463	334,766	193,389
2016	75	3,854	377,354	276,542	243,067	46	3,730	183,152	212,359	263,877	184,248
2017	465	10,170	748,939	440,457	328,901	211	25,278	632,533	498,391	489,130	167,432
<b>TOTAL</b>	<b>608</b>	<b>127,250</b>	<b>4,542,552</b>	<b>2,311,135</b>	<b>1,470,217</b>	<b>276</b>	<b>991,306</b>	<b>1,993,735</b>	<b>2,348,510</b>	<b>1,827,245</b>	<b>1,002,622</b>
O.D.											9,219

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,655,727	7,957,107	1,011,841			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,135,847	-2,307,182	3,966			
TOTAL LOSSES	3,519,880	5,649,925	1,015,807			
EXPECTED LOSSES	8,313,791	5,929,690	1,202,240			
CREDIBILITY	.17	.56	.85			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.173	.277	.050	.500		
INDICATED (POST-TEST)	.176	.283	.051	.510		
PRES. ON RATE LEVEL	.396	.282	.057	.735		
DERIVED BY FORMULA	.359	.283	.052	.694		
UNDERLYING PRES. RATE	.408	.291	.059	.758		
PROPOSED	.359	.283	.052	.694		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.726
IND. RATES				.73	MINIMUM PREMIUM	
MAN. RATES	1.18	.98	.79	+ .73	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	5,289	36,001	.680						2	2
2014	6,120	321,575	5.254				1		1	2
2015	5,173	214,394	4.144				3		2	5
2016	7,788	50,921	.653				1		3	4
2017	6,619	24,119	.364						3	3
<b>TOTAL</b>	<b>30,989</b>	<b>647,010</b>	<b>2.088</b>						<b>5</b>	<b>11</b>
O.D.		1,190	.003							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					9,407					17,585	9,009
2014				82,893	123,325				54,356	46,723	14,278
2015				127,972	8,710				62,614	8,075	7,023
2016				18,253	2,132				8,122	6,451	15,963
2017					9,432					6,569	8,118
<b>TOTAL</b>				<b>229,118</b>	<b>153,006</b>				<b>125,092</b>	<b>85,403</b>	<b>54,391</b>
O.D.											1,190

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					10,790					20,557	8,703
2014		32	6,867	94,582	130,352		13	3,559	60,679	52,001	14,135
2015		155	20,828	126,806	11,816		56	11,650	66,980	10,914	7,058
2016	1	71	8,144	16,130	3,167		66	4,468	7,818	6,752	15,819
2017	8	97	6,951	4,430	6,973		89	2,604	2,134	4,277	7,842
<b>TOTAL</b>	<b>9</b>	<b>355</b>	<b>42,790</b>	<b>241,948</b>	<b>163,098</b>		<b>224</b>	<b>22,281</b>	<b>137,611</b>	<b>94,501</b>	<b>53,557</b>
O.D.											1,153

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	65,659	637,158	54,710	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-99,892	-70,145	85	
TOTAL LOSSES		567,013	54,795	
EXPECTED LOSSES	205,147	184,076	23,862	
CREDIBILITY	.01	.03	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	1.830	.177	2.007
INDICATED (POST-TEST)	.000	1.867	.181	2.048
PRES. ON RATE LEVEL	.642	.576	.075	1.293
DERIVED BY FORMULA	.636	.615	.080	1.331
UNDERLYING PRES. RATE	.662	.594	.077	1.333
PROPOSED	.636	.615	.080	1.331

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.393
IND. RATES				1.39	MINIMUM PREMIUM	
MAN. RATES	1.67	1.44	1.39	+ 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
2013	253,852	14,235,640	5.607	2		20	26	75	123
2014	345,669	11,446,599	3.311	1		16	17	92	126
2015	402,387	11,623,408	2.888			18	31	91	140
2016	421,703	8,505,613	2.016	1		9	24	83	117
2017	468,683	11,962,158	2.552	1	1	5	15	112	134
<b>TOTAL</b>	<b>1,892,294</b>	<b>57,773,418</b>	<b>3.053</b>	<b>5</b>	<b>1</b>	<b>68</b>	<b>113</b>	<b>453</b>	<b>640</b>
O.D.		11,075					1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	520,471		4,174,474	1,069,895	1,066,144			4,773,276	1,029,440	1,078,177	523,763
2014	1,096,886		3,802,650	594,577	1,519,246	490		1,550,298	370,279	1,388,375	1,123,798
2015			3,802,429	1,423,279	2,030,351			1,210,298	1,031,451	1,503,093	622,507
2016	803,000		1,923,135	958,025	1,185,075	10,000		981,542	970,425	920,634	753,777
2017	501,700	622,908	887,339	721,841	2,125,908		3,057,035	283,025	385,980	2,587,121	789,301
<b>TOTAL</b>	<b>2,922,057</b>	<b>622,908</b>	<b>14,590,027</b>	<b>4,767,617</b>	<b>7,926,724</b>	<b>10,490</b>	<b>3,057,035</b>	<b>8,798,439</b>	<b>3,787,575</b>	<b>7,477,400</b>	<b>3,813,146</b>
O.D.				1,500	2,693				1,500	1,092	4,290

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	887,924		4,922,937	1,211,124	1,222,869			4,492,167	1,205,476	1,260,389	505,955
2014	1,168,007	27,360	4,708,770	722,399	1,632,350	422	25,875	2,673,206	459,646	1,541,009	1,112,560
2015	436	40,400	4,849,651	1,595,975	2,065,339	297	28,797	2,475,001	1,242,536	1,674,579	625,620
2016	699,530	29,392	2,768,937	1,086,482	1,239,264	18,833	64,433	2,187,610	1,042,077	989,719	746,993
2017	487,525	159,111	3,080,054	1,641,124	1,723,175	27,388	1,050,541	1,708,401	1,136,084	1,745,797	762,465
<b>TOTAL</b>	<b>3,243,422</b>	<b>256,263</b>	<b>20,330,349</b>	<b>6,257,104</b>	<b>7,882,997</b>	<b>46,940</b>	<b>1,169,646</b>	<b>13,536,385</b>	<b>5,085,819</b>	<b>7,211,493</b>	<b>3,753,593</b>
O.D.	2	43	3,290	2,393	2,176		54	1,484	1,308	871	4,254

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	38,587,878	26,444,161	3,757,847			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-17,549,671	-9,147,920	17,189			
TOTAL LOSSES	21,038,207	17,296,241	3,775,036			
EXPECTED LOSSES	36,994,349	24,391,669	4,503,660			
CREDIBILITY	.16	.53	.81			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.112	.914	.199	2.225		
INDICATED (POST-TEST)	1.134	.932	.203	2.269		
PRES. ON RATE LEVEL	1.893	1.248	.231	3.372		
DERIVED BY FORMULA	1.772	1.081	.208	3.061		
UNDERLYING PRES. RATE	1.955	1.289	.238	3.482		
PROPOSED	1.772	1.081	.208	3.061		
<b>IND. RATES</b>						
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	3.666
IND. RATES				3.67	MINIMUM PREMIUM	
MAN. RATES	5.26	4.55	3.93	+ 3.67	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	93,683	8,662,613	9.246	1	1	3	7	25	37	
2014	102,032	2,063,234	2.022			4	9	19	32	
2015	105,700	1,460,709	1.381			2	2	22	26	
2016	99,009	2,985,886	3.015			3	7	27	37	
2017	100,173	4,033,636	4.026	2		2	5	34	43	
<b>TOTAL</b>	<b>500,597</b>	<b>19,206,078</b>	<b>3.837</b>	<b>3</b>	<b>1</b>	<b>14</b>	<b>30</b>	<b>127</b>	<b>175</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
2013	589,129	856,789	825,604	223,754	266,516		4,798,120	472,064	199,986	321,631	109,020
2014			793,315	264,775	276,983			330,798	87,510	192,730	117,123
2015			427,499	19,356	400,413			200,747	19,084	262,926	130,684
2016			660,773	430,206	492,228			264,078	231,211	697,699	209,691
2017	545,420		462,811	186,216	566,417	1		757,811	326,909	1,053,731	134,320
<b>TOTAL</b>	<b>1,134,549</b>	<b>856,789</b>	<b>3,170,002</b>	<b>1,124,307</b>	<b>2,002,557</b>	<b>1</b>	<b>4,798,120</b>	<b>2,025,498</b>	<b>864,700</b>	<b>2,528,717</b>	<b>700,838</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
2013	1,005,054	138,983	1,046,866	253,289	305,692		967,423	891,257	234,184	375,989	105,313
2014		5,757	987,955	306,988	299,619		5,521	569,146	105,556	215,280	115,952
2015	49	4,532	535,686	49,379	394,334	51	4,658	384,555	45,395	286,960	131,337
2016	226	10,635	1,010,151	471,936	510,651	260	17,928	640,858	307,958	696,505	207,804
2017	522,516	13,928	1,034,469	456,117	474,204	1,017	105,796	1,681,632	659,261	765,368	129,753
<b>TOTAL</b>	<b>1,527,845</b>	<b>173,835</b>	<b>4,615,127</b>	<b>1,537,709</b>	<b>1,984,500</b>	<b>1,328</b>	<b>1,101,326</b>	<b>4,167,448</b>	<b>1,352,354</b>	<b>2,340,102</b>	<b>690,159</b>
O.D.				5,660					433		

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,586,909	7,220,758	690,159			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,878,353	-2,219,048	2,581			
TOTAL LOSSES	6,708,556	5,001,710	692,740			
EXPECTED LOSSES	9,931,845	5,751,860	770,919			
CREDIBILITY	.07	.22	.33			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.340	.999	.138	2.477		
INDICATED (POST-TEST)	1.367	1.019	.141	2.527		
PRES. ON RATE LEVEL	1.922	1.113	.148	3.183		
DERIVED BY FORMULA	1.883	1.092	.146	3.121		
UNDERLYING PRES. RATE	1.984	1.149	.154	3.287		
PROPOSED	1.883	1.092	.146	3.121		
<b>IND. RATES</b>						
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	3.738
IND. RATES				3.74	MINIMUM PREMIUM	
MAN. RATES	4.67	4.07	3.71	+ 3.74	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	21,193	439,856	2.075			1	1	1	3
2014	23,526	1,337,822	5.686			2	3	11	16
2015	20,842	964,315	4.626			2	5	3	10
2016	20,309	220,403	1.085				1	4	5
2017	16,931	74,059	.437					5	5
<b>TOTAL</b>	<b>102,801</b>	<b>3,036,455</b>	<b>2.954</b>			<b>5</b>	<b>10</b>	<b>24</b>	<b>39</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			180,018	103,737	11,111			101,238	6,263	15,774	21,715
2014			640,152	217,538	107,072			88,604	150,403	112,888	21,165
2015			404,460	353,211	16,162			69,247	87,364	26,842	7,029
2016				129,773	51,858				29,260	4,568	4,944
2017					17,752					35,403	20,904
<b>TOTAL</b>			<b>1,224,630</b>	<b>804,259</b>	<b>203,955</b>			<b>259,089</b>	<b>273,290</b>	<b>195,475</b>	<b>75,757</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			228,263	117,430	12,744			191,137	7,334	18,440	20,977
2014		4,652	794,570	250,040	119,349		1,510	159,974	169,137	126,572	20,953
2015	45	4,349	533,025	358,779	32,530	18	1,643	142,482	97,836	33,247	7,064
2016	8	585	64,748	119,364	56,254	2	195	13,392	25,951	6,383	4,900
2017	17	175	13,074	8,342	13,129	3	502	14,015	11,509	23,040	20,193
<b>TOTAL</b>	<b>70</b>	<b>9,761</b>	<b>1,633,680</b>	<b>853,955</b>	<b>234,006</b>	<b>23</b>	<b>3,850</b>	<b>521,000</b>	<b>311,767</b>	<b>207,682</b>	<b>74,087</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,168,384	1,607,410	74,087	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,431,714	-461,479	566	
TOTAL LOSSES	736,670	1,145,931	74,653	
EXPECTED LOSSES	2,861,980	1,178,099	186,069	
CREDIBILITY	.02	.08	.12	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.717	1.115	.073	1.905
INDICATED (POST-TEST)	.731	1.137	.074	1.942
PRES. ON RATE LEVEL	2.697	1.110	.175	3.982
DERIVED BY FORMULA	2.658	1.112	.163	3.933
UNDERLYING PRES. RATE	2.784	1.146	.181	4.111
PROPOSED	2.658	1.112	.163	3.933

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	4.710
IND. RATES				4.71	MINIMUM PREMIUM	
MAN. RATES	5.61	5.02	4.64	+ 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
2013	288,014	9,983,332	3.466			21	5	41	67
2014	258,099	7,211,491	2.794			20	14	25	59
2015	117,642	434,316	.369				3	8	11
2016	68,046	331,653	.487			1	1	2	4
2017	98,767	1,106,810	1.120				1	16	17
<b>TOTAL</b>	<b>830,568</b>	<b>19,067,602</b>	<b>2.296</b>			<b>42</b>	<b>24</b>	<b>92</b>	<b>158</b>
O.D.		450							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			6,201,734	238,842	861,812			1,936,114	178,763	383,488	182,579
2014			4,598,833	421,758	372,436			1,096,171	229,202	328,609	164,482
2015				165,193	41,736				38,832	52,189	136,366
2016			158,040	13,930	17,683			33,626	7,934	4,824	95,616
2017				119,596	314,240				67,900	543,048	62,026
<b>TOTAL</b>			<b>10,958,607</b>	<b>959,319</b>	<b>1,607,907</b>			<b>3,065,911</b>	<b>522,631</b>	<b>1,312,158</b>	<b>641,069</b>
O.D.											450

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			7,568,657	270,370	988,502			3,310,755	209,332	448,301	176,371
2014		32,981	5,645,218	516,781	431,159		18,299	1,877,799	277,260	372,200	162,837
2015		223	29,121	165,250	44,639		60	10,527	44,230	57,470	137,048
2016	47	2,028	185,139	22,812	24,304	30	1,999	60,054	10,543	6,512	94,755
2017	308	4,617	335,588	237,743	246,922	80	9,510	262,771	219,709	360,665	59,917
<b>TOTAL</b>	<b>355</b>	<b>39,849</b>	<b>13,763,723</b>	<b>1,212,956</b>	<b>1,735,526</b>	<b>110</b>	<b>29,868</b>	<b>5,521,906</b>	<b>761,074</b>	<b>1,245,148</b>	<b>630,928</b>
O.D.											443

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,355,811	4,954,704	631,371	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,091,337	-1,979,263	1,295	
TOTAL LOSSES	10,264,474	2,975,441	632,666	
EXPECTED LOSSES	16,553,220	4,742,544	556,480	
CREDIBILITY	.09	.31	.47	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.236	.358	.076	1.670
INDICATED (POST-TEST)	1.261	.365	.078	1.704
PRES. ON RATE LEVEL	1.930	.553	.065	2.548
DERIVED BY FORMULA	1.870	.495	.071	2.436
UNDERLYING PRES. RATE	1.993	.571	.067	2.631
PROPOSED	1.870	.495	.071	2.436

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	TOTAL
IND. RATES				2.92	MINIMUM PREMIUM	
MAN. RATES	3.98	3.33	2.97	+ 2.92	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	707,612	9,216,677	1.302	3		15	26	81	125
2014	798,394	11,841,988	1.483	2	2	14	32	69	119
2015	555,659	8,021,828	1.443			17	21	42	80
2016	400,018	4,750,093	1.187			6	15	47	68
2017	560,095	11,334,964	2.023	2	1	7	15	63	88
<b>TOTAL</b>	<b>3,021,778</b>	<b>45,165,550</b>	<b>1.495</b>	<b>7</b>	<b>3</b>	<b>59</b>	<b>109</b>	<b>302</b>	<b>480</b>
O.D.		263,799	.008				3	1	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	1,087,712		3,430,786	930,411	1,218,720	2,415		805,285	611,712	695,627	434,009
2014	377,111	755,493	3,987,283	1,388,959	1,208,805		858,751	1,223,718	908,231	754,455	379,182
2015			3,718,412	654,440	761,718			1,153,376	754,018	634,281	345,583
2016			1,109,414	961,510	435,909			338,812	754,352	919,655	230,441
2017	467,261	928,410	1,471,611	891,030	934,803		2,466,681	1,855,545	422,872	1,461,199	435,552
<b>TOTAL</b>	<b>1,932,084</b>	<b>1,683,903</b>	<b>13,717,506</b>	<b>4,826,350</b>	<b>4,559,955</b>	<b>2,415</b>	<b>3,325,432</b>	<b>5,376,736</b>	<b>3,451,185</b>	<b>4,465,217</b>	<b>1,824,767</b>
O.D.				234,535	1,000				17,365	2,000	8,899

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	1,855,637		4,350,236	1,053,224	1,397,870	8,204		1,520,376	716,315	813,189	419,253
2014	492,292	449,972	4,963,832	1,607,857	1,313,555		735,489	2,136,163	1,037,898	849,519	375,390
2015	411	35,866	4,331,933	765,862	817,377	238	22,014	1,872,099	884,539	725,930	347,311
2016	386	18,072	1,724,304	950,326	514,327	362	26,031	1,024,922	795,438	948,432	228,367
2017	456,793	224,927	2,817,520	1,261,044	896,362	24,280	967,242	2,096,626	877,706	1,051,500	420,743
<b>TOTAL</b>	<b>2,805,519</b>	<b>728,837</b>	<b>18,187,825</b>	<b>5,638,313</b>	<b>4,939,491</b>	<b>33,084</b>	<b>1,750,776</b>	<b>8,650,186</b>	<b>4,311,896</b>	<b>4,388,570</b>	<b>1,791,064</b>
O.D.	1	173	22,568	248,956	4,435		44	3,668	19,219	1,883	8,720

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	32,182,681	19,552,763	1,799,784	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,032,274	-6,263,178	5,812	
TOTAL LOSSES	19,150,407	13,289,585	1,805,596	
EXPECTED LOSSES	25,413,153	15,773,682	1,903,720	
CREDIBILITY	.22	.73	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.634	.440	.060	1.134
INDICATED (POST-TEST)	.647	.449	.061	1.157
PRES. ON RATE LEVEL	.815	.506	.060	1.381
DERIVED BY FORMULA	.778	.464	.061	1.303
UNDERLYING PRES. RATE	.841	.522	.063	1.426
PROPOSED	.778	.464	.061	1.303

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.560
IND. RATES				1.56	MINIMUM PREMIUM	
MAN. RATES	2.43	1.85	1.61	+ 1.56	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	414,289	15,325,563	3.699	2		21	51	150	224
2014	452,232	18,072,061	3.996	2	1	25	47	162	237
2015	495,386	16,845,886	3.400	2		26	40	137	205
2016	504,467	12,932,089	2.563	1		18	42	133	194
2017	524,328	14,442,179	2.754	1		8	30	158	197
<b>TOTAL</b>	<b>2,390,702</b>	<b>77,617,778</b>	<b>3.247</b>	<b>8</b>	<b>1</b>	<b>98</b>	<b>210</b>	<b>740</b>	<b>1057</b>
O.D.		12,333							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	136,664		4,408,692	2,242,016	1,808,469	264,194		2,715,104	1,227,898	1,822,834	699,692
2014	952,559	613,007	5,078,172	2,069,818	2,003,886	501	22	3,204,481	1,125,853	2,262,828	760,934
2015	384,225		6,395,060	1,743,617	1,682,789	4,091		2,413,135	1,803,771	1,704,928	714,270
2016	529,697		3,301,107	2,243,623	1,298,787			1,874,568	1,213,919	1,528,726	941,662
2017	3,000		1,567,990	1,670,672	2,331,736			1,592,764	3,729,837	2,828,962	717,218
<b>TOTAL</b>	<b>2,006,145</b>	<b>613,007</b>	<b>20,751,021</b>	<b>9,969,746</b>	<b>9,125,667</b>	<b>268,786</b>	<b>22</b>	<b>11,800,052</b>	<b>9,101,278</b>	<b>10,148,278</b>	<b>3,833,776</b>
O.D.											12,333

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	233,149		5,520,555	2,537,962	2,074,311	897,467		4,999,491	1,437,871	2,130,887	675,902
2014	1,243,496	1,134,358	6,230,987	2,394,749	2,162,912	530	50,628	5,225,610	1,332,732	2,522,186	753,325
2015	433,486	64,326	7,769,407	1,950,348	1,784,591	10,690	55,146	4,687,741	2,132,154	1,940,140	717,841
2016	462,136	51,429	4,869,252	2,291,612	1,491,118	1,793	118,508	3,866,444	1,407,667	1,626,041	933,187
2017	5,772	62,347	4,601,492	2,494,817	2,028,895	2,128	235,053	4,888,533	3,198,977	2,261,561	692,833
<b>TOTAL</b>	<b>2,378,039</b>	<b>1,312,460</b>	<b>28,991,693</b>	<b>11,669,488</b>	<b>9,541,827</b>	<b>912,608</b>	<b>459,335</b>	<b>23,667,819</b>	<b>9,509,401</b>	<b>10,480,815</b>	<b>3,773,088</b>
O.D.											12,097

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	57,721,954	41,201,531	3,785,185	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-21,978,855	-13,580,192	14,466	
TOTAL LOSSES	35,743,099	27,621,339	3,799,651	
EXPECTED LOSSES	45,279,896	35,573,646	4,088,101	
CREDIBILITY	.19	.62	.95	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.495	1.155	.159	2.809
INDICATED (POST-TEST)	1.525	1.178	.162	2.865
PRES. ON RATE LEVEL	1.834	1.441	.166	3.441
DERIVED BY FORMULA	1.775	1.278	.162	3.215
UNDERLYING PRES. RATE	1.894	1.488	.171	3.553
PROPOSED	1.775	1.278	.162	3.215

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	3.850
IND. RATES				3.85	MINIMUM PREMIUM	
MAN. RATES	5.04	4.41	4.01	+ 3.85	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	1,117,472	30,588,956	2.737	3	1	31	63	210	308
2014	1,099,591	45,946,659	4.178	3	1	54	55	185	298
2015	983,933	18,036,223	1.833	2		22	56	194	274
2016	1,049,879	31,369,285	2.987	3	1	26	46	185	261
2017	1,427,483	21,958,709	1.538	2		20	39	193	254
<b>TOTAL</b>	<b>5,678,358</b>	<b>147,899,832</b>	<b>2.605</b>	<b>13</b>	<b>3</b>	<b>153</b>	<b>259</b>	<b>967</b>	<b>1395</b>
O.D.		395,095	.006			2		1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	831,942	801,428	6,739,183	2,631,063	2,566,284	117,036	6,907,237	2,996,947	1,901,426	3,675,124	1,421,286
2014	1,121,625	1,057,194	12,313,169	2,775,904	2,182,410	4,921,735	6,311,399	9,489,860	2,508,019	2,087,737	1,177,607
2015	476,313		4,682,910	2,277,157	2,821,648	5,000		1,908,158	1,526,859	3,160,989	1,177,189
2016	1,854,762	2,076,579	5,348,617	2,059,824	2,844,353	49,385	9,249,095	1,999,488	1,526,823	3,040,470	1,319,889
2017	828,006		4,313,179	2,133,632	2,967,808	8,406		3,175,412	1,407,008	5,969,576	1,155,682
<b>TOTAL</b>	<b>5,112,648</b>	<b>3,935,201</b>	<b>33,397,058</b>	<b>11,877,580</b>	<b>13,382,503</b>	<b>5,101,562</b>	<b>22,467,731</b>	<b>19,569,865</b>	<b>8,870,135</b>	<b>17,933,896</b>	<b>6,251,653</b>
O.D.			345,284		11,986			30,000		3,135	4,690

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	1,419,293	94,462	8,516,843	2,978,366	2,943,532	397,571	1,011,944	5,597,873	2,226,572	4,296,212	1,372,962
2014	1,360,163	193,679	14,871,768	3,217,528	2,411,453	1,080,336	1,124,722	13,406,232	2,677,220	2,381,803	1,165,831
2015	537,025	49,963	5,997,671	2,498,151	2,865,802	12,807	43,254	3,737,256	1,892,877	3,484,867	1,183,075
2016	1,621,750	200,006	7,357,078	2,440,854	2,991,291	109,252	1,039,718	4,416,893	1,878,098	3,107,983	1,308,010
2017	796,500	109,148	8,131,175	3,430,408	2,716,657	13,449	415,466	6,852,656	2,947,517	3,614,326	1,116,389
<b>TOTAL</b>	<b>5,734,731</b>	<b>647,258</b>	<b>44,874,535</b>	<b>14,565,307</b>	<b>13,928,735</b>	<b>1,613,415</b>	<b>3,635,104</b>	<b>34,010,910</b>	<b>11,622,284</b>	<b>16,885,191</b>	<b>6,146,267</b>
O.D.	50	3,477	415,294	13,482	15,272	8	713	55,456	2,532	2,594	4,569

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	90,990,951	57,035,397	6,150,836	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-34,493,156	-19,692,823	25,167	
TOTAL LOSSES	56,497,795	37,342,574	6,176,003	
EXPECTED LOSSES	70,070,937	51,445,923	6,757,246	
CREDIBILITY	.34	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.995	.658	.109	1.762
INDICATED (POST-TEST)	1.015	.671	.111	1.797
PRES. ON RATE LEVEL	1.195	.878	.115	2.188
DERIVED BY FORMULA	1.134	.671	.111	1.916
UNDERLYING PRES. RATE	1.234	.906	.119	2.259
PROPOSED	1.134	.671	.111	1.916

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	TOTAL
IND. RATES				2.29	MINIMUM PREMIUM	
MAN. RATES	3.13	2.73	2.55	+ 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	
2013	5,290	518,377	9.799			1			1	2
2014	7,164	37,964	.529							
2015	7,871	6,215	.078							
2016	7,767	608	.007							
2017	9,109	74,231	.814						1	1
<b>TOTAL</b>	<b>37,201</b>	<b>637,395</b>	<b>1.713</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
2013			227,924		19,036			206,850		58,912	5,655
2014											37,964
2015											6,215
2016											608
2017					26,650					45,297	2,284
<b>TOTAL</b>			<b>227,924</b>		<b>45,686</b>			<b>206,850</b>		<b>104,209</b>	<b>52,726</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			289,008		21,834			390,533		68,868	5,463
2014											37,584
2015											6,246
2016											603
2017	24	269	19,638	12,524	19,708	6	655	17,932	14,728	29,476	2,206
<b>TOTAL</b>	<b>24</b>	<b>269</b>	<b>308,646</b>	<b>12,524</b>	<b>41,542</b>	<b>6</b>	<b>655</b>	<b>408,465</b>	<b>14,728</b>	<b>98,344</b>	<b>52,102</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	718,065	167,138	52,102	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-708,545	-176,742	198	
TOTAL LOSSES	9,520		52,300	
EXPECTED LOSSES	1,482,460	468,732	52,826	
CREDIBILITY	.01	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.026	.000	.141	.167
INDICATED (POST-TEST)	.027	.000	.144	.171
PRES. ON RATE LEVEL	3.859	1.220	.138	5.217
DERIVED BY FORMULA	3.821	1.171	.138	5.130
UNDERLYING PRES. RATE	3.985	1.260	.142	5.387
PROPOSED	3.821	1.171	.138	5.130

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	6.144
IND. RATES				6.14	MINIMUM PREMIUM	
MAN. RATES	7.22	6.50	6.08	+ 6.14	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	11,477	83,072	.723						4	4
2014	3,242	226,406	6.983			1			1	2
2015	1,023	42,795	4.183						5	5
2016	1,549	324,887	20.973			1				1
2017	1,854	1,429	.077							
<b>TOTAL</b>	<b>19,145</b>	<b>678,589</b>	<b>3.544</b>			<b>2</b>			<b>10</b>	<b>12</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					42,418					11,617	29,037
2014			166,850		7,547			32,471		8,623	10,915
2015					23,951					18,510	334
2016			236,573					88,314			
2017											1,429
<b>TOTAL</b>			<b>403,423</b>		<b>73,916</b>			<b>120,785</b>		<b>38,750</b>	<b>41,715</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					48,652					13,580	28,050
2014		1,191	203,954	1,579	9,249		541	55,257	720	9,718	10,806
2015		22	1,760	1,230	23,082		8	1,298	1,054	19,895	336
2016	69	2,912	263,336	12,658	10,668	79	5,086	146,825	8,094	3,514	
2017											1,380
<b>TOTAL</b>	<b>69</b>	<b>4,125</b>	<b>469,050</b>	<b>15,467</b>	<b>91,651</b>	<b>79</b>	<b>5,635</b>	<b>203,380</b>	<b>9,868</b>	<b>46,707</b>	<b>40,572</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	682,338	163,693	40,572	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-375,567	-135,767	44	
TOTAL LOSSES	306,771	27,926	40,616	
EXPECTED LOSSES	635,039	311,489	22,016	
CREDIBILITY	.01	.02	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.602	.146	.212	1.960
INDICATED (POST-TEST)	1.634	.149	.216	1.999
PRES. ON RATE LEVEL	3.213	1.576	.111	4.900
DERIVED BY FORMULA	3.197	1.547	.115	4.859
UNDERLYING PRES. RATE	3.317	1.627	.115	5.059
PROPOSED	3.197	1.547	.115	4.859

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	5.820
IND. RATES				5.82	MINIMUM PREMIUM	
MAN. RATES	6.94	6.16	5.71	+ 5.82	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	297,466	8,153,674	2.741		1	12	4	53	70
2014	313,649	6,287,872	2.004	1	1	9	8	46	65
2015	309,000	6,614,093	2.140			10	10	46	66
2016	293,327	4,110,356	1.401			5	10	41	56
2017	371,001	3,207,543	.864	1		2	5	40	48
<b>TOTAL</b>	<b>1,584,443</b>	<b>28,373,538</b>	<b>1.791</b>	<b>2</b>	<b>2</b>	<b>38</b>	<b>37</b>	<b>226</b>	<b>305</b>
O.D.		2,519							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013		167,535	2,856,241	220,397	1,048,750		43,489	2,234,570	242,068	959,801	380,823
2014	1,041	174,580	2,214,703	393,680	670,859		20,418	1,565,544	196,363	799,793	250,891
2015			2,501,030	364,572	1,208,520			855,266	306,555	1,133,993	244,157
2016			991,258	541,286	997,650			422,057	240,689	642,496	274,920
2017	543,537		287,337	338,785	551,797	3,500		97,639	274,031	796,813	314,104
<b>TOTAL</b>	<b>544,578</b>	<b>342,115</b>	<b>8,850,569</b>	<b>1,858,720</b>	<b>4,477,576</b>	<b>3,500</b>	<b>63,907</b>	<b>5,175,076</b>	<b>1,259,706</b>	<b>4,332,896</b>	<b>1,464,895</b>
O.D.											2,519

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013		285,480	3,474,012	249,489	1,202,916		92,110	3,681,619	283,462	1,122,012	367,875
2014	1,358	344,457	2,681,209	471,980	725,663		83,992	2,469,203	255,917	891,733	248,382
2015	285	25,802	3,090,351	478,852	1,220,844	203	20,046	1,679,223	433,494	1,245,452	245,378
2016	342	16,004	1,519,795	650,642	997,361	399	26,972	899,625	324,115	650,427	272,446
2017	520,691	13,379	985,572	545,512	469,685	4,211	28,908	642,631	447,347	553,706	303,424
<b>TOTAL</b>	<b>522,676</b>	<b>685,122</b>	<b>11,750,939</b>	<b>2,396,475</b>	<b>4,616,469</b>	<b>4,813</b>	<b>252,028</b>	<b>9,372,301</b>	<b>1,744,335</b>	<b>4,463,330</b>	<b>1,437,505</b>
O.D.											2,493

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	22,587,879	13,220,609	1,439,998	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,560,681	-4,064,135	4,902	
TOTAL LOSSES	15,027,198	9,156,474	1,444,900	
EXPECTED LOSSES	15,416,631	10,599,925	1,362,621	
CREDIBILITY	.14	.47	.72	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.948	.578	.091	1.617
INDICATED (POST-TEST)	.967	.590	.093	1.650
PRES. ON RATE LEVEL	.943	.648	.083	1.674
DERIVED BY FORMULA	.946	.621	.090	1.657
UNDERLYING PRES. RATE	.973	.669	.086	1.728
PROPOSED	.946	.621	.090	1.657

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.984
IND. RATES				1.98	MINIMUM PREMIUM	
MAN. RATES	2.26	2.05	1.95	+ 1.98	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	208,981	10,335,308	4.945			21	24	61	106
2014	223,127	6,229,788	2.792			11	14	76	101
2015	250,224	5,295,216	2.116			2	24	73	99
2016	263,178	5,162,387	1.961			8	13	60	81
2017	266,648	5,449,475	2.043			2	10	70	83
<b>TOTAL</b>	<b>1,212,158</b>	<b>32,472,174</b>	<b>2.679</b>			<b>1</b>	<b>44</b>	<b>340</b>	<b>470</b>
O.D.		27,099	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			4,611,701	1,270,471	1,024,696			1,394,386	763,907	937,236	332,911
2014			2,274,294	543,482	642,064			986,698	453,117	910,374	419,759
2015			405,595	971,226	1,054,991			594,424	1,032,322	1,004,917	231,741
2016			1,373,845	674,971	817,739			666,807	513,397	839,442	276,186
2017	557,594		407,936	737,816	1,067,538	300,051		68,761	491,903	1,526,277	291,599
<b>TOTAL</b>	<b>557,594</b>		<b>9,073,371</b>	<b>4,197,966</b>	<b>4,607,028</b>	<b>300,051</b>		<b>3,711,076</b>	<b>3,254,646</b>	<b>5,218,246</b>	<b>1,552,196</b>
O.D.					27,000					99	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			5,847,636	1,438,174	1,175,326			2,632,598	894,535	1,095,628	321,592
2014		16,441	2,818,526	637,005	697,401		16,538	1,712,991	532,395	1,012,959	415,561
2015	42	5,617	662,542	1,021,464	1,049,481	126	13,041	1,189,893	1,180,102	1,126,445	232,900
2016	452	20,905	1,968,656	764,285	858,159	644	43,195	1,453,736	606,734	867,985	273,700
2017	534,739	24,967	1,831,979	1,101,444	908,185	338,972	41,559	1,044,993	818,776	1,050,038	281,685
<b>TOTAL</b>	<b>535,233</b>	<b>67,930</b>	<b>13,129,339</b>	<b>4,962,372</b>	<b>4,688,552</b>	<b>339,742</b>	<b>114,333</b>	<b>8,034,211</b>	<b>4,032,542</b>	<b>5,153,055</b>	<b>1,525,438</b>
O.D.					30,969					116	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,220,788	18,867,606	1,525,438			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-12,900,155	-6,356,905	6,767			
TOTAL LOSSES	9,320,633	12,510,701	1,532,205			
EXPECTED LOSSES	26,631,112	16,679,294	1,903,087			
CREDIBILITY	.12	.40	.60			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.769	1.032	.126	1.927		
INDICATED (POST-TEST)	.784	1.053	.129	1.966		
PRES. ON RATE LEVEL	2.128	1.333	.152	3.613		
DERIVED BY FORMULA	1.967	1.221	.138	3.326		
UNDERLYING PRES. RATE	2.197	1.376	.157	3.730		
PROPOSED	1.967	1.221	.138	3.326		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	3.983
IND. RATES				3.98	MINIMUM PREMIUM	
MAN. RATES	5.49	4.77	4.21	+ 3.98	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	79,256	1,470,828	1.855			1	6	27	34
2014	85,607	605,585	.707				5	20	25
2015	90,565	2,426,112	2.678			5	3	29	37
2016	84,902	1,876,862	2.210			3	3	32	38
2017	100,210	1,602,378	1.599				6	27	33
<b>TOTAL</b>	<b>440,540</b>	<b>7,981,765</b>	<b>1.812</b>			<b>9</b>	<b>23</b>	<b>135</b>	<b>167</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
2013			183,477	201,872	472,055			45,788	35,995	450,141	81,500
2014				210,870	161,465				46,443	86,705	100,102
2015			797,344	129,199	368,110			366,986	90,863	542,289	131,321
2016			553,270	149,270	500,076			213,823	64,171	309,552	86,700
2017				514,746	283,319				338,359	375,357	90,597
<b>TOTAL</b>			<b>1,534,091</b>	<b>1,205,957</b>	<b>1,785,025</b>			<b>626,597</b>	<b>575,831</b>	<b>1,764,044</b>	<b>490,220</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
2013			232,649	228,520	541,447			86,448	42,151	526,214	78,729
2014		79	13,769	237,977	171,469		13	3,800	52,695	95,791	99,101
2015	92	8,218	986,008	164,582	373,009	93	8,590	717,232	145,964	592,820	131,978
2016	177	8,241	772,818	223,115	494,381	197	13,249	428,321	112,158	310,250	85,920
2017	385	9,025	656,512	520,854	272,111	108	13,659	386,659	337,059	280,576	87,517
<b>TOTAL</b>	<b>654</b>	<b>25,563</b>	<b>2,661,756</b>	<b>1,375,048</b>	<b>1,852,417</b>	<b>398</b>	<b>35,511</b>	<b>1,622,460</b>	<b>690,027</b>	<b>1,805,651</b>	<b>483,245</b>
O.D.											1,220

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,346,342	5,723,143	484,465			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,726,149	-1,751,623	1,948			
TOTAL LOSSES	620,193	3,971,520	486,413			
EXPECTED LOSSES	7,638,963	4,577,211	546,269			
CREDIBILITY	.06	.20	.31			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.141	.902	.110	1.153		
INDICATED (POST-TEST)	.144	.920	.112	1.176		
PRES. ON RATE LEVEL	1.680	1.006	.120	2.806		
DERIVED BY FORMULA	1.588	.989	.118	2.695		
UNDERLYING PRES. RATE	1.734	1.039	.124	2.897		
PROPOSED	1.588	.989	.118	2.695		
<b>IND. RATES</b>						
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	3.228
IND. RATES				3.23	MINIMUM PREMIUM	
MAN. RATES	4.08	3.61	3.27	+ 3.23	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	41,333	2,673,172	6.467			3	12	26	41
2014	46,431	1,334,409	2.873			2	6	18	26
2015	47,863	1,104,709	2.308			2	4	23	29
2016	45,942	987,655	2.149			1	6	25	32
2017	45,438	814,701	1.792				4	16	20
<b>TOTAL</b>	<b>227,007</b>	<b>6,914,646</b>	<b>3.046</b>			<b>8</b>	<b>32</b>	<b>108</b>	<b>148</b>
O.D.		1,891							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			837,471	674,294	197,416			339,980	343,978	207,244	72,789
2014			316,258	131,810	106,146			189,870	327,542	170,001	92,782
2015			328,930	93,135	255,876			158,340	26,460	181,683	60,285
2016			145,283	146,661	227,320			47,390	143,561	193,715	83,725
2017				132,612	254,890				114,855	245,573	66,771
<b>TOTAL</b>			<b>1,627,942</b>	<b>1,178,512</b>	<b>1,041,648</b>			<b>735,580</b>	<b>956,396</b>	<b>998,216</b>	<b>376,352</b>
O.D.											1,891

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,061,913	763,302	226,437			641,882	402,797	242,267	70,314
2014		2,308	394,973	151,588	115,155		3,245	341,898	366,909	192,352	91,854
2015	38	3,525	420,675	112,570	255,186	40	3,664	303,551	46,460	199,120	60,586
2016	55	2,736	266,495	164,202	225,166	52	3,993	169,351	152,041	197,764	82,971
2017	265	4,174	303,175	219,653	204,620	54	6,334	178,029	152,831	172,119	64,501
<b>TOTAL</b>	<b>358</b>	<b>12,743</b>	<b>2,447,231</b>	<b>1,411,315</b>	<b>1,026,564</b>	<b>146</b>	<b>17,236</b>	<b>1,634,711</b>	<b>1,121,038</b>	<b>1,003,622</b>	<b>370,226</b>
O.D.											1,874

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,112,425	4,562,539	372,100	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,345,063	-1,617,634	1,571	
TOTAL LOSSES	1,767,362	2,944,905	373,671	
EXPECTED LOSSES	4,785,307	4,199,631	467,635	
CREDIBILITY	.04	.13	.20	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.779	1.297	.165	2.241
INDICATED (POST-TEST)	.795	1.323	.168	2.286
PRES. ON RATE LEVEL	2.042	1.792	.199	4.033
DERIVED BY FORMULA	1.992	1.731	.193	3.916
UNDERLYING PRES. RATE	2.108	1.850	.206	4.164
PROPOSED	1.992	1.731	.193	3.916

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	4.690
IND. RATES				4.69	MINIMUM PREMIUM	
MAN. RATES	5.80	5.13	4.70	+ 4.69	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	104,267	3,031,564	2.907			6	8	43	57
2014	108,877	3,048,265	2.799			2	11	35	48
2015	126,201	6,036,461	4.783			10	15	36	61
2016	131,549	3,262,828	2.480			3	12	38	53
2017	134,924	3,362,223	2.491			2	6	60	68
<b>TOTAL</b>	<b>605,818</b>	<b>18,741,341</b>	<b>3.094</b>			<b>23</b>	<b>52</b>	<b>212</b>	<b>287</b>
O.D.		120							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,039,765	411,769	354,907			265,115	407,909	372,439	179,660
2014			339,151	817,598	302,081			129,806	945,957	317,825	195,847
2015			2,098,731	1,005,823	375,023			1,122,083	887,177	356,930	190,694
2016			521,901	617,326	373,233			458,967	462,707	646,255	182,439
2017			322,432	409,933	893,810			83,194	208,271	1,268,310	176,273
<b>TOTAL</b>			<b>4,321,980</b>	<b>3,262,449</b>	<b>2,299,054</b>			<b>2,059,165</b>	<b>2,912,021</b>	<b>2,961,759</b>	<b>924,913</b>
O.D.											120

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,318,423	466,124	407,077			500,537	477,662	435,381	173,552
2014		2,727	459,725	920,055	326,787		2,407	274,156	1,049,255	362,204	193,889
2015	242	21,882	2,656,785	1,060,093	427,274	275	26,105	2,209,790	1,019,508	436,011	191,647
2016	194	9,423	912,631	611,893	407,431	446	30,566	1,058,113	520,717	670,662	180,797
2017	991	18,158	1,334,189	763,608	733,761	277	32,538	763,159	556,747	852,596	170,280
<b>TOTAL</b>	<b>1,427</b>	<b>52,190</b>	<b>6,681,753</b>	<b>3,821,773</b>	<b>2,302,330</b>	<b>998</b>	<b>91,616</b>	<b>4,805,755</b>	<b>3,623,889</b>	<b>2,756,854</b>	<b>910,165</b>
O.D.											116

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,633,739	12,504,846	910,281			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,598,591	-3,631,990	3,948			
TOTAL LOSSES	6,035,148	8,872,856	914,229			
EXPECTED LOSSES	11,577,181	9,541,634	1,102,589			
CREDIBILITY	.08	.25	.38			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.996	1.465	.151	2.612		
INDICATED (POST-TEST)	1.016	1.494	.154	2.664		
PRES. ON RATE LEVEL	1.851	1.525	.176	3.552		
DERIVED BY FORMULA	1.784	1.517	.168	3.469		
UNDERLYING PRES. RATE	1.911	1.575	.182	3.668		
PROPOSED	1.784	1.517	.168	3.469		
<b>IND. RATES</b>						
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	4.155
IND. RATES				4.16	MINIMUM PREMIUM	
MAN. RATES	5.13	4.54	4.14	+ 4.16	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	69,138	3,845,799	5.562			4	13	20	37
2014	78,585	3,437,111	4.373			9	1	18	28
2015	82,963	1,404,163	1.692			2	3	17	22
2016	79,755	1,115,024	1.398			3	1	11	15
2017	82,139	964,012	1.173			3	1	5	9
<b>TOTAL</b>	<b>392,580</b>	<b>10,766,109</b>	<b>2.742</b>			<b>21</b>	<b>19</b>	<b>71</b>	<b>111</b>

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,256,476	438,166	204,058			859,282	605,879	396,788	85,150
2014			2,068,773	15,000	448,793			687,636		161,264	55,645
2015			390,585	124,470	267,510			195,396	70,459	231,151	124,592
2016			502,085	4,113	317,370			150,121	9,456	64,004	67,875
2017			557,577	19,321	30,603			141,971	34,500	96,309	83,731
<b>TOTAL</b>			<b>4,775,496</b>	<b>601,070</b>	<b>1,268,334</b>			<b>2,034,406</b>	<b>720,294</b>	<b>949,516</b>	<b>416,993</b>

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,369,391	496,003	234,057			1,143,545	709,485	463,846	82,255
2014		14,771	2,538,154	42,445	488,372		11,440	1,169,829	14,852	182,349	55,089
2015	45	4,179	499,055	145,513	268,384	51	4,566	381,764	97,896	254,543	125,215
2016	150	6,748	620,078	70,950	314,569	139	8,810	262,977	29,581	68,109	67,264
2017	190	7,759	591,004	89,175	64,622	174	17,836	257,784	73,810	74,797	80,884
<b>TOTAL</b>	<b>385</b>	<b>33,457</b>	<b>5,617,682</b>	<b>844,086</b>	<b>1,370,004</b>	<b>364</b>	<b>42,652</b>	<b>3,215,899</b>	<b>925,624</b>	<b>1,043,644</b>	<b>410,707</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,910,439	4,183,358	410,707	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,656,193	-1,361,558	1,363	
TOTAL LOSSES	6,254,246	2,821,800	412,070	
EXPECTED LOSSES	5,445,085	3,548,924	396,506	
CREDIBILITY	.06	.19	.28	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.593	.719	.105	2.417
INDICATED (POST-TEST)	1.625	.733	.107	2.465
PRES. ON RATE LEVEL	1.343	.876	.098	2.317
DERIVED BY FORMULA	1.360	.849	.101	2.310
UNDERLYING PRES. RATE	1.387	.904	.101	2.392
PROPOSED	1.364	.852	.101	2.317

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.775
IND. RATES				2.78	MINIMUM PREMIUM	
MAN. RATES	3.03	2.85	2.70	+ 2.78	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	565,612	20,907,192	3.696	2	1	30	58	203	294	
2014	606,202	24,142,454	3.982			33	47	181	261	
2015	662,388	24,898,673	3.758	1	1	24	58	190	274	
2016	687,965	34,118,930	4.959	2	1	37	52	186	278	
2017	721,822	14,057,227	1.947	1		9	25	207	242	
<b>TOTAL</b>	<b>3,243,989</b>	<b>118,124,476</b>	<b>3.641</b>	<b>6</b>	<b>3</b>	<b>133</b>	<b>240</b>	<b>967</b>	<b>1349</b>	
O.D.		75,473	.002				1		1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	234,787	257,257	6,989,209	2,174,266	1,721,654	27,306	350,000	2,990,758	2,282,976	2,573,190	1,305,789
2014			7,756,322	2,403,509	3,160,743			5,014,261	1,992,082	2,615,411	1,200,126
2015	283,874	122,325	5,808,557	2,639,564	2,773,199	5,120	4,607,671	3,706,890	1,526,850	2,346,516	1,078,107
2016	778,212	814,347	7,815,047	2,586,242	2,167,217	315,305	9,791,621	4,168,768	2,078,134	2,568,277	1,035,760
2017	128,480		1,566,864	1,672,204	3,005,748			379,417	1,784,839	4,390,140	1,129,535
<b>TOTAL</b>	<b>1,425,353</b>	<b>1,193,929</b>	<b>29,935,999</b>	<b>11,475,785</b>	<b>12,828,561</b>	<b>347,731</b>	<b>14,749,292</b>	<b>16,260,094</b>	<b>9,664,881</b>	<b>14,493,534</b>	<b>5,749,317</b>
O.D.				27,060					10,000		38,413

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	400,547	411,142	8,721,185	2,461,270	1,974,736	92,758	695,264	5,483,609	2,673,359	3,008,067	1,261,392
2014		53,516	9,194,795	2,799,336	3,400,997		65,955	6,823,870	2,308,423	2,927,569	1,188,125
2015	321,469	77,205	6,621,645	2,864,869	2,837,799	44,660	1,088,709	4,821,421	1,889,585	2,626,312	1,083,498
2016	682,059	157,692	10,118,012	2,938,509	2,511,969	587,804	1,235,498	7,923,224	2,485,188	2,772,233	1,026,438
2017	126,481	70,814	5,219,519	2,841,178	2,537,499	1,293	148,531	3,515,955	2,616,527	3,070,853	1,091,131
<b>TOTAL</b>	<b>1,530,556</b>	<b>770,369</b>	<b>39,875,156</b>	<b>13,905,162</b>	<b>13,263,000</b>	<b>726,515</b>	<b>3,233,957</b>	<b>28,568,079</b>	<b>11,973,082</b>	<b>14,405,034</b>	<b>5,650,584</b>
O.D.	8	322	23,536	20,380	3,291	1	247	7,036	6,354	1,073	37,818

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	74,735,782	53,577,376	5,688,402			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-28,953,733	-16,915,628	20,703			
TOTAL LOSSES	45,782,049	36,661,748	5,709,105			
EXPECTED LOSSES	59,656,958	44,345,330	5,806,740			
CREDIBILITY	.23	.76	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.411	1.130	.176	2.717		
INDICATED (POST-TEST)	1.439	1.153	.180	2.772		
PRES. ON RATE LEVEL	1.781	1.324	.173	3.278		
DERIVED BY FORMULA	1.702	1.194	.180	3.076		
UNDERLYING PRES. RATE	1.839	1.367	.179	3.385		
PROPOSED	1.702	1.194	.180	3.076		
<b>IND. RATES</b>						
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	3.684
IND. RATES				3.68	MINIMUM PREMIUM	
MAN. RATES	5.06	4.29	3.82	+ 3.68	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	417,273	23,603,838	5.656			30	88	302	420
2014	445,955	24,320,361	5.453	1		29	79	281	390
2015	476,084	19,667,862	4.131	2		16	85	288	392
2016	486,321	20,876,916	4.292	1	1	19	80	224	325
2017	488,721	19,843,741	4.060	1		12	58	267	338
<b>TOTAL</b>	<b>2,314,354</b>	<b>108,312,718</b>	<b>4.680</b>	<b>5</b>	<b>2</b>	<b>106</b>	<b>390</b>	<b>1362</b>	<b>1865</b>
O.D.		13,161						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			5,657,867	3,974,754	2,402,365			2,942,677	3,533,940	4,032,762	1,059,473
2014	354,315		5,257,245	3,872,474	2,775,616	187,763		2,973,801	3,782,444	3,953,347	1,163,356
2015	74,946	476,985	2,838,611	3,792,333	2,761,261	13,758	1,000,000	1,815,547	3,135,404	2,816,753	942,264
2016	444,644	626,996	3,694,584	3,912,973	2,103,877	231,208	254,925	1,788,492	3,062,975	3,853,357	902,885
2017	3,000		2,113,644	2,705,409	3,244,307			1,599,079	3,577,622	5,276,893	1,323,787
<b>TOTAL</b>	<b>876,905</b>	<b>1,103,981</b>	<b>19,561,951</b>	<b>18,257,943</b>	<b>13,287,426</b>	<b>432,729</b>	<b>1,254,925</b>	<b>11,119,596</b>	<b>17,092,385</b>	<b>19,933,112</b>	<b>5,391,765</b>
O.D.					5,639					4,024	3,498

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			7,169,193	4,499,420	2,755,511			5,545,511	4,138,250	4,714,304	1,023,451
2014	462,533	38,226	6,541,589	4,411,772	2,990,054	198,531	48,018	5,057,445	4,284,173	4,411,125	1,151,722
2015	99,750	324,377	4,150,169	3,955,994	2,815,350	57,310	796,441	4,035,011	3,591,226	3,176,492	946,975
2016	416,362	658,166	6,204,372	3,878,450	2,360,045	423,450	536,170	4,876,216	3,286,097	3,983,866	894,759
2017	7,021	91,976	6,783,211	3,780,102	2,867,439	2,990	331,005	6,678,765	4,170,226	3,845,644	1,278,778
<b>TOTAL</b>	<b>985,666</b>	<b>1,112,745</b>	<b>30,848,534</b>	<b>20,525,738</b>	<b>13,788,399</b>	<b>682,281</b>	<b>1,711,634</b>	<b>26,192,948</b>	<b>19,469,972</b>	<b>20,131,431</b>	<b>5,295,685</b>
O.D.					6,468					4,704	3,432

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	61,533,808	73,926,712	5,299,117			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-27,115,992	-23,106,947	18,362			
TOTAL LOSSES	34,417,816	50,819,765	5,317,479			
EXPECTED LOSSES	55,590,782	60,288,922	5,299,870			
CREDIBILITY	.19	.61	.93			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.487	2.196	.230	3.913		
INDICATED (POST-TEST)	1.517	2.240	.235	3.992		
PRES. ON RATE LEVEL	2.326	2.523	.222	5.071		
DERIVED BY FORMULA	2.172	2.350	.234	4.756		
UNDERLYING PRES. RATE	2.402	2.605	.229	5.236		
PROPOSED	2.172	2.350	.234	4.756		
<b>IND. RATES</b>						
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	5.696
IND. RATES				5.70	MINIMUM PREMIUM	
MAN. RATES	7.46	6.63	5.91	+ 5.70	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	247,290	13,600,426	5.499		1	20	34	91	146
2014	265,489	12,344,772	4.649	3		18	24	90	135
2015	276,177	7,921,798	2.868	1		12	27	94	134
2016	290,501	7,673,514	2.641	1		10	26	89	126
2017	296,023	11,387,810	3.846	1		9	16	117	143
<b>TOTAL</b>	<b>1,375,480</b>	<b>52,928,320</b>	<b>3.848</b>	<b>6</b>	<b>1</b>	<b>69</b>	<b>127</b>	<b>481</b>	<b>684</b>
O.D.		9,094						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013		1,139,870	4,471,450	1,436,214	935,480		2,199,368	1,465,248	785,379	931,870	235,547
2014	217,458		4,365,679	1,198,495	1,025,823			3,030,677	801,905	1,324,828	379,907
2015	3,000		2,640,337	984,301	1,417,566			1,085,681	505,335	983,970	301,608
2016	22,718		1,946,439	1,640,898	654,593	12,534		905,333	1,110,378	1,029,519	351,102
2017	1,075,174		1,913,376	896,055	2,263,885	321,984		1,702,115	663,869	2,047,950	503,402
<b>TOTAL</b>	<b>1,318,350</b>	<b>1,139,870</b>	<b>15,337,281</b>	<b>6,155,963</b>	<b>6,297,347</b>	<b>334,518</b>	<b>2,199,368</b>	<b>8,189,054</b>	<b>3,866,866</b>	<b>6,318,137</b>	<b>1,771,566</b>
O.D.					3,450						5,644

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013		325,578	5,669,798	1,625,793	1,072,995		780,828	2,766,389	919,677	1,089,355	227,538
2014	283,876	29,108	4,985,201	1,389,317	1,119,845		36,840	3,800,495	944,903	1,481,868	376,108
2015	3,682	28,049	3,367,455	1,104,680	1,441,484	270	25,281	2,120,318	647,738	1,095,576	303,116
2016	20,449	31,338	2,985,102	1,613,264	798,073	23,289	61,145	2,137,570	1,169,554	1,100,835	347,942
2017	820,346	57,302	4,249,949	1,935,545	1,912,635	290,815	207,533	3,303,607	1,300,992	1,491,210	486,286
<b>TOTAL</b>	<b>1,128,353</b>	<b>471,375</b>	<b>21,257,505</b>	<b>7,668,599</b>	<b>6,345,032</b>	<b>314,374</b>	<b>1,111,627</b>	<b>14,128,379</b>	<b>4,982,864</b>	<b>6,258,844</b>	<b>1,740,990</b>
O.D.			84	59	3,628						5,607

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	38,411,697	25,259,026	1,746,597			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-15,417,530	-7,994,934	6,543			
TOTAL LOSSES	22,994,167	17,264,092	1,753,140			
EXPECTED LOSSES	31,608,530	20,879,786	1,870,652			
CREDIBILITY	.13	.43	.65			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.672	1.255	.127	3.054		
INDICATED (POST-TEST)	1.705	1.280	.130	3.115		
PRES. ON RATE LEVEL	2.226	1.470	.132	3.828		
DERIVED BY FORMULA	2.158	1.388	.131	3.677		
UNDERLYING PRES. RATE	2.298	1.518	.136	3.952		
PROPOSED	2.158	1.388	.131	3.677		
<b>IND. RATES</b>						
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	4.404
IND. RATES				4.40	MINIMUM PREMIUM	
MAN. RATES	5.82	5.03	4.46	+ 4.40	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	207,931	8,958,164	4.308			17	16	52	85	
2014	215,926	14,761,984	6.836	2		24	15	63	104	
2015	262,068	10,888,914	4.154			19	10	73	102	
2016	265,457	7,905,506	2.978	1		12	18	69	100	
2017	259,609	6,224,224	2.397			5	7	76	88	
<b>TOTAL</b>	<b>1,210,991</b>	<b>48,738,792</b>	<b>4.025</b>	<b>3</b>		<b>77</b>	<b>66</b>	<b>333</b>	<b>479</b>	
O.D.		15,392	.001				1		1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			3,581,131	683,870	1,152,443			1,638,238	357,159	889,558	655,765
2014	1,492,677		5,489,346	721,836	1,227,062	49,161		2,591,490	1,825,771	1,053,152	311,489
2015			4,779,628	463,616	2,183,665			1,648,834	219,234	1,122,049	471,888
2016	290,000		2,620,174	833,195	1,565,629	20,000		868,468	483,103	952,269	272,668
2017			916,474	442,827	1,885,856			319,830	231,050	1,910,824	517,363
<b>TOTAL</b>	<b>1,782,677</b>		<b>17,386,753</b>	<b>3,145,344</b>	<b>8,014,655</b>	<b>69,161</b>		<b>7,066,860</b>	<b>3,116,317</b>	<b>5,927,852</b>	<b>2,229,173</b>
O.D.				10,851					3,314		1,227

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			4,435,476	774,141	1,321,853			2,931,987	418,232	1,039,892	633,469
2014	1,657,910	39,072	6,703,800	873,501	1,338,911	44,198	42,513	4,400,112	2,072,598	1,199,413	308,374
2015	547	48,929	5,859,861	678,507	2,205,552	406	37,749	3,096,991	380,138	1,244,120	474,247
2016	253,235	38,156	3,563,187	1,063,918	1,612,138	36,553	54,793	1,792,172	612,327	982,324	270,214
2017	2,051	36,322	2,681,505	1,318,709	1,513,587	621	68,351	1,359,185	814,436	1,287,175	499,773
<b>TOTAL</b>	<b>1,913,743</b>	<b>162,479</b>	<b>23,243,829</b>	<b>4,708,776</b>	<b>7,992,041</b>	<b>81,778</b>	<b>203,406</b>	<b>13,580,447</b>	<b>4,297,731</b>	<b>5,752,924</b>	<b>2,186,077</b>
O.D.	1	43	4,602	9,426	721		22	1,442	2,878	227	1,189

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	39,191,792	22,764,724	2,187,266			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-14,833,058	-7,291,412	7,761			
TOTAL LOSSES	24,358,734	15,473,312	2,195,027			
EXPECTED LOSSES	30,698,622	19,133,658	2,204,003			
CREDIBILITY	.12	.40	.60			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.011	1.278	.181	3.470		
INDICATED (POST-TEST)	2.051	1.304	.185	3.540		
PRES. ON RATE LEVEL	2.455	1.530	.177	4.162		
DERIVED BY FORMULA	2.407	1.440	.182	4.029		
UNDERLYING PRES. RATE	2.535	1.580	.182	4.297		
PROPOSED	2.407	1.440	.182	4.029		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	4.825
IND. RATES				4.83	MINIMUM PREMIUM	
MAN. RATES	5.85	5.26	4.85	+ 4.83	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	134,843	10,613,644	7.871			6	17	26	49	
2014	167,302	6,832,365	4.083			15	12	24	51	
2015	169,385	6,953,452	4.105		1	8	8	30	47	
2016	181,564	4,259,611	2.346			8	10	25	43	
2017	162,003	3,148,584	1.943			3	4	36	43	
<b>TOTAL</b>	<b>815,097</b>	<b>31,807,656</b>	<b>3.902</b>		<b>1</b>	<b>40</b>	<b>51</b>	<b>141</b>	<b>233</b>	
O.D.		1,266								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			2,056,635	799,345	326,966			6,515,182	261,455	521,732	132,329
2014			3,831,069	275,398	343,506			1,712,485	233,427	333,184	103,296
2015	553,182		1,805,166	434,830	753,088	1,080		2,156,114	536,334	374,365	339,293
2016			1,825,075	337,194	854,336			494,580	236,888	331,438	180,100
2017			630,164	121,701	913,094			268,624	248,430	834,213	132,358
<b>TOTAL</b>	<b>553,182</b>		<b>10,148,109</b>	<b>1,968,468</b>	<b>3,190,990</b>	<b>1,080</b>		<b>11,146,985</b>	<b>1,516,534</b>	<b>2,394,932</b>	<b>887,376</b>
O.D.											1,266

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			2,060,073	904,858	375,030			1,998,849	306,164	609,906	127,830
2014		27,446	4,700,024	346,364	393,548		28,549	2,924,222	292,685	382,036	102,263
2015	623,253	16,634	1,996,654	504,166	766,916	3,006	31,695	2,623,065	661,050	447,045	340,989
2016	567	25,236	2,334,553	499,657	889,766	462	30,609	973,418	290,436	354,241	178,479
2017	1,012	18,896	1,402,140	588,813	734,824	442	47,626	874,756	468,017	585,431	127,858
<b>TOTAL</b>	<b>624,832</b>	<b>88,212</b>	<b>12,493,444</b>	<b>2,843,858</b>	<b>3,160,084</b>	<b>3,910</b>	<b>138,479</b>	<b>9,394,310</b>	<b>2,018,352</b>	<b>2,378,659</b>	<b>877,419</b>
O.D.											1,272

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	22,743,187	10,400,953	878,691	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,859,428	-3,527,910	3,869	
TOTAL LOSSES	4,883,759	6,873,043	882,560	
EXPECTED LOSSES	36,736,421	9,210,597	1,141,136	
CREDIBILITY	.09	.30	.46	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.599	.843	.108	1.550
INDICATED (POST-TEST)	.611	.860	.110	1.581
PRES. ON RATE LEVEL	4.365	1.094	.136	5.595
DERIVED BY FORMULA	4.027	1.024	.124	5.175
UNDERLYING PRES. RATE	4.507	1.130	.140	5.777
PROPOSED	4.027	1.024	.124	5.175

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	6.198
IND. RATES				6.20	MINIMUM PREMIUM	
MAN. RATES	8.87	7.48	6.52	+ 6.20	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	140,813	3,332,047	2.366			5	11	22	38
2014	137,632	3,641,796	2.646	2		7	7	20	36
2015	143,899	4,788,845	3.327	1		5	8	12	26
2016	154,257	4,059,152	2.631	2		2	9	19	32
2017	218,125	8,686,630	3.982	1		2	6	31	40
<b>TOTAL</b>	<b>794,726</b>	<b>24,508,470</b>	<b>3.084</b>	<b>6</b>		<b>21</b>	<b>41</b>	<b>104</b>	<b>172</b>
O.D.		2,747							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,079,088	645,793	261,213			126,047	867,400	238,909	113,597
2014	256,000		1,967,115	203,020	324,461	3,971		349,273	152,909	220,682	164,365
2015	778,022		1,410,365	579,039	288,916	70,000		1,075,142	288,553	193,047	105,761
2016	1,289,519		705,757	553,943	217,026	64,987		196,385	550,785	295,498	185,252
2017	610,234		1,039,714	290,244	409,650	500		4,977,737	364,026	590,011	404,514
<b>TOTAL</b>	<b>2,933,775</b>		<b>6,202,039</b>	<b>2,272,039</b>	<b>1,501,266</b>	<b>139,458</b>		<b>6,724,584</b>	<b>2,223,673</b>	<b>1,538,147</b>	<b>973,489</b>
O.D.											2,747

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,368,283	731,039	299,610			237,977	1,015,727	279,283	109,735
2014	334,189	14,116	2,419,767	249,122	358,292	4,199	5,848	604,322	178,374	246,957	162,721
2015	876,479	14,327	1,736,189	617,920	319,520	173,106	22,305	1,833,843	367,005	235,847	106,290
2016	1,122,577	11,178	1,061,159	546,709	267,974	116,317	15,431	608,989	531,385	329,301	183,585
2017	584,349	11,025	814,297	439,515	356,915	2,029	149,076	2,138,348	596,739	494,075	390,761
<b>TOTAL</b>	<b>2,917,594</b>	<b>50,646</b>	<b>7,399,695</b>	<b>2,584,305</b>	<b>1,602,311</b>	<b>295,651</b>	<b>192,660</b>	<b>5,423,479</b>	<b>2,689,230</b>	<b>1,585,463</b>	<b>953,092</b>
O.D.											2,687

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,279,725	8,461,309	955,779			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,306,535	-2,827,503	3,391			
TOTAL LOSSES	8,973,190	5,633,806	959,170			
EXPECTED LOSSES	15,099,794	7,486,319	858,305			
CREDIBILITY	.09	.30	.45			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.129	.709	.121	1.959		
INDICATED (POST-TEST)	1.152	.723	.123	1.998		
PRES. ON RATE LEVEL	1.840	.912	.105	2.857		
DERIVED BY FORMULA	1.778	.855	.113	2.746		
UNDERLYING PRES. RATE	1.900	.942	.108	2.950		
PROPOSED	1.778	.855	.113	2.746		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	3.289
IND. RATES				3.29	MINIMUM PREMIUM	
MAN. RATES	4.25	3.70	3.33	+ 3.29	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
2013	12,991	229,476	1.766			12,991					3	3
2014	14,387	126,091	.876			14,387				1	4	5
2015	13,579	309,318	2.277			13,579				2	3	5
2016	12,903	415,153	3.217			12,903			1	1	3	5
2017	12,308	84,821	.689			12,308					3	3
<b>TOTAL</b>	<b>66,168</b>	<b>1,164,859</b>	<b>1.760</b>			<b>66,168</b>			<b>1</b>	<b>4</b>	<b>16</b>	<b>21</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					167,605					56,855	5,016
2014				2,905	34,232				4,903	76,386	7,665
2015				138,520	19,177				114,126	24,539	12,956
2016			207,310	5	43,595			63,949	2,261	70,844	27,189
2017					25,801					41,387	17,633
<b>TOTAL</b>			<b>207,310</b>	<b>141,430</b>	<b>290,410</b>			<b>63,949</b>	<b>121,290</b>	<b>270,011</b>	<b>70,459</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					192,243					66,464	4,845
2014		2	967	3,830	36,025			1,501	6,782	83,925	7,588
2015		178	23,260	137,757	22,185			21,926	122,636	30,449	13,021
2016	61	2,627	238,932	16,659	49,413	59	112	117,576	16,253	70,752	26,944
2017	22	264	19,011	12,122	19,080	5	3,817	16,382	13,454	26,932	17,033
<b>TOTAL</b>	<b>83</b>	<b>3,071</b>	<b>282,170</b>	<b>170,368</b>	<b>318,946</b>	<b>64</b>	<b>4,524</b>	<b>157,385</b>	<b>159,125</b>	<b>278,522</b>	<b>69,431</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	447,297	926,961	69,431	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-961,241	-435,069	270	
TOTAL LOSSES		491,892	69,701	
EXPECTED LOSSES	1,938,722	1,119,563	84,033	
CREDIBILITY	.02	.06	.09	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.743	.105	.848
INDICATED (POST-TEST)	.000	.758	.107	.865
PRES. ON RATE LEVEL	2.837	1.639	.123	4.599
DERIVED BY FORMULA	2.780	1.586	.122	4.488
UNDERLYING PRES. RATE	2.930	1.692	.127	4.749
PROPOSED	2.780	1.586	.122	4.488

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	5.375
IND. RATES				5.38	MINIMUM PREMIUM	
MAN. RATES	6.38	5.82	5.36	+ 5.38	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	69,744	2,825,128	4.050			6	5	17	28
2014	74,231	3,532,307	4.758			7	5	34	46
2015	78,875	3,194,942	4.050			5	4	24	33
2016	81,222	3,637,908	4.478			7	4	39	50
2017	80,757	2,345,246	2.904			2	9	29	40
<b>TOTAL</b>	<b>384,829</b>	<b>15,535,531</b>	<b>4.037</b>			<b>27</b>	<b>27</b>	<b>143</b>	<b>197</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,277,823	312,918	275,868			356,149	141,932	264,538	195,900
2014			1,698,366	136,309	643,322			260,850	144,875	483,912	164,673
2015			1,284,425	236,734	367,432			377,050	573,367	235,981	119,953
2016			1,462,779	227,412	425,091			712,805	222,345	474,290	113,186
2017			407,128	449,221	413,373			209,227	310,346	437,126	118,825
<b>TOTAL</b>			<b>6,130,521</b>	<b>1,362,594</b>	<b>2,125,086</b>			<b>1,916,081</b>	<b>1,392,865</b>	<b>1,895,847</b>	<b>712,537</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,620,279	354,223	316,421			672,409	166,203	309,244	189,239
2014		12,172	2,096,173	177,889	691,003		4,381	458,119	172,772	535,157	163,026
2015	148	13,074	1,576,301	281,802	384,268	97	9,074	799,400	641,601	281,061	120,553
2016	447	19,608	1,804,310	330,093	471,681	668	43,307	1,350,603	314,801	499,159	112,167
2017	599	14,844	1,098,129	576,598	389,265	342	36,851	679,349	369,655	330,178	114,785
<b>TOTAL</b>	<b>1,194</b>	<b>59,698</b>	<b>8,195,192</b>	<b>1,720,605</b>	<b>2,252,638</b>	<b>1,107</b>	<b>93,613</b>	<b>3,959,880</b>	<b>1,665,032</b>	<b>1,954,799</b>	<b>699,770</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,310,684	7,593,074	699,770			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,044,134	-2,337,339	2,353			
TOTAL LOSSES	6,266,550	5,255,735	702,123			
EXPECTED LOSSES	12,383,798	6,095,691	681,148			
CREDIBILITY	.06	.18	.28			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.628	1.366	.182	3.176		
INDICATED (POST-TEST)	1.661	1.393	.186	3.240		
PRES. ON RATE LEVEL	3.117	1.534	.171	4.822		
DERIVED BY FORMULA	3.030	1.509	.175	4.714		
UNDERLYING PRES. RATE	3.218	1.584	.177	4.979		
PROPOSED	3.030	1.509	.175	4.714		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	5.646
IND. RATES				5.65	MINIMUM PREMIUM	
MAN. RATES	7.02	6.18	5.62	+ 5.65	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	128,097	12,432,921	9.705			8	23	81	114
2014	143,314	13,025,329	9.088	1	2	13	31	97	142
2015	152,265	9,911,312	6.509			9	22	79	110
2016	151,298	8,678,517	5.736			13	20	80	113
2017	153,706	9,424,486	6.131			7	13	84	104
<b>TOTAL</b>	<b>728,680</b>	<b>53,472,565</b>	<b>7.338</b>	<b>1</b>	<b>2</b>	<b>50</b>	<b>109</b>	<b>421</b>	<b>583</b>
O.D.		211							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013		708,994	1,715,937	888,491	1,105,759		4,527,163	739,055	950,991	1,344,763	451,768
2014	360,000		2,195,190	1,710,767	2,101,137	20,000		1,540,550	2,485,517	2,238,394	373,774
2015			2,142,209	921,467	1,976,449			1,105,042	1,268,212	1,762,458	735,475
2016			2,240,235	1,032,085	1,179,610			1,301,326	1,166,023	1,438,329	320,909
2017			1,427,032	846,818	1,513,019			1,868,977	773,714	2,436,702	558,224
<b>TOTAL</b>	<b>360,000</b>	<b>708,994</b>	<b>9,720,603</b>	<b>5,399,628</b>	<b>7,875,974</b>	<b>20,000</b>	<b>4,527,163</b>	<b>6,554,950</b>	<b>6,644,457</b>	<b>9,220,646</b>	<b>2,440,150</b>
O.D.											211

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013		446,089	2,175,808	1,005,772	1,268,304		1,296,677	1,395,338	1,113,613	1,572,032	436,408
2014	469,954	16,316	2,811,892	1,963,409	2,240,458	21,147	26,279	2,779,272	2,803,179	2,501,579	370,036
2015	243	23,460	2,790,021	1,059,551	1,968,779	271	25,865	2,267,541	1,501,352	1,959,063	739,152
2016	743	33,558	3,152,291	1,167,107	1,253,437	1,268	85,057	2,879,491	1,302,810	1,513,122	318,021
2017	1,941	43,182	3,200,698	1,496,167	1,318,830	2,024	212,251	3,489,774	1,492,454	1,754,054	539,244
<b>TOTAL</b>	<b>472,881</b>	<b>562,605</b>	<b>14,130,710</b>	<b>6,692,006</b>	<b>8,049,808</b>	<b>24,710</b>	<b>1,646,129</b>	<b>12,811,416</b>	<b>8,213,408</b>	<b>9,299,850</b>	<b>2,402,861</b>
O.D.											204

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	29,648,451	32,255,072	2,403,065	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-17,517,251	-9,746,692	10,743	
TOTAL LOSSES	12,131,200	22,508,380	2,413,808	
EXPECTED LOSSES	35,953,071	25,438,218	3,104,177	
CREDIBILITY	.09	.28	.43	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.665	3.089	.331	5.085
INDICATED (POST-TEST)	1.698	3.151	.338	5.187
PRES. ON RATE LEVEL	4.779	3.380	.413	8.572
DERIVED BY FORMULA	4.502	3.316	.381	8.199
UNDERLYING PRES. RATE	4.934	3.491	.426	8.851
PROPOSED	4.502	3.316	.381	8.199

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	9.820
IND. RATES				9.82	MINIMUM PREMIUM	
MAN. RATES	12.60	11.07	9.99	+ 9.82	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	356,979	5,956,621	1.668			12	16	57	85	
2014	367,968	8,822,117	2.397			12	18	49	79	
2015	390,365	7,852,596	2.011			8	18	61	87	
2016	403,805	4,878,316	1.208			5	21	42	68	
2017	426,692	5,984,537	1.402			5	12	63	82	
<b>TOTAL</b>	<b>1,945,809</b>	<b>33,494,187</b>	<b>1.721</b>			<b>1</b>	<b>1</b>	<b>42</b>	<b>85</b>	
O.D.		2,854								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			2,485,556	413,482	904,206			870,250	364,972	614,677	303,478
2014			2,623,007	448,290	794,021			3,453,130	329,164	865,383	309,122
2015			1,895,338	921,908	987,923			1,878,030	832,834	1,029,515	307,048
2016			1,180,441	1,146,609	403,247			351,911	760,168	602,979	432,961
2017	742,936	154,241	1,051,367	510,579	661,323	740,394	48,652	559,697	285,458	868,677	361,213
<b>TOTAL</b>	<b>742,936</b>	<b>154,241</b>	<b>9,235,709</b>	<b>3,440,868</b>	<b>3,750,720</b>	<b>740,394</b>	<b>48,652</b>	<b>7,113,018</b>	<b>2,572,596</b>	<b>3,981,231</b>	<b>1,713,822</b>
O.D.											2,854

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			3,151,684	468,061	1,037,124			1,643,032	427,382	718,558	293,160
2014		17,572	3,018,457	534,880	857,758		32,841	3,374,128	412,172	969,548	306,031
2015	193	17,979	2,161,542	998,529	1,007,371	315	29,734	2,513,706	1,007,555	1,159,622	308,583
2016	421	19,594	1,875,739	1,110,771	499,798	376	26,259	1,003,282	764,031	645,147	429,064
2017	490,765	214,497	1,984,038	813,097	626,236	569,477	181,134	1,317,377	545,821	629,519	348,932
<b>TOTAL</b>	<b>491,379</b>	<b>269,642</b>	<b>12,191,460</b>	<b>3,925,338</b>	<b>4,028,287</b>	<b>570,168</b>	<b>269,968</b>	<b>9,851,525</b>	<b>3,156,961</b>	<b>4,122,394</b>	<b>1,685,770</b>
O.D.											2,825

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	23,644,142	15,232,980	1,688,595	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,571,273	-4,887,038	5,965	
TOTAL LOSSES	17,072,869	10,345,942	1,694,560	
EXPECTED LOSSES	13,465,000	12,764,507	1,692,854	
CREDIBILITY	.17	.54	.82	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.877	.532	.087	1.496
INDICATED (POST-TEST)	.895	.543	.089	1.527
PRES. ON RATE LEVEL	.670	.636	.084	1.390
DERIVED BY FORMULA	.708	.586	.088	1.382
UNDERLYING PRES. RATE	.692	.656	.087	1.435
PROPOSED	.712	.589	.089	1.390

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.664
IND. RATES				1.66	MINIMUM PREMIUM	
MAN. RATES	1.92	1.73	1.62	+ 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
2013	928,954	18,291,446	1.969	2		28	42	168	240
2014	977,995	17,745,249	1.814	2		22	38	192	254
2015	1,049,786	16,229,456	1.545	1		21	39	139	200
2016	1,129,816	15,420,961	1.364	3	1	12	36	161	213
2017	1,178,443	11,869,545	1.007	1		12	19	163	195
<b>TOTAL</b>	<b>5,264,994</b>	<b>79,556,657</b>	<b>1.511</b>	<b>9</b>	<b>1</b>	<b>95</b>	<b>174</b>	<b>823</b>	<b>1102</b>
O.D.		12,085						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	4,471		6,999,939	1,502,597	2,039,650	1,183		3,128,595	1,495,660	2,216,602	902,749
2014	1,260,471		5,611,342	1,481,816	1,781,225	116,797		2,495,112	1,494,860	2,435,599	1,068,027
2015	698,166		4,306,913	1,979,156	2,015,442	875,010		1,922,754	1,098,279	2,171,211	1,162,525
2016	2,271,578	304,242	3,081,404	1,553,079	1,888,428	6,000	97,542	1,220,945	1,470,070	2,391,815	1,135,858
2017	3,001		2,346,422	1,072,889	2,235,621	441		645,535	1,397,254	2,957,418	1,210,964
<b>TOTAL</b>	<b>4,237,687</b>	<b>304,242</b>	<b>22,346,020</b>	<b>7,589,537</b>	<b>9,960,366</b>	<b>999,431</b>	<b>97,542</b>	<b>9,412,941</b>	<b>6,956,123</b>	<b>12,172,645</b>	<b>5,480,123</b>
O.D.					60					1,446	10,579

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	7,628		8,850,861	1,700,941	2,339,483	4,019		5,881,551	1,751,414	2,591,203	872,056
2014	1,645,454	39,611	6,794,931	1,731,003	1,927,964	123,495	41,097	4,270,239	1,732,048	2,712,222	1,057,347
2015	279,961	45,906	5,530,123	2,155,548	2,075,183	768,384	45,221	3,821,062	1,387,620	2,408,149	1,168,338
2016	1,346,356	347,602	4,282,382	1,725,913	1,968,831	11,832	243,854	2,923,315	1,662,530	2,444,561	1,125,635
2017	5,798	65,928	4,902,020	2,112,136	1,950,571	1,820	147,635	3,042,267	1,942,980	2,112,729	1,169,791
<b>TOTAL</b>	<b>3,285,197</b>	<b>499,047</b>	<b>30,360,317</b>	<b>9,425,541</b>	<b>10,262,032</b>	<b>909,550</b>	<b>477,807</b>	<b>19,938,434</b>	<b>8,476,592</b>	<b>12,268,864</b>	<b>5,393,167</b>
O.D.			1	1	64			24	26	1,588	10,498

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	55,470,377	40,434,708	5,403,665	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-22,403,986	-13,715,617	20,153	
TOTAL LOSSES	33,066,391	26,719,091	5,423,818	
EXPECTED LOSSES	46,121,347	35,959,909	5,633,544	
CREDIBILITY	.32	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.628	.507	.103	1.238
INDICATED (POST-TEST)	.641	.517	.105	1.263
PRES. ON RATE LEVEL	.848	.662	.104	1.614
DERIVED BY FORMULA	.782	.517	.105	1.404
UNDERLYING PRES. RATE	.876	.683	.107	1.666
PROPOSED	.782	.517	.105	1.404

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.681
IND. RATES				1.68	MINIMUM PREMIUM	
MAN. RATES	2.50	2.11	1.88	+ 1.68	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	70,368	3,162,743	4.494	1		4	8	24	37	
2014	64,367	2,066,468	3.210			2	8	19	29	
2015	64,357	3,066,258	4.764			3	8	25	36	
2016	65,456	3,096,789	4.731			4	11	24	39	
2017	69,599	1,803,514	2.591			1	5	32	38	
<b>TOTAL</b>	<b>334,147</b>	<b>13,195,772</b>	<b>3.949</b>	<b>1</b>		<b>14</b>	<b>40</b>	<b>124</b>	<b>179</b>	
O.D.		710								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	3,000		819,981	383,381	705,246			191,896	145,433	655,031	258,775
2014			314,156	378,305	482,977			393,834	89,402	268,208	139,586
2015			562,631	189,580	756,789			876,000	133,741	294,692	252,825
2016			895,354	614,347	415,658			203,230	635,456	237,249	95,495
2017			211,189	210,728	365,794			52,733	303,545	478,163	181,362
<b>TOTAL</b>	<b>3,000</b>		<b>2,803,311</b>	<b>1,776,341</b>	<b>2,726,464</b>			<b>1,717,693</b>	<b>1,307,577</b>	<b>1,933,343</b>	<b>928,043</b>
O.D.											710

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	5,118		1,039,736	433,988	808,918			362,300	170,301	765,732	249,977
2014		2,383	413,072	433,001	513,390		6,577	677,472	110,102	298,655	138,190
2015	58	5,725	671,256	237,347	743,635	186	16,923	1,386,472	196,400	335,195	254,089
2016	310	14,082	1,335,021	634,688	463,058	227	16,277	648,755	598,597	279,389	94,636
2017	441	8,967	661,769	353,425	311,146	168	20,078	475,435	355,994	346,860	175,196
<b>TOTAL</b>	<b>5,927</b>	<b>31,157</b>	<b>4,120,854</b>	<b>2,092,449</b>	<b>2,840,147</b>	<b>581</b>	<b>59,855</b>	<b>3,550,434</b>	<b>1,431,394</b>	<b>2,025,831</b>	<b>912,088</b>
O.D.											714

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	7,768,808	8,389,821	912,802			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,619,374	-2,129,399	3,174			
TOTAL LOSSES	5,149,434	6,260,422	915,976			
EXPECTED LOSSES	5,286,206	5,503,401	935,612			
CREDIBILITY	.05	.17	.25			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.541	1.874	.274	3.689		
INDICATED (POST-TEST)	1.572	1.911	.279	3.762		
PRES. ON RATE LEVEL	1.532	1.595	.271	3.398		
DERIVED BY FORMULA	1.534	1.649	.273	3.456		
UNDERLYING PRES. RATE	1.582	1.647	.280	3.509		
PROPOSED	1.534	1.649	.273	3.456		
<b>IND. RATES</b>						
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	4.139
IND. RATES				4.14	MINIMUM PREMIUM	
MAN. RATES	4.34	4.01	3.96	+ 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
2013	910,030	18,862,769	2.072	1	1	31	68	219	320
2014	935,026	24,335,028	2.602	2		33	70	242	347
2015	1,017,078	22,449,277	2.207			36	45	241	322
2016	1,063,853	18,283,189	1.718	1		24	36	233	294
2017	1,150,561	21,293,482	1.850	1		15	31	268	315
<b>TOTAL</b>	<b>5,076,548</b>	<b>105,223,745</b>	<b>2.073</b>	<b>5</b>	<b>1</b>	<b>139</b>	<b>250</b>	<b>1203</b>	<b>1598</b>
O.D.		104,844	.002				2	1	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	13,958	167,414	6,943,783	2,310,315	1,965,217		22,958	2,589,324	1,221,930	2,386,190	1,241,680
2014	139,368		7,376,244	2,767,165	2,896,883			4,655,984	1,869,326	3,375,215	1,254,843
2015			7,665,443	1,933,675	3,015,306			4,574,290	1,631,384	2,475,071	1,154,108
2016	205,604		5,486,437	1,449,533	2,682,061			1,444,978	2,275,641	3,218,982	1,519,953
2017	37,807		3,098,061	1,491,271	4,461,027	1,744,572		1,704,314	1,159,463	6,024,061	1,572,906
<b>TOTAL</b>	<b>396,737</b>	<b>167,414</b>	<b>30,569,968</b>	<b>9,951,959</b>	<b>15,020,494</b>	<b>1,744,572</b>	<b>22,958</b>	<b>14,968,890</b>	<b>8,157,744</b>	<b>17,479,519</b>	<b>6,743,490</b>
O.D.				21,115	63,570				3,368	6,284	10,507

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	23,812	285,273	8,619,202	2,615,277	2,254,106		48,625	4,111,003	1,430,879	2,789,462	1,199,463
2014	181,934	53,080	9,104,178	3,199,658	3,125,716		71,767	7,425,093	2,193,155	3,762,850	1,242,295
2015	862	77,525	9,327,420	2,234,006	3,096,402	895	83,077	6,940,746	2,055,231	2,784,431	1,159,879
2016	180,622	76,297	7,097,810	1,882,788	2,802,720	1,297	92,382	3,422,255	2,075,619	3,267,770	1,506,273
2017	24,081	103,031	7,632,661	3,551,119	3,697,205	1,031,254	298,465	5,486,238	2,924,404	4,117,103	1,519,427
<b>TOTAL</b>	<b>411,311</b>	<b>595,206</b>	<b>41,781,271</b>	<b>13,482,848</b>	<b>14,976,149</b>	<b>1,033,446</b>	<b>594,316</b>	<b>27,385,335</b>	<b>10,679,288</b>	<b>16,721,616</b>	<b>6,627,337</b>
O.D.	2	152	17,142	28,115	59,268		32	2,378	3,671	6,268	10,283

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	71,820,591	55,957,223	6,637,620	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-24,285,521	-16,619,452	24,427	
TOTAL LOSSES	47,535,070	39,337,771	6,662,047	
EXPECTED LOSSES	49,953,233	43,556,781	6,802,575	
CREDIBILITY	.31	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.936	.775	.131	1.842
INDICATED (POST-TEST)	.955	.791	.134	1.880
PRES. ON RATE LEVEL	.953	.831	.130	1.914
DERIVED BY FORMULA	.954	.791	.134	1.879
UNDERLYING PRES. RATE	.984	.858	.134	1.976
PROPOSED	.955	.791	.134	1.880

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.251
IND. RATES				2.25	MINIMUM PREMIUM	
MAN. RATES	2.87	2.58	2.23	+ 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	
2013	805,957	17,931,887	2.224			23	47	264	334	
2014	829,690	21,388,273	2.577			32	52	253	337	
2015	877,265	16,863,347	1.922		1	18	43	238	300	
2016	921,499	17,674,548	1.918			19	44	268	331	
2017	970,606	17,878,025	1.841			7	31	236	275	
<b>TOTAL</b>	<b>4,405,017</b>	<b>91,736,080</b>	<b>2.083</b>		<b>1</b>	<b>1</b>	<b>99</b>	<b>217</b>	<b>1259</b>	
O.D.		113,361	.002					1	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			5,199,879	1,983,620	2,530,031			2,106,542	1,692,364	2,823,199	1,596,252
2014			7,089,791	2,146,542	2,192,697			2,944,954	2,399,171	3,131,827	1,483,291
2015	712,355		4,973,557	2,214,676	2,097,736	144,496		1,496,224	1,153,182	2,806,350	1,264,771
2016			4,223,918	2,263,475	2,055,357			2,069,869	1,668,023	4,012,606	1,381,300
2017		1,166,278	1,718,081	1,726,794	2,859,598		3,143,158	579,297	1,385,610	3,801,031	1,498,178
<b>TOTAL</b>	<b>712,355</b>	<b>1,166,278</b>	<b>23,205,226</b>	<b>10,335,107</b>	<b>11,735,419</b>	<b>144,496</b>	<b>3,143,158</b>	<b>9,196,886</b>	<b>8,298,350</b>	<b>16,575,013</b>	<b>7,223,792</b>
O.D.				6,280	27,700				381	66,889	12,111

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			6,593,447	2,245,460	2,901,943			3,977,152	1,981,760	3,300,317	1,541,979
2014		51,419	8,812,149	2,493,562	2,378,641		49,627	5,173,259	2,748,720	3,492,161	1,468,458
2015	725,504	49,339	5,949,241	2,399,568	2,166,689	322,776	36,007	3,104,472	1,460,558	3,084,833	1,271,095
2016	1,382	64,029	6,036,487	2,454,290	2,228,835	1,982	135,811	4,717,224	2,113,634	4,050,028	1,368,868
2017	11,216	247,111	5,320,534	2,833,895	2,447,148	23,230	949,520	3,295,878	2,207,389	2,659,848	1,447,240
<b>TOTAL</b>	<b>738,102</b>	<b>411,898</b>	<b>32,711,858</b>	<b>12,426,775</b>	<b>12,123,256</b>	<b>347,988</b>	<b>1,170,965</b>	<b>20,267,985</b>	<b>10,512,061</b>	<b>16,587,187</b>	<b>7,097,640</b>
O.D.	22	267	19,579	19,310	20,916	8	941	25,886	21,663	44,331	12,036

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	55,695,499	51,755,499	7,109,676	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-19,682,976	-15,641,657	27,406	
TOTAL LOSSES	36,012,523	36,113,842	7,137,082	
EXPECTED LOSSES	40,349,955	40,878,558	7,752,829	
CREDIBILITY	.28	.94	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.818	.820	.162	1.800
INDICATED (POST-TEST)	.834	.836	.165	1.835
PRES. ON RATE LEVEL	.887	.899	.170	1.956
DERIVED BY FORMULA	.872	.840	.165	1.877
UNDERLYING PRES. RATE	.916	.928	.176	2.020
PROPOSED	.872	.840	.165	1.877

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.248
IND. RATES				2.25	MINIMUM PREMIUM	
MAN. RATES	2.74	2.49	2.28	+ 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	
2013	127,034	4,397,307	3.461	1		4	10	53	68	
2014	145,358	4,642,658	3.193			9	10	58	77	
2015	161,920	6,526,412	4.030			9	16	44	69	
2016	171,698	7,578,297	4.413			9	17	56	82	
2017	174,863	5,207,144	2.977			6	15	62	83	
<b>TOTAL</b>	<b>780,873</b>	<b>28,351,818</b>	<b>3.631</b>	<b>1</b>		<b>37</b>	<b>68</b>	<b>273</b>	<b>379</b>	
O.D.		78,201	.010					3	3	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	203,440		785,041	624,440	940,517	3,000		375,041	620,791	687,757	157,280
2014			1,540,599	493,955	506,799			911,788	416,448	537,743	235,326
2015			1,906,714	644,492	843,971			2,076,424	251,990	620,053	182,768
2016			1,840,558	800,447	1,323,213			1,616,286	892,633	939,663	165,497
2017			899,434	765,316	855,213			507,141	946,233	981,256	252,551
<b>TOTAL</b>	<b>203,440</b>		<b>6,972,346</b>	<b>3,328,650</b>	<b>4,469,713</b>	<b>3,000</b>		<b>5,486,680</b>	<b>3,128,095</b>	<b>3,766,472</b>	<b>993,422</b>
O.D.					22,192					36,132	19,877

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	347,069		995,431	706,867	1,078,775	10,191		708,078	726,945	803,986	151,932
2014		11,182	1,916,890	573,050	548,988		15,275	1,577,864	483,965	602,810	232,973
2015	172	15,824	1,900,683	713,229	857,972	246	22,630	1,868,237	352,789	693,547	183,682
2016	563	25,949	2,449,007	953,804	1,344,438	1,235	81,806	2,671,155	1,005,172	1,014,996	164,008
2017	1,210	29,475	2,185,717	1,075,495	789,456	865	92,943	1,752,141	993,816	770,183	243,964
<b>TOTAL</b>	<b>349,014</b>	<b>82,430</b>	<b>9,447,728</b>	<b>4,022,445</b>	<b>4,619,629</b>	<b>12,537</b>	<b>212,654</b>	<b>8,577,475</b>	<b>3,562,687</b>	<b>3,885,522</b>	<b>976,559</b>
O.D.		19	1,678	1,172	21,367		25	2,924	2,389	38,230	19,264

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,686,484	16,153,441	995,823	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,043,841	-4,722,764	3,569	
TOTAL LOSSES	8,642,643	11,430,677	999,392	
EXPECTED LOSSES	20,825,883	12,431,497	991,708	
CREDIBILITY	.09	.30	.45	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.107	1.464	.128	2.699
INDICATED (POST-TEST)	1.129	1.493	.131	2.753
PRES. ON RATE LEVEL	2.583	1.542	.123	4.248
DERIVED BY FORMULA	2.452	1.527	.127	4.106
UNDERLYING PRES. RATE	2.667	1.592	.127	4.386
PROPOSED	2.452	1.527	.127	4.106

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	4.918
IND. RATES				4.92	MINIMUM PREMIUM	
MAN. RATES	6.38	5.56	4.95	+ 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
2013	50,584	888,303	1.756				6	24	30
2014	60,981	3,012,120	4.939			5	5	25	35
2015	67,996	2,987,882	4.394			5	7	22	34
2016	70,248	2,007,000	2.857			2	4	27	33
2017	73,514	973,158	1.323			1	2	21	24
<b>TOTAL</b>	<b>323,323</b>	<b>9,868,463</b>	<b>3.052</b>			<b>13</b>	<b>24</b>	<b>119</b>	<b>156</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				239,664	163,395				228,144	148,524	108,576
2014			1,059,130	419,377	519,634			328,282	270,362	283,271	132,064
2015			1,440,632	344,298	228,205			585,205	118,094	166,276	105,172
2016			403,108	25,628	870,814			78,194	78,840	477,579	72,837
2017			179,002	91,187	215,110			19,624	104,262	259,286	104,687
<b>TOTAL</b>			<b>3,081,872</b>	<b>1,120,154</b>	<b>1,997,158</b>			<b>1,011,305</b>	<b>799,702</b>	<b>1,334,936</b>	<b>523,336</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				271,299	187,415				267,157	173,624	104,884
2014		7,714	1,325,705	485,920	558,118		5,526	575,746	308,422	317,030	130,743
2015	150	13,500	1,634,752	381,865	253,788	126	11,285	927,518	159,953	192,056	105,698
2016	135	6,581	622,691	154,989	820,112	77	5,825	233,612	132,441	467,251	72,181
2017	260	5,593	414,917	189,097	182,896	71	8,428	203,012	153,402	181,080	101,128
<b>TOTAL</b>	<b>545</b>	<b>33,388</b>	<b>3,998,065</b>	<b>1,483,170</b>	<b>2,002,329</b>	<b>274</b>	<b>31,064</b>	<b>1,939,888</b>	<b>1,021,375</b>	<b>1,331,041</b>	<b>514,634</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,003,224	5,837,915	514,634			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,975,325	-1,709,371	1,993			
TOTAL LOSSES	2,027,899	4,128,544	516,627			
EXPECTED LOSSES	8,264,136	4,507,122	549,650			
CREDIBILITY	.05	.16	.25			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.627	1.277	.160	2.064		
INDICATED (POST-TEST)	.640	1.303	.163	2.106		
PRES. ON RATE LEVEL	2.475	1.350	.165	3.990		
DERIVED BY FORMULA	2.383	1.342	.165	3.890		
UNDERLYING PRES. RATE	2.556	1.394	.170	4.120		
PROPOSED	2.383	1.342	.165	3.890		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	4.659
IND. RATES				4.66	MINIMUM PREMIUM	
MAN. RATES	5.52	4.97	4.65	+ 4.66	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	19,573	123,130	.629				1	2	3
2014	21,199	305,697	1.442					3	3
2015	23,333	17,701	.075					1	1
2016	23,775	1,022,473	4.300			3		1	4
2017	24,558	94,675	.385					3	3
<b>TOTAL</b>	<b>112,438</b>	<b>1,563,676</b>	<b>1.391</b>			<b>3</b>	<b>1</b>	<b>10</b>	<b>14</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				93,497	2,671				11,967	2,697	12,298
2014					185,161					117,731	2,805
2015					4,984					11,458	1,259
2016			729,844		61,630			206,509		13,370	11,120
2017					51,820					36,054	6,801
<b>TOTAL</b>			<b>729,844</b>	<b>93,497</b>	<b>306,266</b>			<b>206,509</b>	<b>11,967</b>	<b>181,310</b>	<b>34,283</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				105,839	3,063				14,013	3,153	11,880
2014			4,498	3,194	194,732			1,925	2,135	129,250	2,777
2015		4	366	255	4,803		5	803	653	12,312	1,265
2016	215	9,091	823,955	46,918	89,551	187	11,917	345,266	20,516	21,065	11,020
2017	46	526	38,182	24,350	38,322	4	522	14,276	11,723	23,464	6,570
<b>TOTAL</b>	<b>261</b>	<b>9,621</b>	<b>867,001</b>	<b>180,556</b>	<b>330,471</b>	<b>191</b>	<b>12,444</b>	<b>362,270</b>	<b>49,040</b>	<b>189,244</b>	<b>33,512</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,251,788	749,311	33,512	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-364,651	-175,170	126	
TOTAL LOSSES	887,137	574,141	33,638	
EXPECTED LOSSES	751,085	458,748	35,981	
CREDIBILITY	.02	.08	.12	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.789	.511	.030	1.330
INDICATED (POST-TEST)	.805	.521	.031	1.357
PRES. ON RATE LEVEL	.647	.395	.031	1.073
DERIVED BY FORMULA	.650	.405	.031	1.086
UNDERLYING PRES. RATE	.668	.408	.032	1.108
PROPOSED	.650	.405	.031	1.086

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.300
IND. RATES				1.30	MINIMUM PREMIUM	
MAN. RATES	1.48	1.30	1.25	+ 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
2013	54,383	3,317,075	6.099			5	8	27	40
2014	60,658	2,337,739	3.853			4	7	23	34
2015	63,957	2,564,127	4.009			4	7	23	34
2016	74,851	2,334,367	3.118			3	7	25	35
2017	70,620	2,859,828	4.049			1	10	32	43
<b>TOTAL</b>	<b>324,469</b>	<b>13,413,136</b>	<b>4.134</b>			<b>17</b>	<b>39</b>	<b>130</b>	<b>186</b>
O.D.		16,334	.005					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,102,074	442,119	373,325			746,648	226,223	316,023	110,663
2014			940,500	480,850	189,738			241,104	162,464	203,794	119,289
2015			674,019	487,894	454,297			307,442	223,484	301,035	115,956
2016			701,004	520,339	264,699			429,582	194,278	141,353	83,112
2017			141,000	641,336	495,055			117,000	603,460	693,411	168,566
<b>TOTAL</b>			<b>3,558,597</b>	<b>2,572,538</b>	<b>1,777,114</b>			<b>1,841,776</b>	<b>1,409,909</b>	<b>1,655,616</b>	<b>597,586</b>
O.D.					5,322					10,605	407

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,393,690	500,480	428,203			1,397,938	264,907	369,432	106,900
2014		6,890	1,175,683	547,759	210,720		4,050	420,926	186,707	227,706	118,096
2015	75	7,521	903,741	520,379	463,372	75	7,243	616,209	270,096	337,191	116,536
2016	242	11,072	1,050,541	523,350	309,342	400	26,259	819,202	224,878	166,149	82,364
2017	656	14,541	1,062,135	730,930	454,129	334	37,547	860,109	625,887	522,935	162,835
<b>TOTAL</b>	<b>973</b>	<b>40,024</b>	<b>5,585,790</b>	<b>2,822,898</b>	<b>1,865,766</b>	<b>809</b>	<b>75,099</b>	<b>4,114,384</b>	<b>1,572,475</b>	<b>1,623,413</b>	<b>586,731</b>
O.D.			130	91	5,597			174	192	11,642	393

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,817,383	7,902,074	587,124			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,741,416	-2,357,140	2,101			
TOTAL LOSSES	6,075,967	5,544,934	589,225			
EXPECTED LOSSES	7,732,096	6,194,113	590,534			
CREDIBILITY	.05	.16	.25			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.873	1.709	.182	3.764		
INDICATED (POST-TEST)	1.910	1.743	.186	3.839		
PRES. ON RATE LEVEL	2.308	1.849	.176	4.333		
DERIVED BY FORMULA	2.288	1.832	.179	4.299		
UNDERLYING PRES. RATE	2.383	1.909	.182	4.474		
PROPOSED	2.288	1.832	.179	4.299		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	5.149
IND. RATES				5.15	MINIMUM PREMIUM	
MAN. RATES	5.86	5.42	5.05	+ 5.15	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	8,160	276,787	3,391			1		3	4
2014	8,123	37,726	.464					2	2
2015	10,574	421,392	3,985					7	7
2016	10,806	828,697	7,668			2	1	4	7
2017	11,117	2,038,907	18,340				2	9	11
<b>TOTAL</b>	<b>48,780</b>	<b>3,603,509</b>	<b>7,387</b>			<b>3</b>	<b>3</b>	<b>25</b>	<b>31</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			166,196		42,708			23,546		36,341	7,996
2014					11,488					12,816	13,422
2015					342,098					47,130	32,164
2016			328,741	121,390	127,108			71,501	58,367	96,298	25,292
2017				216,627	187,405				1,344,930	278,608	11,337
<b>TOTAL</b>			<b>494,937</b>	<b>338,017</b>	<b>710,807</b>			<b>95,047</b>	<b>1,403,297</b>	<b>471,193</b>	<b>90,211</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			210,737		48,985			44,455		42,482	7,724
2014			279	198	12,082			209	233	14,070	13,288
2015		307	25,103	17,558	329,684		24	3,303	2,687	50,649	32,325
2016	105	4,732	441,212	139,275	139,679	72	4,662	158,239	68,690	99,334	25,064
2017	208	3,914	284,044	214,445	158,990	195	24,032	688,385	612,727	269,497	10,952
<b>TOTAL</b>	<b>313</b>	<b>8,953</b>	<b>961,375</b>	<b>371,476</b>	<b>689,420</b>	<b>267</b>	<b>28,718</b>	<b>894,591</b>	<b>684,337</b>	<b>476,032</b>	<b>89,353</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,894,217	2,221,265	89,353	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-515,257	-253,027	301	
TOTAL LOSSES	1,378,960	1,968,238	89,654	
EXPECTED LOSSES	1,073,160	667,798	82,926	
CREDIBILITY	.01	.05	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.827	4.035	.184	7.046
INDICATED (POST-TEST)	2.884	4.116	.188	7.188
PRES. ON RATE LEVEL	2.131	1.326	.164	3.621
DERIVED BY FORMULA	2.139	1.466	.166	3.771
UNDERLYING PRES. RATE	2.200	1.369	.170	3.739
PROPOSED	2.139	1.466	.166	3.771

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	4.516
IND. RATES				4.52	MINIMUM PREMIUM	
MAN. RATES	5.08	4.54	4.22	+ 4.52	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	50,328	2,570,601	5.107			5	6	22	33	
2014	54,198	2,586,406	4.772			5	4	32	41	
2015	60,787	1,913,116	3.147			1	7	32	40	
2016	67,294	2,145,391	3.188			6		27	33	
2017	70,898	521,573	.735				2	16	18	
<b>TOTAL</b>	<b>303,505</b>	<b>9,737,087</b>	<b>3.208</b>			<b>17</b>	<b>19</b>	<b>129</b>	<b>165</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,043,924	352,774	173,913			653,033	126,772	167,525	52,660
2014			856,616	308,452	577,327			260,768	113,460	418,918	50,865
2015			178,713	453,166	450,361			50,000	189,033	535,595	56,248
2016			1,345,160		393,385			165,286		199,237	42,323
2017				160,438	120,927				41,518	131,830	66,860
<b>TOTAL</b>			<b>3,424,413</b>	<b>1,274,830</b>	<b>1,715,913</b>			<b>1,129,087</b>	<b>470,783</b>	<b>1,453,105</b>	<b>268,956</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,312,499	399,340	199,477			1,175,608	148,450	195,836	50,870
2014		6,227	1,074,598	361,436	616,327		4,367	455,303	137,008	463,393	50,356
2015	20	2,651	314,918	474,632	449,461	13	1,575	161,321	233,851	583,289	56,529
2016	399	17,242	1,571,015	122,188	422,178	152	9,844	303,717	38,847	197,963	41,942
2017	150	3,138	228,651	177,673	108,933	22	2,907	81,413	69,247	90,242	64,587
<b>TOTAL</b>	<b>569</b>	<b>29,258</b>	<b>4,501,681</b>	<b>1,535,269</b>	<b>1,796,376</b>	<b>187</b>	<b>18,693</b>	<b>2,177,362</b>	<b>627,403</b>	<b>1,530,723</b>	<b>264,284</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,727,750	5,489,771	264,284			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,961,903	-1,611,575	1,316			
TOTAL LOSSES	3,765,847	3,878,196	265,600			
EXPECTED LOSSES	6,145,978	4,252,105	358,137			
CREDIBILITY	.05	.16	.24			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.241	1.278	.088	2.607		
INDICATED (POST-TEST)	1.266	1.304	.090	2.660		
PRES. ON RATE LEVEL	1.961	1.357	.114	3.432		
DERIVED BY FORMULA	1.926	1.349	.108	3.383		
UNDERLYING PRES. RATE	2.025	1.401	.118	3.544		
PROPOSED	1.926	1.349	.108	3.383		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	4.052
IND. RATES				4.05	MINIMUM PREMIUM	
MAN. RATES	4.50	4.15	4.00	+ 4.05	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	35,537	1,111,357	3.127			1	5	9	15
2014	43,112	3,012,875	6.988	1			7	10	18
2015	48,221	966,464	2.004			1	4	13	18
2016	44,178	8,861,111	20.057		1	3	6	9	19
2017	43,438	985,027	2.267			1	5	11	17
<b>TOTAL</b>	<b>214,486</b>	<b>14,936,834</b>	<b>6.964</b>	<b>1</b>	<b>1</b>	<b>6</b>	<b>27</b>	<b>52</b>	<b>87</b>
O.D.		94							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			240,000	267,786	42,006			250,000	76,225	136,082	99,258
2014	8,270			242,675	62,806	1,953,932			512,687	167,362	65,143
2015			361,256	51,952	96,898			31,535	154,169	195,005	75,649
2016		532,333	523,224	432,202	266,692		6,320,658	198,270	200,784	325,747	61,201
2017			197,440	207,658	107,222			40,000	105,747	232,140	94,820
<b>TOTAL</b>	<b>8,270</b>	<b>532,333</b>	<b>1,321,920</b>	<b>1,202,273</b>	<b>575,624</b>	<b>1,953,932</b>	<b>6,320,658</b>	<b>519,805</b>	<b>1,049,612</b>	<b>1,056,336</b>	<b>396,071</b>
O.D.											94

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			304,320	303,134	48,182			472,000	89,259	159,078	95,883
2014	5,751	91	12,866	271,750	67,962	1,100,655	135	29,082	567,360	190,396	64,492
2015	42	3,652	440,569	64,483	101,477	8	941	97,940	176,481	215,667	76,027
2016	2,514	57,972	818,850	438,584	297,377	20,939	1,000,882	491,187	241,597	339,230	60,650
2017	204	6,127	454,966	228,132	118,591	93	10,316	221,352	148,466	164,784	91,596
<b>TOTAL</b>	<b>8,511</b>	<b>67,842</b>	<b>2,031,571</b>	<b>1,306,083</b>	<b>633,589</b>	<b>1,121,695</b>	<b>1,012,274</b>	<b>1,311,561</b>	<b>1,223,163</b>	<b>1,069,155</b>	<b>388,648</b>
O.D.											91

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,553,454	4,231,990	388,739			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,898,086	-1,086,227	1,227			
TOTAL LOSSES	3,655,368	3,145,763	389,966			
EXPECTED LOSSES	3,912,225	2,835,505	360,336			
CREDIBILITY	.04	.13	.19			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.704	1.467	.182	3.353		
INDICATED (POST-TEST)	1.738	1.496	.186	3.420		
PRES. ON RATE LEVEL	1.767	1.280	.163	3.210		
DERIVED BY FORMULA	1.766	1.308	.167	3.241		
UNDERLYING PRES. RATE	1.824	1.322	.168	3.314		
PROPOSED	1.766	1.308	.167	3.241		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	3.882
IND. RATES				3.88	MINIMUM PREMIUM	
MAN. RATES	4.50	4.00	3.74	+ 3.88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	19,949	290,014	1.453		1		1	9	11
2014	22,545	360,562	1.599				4	10	14
2015	23,860	591,188	2.477				1	8	9
2016	25,348	1,469,604	5.797			2	2	13	17
2017	26,468	674,756	2.549				5	17	22
<b>TOTAL</b>	<b>118,170</b>	<b>3,386,124</b>	<b>2.865</b>		<b>1</b>	<b>2</b>	<b>13</b>	<b>57</b>	<b>73</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013		27,996		2,000	29,366		24,195		21,031	154,043	31,383
2014				147,860	26,753				117,202	32,800	35,947
2015				117,500	301,006				31,104	44,477	97,101
2016			434,693	235,529	203,968			348,579	56,422	147,808	42,605
2017				167,832	108,927				160,061	194,010	43,926
<b>TOTAL</b>		<b>27,996</b>	<b>434,693</b>	<b>670,721</b>	<b>670,020</b>		<b>24,195</b>	<b>348,579</b>	<b>385,820</b>	<b>573,138</b>	<b>250,962</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013		47,705		2,264	33,683		51,245		24,627	180,076	30,316
2014		55	7,553	165,378	29,300		32	6,560	129,605	37,527	35,588
2015		406	40,632	131,471	293,227		48	8,622	35,577	48,910	97,587
2016	144	6,607	621,947	253,913	222,646	320	20,697	625,511	98,515	159,718	42,222
2017	137	3,104	226,243	177,604	100,960	57	6,691	189,418	164,797	143,431	42,433
<b>TOTAL</b>	<b>281</b>	<b>57,877</b>	<b>896,375</b>	<b>730,630</b>	<b>679,816</b>	<b>377</b>	<b>78,713</b>	<b>830,111</b>	<b>453,121</b>	<b>569,662</b>	<b>248,146</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,863,734	2,433,229	248,146	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-775,395	-595,557	1,008	
TOTAL LOSSES	1,088,339	1,837,672	249,154	
EXPECTED LOSSES	1,600,021	1,563,389	281,245	
CREDIBILITY	.03	.08	.13	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.921	1.555	.211	2.687
INDICATED (POST-TEST)	.939	1.586	.215	2.740
PRES. ON RATE LEVEL	1.311	1.281	.231	2.823
DERIVED BY FORMULA	1.300	1.305	.229	2.834
UNDERLYING PRES. RATE	1.354	1.323	.238	2.915
PROPOSED	1.295	1.300	.228	2.823

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	3.381
IND. RATES				3.38	MINIMUM PREMIUM	
MAN. RATES	3.91	3.52	3.29	+ 3.38	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	876,520	19,496,905	2.224	1		30	57	152	240
2014	961,694	17,884,248	1.859			33	52	138	223
2015	947,030	17,051,747	1.800	2		23	63	130	218
2016	1,033,101	16,387,028	1.586	1		20	46	119	186
2017	1,177,587	16,413,683	1.393	2		16	37	142	197
<b>TOTAL</b>	<b>4,995,932</b>	<b>87,233,611</b>	<b>1.746</b>	<b>6</b>		<b>122</b>	<b>255</b>	<b>681</b>	<b>1064</b>
O.D.		86,180	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	170,966		7,736,908	2,344,651	1,762,023			3,627,650	1,274,522	1,646,421	933,764
2014			6,872,888	2,411,642	1,956,537			1,795,038	1,409,653	2,289,500	1,148,990
2015	323,633		5,029,924	2,237,742	2,091,033	933		1,778,111	2,061,458	2,084,349	1,444,564
2016	981,316		4,524,511	1,619,663	2,028,073			1,954,403	1,615,914	2,524,516	1,138,632
2017	1,103,869		3,541,841	2,065,761	2,116,014	2,500		1,329,398	2,416,078	2,810,922	1,027,300
<b>TOTAL</b>	<b>2,579,784</b>		<b>27,706,072</b>	<b>10,679,459</b>	<b>9,953,680</b>	<b>3,433</b>		<b>10,484,600</b>	<b>8,777,625</b>	<b>11,355,708</b>	<b>5,693,250</b>
O.D.					76,250					1,945	7,985

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	291,668		9,483,928	2,654,145	2,021,042			5,545,998	1,492,463	1,924,665	902,016
2014		49,968	8,553,900	2,783,260	2,130,658		30,235	3,156,787	1,624,309	2,545,689	1,137,500
2015	365,096	53,294	6,427,593	2,431,174	2,168,372	2,744	42,757	3,724,139	2,398,537	2,346,565	1,451,787
2016	855,533	65,215	6,085,662	1,907,231	2,174,394	1,877	126,989	4,305,052	1,881,748	2,612,892	1,128,384
2017	1,059,542	92,057	6,860,220	2,932,967	2,067,847	5,101	245,510	4,642,224	2,641,892	2,167,329	992,372
<b>TOTAL</b>	<b>2,571,839</b>	<b>260,534</b>	<b>37,411,303</b>	<b>12,708,777</b>	<b>10,562,313</b>	<b>9,722</b>	<b>445,491</b>	<b>21,374,200</b>	<b>10,038,949</b>	<b>11,597,140</b>	<b>5,612,059</b>
O.D.	67	776	56,186	35,828	56,387		27	770	633	1,267	7,874

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	62,130,915	45,001,294	5,619,933			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-24,021,016	-13,897,768	22,820			
TOTAL LOSSES	38,109,899	31,103,526	5,642,753			
EXPECTED LOSSES	49,359,809	36,470,303	6,244,916			
CREDIBILITY	.31	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.763	.623	.113	1.499		
INDICATED (POST-TEST)	.778	.635	.115	1.528		
PRES. ON RATE LEVEL	.957	.707	.121	1.785		
DERIVED BY FORMULA	.902	.635	.115	1.652		
UNDERLYING PRES. RATE	.988	.730	.125	1.843		
PROPOSED	.902	.635	.115	1.652		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.978
IND. RATES				1.98	MINIMUM PREMIUM	
MAN. RATES	2.62	2.31	2.08	+ 1.98	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	48,835	1,226,336	2,511			2	2	16	20
2014	50,603	652,911	1,290				4	16	20
2015	46,698	1,410,418	3,020				7	13	20
2016	51,715	2,756,170	5,329			1	5	15	22
2017	51,095	1,026,866	2,009				3	17	20
<b>TOTAL</b>	<b>248,946</b>	<b>7,072,701</b>	<b>2,841</b>			<b>1</b>	<b>3</b>	<b>77</b>	<b>102</b>
O.D.		1,704						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			500,631	135,048	153,394			94,872	113,051	145,227	84,113
2014				134,080	102,683				183,257	160,127	72,764
2015				418,589	108,878				520,341	270,021	92,589
2016	930,336		130,953	382,180	150,300			33,638	765,195	233,358	130,210
2017				198,123	182,510				150,190	433,305	62,738
<b>TOTAL</b>	<b>930,336</b>		<b>631,584</b>	<b>1,268,020</b>	<b>697,765</b>			<b>128,510</b>	<b>1,732,034</b>	<b>1,242,038</b>	<b>442,414</b>
O.D.					197					1,075	432

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			634,800	152,875	175,944			179,118	132,382	169,769	81,253
2014		52	8,757	151,314	109,044		48	12,030	204,620	178,174	72,036
2015		578	74,026	418,898	116,117		593	111,023	568,162	308,793	93,052
2016	809,784	3,312	333,632	353,390	168,979	84	7,180	411,072	672,072	275,955	129,038
2017	213	4,214	306,809	234,993	159,053	80	9,920	277,227	236,317	298,081	60,605
<b>TOTAL</b>	<b>809,997</b>	<b>8,156</b>	<b>1,358,024</b>	<b>1,311,470</b>	<b>729,137</b>	<b>164</b>	<b>17,741</b>	<b>990,470</b>	<b>1,813,553</b>	<b>1,230,772</b>	<b>435,984</b>
O.D.					226					1,257	417

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,184,552	5,086,415	436,401	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,692,566	-1,184,662	1,157	
TOTAL LOSSES	1,491,986	3,901,753	437,558	
EXPECTED LOSSES	3,427,986	3,069,504	341,056	
CREDIBILITY	.04	.14	.21	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.599	1.567	.176	2.342
INDICATED (POST-TEST)	.611	1.598	.180	2.389
PRES. ON RATE LEVEL	1.334	1.193	.133	2.660
DERIVED BY FORMULA	1.305	1.250	.143	2.698
UNDERLYING PRES. RATE	1.377	1.233	.137	2.747
PROPOSED	1.287	1.232	.141	2.660

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	3.186
IND. RATES				3.19	MINIMUM PREMIUM	
MAN. RATES	3.61	3.31	3.10	+ 3.19	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	61,309	1,128,436	1.840			2	5		2	9
2014	74,726	555,216	.743				6		6	12
2015	120,474	864,063	.717			1	2		5	8
2016	135,447	1,658,527	1.224				5		3	11
2017	118,867	1,151,813	.968						9	12
<b>TOTAL</b>	<b>510,823</b>	<b>5,358,055</b>	<b>1.049</b>			<b>9</b>	<b>18</b>		<b>25</b>	<b>52</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			568,839	156,917	47,256			164,089	73,863	69,351	48,121
2014				217,748	198,601				80,815	32,177	25,875
2015			315,921	14,729	323,227			35,947	45,662	94,417	34,160
2016			850,184	95,264	348,369			190,322	77,666	34,953	61,769
2017			696,950		175,085			84,493		64,187	131,098
<b>TOTAL</b>			<b>2,431,894</b>	<b>484,658</b>	<b>1,092,538</b>			<b>474,851</b>	<b>278,006</b>	<b>295,085</b>	<b>301,023</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			721,288	177,630	54,203			309,800	86,493	81,071	46,485
2014		81	14,993	246,288	210,578		18	4,681	89,541	36,374	25,616
2015	37	3,373	397,938	38,314	317,755	11	893	79,657	55,706	103,768	34,331
2016	261	11,431	1,052,009	172,727	364,794	171	11,527	355,269	89,038	46,456	61,213
2017	349	10,808	818,548	157,569	179,026	101	10,206	141,690	33,105	46,777	126,641
<b>TOTAL</b>	<b>647</b>	<b>25,693</b>	<b>3,004,776</b>	<b>792,528</b>	<b>1,126,356</b>	<b>283</b>	<b>22,644</b>	<b>891,097</b>	<b>353,883</b>	<b>314,446</b>	<b>294,286</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,945,140	2,587,213	294,286	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,835,748	-830,807	834	
TOTAL LOSSES	1,109,392	1,756,406	295,120	
EXPECTED LOSSES	6,099,226	2,237,404	219,654	
CREDIBILITY	.07	.22	.34	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.217	.344	.058	.619
INDICATED (POST-TEST)	.221	.351	.059	.631
PRES. ON RATE LEVEL	1.156	.424	.042	1.622
DERIVED BY FORMULA	1.091	.408	.048	1.547
UNDERLYING PRES. RATE	1.194	.438	.043	1.675
PROPOSED	1.091	.408	.048	1.547

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.852
IND. RATES				1.85	MINIMUM PREMIUM	
MAN. RATES	2.45	2.09	1.89	+ 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
2013	10,204	974,905	9.554			2	2	9	13
2014	8,631	34,951	.404				1	1	2
2015	10,251	772,057	7.531			2		2	4
2016	11,249	234,835	2.087				2	3	5
2017	11,122	99,794	.897					2	2
<b>TOTAL</b>	<b>51,457</b>	<b>2,116,542</b>	<b>4.113</b>			<b>4</b>	<b>5</b>	<b>17</b>	<b>26</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			520,804	79,723	29,316			106,700	185,821	34,233	18,308
2014				6,010	3,520				11,921	448	13,052
2015			476,312		5,231			215,044		52,822	22,648
2016				38,335	56,557				53,199	54,391	32,353
2017					24,233					72,948	2,613
<b>TOTAL</b>			<b>997,116</b>	<b>124,068</b>	<b>118,857</b>			<b>321,744</b>	<b>250,941</b>	<b>214,842</b>	<b>88,974</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			660,380	90,246	33,627			201,450	217,597	40,019	17,686
2014		2	366	6,765	3,749		3	620	13,130	646	12,921
2015	55	4,633	561,090	11,095	13,880	53	4,852	392,311	13,875	60,737	22,761
2016	5	242	26,851	40,523	54,515	4	439	31,036	52,664	55,880	32,062
2017	22	243	17,856	11,386	17,920	9	1,057	28,883	23,719	47,469	2,524
<b>TOTAL</b>	<b>82</b>	<b>5,120</b>	<b>1,266,543</b>	<b>160,015</b>	<b>123,691</b>	<b>66</b>	<b>6,351</b>	<b>654,300</b>	<b>320,985</b>	<b>204,751</b>	<b>87,954</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,932,462	809,442	87,954	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-699,938	-328,322	411	
TOTAL LOSSES	1,232,524	481,120	88,365	
EXPECTED LOSSES	1,433,077	857,274	116,807	
CREDIBILITY	.01	.05	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.395	.935	.172	3.502
INDICATED (POST-TEST)	2.443	.954	.175	3.572
PRES. ON RATE LEVEL	2.697	1.614	.220	4.531
DERIVED BY FORMULA	2.694	1.581	.217	4.492
UNDERLYING PRES. RATE	2.785	1.666	.227	4.678
PROPOSED	2.694	1.581	.217	4.492

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	5.380
IND. RATES				5.38	MINIMUM PREMIUM	
MAN. RATES	6.31	5.68	5.28	+ 5.38	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	6,794	119,645	1.761				2	8	10
2014	6,046	445,517	7.368				2	4	6
2015	6,743	637,634	9.456					5	6
2016	6,899	549,351	7.962			1	1	5	7
2017	7,767	33,725	.434				1	1	1
<b>TOTAL</b>	<b>34,249</b>	<b>1,785,872</b>	<b>5.214</b>			<b>2</b>	<b>6</b>	<b>22</b>	<b>30</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				17,908	12,410				33,320	14,622	41,385
2014				157,847	50,840				47,722	174,249	14,859
2015			187,193		13,329			409,826		16,075	11,211
2016			172,339	68,976	33,045			207,751	42,000	20,616	4,624
2017				19,001					9,925		4,799
<b>TOTAL</b>			<b>359,532</b>	<b>263,732</b>	<b>109,624</b>			<b>617,577</b>	<b>132,967</b>	<b>225,562</b>	<b>76,878</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				20,272	14,235				39,018	17,095	39,978
2014		58	8,606	176,931	54,711		13	5,299	55,690	191,919	14,710
2015	21	1,830	221,338	4,940	16,320	102	9,198	741,727	21,624	24,839	11,267
2016	55	2,441	227,275	73,369	42,711	192	12,276	366,653	57,961	30,943	4,582
2017	5	227	16,529	14,312	2,311	1	242	6,979	6,307	1,064	4,636
<b>TOTAL</b>	<b>81</b>	<b>4,556</b>	<b>473,748</b>	<b>289,824</b>	<b>130,288</b>	<b>295</b>	<b>21,729</b>	<b>1,120,658</b>	<b>180,600</b>	<b>265,860</b>	<b>75,173</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,621,067	866,572	75,173	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-274,242	-221,046	276	
TOTAL LOSSES	1,346,825	645,526	75,449	
EXPECTED LOSSES	559,971	576,753	77,062	
CREDIBILITY	.01	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.932	1.885	.220	6.037
INDICATED (POST-TEST)	4.011	1.923	.224	6.158
PRES. ON RATE LEVEL	1.583	1.631	.218	3.432
DERIVED BY FORMULA	1.607	1.643	.218	3.468
UNDERLYING PRES. RATE	1.635	1.684	.225	3.544
PROPOSED	1.607	1.643	.218	3.468

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				4.15	MINIMUM PREMIUM
MAN. RATES	4.50	4.15	4.00	+ 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	
2013	2,434	233,646	9,599			1			2	3
2014	3,071	672,734	21,906			2	2			4
2015	3,111	95,827	3,080				1		1	2
2016	2,190	245,347	11,203				2		2	4
2017	2,379	18,737	.787						1	1
<b>TOTAL</b>	<b>13,185</b>	<b>1,266,291</b>	<b>9.604</b>			<b>3</b>	<b>5</b>		<b>6</b>	<b>14</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			155,109		4,085			56,077		13,674	4,701
2014			377,627	30,191				254,496	8,181		2,239
2015				62,203	419				32,333	540	332
2016				149,147	6,863				83,366	5,262	709
2017					5,678					8,699	4,360
<b>TOTAL</b>			<b>532,736</b>	<b>241,541</b>	<b>17,045</b>			<b>310,573</b>	<b>123,880</b>	<b>28,175</b>	<b>12,341</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			196,678		4,685			105,873		15,985	4,541
2014		2,706	462,599	36,953	3,206		4,237	432,403	13,418	2,071	2,217
2015		73	9,844	61,438	2,068		27	5,761	34,378	1,735	334
2016	10	581	64,532	130,452	16,191	8	554	37,031	73,011	10,750	703
2017	5	58	4,183	2,667	4,199	1	123	3,442	2,831	5,661	4,212
<b>TOTAL</b>	<b>15</b>	<b>3,418</b>	<b>737,836</b>	<b>231,510</b>	<b>30,349</b>	<b>9</b>	<b>4,941</b>	<b>584,510</b>	<b>123,638</b>	<b>36,202</b>	<b>12,007</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,330,729	421,699	12,007	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-126,095	-79,999	48	
TOTAL LOSSES	1,204,634	341,700	12,055	
EXPECTED LOSSES	254,866	205,289	15,294	
CREDIBILITY	.01	.02	.03	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	9.136	2.592	.091	11.819
INDICATED (POST-TEST)	9.319	2.644	.093	12.056
PRES. ON RATE LEVEL	1.872	1.508	.112	3.492
DERIVED BY FORMULA	1.946	1.531	.111	3.588
UNDERLYING PRES. RATE	1.933	1.557	.116	3.606
PROPOSED	1.946	1.531	.111	3.588

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	4.297
IND. RATES				4.30	MINIMUM PREMIUM	
MAN. RATES	4.91	4.02	4.07	+ 4.30	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	3,121	324,025	10.382				2	1	3	
2014	5,045	1,786,330	35.407			2	4	4	10	
2015	10,083	107,972	1.070				2	3	5	
2016	7,770	1,550,158	19.950			4	3	6	13	
2017	3,520	361,432	10.267				2	15	17	
<b>TOTAL</b>	<b>29,539</b>	<b>4,129,917</b>	<b>13.981</b>			<b>6</b>	<b>13</b>	<b>29</b>	<b>48</b>	
O.D.		2,228	.007							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				165,681	15,000				136,173		7,171
2014			750,000	267,853	60,459			405,000	212,735	54,776	35,507
2015				23,886	22,296				45,127	2,777	13,886
2016			834,657	168,591	119,052			253,592	107,682	53,422	13,162
2017				38,843	138,793				60,415	81,596	41,785
<b>TOTAL</b>			<b>1,584,657</b>	<b>664,854</b>	<b>355,600</b>			<b>658,592</b>	<b>562,132</b>	<b>192,571</b>	<b>111,511</b>
O.D.											2,228

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				187,551	17,205				159,459		6,927
2014		5,396	920,644	306,241	71,528		6,702	689,943	242,086	65,981	35,152
2015		48	5,403	24,728	22,127		40	8,183	48,100	4,596	13,955
2016	256	11,127	1,022,881	206,324	158,221	241	15,390	476,198	123,095	68,769	13,044
2017	130	1,864	136,061	94,483	107,362	16	2,646	74,807	64,921	59,577	40,364
<b>TOTAL</b>	<b>386</b>	<b>18,435</b>	<b>2,084,989</b>	<b>819,327</b>	<b>376,443</b>	<b>257</b>	<b>24,778</b>	<b>1,249,131</b>	<b>637,661</b>	<b>198,923</b>	<b>109,442</b>
O.D.											2,156

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,377,976	2,032,354	111,598	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-411,441	-246,475	178	
TOTAL LOSSES	2,966,535	1,785,879	111,776	
EXPECTED LOSSES	886,465	648,972	61,145	
CREDIBILITY	.01	.03	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	10.043	6.046	.378	16.467
INDICATED (POST-TEST)	10.244	6.167	.386	16.797
PRES. ON RATE LEVEL	2.906	2.128	.201	5.235
DERIVED BY FORMULA	2.979	2.249	.210	5.438
UNDERLYING PRES. RATE	3.001	2.197	.207	5.405
PROPOSED	2.979	2.249	.210	5.438

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	6.513
IND. RATES				6.51	MINIMUM PREMIUM	
MAN. RATES	7.91	6.37	6.10	+ 6.51	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	7,648	274,252	3,585				4	5	9	
2014	11,682	1,093,950	9,364			3	3	4	10	
2015	26,386	234,835	.889				2	1	3	
2016	13,415	321,622	2,397				2	4	6	
2017	22,296	635,722	2,851			1	1	7	9	
<b>TOTAL</b>	<b>81,427</b>	<b>2,560,381</b>	<b>3,144</b>			<b>4</b>	<b>12</b>	<b>21</b>	<b>37</b>	
O.D.		110								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				150,460	31,390				64,546	24,523	3,333
2014			506,484	199,801	9,329			153,095	106,089	107,892	11,260
2015				134,520	48,999				22,396	2,396	26,524
2016				201,653	13,550				79,602	25,300	1,517
2017			155,000	107,750	96,064			95,000	95,000	41,156	45,752
<b>TOTAL</b>			<b>661,484</b>	<b>794,184</b>	<b>199,332</b>			<b>248,095</b>	<b>367,633</b>	<b>201,267</b>	<b>88,386</b>
O.D.											110

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				170,320	36,005				75,584	28,668	3,220
2014		3,688	628,119	227,409	15,364		2,572	267,081	121,388	121,008	11,147
2015		199	24,816	135,338	50,820		21	4,129	23,929	3,377	26,657
2016	13	795	88,050	176,919	25,813	6	565	38,307	72,128	29,738	1,503
2017	159	4,271	317,854	143,050	95,166	128	13,354	213,879	87,518	42,613	44,196
<b>TOTAL</b>	<b>172</b>	<b>8,953</b>	<b>1,058,839</b>	<b>853,036</b>	<b>223,168</b>	<b>134</b>	<b>16,512</b>	<b>523,396</b>	<b>380,547</b>	<b>225,404</b>	<b>86,723</b>
O.D.											106

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,608,006	1,682,155	86,829	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-541,967	-321,354	478	
TOTAL LOSSES	1,066,039	1,360,801	87,307	
EXPECTED LOSSES	1,188,835	871,269	118,884	
CREDIBILITY	.02	.07	.10	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.309	1.671	.107	3.087
INDICATED (POST-TEST)	1.335	1.704	.109	3.148
PRES. ON RATE LEVEL	1.414	1.036	.142	2.592
DERIVED BY FORMULA	1.412	1.083	.139	2.634
UNDERLYING PRES. RATE	1.460	1.070	.146	2.676
PROPOSED	1.412	1.083	.139	2.634

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	3.155
IND. RATES				3.16	MINIMUM PREMIUM	
MAN. RATES	3.92	3.14	3.02	+ 3.16	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	623	23,747	3.811						1	1
2014	703									
2015	868									
2016	743	32,381	4.358						1	1
2017	754	5,863	.777							
<b>TOTAL</b>	<b>3,691</b>	<b>61,991</b>	<b>1.680</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
2013					17,000					6,747	
2016					15,381					17,000	
2017											5,863
<b>TOTAL</b>					<b>32,381</b>					<b>23,747</b>	<b>5,863</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					19,499					7,887	
2016		26	2,883	1,963	14,135		28	2,468	2,022	16,329	
2017											5,664
<b>TOTAL</b>		<b>26</b>	<b>2,883</b>	<b>1,963</b>	<b>33,634</b>		<b>28</b>	<b>2,468</b>	<b>2,022</b>	<b>24,216</b>	<b>5,664</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,405	61,835	5,664	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,128	-9,382	6	
TOTAL LOSSES		52,453	5,670	
EXPECTED LOSSES	12,659	24,510	2,067	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	1.421	.154	1.575
INDICATED (POST-TEST)	.000	1.449	.157	1.606
PRES. ON RATE LEVEL	.332	.643	.055	1.030
DERIVED BY FORMULA	.332	.651	.056	1.039
UNDERLYING PRES. RATE	.343	.664	.056	1.063
PROPOSED	.332	.651	.056	1.039

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.244
IND. RATES				1.24	MINIMUM PREMIUM	
MAN. RATES	1.41	1.27	1.20	+ 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
2013	8,162	73,622	.902				2	1	3
2014	8,922	233,443	2.616				2	4	6
2015	8,592	253,285	2.947				3	1	4
2016	9,701	34,893	.359				1		1
2017	9,544	20,489	.214				1	1	2
<b>TOTAL</b>	<b>44,921</b>	<b>615,732</b>	<b>1.371</b>				<b>9</b>	<b>7</b>	<b>16</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				33,058	906				28,412	213	11,033
2014				70,507	64,057				52,179	30,506	16,194
2015				175,404	1,019				66,519	3,449	6,894
2016				3,851					20,145		10,897
2017				1,291	540				4,109	1,178	13,371
<b>TOTAL</b>				<b>284,111</b>	<b>66,522</b>				<b>171,364</b>	<b>35,346</b>	<b>58,389</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				37,421	1,039				33,270	249	10,658
2014		28	4,847	79,744	67,921		13	3,182	57,988	34,168	16,032
2015		202	27,745	173,247	5,670		59	12,021	70,863	6,085	6,928
2016		15	1,632	3,345	256		133	8,764	17,492	1,376	10,799
2017		21	1,523	1,227	554	1	118	3,356	2,995	1,210	12,916
<b>TOTAL</b>		<b>266</b>	<b>35,747</b>	<b>294,984</b>	<b>75,440</b>	<b>1</b>	<b>323</b>	<b>27,323</b>	<b>182,608</b>	<b>43,088</b>	<b>57,333</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	63,660	596,120	57,333	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-133,206	-162,951	164	
TOTAL LOSSES		433,169	57,497	
EXPECTED LOSSES	272,222	424,952	47,167	
CREDIBILITY	.01	.04	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.964	.128	1.092
INDICATED (POST-TEST)	.000	.983	.131	1.114
PRES. ON RATE LEVEL	.587	.916	.102	1.605
DERIVED BY FORMULA	.581	.919	.104	1.604
UNDERLYING PRES. RATE	.606	.946	.105	1.657
PROPOSED	.581	.919	.104	1.604

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.921
IND. RATES				1.92	MINIMUM PREMIUM	
MAN. RATES	2.14	2.00	1.87	+ 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
2013	663	33,374	5.033				1	1	2
2014	648								
2015	775								
2016	772	237	.030						
2017	689	2,091	.303						
<b>TOTAL</b>	<b>3,547</b>	<b>35,702</b>	<b>1.007</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
2013				8,534	9,170				3,748	10,385	1,537
2016											237
2017											2,091
<b>TOTAL</b>				<b>8,534</b>	<b>9,170</b>				<b>3,748</b>	<b>10,385</b>	<b>3,865</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				9,660	10,518				4,389	12,140	1,485
2016											235
2017											2,020
<b>TOTAL</b>				<b>9,660</b>	<b>10,518</b>				<b>4,389</b>	<b>12,140</b>	<b>3,740</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		36,707	3,740	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,779	-8,303	12	
TOTAL LOSSES		28,404	3,752	
EXPECTED LOSSES	32,350	21,601	3,547	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.801	.106	.907
INDICATED (POST-TEST)	.000	.817	.108	.925
PRES. ON RATE LEVEL	.883	.590	.097	1.570
DERIVED BY FORMULA	.883	.592	.097	1.572
UNDERLYING PRES. RATE	.912	.609	.100	1.621
PROPOSED	.882	.591	.097	1.570

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.880
IND. RATES				1.88	MINIMUM PREMIUM	
MAN. RATES	2.18	1.96	1.83	+ 1.88	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
2013	354					354						
2014	1,061	99	.009			1,061						
2015	512	151,994	29,686			512			1			1
2016	841	3,213	.382			841						
2017	686	1,879	.273			686						
<b>TOTAL</b>	<b>3,454</b>	<b>157,185</b>	<b>4.551</b>			<b>3,454</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				120,206					31,788		
2016											3,213
2017											1,879
<b>TOTAL</b>				<b>120,206</b>					<b>31,788</b>		<b>5,191</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											98
2015		140	18,964	118,691	3,215		27	5,627	33,769	1,137	
2016											3,184
2017											1,815
<b>TOTAL</b>		<b>140</b>	<b>18,964</b>	<b>118,691</b>	<b>3,215</b>		<b>27</b>	<b>5,627</b>	<b>33,769</b>	<b>1,137</b>	<b>5,097</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	24,758	156,812	5,097	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-30,423	-42,610	17	
TOTAL LOSSES		114,202	5,114	
EXPECTED LOSSES	62,379	111,564	5,250	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	3.306	.148	3.454
INDICATED (POST-TEST)	.000	3.372	.151	3.523
PRES. ON RATE LEVEL	1.751	3.132	.148	5.031
DERIVED BY FORMULA	1.751	3.134	.148	5.033
UNDERLYING PRES. RATE	1.806	3.230	.152	5.188
PROPOSED	1.750	3.133	.148	5.031

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	5.266
IND. RATES				5.27	MINIMUM PREMIUM	
MAN. RATES	6.92	6.05	5.41	+ 5.27	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	532,764	1,082,017	.203				20	6	26
2014	479,661	1,079,607	.225			2	12	5	19
2015	452,955	807,716	.178				13	3	16
2016	425,290	2,238,732	.526			4	15	9	28
2017	458,777	1,150,139	.250			1	4	10	15
<b>TOTAL</b>	<b>2,349,447</b>	<b>6,358,211</b>	<b>.271</b>			<b>7</b>	<b>64</b>	<b>33</b>	<b>104</b>
O.D.		10,795							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			467,537	413,416	18,025			123,316	354,923	32,785	262,868
2014				102,876	16,656				144,411	61,005	163,806
2015				191,800	7,469				329,101	34,885	244,461
2016			808,696	345,671	37,620			72,987	634,921	132,317	206,520
2017			222,920	120,249	98,379			69,000	124,029	326,034	189,528
<b>TOTAL</b>			<b>1,499,153</b>	<b>1,174,012</b>	<b>178,149</b>			<b>265,303</b>	<b>1,587,385</b>	<b>587,026</b>	<b>1,067,183</b>
O.D.											10,795

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				467,988	20,676				415,617	38,326	253,930
2014		3,374	576,204	119,089	22,005		2,088	217,736	162,203	69,798	162,168
2015		223	30,803	189,765	12,329		298	60,699	351,598	49,253	245,683
2016	258	11,327	1,053,817	348,383	93,955	112	8,598	416,773	573,714	173,382	204,661
2017	181	5,333	397,633	160,882	103,224	142	15,320	311,307	194,813	229,565	183,084
<b>TOTAL</b>	<b>439</b>	<b>20,257</b>	<b>2,058,457</b>	<b>1,286,107</b>	<b>252,189</b>	<b>254</b>	<b>26,304</b>	<b>1,006,515</b>	<b>1,697,945</b>	<b>560,324</b>	<b>1,049,526</b>
O.D.											10,455

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,112,226	3,796,565	1,059,981			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-859,944	-1,046,217	3,282			
TOTAL LOSSES	2,252,282	2,750,348	1,063,263			
EXPECTED LOSSES	1,715,097	2,678,371	1,010,263			
CREDIBILITY	.19	.62	.93			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.096	.117	.045	.258		
INDICATED (POST-TEST)	.098	.119	.046	.263		
PRES. ON RATE LEVEL	.071	.111	.041	.223		
DERIVED BY FORMULA	.076	.116	.046	.238		
UNDERLYING PRES. RATE	.073	.114	.043	.230		
PROPOSED	.076	.116	.046	.238		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.249
IND. RATES				.25	MINIMUM PREMIUM	
MAN. RATES	.28	.24	.24	+ .25	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
2013	100,135	612,209	.611			100,135			2	1	10	13
2014	108,324	238,944	.220			108,324				1	9	10
2015	106,647	282,486	.264			106,647				2	6	8
2016	107,141	6,511,907	6.077			107,141	1	1	1	1	11	14
2017	123,637	557,411	.450			123,637				1	11	12
<b>TOTAL</b>	<b>545,884</b>	<b>8,202,957</b>	<b>1.503</b>			<b>545,884</b>		<b>1</b>	<b>3</b>	<b>6</b>	<b>47</b>	<b>57</b>
O.D.		182										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			284,655	23,875	68,085			53,285	27,645	95,030	59,634
2014				11,955	58,882				13,804	131,452	22,851
2015				25,009	61,967				27,994	127,015	40,501
2016		2,919,011	186,147	4,990	85,199		3,157,612	41,790	1,015	72,425	43,718
2017				34,200	169,529				52,550	276,146	24,986
<b>TOTAL</b>		<b>2,919,011</b>	<b>470,802</b>	<b>100,029</b>	<b>443,662</b>		<b>3,157,612</b>	<b>95,075</b>	<b>123,008</b>	<b>702,068</b>	<b>191,690</b>
O.D.											182

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			360,942	27,027	78,094			100,602	32,372	111,091	57,606
2014		4	1,990	14,349	62,018		3	2,859	17,580	144,494	22,622
2015		86	8,492	27,876	60,390		90	13,844	36,974	137,508	40,704
2016	16,133	343,540	247,319	32,502	87,450	13,079	623,483	97,383	19,830	74,261	43,325
2017	159	2,131	154,665	105,426	129,524	42	5,263	146,308	123,181	185,333	24,136
<b>TOTAL</b>	<b>16,292</b>	<b>345,761</b>	<b>773,408</b>	<b>207,180</b>	<b>417,476</b>	<b>13,121</b>	<b>628,839</b>	<b>360,996</b>	<b>229,937</b>	<b>652,687</b>	<b>188,393</b>
O.D.											176

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,138,417	1,507,280	188,569			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-978,003	-495,790	951			
TOTAL LOSSES	1,160,414	1,011,490	189,520			
EXPECTED LOSSES	1,997,935	1,293,745	267,483			
CREDIBILITY	.07	.23	.35			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.213	.185	.035	.433		
INDICATED (POST-TEST)	.217	.189	.036	.442		
PRES. ON RATE LEVEL	.355	.230	.047	.632		
DERIVED BY FORMULA	.345	.221	.043	.609		
UNDERLYING PRES. RATE	.366	.237	.049	.652		
PROPOSED	.345	.221	.043	.609		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.637
IND. RATES				.64	MINIMUM PREMIUM	
MAN. RATES	1.02	.81	.68	+ .64	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	88,143	919,636	1.043			1	2	2	5	
2014	101,454	353,222	.348			1		5	6	
2015	106,990	146,339	.136				3	2	5	
2016	148,506	356,326	.239			1	1	2	4	
2017	165,792	2,346,802	1.415			1		3	4	
<b>TOTAL</b>	<b>610,885</b>	<b>4,122,325</b>	<b>.675</b>			<b>4</b>	<b>6</b>	<b>14</b>	<b>24</b>	
O.D.		2,200								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			336,739	36,650	16,538			256,235	70,892	182,260	20,322
2014			180,970		59,489			18,086		63,519	31,158
2015				16,805	56,948				46,461	12,375	13,750
2016			211,977	15,792	8,102			46,879	19,514	29,036	25,026
2017			176,300		11,226			2,077,333		36,499	45,444
<b>TOTAL</b>			<b>905,986</b>	<b>69,247</b>	<b>152,303</b>			<b>2,398,533</b>	<b>136,867</b>	<b>323,689</b>	<b>135,700</b>
O.D.											2,200

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			426,985	41,488	18,969			483,772	83,014	213,062	19,631
2014		1,292	222,459	2,600	63,988		301	31,738	1,467	69,874	30,846
2015		71	6,828	19,514	55,333		44	9,093	50,064	14,960	13,819
2016	63	2,683	244,171	26,097	18,052	42	2,876	90,639	24,696	31,089	24,801
2017	25	831	63,024	11,254	12,234	723	72,214	911,892	106,356	62,440	43,899
<b>TOTAL</b>	<b>88</b>	<b>4,877</b>	<b>963,467</b>	<b>100,953</b>	<b>168,576</b>	<b>765</b>	<b>75,435</b>	<b>1,527,134</b>	<b>265,597</b>	<b>391,425</b>	<b>132,996</b>
O.D.											2,125

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,571,766	926,551	135,121			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-812,212	-407,519	738			
TOTAL LOSSES	1,759,554	519,032	135,859			
EXPECTED LOSSES	1,710,478	1,093,485	183,266			
CREDIBILITY	.08	.25	.38			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.288	.085	.022	.395		
INDICATED (POST-TEST)	.294	.087	.022	.403		
PRES. ON RATE LEVEL	.272	.174	.028	.474		
DERIVED BY FORMULA	.274	.152	.026	.452		
UNDERLYING PRES. RATE	.280	.179	.030	.489		
PROPOSED	.274	.152	.026	.452		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.473
IND. RATES				.47	MINIMUM PREMIUM	
MAN. RATES	.70	.60	.51	+ .47	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
2013	340,602	6,738,888	1.978			340,602			10	17	88	115
2014	370,936	7,640,442	2.059			370,936	1		9	16	90	116
2015	372,248	4,642,096	1.247			372,248			3	12	92	107
2016	380,281	7,621,715	2.004			380,281	3		8	13	89	113
2017	387,267	3,594,145	.928			387,267			2	2	69	73
<b>TOTAL</b>	<b>1,851,334</b>	<b>30,237,286</b>	<b>1.633</b>			<b>1,851,334</b>	<b>4</b>		<b>32</b>	<b>60</b>	<b>428</b>	<b>524</b>
O.D.		303,066	.016								2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			2,335,444	809,682	637,347			868,083	578,844	869,627	639,861
2014	508,988		2,055,014	725,152	1,040,905	5,000		852,970	777,816	1,169,000	505,597
2015			723,612	370,230	1,043,419			347,424	424,505	1,177,373	555,533
2016	469,968		1,908,670	556,969	1,061,335	771,052		805,115	325,359	1,228,984	494,263
2017			475,989	135,932	1,010,105			148,757	219,350	1,125,448	478,564
<b>TOTAL</b>	<b>978,956</b>		<b>7,498,729</b>	<b>2,597,965</b>	<b>4,793,111</b>	<b>776,052</b>		<b>3,022,349</b>	<b>2,325,874</b>	<b>5,570,432</b>	<b>2,673,818</b>
O.D.					115,352					155,293	32,421

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			2,961,344	916,560	731,039			1,638,940	677,826	1,016,595	618,106
2014	664,447	14,935	2,568,905	844,603	1,116,568	5,287	14,389	1,506,918	892,155	1,300,062	500,541
2015	83	8,374	986,804	435,558	1,028,893	88	8,779	785,423	535,604	1,286,917	558,311
2016	400,118	27,461	2,559,578	721,476	1,098,314	1,272,318	50,568	1,658,405	502,492	1,234,831	489,815
2017	1,059	18,047	1,333,437	628,448	797,336	346	37,924	804,617	526,826	764,726	462,293
<b>TOTAL</b>	<b>1,065,707</b>	<b>68,817</b>	<b>10,410,068</b>	<b>3,546,645</b>	<b>4,772,150</b>	<b>1,278,039</b>	<b>111,660</b>	<b>6,394,303</b>	<b>3,134,903</b>	<b>5,603,131</b>	<b>2,629,066</b>
O.D.		78	10,081	6,920	115,388	2	257	21,879	17,959	149,873	31,768

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,360,891	17,346,969	2,660,834	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,892,034	-5,358,287	9,599	
TOTAL LOSSES	11,468,857	11,988,682	2,670,433	
EXPECTED LOSSES	16,106,606	13,940,545	2,795,513	
CREDIBILITY	.16	.53	.80	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.619	.648	.144	1.411
INDICATED (POST-TEST)	.631	.661	.147	1.439
PRES. ON RATE LEVEL	.844	.730	.146	1.720
DERIVED BY FORMULA	.810	.693	.147	1.650
UNDERLYING PRES. RATE	.870	.753	.151	1.774
PROPOSED	.810	.693	.147	1.650

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.727
IND. RATES				1.73	MINIMUM PREMIUM	
MAN. RATES	2.39	2.03	1.85	+ 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	
2013	535,940	3,208,562	.598	1		4	12	37	54	
2014	513,536	5,265,540	1.025			9	21	49	79	
2015	543,674	5,223,227	.960			7	28	42	77	
2016	509,098	4,271,271	.838			5	8	30	43	
2017	567,951	2,155,994	.379			1	6	34	41	
<b>TOTAL</b>	<b>2,670,199</b>	<b>20,124,594</b>	<b>.754</b>	<b>1</b>		<b>26</b>	<b>75</b>	<b>192</b>	<b>294</b>	
O.D.		39,808	.001				1	1	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	60,000		985,304	253,077	369,564			318,252	219,688	571,155	431,522
2014			2,399,730	317,782	528,547			648,846	391,373	593,015	386,247
2015			1,936,437	791,957	410,938			402,168	847,261	536,064	298,402
2016			1,243,247	310,890	367,773			1,531,589	193,145	370,591	254,036
2017			137,416	211,573	540,138			188,585	245,025	594,986	238,271
<b>TOTAL</b>	<b>60,000</b>		<b>6,702,134</b>	<b>1,885,279</b>	<b>2,216,960</b>			<b>3,089,440</b>	<b>1,896,492</b>	<b>2,665,811</b>	<b>1,608,478</b>
O.D.				26,559	2,500				383		10,366

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	102,360		1,249,366	286,483	423,891			600,860	257,256	667,679	416,850
2014		17,248	2,958,426	384,405	577,231		10,896	1,131,165	452,805	661,131	382,385
2015	222	20,085	2,434,611	847,082	453,151	102	10,024	914,297	950,928	613,816	299,894
2016	343	15,356	1,423,761	375,833	408,118	747	48,471	1,482,981	285,941	401,386	251,750
2017	573	9,794	717,985	428,019	434,924	327	35,280	667,469	376,488	424,658	230,170
<b>TOTAL</b>	<b>103,498</b>	<b>62,483</b>	<b>8,784,149</b>	<b>2,321,822</b>	<b>2,297,315</b>	<b>1,176</b>	<b>104,671</b>	<b>4,796,772</b>	<b>2,323,418</b>	<b>2,768,670</b>	<b>1,581,049</b>
O.D.		9	1,301	29,665	2,838			20	421	4	10,385

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,854,079	9,744,153	1,591,434			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,276,306	-3,213,934	5,864			
TOTAL LOSSES	8,577,773	6,530,219	1,597,298			
EXPECTED LOSSES	10,707,498	8,331,021	1,708,928			
CREDIBILITY	.20	.67	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.321	.245	.060	.626		
INDICATED (POST-TEST)	.327	.250	.061	.638		
PRES. ON RATE LEVEL	.389	.303	.061	.753		
DERIVED BY FORMULA	.377	.267	.061	.705		
UNDERLYING PRES. RATE	.401	.312	.064	.777		
PROPOSED	.377	.267	.061	.705		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.737
IND. RATES				.74	MINIMUM PREMIUM	
MAN. RATES	1.02	.93	.81	+ .74	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	576,227	8,160,099	1.416			15	36	69	120
2014	746,573	6,375,965	.854			11	36	49	96
2015	615,260	7,215,508	1.172			12	38	54	104
2016	640,801	5,472,393	.853			7	36	50	93
2017	629,779	2,810,513	.446			4	1	63	68
<b>TOTAL</b>	<b>3,208,640</b>	<b>30,034,478</b>	<b>.936</b>			<b>49</b>	<b>147</b>	<b>285</b>	<b>481</b>
O.D.		2,936							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			4,306,584	763,381	476,913			1,173,132	601,391	528,686	310,012
2014			2,446,225	813,706	611,962			949,987	519,172	760,406	274,507
2015			3,069,514	1,015,632	403,752			1,117,292	988,145	392,937	228,236
2016			2,061,549	636,931	471,092			1,051,112	638,552	410,723	202,434
2017			959,808	1,636	806,883			153,512	19,069	635,226	234,379
<b>TOTAL</b>			<b>12,843,680</b>	<b>3,231,286</b>	<b>2,770,602</b>			<b>4,445,035</b>	<b>2,766,329</b>	<b>2,727,978</b>	<b>1,249,568</b>
O.D.											2,936

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			5,460,748	864,147	547,020			2,214,871	704,228	618,035	299,472
2014		17,765	3,040,401	939,370	669,220		15,930	1,651,627	601,740	848,890	271,762
2015	349	31,128	3,778,886	1,092,849	472,850	268	25,220	2,150,223	1,126,574	477,496	229,377
2016	646	28,607	2,653,103	723,768	568,114	996	65,388	2,084,904	699,632	479,994	200,612
2017	976	20,635	1,545,579	484,078	665,117	241	26,477	476,175	240,886	424,493	226,410
<b>TOTAL</b>	<b>1,971</b>	<b>98,135</b>	<b>16,478,717</b>	<b>4,104,212</b>	<b>2,922,321</b>	<b>1,505</b>	<b>133,015</b>	<b>8,577,800</b>	<b>3,373,060</b>	<b>2,848,908</b>	<b>1,227,633</b>
O.D.											2,929

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	25,291,143	13,248,501	1,230,562			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,153,031	-5,139,560	4,454			
TOTAL LOSSES	19,138,112	8,108,941	1,235,016			
EXPECTED LOSSES	12,449,524	13,283,769	1,347,628			
CREDIBILITY	.23	.76	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.596	.253	.038	.887		
INDICATED (POST-TEST)	.608	.258	.039	.905		
PRES. ON RATE LEVEL	.376	.401	.041	.818		
DERIVED BY FORMULA	.429	.292	.039	.760		
UNDERLYING PRES. RATE	.388	.414	.042	.844		
PROPOSED	.462	.314	.042	.818		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.856
IND. RATES				.86	MINIMUM PREMIUM	
MAN. RATES	1.12	.98	.88	+ .86	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	222,507	20,153,356	9.057		1	18	60	87	166
2014	232,713	10,471,502	4.499			15	64	77	156
2015	243,838	6,913,184	2.835			7	57	69	133
2016	243,314	8,346,317	3.430		1	12	52	85	150
2017	228,048	7,166,833	3.142			5	33	105	143
<b>TOTAL</b>	<b>1,170,420</b>	<b>53,051,192</b>	<b>4.533</b>		<b>2</b>	<b>57</b>	<b>266</b>	<b>423</b>	<b>748</b>
O.D.		16,282	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013		451,370	3,588,486	1,694,678	770,123		9,344,672	1,604,696	1,608,651	627,952	462,728
2014			3,803,803	2,089,094	618,578			1,485,795	1,244,857	600,726	628,649
2015			1,419,754	1,443,800	796,664			742,373	1,235,227	627,778	647,588
2016		168,052	2,523,794	1,584,358	566,244		5,790	979,585	1,169,006	780,133	569,355
2017			1,113,853	1,262,208	1,049,913			439,381	1,599,028	1,125,090	577,360
<b>TOTAL</b>		<b>619,422</b>	<b>12,449,690</b>	<b>8,074,138</b>	<b>3,801,522</b>		<b>9,350,462</b>	<b>5,251,830</b>	<b>6,856,769</b>	<b>3,761,679</b>	<b>2,885,680</b>
O.D.											16,282

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013		39,179	4,550,202	1,918,377	883,339		1,008,205	3,029,666	1,883,730	734,079	446,995
2014			4,758,126	2,373,769	696,888		25,026	2,595,797	1,406,912	687,136	622,363
2015	162	16,162	1,957,547	1,498,745	832,723	179	18,034	1,604,190	1,385,510	732,529	650,826
2016	8,717	205,145	3,598,028	1,587,314	739,389	1,157	75,086	2,250,641	1,197,688	868,312	564,231
2017	1,577	40,151	2,973,524	1,564,443	1,009,108	930	103,461	2,175,097	1,445,576	929,823	557,730
<b>TOTAL</b>	<b>10,456</b>	<b>328,570</b>	<b>17,837,427</b>	<b>8,942,648</b>	<b>4,161,447</b>	<b>2,266</b>	<b>1,229,812</b>	<b>11,655,391</b>	<b>7,319,416</b>	<b>3,951,879</b>	<b>2,842,145</b>
O.D.											16,160

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	31,063,922	24,375,390	2,858,305			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,279,914	-7,478,920	8,592			
TOTAL LOSSES	21,784,008	16,896,470	2,866,897			
EXPECTED LOSSES	18,890,579	19,382,155	2,586,628			
CREDIBILITY	.12	.39	.59			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.861	1.444	.245	3.550		
INDICATED (POST-TEST)	1.898	1.473	.250	3.621		
PRES. ON RATE LEVEL	1.565	1.606	.214	3.385		
DERIVED BY FORMULA	1.605	1.554	.235	3.394		
UNDERLYING PRES. RATE	1.614	1.656	.221	3.491		
PROPOSED	1.605	1.554	.235	3.394		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	3.552
IND. RATES				3.55	MINIMUM PREMIUM	
MAN. RATES	4.73	4.08	3.64	+ 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	
2013	9,181	568	.006							
2014	9,468	679	.007							
2015	9,934	2,639	.026					1		1
2016	6,762	1,456	.021							
2017	7,909	470	.005							
<b>TOTAL</b>	<b>43,254</b>	<b>5,812</b>	<b>.013</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
2013											568
2014											679
2015					1,595					1,044	
2016											1,456
2017											470
<b>TOTAL</b>					<b>1,595</b>					<b>1,044</b>	<b>3,173</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											549
2014											672
2015		1	117	83	1,536			73	59	1,122	
2016											1,443
2017											454
<b>TOTAL</b>		<b>1</b>	<b>117</b>	<b>83</b>	<b>1,536</b>			<b>73</b>	<b>59</b>	<b>1,122</b>	<b>3,118</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	191	2,800	3,118	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-54,012	-27,450	93	
TOTAL LOSSES			3,211	
EXPECTED LOSSES	108,136	70,071	29,412	
CREDIBILITY	.01	.04	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.007	.007
INDICATED (POST-TEST)	.000	.000	.007	.007
PRES. ON RATE LEVEL	.242	.157	.066	.465
DERIVED BY FORMULA	.240	.151	.062	.453
UNDERLYING PRES. RATE	.250	.162	.068	.480
PROPOSED	.240	.151	.062	.453

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				.47	MINIMUM PREMIUM
MAN. RATES	.63	.56	.50	+ .47	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	41,481	2,384,468	5.748			4	3	27	34
2014	40,491	1,541,352	3.806			1	6	28	35
2015	41,962	2,362,826	5.630			3	11	29	43
2016	42,332	2,177,699	5.144			1	7	23	31
2017	42,890	1,367,367	3.188				2	23	25
<b>TOTAL</b>	<b>209,156</b>	<b>9,833,712</b>	<b>4.702</b>			<b>9</b>	<b>29</b>	<b>130</b>	<b>168</b>
O.D.		245							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			637,907	119,947	235,507			585,489	87,529	561,350	156,739
2014			137,159	294,082	206,647			149,022	270,515	371,612	112,315
2015			636,358	700,358	136,369			242,630	313,754	219,516	113,841
2016			361,844	232,225	154,754			65,998	261,602	786,427	314,849
2017			43,000	246,123	246,123				36,004	914,825	127,415
<b>TOTAL</b>			<b>1,773,268</b>	<b>1,389,612</b>	<b>979,400</b>			<b>1,043,139</b>	<b>969,404</b>	<b>2,853,730</b>	<b>825,159</b>
O.D.											245

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			808,865	135,780	270,128			1,105,403	102,497	656,218	151,410
2014		1,089	186,264	332,762	220,719		2,551	272,928	307,089	412,641	111,192
2015	75	7,102	869,603	712,990	161,960	64	5,814	509,380	358,080	251,605	114,410
2016	120	5,611	530,243	240,852	173,926	75	6,861	337,644	326,754	775,927	312,015
2017	232	3,015	218,741	148,040	187,236	111	14,102	387,520	320,314	599,163	123,083
<b>TOTAL</b>	<b>427</b>	<b>16,817</b>	<b>2,613,716</b>	<b>1,570,424</b>	<b>1,013,969</b>	<b>250</b>	<b>29,328</b>	<b>2,612,875</b>	<b>1,414,734</b>	<b>2,695,554</b>	<b>812,110</b>
O.D.											243

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,273,413	6,694,681	812,353			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,954,136	-1,583,183	3,850			
TOTAL LOSSES	3,319,277	5,111,498	816,203			
EXPECTED LOSSES	3,967,689	4,103,640	1,135,718			
CREDIBILITY	.04	.12	.19			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.587	2.444	.390	4.421		
INDICATED (POST-TEST)	1.619	2.493	.398	4.510		
PRES. ON RATE LEVEL	1.845	1.908	.528	4.281		
DERIVED BY FORMULA	1.836	1.978	.503	4.317		
UNDERLYING PRES. RATE	1.897	1.962	.543	4.402		
PROPOSED	1.836	1.978	.503	4.317		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	4.152
IND. RATES				4.15	MINIMUM PREMIUM	
MAN. RATES	5.82	4.97	4.37	+ 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
2013	46,647	1,027,732	2.203			1	3	7	11
2014	47,625	291,935	.612			1		6	7
2015	46,343	411,540	.888					7	13
2016	42,323	1,147,589	2.711	1		2	4	5	12
2017	66,088	1,623,229	2.456			2	2	19	23
<b>TOTAL</b>	<b>249,026</b>	<b>4,502,025</b>	<b>1.808</b>			<b>6</b>	<b>15</b>	<b>44</b>	<b>66</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
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				111,090	64,040				107,042	79,111	50,257
2016	153,000		300,661	104,471	95,742	1,096		125,181	245,498	38,333	83,607
2017			541,090	82,941	229,355			280,000	80,705	370,989	38,149
<b>TOTAL</b>	<b>153,000</b>		<b>1,434,401</b>	<b>361,164</b>	<b>503,862</b>	<b>1,096</b>		<b>490,833</b>	<b>580,338</b>	<b>678,722</b>	<b>298,609</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			503,595	70,934	101,640			153,102	172,246	203,965	74,029
2014		1,395	239,387	2,149	28,999		77	8,001	367	17,391	49,461
2015		180	22,224	112,976	64,693		132	24,483	118,221	88,845	50,508
2016	133,262	4,263	396,908	119,071	108,471	2,086	8,881	320,486	229,196	58,579	82,855
2017	380	10,328	776,473	228,708	218,161	369	38,098	589,006	212,477	266,677	36,852
<b>TOTAL</b>	<b>133,642</b>	<b>16,166</b>	<b>1,938,587</b>	<b>533,838</b>	<b>521,964</b>	<b>2,455</b>	<b>47,188</b>	<b>1,095,078</b>	<b>732,507</b>	<b>635,457</b>	<b>293,705</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,233,116	2,423,766	293,705	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,130,525	-625,530	951	
TOTAL LOSSES	1,102,591	1,798,236	294,656	
EXPECTED LOSSES	4,355,464	1,641,082	249,026	
CREDIBILITY	.04	.14	.21	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.443	.722	.118	1.283
INDICATED (POST-TEST)	.452	.736	.120	1.308
PRES. ON RATE LEVEL	1.701	.641	.097	2.439
DERIVED BY FORMULA	1.651	.654	.102	2.407
UNDERLYING PRES. RATE	1.749	.659	.100	2.508
PROPOSED	1.651	.654	.102	2.407

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.315
IND. RATES				2.32	MINIMUM PREMIUM	
MAN. RATES	3.58	2.94	2.49	+ 2.32	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
2013	4,795	196,718	4.102			4,795	1			1	4	6
2014	4,738	766,499	16.177			4,738				1	10	11
2015	4,445	85,565	1.924			4,445					4	4
2016	3,127	112,598	3.600			3,127					2	2
2017	3,166	200,403	6.329			3,166					4	4
<b>TOTAL</b>	<b>20,271</b>	<b>1,361,783</b>	<b>6.718</b>			<b>20,271</b>	<b>1</b>			<b>2</b>	<b>24</b>	<b>27</b>
O.D.		31,850	.157							1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	89,180			53,152	13,018				3,446	25,859	12,063
2014				77,592	63,362				29,840	581,399	14,306
2015					25,124					44,283	16,158
2016					1,070					20,923	90,605
2017					122,100					68,212	10,091
<b>TOTAL</b>	<b>89,180</b>			<b>130,744</b>	<b>224,674</b>				<b>33,286</b>	<b>740,676</b>	<b>143,223</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
2013	152,141			60,168	14,932				4,035	30,230	11,653
2014		30	5,164	87,635	67,247		8	11,035	43,394	638,676	14,163
2015		22	1,841	1,290	24,210		23	3,102	2,521	47,590	16,239
2016			200	138	984		35	3,035	2,489	20,100	89,790
2017	107	1,240	89,966	57,371	90,294	9	985	27,004	22,177	44,385	9,748
<b>TOTAL</b>	<b>152,248</b>	<b>1,292</b>	<b>97,171</b>	<b>206,602</b>	<b>197,667</b>	<b>9</b>	<b>1,051</b>	<b>44,176</b>	<b>74,616</b>	<b>780,981</b>	<b>141,593</b>
O.D.		6	720	17,186	121		5	846	18,097	214	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	297,524	1,295,484	141,593	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-366,244	-298,343	188	
TOTAL LOSSES		997,141	141,781	
EXPECTED LOSSES	720,634	751,447	65,475	
CREDIBILITY	.01	.03	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	4.919	.699	5.618
INDICATED (POST-TEST)	.000	5.017	.713	5.730
PRES. ON RATE LEVEL	3.457	3.605	.314	7.376
DERIVED BY FORMULA	3.422	3.647	.330	7.399
UNDERLYING PRES. RATE	3.555	3.707	.323	7.585
PROPOSED	3.411	3.636	.329	7.376

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	7.095
IND. RATES				7.10	MINIMUM PREMIUM	
MAN. RATES	10.42	8.72	7.53	+ 7.10	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
2013	368,462	8,432,464	2.288			368,462	1		6	62	133	202
2014	377,456	8,134,833	2.155			377,456	1		7	48	108	164
2015	423,361	10,389,801	2.454			423,361	1		1	57	105	164
2016	426,539	8,022,411	1.880			426,539	1			53	140	194
2017	459,773	8,365,549	1.819			459,773	1		2	38	131	172
<b>TOTAL</b>	<b>2,055,591</b>	<b>43,345,058</b>	<b>2.109</b>			<b>2,055,591</b>	<b>5</b>		<b>16</b>	<b>258</b>	<b>617</b>	<b>896</b>
O.D.		144,065	.007							2	3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	21,135		1,063,564	1,898,708	829,422	170,177		629,626	1,695,989	1,194,392	929,451
2014	204,048		1,119,953	1,107,569	810,907			937,603	1,486,361	1,660,896	807,496
2015	313,927		157,537	2,249,122	807,478			66,189	4,405,636	1,375,101	1,014,811
2016	35,825			1,760,982	1,496,325	1			2,285,098	1,354,771	1,089,409
2017	18,172		285,244	1,552,255	1,034,672	3,312		57,261	1,191,440	3,342,560	880,633
<b>TOTAL</b>	<b>593,107</b>		<b>2,626,298</b>	<b>8,568,636</b>	<b>4,978,804</b>	<b>173,490</b>		<b>1,690,679</b>	<b>11,064,524</b>	<b>8,927,720</b>	<b>4,721,800</b>
O.D.				67,063	5,404				34,479	11,379	25,740

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	36,056		1,348,600	2,149,337	951,349	578,091		1,188,735	1,986,002	1,396,242	897,850
2014	266,369	8,316	1,422,424	1,258,922	870,228		15,251	1,620,522	1,681,708	1,849,602	799,421
2015	353,607	4,809	596,821	2,248,847	840,784	16	5,223	831,616	3,776,350	1,603,368	1,019,885
2016	31,315	9,294	1,027,012	1,720,860	1,491,745	162	17,272	1,190,747	2,145,265	1,457,485	1,079,604
2017	18,773	32,593	2,381,518	1,677,771	960,921	4,346	73,306	1,960,678	1,622,444	1,846,598	850,691
<b>TOTAL</b>	<b>706,120</b>	<b>55,012</b>	<b>6,776,375</b>	<b>9,055,737</b>	<b>5,115,027</b>	<b>582,615</b>	<b>111,052</b>	<b>6,792,298</b>	<b>11,211,769</b>	<b>8,153,295</b>	<b>4,647,451</b>
O.D.	5	245	27,577	59,124	9,698	2	204	14,446	31,850	13,864	25,725

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,065,951	33,650,364	4,673,176			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,583,367	-9,151,375	16,126			
TOTAL LOSSES	8,482,584	24,498,989	4,689,302			
EXPECTED LOSSES	13,546,345	23,968,191	4,522,300			
CREDIBILITY	.17	.56	.85			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.413	1.192	.228	1.833		
INDICATED (POST-TEST)	.421	1.216	.233	1.870		
PRES. ON RATE LEVEL	.641	1.134	.214	1.989		
DERIVED BY FORMULA	.604	1.180	.230	2.014		
UNDERLYING PRES. RATE	.659	1.166	.220	2.045		
PROPOSED	.597	1.165	.227	1.989		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.913
IND. RATES				1.91	MINIMUM PREMIUM	
MAN. RATES	2.85	2.35	2.03	+ 1.91	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	47,661	1,836,683	3.853			3	4	23	30
2014	46,260	2,046,842	4.424	1		2	1	24	28
2015	47,301	1,287,602	2.722				4	21	27
2016	51,151	4,392,863	8.588	1		6	5	34	46
2017	55,125	2,335,166	4.236	1		1	1	24	27
<b>TOTAL</b>	<b>247,498</b>	<b>11,899,156</b>	<b>4.808</b>	<b>3</b>		<b>14</b>	<b>15</b>	<b>126</b>	<b>158</b>

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			516,514	135,881	317,381			214,010	116,636	439,652	96,609
2014	150,000		665,473	104,718	196,718			365,210	6,920	477,839	79,964
2015			448,955	178,377	197,500			73,875	217,621	129,059	42,215
2016	707,936		1,062,345	200,753	361,676	253,600		371,873	327,858	1,047,267	59,555
2017	1,394,587		154,766	5,388	189,178	7,500		50,875	25,186	440,174	67,512
<b>TOTAL</b>	<b>2,252,523</b>		<b>2,848,053</b>	<b>625,117</b>	<b>1,262,453</b>	<b>261,100</b>		<b>1,075,843</b>	<b>694,221</b>	<b>2,533,991</b>	<b>345,855</b>

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			654,940	153,818	364,036			404,051	136,580	513,954	93,324
2014	195,814	4,289	737,328	125,366	212,398		5,342	553,139	21,855	527,163	79,164
2015	51	4,745	571,134	196,471	203,437	16	1,909	181,057	242,267	147,837	42,426
2016	603,899	14,472	1,335,392	277,421	393,580	444,169	25,351	912,834	443,348	1,043,198	59,019
2017	1,040,991	3,983	297,206	109,668	151,543	6,712	12,560	261,979	166,483	292,156	65,217
<b>TOTAL</b>	<b>1,840,755</b>	<b>27,489</b>	<b>3,596,000</b>	<b>862,744</b>	<b>1,324,994</b>	<b>450,897</b>	<b>45,162</b>	<b>2,313,060</b>	<b>1,010,533</b>	<b>2,524,308</b>	<b>339,150</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,273,363	5,722,579	339,150	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,798,811	-1,442,360	867	
TOTAL LOSSES	6,474,552	4,280,219	340,017	
EXPECTED LOSSES	3,670,396	3,761,969	245,022	
CREDIBILITY	.04	.14	.21	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.616	1.729	.137	4.482
INDICATED (POST-TEST)	2.668	1.764	.140	4.572
PRES. ON RATE LEVEL	1.442	1.478	.096	3.016
DERIVED BY FORMULA	1.491	1.518	.105	3.114
UNDERLYING PRES. RATE	1.483	1.520	.099	3.102
PROPOSED	1.491	1.518	.105	3.114

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.995
IND. RATES				3.00	MINIMUM PREMIUM	
MAN. RATES	3.88	3.36	3.08	+ 3.00	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	52,674	3,818,932	7.250			52,674			3	15	68	86
2014	55,889	2,987,634	5.345			55,889			4	11	46	61
2015	56,540	4,534,121	8.019			56,540			8	17	47	72
2016	53,235	2,785,783	5.232			53,235			1	13	62	76
2017	56,855	2,674,167	4.703			56,855			1	9	57	67
<b>TOTAL</b>	<b>275,193</b>	<b>16,800,637</b>	<b>6.105</b>			<b>275,193</b>			<b>17</b>	<b>65</b>	<b>280</b>	<b>362</b>
O.D.		1,422									1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			500,260	748,915	726,055			228,693	491,470	950,493	173,046
2014			764,893	505,985	356,077			341,991	271,603	575,347	171,738
2015			1,486,239	723,238	515,065			821,153	374,249	448,914	165,263
2016			154,852	591,497	578,342			82,830	401,526	753,781	222,955
2017			251,060	400,230	533,341			48,948	576,573	652,530	211,485
<b>TOTAL</b>			<b>3,157,304</b>	<b>2,969,865</b>	<b>2,708,880</b>			<b>1,523,615</b>	<b>2,115,421</b>	<b>3,381,065</b>	<b>944,487</b>
O.D.					699					723	

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			634,329	847,770	832,785			431,773	575,512	1,111,123	167,162
2014		5,652	966,437	577,136	384,474		5,757	603,856	315,327	637,813	170,021
2015	170	15,728	1,901,451	774,340	543,302	203	18,965	1,581,605	464,635	510,983	166,089
2016	93	5,149	531,517	595,969	577,651	93	8,686	421,761	445,909	754,798	220,948
2017	647	13,437	989,507	579,198	460,932	236	28,796	731,345	585,633	489,399	204,295
<b>TOTAL</b>	<b>910</b>	<b>39,966</b>	<b>5,023,241</b>	<b>3,374,413</b>	<b>2,799,144</b>	<b>532</b>	<b>62,204</b>	<b>3,770,340</b>	<b>2,387,016</b>	<b>3,504,116</b>	<b>928,515</b>
O.D.			17	13	736			12	13	793	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,897,222	12,066,244	928,515	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,150,390	-3,335,081	2,471	
TOTAL LOSSES	5,746,832	8,731,163	930,986	
EXPECTED LOSSES	6,400,988	8,643,811	729,262	
CREDIBILITY	.04	.15	.22	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.088	3.173	.338	5.599
INDICATED (POST-TEST)	2.130	3.236	.345	5.711
PRES. ON RATE LEVEL	2.262	3.054	.258	5.574
DERIVED BY FORMULA	2.257	3.081	.277	5.615
UNDERLYING PRES. RATE	2.326	3.141	.265	5.732
PROPOSED	2.257	3.081	.277	5.615

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	5.401
IND. RATES				5.40	MINIMUM PREMIUM	
MAN. RATES	7.33	6.37	5.69	+ 5.40	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	252,243	10,354,290	4.104			10	34	187	231
2014	255,165	8,295,956	3.251	1		6	24	159	190
2015	258,681	6,671,831	2.579			4	18	152	174
2016	260,260	6,312,071	2.425			4	12	169	185
2017	273,903	6,933,814	2.531			3	15	203	221
<b>TOTAL</b>	<b>1,300,252</b>	<b>38,567,962</b>	<b>2.966</b>	<b>1</b>		<b>27</b>	<b>103</b>	<b>870</b>	<b>1001</b>
O.D.		3,727							

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,516,959	1,774,255	2,418,781			699,672	943,875	1,999,176	1,001,572
2014	266,937		1,150,812	820,051	1,791,963	3,500		1,313,035	590,172	1,624,868	734,618
2015			594,413	1,055,323	1,748,151			472,151	609,425	1,511,634	680,734
2016			865,530	342,384	2,095,296			181,851	334,781	1,733,154	759,075
2017			546,139	735,913	1,850,352			161,385	537,144	2,269,424	833,457
<b>TOTAL</b>	<b>266,937</b>		<b>4,673,853</b>	<b>4,727,926</b>	<b>9,904,543</b>	<b>3,500</b>		<b>2,828,094</b>	<b>3,015,397</b>	<b>9,138,256</b>	<b>4,009,456</b>
O.D.											3,727

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,923,504	2,008,457	2,774,345			1,320,981	1,105,280	2,337,039	967,519
2014	348,467	8,209	1,434,112	955,187	1,899,744	3,700	19,325	2,012,895	699,067	1,800,414	727,272
2015	69	8,514	994,505	1,145,245	1,723,980	115	11,907	1,066,965	757,388	1,655,040	684,138
2016	300	15,571	1,501,086	611,228	1,987,202	183	15,580	699,473	513,535	1,694,936	752,243
2017	1,967	34,621	2,543,869	1,482,748	1,496,660	541	63,516	1,498,439	1,102,524	1,544,015	805,119
<b>TOTAL</b>	<b>350,803</b>	<b>66,915</b>	<b>8,397,076</b>	<b>6,202,865</b>	<b>9,881,931</b>	<b>4,539</b>	<b>110,328</b>	<b>6,598,753</b>	<b>4,177,794</b>	<b>9,031,444</b>	<b>3,936,291</b>
O.D.											3,687

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,528,414	29,294,034	3,939,978			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,471,905	-8,489,124	11,823			
TOTAL LOSSES	9,056,509	20,804,910	3,951,801			
EXPECTED LOSSES	13,158,550	22,039,272	3,445,668			
CREDIBILITY	.13	.42	.63			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.697	1.600	.304	2.601		
INDICATED (POST-TEST)	.711	1.632	.310	2.653		
PRES. ON RATE LEVEL	.984	1.648	.258	2.890		
DERIVED BY FORMULA	.949	1.641	.291	2.881		
UNDERLYING PRES. RATE	1.012	1.695	.265	2.972		
PROPOSED	.949	1.641	.291	2.881		
<b>IND. RATES</b>						
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.771
IND. RATES				2.77	MINIMUM PREMIUM	
MAN. RATES	3.98	3.41	2.95	+ 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
2013	667,204	20,427,449	3.061			37	77	335	449
2014	714,373	20,415,065	2.857	1		38	85	328	452
2015	760,486	25,867,353	3.401			40	108	289	437
2016	768,480	24,086,916	3.134			32	110	312	454
2017	835,008	28,199,381	3.377	1		23	132	466	622
<b>TOTAL</b>	<b>3,745,551</b>	<b>118,996,164</b>	<b>3.177</b>	<b>2</b>		<b>170</b>	<b>512</b>	<b>1730</b>	<b>2414</b>
O.D.		19,608						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			7,705,686	3,631,816	2,037,446			1,635,125	2,478,784	2,105,028	833,564
2014	31,799		7,710,236	3,408,221	1,988,928			2,237,041	2,209,378	2,089,761	739,701
2015			9,266,827	4,387,066	2,457,049			3,468,872	3,476,938	2,057,097	753,504
2016			7,416,598	5,372,148	2,518,560			2,206,921	3,537,703	2,137,648	897,338
2017	974,450		5,090,074	6,352,527	3,993,963	5,000		1,836,711	4,774,182	4,142,444	1,030,030
<b>TOTAL</b>	<b>1,006,249</b>		<b>37,189,421</b>	<b>23,151,778</b>	<b>12,995,946</b>	<b>5,000</b>		<b>11,384,670</b>	<b>16,476,985</b>	<b>12,531,978</b>	<b>4,254,137</b>
O.D.					4,131					5,000	10,477

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			9,770,809	4,111,214	2,336,955			3,087,118	2,902,655	2,460,784	805,223
2014	41,511	56,311	9,623,863	3,902,610	2,179,153		37,797	3,944,859	2,508,610	2,340,187	732,304
2015	1,063	97,050	11,759,278	4,668,088	2,656,875	856	81,393	6,994,918	3,985,175	2,398,692	757,272
2016	2,542	116,123	11,005,502	5,385,442	3,004,944	2,246	153,833	5,518,338	3,528,260	2,382,913	889,262
2017	938,978	182,425	13,502,593	7,210,013	4,087,773	9,036	377,392	7,516,897	4,638,049	3,315,496	995,009
<b>TOTAL</b>	<b>984,094</b>	<b>451,909</b>	<b>55,662,045</b>	<b>25,277,367</b>	<b>14,265,700</b>	<b>12,138</b>	<b>650,415</b>	<b>27,062,130</b>	<b>17,562,749</b>	<b>12,898,072</b>	<b>4,179,070</b>
O.D.			100	71	4,345			82	91	5,490	10,313

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	84,822,913	70,013,885	4,189,383			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-23,379,138	-17,853,090	13,306			
TOTAL LOSSES	61,443,775	52,160,795	4,202,689			
EXPECTED LOSSES	48,017,965	46,707,021	3,745,551			
CREDIBILITY	.26	.84	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.640	1.393	.112	3.145		
INDICATED (POST-TEST)	1.673	1.421	.114	3.208		
PRES. ON RATE LEVEL	1.247	1.213	.096	2.556		
DERIVED BY FORMULA	1.358	1.388	.114	2.860		
UNDERLYING PRES. RATE	1.282	1.247	.100	2.629		
PROPOSED	1.358	1.388	.114	2.860		
<b>IND. RATES</b>						
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.751
IND. RATES				2.75	MINIMUM PREMIUM	
MAN. RATES	3.13	2.72	2.61	+ 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
2013	219,136	12,731,520	5.809			19	22	126	167
2014	241,167	16,146,071	6.694	1	1	17	38	105	162
2015	216,123	7,077,730	3.274			12	13	60	85
2016	234,377	8,471,427	3.614			6	22	101	129
2017	277,638	6,133,634	2.209			4	16	126	146
<b>TOTAL</b>	<b>1,188,441</b>	<b>50,560,382</b>	<b>4.254</b>	<b>1</b>	<b>1</b>	<b>58</b>	<b>111</b>	<b>518</b>	<b>689</b>
O.D.		261,119	.021			1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			4,160,107	1,202,264	2,094,058			1,217,676	735,136	2,959,651	362,628
2014	65,000	195,048	4,478,381	975,685	1,514,251	2,672	17,503	6,114,341	901,778	1,496,873	384,539
2015			2,848,356	520,079	415,469			2,011,485	368,677	588,473	325,191
2016			1,081,068	1,113,773	1,529,148			1,325,966	1,621,114	1,415,158	385,200
2017			633,175	817,253	1,228,602			317,361	455,447	2,095,699	586,097
<b>TOTAL</b>	<b>65,000</b>	<b>195,048</b>	<b>13,201,087</b>	<b>4,629,054</b>	<b>6,781,528</b>	<b>2,672</b>	<b>17,503</b>	<b>10,986,829</b>	<b>4,082,152</b>	<b>8,555,854</b>	<b>2,043,655</b>
O.D.			256,034					5,001			84

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			5,275,018	1,360,964	2,401,888			2,298,973	860,845	3,459,829	350,299
2014	84,853	393,603	4,503,621	1,148,580	1,628,656	2,825	93,244	4,316,791	1,063,384	1,674,353	380,694
2015	280	24,855	3,007,848	590,756	459,951	318	29,607	2,441,965	490,481	669,458	326,817
2016	390	19,673	1,914,896	1,218,391	1,525,869	1,160	79,423	2,826,888	1,681,561	1,516,002	381,733
2017	1,493	30,454	2,242,589	1,261,294	1,052,981	678	76,199	1,586,871	1,016,781	1,431,413	566,170
<b>TOTAL</b>	<b>87,016</b>	<b>468,585</b>	<b>16,943,972</b>	<b>5,579,985</b>	<b>7,069,345</b>	<b>4,981</b>	<b>278,473</b>	<b>13,471,488</b>	<b>5,113,052</b>	<b>8,751,055</b>	<b>2,005,713</b>
O.D.	75	3,151	284,999	13,699	11,548	4	288	8,312	458	198	83

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	31,551,344	26,539,340	2,005,796			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,399,643	-7,392,157	6,820			
TOTAL LOSSES	22,151,701	19,147,183	2,012,616			
EXPECTED LOSSES	19,157,669	19,300,282	1,889,621			
CREDIBILITY	.12	.39	.59			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.864	1.611	.169	3.644		
INDICATED (POST-TEST)	1.901	1.643	.172	3.716		
PRES. ON RATE LEVEL	1.568	1.578	.155	3.301		
DERIVED BY FORMULA	1.608	1.603	.165	3.376		
UNDERLYING PRES. RATE	1.612	1.624	.159	3.395		
PROPOSED	1.608	1.603	.165	3.376		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	3.247
IND. RATES				3.25	MINIMUM PREMIUM	
MAN. RATES	4.50	3.80	3.37	+ 3.25	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
2013	32,878	1,898,010	5.772			32,878		1	4	3	13	21
2014	30,798	1,130,860	3.671			30,798			2	4	4	10
2015	25,272	278,444	1.101			25,272			1		6	7
2016	19,983	254,211	1.272			19,983				1	2	3
2017	22,937	268,975	1.172			22,937				1	4	5
<b>TOTAL</b>	<b>131,868</b>	<b>3,830,500</b>	<b>2.905</b>			<b>131,868</b>		<b>1</b>	<b>7</b>	<b>9</b>	<b>29</b>	<b>46</b>

REPORTED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013		89,450	681,929	207,800	60,958		403,281	264,344	92,720	81,244	16,284
2014			501,550	299,516	43,436			68,952	68,596	142,804	6,006
2015			145,328		44,708			31,114		49,492	7,802
2016				118,283	10,573				14,623	105,701	5,031
2017				82,023	45,781				10,366	107,308	23,497
<b>TOTAL</b>		<b>89,450</b>	<b>1,328,807</b>	<b>707,622</b>	<b>205,456</b>		<b>403,281</b>	<b>364,410</b>	<b>186,305</b>	<b>486,549</b>	<b>58,620</b>

TRANSLATED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013		152,423	864,686	235,229	69,919		854,149	499,082	108,575	94,974	15,730
2014		3,692	627,579	339,169	51,978		1,164	122,900	79,293	158,199	5,946
2015	18	1,449	174,357	5,599	45,784	8	724	59,697	4,389	53,762	7,841
2016	8	472	52,143	104,109	17,555		282	21,699	25,273	102,532	4,986
2017	64	1,446	105,087	83,294	43,827	15	1,806	49,773	41,476	70,941	22,698
<b>TOTAL</b>	<b>90</b>	<b>159,482</b>	<b>1,823,852</b>	<b>767,400</b>	<b>229,063</b>	<b>23</b>	<b>858,125</b>	<b>753,151</b>	<b>259,006</b>	<b>480,408</b>	<b>57,201</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,594,723	1,735,877	57,201	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,047,982	-393,204	171	
TOTAL LOSSES	2,546,741	1,342,673	57,372	
EXPECTED LOSSES	2,047,910	990,329	56,704	
CREDIBILITY	.03	.09	.14	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.931	1.018	.044	2.993
INDICATED (POST-TEST)	1.970	1.038	.045	3.053
PRES. ON RATE LEVEL	1.510	.730	.042	2.282
DERIVED BY FORMULA	1.524	.758	.042	2.324
UNDERLYING PRES. RATE	1.553	.751	.043	2.347
PROPOSED	1.524	.758	.042	2.324

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.235
IND. RATES				2.24	MINIMUM PREMIUM	
MAN. RATES	3.10	2.66	2.33	+ 2.24	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
2013	1,597,478	94,345,713	5.905			1,597,478	9	2	155	324	853	1343
2014	1,698,612	101,458,177	5.973			1,698,612	6	3	180	322	877	1388
2015	1,725,683	76,352,661	4.424			1,725,683	11		124	276	812	1223
2016	1,740,055	80,479,707	4.625			1,740,055	7		113	280	772	1172
2017	1,869,267	61,953,154	3.314			1,869,267	4		46	200	947	1197
<b>TOTAL</b>	<b>8,631,095</b>	<b>414,589,412</b>	<b>4.803</b>			<b>8,631,095</b>	<b>37</b>	<b>5</b>	<b>618</b>	<b>1402</b>	<b>4261</b>	<b>6323</b>
O.D.		26,139								1		1

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013	3,236,881	822,796	32,609,584	13,086,053	11,135,219	552,684	1,098,577	13,435,557	8,060,883	8,323,756	1,983,723	
2014	1,709,607	983,339	38,948,177	12,185,683	11,172,253	5,350	1,627,884	16,317,434	7,540,210	8,918,353	2,049,887	
2015	2,007,992		24,719,196	11,260,630	10,615,889	276,592		11,436,174	6,452,939	7,874,358	1,708,891	
2016	2,882,710		23,210,154	11,402,331	11,471,889	2,082,160		9,789,451	9,544,935	8,251,631	1,844,446	
2017	1,829,467		8,850,250	11,532,175	12,246,928	161,822		3,779,520	9,028,905	12,612,555	1,911,532	
<b>TOTAL</b>	<b>11,666,657</b>	<b>1,806,135</b>	<b>128,337,361</b>	<b>59,466,872</b>	<b>56,642,178</b>	<b>3,078,608</b>	<b>2,726,461</b>	<b>54,758,136</b>	<b>40,627,872</b>	<b>45,980,653</b>	<b>9,498,479</b>	
O.D.				6,404						6,070	13,665	

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2013	4,591,625	717,984	40,216,066	14,813,416	12,772,104	1,036,203	914,412	22,752,409	9,439,296	9,730,482	1,916,276	
2014	2,231,766	1,034,148	47,494,359	14,121,571	12,145,910	5,658	1,295,959	26,416,720	8,730,703	10,006,641	2,029,388	
2015	2,264,470	258,536	31,170,228	12,216,049	10,983,016	685,556	236,579	19,988,546	7,815,321	8,880,081	1,717,435	
2016	2,470,847	346,481	32,583,346	12,583,338	12,333,976	1,196,783	602,768	20,514,183	9,994,414	8,933,989	1,827,846	
2017	1,766,714	376,915	27,811,296	15,397,337	11,088,491	190,050	816,950	16,546,995	10,385,924	9,400,563	1,846,540	
<b>TOTAL</b>	<b>13,325,422</b>	<b>2,734,064</b>	<b>179,275,295</b>	<b>69,131,711</b>	<b>59,323,497</b>	<b>3,114,250</b>	<b>3,866,668</b>	<b>106,218,853</b>	<b>46,365,658</b>	<b>46,951,756</b>	<b>9,337,485</b>	
O.D.		2	299	7,143	51		3	311	6,682	78	13,425	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	308,535,167	221,786,576	9,350,910			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-94,626,788	-66,360,457	33,108			
TOTAL LOSSES	213,908,379	155,426,119	9,384,018			
EXPECTED LOSSES	193,250,216	172,880,832	9,494,205			
CREDIBILITY	.45	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.478	1.801	.109	4.388		
INDICATED (POST-TEST)	2.528	1.837	.111	4.476		
PRES. ON RATE LEVEL	2.177	1.948	.107	4.232		
DERIVED BY FORMULA	2.335	1.837	.111	4.283		
UNDERLYING PRES. RATE	2.239	2.003	.110	4.352		
PROPOSED	2.335	1.837	.111	4.283		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	4.120
IND. RATES				4.12	MINIMUM PREMIUM	
MAN. RATES	5.46	4.71	4.32	+ 4.12	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	58,567	4,505,343	7.692			10	3	45	58
2014	58,812	4,723,424	8.031			10	9	33	52
2015	68,281	3,748,172	5.489			8	8	33	49
2016	66,584	4,003,024	6.011	1		7	5	39	52
2017	69,370	3,900,640	5.622			2	17	52	71
<b>TOTAL</b>	<b>321,614</b>	<b>20,880,603</b>	<b>6.492</b>	<b>1</b>		<b>37</b>	<b>42</b>	<b>202</b>	<b>282</b>

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			2,053,852	134,571	989,966			435,960	120,594	716,752	53,648
2014			2,665,185	519,602	446,844			685,877	154,512	200,830	50,574
2015			1,342,876	639,717	593,408			442,698	281,780	361,952	85,741
2016	1,064,893		1,476,831	197,590	476,920	2,500		277,627	115,894	339,824	50,945
2017			303,383	930,292	1,053,365			196,166	674,678	688,963	53,793
<b>TOTAL</b>	<b>1,064,893</b>		<b>7,842,127</b>	<b>2,421,772</b>	<b>3,560,503</b>	<b>2,500</b>		<b>2,038,328</b>	<b>1,347,458</b>	<b>2,308,321</b>	<b>294,701</b>

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			2,604,285	152,334	1,135,491			823,093	141,216	837,880	51,824
2014		19,215	3,290,066	610,399	494,976		11,451	1,175,433	185,612	227,785	50,068
2015	153	14,308	1,725,258	692,631	613,906	110	10,351	875,240	342,324	407,234	86,170
2016	927,278	19,764	1,817,016	311,564	517,959	4,725	17,297	561,298	166,508	345,402	50,486
2017	1,264	25,770	1,885,526	1,228,478	913,669	427	47,914	1,017,412	681,168	532,370	51,964
<b>TOTAL</b>	<b>928,695</b>	<b>79,057</b>	<b>11,322,151</b>	<b>2,995,406</b>	<b>3,676,001</b>	<b>5,262</b>	<b>87,013</b>	<b>4,452,476</b>	<b>1,516,828</b>	<b>2,350,671</b>	<b>290,512</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,874,654	10,538,906	290,512	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,833,546	-2,111,851	957	
TOTAL LOSSES	13,041,108	8,427,055	291,469	
EXPECTED LOSSES	7,879,544	5,518,896	273,372	
CREDIBILITY	.05	.16	.25	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.055	2.620	.091	6.766
INDICATED (POST-TEST)	4.136	2.672	.093	6.901
PRES. ON RATE LEVEL	2.382	1.669	.083	4.134
DERIVED BY FORMULA	2.470	1.829	.086	4.385
UNDERLYING PRES. RATE	2.450	1.716	.085	4.251
PROPOSED	2.470	1.829	.086	4.385

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	4.218
IND. RATES				4.22	MINIMUM PREMIUM	
MAN. RATES	5.30	4.60	4.22	+ 4.22	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
2013	519,440	17,769,987	3.420			519,440	1		21	113	160	295
2014	541,904	15,433,646	2.848			541,904			14	86	151	251
2015	612,037	21,543,139	3.519			612,037			20	130	217	367
2016	628,576	20,102,792	3.198			628,576		1	9	97	173	280
2017	663,780	11,100,462	1.672			663,780	1		3	32	186	222
<b>TOTAL</b>	<b>2,965,737</b>	<b>85,950,026</b>	<b>2.898</b>			<b>2,965,737</b>	<b>2</b>	<b>1</b>	<b>67</b>	<b>458</b>	<b>887</b>	<b>1415</b>
O.D.		277,165	.009							3	1	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2013	495,022		3,234,580	5,164,727	1,303,335			1,899,624	3,041,568	1,468,657	1,162,474
2014			2,539,521	3,470,829	1,427,696			3,152,100	2,035,230	1,572,805	1,235,465
2015			3,309,768	4,843,572	3,897,892			2,022,728	3,436,346	2,516,790	1,516,043
2016		384,988	1,663,120	4,753,516	2,083,049		3,380,131	969,143	3,201,224	2,417,827	1,249,794
2017	28,780		533,501	1,415,003	3,368,182	7,200		88,865	824,247	3,455,563	1,379,121
<b>TOTAL</b>	<b>523,802</b>	<b>384,988</b>	<b>11,280,490</b>	<b>19,647,647</b>	<b>12,080,154</b>	<b>7,200</b>	<b>3,380,131</b>	<b>8,132,460</b>	<b>12,538,615</b>	<b>11,431,642</b>	<b>6,542,897</b>
O.D.				100,553	75,000				84,656		16,956

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2013	844,508		4,042,296	5,846,469	1,494,927			3,156,200	3,561,677	1,716,859	1,122,950
2014		17,550	2,975,634	3,915,552	1,546,672		27,766	2,908,445	2,297,144	1,765,756	1,223,110
2015	376	40,778	4,896,661	5,056,813	3,946,628	486	47,692	4,283,248	3,891,750	2,863,347	1,523,623
2016	3,606	101,041	4,261,048	4,485,846	2,304,318	19,367	950,277	3,378,528	3,165,126	2,583,937	1,238,546
2017	31,023	58,010	4,240,454	2,706,133	2,700,777	8,797	79,693	2,070,267	1,660,112	2,342,313	1,332,231
<b>TOTAL</b>	<b>879,513</b>	<b>217,379</b>	<b>20,416,093</b>	<b>22,010,813</b>	<b>11,993,322</b>	<b>28,650</b>	<b>1,105,428</b>	<b>15,796,688</b>	<b>14,575,809</b>	<b>11,272,212</b>	<b>6,440,460</b>
O.D.	73	1,134	96,838	123,072	61,965	6	554	36,829	73,502	5,786	16,790

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	38,579,185	60,116,481	6,457,250	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,530,443	-17,636,543	23,236	
TOTAL LOSSES	25,048,742	42,479,938	6,480,486	
EXPECTED LOSSES	27,907,585	46,265,497	6,494,964	
CREDIBILITY	.22	.72	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.845	1.432	.219	2.496
INDICATED (POST-TEST)	.862	1.461	.223	2.546
PRES. ON RATE LEVEL	.915	1.517	.213	2.645
DERIVED BY FORMULA	.903	1.477	.223	2.603
UNDERLYING PRES. RATE	.941	1.560	.219	2.720
PROPOSED	.903	1.477	.223	2.603

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.504
IND. RATES				2.50	MINIMUM PREMIUM	
MAN. RATES	3.39	3.02	2.70	+ 2.50	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	340,052	5,845,635	1.719			340,052	1		5	21	85	112
2014	357,497	4,337,531	1.213			357,497			3	9	73	85
2015	363,961	6,517,188	1.790			363,961			6	19	82	107
2016	366,908	4,743,753	1.292			366,908			5	23	70	98
2017	388,435	4,788,418	1.232			388,435	1		3	15	84	103
<b>TOTAL</b>	<b>1,816,853</b>	<b>26,232,525</b>	<b>1.444</b>			<b>1,816,853</b>	<b>2</b>		<b>22</b>	<b>87</b>	<b>394</b>	<b>505</b>
O.D.		3,364,820	.185						1			1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	3,000		1,118,108	980,190	844,278	52,487		335,683	795,790	1,177,881	538,218
2014			703,332	158,680	598,866			291,803	365,449	1,627,804	591,597
2015			1,362,553	757,945	791,357			916,669	721,480	1,425,247	541,937
2016			761,358	793,592	620,376			326,431	867,829	905,505	468,662
2017	32,361		603,548	498,626	883,482	1		214,393	512,909	1,360,827	682,271
<b>TOTAL</b>	<b>35,361</b>		<b>4,548,899</b>	<b>3,189,033</b>	<b>3,738,359</b>	<b>52,488</b>		<b>2,084,979</b>	<b>3,263,457</b>	<b>6,497,264</b>	<b>2,822,685</b>
O.D.			291,858					3,069,482			3,480

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	5,118		1,417,761	1,109,573	968,389	178,298		633,769	931,869	1,376,943	519,919
2014		5,084	880,921	193,425	636,598		4,950	540,690	436,852	1,794,086	585,681
2015	155	14,698	1,768,308	819,711	808,000	213	21,253	1,828,831	892,435	1,573,862	544,647
2016	279	13,473	1,300,216	809,351	657,032	358	26,022	1,051,654	891,145	942,087	464,444
2017	32,052	22,735	1,681,844	855,912	756,886	498	55,711	1,194,655	799,427	953,296	659,074
<b>TOTAL</b>	<b>37,604</b>	<b>55,990</b>	<b>7,049,050</b>	<b>3,787,972</b>	<b>3,826,905</b>	<b>179,367</b>	<b>107,936</b>	<b>5,249,599</b>	<b>3,951,728</b>	<b>6,640,274</b>	<b>2,773,765</b>
O.D.		343	58,725	417	378		8,411	858,395	8,770	3,904	3,460

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,605,420	18,220,348	2,777,225			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,586,555	-5,089,317	8,559			
TOTAL LOSSES	9,018,865	13,131,031	2,785,784			
EXPECTED LOSSES	9,356,793	13,244,858	2,470,921			
CREDIBILITY	.16	.52	.79			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.496	.723	.153	1.372		
INDICATED (POST-TEST)	.506	.737	.156	1.399		
PRES. ON RATE LEVEL	.501	.709	.132	1.342		
DERIVED BY FORMULA	.502	.724	.151	1.377		
UNDERLYING PRES. RATE	.515	.729	.136	1.380		
PROPOSED	.502	.724	.151	1.377		
<b>IND. RATES</b>						
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.324
IND. RATES				1.32	MINIMUM PREMIUM	
MAN. RATES	1.70	1.49	1.37	+ 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
2013	1,256,100	27,639,245	2.200			1,256,100			41	132	320	493
2014	1,340,354	32,557,069	2.428			1,340,354			43	139	406	588
2015	1,398,661	32,013,389	2.288			1,398,661	1	2	30	122	350	505
2016	1,423,923	27,512,546	1.932			1,423,923	1		30	103	339	473
2017	1,436,692	20,676,400	1.439			1,436,692	3		8	81	351	443
<b>TOTAL</b>	<b>6,855,730</b>	<b>140,398,649</b>	<b>2.048</b>			<b>6,855,730</b>	<b>5</b>	<b>2</b>	<b>152</b>	<b>577</b>	<b>1766</b>	<b>2502</b>
O.D.		528,638	.007							4	12	16

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			7,263,820	4,586,902	2,773,166			3,297,175	4,232,040	3,366,535	2,119,607
2014			8,693,895	5,777,432	3,597,466			3,813,359	3,808,011	4,238,192	2,628,714
2015	3,500	3,298,212	5,730,962	5,089,931	3,814,018		200,000	3,445,883	4,399,017	3,845,443	2,186,423
2016	186,158		6,042,112	4,535,872	3,331,535	119,502		2,935,234	3,948,701	4,502,738	1,910,694
2017	761,464		1,423,707	4,078,572	3,364,875	5,313		583,087	2,949,447	5,509,296	2,000,639
<b>TOTAL</b>	<b>951,122</b>	<b>3,298,212</b>	<b>29,154,496</b>	<b>24,068,709</b>	<b>16,881,060</b>	<b>124,815</b>	<b>200,000</b>	<b>14,074,738</b>	<b>19,337,216</b>	<b>21,462,204</b>	<b>10,846,077</b>
O.D.				77,658	296,780				14,199	99,363	40,638

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			9,210,523	5,192,379	3,180,819			6,225,066	4,955,714	3,935,472	2,047,540
2014		64,021	10,940,239	6,581,142	3,896,985		63,251	6,617,942	4,333,372	4,731,239	2,602,427
2015	69,467	1,315,220	7,427,756	5,332,207	3,911,161	9,493	353,116	5,603,773	4,677,133	4,326,817	2,197,355
2016	164,055	94,737	9,031,988	4,677,537	3,624,835	216,133	182,846	6,683,615	4,201,963	4,698,265	1,893,498
2017	732,979	101,366	7,435,593	4,807,039	3,085,630	7,851	215,395	5,058,656	3,749,992	3,936,177	1,932,617
<b>TOTAL</b>	<b>966,501</b>	<b>1,575,344</b>	<b>44,046,099</b>	<b>26,590,304</b>	<b>17,699,430</b>	<b>233,477</b>	<b>814,608</b>	<b>30,189,052</b>	<b>21,918,174</b>	<b>21,627,970</b>	<b>10,673,437</b>
O.D.	5	568	61,526	107,263	279,842		123	13,152	23,372	101,318	40,452

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	77,900,455	88,347,673	10,713,889	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-25,142,573	-25,188,442	37,070	
TOTAL LOSSES	52,757,882	63,159,231	10,750,959	
EXPECTED LOSSES	51,417,976	65,609,336	10,763,496	
CREDIBILITY	.38	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.770	.921	.157	1.848
INDICATED (POST-TEST)	.785	.939	.160	1.884
PRES. ON RATE LEVEL	.729	.931	.153	1.813
DERIVED BY FORMULA	.750	.939	.160	1.849
UNDERLYING PRES. RATE	.750	.957	.157	1.864
PROPOSED	.750	.939	.160	1.849

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.778
IND. RATES				1.78	MINIMUM PREMIUM	
MAN. RATES	2.43	2.12	1.85	+ 1.78	PRESENT	

+PROPOSED



ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	149,398	2,244,922	1.502			2	17	34	53
2014	155,018	3,127,191	2.017			2	21	27	50
2015	159,204	1,974,508	1.240			2	11	32	45
2016	157,023	1,131,626	.720	1		3	2	26	32
2017	150,055	1,687,533	1.124				5	30	35
<b>TOTAL</b>	<b>770,698</b>	<b>10,165,780</b>	<b>1.319</b>	<b>1</b>		<b>9</b>	<b>56</b>	<b>149</b>	<b>215</b>
O.D.		1,605							

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			285,043	519,989	255,393			82,617	429,041	548,745	124,094
2014			332,427	544,332	228,473			249,939	1,262,030	330,318	179,672
2015			401,685	359,316	283,507			224,463	222,280	360,257	123,000
2016	37,799		417,410	29,886	168,814	9,152		96,119	29,775	168,256	174,415
2017			261,655	260,701					232,565	770,435	162,177
<b>TOTAL</b>	<b>37,799</b>		<b>1,436,565</b>	<b>1,715,178</b>	<b>1,196,888</b>	<b>9,152</b>		<b>653,138</b>	<b>2,175,691</b>	<b>2,178,011</b>	<b>763,358</b>
O.D.											1,605

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			361,435	588,628	292,935			155,980	502,406	641,484	119,875
2014		2,580	436,963	613,947	247,176		4,497	494,512	1,399,476	380,951	177,875
2015	45	4,571	550,339	378,465	290,284	53	5,417	470,193	267,996	399,252	123,615
2016	33,023	5,535	508,925	69,843	175,939	16,440	6,003	197,168	54,670	167,480	172,845
2017	300	5,770	419,688	319,591	224,619	138	16,817	468,652	398,262	526,297	156,663
<b>TOTAL</b>	<b>33,368</b>	<b>18,456</b>	<b>2,277,350</b>	<b>1,970,474</b>	<b>1,230,953</b>	<b>16,631</b>	<b>32,734</b>	<b>1,786,505</b>	<b>2,622,810</b>	<b>2,115,464</b>	<b>750,873</b>
O.D.											1,571

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,165,044	7,939,701	752,444	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,723,455	-2,237,101	2,934	
TOTAL LOSSES	2,441,589	5,702,600	755,378	
EXPECTED LOSSES	3,498,969	5,787,942	886,303	
CREDIBILITY	.09	.29	.44	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.317	.740	.098	1.155
INDICATED (POST-TEST)	.323	.755	.100	1.178
PRES. ON RATE LEVEL	.442	.730	.112	1.284
DERIVED BY FORMULA	.431	.737	.107	1.275
UNDERLYING PRES. RATE	.454	.751	.115	1.320
PROPOSED	.431	.737	.107	1.275

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.226
IND. RATES				1.23	MINIMUM PREMIUM	
MAN. RATES	1.76	1.53	1.31	+ 1.23	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	137,947	6,157,408	4.463	1		8	42	75	126	
2014	135,382	5,357,717	3.957			4	44	52	100	
2015	134,941	4,004,258	2.967			5	25	53	83	
2016	154,854	4,002,301	2.584			3	29	55	87	
2017	158,359	6,560,003	4.142	1			20	121	142	
<b>TOTAL</b>	<b>721,483</b>	<b>26,081,687</b>	<b>3.615</b>	<b>2</b>		<b>20</b>	<b>160</b>	<b>356</b>	<b>538</b>	
O.D.		80,732	.011					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	64,750		1,274,235	1,360,949	726,747			529,661	996,688	734,070	470,308
2014			668,542	1,445,353	802,582			287,008	1,023,058	709,330	421,844
2015			897,609	802,323	482,803			333,666	531,037	589,325	367,495
2016			557,232	1,368,568	285,848			76,200	899,524	438,424	376,505
2017	250,000			658,211	1,614,900	468			789,987	2,786,381	460,056
<b>TOTAL</b>	<b>314,750</b>		<b>3,397,618</b>	<b>5,635,404</b>	<b>3,912,880</b>	<b>468</b>		<b>1,226,535</b>	<b>4,240,294</b>	<b>5,257,530</b>	<b>2,096,208</b>
O.D.					60,530					13,109	7,093

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	110,464		1,615,731	1,540,594	833,577			1,000,000	1,167,121	858,125	454,318
2014		5,314	903,479	1,631,720	860,689		5,051	551,342	1,143,947	794,231	417,626
2015	102	10,069	1,218,640	837,394	503,396	85	8,247	738,253	614,578	658,490	369,332
2016	254	12,562	1,254,173	1,255,265	378,495	130	11,026	581,657	840,169	485,632	373,116
2017	240,800	24,249	1,760,842	1,253,582	1,272,632	1,014	58,544	1,633,376	1,386,933	1,855,907	444,414
<b>TOTAL</b>	<b>351,620</b>	<b>52,194</b>	<b>6,752,865</b>	<b>6,518,555</b>	<b>3,848,789</b>	<b>1,229</b>	<b>82,868</b>	<b>4,504,628</b>	<b>5,152,748</b>	<b>4,652,385</b>	<b>2,058,806</b>
O.D.	52	615	44,602	28,443	44,760	1	188	5,188	4,263	8,531	6,928

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,796,050	20,258,474	2,065,734			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,379,997	-4,759,231	5,676			
TOTAL LOSSES	7,416,053	15,499,243	2,071,410			
EXPECTED LOSSES	8,939,174	12,416,722	1,608,907			
CREDIBILITY	.09	.28	.43			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.028	2.148	.287	3.463		
INDICATED (POST-TEST)	1.049	2.191	.293	3.533		
PRES. ON RATE LEVEL	1.205	1.673	.217	3.095		
DERIVED BY FORMULA	1.191	1.818	.250	3.259		
UNDERLYING PRES. RATE	1.239	1.721	.223	3.183		
PROPOSED	1.191	1.818	.250	3.259		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	3.135
IND. RATES				3.14	MINIMUM PREMIUM	
MAN. RATES	4.21	3.66	3.16	+ 3.14	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	3,095,368	43,394,092	1.401	2		44	135	472	653
2014	3,260,669	33,956,268	1.041			43	115	455	613
2015	3,479,694	32,655,570	.938	2		35	103	469	609
2016	3,521,449	27,244,789	.773			22	126	388	536
2017	3,664,034	25,382,515	.692	2		12	88	478	580
<b>TOTAL</b>	<b>17,021,214</b>	<b>162,633,234</b>	<b>.955</b>	<b>6</b>		<b>156</b>	<b>567</b>	<b>2262</b>	<b>2991</b>
O.D.		453,619	.002				3	18	21

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	904,631		8,820,227	5,050,883	3,276,147	223,327		12,161,606	4,855,426	5,055,357	3,046,488
2014			9,274,506	4,155,644	3,891,492			4,792,420	4,541,676	4,408,246	2,892,284
2015	267,330		7,797,458	4,598,843	4,854,802	7,905		3,173,668	3,441,277	5,766,295	2,747,992
2016			4,400,313	4,999,821	3,282,299			2,009,366	5,427,887	4,397,481	2,727,622
2017	676,903		2,292,615	3,551,181	5,071,421	34,999		609,460	3,494,462	6,900,977	2,750,497
<b>TOTAL</b>	<b>1,848,864</b>		<b>32,585,119</b>	<b>22,356,372</b>	<b>20,376,161</b>	<b>266,231</b>		<b>22,746,520</b>	<b>21,760,728</b>	<b>26,528,356</b>	<b>14,164,883</b>
O.D.				62,020	114,309				39,019	156,188	82,083

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	1,343,494		10,568,388	5,717,603	3,757,746	529,539		7,188,693	5,685,706	5,909,719	2,942,907
2014		64,701	11,092,222	4,778,943	4,194,858		67,127	7,034,337	5,147,848	4,929,166	2,863,361
2015	302,000	85,314	10,260,736	4,967,261	4,946,332	20,309	77,122	6,748,142	4,144,693	6,378,618	2,761,732
2016	1,638	78,815	7,628,457	4,997,864	3,545,868	2,176	158,465	6,333,143	5,419,833	4,674,761	2,703,073
2017	653,691	123,598	9,094,038	5,305,547	4,345,196	41,675	251,594	6,029,413	4,552,585	4,901,843	2,656,980
<b>TOTAL</b>	<b>2,300,823</b>	<b>352,428</b>	<b>48,643,841</b>	<b>25,767,218</b>	<b>20,790,000</b>	<b>593,699</b>	<b>554,308</b>	<b>33,333,728</b>	<b>24,950,665</b>	<b>26,794,107</b>	<b>13,928,053</b>
O.D.	11	169	14,608	76,896	117,942	1	307	16,127	55,762	162,501	81,994

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	85,810,050	98,715,091	14,010,047			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-25,665,214	-28,174,528	50,514			
TOTAL LOSSES	60,144,836	70,540,563	14,060,561			
EXPECTED LOSSES	52,595,550	73,531,645	14,468,033			
CREDIBILITY	.70	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.353	.414	.083	.850		
INDICATED (POST-TEST)	.360	.422	.085	.867		
PRES. ON RATE LEVEL	.300	.420	.083	.803		
DERIVED BY FORMULA	.342	.422	.085	.849		
UNDERLYING PRES. RATE	.309	.432	.085	.826		
PROPOSED	.342	.422	.085	.849		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.816
IND. RATES				.82	MINIMUM PREMIUM	
MAN. RATES	.98	.90	.82	+ .82	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	134,023	1,010,105	.753			2	2	9	13	
2014	141,418	987,631	.698			2	1	13	16	
2015	136,447	385,171	.282				1	9	10	
2016	139,356	587,621	.421				1	16	17	
2017	146,514	476,574	.325				1	8	9	
<b>TOTAL</b>	<b>697,758</b>	<b>3,447,102</b>	<b>.494</b>			<b>4</b>	<b>6</b>	<b>55</b>	<b>65</b>	
O.D.		124								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			501,356	33,041	89,538			113,792	75,348	102,214	94,816
2014			276,260	124,976	179,902			129,167	18,957	191,245	67,124
2015				42,611	99,564				23,149	123,448	96,399
2016				33,524	82,325				15,512	375,701	80,559
2017				135,900	81,735				36,961	113,850	108,128
<b>TOTAL</b>			<b>777,616</b>	<b>370,052</b>	<b>533,064</b>			<b>242,959</b>	<b>169,927</b>	<b>906,458</b>	<b>447,026</b>
O.D.											124

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			635,719	37,402	102,701			214,839	88,233	119,489	91,592
2014		2,018	347,599	144,893	192,356		2,154	223,345	26,574	211,200	66,453
2015		136	14,025	47,184	97,093		86	12,745	31,627	133,500	96,881
2016	3	273	29,632	39,636	77,871	2	743	61,271	58,169	361,951	79,834
2017	109	2,454	178,436	140,770	76,974	21	2,538	71,076	60,504	78,051	104,452
<b>TOTAL</b>	<b>112</b>	<b>4,881</b>	<b>1,205,411</b>	<b>409,885</b>	<b>546,995</b>	<b>23</b>	<b>5,521</b>	<b>583,276</b>	<b>265,107</b>	<b>904,191</b>	<b>439,212</b>
O.D.											125

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,799,224	2,126,178	439,337	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-749,061	-1,083,791	1,528	
TOTAL LOSSES	1,050,163	1,042,387	440,865	
EXPECTED LOSSES	1,521,112	2,811,965	446,566	
CREDIBILITY	.08	.27	.42	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.151	.149	.063	.363
INDICATED (POST-TEST)	.154	.152	.064	.370
PRES. ON RATE LEVEL	.212	.392	.062	.666
DERIVED BY FORMULA	.207	.327	.063	.597
UNDERLYING PRES. RATE	.218	.403	.064	.685
PROPOSED	.207	.327	.063	.597

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				.57	MINIMUM PREMIUM
MAN. RATES	1.02	.83	.68	+ .57	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	43,313	871,086	2.011	1			9	13	23	
2014	48,448	1,402,323	2.894			1	13	20	34	
2015	43,837	1,306,557	2.980			1	9	14	24	
2016	46,242	687,016	1.485				7	9	16	
2017	59,282	1,066,076	1.798				1	26	27	
<b>TOTAL</b>	<b>241,122</b>	<b>5,333,058</b>	<b>2.212</b>	<b>1</b>		<b>2</b>	<b>39</b>	<b>82</b>	<b>124</b>	
O.D.		948								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	102,387			25,063	39,591	251,008			217,048	89,740	146,249
2014			132,452	357,124	279,391			15,906	321,492	206,918	89,040
2015			252,961	384,370	39,303			67,383	302,640	84,928	174,972
2016				177,117	90,698				169,971	188,942	60,288
2017				37,338	261,587				35,748	531,801	199,602
<b>TOTAL</b>	<b>102,387</b>		<b>385,413</b>	<b>981,012</b>	<b>710,570</b>	<b>251,008</b>		<b>83,289</b>	<b>1,046,899</b>	<b>1,102,329</b>	<b>670,151</b>
O.D.											948

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	168,554			28,370	45,411	822,810			254,164	104,905	141,277
2014		1,083	185,226	404,290	297,689		354	46,903	357,902	231,459	88,150
2015	29	2,933	361,303	387,293	52,850	16	1,813	181,305	329,749	103,334	175,847
2016	11	836	92,095	165,454	95,085	10	1,436	101,365	170,058	193,106	59,745
2017	239	3,102	225,228	151,034	197,983	71	8,562	235,677	195,611	349,891	192,816
<b>TOTAL</b>	<b>168,833</b>	<b>7,954</b>	<b>863,852</b>	<b>1,136,441</b>	<b>689,018</b>	<b>822,907</b>	<b>12,165</b>	<b>565,250</b>	<b>1,307,484</b>	<b>982,695</b>	<b>657,835</b>
O.D.											944

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,440,961	4,115,638	658,779	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-712,242	-687,504	1,160	
TOTAL LOSSES	1,728,719	3,428,134	659,939	
EXPECTED LOSSES	1,456,377	1,801,182	313,459	
CREDIBILITY	.04	.14	.20	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.717	1.422	.274	2.413
INDICATED (POST-TEST)	.731	1.450	.279	2.460
PRES. ON RATE LEVEL	.587	.726	.127	1.440
DERIVED BY FORMULA	.593	.827	.157	1.577
UNDERLYING PRES. RATE	.604	.747	.130	1.481
PROPOSED	.593	.827	.157	1.577

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.517
IND. RATES				1.52	MINIMUM PREMIUM	
MAN. RATES	1.76	1.59	1.47	+ 1.52	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
2013	84,752	5,757,132	6.792			84,752	1		6	14	83	104
2014	84,245	6,079,901	7.216			84,245			12	17	66	95
2015	84,686	4,641,265	5.480			84,686			6	7	75	88
2016	89,690	4,875,653	5.436			89,690			8	6	84	98
2017	91,278	2,985,953	3.271			91,278			1	8	73	82
<b>TOTAL</b>	<b>434,651</b>	<b>24,339,904</b>	<b>5.600</b>			<b>434,651</b>	<b>1</b>		<b>33</b>	<b>52</b>	<b>381</b>	<b>467</b>
O.D.		1,840										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	104,000		1,457,548	403,878	646,376			1,637,980	361,397	793,518	352,435
2014			2,399,546	574,568	447,249			1,507,025	312,185	660,368	178,960
2015			949,801	397,075	1,208,901			369,875	193,726	1,072,233	449,654
2016			1,680,358	75,204	1,288,020			648,911	90,661	798,764	293,735
2017			141,778	469,879	745,761			46,582	258,416	954,642	368,895
<b>TOTAL</b>	<b>104,000</b>		<b>6,629,031</b>	<b>1,920,604</b>	<b>4,336,307</b>			<b>4,210,373</b>	<b>1,216,385</b>	<b>4,279,525</b>	<b>1,643,679</b>
O.D.											1,840

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	177,424		1,511,298	457,190	741,395			1,957,997	423,197	927,622	340,452
2014		17,156	2,935,232	669,172	493,536		24,502	2,519,003	381,077	740,374	177,170
2015	107	10,742	1,269,431	475,706	1,193,285	91	9,035	777,781	285,582	1,166,087	451,902
2016	517	23,204	2,143,595	319,660	1,264,393	591	39,300	1,234,161	233,213	799,299	291,091
2017	829	15,011	1,098,499	719,671	618,716	216	25,166	623,860	481,336	651,704	356,353
<b>TOTAL</b>	<b>178,877</b>	<b>66,113</b>	<b>8,958,055</b>	<b>2,641,399</b>	<b>4,311,325</b>	<b>898</b>	<b>98,003</b>	<b>7,112,802</b>	<b>1,804,405</b>	<b>4,285,086</b>	<b>1,616,968</b>
O.D.											1,777

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,414,748	13,042,215	1,618,745	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,193,590	-3,063,916	4,047	
TOTAL LOSSES	13,221,158	9,978,299	1,622,792	
EXPECTED LOSSES	6,493,686	7,958,460	1,177,904	
CREDIBILITY	.06	.20	.30	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	3.042	2.296	.373	5.711
INDICATED (POST-TEST)	3.103	2.342	.380	5.825
PRES. ON RATE LEVEL	1.453	1.780	.264	3.497
DERIVED BY FORMULA	1.552	1.892	.299	3.743
UNDERLYING PRES. RATE	1.494	1.831	.271	3.596
PROPOSED	1.552	1.892	.299	3.743

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	3.600
IND. RATES				3.60	MINIMUM PREMIUM	
MAN. RATES	4.27	3.84	3.57	+ 3.60	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
2013	96,768	3,723,682	3.848			96,768			4	19	44	67
2014	98,000	2,380,730	2.429			98,000			1	25	24	50
2015	102,680	4,573,547	4.454			102,680	1		1	27	41	70
2016	106,942	3,227,952	3.018			106,942			2	15	42	59
2017	118,843	1,622,222	1.365			118,843			1	11	32	44
<b>TOTAL</b>	<b>523,233</b>	<b>15,528,133</b>	<b>2.968</b>			<b>523,233</b>	<b>1</b>		<b>9</b>	<b>97</b>	<b>183</b>	<b>290</b>
O.D.		1,743										

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			956,498	632,871	292,192			450,595	429,227	706,131	256,168
2014			182,128	976,070	248,086			18,374	474,689	268,126	213,257
2015	328,896		383,745	968,425	427,323	8,276		119,868	1,527,845	488,229	320,940
2016			396,975	608,590	405,795			89,263	1,054,691	485,956	186,682
2017			141,712	247,006	252,820			23,150	246,288	408,400	302,846
<b>TOTAL</b>	<b>328,896</b>		<b>2,061,058</b>	<b>3,432,962</b>	<b>1,626,216</b>	<b>8,276</b>		<b>701,250</b>	<b>3,732,740</b>	<b>2,356,842</b>	<b>1,279,893</b>
O.D.											1,743

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,126,093	716,410	335,144			737,936	502,623	825,469	247,458
2014		1,672	274,048	1,094,510	270,015		434	59,970	527,687	300,662	211,124
2015	370,493	5,206	634,810	980,289	444,656	20,465	4,209	509,767	1,587,816	579,202	322,545
2016	163	7,886	774,430	598,595	430,900	150	12,582	657,865	942,031	539,285	185,002
2017	322	7,354	541,350	320,163	227,065	121	14,432	366,806	292,637	293,566	292,549
<b>TOTAL</b>	<b>370,978</b>	<b>22,118</b>	<b>3,350,731</b>	<b>3,709,967</b>	<b>1,707,780</b>	<b>20,736</b>	<b>31,657</b>	<b>2,332,344</b>	<b>3,852,794</b>	<b>2,538,184</b>	<b>1,258,678</b>
O.D.											1,725

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,128,564	11,808,725	1,260,403			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,086,640	-2,775,355	3,803			
TOTAL LOSSES	4,041,924	9,033,370	1,264,206			
EXPECTED LOSSES	4,274,814	7,257,242	1,062,162			
CREDIBILITY	.07	.23	.34			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.772	1.726	.242	2.740		
INDICATED (POST-TEST)	.787	1.761	.247	2.795		
PRES. ON RATE LEVEL	.795	1.349	.197	2.341		
DERIVED BY FORMULA	.794	1.444	.214	2.452		
UNDERLYING PRES. RATE	.817	1.387	.203	2.407		
PROPOSED	.794	1.444	.214	2.452		
<b>IND. RATES</b>						
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.358
IND. RATES				2.36	MINIMUM PREMIUM	
MAN. RATES	2.87	2.58	2.39	+ 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
2013	57,715	2,701,100	4.680	1			10	52	63
2014	59,798	2,930,858	4.901			1	10	45	56
2015	64,220	4,317,830	6.723			4	10	35	49
2016	69,710	2,292,868	3.289				7	50	57
2017	71,331	2,848,684	3.993			2	3	51	56
<b>TOTAL</b>	<b>322,774</b>	<b>15,091,340</b>	<b>4.676</b>	<b>1</b>		<b>7</b>	<b>40</b>	<b>233</b>	<b>281</b>
O.D.		147,790	.045				3	7	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	3,000			511,813	601,240	55,197			328,968	872,784	328,098
2014			139,822	341,801	793,638			141,371	498,700	748,970	266,556
2015			616,074	501,247	671,005			652,382	196,995	1,474,648	205,479
2016				427,479	662,429				191,898	756,773	254,289
2017			337,985	252,257	677,084			81,167	332,859	913,486	253,846
<b>TOTAL</b>	<b>3,000</b>		<b>1,093,881</b>	<b>2,034,597</b>	<b>3,405,396</b>	<b>55,197</b>		<b>874,920</b>	<b>1,549,420</b>	<b>4,766,661</b>	<b>1,308,268</b>
O.D.				29,766	24,359				6,554	74,249	12,862

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	5,118			579,373	689,622	187,504			385,222	1,020,285	316,943
2014		1,128	205,996	396,138	838,449		2,485	277,838	564,977	829,822	263,890
2015	72	7,153	853,403	543,268	669,635	163	15,571	1,313,709	323,555	1,552,921	206,506
2016	38	2,774	305,354	455,925	637,059	10	2,542	193,304	256,651	740,043	252,000
2017	754	14,258	1,052,715	544,671	555,410	261	30,209	707,531	520,270	634,971	245,215
<b>TOTAL</b>	<b>5,982</b>	<b>25,313</b>	<b>2,417,468</b>	<b>2,519,375</b>	<b>3,390,175</b>	<b>187,938</b>	<b>50,807</b>	<b>2,492,382</b>	<b>2,050,675</b>	<b>4,778,042</b>	<b>1,284,554</b>
O.D.	2	134	14,945	28,573	24,863		99	9,045	11,934	77,335	12,782

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,204,115	12,880,972	1,297,336	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,213,224	-2,531,145	3,592	
TOTAL LOSSES	2,990,891	10,349,827	1,300,928	
EXPECTED LOSSES	4,551,114	6,629,778	1,010,283	
CREDIBILITY	.05	.16	.25	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.927	3.207	.403	4.537
INDICATED (POST-TEST)	.946	3.271	.411	4.628
PRES. ON RATE LEVEL	1.371	1.997	.305	3.673
DERIVED BY FORMULA	1.350	2.201	.332	3.883
UNDERLYING PRES. RATE	1.410	2.054	.313	3.777
PROPOSED	1.350	2.201	.332	3.883

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	3.735
IND. RATES				3.74	MINIMUM PREMIUM	
MAN. RATES	4.94	4.13	3.75	+ 3.74	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	524,605	17,343,290	3.305	3		22	44	216	285
2014	551,620	21,961,438	3.981	2		26	64	214	306
2015	592,447	17,050,120	2.877	1		18	70	191	280
2016	640,293	17,781,525	2.777	3		9	63	196	271
2017	670,872	12,096,379	1.803	1		9	40	217	267
<b>TOTAL</b>	<b>2,979,837</b>	<b>86,232,752</b>	<b>2.894</b>	<b>10</b>		<b>84</b>	<b>281</b>	<b>1034</b>	<b>1409</b>
O.D.		194,459	.006				1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	700,365		4,977,801	2,081,847	2,227,560	132,628		2,101,923	1,340,251	2,520,933	1,259,982
2014	1,196,385		5,505,325	2,938,061	2,284,975	3,647		2,873,402	3,565,548	2,299,561	1,294,534
2015	1,195		3,363,975	3,086,071	2,348,227			2,735,908	1,861,566	2,514,473	1,138,705
2016	1,005,285		1,817,313	3,189,563	2,332,026	277,490		1,718,493	2,941,944	3,259,746	1,239,665
2017	3,000		1,561,442	2,073,495	2,132,934			500,319	1,465,090	3,185,557	1,174,542
<b>TOTAL</b>	<b>2,906,230</b>		<b>17,225,856</b>	<b>13,369,037</b>	<b>11,325,722</b>	<b>413,765</b>		<b>9,930,045</b>	<b>11,174,399</b>	<b>13,780,270</b>	<b>6,107,428</b>
O.D.				90,000	21,826				356	39,488	42,789

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	1,194,822		6,307,363	2,356,651	2,555,014	450,537		3,966,506	1,569,434	2,946,971	1,217,143
2014	1,280,627	40,129	6,870,586	3,316,787	2,468,855	3,855	47,802	4,985,861	3,213,546	2,583,239	1,281,589
2015	1,696	35,357	4,263,884	3,237,292	2,402,389	453	43,021	3,736,273	2,211,183	2,801,832	1,144,399
2016	875,669	36,802	3,652,643	3,158,210	2,429,892	497,113	98,717	3,886,193	3,059,850	3,383,331	1,228,508
2017	5,743	66,673	4,920,062	2,732,773	1,940,514	1,207	136,575	2,980,421	2,039,178	2,259,851	1,134,608
<b>TOTAL</b>	<b>3,358,557</b>	<b>178,961</b>	<b>26,014,538</b>	<b>14,801,713</b>	<b>11,796,664</b>	<b>953,165</b>	<b>326,115</b>	<b>19,555,254</b>	<b>12,093,191</b>	<b>13,975,224</b>	<b>6,006,247</b>
O.D.		71	8,271	103,154	20,780		66	5,670	5,028	38,020	42,294

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	50,400,668	52,833,774	6,048,541			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-15,192,549	-15,347,541	21,174			
TOTAL LOSSES	35,208,119	37,486,233	6,069,715			
EXPECTED LOSSES	31,288,290	40,257,598	5,900,078			
CREDIBILITY	.22	.72	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.182	1.258	.204	2.644		
INDICATED (POST-TEST)	1.206	1.283	.208	2.697		
PRES. ON RATE LEVEL	1.020	1.314	.193	2.527		
DERIVED BY FORMULA	1.061	1.292	.208	2.561		
UNDERLYING PRES. RATE	1.050	1.351	.198	2.599		
PROPOSED	1.061	1.292	.208	2.561		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.463
IND. RATES				2.46	MINIMUM PREMIUM	
MAN. RATES	3.08	2.74	2.58	+ 2.46	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
2013	115,751	3,266,288	2.821			115,751			5	14	55	74
2014	121,924	3,291,996	2.700			121,924	1		2	13	36	52
2015	125,370	4,709,347	3.756			125,370			6	14	42	62
2016	129,199	2,555,575	1.978			129,199			4	8	45	57
2017	142,241	3,225,475	2.267			142,241			2	11	48	61
<b>TOTAL</b>	<b>634,485</b>	<b>17,048,681</b>	<b>2.687</b>			<b>634,485</b>	<b>1</b>		<b>19</b>	<b>60</b>	<b>226</b>	<b>306</b>
O.D.		3,021										

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			848,713	304,018	522,181			411,142	248,387	670,061	261,786
2014	7,705		331,196	481,702	289,835	698,842		319,190	396,641	386,875	380,010
2015			1,195,278	416,903	732,092			1,325,781	249,775	584,359	205,159
2016			725,068	189,690	466,882			212,240	71,450	643,861	246,384
2017			342,875	439,469	641,743			189,514	724,861	593,775	293,238
<b>TOTAL</b>	<b>7,705</b>		<b>3,443,130</b>	<b>1,831,782</b>	<b>2,652,733</b>	<b>698,842</b>		<b>2,457,867</b>	<b>1,691,114</b>	<b>2,878,931</b>	<b>1,386,577</b>
O.D.											3,021

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,076,168	344,147	598,939			776,235	290,862	783,302	252,885
2014	10,058	2,545	434,023	545,139	311,210	738,921	5,414	568,508	449,145	432,343	376,210
2015	116	11,064	1,322,806	472,448	735,656	229	20,891	1,727,263	344,554	653,700	206,185
2016	225	10,459	974,979	263,187	474,318	197	13,778	477,365	158,073	631,813	244,167
2017	776	16,219	1,194,357	669,621	552,379	429	47,064	1,005,854	681,142	475,447	283,268
<b>TOTAL</b>	<b>11,175</b>	<b>40,287</b>	<b>5,002,333</b>	<b>2,294,542</b>	<b>2,672,502</b>	<b>739,776</b>	<b>87,147</b>	<b>4,555,225</b>	<b>1,923,776</b>	<b>2,976,605</b>	<b>1,362,715</b>
O.D.											2,955

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,435,943	9,867,425	1,365,670			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,636,998	-2,685,542	4,015			
TOTAL LOSSES	6,798,945	7,181,883	1,369,685			
EXPECTED LOSSES	7,448,854	7,017,403	1,129,384			
CREDIBILITY	.08	.26	.39			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.072	1.132	.216	2.420		
INDICATED (POST-TEST)	1.093	1.155	.220	2.468		
PRES. ON RATE LEVEL	1.142	1.075	.173	2.390		
DERIVED BY FORMULA	1.138	1.096	.191	2.425		
UNDERLYING PRES. RATE	1.174	1.106	.178	2.458		
PROPOSED	1.138	1.096	.191	2.425		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.332
IND. RATES				2.33	MINIMUM PREMIUM	
MAN. RATES	3.30	2.83	2.44	+ 2.33	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	80,140	4,000,623	4.992			6	12	40	58
2014	80,759	4,555,853	5.641	1		5	16	41	63
2015	65,060	2,472,165	3.799			4	10	21	35
2016	76,192	1,679,842	2.204	2		1	8	23	34
2017	88,634	2,239,679	2.526			1	6	21	28
<b>TOTAL</b>	<b>390,785</b>	<b>14,948,162</b>	<b>3.825</b>	<b>3</b>		<b>17</b>	<b>52</b>	<b>146</b>	<b>218</b>

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,018,686	406,424	510,559			769,473	335,788	723,215	236,478
2014	204,391		1,005,712	901,659	381,499			657,358	515,469	696,117	193,648
2015			600,428	392,828	339,701			442,300	292,563	272,198	132,147
2016	65,669		162,406	349,720	167,734	193,670		33,281	178,741	271,104	257,517
2017			145,550	371,085	295,455			59,365	219,661	817,658	330,905
<b>TOTAL</b>	<b>270,060</b>		<b>2,932,782</b>	<b>2,421,716</b>	<b>1,694,948</b>	<b>193,670</b>		<b>1,961,777</b>	<b>1,542,222</b>	<b>2,780,292</b>	<b>1,150,695</b>

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,291,694	460,072	585,611			1,452,765	393,208	845,442	228,438
2014	266,817	7,237	1,232,178	1,020,634	415,908		10,302	1,075,572	590,622	775,639	191,712
2015	71	6,589	793,708	418,955	349,021	107	10,312	870,141	348,648	311,155	132,808
2016	57,224	3,621	360,498	333,925	184,636	346,036	3,547	172,425	190,491	273,953	255,199
2017	403	9,327	684,479	434,073	273,969	210	23,694	559,959	414,024	559,168	319,654
<b>TOTAL</b>	<b>324,515</b>	<b>26,774</b>	<b>4,362,557</b>	<b>2,667,659</b>	<b>1,809,145</b>	<b>346,353</b>	<b>47,855</b>	<b>4,130,862</b>	<b>1,936,993</b>	<b>2,765,357</b>	<b>1,127,811</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,238,916	9,179,154	1,127,811			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,394,794	-2,261,650	2,980			
TOTAL LOSSES	5,844,122	6,917,504	1,130,791			
EXPECTED LOSSES	6,834,830	5,861,775	844,095			
CREDIBILITY	.06	.19	.28			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.495	1.770	.289	3.554		
INDICATED (POST-TEST)	1.525	1.805	.295	3.625		
PRES. ON RATE LEVEL	1.701	1.459	.209	3.369		
DERIVED BY FORMULA	1.690	1.525	.233	3.448		
UNDERLYING PRES. RATE	1.749	1.500	.216	3.465		
PROPOSED	1.690	1.525	.233	3.448		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	3.316
IND. RATES				3.32	MINIMUM PREMIUM	
MAN. RATES	4.47	3.91	3.44	+ 3.32	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	22,649	1,964,302	8.672		1		3	13	17
2014	24,022	793,661	3.303			1	5	7	13
2015	21,745	1,252,463	5.759			1	8	9	18
2016	22,112	1,151,045	5.205			1	3	4	8
2017	27,095	992,848	3.664			1	2	13	16
<b>TOTAL</b>	<b>117,623</b>	<b>6,154,319</b>	<b>5.232</b>		<b>1</b>	<b>4</b>	<b>21</b>	<b>46</b>	<b>72</b>

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013		614,546		160,101	100,418		500,000		409,177	146,169	33,891
2014			215,428	186,212	38,537			30,482	218,652	63,027	41,323
2015			157,389	219,512	181,785			73,264	419,201	38,755	162,557
2016			186,000	122,247	224,570			300,000	121,338	147,559	49,331
2017			242,963	65,827	192,435			18,309	22,310	364,326	86,678
<b>TOTAL</b>		<b>614,546</b>	<b>801,780</b>	<b>753,899</b>	<b>737,745</b>		<b>500,000</b>	<b>422,055</b>	<b>1,190,678</b>	<b>759,836</b>	<b>373,780</b>

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013		520,755		181,234	115,178		526,629		479,146	170,870	32,739
2014		1,609	272,732	210,225	43,686		565	64,009	242,345	72,267	40,910
2015	18	1,942	233,240	229,654	183,983	16	2,022	209,329	451,238	57,983	163,370
2016	70	3,148	300,942	144,820	222,862	280	18,327	572,956	150,403	161,975	48,887
2017	255	5,879	439,430	166,259	167,576	65	7,811	185,131	135,280	240,554	83,731
<b>TOTAL</b>	<b>343</b>	<b>533,333</b>	<b>1,246,344</b>	<b>932,192</b>	<b>733,285</b>	<b>361</b>	<b>555,354</b>	<b>1,031,425</b>	<b>1,458,412</b>	<b>703,649</b>	<b>369,637</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,367,160	3,827,538	369,637	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,119,933	-709,011	1,118	
TOTAL LOSSES	2,247,227	3,118,527	370,755	
EXPECTED LOSSES	2,272,476	1,844,329	314,054	
CREDIBILITY	.03	.08	.13	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.911	2.651	.315	4.877
INDICATED (POST-TEST)	1.949	2.704	.321	4.974
PRES. ON RATE LEVEL	1.879	1.525	.259	3.663
DERIVED BY FORMULA	1.881	1.619	.267	3.767
UNDERLYING PRES. RATE	1.932	1.568	.267	3.767
PROPOSED	1.881	1.619	.267	3.767

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	3.623
IND. RATES				3.62	MINIMUM PREMIUM	
MAN. RATES	4.87	4.23	3.74	+ 3.62	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
2013	7,790	229,317	2.943			7,790				1	4	5
2014	8,293	455,605	5.493			8,293				3	2	5
2015	14,353	395,545	2.755			14,353				3	2	5
2016	13,703	713,183	5.204			13,703			1	3	4	8
2017	15,059	124,911	.829			15,059					3	3
<b>TOTAL</b>	<b>59,198</b>	<b>1,918,561</b>	<b>3.241</b>			<b>59,198</b>			<b>1</b>	<b>10</b>	<b>15</b>	<b>26</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				44,111	58,356				43,935	46,708	36,207
2014				153,829	27,428				91,530	146,404	36,414
2015				127,472	38,460				90,369	91,021	48,223
2016			219,801	227,930	41,655			71,865	81,900	28,528	41,504
2017				38,151						69,153	17,607
<b>TOTAL</b>			<b>219,801</b>	<b>553,342</b>	<b>204,050</b>			<b>71,865</b>	<b>307,734</b>	<b>381,814</b>	<b>179,955</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				49,934	66,934				51,448	54,601	34,976
2014		59	7,852	172,044	30,057		26	7,097	103,406	161,917	36,050
2015		182	22,931	127,835	40,473		126	22,376	101,187	101,052	48,464
2016	79	3,648	349,122	215,097	63,296	71	4,719	159,249	81,086	35,859	41,130
2017	33	386	28,111	17,927	28,212	9	998	27,374	22,483	45,000	17,008
<b>TOTAL</b>	<b>112</b>	<b>4,275</b>	<b>408,016</b>	<b>582,837</b>	<b>228,972</b>	<b>80</b>	<b>5,869</b>	<b>216,096</b>	<b>359,610</b>	<b>398,429</b>	<b>177,628</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	634,448	1,569,848	177,628	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-601,717	-293,019	407	
TOTAL LOSSES	32,731	1,276,829	178,035	
EXPECTED LOSSES	1,289,924	788,518	104,188	
CREDIBILITY	.02	.05	.08	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.055	2.157	.301	2.513
INDICATED (POST-TEST)	.056	2.200	.307	2.563
PRES. ON RATE LEVEL	2.119	1.295	.171	3.585
DERIVED BY FORMULA	2.078	1.340	.182	3.600
UNDERLYING PRES. RATE	2.179	1.332	.176	3.687
PROPOSED	2.069	1.335	.181	3.585

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	3.448
IND. RATES				3.45	MINIMUM PREMIUM	
MAN. RATES	5.08	4.24	3.66	+ 3.45	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	53,366	5,011,787	9.391	1		4	10	29	44
2014	54,206	3,299,466	6.086			3	7	34	44
2015	57,740	3,740,197	6.477			3	6	33	42
2016	53,486	2,315,456	4.329			2	6	35	43
2017	59,479	1,449,379	2.436			1		35	36
<b>TOTAL</b>	<b>278,277</b>	<b>15,816,285</b>	<b>5.684</b>	<b>1</b>		<b>13</b>	<b>29</b>	<b>166</b>	<b>209</b>
O.D.		5,793	.002						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	1,732		1,448,037	510,860	475,158			1,679,315	253,651	474,881	168,153
2014			509,949	424,443	681,258			133,312	334,115	1,024,211	192,178
2015			582,212	319,724	399,238			1,832,557	181,379	295,945	129,142
2016			459,102	193,995	224,959			843,580	52,921	360,044	180,855
2017			167,312		374,659			142,506		650,871	114,031
<b>TOTAL</b>	<b>1,732</b>		<b>3,166,612</b>	<b>1,449,022</b>	<b>2,155,272</b>			<b>4,631,270</b>	<b>822,066</b>	<b>2,805,952</b>	<b>784,359</b>
O.D.											5,793

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	2,955		1,210,209	578,293	545,008			1,626,844	297,026	555,137	162,436
2014		3,800	659,161	489,585	723,820		2,305	260,190	388,664	1,129,797	190,256
2015	51	5,142	615,824	346,534	401,747	241	22,138	1,812,364	258,736	342,498	129,788
2016	132	6,042	569,265	218,634	237,618	645	41,780	1,253,741	153,752	377,691	179,227
2017	375	5,977	441,597	194,121	288,947	234	25,062	453,803	232,261	431,980	110,154
<b>TOTAL</b>	<b>3,513</b>	<b>20,961</b>	<b>3,496,056</b>	<b>1,827,167</b>	<b>2,197,140</b>	<b>1,120</b>	<b>91,285</b>	<b>5,406,942</b>	<b>1,330,439</b>	<b>2,837,103</b>	<b>771,861</b>
O.D.											5,813

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,019,877	8,191,849	777,674			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,598,058	-1,784,490	2,398			
TOTAL LOSSES	6,421,819	6,407,359	780,072			
EXPECTED LOSSES	5,292,829	4,636,095	695,693			
CREDIBILITY	.05	.15	.23			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.308	2.303	.280	4.891		
INDICATED (POST-TEST)	2.354	2.349	.286	4.989		
PRES. ON RATE LEVEL	1.850	1.620	.243	3.713		
DERIVED BY FORMULA	1.875	1.729	.253	3.857		
UNDERLYING PRES. RATE	1.902	1.666	.250	3.818		
PROPOSED	1.875	1.729	.253	3.857		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	3.710
IND. RATES				3.71	MINIMUM PREMIUM	
MAN. RATES	4.89	4.22	3.79	+ 3.71	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
2013	103,502	6,368,327	6.152			103,502		1	4	19	41	65
2014	94,498	3,942,625	4.172			94,498			6	11	29	46
2015	111,947	3,496,570	3.123			111,947			4	27	42	73
2016	118,186	3,618,328	3.061			118,186			1	40	49	90
2017	122,495	3,061,392	2.499			122,495			2	3	78	83
<b>TOTAL</b>	<b>550,628</b>	<b>20,487,242</b>	<b>3.721</b>			<b>550,628</b>		<b>1</b>	<b>17</b>	<b>100</b>	<b>239</b>	<b>357</b>
O.D.		57,471	.010								1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013		555,768	738,839	511,097	630,558		2,000,000	634,187	451,433	552,813	293,632
2014			1,145,108	415,370	284,149			938,708	355,528	221,954	581,808
2015			625,915	605,286	566,201			330,908	581,553	443,147	343,560
2016			134,655	846,980	373,118			24,220	1,237,678	489,108	512,569
2017			428,109	137,649	731,368			140,726	64,836	1,185,171	373,533
<b>TOTAL</b>		<b>555,768</b>	<b>3,072,626</b>	<b>2,516,382</b>	<b>2,585,394</b>		<b>2,000,000</b>	<b>2,068,749</b>	<b>2,691,028</b>	<b>2,892,193</b>	<b>2,105,102</b>
O.D.					44,776					11,598	1,097

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013		171,634	826,787	578,562	723,249		767,711	910,418	528,629	646,242	283,649
2014		7,736	1,323,471	477,408	310,454		13,218	1,361,656	409,058	254,381	575,990
2015	73	7,274	873,839	640,946	573,457	80	8,154	731,965	659,769	503,140	345,278
2016	93	5,523	578,942	790,639	405,076	100	10,343	649,704	1,135,050	555,337	507,956
2017	799	14,591	1,082,185	493,594	588,013	306	34,137	708,488	446,917	786,510	360,833
<b>TOTAL</b>	<b>965</b>	<b>206,758</b>	<b>4,685,224</b>	<b>2,981,149</b>	<b>2,600,249</b>	<b>486</b>	<b>833,563</b>	<b>4,362,231</b>	<b>3,179,423</b>	<b>2,745,610</b>	<b>2,073,706</b>
O.D.	39	456	32,992	21,039	33,110	1	165	4,592	3,771	7,547	1,069

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,127,472	11,571,898	2,074,775			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,482,410	-3,057,128	5,067			
TOTAL LOSSES	7,645,062	8,514,770	2,079,842			
EXPECTED LOSSES	5,104,322	8,006,130	1,420,620			
CREDIBILITY	.07	.23	.36			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.388	1.546	.378	3.312		
INDICATED (POST-TEST)	1.416	1.577	.386	3.379		
PRES. ON RATE LEVEL	.901	1.414	.251	2.566		
DERIVED BY FORMULA	.937	1.451	.300	2.688		
UNDERLYING PRES. RATE	.927	1.454	.258	2.639		
PROPOSED	.937	1.451	.300	2.688		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.585
IND. RATES				2.59	MINIMUM PREMIUM	
MAN. RATES	3.36	2.91	2.62	+ 2.59	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	71,857	4,184,868	5.823				29	54	83
2014	73,678	4,393,598	5.963			2	21	79	102
2015	87,161	5,932,222	6.806			2	24	97	123
2016	79,624	5,936,389	7.455			2	25	104	131
2017	115,268	4,002,442	3.472				17	103	120
<b>TOTAL</b>	<b>427,588</b>	<b>24,449,519</b>	<b>5.718</b>			<b>6</b>	<b>116</b>	<b>437</b>	<b>559</b>
O.D.		14,138	.003					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				1,126,601	1,029,678				919,752	684,826	424,011
2014			359,569	612,554	1,008,797			800,744	308,614	972,731	330,589
2015			329,163	952,467	1,655,490			629,471	616,308	1,279,497	469,826
2016			274,604	846,768	1,448,765			687,838	821,871	1,318,790	537,753
2017				648,203	1,431,939				391,663	1,090,130	440,507
<b>TOTAL</b>			<b>963,336</b>	<b>4,186,593</b>	<b>6,574,669</b>			<b>2,118,053</b>	<b>3,058,208</b>	<b>5,345,974</b>	<b>2,202,686</b>
O.D.					5,000						9,138

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				1,275,312	1,181,041				1,077,030	800,559	409,595
2014		2,248	399,122	703,076	1,067,994		9,615	1,005,305	367,294	1,076,354	327,283
2015	32	5,336	608,554	1,031,927	1,626,209	125	12,650	1,121,248	753,421	1,406,533	472,175
2016	148	8,996	926,371	934,795	1,399,449	644	45,471	1,641,646	930,751	1,349,135	532,913
2017	1,432	22,280	1,618,973	1,161,098	1,137,753	192	25,230	707,122	603,302	751,415	425,530
<b>TOTAL</b>	<b>1,612</b>	<b>38,860</b>	<b>3,553,020</b>	<b>5,106,208</b>	<b>6,412,446</b>	<b>961</b>	<b>92,966</b>	<b>4,475,321</b>	<b>3,731,798</b>	<b>5,383,996</b>	<b>2,167,496</b>
O.D.	5	53	3,683	2,350	3,696						8,924

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,166,481	20,640,494	2,176,420			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,311,856	-4,584,122	6,757			
TOTAL LOSSES	4,854,625	16,056,372	2,183,177			
EXPECTED LOSSES	6,884,167	12,147,775	1,727,455			
CREDIBILITY	.06	.20	.30			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.135	3.755	.511	5.401		
INDICATED (POST-TEST)	1.158	3.830	.521	5.509		
PRES. ON RATE LEVEL	1.565	2.763	.393	4.721		
DERIVED BY FORMULA	1.541	2.976	.431	4.948		
UNDERLYING PRES. RATE	1.610	2.841	.404	4.855		
PROPOSED	1.541	2.976	.431	4.948		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	4.759
IND. RATES				4.76	MINIMUM PREMIUM	
MAN. RATES	5.93	4.90	4.82	+ 4.76	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	3,553									
2014	591	7,872	1,331				1			1
2015	710	3,614	.509					2		2
2016	1,263	598	.047							
2017	848	10,989	1,295						1	1
<b>TOTAL</b>	<b>6,965</b>	<b>23,073</b>	<b>.331</b>				<b>1</b>	<b>3</b>		<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014				2,211					5,661		
2015					2,461					844	309
2016											598
2017					401					843	9,745
<b>TOTAL</b>				<b>2,211</b>	<b>2,862</b>				<b>5,661</b>	<b>1,687</b>	<b>10,652</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014			103	2,465	17		3	291	6,231	74	
2015		1	179	125	2,372			59	47	907	311
2016											593
2017		4	297	189	297		8	333	275	549	9,414
<b>TOTAL</b>		<b>5</b>	<b>579</b>	<b>2,779</b>	<b>2,686</b>		<b>11</b>	<b>683</b>	<b>6,553</b>	<b>1,530</b>	<b>10,318</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,278	13,548	10,318	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-83,085	-39,982	54	
TOTAL LOSSES			10,372	
EXPECTED LOSSES	149,679	95,838	21,800	
CREDIBILITY	.00	.01	.02	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.149	.149
INDICATED (POST-TEST)	.000	.000	.152	.152
PRES. ON RATE LEVEL	2.090	1.338	.304	3.732
DERIVED BY FORMULA	2.090	1.325	.301	3.716
UNDERLYING PRES. RATE	2.149	1.376	.313	3.838
PROPOSED	2.090	1.325	.301	3.716

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	3.574
IND. RATES				3.57	MINIMUM PREMIUM	
MAN. RATES	5.31	4.43	3.81	+ 3.57	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	1,746	328,118	18.792				5	4	9
2014	4,690	170,052	3.625				3	2	5
2015	4,054	263,795	6.507				3	6	9
2016	4,809	176,297	3.665				3	1	4
2017	9,077	39,677	.437					3	3
<b>TOTAL</b>	<b>24,376</b>	<b>977,939</b>	<b>4.012</b>				<b>14</b>	<b>16</b>	<b>30</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				239,525	10,459				33,126	7,486	37,522
2014				119,738	860				39,216	1,217	9,021
2015				129,480	20,693				79,353	11,137	23,132
2016				69,431	36,799				57,577	4,781	7,709
2017					2,997					24,205	12,475
<b>TOTAL</b>				<b>558,174</b>	<b>71,808</b>				<b>209,272</b>	<b>48,826</b>	<b>89,859</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				271,141	11,996				38,791	8,752	36,246
2014		45	5,615	133,563	1,846		11	2,035	43,189	1,845	8,931
2015		165	21,948	128,912	23,408		73	14,823	84,934	14,804	23,248
2016	5	329	36,336	65,014	38,421	4	384	25,742	50,561	8,523	7,640
2017	2	29	2,209	1,409	2,215	3	351	9,582	7,871	15,750	12,051
<b>TOTAL</b>	<b>7</b>	<b>568</b>	<b>66,108</b>	<b>600,039</b>	<b>77,886</b>	<b>7</b>	<b>819</b>	<b>52,182</b>	<b>225,346</b>	<b>49,674</b>	<b>88,116</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	119,691	952,945	88,116	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-59,578	-111,062	153	
TOTAL LOSSES	60,113	841,883	88,269	
EXPECTED LOSSES	129,437	307,626	31,933	
CREDIBILITY	.01	.03	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.247	3.454	.362	4.063
INDICATED (POST-TEST)	.252	3.523	.369	4.144
PRES. ON RATE LEVEL	.516	1.227	.128	1.871
DERIVED BY FORMULA	.513	1.296	.138	1.947
UNDERLYING PRES. RATE	.531	1.262	.131	1.924
PROPOSED	.513	1.296	.138	1.947

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.873
IND. RATES				1.87	MINIMUM PREMIUM	
MAN. RATES	2.22	1.88	1.91	+ 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	
2013	51,790	3,582,092	6.916			2	14	29	45	
2014	55,754	1,531,742	2.747				10	27	37	
2015	73,830	1,703,168	2.306				9	31	40	
2016	83,728	1,725,137	2.060				11	32	43	
2017	83,663	1,158,728	1.384				2	36	38	
<b>TOTAL</b>	<b>348,765</b>	<b>9,700,867</b>	<b>2.781</b>			<b>2</b>	<b>46</b>	<b>155</b>	<b>203</b>	
O.D.		90,990	.026				1		1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			379,373	571,449	558,521			340,435	1,020,719	524,441	187,154
2014				394,981	410,294				274,697	322,374	129,396
2015				349,837	553,977				160,523	459,140	179,691
2016				199,309	426,902				227,996	729,247	141,683
2017				80,925	442,994				26,500	403,843	204,466
<b>TOTAL</b>			<b>379,373</b>	<b>1,596,501</b>	<b>2,392,688</b>			<b>340,435</b>	<b>1,710,435</b>	<b>2,439,045</b>	<b>842,390</b>
O.D.				37,773					50,135		3,082

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			481,045	646,879	640,624			642,741	1,195,263	613,071	180,791
2014		147	28,413	447,621	434,609		72	19,387	308,220	357,483	128,102
2015		893	95,842	373,852	543,233		373	60,563	196,691	499,175	180,589
2016	16	1,497	164,478	227,642	405,504	18	2,737	205,021	284,726	716,090	140,408
2017	409	5,471	396,806	269,110	337,425	51	6,463	178,541	148,138	265,628	197,514
<b>TOTAL</b>	<b>425</b>	<b>8,008</b>	<b>1,166,584</b>	<b>1,965,104</b>	<b>2,361,395</b>	<b>69</b>	<b>9,645</b>	<b>1,106,253</b>	<b>2,133,038</b>	<b>2,451,447</b>	<b>827,404</b>
O.D.	3	143	16,018	32,815	2,505	4	327	21,811	43,531	3,425	3,078

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,329,290	8,993,260	830,482			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,027,618	-2,007,232	2,532			
TOTAL LOSSES	1,301,672	6,986,028	833,014			
EXPECTED LOSSES	2,165,830	5,350,055	669,630			
CREDIBILITY	.05	.17	.26			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.373	2.003	.239	2.615		
INDICATED (POST-TEST)	.380	2.043	.244	2.667		
PRES. ON RATE LEVEL	.604	1.492	.186	2.282		
DERIVED BY FORMULA	.593	1.586	.201	2.380		
UNDERLYING PRES. RATE	.621	1.534	.192	2.347		
PROPOSED	.593	1.586	.201	2.380		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.289
IND. RATES				2.29	MINIMUM PREMIUM	
MAN. RATES	3.07	2.41	2.33	+ 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
2013	388,608	16,423,881	4.226			24	70	186	280
2014	409,806	15,905,778	3.881		1	25	52	171	249
2015	431,375	11,891,497	2.756			16	47	143	206
2016	459,738	12,869,014	2.799			11	49	156	216
2017	487,552	10,077,710	2.067			4	34	176	214
<b>TOTAL</b>	<b>2,177,079</b>	<b>67,167,880</b>	<b>3.085</b>		<b>1</b>	<b>80</b>	<b>252</b>	<b>832</b>	<b>1165</b>
O.D.		710,433	.032				4	14	18

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			4,379,143	3,446,124	1,711,043			2,272,139	1,941,882	1,776,299	897,251
2014		220,249	4,581,610	2,344,869	2,384,871		220,466	2,206,639	1,422,885	1,557,427	966,762
2015			2,789,395	1,818,895	2,085,670			1,122,732	982,786	2,322,460	769,559
2016			1,824,121	2,380,991	2,123,306			1,932,961	1,444,359	2,333,423	829,853
2017			702,141	1,598,812	2,318,460			664,273	1,075,259	2,792,094	926,671
<b>TOTAL</b>		<b>220,249</b>	<b>14,276,410</b>	<b>11,589,691</b>	<b>10,623,350</b>		<b>220,466</b>	<b>8,198,744</b>	<b>6,867,171</b>	<b>10,781,703</b>	<b>4,390,096</b>
O.D.				173,596	160,065				99,546	213,928	63,298

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			5,428,479	3,901,012	1,962,571			4,238,944	2,273,946	2,076,492	866,744
2014		398,291	5,762,877	2,699,037	2,562,614		606,331	3,844,122	1,635,324	1,745,342	957,094
2015	322	31,040	3,723,602	1,966,404	2,110,391	280	27,256	2,365,514	1,233,115	2,551,828	773,407
2016	681	33,968	3,324,521	2,431,716	2,186,681	1,245	86,529	3,077,557	1,648,061	2,390,643	822,384
2017	2,651	51,402	3,767,602	2,366,711	1,956,988	1,200	132,230	2,685,252	1,677,735	1,967,797	895,164
<b>TOTAL</b>	<b>3,654</b>	<b>514,701</b>	<b>22,007,081</b>	<b>13,364,880</b>	<b>10,779,245</b>	<b>2,725</b>	<b>852,346</b>	<b>16,211,389</b>	<b>8,468,181</b>	<b>10,732,102</b>	<b>4,314,793</b>
O.D.	9	330	33,625	215,376	150,064	1	449	31,114	138,807	207,782	62,756

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	39,657,424	44,056,437	4,377,549			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-13,350,150	-12,960,569	14,999			
TOTAL LOSSES	26,307,274	31,095,868	4,392,548			
EXPECTED LOSSES	27,431,196	33,940,662	4,201,762			
CREDIBILITY	.18	.59	.89			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.208	1.428	.202	2.838		
INDICATED (POST-TEST)	1.232	1.457	.206	2.895		
PRES. ON RATE LEVEL	1.225	1.516	.188	2.929		
DERIVED BY FORMULA	1.226	1.481	.204	2.911		
UNDERLYING PRES. RATE	1.260	1.559	.193	3.012		
PROPOSED	1.226	1.481	.204	2.911		
<b>IND. RATES</b>						
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.800
IND. RATES				2.80	MINIMUM PREMIUM	
MAN. RATES	3.93	3.38	2.99	+ 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	
2013	4,342	1,288,728	29,680				2			2
2014	4,488	68,385	1,523						5	5
2015	10,101	36,293	.359				1		3	4
2016	8,495	59,477	.700						2	2
2017	8,116	90,592	1,116				1		6	7
<b>TOTAL</b>	<b>35,542</b>	<b>1,543,475</b>	<b>4,343</b>				<b>4</b>		<b>16</b>	<b>20</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				75,599					1,201,539		11,590
2014					41,599					9,098	17,688
2015				7,155	6,185				3,059	10,424	9,470
2016					30,807					7,874	20,796
2017				25,837	12,520				8,357	32,747	11,131
<b>TOTAL</b>				<b>108,591</b>	<b>91,111</b>				<b>1,212,955</b>	<b>60,143</b>	<b>70,675</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				55,308					845,070		11,196
2014			1,011	719	43,750			151	165	9,988	17,511
2015		13	1,583	7,382	6,151			1,270	3,845	11,312	9,517
2016		54	5,768	3,933	28,310		6	1,142	936	7,566	20,609
2017	17	437	31,699	25,342	12,399	4	13	18,847	15,958	22,208	10,753
<b>TOTAL</b>	<b>17</b>	<b>504</b>	<b>40,061</b>	<b>92,684</b>	<b>90,610</b>	<b>4</b>	<b>689</b>	<b>21,410</b>	<b>865,974</b>	<b>51,074</b>	<b>69,586</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	62,685	1,100,342	69,586	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-210,568	-172,349	201	
TOTAL LOSSES		927,993	69,787	
EXPECTED LOSSES	456,359	463,823	53,668	
CREDIBILITY	.01	.04	.06	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	2.611	.196	2.807
INDICATED (POST-TEST)	.000	2.663	.200	2.863
PRES. ON RATE LEVEL	1.248	1.269	.147	2.664
DERIVED BY FORMULA	1.236	1.325	.150	2.711
UNDERLYING PRES. RATE	1.284	1.305	.151	2.740
PROPOSED	1.236	1.325	.150	2.711

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.607
IND. RATES				2.61	MINIMUM PREMIUM	
MAN. RATES	3.39	2.87	2.72	+ 2.61	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	22,202	824,800	3,714				10	17	27
2014	24,659	1,224,411	4,965				13	18	31
2015	26,407	1,029,647	3,899			1	8	20	29
2016	26,651	1,292,421	4,849				5	14	19
2017	30,203	1,148,917	3,803				10	11	21
<b>TOTAL</b>	<b>130,122</b>	<b>5,520,196</b>	<b>4,242</b>			<b>1</b>	<b>46</b>	<b>80</b>	<b>127</b>
O.D.		161							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				354,106	95,177				176,435	140,045	59,037
2014				458,909	87,309				490,955	111,967	75,271
2015			216,484	314,339	70,409			39,149	140,855	189,617	58,794
2016				121,112	283,227				598,770	231,531	57,781
2017				370,422	81,818				409,741	189,858	97,078
<b>TOTAL</b>			<b>216,484</b>	<b>1,618,888</b>	<b>617,940</b>			<b>39,149</b>	<b>1,816,756</b>	<b>863,018</b>	<b>347,961</b>
O.D.											161

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				400,848	109,170				206,605	163,712	57,030
2014		175	23,552	513,345	95,427		126	27,071	542,440	129,299	74,518
2015	25	2,517	309,599	318,909	80,279	11	1,098	108,957	162,425	209,542	59,088
2016	16	953	104,407	141,371	268,297	44	4,314	294,103	547,443	263,318	57,261
2017	170	5,258	382,492	317,471	105,552	105	12,714	363,438	322,112	167,532	93,777
<b>TOTAL</b>	<b>211</b>	<b>8,903</b>	<b>820,050</b>	<b>1,691,944</b>	<b>658,725</b>	<b>160</b>	<b>18,252</b>	<b>793,569</b>	<b>1,781,025</b>	<b>933,403</b>	<b>341,674</b>
O.D.											162

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,641,145	5,065,097	341,836			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-811,817	-893,794	1,008			
TOTAL LOSSES	829,328	4,171,303	342,844			
EXPECTED LOSSES	1,674,670	2,347,400	277,160			
CREDIBILITY	.03	.09	.14			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.637	3.206	.263	4.106		
INDICATED (POST-TEST)	.650	3.270	.268	4.188		
PRES. ON RATE LEVEL	1.252	1.754	.207	3.213		
DERIVED BY FORMULA	1.234	1.890	.216	3.340		
UNDERLYING PRES. RATE	1.287	1.804	.213	3.304		
PROPOSED	1.234	1.890	.216	3.340		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	3.213
IND. RATES				3.21	MINIMUM PREMIUM	
MAN. RATES	4.18	3.66	3.28	+ 3.21	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	31,316	1,027,218	3.280				10	9	19	
2014	45,294	688,670	1.520				9	21	30	
2015	45,319	1,439,124	3.175				1	11	39	
2016	34,154	743,992	2.178				1	3	27	
2017	40,823	1,303,256	3.192					5	38	
<b>TOTAL</b>	<b>196,906</b>	<b>5,202,260</b>	<b>2.642</b>				<b>2</b>	<b>38</b>	<b>113</b>	
O.D.		119,357	.060					2	2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				548,764	61,835				328,891	45,686	42,042
2014				212,385	248,592				36,427	119,058	72,208
2015			160,783	382,284	341,103			127,825	188,616	162,162	76,351
2016			175,775	159,284	155,996			15	32,903	128,137	91,882
2017				226,992	547,655				181,038	238,339	109,232
<b>TOTAL</b>			<b>336,558</b>	<b>1,529,709</b>	<b>1,355,181</b>			<b>127,840</b>	<b>767,875</b>	<b>693,382</b>	<b>391,715</b>
O.D.				100,319					11,359		7,679

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				621,200	70,925				385,130	53,405	40,613
2014		79	15,960	241,172	263,110		9	3,816	42,259	131,175	71,486
2015	18	2,308	274,614	398,627	341,945	32	3,107	275,745	216,067	183,379	76,733
2016	63	3,037	292,431	167,691	161,830		426	32,927	43,806	125,327	91,055
2017	542	8,272	600,986	428,328	432,605	59	7,821	221,721	192,538	174,526	105,518
<b>TOTAL</b>	<b>623</b>	<b>13,696</b>	<b>1,183,991</b>	<b>1,857,018</b>	<b>1,270,415</b>	<b>91</b>	<b>11,363</b>	<b>534,209</b>	<b>879,800</b>	<b>667,812</b>	<b>385,405</b>
O.D.	6	328	37,146	89,557	5,845		57	4,071	10,520	667	7,642

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,785,581	4,781,634	393,047	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-721,465	-943,268	1,131	
TOTAL LOSSES	1,064,116	3,838,366	394,178	
EXPECTED LOSSES	1,478,765	2,451,479	334,740	
CREDIBILITY	.04	.12	.18	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.540	1.949	.200	2.689
INDICATED (POST-TEST)	.551	1.988	.204	2.743
PRES. ON RATE LEVEL	.730	1.211	.165	2.106
DERIVED BY FORMULA	.723	1.304	.172	2.199
UNDERLYING PRES. RATE	.751	1.245	.170	2.166
PROPOSED	.723	1.304	.172	2.199

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.115
IND. RATES				2.12	MINIMUM PREMIUM	
MAN. RATES	2.60	2.19	2.15	+ 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
2013	162,674	2,061,208	1.267			1	8	35	44
2014	172,314	1,157,773	.671			2	2	22	26
2015	185,961	937,247	.504				3	25	28
2016	213,750	1,822,895	.852			1	7	31	39
2017	231,719	727,051	.313				2	25	27
<b>TOTAL</b>	<b>966,418</b>	<b>6,706,174</b>	<b>.694</b>			<b>4</b>	<b>22</b>	<b>138</b>	<b>164</b>
O.D.		1,574							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			142,379	531,645	328,227			81,728	481,570	351,312	144,347
2014			345,486	51,647	207,845			169,162	42,768	262,862	78,003
2015				34,837	340,922				31,158	372,850	157,480
2016			164,700	411,373	429,541			37,346	364,196	257,174	158,565
2017				17,099	248,588				12,300	257,604	191,460
<b>TOTAL</b>			<b>652,565</b>	<b>1,046,601</b>	<b>1,555,123</b>			<b>288,236</b>	<b>931,992</b>	<b>1,501,802</b>	<b>729,855</b>
O.D.											1,574

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			180,537	601,823	376,479			154,302	563,919	410,680	139,439
2014		2,485	429,400	64,190	221,710		2,826	293,629	54,778	290,449	77,223
2015		339	30,516	51,891	329,489		228	31,629	54,346	401,820	158,267
2016	81	4,332	438,242	421,038	429,407	64	4,972	257,847	350,246	273,396	157,138
2017	225	2,716	198,031	129,681	185,902	30	4,011	110,643	91,561	168,946	184,950
<b>TOTAL</b>	<b>306</b>	<b>9,872</b>	<b>1,276,726</b>	<b>1,268,623</b>	<b>1,542,987</b>	<b>94</b>	<b>12,037</b>	<b>848,050</b>	<b>1,114,850</b>	<b>1,545,291</b>	<b>717,017</b>
O.D.											1,561

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,147,085	5,471,751	718,578			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,016,738	-1,336,179	2,589			
TOTAL LOSSES	1,130,347	4,135,572	721,167			
EXPECTED LOSSES	2,106,791	3,527,426	695,821			
CREDIBILITY	.10	.34	.52			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.117	.428	.075	.620		
INDICATED (POST-TEST)	.119	.437	.077	.633		
PRES. ON RATE LEVEL	.212	.355	.070	.637		
DERIVED BY FORMULA	.203	.383	.074	.660		
UNDERLYING PRES. RATE	.218	.365	.072	.655		
PROPOSED	.196	.370	.071	.637		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.612
IND. RATES				.61	MINIMUM PREMIUM	
MAN. RATES	.83	.71	.65	+ .61	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	147,692	7,304,761	4.945			7	11	47	65
2014	158,690	2,685,712	1.692			3	12	41	56
2015	155,103	1,556,840	1.003				14	26	40
2016	144,710	2,156,097	1.489			1	19	27	47
2017	163,828	2,287,425	1.396			2	3	42	47
<b>TOTAL</b>	<b>770,023</b>	<b>15,990,835</b>	<b>2.077</b>			<b>13</b>	<b>59</b>	<b>183</b>	<b>255</b>
O.D.		338							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,395,112	362,002	290,549			3,679,597	201,989	1,117,681	257,831
2014			509,366	524,636	301,922			261,309	318,686	550,729	219,064
2015				347,318	265,673				354,537	365,672	223,640
2016			198,087	700,738	246,187			78,490	355,921	401,741	174,933
2017			328,775	144,654	594,498			191,117	55,818	748,933	223,630
<b>TOTAL</b>			<b>2,431,340</b>	<b>2,079,348</b>	<b>1,698,829</b>			<b>4,210,513</b>	<b>1,286,951</b>	<b>3,184,756</b>	<b>1,099,098</b>
O.D.											338

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,385,922	409,787	333,263			1,712,837	236,527	1,306,567	249,065
2014		3,833	653,919	594,785	325,660		4,432	468,922	365,305	610,772	216,873
2015		625	74,285	356,574	265,315		495	88,374	397,465	405,665	224,758
2016	106	5,541	563,769	650,805	281,610	89	7,512	343,629	364,025	413,342	173,359
2017	656	12,018	889,156	423,819	480,606	311	33,207	598,785	306,651	504,667	216,027
<b>TOTAL</b>	<b>762</b>	<b>22,017</b>	<b>3,567,051</b>	<b>2,435,770</b>	<b>1,686,454</b>	<b>400</b>	<b>45,646</b>	<b>3,212,547</b>	<b>1,669,973</b>	<b>3,241,013</b>	<b>1,080,082</b>
O.D.											335

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,848,423	9,033,210	1,080,417	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,671,221	-2,088,253	3,535	
TOTAL LOSSES	4,177,202	6,944,957	1,083,952	
EXPECTED LOSSES	5,420,962	5,413,262	1,031,831	
CREDIBILITY	.09	.29	.44	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.542	.902	.141	1.585
INDICATED (POST-TEST)	.553	.920	.144	1.617
PRES. ON RATE LEVEL	.685	.684	.129	1.498
DERIVED BY FORMULA	.673	.752	.136	1.561
UNDERLYING PRES. RATE	.704	.703	.134	1.541
PROPOSED	.673	.752	.136	1.561

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.501
IND. RATES				1.50	MINIMUM PREMIUM	
MAN. RATES	2.08	1.74	1.53	+ 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
2013	106,185	1,799,859	1.695			4	4	18	26
2014	104,917	1,331,714	1.269			1	5	17	23
2015	111,560	1,535,937	1.376			2	8	27	37
2016	109,318	1,063,449	.972				8	18	26
2017	113,071	1,142,449	1.010				5	23	28
<b>TOTAL</b>	<b>545,051</b>	<b>6,873,408</b>	<b>1.261</b>			<b>7</b>	<b>30</b>	<b>103</b>	<b>140</b>
O.D.		1,172							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			730,249	179,810	308,216			200,882	52,045	168,948	159,709
2014			170,620	247,000	152,232			234,928	231,387	130,502	165,045
2015			491,737	197,389	113,319			181,822	150,406	195,480	205,784
2016				321,811	205,555				157,208	178,714	200,161
2017				257,030	178,577				253,982	284,484	168,376
<b>TOTAL</b>			<b>1,392,606</b>	<b>1,203,040</b>	<b>957,899</b>			<b>617,632</b>	<b>845,028</b>	<b>958,128</b>	<b>899,075</b>
O.D.											1,172

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			925,956	203,545	353,525			379,265	60,945	197,500	154,279
2014		1,310	223,610	279,598	163,384		3,969	412,793	261,135	148,093	163,395
2015	56	5,097	618,312	211,894	123,610	46	4,309	368,894	180,105	218,824	206,813
2016	26	1,582	174,969	305,816	210,211	8	1,334	94,331	157,762	182,399	198,360
2017	225	4,873	355,166	277,513	163,315	84	10,295	291,316	253,888	212,385	162,651
<b>TOTAL</b>	<b>307</b>	<b>12,862</b>	<b>2,298,013</b>	<b>1,278,366</b>	<b>1,014,045</b>	<b>138</b>	<b>19,907</b>	<b>1,546,599</b>	<b>913,835</b>	<b>959,201</b>	<b>885,498</b>
O.D.											1,145

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,877,826	4,165,447	886,643	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,285,551	-1,037,372	2,305	
TOTAL LOSSES	2,592,275	3,128,075	888,948	
EXPECTED LOSSES	2,616,245	2,692,552	675,862	
CREDIBILITY	.07	.23	.35	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.476	.574	.163	1.213
INDICATED (POST-TEST)	.486	.585	.166	1.237
PRES. ON RATE LEVEL	.467	.480	.121	1.068
DERIVED BY FORMULA	.468	.504	.137	1.109
UNDERLYING PRES. RATE	.480	.494	.124	1.098
PROPOSED	.468	.504	.137	1.109

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.066
IND. RATES				1.07	MINIMUM PREMIUM	
MAN. RATES	1.46	1.23	1.09	+ 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
2013	153,793	1,070,562	.696			1	2	13	16
2014	157,690	411,646	.261				4	13	17
2015	175,530	1,360,514	.775			2	4	9	15
2016	181,650	482,651	.265				6	3	9
2017	190,795	566,891	.297				6	10	16
<b>TOTAL</b>	<b>859,458</b>	<b>3,892,264</b>	<b>.453</b>			<b>3</b>	<b>22</b>	<b>48</b>	<b>73</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			276,887	101,664	72,521			290,216	46,856	134,913	147,505
2014				138,670	41,759				70,150	84,957	76,110
2015			411,235	100,577	230,297			314,363	33,021	139,928	131,093
2016				168,242	21,565				119,251	58,418	115,175
2017				195,180	33,134				177,634	60,388	100,555
<b>TOTAL</b>			<b>688,122</b>	<b>704,333</b>	<b>399,276</b>			<b>604,579</b>	<b>446,912</b>	<b>478,604</b>	<b>570,438</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			351,093	115,083	83,181			547,928	54,868	157,714	142,490
2014		53	7,488	155,384	45,009		18	4,999	78,756	94,182	75,349
2015	48	4,318	516,869	120,476	232,265	78	7,151	583,733	58,933	157,362	131,748
2016	10	675	75,383	148,918	30,963	8	880	60,359	110,492	64,264	114,138
2017	81	2,667	194,190	162,590	48,240	39	5,189	148,890	132,520	58,359	97,136
<b>TOTAL</b>	<b>139</b>	<b>7,713</b>	<b>1,145,023</b>	<b>702,451</b>	<b>439,658</b>	<b>125</b>	<b>13,238</b>	<b>1,345,909</b>	<b>435,569</b>	<b>531,881</b>	<b>560,861</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,512,147	2,109,559	560,861	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-638,999	-574,206	2,294	
TOTAL LOSSES	1,873,148	1,535,353	563,155	
EXPECTED LOSSES	1,314,971	1,504,053	644,595	
CREDIBILITY	.10	.32	.48	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.218	.179	.066	.463
INDICATED (POST-TEST)	.222	.183	.067	.472
PRES. ON RATE LEVEL	.149	.170	.073	.392
DERIVED BY FORMULA	.156	.174	.070	.400
UNDERLYING PRES. RATE	.153	.175	.075	.403
PROPOSED	.156	.174	.070	.400

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	TOTAL
IND. RATES				.38	MINIMUM PREMIUM	
MAN. RATES	.55	.45	.40	+ .38	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	1,058,600	2,568,587	.242			2	18	17	37
2014	1,098,808	2,240,099	.203			2	17	34	53
2015	1,182,564	2,267,613	.191	1			20	27	48
2016	1,200,984	2,159,603	.179			1	17	30	48
2017	1,133,490	1,759,928	.155	1		1	3	22	27
<b>TOTAL</b>	<b>5,674,446</b>	<b>10,995,830</b>	<b>.194</b>	<b>2</b>		<b>6</b>	<b>75</b>	<b>130</b>	<b>213</b>
O.D.		14,034						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			302,806	771,135	301,897			311,305	415,187	266,499	199,758
2014			363,914	321,533	530,067			397,444	181,071	217,195	228,875
2015	4,873			803,684	373,931				635,434	218,946	230,745
2016			155,251	595,307	449,172			119,774	392,673	219,868	227,558
2017	1,749		158,906	137,629	364,288	2,966		494,070	69,547	317,095	213,678
<b>TOTAL</b>	<b>6,622</b>		<b>980,877</b>	<b>2,629,288</b>	<b>2,019,355</b>	<b>2,966</b>		<b>1,322,593</b>	<b>1,693,912</b>	<b>1,239,603</b>	<b>1,100,614</b>
O.D.					6,548					2,607	4,879

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			383,958	872,924	346,276			587,744	486,185	311,536	192,966
2014		2,720	472,331	370,923	562,857		6,659	687,481	210,145	243,865	226,586
2015	5,488	1,257	154,228	812,736	381,865		659	127,832	687,514	258,012	231,899
2016	90	4,947	509,391	582,831	459,218	135	9,841	401,864	378,066	242,789	225,510
2017	2,068	7,125	524,755	289,755	295,942	3,873	53,449	765,291	209,490	239,272	206,413
<b>TOTAL</b>	<b>7,646</b>	<b>16,049</b>	<b>2,044,663</b>	<b>2,929,169</b>	<b>2,046,158</b>	<b>4,008</b>	<b>70,608</b>	<b>2,570,212</b>	<b>1,971,400</b>	<b>1,295,474</b>	<b>1,083,374</b>
O.D.			159	113	6,886			43	47	2,862	4,753

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,713,388	8,252,109	1,088,127			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,388,874	-2,663,464	3,635			
TOTAL LOSSES	3,324,514	5,588,645	1,091,762			
EXPECTED LOSSES	2,837,223	6,922,824	1,078,145			
CREDIBILITY	.34	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.059	.098	.019	.176		
INDICATED (POST-TEST)	.060	.100	.019	.179		
PRES. ON RATE LEVEL	.049	.119	.018	.186		
DERIVED BY FORMULA	.053	.100	.019	.172		
UNDERLYING PRES. RATE	.050	.122	.019	.191		
PROPOSED	.055	.104	.020	.179		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.172
IND. RATES				.17	MINIMUM PREMIUM	
MAN. RATES	.21	.18	.19	+ .17	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	108,592	318,765	.293				1	6	7
2014	113,505	106,509	.093					9	9
2015	116,300	538,386	.462			1	2	4	7
2016	116,940	304,018	.259				1	7	8
2017	119,751	292,511	.244				2	6	8
<b>TOTAL</b>	<b>575,088</b>	<b>1,560,189</b>	<b>.271</b>			<b>1</b>	<b>6</b>	<b>32</b>	<b>39</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				47,962	26,696				42,460	124,674	76,973
2014					19,169					35,059	52,281
2015			209,000	16,155	43,601			60,000	3,890	85,081	120,659
2016				982	40,756				18,329	141,661	102,290
2017				30,005	64,902				38,871	114,040	44,693
<b>TOTAL</b>			<b>209,000</b>	<b>95,104</b>	<b>195,124</b>			<b>60,000</b>	<b>103,550</b>	<b>500,515</b>	<b>396,896</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				54,293	30,621				49,721	145,744	74,356
2014			465	330	20,159			571	635	38,493	51,758
2015	24	2,089	251,778	22,941	46,334	16	1,391	115,072	12,014	92,686	121,262
2016		73	8,047	6,053	37,518		359	28,533	32,764	137,330	101,369
2017	64	1,019	73,922	53,089	51,643	23	2,596	72,495	61,778	78,378	43,173
<b>TOTAL</b>	<b>88</b>	<b>3,181</b>	<b>334,212</b>	<b>136,706</b>	<b>186,275</b>	<b>39</b>	<b>4,346</b>	<b>216,671</b>	<b>156,912</b>	<b>492,631</b>	<b>391,918</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	558,537	972,524	391,918	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-211,647	-340,804	1,042	
TOTAL LOSSES	346,890	631,720	392,960	
EXPECTED LOSSES	431,316	885,637	304,797	
CREDIBILITY	.07	.24	.37	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.060	.110	.068	.238
INDICATED (POST-TEST)	.061	.112	.069	.242
PRES. ON RATE LEVEL	.073	.150	.051	.274
DERIVED BY FORMULA	.072	.141	.058	.271
UNDERLYING PRES. RATE	.075	.154	.053	.282
PROPOSED	.072	.141	.058	.271

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	TOTAL
IND. RATES				.26	MINIMUM PREMIUM	
MAN. RATES	.34	.31	.28	+ .26	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	887,406	6,985,347	.787		1	6	33	156	196
2014	930,511	7,630,336	.820			5	27	163	195
2015	990,450	6,998,864	.706			3	24	157	184
2016	1,050,035	8,883,963	.846		1	2	33	150	186
2017	1,093,270	7,833,113	.716			1	24	199	224
<b>TOTAL</b>	<b>4,951,672</b>	<b>38,331,623</b>	<b>.774</b>		<b>2</b>	<b>17</b>	<b>141</b>	<b>825</b>	<b>985</b>
O.D.		33,248							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013		143,937	933,648	1,088,378	986,069		80,000	395,995	853,489	1,462,227	1,041,604
2014			1,036,435	1,047,950	1,692,890			712,059	637,913	1,542,561	960,528
2015			612,593	992,518	1,626,761			123,261	589,211	1,953,382	1,101,138
2016		515,765	395,276	1,277,685	1,407,311		1,437,978	111,620	914,733	1,727,973	1,095,622
2017			153,031	1,149,790	1,762,932			40,950	860,818	2,597,392	1,268,200
<b>TOTAL</b>		<b>659,702</b>	<b>3,130,983</b>	<b>5,556,321</b>	<b>7,475,963</b>		<b>1,517,978</b>	<b>1,383,885</b>	<b>3,856,164</b>	<b>9,283,535</b>	<b>5,467,092</b>
O.D.											33,248

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013		245,269	1,183,865	1,232,043	1,131,022		169,440	747,639	999,434	1,709,346	1,006,189
2014		7,547	1,313,528	1,206,734	1,796,526		11,012	1,164,574	741,467	1,706,816	950,923
2015		71	8,500	997,081	1,077,423		4,308	463,839	743,475	2,122,653	1,106,644
2016	7,058	157,359	1,254,794	1,313,931	1,395,946	14,461	696,620	852,883	1,017,163	1,730,041	1,085,761
2017	1,894	33,587	2,450,564	1,710,992	1,454,402	509	62,906	1,690,287	1,397,407	1,785,022	1,225,081
<b>TOTAL</b>	<b>9,023</b>	<b>452,262</b>	<b>7,199,832</b>	<b>6,541,123</b>	<b>7,383,534</b>	<b>15,002</b>	<b>944,286</b>	<b>4,919,222</b>	<b>4,898,946</b>	<b>9,053,878</b>	<b>5,374,598</b>
O.D.											32,911

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,539,627	27,877,481	5,407,509			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,519,261	-7,114,370	18,086			
TOTAL LOSSES	10,020,366	20,763,111	5,425,595			
EXPECTED LOSSES	7,229,441	18,618,287	5,100,222			
CREDIBILITY	.31	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.202	.419	.110	.731		
INDICATED (POST-TEST)	.206	.427	.112	.745		
PRES. ON RATE LEVEL	.142	.366	.100	.608		
DERIVED BY FORMULA	.162	.427	.112	.701		
UNDERLYING PRES. RATE	.146	.376	.103	.625		
PROPOSED	.162	.427	.112	.701		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.674
IND. RATES				.67	MINIMUM PREMIUM	
MAN. RATES	.86	.72	.62	+ .67	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	76,078	1,087,106	1.428			2	1		3	6
2014	77,456	397,200	.512			1			9	10
2015	76,480	506,765	.662			1			7	8
2016	87,141	205,879	.236						7	7
2017	87,944	1,378,084	1.567					4	12	16
<b>TOTAL</b>	<b>405,099</b>	<b>3,575,034</b>	<b>.883</b>			<b>4</b>	<b>5</b>		<b>38</b>	<b>47</b>
O.D.		1,501								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			549,869	67,183	12,738			207,373	185,691	14,532	49,720
2014			131,865		71,144			52,306		65,055	76,830
2015			135,035		120,228			60,437		147,222	43,843
2016					17,949					137,719	50,211
2017				227,993	243,183				440,520	397,179	69,209
<b>TOTAL</b>			<b>816,769</b>	<b>295,176</b>	<b>465,242</b>			<b>320,116</b>	<b>626,211</b>	<b>761,707</b>	<b>289,813</b>
O.D.											1,501

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			697,234	76,051	14,611			391,521	217,444	16,988	48,030
2014		941	162,772	2,372	75,860		871	89,850	2,088	71,827	76,062
2015	17	1,417	167,783	9,239	118,373	16	1,434	119,523	11,443	159,339	44,062
2016		30	3,364	2,291	16,490		231	19,985	16,387	132,291	49,759
2017	275	5,202	377,512	286,005	207,562	135	16,466	467,185	409,081	305,735	66,856
<b>TOTAL</b>	<b>292</b>	<b>7,590</b>	<b>1,408,665</b>	<b>375,958</b>	<b>432,896</b>	<b>151</b>	<b>19,002</b>	<b>1,088,064</b>	<b>656,443</b>	<b>686,180</b>	<b>284,769</b>
O.D.											1,476

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,523,764	2,151,477	286,245			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-285,652	-333,858	1,053			
TOTAL LOSSES	2,238,112	1,817,619	287,298			
EXPECTED LOSSES	583,342	870,963	299,773			
CREDIBILITY	.06	.19	.29			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.552	.449	.071	1.072		
INDICATED (POST-TEST)	.563	.458	.072	1.093		
PRES. ON RATE LEVEL	.140	.209	.072	.421		
DERIVED BY FORMULA	.165	.256	.072	.493		
UNDERLYING PRES. RATE	.144	.215	.074	.433		
PROPOSED	.165	.256	.072	.493		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.474
IND. RATES				.47	MINIMUM PREMIUM	
MAN. RATES	.58	.49	.43	+ .47	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	433,325	2,330,274	.537			1	24	48	73
2014	392,453	2,635,499	.671			1	21	24	46
2015	381,334	1,703,450	.446				3	42	45
2016	350,958	1,700,565	.484			1	4	46	51
2017	345,161	1,737,378	.503				5	33	38
<b>TOTAL</b>	<b>1,903,231</b>	<b>10,107,166</b>	<b>.531</b>			<b>3</b>	<b>57</b>	<b>193</b>	<b>253</b>
O.D.		15,639						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			208,159	341,472	267,986			116,435	429,285	482,025	484,912
2014			263,027	560,411	278,448			9,413	559,298	485,920	478,982
2015				154,079	583,756				112,666	471,219	381,730
2016			142,440	207,681	372,096			107,742	110,016	487,371	273,219
2017				297,040	369,334				294,318	360,082	416,604
<b>TOTAL</b>			<b>613,626</b>	<b>1,560,683</b>	<b>1,871,620</b>			<b>233,590</b>	<b>1,505,583</b>	<b>2,286,617</b>	<b>2,035,447</b>
O.D.					2,519					3,408	9,712

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			263,946	386,546	307,378			219,829	502,690	563,487	468,425
2014		2,091	354,173	632,141	299,314		306	52,664	624,609	540,801	474,192
2015		691	67,147	182,098	566,683		346	52,934	146,539	510,449	383,639
2016	59	3,179	316,320	235,544	362,122	107	7,726	297,701	163,376	479,975	270,760
2017	409	7,303	530,520	397,285	309,238	98	12,342	349,639	304,092	265,902	402,439
<b>TOTAL</b>	<b>468</b>	<b>13,264</b>	<b>1,532,106</b>	<b>1,833,614</b>	<b>1,844,735</b>	<b>205</b>	<b>20,720</b>	<b>972,767</b>	<b>1,741,306</b>	<b>2,360,614</b>	<b>1,999,455</b>
O.D.	2	26	1,858	1,184	1,863		47	1,349	1,109	2,217	9,382

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,542,812	7,786,642	2,008,837			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-773,765	-1,923,599	6,223			
TOTAL LOSSES	1,769,047	5,863,043	2,015,060			
EXPECTED LOSSES	1,541,617	4,910,337	1,979,359			
CREDIBILITY	.16	.54	.81			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.093	.308	.106	.507		
INDICATED (POST-TEST)	.095	.314	.108	.517		
PRES. ON RATE LEVEL	.079	.251	.101	.431		
DERIVED BY FORMULA	.082	.285	.107	.474		
UNDERLYING PRES. RATE	.081	.258	.104	.443		
PROPOSED	.082	.285	.107	.474		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.455
IND. RATES				.46	MINIMUM PREMIUM	
MAN. RATES	.53	.49	.44	+ .46	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	39,416	342,883	.869				2	8		10
2014	59,486	645,131	1.084				6	15		21
2015	95,604	1,115,818	1.167			1	5	38		44
2016	114,184	1,031,473	.903				14	22		36
2017	152,247	1,491,791	.979				9	44		53
<b>TOTAL</b>	<b>460,937</b>	<b>4,627,096</b>	<b>1.004</b>			<b>1</b>	<b>36</b>	<b>127</b>		<b>164</b>
O.D.		1,061								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				58,235	80,704				74,931	104,130	24,883
2014				128,061	68,931				186,872	182,486	78,781
2015			132,780	229,506	203,810			55,343	68,502	267,169	158,708
2016				296,935	50,346				347,300	102,121	234,771
2017				242,766	305,072				150,144	515,458	278,351
<b>TOTAL</b>			<b>132,780</b>	<b>955,503</b>	<b>708,863</b>			<b>55,343</b>	<b>827,749</b>	<b>1,171,364</b>	<b>775,494</b>
O.D.											1,061

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				65,922	92,568				87,744	121,728	24,037
2014		49	7,658	144,021	73,503		51	12,586	209,008	202,763	77,993
2015	15	1,726	207,475	240,090	205,011	16	1,433	130,834	90,791	290,586	159,502
2016	18	1,209	135,340	264,396	65,945	20	2,443	165,927	313,707	121,814	232,658
2017	331	5,996	435,957	326,204	255,119	90	11,072	309,690	262,992	351,528	268,887
<b>TOTAL</b>	<b>364</b>	<b>8,980</b>	<b>786,430</b>	<b>1,040,633</b>	<b>692,146</b>	<b>126</b>	<b>14,999</b>	<b>619,037</b>	<b>964,242</b>	<b>1,088,419</b>	<b>763,077</b>
O.D.											1,054

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,429,936	3,785,440	764,131			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-388,741	-709,121	1,941			
TOTAL LOSSES	1,041,195	3,076,319	766,072			
EXPECTED LOSSES	857,342	1,968,201	424,062			
CREDIBILITY	.06	.21	.32			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.226	.667	.166	1.059		
INDICATED (POST-TEST)	.231	.680	.169	1.080		
PRES. ON RATE LEVEL	.181	.415	.090	.686		
DERIVED BY FORMULA	.184	.471	.115	.770		
UNDERLYING PRES. RATE	.186	.427	.092	.705		
PROPOSED	.184	.471	.115	.770		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.740
IND. RATES				.74	MINIMUM PREMIUM	
MAN. RATES	.78	.62	.70	+ .74	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	172,701	1,494,155	.865			1	4	26	31
2014	172,309	1,040,034	.603				6	35	41
2015	176,926	2,150,899	1.215			3	9	22	34
2016	181,997	1,248,737	.686				9	27	36
2017	178,615	1,278,797	.715				2	31	33
<b>TOTAL</b>	<b>882,548</b>	<b>7,212,622</b>	<b>.817</b>			<b>4</b>	<b>30</b>	<b>141</b>	<b>175</b>
O.D.		10,011	.001						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			165,241	95,963	328,221			150,000	70,019	390,743	293,968
2014				128,916	247,229				169,677	334,850	159,362
2015			455,665	532,788	239,574			218,159	332,532	241,345	130,836
2016				428,187	202,750				232,967	233,558	151,275
2017				69,596	239,959				37,992	660,442	270,808
<b>TOTAL</b>			<b>620,906</b>	<b>1,255,450</b>	<b>1,257,733</b>			<b>368,159</b>	<b>843,187</b>	<b>1,860,938</b>	<b>1,006,249</b>
O.D.											10,011

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			209,526	108,630	376,469			283,200	81,992	456,780	283,973
2014		49	12,027	148,050	261,019		43	14,193	192,840	369,819	157,768
2015	53	5,254	638,029	548,725	253,592	56	5,311	470,010	378,039	275,286	131,490
2016	29	1,974	219,560	397,873	214,689	16	1,925	135,247	230,064	240,268	149,914
2017	233	3,269	237,338	165,174	185,908	84	10,459	288,193	238,866	433,846	261,601
<b>TOTAL</b>	<b>315</b>	<b>10,546</b>	<b>1,316,480</b>	<b>1,368,452</b>	<b>1,291,677</b>	<b>156</b>	<b>17,738</b>	<b>1,190,843</b>	<b>1,121,801</b>	<b>1,775,999</b>	<b>984,746</b>
O.D.											9,675

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,536,078	5,557,929	994,421			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-998,992	-1,528,417	2,889			
TOTAL LOSSES	1,537,086	4,029,512	997,310			
EXPECTED LOSSES	2,029,861	3,962,640	856,072			
CREDIBILITY	.10	.32	.49			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.174	.457	.113	.744		
INDICATED (POST-TEST)	.177	.466	.115	.758		
PRES. ON RATE LEVEL	.224	.437	.094	.755		
DERIVED BY FORMULA	.219	.446	.104	.769		
UNDERLYING PRES. RATE	.230	.449	.097	.776		
PROPOSED	.216	.440	.102	.758		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.729
IND. RATES				.73	MINIMUM PREMIUM	
MAN. RATES	1.04	.87	.77	+ .73	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	1,474,038	19,586,153	1.328	1	1	14	106	392	514
2014	1,533,242	17,339,605	1.130			8	117	374	499
2015	1,617,340	13,404,262	.828			3	89	377	469
2016	1,643,093	12,884,704	.784			3	84	310	397
2017	1,785,311	15,290,301	.856		1	1	43	416	461
<b>TOTAL</b>	<b>8,053,024</b>	<b>78,505,025</b>	<b>.975</b>	<b>1</b>	<b>2</b>	<b>29</b>	<b>439</b>	<b>1869</b>	<b>2340</b>
O.D.		601,029	.007				7	20	27

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	3,000	150,815	2,528,253	3,544,390	2,678,702	97,889	72,069	1,441,549	3,031,809	3,441,788	2,595,889
2014			1,400,703	3,914,938	2,343,387			1,012,547	3,221,413	3,271,718	2,174,899
2015			550,827	2,136,284	2,789,739			135,993	1,787,856	3,782,118	2,221,445
2016			487,299	2,454,605	2,384,262			213,493	2,498,719	2,695,824	2,150,502
2017		125,004	138,256	1,098,563	3,099,464		2,107,386	23,822	1,177,147	4,950,708	2,569,951
<b>TOTAL</b>	<b>3,000</b>	<b>275,819</b>	<b>5,105,338</b>	<b>13,148,780</b>	<b>13,295,554</b>	<b>97,889</b>	<b>2,179,455</b>	<b>2,827,404</b>	<b>11,716,944</b>	<b>18,142,156</b>	<b>11,712,686</b>
O.D.				108,334	83,277				95,996	162,707	150,715

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	5,118	256,989	3,205,825	4,012,252	3,072,474	332,529	152,642	2,721,646	3,550,245	4,023,449	2,507,629
2014		11,472	1,950,424	4,419,103	2,506,328		17,696	1,937,745	3,622,780	3,641,483	2,153,150
2015	63	10,219	1,190,167	2,265,022	2,755,826	34	6,552	827,075	2,121,673	4,131,087	2,232,552
2016	312	19,343	2,023,980	2,450,789	2,374,723	322	31,113	1,696,160	2,236,258	2,747,234	2,131,147
2017	4,218	73,053	3,377,946	2,299,391	2,435,530	21,737	864,499	2,838,982	2,367,842	3,352,487	2,482,573
<b>TOTAL</b>	<b>9,711</b>	<b>371,076</b>	<b>11,748,342</b>	<b>15,446,557</b>	<b>13,144,881</b>	<b>354,622</b>	<b>1,072,502</b>	<b>10,021,608</b>	<b>13,898,798</b>	<b>17,895,740</b>	<b>11,507,051</b>
O.D.	3	263	30,708	107,659	88,500	4	344	32,797	100,974	180,524	149,931

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	23,641,980	60,863,633	11,656,982		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-8,057,817	-18,065,956	38,737		
TOTAL LOSSES	15,584,163	42,797,677	11,695,719		
EXPECTED LOSSES	16,508,700	47,190,720	10,952,112		
CREDIBILITY	.43	1.00	1.00		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	.194	.531	.145	.870	
INDICATED (POST-TEST)	.198	.542	.148	.888	
PRES. ON RATE LEVEL	.199	.570	.132	.901	
DERIVED BY FORMULA	.199	.542	.148	.889	
UNDERLYING PRES. RATE	.205	.586	.136	.927	
PROPOSED	.199	.542	.148	.889	
<b>IND. RATES</b>					
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				.86	MINIMUM PREMIUM
MAN. RATES	1.22	1.03	.92	+ .86	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	660,652	9,298,086	1.407			6	83	119	208
2014	673,854	9,065,919	1.345			4	75	124	203
2015	704,113	11,472,165	1.629			8	92	146	246
2016	742,523	9,036,373	1.216			7	43	141	191
2017	792,967	7,047,126	.888			1	14	185	200
<b>TOTAL</b>	<b>3,574,109</b>	<b>45,919,669</b>	<b>1.285</b>			<b>26</b>	<b>307</b>	<b>715</b>	<b>1048</b>
O.D.		21,512						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			856,141	2,391,923	1,145,113			590,718	2,082,386	1,119,722	1,112,083
2014			865,735	2,093,574	1,041,984			556,421	2,150,774	1,279,457	1,077,974
2015			1,524,387	3,056,117	883,975			998,446	2,242,741	1,545,246	1,221,253
2016			1,108,214	1,435,983	1,349,694			452,087	1,604,218	1,869,721	1,216,456
2017			175,174	450,021	1,953,856			38,148	302,944	2,749,479	1,377,504
<b>TOTAL</b>			<b>4,529,651</b>	<b>9,427,618</b>	<b>6,374,622</b>			<b>2,635,820</b>	<b>8,383,063</b>	<b>8,563,625</b>	<b>6,005,270</b>
O.D.					3,859					3,850	13,803

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,085,586	2,707,660	1,313,449			1,115,276	2,438,474	1,308,946	1,074,272
2014		6,976	1,180,394	2,360,545	1,119,114		9,809	1,075,930	2,400,264	1,436,865	1,067,194
2015	174	19,087	2,341,457	3,097,599	961,914	247	25,114	2,309,517	2,521,023	1,759,252	1,227,359
2016	436	21,449	2,095,336	1,479,110	1,385,463	522	39,724	1,720,854	1,656,772	1,923,621	1,205,508
2017	1,881	27,444	2,004,468	1,275,999	1,512,060	407	51,221	1,354,175	1,091,946	1,823,929	1,330,669
<b>TOTAL</b>	<b>2,491</b>	<b>74,956</b>	<b>8,707,241</b>	<b>10,920,913</b>	<b>6,292,000</b>	<b>1,176</b>	<b>125,868</b>	<b>7,575,752</b>	<b>10,108,479</b>	<b>8,252,613</b>	<b>5,905,002</b>
O.D.		7	721	493	3,546		6	557	458	3,697	13,633

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,488,775	35,582,199	5,918,635			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,218,549	-10,479,265	19,500			
TOTAL LOSSES	11,270,226	25,102,934	5,938,135			
EXPECTED LOSSES	10,686,585	27,377,675	5,504,127			
CREDIBILITY	.25	.82	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.315	.702	.166	1.183		
INDICATED (POST-TEST)	.321	.716	.169	1.206		
PRES. ON RATE LEVEL	.290	.745	.150	1.185		
DERIVED BY FORMULA	.298	.721	.169	1.188		
UNDERLYING PRES. RATE	.299	.766	.154	1.219		
PROPOSED	.298	.721	.169	1.188		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.142
IND. RATES				1.14	MINIMUM PREMIUM	
MAN. RATES	1.54	1.39	1.21	+ 1.14	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES								
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL			
2013	184,800	1,373,533	.743				8	37				45
2014	202,031	1,686,881	.834						1	4		36
2015	219,881	1,154,220	.524						1	6		42
2016	229,533	1,312,915	.571							7		44
2017	245,295	1,747,289	.712							4		51
<b>TOTAL</b>	<b>1,081,540</b>	<b>7,274,838</b>	<b>.673</b>						<b>2</b>	<b>29</b>	<b>187</b>	<b>218</b>
O.D.		948										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				130,845	376,424				252,738	373,204	240,322
2014			272,115	232,539	429,135			252,338	105,969	178,241	216,544
2015			145,714	50,516	252,976			66,689	148,807	318,415	171,103
2016				206,117	340,751				143,193	427,509	195,345
2017				113,793	353,530				50,631	993,756	235,579
<b>TOTAL</b>			<b>417,829</b>	<b>733,810</b>	<b>1,752,816</b>			<b>319,027</b>	<b>701,338</b>	<b>2,291,125</b>	<b>1,058,893</b>
O.D.											948

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				148,117	431,760				295,957	436,276	232,151
2014		2,027	353,617	269,126	455,288		4,227	436,685	124,255	199,008	214,379
2015	18	1,693	198,070	66,178	247,859	16	1,785	169,149	179,607	348,755	171,959
2016	20	1,375	151,229	222,557	326,786	10	1,658	124,340	175,193	420,434	193,587
2017	339	4,939	359,480	251,834	275,270	118	15,572	429,059	355,267	652,096	227,569
<b>TOTAL</b>	<b>377</b>	<b>10,034</b>	<b>1,062,396</b>	<b>957,812</b>	<b>1,736,963</b>	<b>144</b>	<b>23,242</b>	<b>1,159,233</b>	<b>1,130,279</b>	<b>2,056,569</b>	<b>1,039,645</b>
O.D.											939

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,255,426	5,881,623	1,040,584			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-985,021	-1,659,679	3,662			
TOTAL LOSSES	1,270,405	4,221,944	1,044,246			
EXPECTED LOSSES	2,033,295	4,358,606	1,016,647			
CREDIBILITY	.11	.37	.56			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.117	.390	.097	.604		
INDICATED (POST-TEST)	.119	.398	.099	.616		
PRES. ON RATE LEVEL	.183	.392	.091	.666		
DERIVED BY FORMULA	.176	.394	.095	.665		
UNDERLYING PRES. RATE	.188	.403	.094	.685		
PROPOSED	.176	.394	.095	.665		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.639
IND. RATES				.64	MINIMUM PREMIUM	
MAN. RATES	.98	.82	.68	+ .64	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	306	19,051	62.258							
2014	308	38,412	124.714							
2015	396	29,201	73.739							
2016	402	17,387	43.251						1	1
2017	382	4,191	10.971							
<b>TOTAL</b>	<b>1,794</b>	<b>108,242</b>	<b>60.336</b>						<b>1</b>	<b>1</b>
O.D.		25,363	14.137						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											19,051
2014											38,412
2015											29,201
2016					5,562					10,860	965
2017											4,191
<b>TOTAL</b>					<b>5,562</b>					<b>10,860</b>	<b>91,820</b>
O.D.					<b>8,282</b>					<b>17,081</b>	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											18,403
2014											38,028
2015											29,347
2016		10	1,041	709	5,112		19	1,575	1,293	10,432	956
2017											4,049
<b>TOTAL</b>		<b>10</b>	<b>1,041</b>	<b>709</b>	<b>5,112</b>		<b>19</b>	<b>1,575</b>	<b>1,293</b>	<b>10,432</b>	<b>90,783</b>
O.D.					<b>9,499</b>					<b>19,968</b>	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,645	47,013	90,783	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-738	-4,559	64	
TOTAL LOSSES	1,907	42,454	90,847	
EXPECTED LOSSES	1,531	11,979	18,062	
CREDIBILITY	.00	.01	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.063	23.664	50.639	75.366
INDICATED (POST-TEST)	1.084	24.137	51.652	76.873
PRES. ON RATE LEVEL	.830	6.493	9.789	17.112
DERIVED BY FORMULA	.830	6.669	11.882	19.381
UNDERLYING PRES. RATE	.854	6.677	10.067	17.598
PROPOSED	.830	6.669	11.882	19.381

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	18.644
IND. RATES				18.64	MINIMUM PREMIUM	
MAN. RATES	19.44	18.04	17.47	+ 18.64	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	1												
2014	1												
2015	1												
2016	3												
2017	3												
<b>TOTAL</b>	<b>9</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			7	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.014	.071	.493	.578
DERIVED BY FORMULA	.014	.071	.493	.578
UNDERLYING PRES. RATE	.014	.073	.507	.594
PROPOSED	.014	.071	.493	.578

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	
IND. RATES				.56	MINIMUM PREMIUM	.556
MAN. RATES	.81	.68	.59	+ .56	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	249,151	190,069	.076				2	3	5
2014	259,123	180,203	.069					5	5
2015	266,251	128,927	.048					1	1
2016	273,692	299,695	.109				2	3	5
2017	272,202	322,198	.118					3	3
<b>TOTAL</b>	<b>1,320,419</b>	<b>1,121,092</b>	<b>.085</b>				<b>4</b>	<b>15</b>	<b>19</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				62,948	17,354				41,993	41,954	25,820
2014					27,224					96,234	56,745
2015					7,001					25,884	96,042
2016				44,883	26,189				118,043	19,038	91,542
2017					92,891					75,364	153,943
<b>TOTAL</b>				<b>107,831</b>	<b>170,659</b>				<b>160,036</b>	<b>258,474</b>	<b>424,092</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				71,257	19,905				49,173	49,044	24,942
2014			661	470	28,633			1,571	1,745	105,652	56,178
2015		7	514	358	6,747		15	1,811	1,474	27,817	96,522
2016	3	215	23,937	42,337	27,041	8	811	54,120	104,759	26,353	90,718
2017	81	946	68,450	43,648	68,692	8	1,089	29,836	24,505	49,042	148,709
<b>TOTAL</b>	<b>84</b>	<b>1,168</b>	<b>93,562</b>	<b>158,070</b>	<b>151,018</b>	<b>16</b>	<b>1,915</b>	<b>87,338</b>	<b>181,656</b>	<b>257,908</b>	<b>417,069</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	184,083	748,652	417,069	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-433,956	-162,576	991	
TOTAL LOSSES		586,076	418,060	
EXPECTED LOSSES	884,680	422,533	290,491	
CREDIBILITY	.13	.42	.64	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.044	.032	.076
INDICATED (POST-TEST)	.000	.045	.033	.078
PRES. ON RATE LEVEL	.065	.031	.022	.118
DERIVED BY FORMULA	.057	.037	.029	.123
UNDERLYING PRES. RATE	.067	.032	.022	.121
PROPOSED	.055	.035	.028	.118

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				.11	MINIMUM PREMIUM
MAN. RATES	.20	.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
2013	18,487	972,046	5,257			2	4	1	7
2014	20,006	84,349	.421				1	1	2
2015	18,884	103,680	.549				1	4	5
2016	16,902	586,279	3.468			1	2		3
2017	16,358	4,647	.028						
<b>TOTAL</b>	<b>90,637</b>	<b>1,751,001</b>	<b>1.932</b>			<b>3</b>	<b>8</b>	<b>6</b>	<b>17</b>
O.D.		332							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			450,033	165,606	6,691			227,839	79,623	2,916	39,338
2014				71,250	342				6,686	988	5,083
2015				1,482	59,156					33,829	9,213
2016			155,823	175,146				169,910	84,869		531
2017											4,647
<b>TOTAL</b>			<b>605,856</b>	<b>413,484</b>	<b>66,189</b>			<b>397,749</b>	<b>171,178</b>	<b>37,733</b>	<b>58,812</b>
O.D.											332

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			570,642	187,467	7,675			430,160	93,239	3,409	38,001
2014		26	3,337	79,474	920		3	359	7,377	1,171	5,032
2015		54	4,578	4,496	57,047		18	2,369	1,928	36,356	9,259
2016	57	2,585	247,722	160,502	18,633	161	10,344	319,400	89,260	12,563	526
2017											4,489
<b>TOTAL</b>	<b>57</b>	<b>2,665</b>	<b>826,279</b>	<b>431,939</b>	<b>84,275</b>	<b>161</b>	<b>10,365</b>	<b>752,288</b>	<b>191,804</b>	<b>53,499</b>	<b>57,307</b>
O.D.											321

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,591,815	761,517	57,628	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-169,781	-130,160	206	
TOTAL LOSSES	1,422,034	631,357	57,834	
EXPECTED LOSSES	340,796	333,543	65,258	
CREDIBILITY	.02	.07	.11	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.569	.697	.064	2.330
INDICATED (POST-TEST)	1.600	.711	.065	2.376
PRES. ON RATE LEVEL	.366	.358	.069	.793
DERIVED BY FORMULA	.391	.383	.069	.843
UNDERLYING PRES. RATE	.376	.368	.072	.816
PROPOSED	.391	.383	.069	.843

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				.81	MINIMUM PREMIUM
MAN. RATES	.99	.88	.81	+ .81	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	311,623	93,406	.029							
2014	333,815	46,326	.013						2	2
2015	359,425	39,989	.011				1			1
2016	390,207	9,357	.002							
2017	409,574	218,416	.053				1		2	3
<b>TOTAL</b>	<b>1,804,644</b>	<b>407,494</b>	<b>.023</b>				<b>2</b>		<b>4</b>	<b>6</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											93,406
2014					6,358					26,101	13,867
2015				2,325					11,829		25,835
2016											9,357
2017				56,382	3,417				129,180	19,348	10,089
<b>TOTAL</b>				<b>58,707</b>	<b>9,775</b>				<b>141,009</b>	<b>45,449</b>	<b>152,554</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											90,230
2014			154	109	6,687			425	473	28,655	13,728
2015		3	368	2,296	62		10	2,093	12,566	422	25,964
2016											9,273
2017	18	708	51,563	44,074	9,385	27	3,424	98,544	88,385	26,454	9,746
<b>TOTAL</b>	<b>18</b>	<b>711</b>	<b>52,085</b>	<b>46,479</b>	<b>16,134</b>	<b>27</b>	<b>3,434</b>	<b>101,062</b>	<b>101,424</b>	<b>55,531</b>	<b>148,941</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	157,337	219,568	148,941			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-183,686	-68,707	585			
TOTAL LOSSES		150,861	149,526			
EXPECTED LOSSES	378,975	180,465	162,418			
CREDIBILITY	.16	.52	.78			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.008	.008	.016		
INDICATED (POST-TEST)	.000	.008	.008	.016		
PRES. ON RATE LEVEL	.020	.010	.009	.039		
DERIVED BY FORMULA	.017	.009	.008	.034		
UNDERLYING PRES. RATE	.021	.010	.009	.040		
PROPOSED	.017	.009	.008	.034		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.032
IND. RATES				.03	MINIMUM PREMIUM	
MAN. RATES	.07	.05	.04	+ .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
2013	113,336	2,920,674	2.577			113,336				17	54	71
2014	128,056	4,923,402	3.844			128,056			3	21	44	68
2015	145,254	3,079,473	2.120			145,254			3	14	71	88
2016	144,977	3,033,239	2.092			144,977			2	5	72	79
2017	149,954	3,859,727	2.573			149,954			3	9	69	81
<b>TOTAL</b>	<b>681,577</b>	<b>17,816,515</b>	<b>2.614</b>			<b>681,577</b>			<b>11</b>	<b>66</b>	<b>310</b>	<b>387</b>
O.D.		139,188	.020							1	5	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				964,703	561,153				626,317	549,327	219,174
2014			505,317	919,382	347,371			1,053,794	1,243,007	619,337	235,194
2015			443,362	459,786	764,550			113,440	195,945	801,505	300,885
2016			508,893	157,651	839,531			189,321	110,938	920,150	306,755
2017			705,506	565,843	871,246			388,422	282,013	821,936	224,761
<b>TOTAL</b>			<b>2,163,078</b>	<b>3,067,365</b>	<b>3,383,851</b>			<b>1,744,977</b>	<b>2,458,220</b>	<b>3,712,255</b>	<b>1,286,769</b>
O.D.				10,651	37,057				13,383	65,500	12,597

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				1,092,044	643,642				733,418	642,161	211,722
2014		3,142	529,747	1,034,824	375,631		9,268	986,409	1,388,762	700,220	232,842
2015	51	5,507	650,557	503,306	757,328	30	3,139	295,825	259,576	870,482	302,389
2016	175	8,308	790,557	271,359	804,884	180	13,185	496,539	223,149	898,993	303,994
2017	1,102	24,250	1,794,670	907,726	760,578	549	58,153	1,017,365	498,403	586,393	217,119
<b>TOTAL</b>	<b>1,328</b>	<b>41,207</b>	<b>3,765,531</b>	<b>3,809,259</b>	<b>3,342,063</b>	<b>759</b>	<b>83,745</b>	<b>2,796,138</b>	<b>3,103,308</b>	<b>3,698,249</b>	<b>1,268,066</b>
O.D.		42	4,945	14,921	35,927		83	7,865	20,650	66,094	12,268

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,701,643	14,090,471	1,280,334			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,248,288	-3,473,443	3,973			
TOTAL LOSSES	3,453,355	10,617,028	1,284,307			
EXPECTED LOSSES	6,720,348	9,119,501	1,117,787			
CREDIBILITY	.08	.27	.41			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.507	1.558	.188	2.253		
INDICATED (POST-TEST)	.517	1.589	.192	2.298		
PRES. ON RATE LEVEL	.959	1.301	.159	2.419		
DERIVED BY FORMULA	.924	1.379	.173	2.476		
UNDERLYING PRES. RATE	.986	1.338	.164	2.488		
PROPOSED	.903	1.347	.169	2.419		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.327
IND. RATES				2.33	MINIMUM PREMIUM	
MAN. RATES	3.09	2.73	2.47	+ 2.33	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	7,111	1,144,856	160.997			1	1	11	13	
2014	649	119,537	184.186				2	1	3	
2015	629	7,185	11.422					1	1	
2016	628	116,216	185.057					2	2	
2017	581	2,517	4.332					1	1	
<b>TOTAL</b>	<b>9,598</b>	<b>1,390,311</b>	<b>144.854</b>			<b>1</b>	<b>3</b>	<b>16</b>	<b>20</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			180,282	105,573	444,295			141,859	33,729	218,636	20,482
2014				32,234	3,803				64,565	14,038	4,897
2015					3,792					3,393	
2016					82,258					31,189	2,769
2017					673					1,099	745
<b>TOTAL</b>			<b>180,282</b>	<b>137,807</b>	<b>534,821</b>			<b>141,859</b>	<b>98,294</b>	<b>268,355</b>	<b>28,893</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			228,598	119,509	509,607			267,830	39,497	255,584	19,786
2014		11	1,598	36,017	4,254		18	3,549	71,322	16,250	4,848
2015		4	279	194	3,654		3	236	192	3,647	
2016	2	145	15,406	10,501	75,592		53	4,524	3,711	29,960	2,744
2017		7	496	316	498		17	435	357	717	720
<b>TOTAL</b>	<b>2</b>	<b>167</b>	<b>246,377</b>	<b>166,537</b>	<b>593,605</b>		<b>91</b>	<b>276,574</b>	<b>115,079</b>	<b>306,158</b>	<b>28,098</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	523,211	1,181,379	28,098	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-270,129	-235,540	57	
TOTAL LOSSES	253,082	945,839	28,155	
EXPECTED LOSSES	442,486	526,681	33,986	
CREDIBILITY	.03	.09	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	26.368	98.545	2.933	127.846
INDICATED (POST-TEST)	26.895	100.516	2.992	130.403
PRES. ON RATE LEVEL	44.830	53.359	3.443	101.632
DERIVED BY FORMULA	44.292	57.603	3.411	105.306
UNDERLYING PRES. RATE	46.102	54.874	3.541	104.517
PROPOSED	44.292	57.603	3.411	105.306

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	101.304
IND. RATES				101.30	MINIMUM PREMIUM	
MAN. RATES	145.07	120.78	103.76	+101.30	PRESENT	

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	234	2,364	10.102							
2014	229	1,587	6.930							
2015	206	28,401	137.868				1			1
2016	190	49,315	259.552							
2017	199	5,871	29.502						1	1
<b>TOTAL</b>	<b>1,058</b>	<b>87,538</b>	<b>82.739</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
2013											2,364
2014											1,587
2015				27,919							482
2016											49,315
2017					1,855					682	3,334
<b>TOTAL</b>				<b>27,919</b>	<b>1,855</b>					<b>682</b>	<b>57,082</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											2,284
2014											1,571
2015		31	4,406	27,568	747						484
2016											48,871
2017	1	18	1,365	873	1,372		8	270	221	443	3,221
<b>TOTAL</b>	<b>1</b>	<b>49</b>	<b>5,771</b>	<b>28,441</b>	<b>2,119</b>		<b>8</b>	<b>270</b>	<b>221</b>	<b>443</b>	<b>56,431</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,099	31,224	56,431	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,177	-5,387	10	
TOTAL LOSSES		25,837	56,441	
EXPECTED LOSSES	22,268	13,764	2,685	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	24.421	53.347	77.768
INDICATED (POST-TEST)	.000	24.909	54.414	79.323
PRES. ON RATE LEVEL	20.466	12.651	2.468	35.585
DERIVED BY FORMULA	20.466	12.774	2.987	36.227
UNDERLYING PRES. RATE	21.047	13.010	2.538	36.595
PROPOSED	20.466	12.774	2.987	36.227

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	34.850
IND. RATES				34.85	MINIMUM PREMIUM	
MAN. RATES	49.38	41.18	36.33	+ 34.85	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
2013	39,220	2,410,926	6.147			39,220			3	15	8	26
2014	41,440	886,010	2.138			41,440			1	1	17	19
2015	41,264	2,339,628	5.669			41,264				3	45	48
2016	47,189	468,377	.992			47,189			1	1	11	13
2017	49,250	555,995	1.128			49,250				2	10	12
<b>TOTAL</b>	<b>218,363</b>	<b>6,660,936</b>	<b>3.050</b>			<b>218,363</b>			<b>5</b>	<b>22</b>	<b>91</b>	<b>118</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			660,561	422,251	85,205			747,847	264,334	47,270	183,458
2014			181,568	40,180	462,193			4,942	7,166	129,158	60,803
2015				181,603	1,360,272				82,596	641,373	73,784
2016			145,372	53,801	122,308			3,225	23,083	96,147	24,441
2017				95,667	28,706				99,292	235,113	97,217
<b>TOTAL</b>			<b>987,501</b>	<b>793,502</b>	<b>2,058,684</b>			<b>756,014</b>	<b>476,471</b>	<b>1,149,061</b>	<b>439,703</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			665,849	477,989	97,730			826,190	309,535	55,260	177,220
2014		1,311	234,848	54,369	487,829		85	10,868	10,318	141,928	60,195
2015		1,424	128,460	249,136	1,315,781		412	59,525	124,285	692,247	74,153
2016	48	2,197	207,547	70,138	122,520	2	497	29,350	31,776	94,064	24,221
2017	50	1,438	104,364	85,543	32,861	48	5,813	162,933	139,538	163,653	93,912
<b>TOTAL</b>	<b>98</b>	<b>6,370</b>	<b>1,341,068</b>	<b>937,175</b>	<b>2,056,721</b>	<b>50</b>	<b>6,807</b>	<b>1,088,866</b>	<b>615,452</b>	<b>1,147,152</b>	<b>429,701</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,443,259	4,756,500	429,701			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,268,549	-1,050,409	1,700			
TOTAL LOSSES	1,174,710	3,706,091	431,401			
EXPECTED LOSSES	2,602,887	2,751,373	473,848			
CREDIBILITY	.04	.13	.19			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.538	1.697	.198	2.433		
INDICATED (POST-TEST)	.549	1.731	.202	2.482		
PRES. ON RATE LEVEL	1.159	1.225	.211	2.595		
DERIVED BY FORMULA	1.135	1.291	.209	2.635		
UNDERLYING PRES. RATE	1.192	1.260	.217	2.669		
PROPOSED	1.118	1.271	.206	2.595		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.496
IND. RATES				2.50	MINIMUM PREMIUM	
MAN. RATES	3.62	3.07	2.65	+ 2.50	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	382,846	16,894,228	4.412			382,846			29	96	237	362
2014	389,695	19,339,868	4.962			389,695			20	93	203	316
2015	427,311	15,687,996	3.671			427,311			23	96	190	309
2016	520,980	21,122,191	4.054			520,980	1		16	104	232	353
2017	543,375	12,553,673	2.310			543,375	1	1	9	64	254	329
<b>TOTAL</b>	<b>2,264,207</b>	<b>85,597,956</b>	<b>3.780</b>			<b>2,264,207</b>	<b>2</b>	<b>1</b>	<b>97</b>	<b>453</b>	<b>1116</b>	<b>1669</b>
O.D.		10,209									1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			5,567,190	3,094,947	1,432,830			2,166,426	2,045,962	1,688,918	897,955
2014			4,914,761	2,751,554	3,984,408			2,071,469	2,079,975	2,691,353	846,348
2015			4,712,353	3,022,868	1,967,504			1,727,385	1,741,283	1,588,509	928,094
2016	3,450		3,848,287	3,991,989	3,154,050			4,406,535	2,635,449	2,106,648	975,783
2017	296,203	223,410	1,468,848	2,250,950	2,523,231		24,717	573,976	1,368,369	2,595,383	1,228,586
<b>TOTAL</b>	<b>299,653</b>	<b>223,410</b>	<b>20,511,439</b>	<b>15,112,308</b>	<b>13,062,023</b>		<b>24,717</b>	<b>10,945,791</b>	<b>9,871,038</b>	<b>10,670,811</b>	<b>4,876,766</b>
O.D.					1,554					1,548	7,107

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			7,059,198	3,503,484	1,643,457			4,090,211	2,395,823	1,974,339	867,425
2014		34,639	5,977,372	3,178,584	4,249,025		31,742	3,334,279	2,370,829	2,996,191	837,885
2015	540	50,992	6,168,545	3,192,869	2,064,406	431	41,043	3,541,094	2,027,617	1,801,287	932,734
2016	4,256	60,477	5,885,371	4,043,861	3,308,887	2,001	136,315	4,787,240	2,722,700	2,283,488	967,001
2017	298,684	343,894	5,288,436	3,045,848	2,244,627	2,570	184,588	2,781,291	1,796,963	1,870,010	1,186,814
<b>TOTAL</b>	<b>303,480</b>	<b>490,002</b>	<b>30,378,922</b>	<b>16,964,646</b>	<b>13,510,402</b>	<b>5,002</b>	<b>393,688</b>	<b>18,534,115</b>	<b>11,313,932</b>	<b>10,925,315</b>	<b>4,791,859</b>
O.D.		1	113	79	1,496			108	88	1,663	7,027

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	50,105,431	52,717,621	4,798,886			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-16,759,634	-15,577,114	16,175			
TOTAL LOSSES	33,345,797	37,140,507	4,815,061			
EXPECTED LOSSES	34,778,220	41,185,925	4,324,635			
CREDIBILITY	.18	.60	.91			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.473	1.640	.213	3.326		
INDICATED (POST-TEST)	1.502	1.673	.217	3.392		
PRES. ON RATE LEVEL	1.493	1.769	.186	3.448		
DERIVED BY FORMULA	1.495	1.711	.214	3.420		
UNDERLYING PRES. RATE	1.536	1.819	.191	3.546		
PROPOSED	1.495	1.711	.214	3.420		
<b>IND. RATES</b>						
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	3.290
IND. RATES				3.29	MINIMUM PREMIUM	
MAN. RATES	4.68	3.92	3.52	+ 3.29	PRESENT	

+PROPOSED

ANNUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	466	162,600	348,927				3	4	7
2014	428	5,557,653	2985,170		1		1	3	5
2015	421	539,861	1282,330			2		2	4
2016	461	211,886	459,622				1	5	6
2017	428	73,440	171,588					4	4
<b>TOTAL</b>	<b>2,204</b>	<b>6,545,440</b>	<b>2969,800</b>		<b>1</b>	<b>2</b>	<b>5</b>	<b>18</b>	<b>26</b>

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				58,775	17,857				22,840	21,320	41,808
2014		576,314		33,992	21,894		4,827,719			67,489	30,245
2015			382,752		7,823			128,474		6,244	14,568
2016				25,558	37,735				57,040	48,818	42,735
2017					10,354					52,536	10,550
<b>TOTAL</b>		<b>576,314</b>	<b>382,752</b>	<b>118,325</b>	<b>95,663</b>		<b>4,827,719</b>	<b>128,474</b>	<b>79,880</b>	<b>196,407</b>	<b>139,906</b>

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				66,533	20,482				26,746	24,922	40,387
2014		66,491	2,118	38,792	23,293		868,382	1,103	5,204	74,093	29,943
2015	44	3,728	451,142	9,103	14,642	32	2,885	232,604	6,847	9,080	14,641
2016	2	164	17,903	27,022	36,368	4	455	31,896	55,335	50,789	42,350
2017	9	108	7,631	4,866	7,660	7	760	20,794	17,080	34,188	10,191
<b>TOTAL</b>	<b>55</b>	<b>70,491</b>	<b>478,794</b>	<b>146,316</b>	<b>102,445</b>	<b>43</b>	<b>872,482</b>	<b>286,397</b>	<b>111,212</b>	<b>193,072</b>	<b>137,512</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,708,262	553,045	137,512	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-131,339	-93,636	292	
TOTAL LOSSES	1,576,923	459,409	137,804	
EXPECTED LOSSES	264,727	241,508	88,526	
CREDIBILITY	.02	.06	.13	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	715,482	208,443	62,525	986,450
INDICATED (POST-TEST)	729,792	212,612	63,776	1006,180
PRES. ON RATE LEVEL	116,797	106,554	39,057	262,408
DERIVED BY FORMULA	129,057	112,917	42,270	284,244
UNDERLYING PRES. RATE	120,112	109,578	40,166	269,856
PROPOSED	129,057	112,917	42,270	284,244

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	273.442
IND. RATES				273.44	MINIMUM PREMIUM	
MAN. RATES	308.58	281.51	267.90	+273.44	PRESENT	

+PROPOSED



MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	13,376	2,919,002	218,226			3	4	30	37
2014	1,110	148,181	133,496					7	7
2015	1,124	176,326	156,873				1	1	2
2016	1,107	389,162	351,546				1	3	4
2017	1,087	79,474	73,113				1		1
<b>TOTAL</b>	<b>17,804</b>	<b>3,712,145</b>	<b>208,501</b>			<b>3</b>	<b>7</b>	<b>41</b>	<b>51</b>
O.D.		944	.053						

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			595,671	154,158	954,515			418,470	83,093	649,444	63,651
2014					57,945					79,445	10,791
2015				24,211	9,501				91,919	34,315	16,380
2016				111,465	81,975				20,038	126,569	49,115
2017				52,300					21,608		5,566
<b>TOTAL</b>			<b>595,671</b>	<b>342,134</b>	<b>1,103,936</b>			<b>418,470</b>	<b>216,658</b>	<b>889,773</b>	<b>145,503</b>
O.D.											944

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			755,311	174,507	1,094,830			790,071	97,301	759,200	61,487
2014			1,408	998	60,941			1,299	1,441	87,220	10,683
2015		36	4,516	24,393	9,802			18,674	99,604	40,167	16,462
2016	9	568	62,621	107,304	82,719		99	27,084	32,458	122,949	48,673
2017	14	626	45,491	39,394	6,362	5	523	15,200	13,730	2,321	5,377
<b>TOTAL</b>	<b>23</b>	<b>1,230</b>	<b>869,347</b>	<b>346,596</b>	<b>1,254,654</b>	<b>5</b>	<b>976</b>	<b>852,328</b>	<b>244,534</b>	<b>1,011,857</b>	<b>142,682</b>
O.D.											912

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,723,909	2,857,641	143,594			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-820,378	-1,089,040	239			
TOTAL LOSSES	903,531	1,768,601	143,833			
EXPECTED LOSSES	1,339,911	2,430,833	145,138			
CREDIBILITY	.06	.26	.18			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	50.749	99.337	8.079	158.165		
INDICATED (POST-TEST)	51.764	101.324	8.241	161.329		
PRES. ON RATE LEVEL	73.182	132.765	7.927	213.874		
DERIVED BY FORMULA	71.897	124.590	7.984	204.471		
UNDERLYING PRES. RATE	75.259	136.533	8.152	219.944		
PROPOSED	71.897	124.590	7.984	204.471		
<b>IND. RATES</b>						
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	196.701
IND. RATES				196.70	MINIMUM PREMIUM	
MAN. RATES	306.20	254.55	218.35	+196.70	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	386,099	6,319,510	1.636	1		3	65	58	127
2014	388,368	4,091,369	1.053			3	39	66	108
2015	393,692	7,015,556	1.781			8	56	76	140
2016	387,311	3,994,053	1.031				38	60	98
2017	352,041	4,375,643	1.242			4	17	90	111
<b>TOTAL</b>	<b>1,907,511</b>	<b>25,796,131</b>	<b>1.352</b>	<b>1</b>		<b>18</b>	<b>215</b>	<b>350</b>	<b>584</b>
O.D.		2,583							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	423,001		558,742	2,073,809	155,484			828,093	1,440,761	431,560	408,060
2014			471,719	1,034,564	183,017			617,577	873,959	449,030	461,503
2015			1,420,469	1,962,185	369,054			753,742	1,588,320	427,279	494,507
2016				1,513,773	295,546				1,167,638	520,020	497,076
2017			712,071	739,681	604,041			227,471	401,514	1,328,682	362,183
<b>TOTAL</b>	<b>423,001</b>		<b>3,163,001</b>	<b>7,324,012</b>	<b>1,607,142</b>			<b>2,426,883</b>	<b>5,472,192</b>	<b>3,156,571</b>	<b>2,223,329</b>
O.D.											2,583

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	721,640		557,360	2,347,552	178,337			893,661	1,687,132	504,496	394,186
2014		3,706	621,405	1,161,090	204,265		10,241	1,073,289	980,564	508,947	456,888
2015	164	16,367	2,008,770	1,988,651	434,510	189	18,474	1,673,205	1,749,733	529,877	496,980
2016	102	6,259	697,300	1,352,826	371,913	78	8,539	583,461	1,075,697	579,276	492,602
2017	923	24,168	1,792,987	917,925	587,262	491	53,924	1,121,544	720,081	921,194	349,869
<b>TOTAL</b>	<b>722,829</b>	<b>50,500</b>	<b>5,677,822</b>	<b>7,768,044</b>	<b>1,776,287</b>	<b>758</b>	<b>91,178</b>	<b>5,345,160</b>	<b>6,213,207</b>	<b>3,043,790</b>	<b>2,190,525</b>
O.D.											2,515

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,888,247	18,801,328	2,193,040	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,701,271	-4,739,986	6,878	
TOTAL LOSSES	9,186,976	14,061,342	2,199,918	
EXPECTED LOSSES	5,455,480	12,208,070	2,136,412	
CREDIBILITY	.16	.54	.81	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.482	.737	.115	1.334
INDICATED (POST-TEST)	.492	.752	.117	1.361
PRES. ON RATE LEVEL	.278	.622	.109	1.009
DERIVED BY FORMULA	.312	.692	.115	1.119
UNDERLYING PRES. RATE	.286	.640	.112	1.038
PROPOSED	.312	.692	.115	1.119

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.076
IND. RATES				1.08	MINIMUM PREMIUM	
MAN. RATES	1.22	1.12	1.03	+ 1.08	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
2013	45,110	589,695	1.307			45,110				3	22	25
2014	46,864	541,310	1.155			46,864				6	17	23
2015	50,978	648,138	1.271			50,978				3	13	16
2016	51,893	696,699	1.342			51,893		1		3	20	24
2017	53,394	515,110	.964			53,394				1	16	17
<b>TOTAL</b>	<b>248,239</b>	<b>2,990,952</b>	<b>1.205</b>			<b>248,239</b>		<b>1</b>		<b>16</b>	<b>88</b>	<b>105</b>
O.D.		1,712										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				30,413	144,017				180,092	166,579	68,594
2014				240,399	56,812				59,700	123,817	60,582
2015				233,891	40,071				140,642	153,684	79,850
2016		45,814		125,401	211,369		4,425		62,563	159,882	87,245
2017				10,000	135,912				4,100	261,164	103,934
<b>TOTAL</b>		<b>45,814</b>		<b>640,104</b>	<b>588,181</b>		<b>4,425</b>		<b>447,097</b>	<b>865,126</b>	<b>400,205</b>
O.D.											1,712

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				34,427	165,188				210,887	194,735	66,262
2014		92	12,610	269,107	61,639		17	5,093	67,957	136,705	59,976
2015		304	39,835	232,995	44,870		201	35,659	158,164	170,197	80,249
2016	2,159	46,387	95,701	136,903	202,610	161	8,073	50,626	73,418	157,885	86,460
2017	124	1,496	108,836	71,391	101,722	36	3,878	106,275	87,512	170,387	100,400
<b>TOTAL</b>	<b>2,283</b>	<b>48,279</b>	<b>256,982</b>	<b>744,823</b>	<b>576,029</b>	<b>197</b>	<b>12,169</b>	<b>197,653</b>	<b>597,938</b>	<b>829,909</b>	<b>393,347</b>
O.D.											1,693

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	517,563	2,748,699	395,040	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-505,840	-588,415	1,137	
TOTAL LOSSES	11,723	2,160,284	396,177	
EXPECTED LOSSES	1,037,640	1,536,600	325,193	
CREDIBILITY	.04	.14	.21	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.005	.870	.160	1.035
INDICATED (POST-TEST)	.005	.887	.163	1.055
PRES. ON RATE LEVEL	.407	.602	.127	1.136
DERIVED BY FORMULA	.391	.642	.135	1.168
UNDERLYING PRES. RATE	.418	.619	.131	1.168
PROPOSED	.380	.625	.131	1.136

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.092
IND. RATES				1.09	MINIMUM PREMIUM	
MAN. RATES	1.57	1.31	1.16	+ 1.09	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
2013	1,145,054	12,077,730	1.054			1,145,054			10	57	206	273
2014	1,161,049	10,429,761	.898			1,161,049			7	52	175	234
2015	1,215,174	13,717,740	1.128			1,215,174			17	69	171	257
2016	1,189,013	11,074,926	.931			1,189,013			10	66	146	222
2017	1,239,563	11,090,824	.894			1,239,563			5	44	217	266
<b>TOTAL</b>	<b>5,949,853</b>	<b>58,390,981</b>	<b>.981</b>			<b>5,949,853</b>			<b>49</b>	<b>288</b>	<b>915</b>	<b>1252</b>
O.D.		155,586	.002							1	2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,852,597	2,248,166	2,527,813			572,004	1,222,694	2,258,243	1,396,213
2014			1,319,195	1,790,268	2,152,203			470,868	1,589,569	1,887,640	1,220,018
2015			3,209,878	2,312,084	2,119,492			1,112,109	1,340,773	2,219,239	1,404,165
2016			1,605,392	2,280,420	1,590,030			771,037	1,629,341	1,668,476	1,530,230
2017			803,631	1,522,793	2,654,236			220,903	1,578,398	2,865,497	1,445,366
<b>TOTAL</b>			<b>8,790,693</b>	<b>10,153,731</b>	<b>11,043,774</b>			<b>3,146,921</b>	<b>7,360,775</b>	<b>10,899,095</b>	<b>6,995,992</b>
O.D.				1,404	125,241					23,223	5,718

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			2,349,092	2,544,926	2,899,408			1,079,943	1,431,776	2,639,882	1,348,742
2014		10,089	1,747,000	2,045,375	2,287,910		8,250	911,802	1,792,081	2,096,619	1,207,818
2015	372	35,706	4,298,862	2,464,674	2,164,009	273	27,243	2,402,459	1,606,975	2,453,464	1,411,186
2016	643	31,190	3,051,885	2,270,013	1,684,679	802	57,899	2,232,813	1,683,892	1,744,722	1,516,458
2017	2,978	55,559	4,075,408	2,481,039	2,205,134	883	104,039	2,548,964	1,966,664	2,047,169	1,396,224
<b>TOTAL</b>	<b>3,993</b>	<b>132,544</b>	<b>15,522,247</b>	<b>11,806,027</b>	<b>11,241,140</b>	<b>1,958</b>	<b>197,431</b>	<b>9,175,981</b>	<b>8,481,388</b>	<b>10,981,856</b>	<b>6,880,428</b>
O.D.	2	179	17,882	13,074	117,606		37	3,129	2,563	22,677	5,614

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	25,055,383	42,666,331	6,886,042			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,546,594	-12,305,818	21,337			
TOTAL LOSSES	18,508,789	30,360,513	6,907,379			
EXPECTED LOSSES	13,327,671	31,950,710	6,247,346			
CREDIBILITY	.35	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.311	.510	.116	.937		
INDICATED (POST-TEST)	.317	.520	.118	.955		
PRES. ON RATE LEVEL	.218	.522	.102	.842		
DERIVED BY FORMULA	.253	.520	.118	.891		
UNDERLYING PRES. RATE	.224	.537	.105	.866		
PROPOSED	.253	.520	.118	.891		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.857
IND. RATES				.86	MINIMUM PREMIUM	
MAN. RATES	1.18	.96	.86	+ .86	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
2013	2,306,577	39,675,598	1.720			2,306,577	1	1	34	265	604	905
2014	2,385,542	35,548,818	1.490			2,385,542	2		29	306	489	826
2015	2,349,900	33,567,617	1.428			2,349,900	1		21	262	551	835
2016	2,646,012	36,811,164	1.391			2,646,012	1		34	288	600	923
2017	2,655,114	33,588,736	1.265			2,655,114		1	2	200	704	907
<b>TOTAL</b>	<b>12,343,145</b>	<b>179,191,933</b>	<b>1.452</b>			<b>12,343,145</b>	<b>5</b>	<b>2</b>	<b>120</b>	<b>1321</b>	<b>2948</b>	<b>4396</b>
O.D.		513,390	.004							7	7	14

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	20,000	480,117	6,345,578	6,962,451	3,755,265	116	3,205,359	2,701,060	6,337,600	5,345,288	4,522,764
2014	100,954		5,346,615	8,044,470	2,947,303	1,935		2,180,724	7,846,321	4,595,115	4,485,381
2015	359,791		3,959,994	8,220,061	3,772,400	5,877		1,743,570	6,292,562	4,955,423	4,257,939
2016	1,580		6,114,068	7,913,759	3,757,878	118		2,510,299	6,895,717	5,194,337	4,423,408
2017		162,109	426,894	7,376,894	6,048,800		90,000	130,339	7,315,181	7,337,029	4,701,490
<b>TOTAL</b>	<b>482,325</b>	<b>642,226</b>	<b>22,193,149</b>	<b>38,517,635</b>	<b>20,281,646</b>	<b>8,046</b>	<b>3,295,359</b>	<b>9,265,992</b>	<b>34,687,381</b>	<b>27,427,192</b>	<b>22,390,982</b>
O.D.				173,893	51,970				100,671	47,486	139,370

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	34,120	101,024	8,046,195	7,881,499	4,307,282	394	838,321	5,099,600	7,421,328	6,248,642	4,368,990
2014	131,787	41,190	6,977,058	9,069,596	3,204,949	2,046	38,346	4,179,954	8,757,799	5,163,439	4,440,527
2015	405,698	51,178	6,235,189	8,400,021	3,928,785	14,953	47,050	4,611,844	7,055,214	5,582,685	4,279,229
2016	3,696	111,749	10,865,577	7,681,942	4,253,454	2,889	198,476	7,927,224	6,835,362	5,560,554	4,383,597
2017	16,144	352,693	11,309,045	8,449,310	5,400,965	7,480	483,270	8,235,113	7,054,527	5,568,139	4,541,639
<b>TOTAL</b>	<b>591,445</b>	<b>657,834</b>	<b>43,433,064</b>	<b>41,482,368</b>	<b>21,095,435</b>	<b>27,762</b>	<b>1,605,463</b>	<b>30,053,735</b>	<b>37,124,230</b>	<b>28,123,459</b>	<b>22,013,982</b>
O.D.	4	291	26,858	194,861	51,663		89	9,550	112,575	52,534	138,544

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	76,406,095	128,237,125	22,152,526			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-20,251,362	-36,876,457	75,462			
TOTAL LOSSES	56,154,733	91,360,668	22,227,988			
EXPECTED LOSSES	41,349,536	96,153,099	21,600,505			
CREDIBILITY	.57	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.455	.740	.180	1.375		
INDICATED (POST-TEST)	.464	.755	.184	1.403		
PRES. ON RATE LEVEL	.326	.757	.170	1.253		
DERIVED BY FORMULA	.405	.755	.184	1.344		
UNDERLYING PRES. RATE	.335	.779	.175	1.289		
PROPOSED	.405	.755	.184	1.344		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.292
IND. RATES				1.29	MINIMUM PREMIUM	
MAN. RATES	1.54	1.39	1.28	+ 1.29	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
2013	104,775	2,669,644	2.547			104,775			1	10	29	40
2014	111,614	1,105,011	.990			111,614				7	21	28
2015	115,644	869,559	.751			115,644				3	29	32
2016	129,001	1,231,082	.954			129,001				6	26	32
2017	142,280	1,209,652	.850			142,280				5	32	37
<b>TOTAL</b>	<b>603,314</b>	<b>7,084,948</b>	<b>1.174</b>			<b>603,314</b>			<b>1</b>	<b>31</b>	<b>137</b>	<b>169</b>
O.D.		5,760										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			151,147	428,473	571,146			121,303	819,342	413,673	164,560
2014				325,980	105,397				336,525	170,388	166,721
2015				149,728	216,739				86,241	250,472	166,379
2016				389,109	298,864				146,118	248,954	148,037
2017				195,226	396,683				97,723	351,490	168,530
<b>TOTAL</b>			<b>151,147</b>	<b>1,488,516</b>	<b>1,588,829</b>			<b>121,303</b>	<b>1,485,949</b>	<b>1,434,977</b>	<b>814,227</b>
O.D.											5,760

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			191,654	485,029	655,104			229,020	959,450	483,584	158,965
2014		123	17,787	365,394	113,409		90	20,078	373,513	191,428	165,054
2015		361	39,531	158,962	212,885		213	32,801	105,878	272,264	167,211
2016	31	2,007	220,979	376,194	300,424	10	1,363	99,711	156,489	249,117	146,705
2017	397	6,351	462,107	333,444	317,089	60	7,445	207,882	176,375	239,222	162,800
<b>TOTAL</b>	<b>428</b>	<b>8,842</b>	<b>932,058</b>	<b>1,719,023</b>	<b>1,598,911</b>	<b>70</b>	<b>9,111</b>	<b>589,492</b>	<b>1,771,705</b>	<b>1,435,615</b>	<b>800,735</b>
O.D.											5,564

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,540,001	6,525,254	806,299	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,000,729	-1,493,396	2,769	
TOTAL LOSSES	539,272	5,031,858	809,068	
EXPECTED LOSSES	2,063,334	3,927,574	754,143	
CREDIBILITY	.08	.25	.38	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.089	.834	.134	1.057
INDICATED (POST-TEST)	.091	.851	.137	1.079
PRES. ON RATE LEVEL	.333	.633	.121	1.087
DERIVED BY FORMULA	.314	.688	.127	1.129
UNDERLYING PRES. RATE	.342	.651	.125	1.118
PROPOSED	.302	.663	.122	1.087

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.045
IND. RATES				1.05	MINIMUM PREMIUM	
MAN. RATES	1.53	1.28	1.11	+ 1.05	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
2013	67,228	1,054,329	1,568			67,228				8	13	21
2014	68,905	632,430	.917			68,905				5	18	23
2015	71,318	792,417	1.111			71,318				7	13	20
2016	70,451	544,370	.772			70,451				4	16	20
2017	72,323	464,303	.641			72,323				4	13	17
<b>TOTAL</b>	<b>350,225</b>	<b>3,487,849</b>	<b>.996</b>			<b>350,225</b>				<b>28</b>	<b>73</b>	<b>101</b>
O.D.		401										

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				388,133	125,074				291,805	109,337	139,980
2014				170,009	94,701				120,282	122,019	125,419
2015				223,537	53,167				243,944	177,922	93,847
2016				86,507	72,327				70,448	224,568	90,520
2017				33,188	84,337				62,588	183,119	101,071
<b>TOTAL</b>				<b>901,374</b>	<b>429,606</b>				<b>789,067</b>	<b>816,965</b>	<b>550,837</b>
O.D.											401

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				439,366	143,461				341,703	127,815	135,221
2014		64	10,238	191,249	100,932		35	8,177	134,609	135,517	124,165
2015		301	39,168	223,451	57,216		305	55,645	269,288	199,940	94,316
2016	7	452	50,235	84,386	72,196	4	837	63,222	87,883	220,530	89,705
2017	83	1,246	91,012	64,627	66,411	34	4,161	116,541	99,306	125,875	97,635
<b>TOTAL</b>	<b>90</b>	<b>2,063</b>	<b>190,653</b>	<b>1,003,079</b>	<b>440,216</b>	<b>38</b>	<b>5,338</b>	<b>243,585</b>	<b>932,789</b>	<b>809,677</b>	<b>541,042</b>
O.D.											397

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	441,767	3,185,761	541,439	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-597,141	-725,958	1,453	
TOTAL LOSSES		2,459,803	542,892	
EXPECTED LOSSES	1,215,280	1,884,211	427,274	
CREDIBILITY	.05	.17	.26	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.702	.155	.857
INDICATED (POST-TEST)	.000	.716	.158	.874
PRES. ON RATE LEVEL	.337	.523	.119	.979
DERIVED BY FORMULA	.320	.556	.129	1.005
UNDERLYING PRES. RATE	.347	.538	.122	1.007
PROPOSED	.312	.542	.125	.979

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				.94	MINIMUM PREMIUM
MAN. RATES	1.38	1.16	1.00	+ .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
2013	289,437	578,460	.199			289,437				6	9	15
2014	302,880	1,309,348	.432			302,880			2	5	11	18
2015	280,674	1,152,786	.410			280,674			1	6	9	16
2016	273,224	506,062	.185			273,224			1		8	9
2017	269,604	412,264	.152			269,604				1	10	11
<b>TOTAL</b>	<b>1,415,819</b>	<b>3,958,920</b>	<b>.280</b>			<b>1,415,819</b>			<b>4</b>	<b>18</b>	<b>47</b>	<b>69</b>
O.D.		59										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				140,193	111,531				104,949	167,149	54,638
2014			389,769	261,465	247,350			41,283	251,764	81,987	35,730
2015			390,907	224,907	130,321			35,667	219,925	114,176	36,883
2016			167,263		142,975			44,769		106,882	44,173
2017				46,815	72,216				93,961	160,161	39,111
<b>TOTAL</b>			<b>947,939</b>	<b>673,380</b>	<b>704,393</b>			<b>121,719</b>	<b>670,599</b>	<b>630,355</b>	<b>210,535</b>
O.D.											59

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				158,698	127,927				122,896	195,399	52,780
2014		2,881	494,239	299,279	265,253		756	84,357	279,325	93,598	35,373
2015	45	4,175	505,207	237,648	138,861	11	1,050	111,379	241,936	131,226	37,067
2016	51	2,309	212,960	27,205	138,929	40	2,759	89,940	16,820	104,450	43,775
2017	77	1,289	93,928	69,190	59,098	35	4,603	129,512	111,778	114,306	37,781
<b>TOTAL</b>	<b>173</b>	<b>10,654</b>	<b>1,306,334</b>	<b>792,020</b>	<b>730,068</b>	<b>86</b>	<b>9,168</b>	<b>415,188</b>	<b>772,755</b>	<b>638,979</b>	<b>206,776</b>
O.D.											57

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,741,603	2,933,822	206,833			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-471,794	-820,502	734			
TOTAL LOSSES	1,269,809	2,113,320	207,567			
EXPECTED LOSSES	948,600	2,109,570	226,532			
CREDIBILITY	.13	.44	.67			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.090	.149	.015	.254		
INDICATED (POST-TEST)	.092	.152	.015	.259		
PRES. ON RATE LEVEL	.065	.145	.016	.226		
DERIVED BY FORMULA	.069	.148	.015	.232		
UNDERLYING PRES. RATE	.067	.149	.016	.232		
PROPOSED	.069	.148	.015	.232		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.223
IND. RATES				.22	MINIMUM PREMIUM	
MAN. RATES	.28	.26	.23	+ .22	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	41,149	857,785	2.084			2	3	12	17	
2014	38,730	496,553	1.282				2	13	15	
2015	41,686	2,029,511	4.868			2	6	12	20	
2016	42,591	830,982	1.951				6	8	14	
2017	41,481	2,830,419	6.823			1	2	8	11	
<b>TOTAL</b>	<b>205,637</b>	<b>7,045,250</b>	<b>3.426</b>			<b>5</b>	<b>19</b>	<b>53</b>	<b>77</b>	
O.D.		315								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			348,588	55,483	122,311			127,426	33,413	128,492	42,072
2014				23,016	96,093				16,353	164,198	196,893
2015			601,900	456,090	126,753			387,378	335,054	72,441	49,895
2016				363,550	80,920				288,518	36,878	61,116
2017			249,874	115,396	117,673			2,009,523	99,640	173,940	64,373
<b>TOTAL</b>			<b>1,200,362</b>	<b>1,013,535</b>	<b>543,750</b>			<b>2,524,327</b>	<b>772,978</b>	<b>575,949</b>	<b>414,349</b>
O.D.											315

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			442,009	62,807	140,291			240,580	39,126	150,209	40,642
2014		10	3,409	27,328	101,242		5	3,527	20,980	180,476	194,924
2015	63	6,002	731,505	469,402	144,597	85	8,247	703,045	377,913	96,349	50,144
2016	23	1,526	169,331	326,167	98,457	16	1,959	130,864	254,902	55,140	60,566
2017	151	3,449	253,423	149,458	105,822	634	64,218	881,082	198,007	155,869	62,184
<b>TOTAL</b>	<b>237</b>	<b>10,987</b>	<b>1,599,677</b>	<b>1,035,162</b>	<b>590,409</b>	<b>735</b>	<b>74,429</b>	<b>1,959,098</b>	<b>890,928</b>	<b>638,043</b>	<b>408,460</b>
O.D.											315

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,645,163	3,154,542	408,775			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,550,369	-823,435	1,317			
TOTAL LOSSES	2,094,794	2,331,107	410,092			
EXPECTED LOSSES	3,150,360	2,134,513	390,710			
CREDIBILITY	.04	.12	.18			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.019	1.134	.199	2.352		
INDICATED (POST-TEST)	1.039	1.157	.203	2.399		
PRES. ON RATE LEVEL	1.490	1.009	.185	2.684		
DERIVED BY FORMULA	1.472	1.027	.188	2.687		
UNDERLYING PRES. RATE	1.532	1.038	.190	2.760		
PROPOSED	1.470	1.026	.188	2.684		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.582
IND. RATES				2.58	MINIMUM PREMIUM	
MAN. RATES	3.69	3.17	2.74	+ 2.58	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
2013	407,034	10,362,056	2,545			407,034	1		11	59	119	190
2014	409,726	9,608,555	2,345			409,726			9	56	132	197
2015	431,488	6,964,761	1,614			431,488			6	55	110	171
2016	445,227	9,819,759	2,205			445,227			11	41	114	166
2017	452,457	6,026,463	1,331			452,457			3	23	145	171
<b>TOTAL</b>	<b>2,145,932</b>	<b>42,781,594</b>	<b>1,994</b>			<b>2,145,932</b>	<b>1</b>		<b>40</b>	<b>234</b>	<b>620</b>	<b>895</b>
O.D.		2,361										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	691,106		1,825,341	2,211,590	824,965			1,355,833	1,396,302	1,004,990	1,051,929
2014			1,607,395	2,729,376	859,240			859,260	1,440,172	1,365,445	747,667
2015			932,851	1,943,269	745,771			338,256	1,131,139	1,279,998	593,477
2016			2,061,593	1,945,181	1,359,871			1,193,163	1,417,538	1,156,668	685,745
2017			498,377	947,501	1,257,119			111,795	834,287	1,568,622	808,762
<b>TOTAL</b>	<b>691,106</b>		<b>6,925,557</b>	<b>9,776,917</b>	<b>5,046,966</b>			<b>3,858,307</b>	<b>6,219,438</b>	<b>6,375,723</b>	<b>3,887,580</b>
O.D.											2,361

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	991,365		2,314,533	2,503,523	946,243			2,559,812	1,635,072	1,174,833	1,016,163
2014		12,498	2,111,428	3,072,962	937,758		14,660	1,554,841	1,624,905	1,524,376	740,190
2015	106	11,948	1,459,423	1,978,241	787,983	86	9,205	901,139	1,291,655	1,422,292	596,444
2016	750	35,123	3,374,416	1,973,789	1,471,538	1,171	79,965	2,768,186	1,477,758	1,255,427	679,573
2017	1,499	30,559	2,243,515	1,358,236	1,080,292	461	55,153	1,361,827	1,056,358	1,116,914	781,264
<b>TOTAL</b>	<b>993,720</b>	<b>90,128</b>	<b>11,503,315</b>	<b>10,886,751</b>	<b>5,223,814</b>	<b>1,718</b>	<b>158,983</b>	<b>9,145,805</b>	<b>7,085,748</b>	<b>6,493,842</b>	<b>3,813,634</b>
O.D.											2,321

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,893,669	29,690,155	3,815,955	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,159,432	-8,912,577	11,256	
TOTAL LOSSES	14,734,237	20,777,578	3,827,211	
EXPECTED LOSSES	14,613,797	23,197,525	3,261,818	
CREDIBILITY	.18	.58	.88	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.687	.968	.178	1.833
INDICATED (POST-TEST)	.701	.987	.182	1.870
PRES. ON RATE LEVEL	.662	1.051	.148	1.861
DERIVED BY FORMULA	.669	1.014	.178	1.861
UNDERLYING PRES. RATE	.681	1.081	.152	1.914
PROPOSED	.669	1.014	.178	1.861

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.790
IND. RATES				1.79	MINIMUM PREMIUM	
MAN. RATES	2.51	2.18	1.90	+ 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
2013	131,414	2,510,993	1.910	1		2	8	17	28
2014	134,644	1,373,355	1.019				12	17	29
2015	144,392	3,140,502	2.174			4	14	21	39
2016	166,964	1,912,831	1.145				9	27	36
2017	180,213	1,795,686	.996				7	30	37
<b>TOTAL</b>	<b>757,627</b>	<b>10,733,367</b>	<b>1.417</b>	<b>1</b>		<b>6</b>	<b>50</b>	<b>112</b>	<b>169</b>
O.D.		32,857	.004					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	189,856		463,849	193,051	381,347	356,039		473,400	102,267	144,704	206,480
2014				469,201	369,551				194,035	207,437	133,131
2015			613,807	620,010	180,169			571,082	692,258	237,117	226,059
2016				431,720	424,698				448,409	349,251	258,753
2017				316,365	490,248				200,394	550,173	238,506
<b>TOTAL</b>	<b>189,856</b>		<b>1,077,656</b>	<b>2,030,347</b>	<b>1,846,013</b>	<b>356,039</b>		<b>1,044,482</b>	<b>1,637,363</b>	<b>1,488,682</b>	<b>1,062,929</b>
O.D.					7,500					921	24,436

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	187,854		588,160	218,533	437,404	701,472		893,779	119,755	169,159	199,460
2014		177	30,894	529,697	392,340		54	13,366	217,343	230,255	131,800
2015	71	6,831	833,598	635,397	201,613	145	13,531	1,171,160	777,775	290,112	227,189
2016	37	2,389	262,620	429,273	418,895	30	3,536	245,757	430,886	366,106	256,424
2017	508	8,668	629,855	464,470	394,432	105	12,715	356,127	304,037	375,147	230,397
<b>TOTAL</b>	<b>188,470</b>	<b>18,065</b>	<b>2,345,127</b>	<b>2,277,370</b>	<b>1,844,684</b>	<b>701,752</b>	<b>29,836</b>	<b>2,680,189</b>	<b>1,849,796</b>	<b>1,430,779</b>	<b>1,045,270</b>
O.D.	15	167	12,085	7,707	12,131		111	3,020	2,480	4,964	24,379

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,978,837	7,429,911	1,069,649	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,832,801	-2,020,920	3,843	
TOTAL LOSSES	4,146,036	5,408,991	1,073,492	
EXPECTED LOSSES	3,788,135	5,326,117	1,037,949	
CREDIBILITY	.09	.29	.44	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.547	.714	.142	1.403
INDICATED (POST-TEST)	.558	.728	.145	1.431
PRES. ON RATE LEVEL	.486	.684	.133	1.303
DERIVED BY FORMULA	.492	.697	.138	1.327
UNDERLYING PRES. RATE	.500	.703	.137	1.340
PROPOSED	.492	.697	.138	1.327

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.276
IND. RATES				1.28	MINIMUM PREMIUM	
MAN. RATES	1.80	1.51	1.33	+ 1.28	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
2013	1,068,532	27,147,221	2.540			1,068,532	1		23	98	427	549
2014	1,113,611	33,652,887	3.021			1,113,611			30	123	380	533
2015	1,204,440	26,572,262	2.206			1,204,440			28	108	333	469
2016	1,323,745	30,452,167	2.300			1,323,745	1		24	158	413	596
2017	1,441,806	29,444,581	2.042			1,441,806	1		11	65	719	796
<b>TOTAL</b>	<b>6,152,134</b>	<b>147,269,118</b>	<b>2.394</b>			<b>6,152,134</b>	<b>3</b>		<b>116</b>	<b>552</b>	<b>2272</b>	<b>2943</b>
O.D.		81,185	.001							2	3	5

REPORTED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	190,269		4,439,929	4,115,646	5,572,099	3,810		3,730,576	2,190,634	4,628,447	2,275,811
2014			5,798,999	4,552,114	6,016,458			3,684,854	6,063,318	5,400,254	2,136,890
2015			5,009,584	5,240,213	4,895,979			2,254,287	2,858,911	3,750,459	2,562,829
2016	390,199		4,694,564	6,395,863	5,293,977			2,002,819	4,477,781	4,562,500	2,634,464
2017	831,493		1,909,311	2,575,819	9,208,788	3,001		1,370,080	1,919,774	9,297,029	2,329,286
<b>TOTAL</b>	<b>1,411,961</b>		<b>21,852,387</b>	<b>22,879,655</b>	<b>30,987,301</b>	<b>6,811</b>		<b>13,042,616</b>	<b>17,510,418</b>	<b>27,638,689</b>	<b>11,939,280</b>
O.D.				12,830	10,986				237	22,529	34,603

TRANSLATED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	324,599		4,904,095	4,658,910	6,391,204	12,943		4,929,160	2,565,231	5,410,662	2,198,433
2014		41,943	7,242,806	5,210,936	6,407,434		57,917	6,113,987	5,335,209	6,016,050	2,115,521
2015	576	59,050	7,083,141	5,539,304	4,951,464	561	54,942	4,842,484	3,364,693	4,174,427	2,575,643
2016	341,442	90,780	8,875,388	6,480,851	5,498,272	2,040	148,290	5,821,089	4,607,767	4,765,462	2,610,754
2017	804,844	148,563	10,884,913	6,466,234	7,249,608	6,215	322,531	6,793,721	4,409,691	6,290,507	2,250,090
<b>TOTAL</b>	<b>1,471,461</b>	<b>340,336</b>	<b>38,990,343</b>	<b>28,356,235</b>	<b>30,497,982</b>	<b>21,759</b>	<b>583,680</b>	<b>28,500,441</b>	<b>20,282,591</b>	<b>26,657,108</b>	<b>11,750,441</b>
O.D.		37	3,446	15,111	10,545		40	3,371	2,881	21,655	34,081

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	69,914,914	105,844,108	11,784,522			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-19,307,881	-29,228,403	44,428			
TOTAL LOSSES	50,607,033	76,615,705	11,828,950			
EXPECTED LOSSES	39,865,828	76,901,676	12,119,705			
CREDIBILITY	.36	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.823	1.245	.192	2.260		
INDICATED (POST-TEST)	.839	1.270	.196	2.305		
PRES. ON RATE LEVEL	.629	1.216	.192	2.037		
DERIVED BY FORMULA	.705	1.270	.196	2.171		
UNDERLYING PRES. RATE	.648	1.250	.197	2.095		
PROPOSED	.705	1.270	.196	2.171		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.088
IND. RATES				2.09	MINIMUM PREMIUM	
MAN. RATES	2.61	2.31	2.08	+ 2.09	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
2013	315,229	4,076,255	1.293			315,229			4	13	65	82
2014	346,140	4,468,585	1.290			346,140			5	13	75	93
2015	345,559	5,121,303	1.482			345,559			5	13	99	117
2016	347,257	3,728,801	1.073			347,257			1	14	72	87
2017	353,159	3,600,463	1.019			353,159			2	7	41	50
<b>TOTAL</b>	<b>1,707,344</b>	<b>20,995,407</b>	<b>1.230</b>			<b>1,707,344</b>			<b>17</b>	<b>60</b>	<b>352</b>	<b>429</b>
O.D.		1,698										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			874,128	613,032	556,526			306,234	509,220	624,671	592,444
2014			899,829	460,628	568,337			727,959	406,512	942,894	462,426
2015			871,914	617,868	995,372			737,628	339,438	1,071,374	487,709
2016			221,604	458,697	674,347			743,725	338,476	914,413	377,539
2017			395,787	108,970	424,985			967,953	101,762	1,256,907	344,099
<b>TOTAL</b>			<b>3,263,262</b>	<b>2,259,195</b>	<b>3,219,567</b>			<b>3,483,499</b>	<b>1,695,408</b>	<b>4,810,259</b>	<b>2,264,217</b>
O.D.											1,698

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,108,394	693,953	638,332			578,170	596,296	730,239	572,301
2014		6,598	1,134,267	531,379	608,403		12,213	1,271,945	477,183	1,046,059	457,802
2015	99	10,006	1,190,474	680,852	991,850	181	17,215	1,455,011	458,546	1,177,019	490,148
2016	73	4,386	453,852	490,975	655,465	383	26,861	946,769	439,435	917,468	374,141
2017	469	8,955	663,570	308,932	344,539	693	73,320	1,226,548	539,495	850,368	332,400
<b>TOTAL</b>	<b>641</b>	<b>29,945</b>	<b>4,550,557</b>	<b>2,706,091</b>	<b>3,238,589</b>	<b>1,257</b>	<b>129,609</b>	<b>5,478,443</b>	<b>2,510,955</b>	<b>4,721,153</b>	<b>2,226,792</b>
O.D.											1,640

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,190,452	13,176,788	2,228,432	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,855,783	-3,731,729	7,511	
TOTAL LOSSES	7,334,669	9,445,059	2,235,943	
EXPECTED LOSSES	5,822,042	9,697,714	2,202,474	
CREDIBILITY	.15	.50	.76	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.430	.553	.131	1.114
INDICATED (POST-TEST)	.439	.564	.134	1.137
PRES. ON RATE LEVEL	.332	.552	.125	1.009
DERIVED BY FORMULA	.348	.558	.132	1.038
UNDERLYING PRES. RATE	.341	.568	.129	1.038
PROPOSED	.348	.558	.132	1.038

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	TOTAL
IND. RATES				1.00	MINIMUM PREMIUM	
MAN. RATES	1.32	1.10	1.03	+ 1.00	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
2013	353,400	5,833,109	1.650			353,400			9	33	77	119
2014	363,875	10,006,860	2.750			363,875			11	47	80	138
2015	364,938	6,710,565	1.838			364,938			10	19	72	101
2016	379,118	5,066,556	1.336			379,118			6	26	97	129
2017	401,225	4,508,791	1.123			401,225			4	22	57	83
<b>TOTAL</b>	<b>1,862,556</b>	<b>32,125,881</b>	<b>1.725</b>			<b>1,862,556</b>			<b>40</b>	<b>147</b>	<b>383</b>	<b>570</b>
O.D.		132,821	.007								1	1

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,453,041	1,120,269	576,812			552,154	746,966	885,566	498,301
2014			2,292,308	1,929,822	1,153,061			670,434	2,271,717	1,059,732	629,786
2015			1,989,488	646,934	984,809			816,322	321,661	1,362,164	589,187
2016			1,127,748	807,952	667,244			251,466	593,124	1,100,435	518,587
2017			579,130	842,339	367,537			342,848	894,845	785,587	696,505
<b>TOTAL</b>			<b>7,441,715</b>	<b>5,347,316</b>	<b>3,749,463</b>			<b>2,633,224</b>	<b>4,828,313</b>	<b>5,193,484</b>	<b>2,932,366</b>
O.D.					20,386					88,380	24,055

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,842,456	1,268,145	661,608			1,042,467	874,695	1,035,225	481,359
2014		17,082	2,917,030	2,176,101	1,245,749		11,698	1,264,079	2,360,041	1,196,071	623,488
2015	225	20,920	2,516,304	734,544	1,003,307	197	19,304	1,627,510	460,576	1,490,494	592,133
2016	386	18,103	1,722,906	847,432	717,581	264	20,201	835,797	668,958	1,107,582	513,920
2017	705	21,295	1,576,450	869,765	415,409	654	70,788	1,412,395	873,733	627,602	672,824
<b>TOTAL</b>	<b>1,316</b>	<b>77,400</b>	<b>10,575,146</b>	<b>5,895,987</b>	<b>4,043,654</b>	<b>1,115</b>	<b>121,991</b>	<b>6,182,248</b>	<b>5,238,003</b>	<b>5,456,974</b>	<b>2,883,724</b>
O.D.		35	3,817	2,602	18,735		155	12,823	10,515	84,897	23,513

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	16,976,046	20,751,367	2,907,237	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,300,662	-6,047,547	8,808	
TOTAL LOSSES	11,675,384	14,703,820	2,916,045	
EXPECTED LOSSES	10,802,824	15,738,598	2,533,076	
CREDIBILITY	.16	.53	.80	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.627	.789	.157	1.573
INDICATED (POST-TEST)	.640	.805	.160	1.605
PRES. ON RATE LEVEL	.564	.822	.132	1.518
DERIVED BY FORMULA	.576	.813	.154	1.543
UNDERLYING PRES. RATE	.580	.845	.136	1.561
PROPOSED	.576	.813	.154	1.543

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.484
IND. RATES				1.48	MINIMUM PREMIUM	
MAN. RATES	1.99	1.79	1.55	+ 1.48	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	1,513,256	11,800,659	.779	1		13	56	138	208	
2014	1,519,999	7,866,103	.517			7	52	91	150	
2015	1,526,112	7,821,756	.512			5	48	96	149	
2016	1,563,211	10,319,043	.660			10	70	101	181	
2017	1,594,180	6,841,441	.429			4	18	138	160	
<b>TOTAL</b>	<b>7,716,758</b>	<b>44,649,002</b>	<b>.579</b>	<b>1</b>		<b>39</b>	<b>244</b>	<b>564</b>	<b>848</b>	
O.D.		22,669								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	3,000		2,360,272	2,136,162	1,851,266			1,181,391	1,374,029	1,933,002	961,537
2014			1,083,423	1,839,234	1,179,049			390,586	1,276,259	1,185,739	911,813
2015			1,166,699	2,074,578	603,786			279,633	947,316	1,797,753	951,991
2016			1,823,852	2,896,937	625,604			709,604	1,818,955	1,453,638	990,453
2017			735,255	791,714	1,800,589			267,166	394,954	1,907,282	944,481
<b>TOTAL</b>	<b>3,000</b>		<b>7,169,501</b>	<b>9,738,625</b>	<b>6,060,294</b>			<b>2,828,380</b>	<b>5,811,513</b>	<b>8,277,414</b>	<b>4,760,275</b>
O.D.											22,669

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	5,118		2,992,825	2,418,134	2,123,401			2,230,467	1,608,992	2,259,680	928,845
2014		8,428	1,437,704	2,081,127	1,262,970		6,840	747,956	1,433,088	1,321,340	902,695
2015	135	14,235	1,744,864	2,105,845	657,251	66	7,994	793,400	1,118,439	1,886,326	956,751
2016	722	34,577	3,375,856	2,694,191	849,136	770	55,252	2,181,976	1,817,340	1,548,860	981,539
2017	2,004	37,243	2,742,824	1,521,863	1,480,091	597	66,512	1,400,628	909,785	1,299,349	912,369
<b>TOTAL</b>	<b>7,979</b>	<b>94,483</b>	<b>12,294,073</b>	<b>10,821,160</b>	<b>6,372,849</b>	<b>1,433</b>	<b>136,598</b>	<b>7,354,427</b>	<b>6,887,644</b>	<b>8,315,555</b>	<b>4,682,199</b>
O.D.											22,246

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,888,993	32,397,208	4,704,445	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,233,259	-10,088,603	16,007	
TOTAL LOSSES	13,655,734	22,308,605	4,720,452	
EXPECTED LOSSES	12,655,483	26,159,810	4,707,222	
CREDIBILITY	.41	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.177	.289	.061	.527
INDICATED (POST-TEST)	.181	.295	.062	.538
PRES. ON RATE LEVEL	.159	.330	.059	.548
DERIVED BY FORMULA	.168	.295	.062	.525
UNDERLYING PRES. RATE	.164	.339	.061	.564
PROPOSED	.172	.302	.064	.538

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				.52	MINIMUM PREMIUM
MAN. RATES	.78	.62	.56	+ .52	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
2013	2,793,408	38,163,062	1.366			2,793,408	3		30	334	543	910
2014	2,919,453	42,455,918	1.454			2,919,453			37	368	555	960
2015	3,156,785	44,787,816	1.418			3,156,785			35	355	593	983
2016	3,170,504	35,305,143	1.113			3,170,504	2		27	301	543	873
2017	3,357,277	36,587,477	1.089			3,357,277	1		14	205	720	940
<b>TOTAL</b>	<b>15,397,427</b>	<b>197,299,416</b>	<b>1.281</b>			<b>15,397,427</b>	<b>6</b>		<b>143</b>	<b>1563</b>	<b>2954</b>	<b>4666</b>
O.D.		217,060	.001							1	10	11

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	92,038		5,327,381	8,355,647	4,776,085	455		2,380,234	7,941,255	4,733,168	4,556,799
2014			5,992,875	9,886,641	5,737,638			3,242,619	6,965,785	5,454,565	5,175,795
2015			6,376,143	9,513,665	6,779,410			3,338,690	7,565,418	6,046,251	5,168,239
2016	236,637		5,069,237	8,036,078	5,118,018	31,235		1,971,464	5,053,822	5,087,750	4,700,902
2017	3,000		2,317,916	6,111,218	7,399,568			1,059,185	3,566,023	10,336,714	5,793,853
<b>TOTAL</b>	<b>331,675</b>		<b>25,083,552</b>	<b>41,903,249</b>	<b>29,810,719</b>	<b>31,690</b>		<b>11,992,192</b>	<b>31,092,303</b>	<b>31,658,448</b>	<b>25,395,588</b>
O.D.				10,507	105,105				1,523	44,690	55,235

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	157,017		6,755,120	9,458,589	5,478,176	1,546		4,493,882	9,299,206	5,533,078	4,401,868
2014		46,515	7,920,137	11,178,037	6,159,055		55,766	5,951,192	7,822,596	6,103,750	5,124,037
2015	713	76,904	9,269,276	9,882,026	6,902,467	740	76,854	7,179,495	8,532,885	6,823,678	5,194,080
2016	208,028	101,718	10,006,061	7,905,810	5,464,263	57,853	154,783	6,204,502	5,173,488	5,310,669	4,658,594
2017	11,649	178,134	13,061,313	8,330,627	6,380,085	3,019	352,164	8,058,750	5,780,216	7,171,891	5,596,862
<b>TOTAL</b>	<b>377,407</b>	<b>403,271</b>	<b>47,011,907</b>	<b>46,755,089</b>	<b>30,384,046</b>	<b>63,158</b>	<b>639,567</b>	<b>31,887,821</b>	<b>36,608,391</b>	<b>30,943,066</b>	<b>24,975,441</b>
O.D.	16	329	26,240	19,153	104,365	1	207	7,924	6,638	42,586	54,341

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	80,417,848	144,863,334	25,029,782	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-24,846,895	-40,908,976	83,313	
TOTAL LOSSES	55,570,953	103,954,358	25,113,095	
EXPECTED LOSSES	50,965,482	106,858,144	23,712,038	
CREDIBILITY	.66	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.361	.675	.163	1.199
INDICATED (POST-TEST)	.368	.689	.166	1.223
PRES. ON RATE LEVEL	.322	.675	.149	1.146
DERIVED BY FORMULA	.352	.689	.166	1.207
UNDERLYING PRES. RATE	.331	.694	.154	1.179
PROPOSED	.352	.689	.166	1.207

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.161
IND. RATES				1.16	MINIMUM PREMIUM	
MAN. RATES	1.42	1.31	1.17	+ 1.16	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	163,432	810,384	.495			2	1	15	18
2014	168,999	1,054,222	.623			1	6	11	18
2015	178,248	1,226,803	.688			1	6	6	13
2016	173,452	408,653	.235				2	12	14
2017	172,284	622,437	.361				3	6	9
<b>TOTAL</b>	<b>856,415</b>	<b>4,122,499</b>	<b>.481</b>			<b>4</b>	<b>18</b>	<b>50</b>	<b>72</b>
O.D.		5,056							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			314,670	90,519	60,098			157,273	15,779	116,352	55,693
2014			193,825	190,700	58,556			235,117	172,055	116,682	87,287
2015			135,302	422,486	35,023			121,618	401,181	67,859	43,334
2016				29,638	153,570				74,301	75,772	75,372
2017				221,129	16,978				155,306	88,200	140,824
<b>TOTAL</b>			<b>643,797</b>	<b>954,472</b>	<b>324,225</b>			<b>514,008</b>	<b>818,622</b>	<b>464,865</b>	<b>402,510</b>
O.D.											5,056

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			399,002	102,468	68,934			296,932	18,477	136,016	53,799
2014		1,456	247,041	215,391	64,607		3,956	409,837	195,578	132,149	86,414
2015	17	1,829	228,492	422,037	47,566	29	3,111	295,556	436,197	89,515	43,551
2016	3	383	41,333	45,356	143,088	4	615	43,322	73,524	77,858	74,694
2017	73	2,820	204,849	174,542	39,453	40	5,061	144,184	127,370	74,064	136,036
<b>TOTAL</b>	<b>93</b>	<b>6,488</b>	<b>1,120,717</b>	<b>959,794</b>	<b>363,648</b>	<b>73</b>	<b>12,743</b>	<b>1,189,831</b>	<b>851,146</b>	<b>509,602</b>	<b>394,494</b>
O.D.											5,078

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,329,945	2,684,190	399,572			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-832,817	-868,420	1,239			
TOTAL LOSSES	1,497,128	1,815,770	400,811			
EXPECTED LOSSES	1,695,701	2,252,371	368,259			
CREDIBILITY	.10	.31	.48			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.175	.212	.047	.434		
INDICATED (POST-TEST)	.179	.216	.048	.443		
PRES. ON RATE LEVEL	.192	.256	.042	.490		
DERIVED BY FORMULA	.191	.244	.045	.480		
UNDERLYING PRES. RATE	.198	.263	.043	.504		
PROPOSED	.191	.244	.045	.480		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.461
IND. RATES				.46	MINIMUM PREMIUM	
MAN. RATES	.66	.57	.50	+ .46	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	95,365	2,557,261	2.681			95,365			4	15	29	48
2014	94,494	2,100,761	2.223			94,494			5	10	15	30
2015	101,607	1,270,077	1.249			101,607			1	11	18	30
2016	100,394	2,310,508	2.301			100,394			3	15	18	36
2017	102,775	1,126,767	1.096			102,775			1	6	17	24
<b>TOTAL</b>	<b>494,635</b>	<b>9,365,374</b>	<b>1.893</b>			<b>494,635</b>			<b>14</b>	<b>57</b>	<b>97</b>	<b>168</b>
O.D.		5,286	.001									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			578,833	504,803	278,679			320,687	350,918	335,693	187,648
2014			1,098,152	233,306	82,646			214,710	175,041	104,767	192,139
2015			211,007	188,147	196,112			65,838	179,984	179,265	249,724
2016			547,712	295,156	186,994			169,228	594,647	259,517	257,254
2017			138,947	67,401	228,886			13,084	135,298	354,648	188,503
<b>TOTAL</b>			<b>2,574,651</b>	<b>1,288,813</b>	<b>973,317</b>			<b>783,547</b>	<b>1,435,888</b>	<b>1,233,890</b>	<b>1,075,268</b>
O.D.											5,286

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			733,961	571,439	319,644			605,456	410,926	392,423	181,268
2014		7,927	1,354,058	271,183	97,383		3,617	375,157	198,298	118,944	190,218
2015	24	2,434	292,470	200,633	197,942	16	1,731	163,387	204,742	200,308	250,973
2016	178	8,197	769,873	309,599	216,094	193	14,091	577,693	562,704	296,641	254,939
2017	260	4,927	364,747	173,337	187,330	79	9,856	253,611	203,176	246,073	182,094
<b>TOTAL</b>	<b>462</b>	<b>23,485</b>	<b>3,515,109</b>	<b>1,526,191</b>	<b>1,018,393</b>	<b>288</b>	<b>29,295</b>	<b>1,975,304</b>	<b>1,579,846</b>	<b>1,254,389</b>	<b>1,059,492</b>
O.D.											5,259

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,543,943	5,378,819	1,064,751	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,383,161	-1,580,161	2,738	
TOTAL LOSSES	3,160,782	3,798,658	1,067,489	
EXPECTED LOSSES	4,857,316	4,105,471	801,308	
CREDIBILITY	.07	.22	.33	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.639	.768	.216	1.623
INDICATED (POST-TEST)	.652	.783	.220	1.655
PRES. ON RATE LEVEL	.955	.807	.158	1.920
DERIVED BY FORMULA	.934	.802	.178	1.914
UNDERLYING PRES. RATE	.982	.830	.162	1.974
PROPOSED	.934	.802	.178	1.914

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.841
IND. RATES				1.84	MINIMUM PREMIUM	
MAN. RATES	2.68	2.24	1.96	+ 1.84	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
2013	439,262	10,541,162	2,399			439,262	1		4	56	145	206
2014	454,819	14,676,228	3,226			454,819			10	61	128	199
2015	462,899	8,359,064	1,805			462,899	1		5	45	120	171
2016	463,206	8,992,444	1,941			463,206			3	55	132	190
2017	451,972	9,445,501	2,089			451,972			2	23	138	163
<b>TOTAL</b>	<b>2,272,158</b>	<b>52,014,399</b>	<b>2,289</b>			<b>2,272,158</b>	<b>2</b>		<b>24</b>	<b>240</b>	<b>663</b>	<b>929</b>
O.D.		10,962								1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	151,636		933,584	2,194,832	1,762,622	608,481		419,541	1,705,060	1,840,073	925,333
2014			1,693,265	2,223,550	1,675,087			4,006,724	2,396,397	1,739,457	941,748
2015	159,565		899,853	1,535,879	1,211,766	108,238		580,514	1,085,437	1,688,090	1,089,722
2016			520,584	1,702,885	1,927,737			88,434	1,647,732	2,242,756	862,316
2017			414,823	671,823	1,701,020			1,210,237	1,735,617	2,548,634	1,163,347
<b>TOTAL</b>	<b>311,201</b>		<b>4,462,109</b>	<b>8,328,969</b>	<b>8,278,232</b>	<b>716,719</b>		<b>6,305,450</b>	<b>8,570,243</b>	<b>10,059,010</b>	<b>4,982,466</b>
O.D.				1,456					735		8,771

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	104,484		1,183,785	2,484,550	2,021,732	834,861		792,093	1,996,628	2,151,045	893,872
2014		10,545	1,806,143	2,520,749	1,789,855		25,038	2,642,229	2,694,771	1,952,094	932,331
2015	179,829	11,557	1,390,492	1,599,152	1,225,568	267,430	14,857	1,359,403	1,278,598	1,863,715	1,095,171
2016	286	16,224	1,662,669	1,753,337	1,907,829	190	19,716	1,189,333	1,705,620	2,270,426	854,555
2017	1,735	28,375	2,075,670	1,297,472	1,353,668	1,165	128,395	2,657,994	1,709,564	1,826,561	1,123,793
<b>TOTAL</b>	<b>286,334</b>	<b>66,701</b>	<b>8,118,759</b>	<b>9,655,260</b>	<b>8,298,652</b>	<b>1,103,646</b>	<b>188,006</b>	<b>8,641,052</b>	<b>9,385,181</b>	<b>10,063,841</b>	<b>4,899,722</b>
O.D.		16	1,267	1,096	178		19	516	467	78	8,662

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,406,316	37,404,753	4,908,384			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,369,194	-10,702,469	14,738			
TOTAL LOSSES	13,037,122	26,702,284	4,923,122			
EXPECTED LOSSES	10,906,359	27,720,327	4,407,987			
CREDIBILITY	.18	.60	.91			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.574	1.175	.217	1.966		
INDICATED (POST-TEST)	.585	1.199	.221	2.005		
PRES. ON RATE LEVEL	.467	1.186	.189	1.842		
DERIVED BY FORMULA	.488	1.194	.218	1.900		
UNDERLYING PRES. RATE	.480	1.220	.194	1.894		
PROPOSED	.488	1.194	.218	1.900		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.827
IND. RATES				1.83	MINIMUM PREMIUM	
MAN. RATES	2.43	2.03	1.88	+ 1.83	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	44,829	341,317	.761			44,829				2	15	17
2014	51,425	394,349	.766			51,425				1	12	13
2015	55,194	684,406	1.240			55,194			2	2	3	7
2016	54,861	590,459	1.076			54,861			1	1	12	14
2017	53,204	542,375	1.019			53,204				3	6	9
<b>TOTAL</b>	<b>259,513</b>	<b>2,552,906</b>	<b>.984</b>			<b>259,513</b>			<b>3</b>	<b>9</b>	<b>48</b>	<b>60</b>
O.D.		48,737	.018								1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				38,992	49,353				57,281	114,105	81,586
2014				8,797	68,214				2,729	161,971	152,638
2015			460,487	42,520	8,044			93,484	12,894	18,099	48,878
2016			146,431	5,500	156,149			74,287	6,099	125,665	76,328
2017				147,942	21,821				131,101	138,285	103,226
<b>TOTAL</b>			<b>606,918</b>	<b>243,751</b>	<b>303,581</b>			<b>167,771</b>	<b>210,104</b>	<b>558,125</b>	<b>462,656</b>
O.D.					13,325					35,000	412

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				44,139	56,607				67,076	133,389	78,812
2014		4	2,065	10,990	71,809			2,787	5,943	177,854	151,112
2015	54	4,529	549,373	52,867	17,435	21	2,116	172,486	19,450	21,637	49,122
2016	44	2,091	194,575	32,548	150,462	67	4,523	144,397	27,050	124,080	75,641
2017	58	1,992	144,765	121,685	34,129	41	5,182	146,982	128,274	104,053	99,716
<b>TOTAL</b>	<b>156</b>	<b>8,616</b>	<b>890,778</b>	<b>262,229</b>	<b>330,442</b>	<b>129</b>	<b>11,821</b>	<b>466,652</b>	<b>247,793</b>	<b>561,013</b>	<b>454,403</b>
O.D.	12	135	9,818	6,261	9,854	5	505	13,859	11,380	22,775	408

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,402,486	1,451,747	454,811	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-241,236	-406,785	931	
TOTAL LOSSES	1,161,250	1,044,962	455,742	
EXPECTED LOSSES	495,671	1,061,407	272,488	
CREDIBILITY	.04	.14	.22	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.447	.403	.176	1.026
INDICATED (POST-TEST)	.456	.411	.180	1.047
PRES. ON RATE LEVEL	.186	.398	.102	.686
DERIVED BY FORMULA	.197	.400	.119	.716
UNDERLYING PRES. RATE	.191	.409	.105	.705
PROPOSED	.197	.400	.119	.716

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				.69	MINIMUM PREMIUM
MAN. RATES	.88	.77	.70	+ .69	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	720,589	4,020,420	.557			5	14	28	47
2014	722,934	3,459,847	.478			6	8	24	38
2015	669,234	2,398,803	.358			2	16	22	40
2016	689,944	3,550,023	.514			6	17	29	52
2017	771,580	973,180	.126				6	15	21
<b>TOTAL</b>	<b>3,574,281</b>	<b>14,402,273</b>	<b>.403</b>			<b>19</b>	<b>61</b>	<b>118</b>	<b>198</b>
O.D.		2,346							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,300,882	446,731	394,036			1,083,378	409,773	217,703	167,917
2014			1,568,594	223,804	551,198			426,514	192,652	275,795	221,290
2015			577,819	513,273	141,237			138,981	338,176	265,735	423,582
2016			1,548,183	455,709	107,131			420,194	590,513	163,439	264,854
2017				129,738	200,333				318,764	176,836	147,509
<b>TOTAL</b>			<b>4,995,478</b>	<b>1,769,255</b>	<b>1,393,935</b>			<b>2,069,067</b>	<b>1,849,878</b>	<b>1,099,508</b>	<b>1,225,152</b>
O.D.											2,346

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,383,202	505,700	451,959			1,418,718	479,842	254,495	162,208
2014		11,280	1,939,540	272,757	593,778		7,148	738,380	224,457	308,579	219,077
2015	67	6,329	771,534	527,191	160,565	34	3,544	329,627	381,425	300,243	425,700
2016	485	20,966	1,936,645	492,425	198,474	424	28,350	979,223	570,688	214,077	262,470
2017	208	3,593	260,467	191,853	163,927	87	10,320	294,282	260,065	149,285	142,494
<b>TOTAL</b>	<b>760</b>	<b>42,168</b>	<b>6,291,388</b>	<b>1,989,926</b>	<b>1,568,703</b>	<b>545</b>	<b>49,362</b>	<b>3,760,230</b>	<b>1,916,477</b>	<b>1,226,679</b>	<b>1,211,949</b>
O.D.											2,280

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,144,453	6,701,785	1,214,229			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,059,812	-2,401,349	4,439			
TOTAL LOSSES	7,084,641	4,300,436	1,218,668			
EXPECTED LOSSES	6,183,506	6,219,249	1,286,741			
CREDIBILITY	.25	.82	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.198	.120	.034	.352		
INDICATED (POST-TEST)	.202	.122	.035	.359		
PRES. ON RATE LEVEL	.168	.169	.035	.372		
DERIVED BY FORMULA	.177	.130	.035	.342		
UNDERLYING PRES. RATE	.173	.174	.036	.383		
PROPOSED	.186	.136	.037	.359		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.345
IND. RATES				.35	MINIMUM PREMIUM	
MAN. RATES	.40	.38	.38	+ .35	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
2013	5,177	377,237	7.286			5,177			1		2	3
2014	5,823	930,523	15.980			5,823	1			1	3	5
2015	5,983	185,575	3.101			5,983				1	1	2
2016	6,191	1,277,239	20.630			6,191	1			1	2	4
2017	5,975	209,458	3.505			5,975					5	5
<b>TOTAL</b>	<b>29,149</b>	<b>2,980,032</b>	<b>10.223</b>			<b>29,149</b>	<b>2</b>		<b>1</b>	<b>3</b>	<b>13</b>	<b>19</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			252,917		20,878			47,043		10,783	45,616
2014	247,837			77,620	80,464	200,590			59,394	242,602	22,016
2015				40,835	2,557				88,768	4,876	48,539
2016	11,022			11,185	12,096	22,000			1,145,392	9,301	66,243
2017					38,594					161,950	8,914
<b>TOTAL</b>	<b>258,859</b>		<b>252,917</b>	<b>129,640</b>	<b>154,589</b>	<b>222,590</b>		<b>47,043</b>	<b>1,293,554</b>	<b>429,512</b>	<b>191,328</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			320,699		23,947			88,817		12,605	44,065
2014	323,533	30	5,578	87,962	85,235	212,094	16	7,016	69,777	267,113	21,796
2015		48	6,629	40,452	3,558		79	16,057	94,579	8,414	48,782
2016	9,593	49	5,555	8,287	11,630	39,356	5,237	347,250	691,438	63,250	65,647
2017	34	389	28,437	18,132	28,542	18	2,345	64,115	52,653	105,382	8,611
<b>TOTAL</b>	<b>333,160</b>	<b>516</b>	<b>366,898</b>	<b>154,833</b>	<b>152,912</b>	<b>251,468</b>	<b>7,677</b>	<b>523,255</b>	<b>908,447</b>	<b>456,764</b>	<b>188,901</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,482,974	1,672,956	188,901	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-149,161	-162,102	472	
TOTAL LOSSES	1,333,813	1,510,854	189,373	
EXPECTED LOSSES	305,482	422,370	138,457	
CREDIBILITY	.01	.03	.05	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	4.576	5.183	.650	10.409
INDICATED (POST-TEST)	4.668	5.287	.663	10.618
PRES. ON RATE LEVEL	1.019	1.409	.462	2.890
DERIVED BY FORMULA	1.055	1.525	.472	3.052
UNDERLYING PRES. RATE	1.048	1.449	.475	2.972
PROPOSED	1.055	1.525	.472	3.052

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.936
IND. RATES				2.94	MINIMUM PREMIUM	
MAN. RATES	3.77	3.26	2.95	+ 2.94	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	106,796	2,247,157	2.104			3	4	48	55
2014	91,869	1,477,515	1.608			2	4	45	51
2015	95,154	2,743,047	2.882			2	1	47	50
2016	120,371	1,052,350	.874				1	37	38
2017	127,355	976,290	.766				4	37	41
<b>TOTAL</b>	<b>541,545</b>	<b>8,496,359</b>	<b>1.569</b>			<b>7</b>	<b>14</b>	<b>214</b>	<b>235</b>
O.D.		2,005							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			584,336	186,359	491,623			129,803	172,407	355,029	327,600
2014			400,858	39,349	272,388			37,301	7,987	441,940	277,692
2015			388,758	123,404	901,241			304,082	33,719	728,032	263,811
2016				95	458,107				3,301	366,188	224,659
2017				101,969	219,243				164,655	227,388	263,035
<b>TOTAL</b>			<b>1,373,952</b>	<b>451,176</b>	<b>2,342,602</b>			<b>471,186</b>	<b>382,069</b>	<b>2,118,577</b>	<b>1,356,797</b>
O.D.											2,005

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			740,939	210,959	563,896			245,068	201,889	415,031	316,462
2014		2,875	498,015	52,071	289,926		620	70,944	17,459	485,577	274,915
2015	44	4,727	543,233	176,933	879,056	77	7,233	606,447	92,663	789,243	265,130
2016	7	796	85,844	58,549	420,984		643	54,584	46,432	351,983	222,637
2017	222	3,433	250,252	179,816	174,546	54	7,270	205,863	178,556	165,629	254,092
<b>TOTAL</b>	<b>273</b>	<b>11,831</b>	<b>2,118,283</b>	<b>678,328</b>	<b>2,328,408</b>	<b>131</b>	<b>15,766</b>	<b>1,182,906</b>	<b>536,999</b>	<b>2,207,463</b>	<b>1,333,236</b>
O.D.											1,953

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,329,190	5,751,198	1,335,189	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,805,090	-2,803,203	7,109	
TOTAL LOSSES	1,524,100	2,947,995	1,342,298	
EXPECTED LOSSES	3,693,337	7,348,765	1,938,731	
CREDIBILITY	.07	.23	.35	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.281	.544	.248	1.073
INDICATED (POST-TEST)	.287	.555	.253	1.095
PRES. ON RATE LEVEL	.663	1.320	.348	2.331
DERIVED BY FORMULA	.637	1.144	.315	2.096
UNDERLYING PRES. RATE	.682	1.357	.358	2.397
PROPOSED	.637	1.144	.315	2.096

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.016
IND. RATES				2.02	MINIMUM PREMIUM	
MAN. RATES	3.53	2.94	2.38	+ 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
2013	960,847	20,973,199	2.182			13	91	350	454
2014	1,010,312	18,470,934	1.828			12	90	340	442
2015	1,095,296	19,985,711	1.824			17	74	314	405
2016	1,156,179	20,907,553	1.808			15	64	363	442
2017	1,203,173	17,552,772	1.458			7	49	363	420
<b>TOTAL</b>	<b>5,425,807</b>	<b>97,890,169</b>	<b>1.804</b>			<b>1</b>	<b>64</b>	<b>368</b>	<b>1730</b>
O.D.		551,772	.010					3	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			2,246,486	3,543,611	3,796,746			1,817,200	3,220,553	3,779,564	2,569,039
2014			2,256,805	3,486,619	3,397,448			1,518,197	2,151,937	3,171,633	2,488,295
2015			3,279,255	3,308,004	3,754,491			1,636,141	2,076,039	3,385,518	2,546,263
2016			2,649,777	3,486,498	4,225,021			1,471,212	1,849,043	4,716,772	2,509,230
2017	212,250		1,132,476	2,703,767	3,776,279			318,951	1,559,507	5,120,830	2,728,712
<b>TOTAL</b>	<b>212,250</b>		<b>11,564,799</b>	<b>16,528,499</b>	<b>18,949,985</b>			<b>6,761,701</b>	<b>10,857,079</b>	<b>20,174,317</b>	<b>12,841,539</b>
O.D.				194,424	117,236				79,470	82,229	78,413

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			2,723,672	4,011,373	4,354,880			3,052,168	3,771,269	4,418,305	2,481,692
2014		16,571	2,855,047	3,965,950	3,617,276		21,593	2,308,026	2,448,141	3,519,655	2,463,412
2015	367	38,078	4,550,071	3,531,424	3,765,885	381	37,654	3,352,295	2,475,157	3,740,700	2,558,994
2016	1,058	53,202	5,219,388	3,710,043	4,233,089	1,466	104,806	3,934,821	2,301,434	4,715,793	2,486,647
2017	207,400	85,280	6,254,816	3,933,355	3,201,903	1,225	146,808	3,563,414	2,702,067	3,518,533	2,635,936
<b>TOTAL</b>	<b>208,825</b>	<b>193,131</b>	<b>21,602,994</b>	<b>19,152,145</b>	<b>19,173,033</b>	<b>3,072</b>	<b>310,861</b>	<b>16,210,724</b>	<b>13,698,068</b>	<b>19,912,986</b>	<b>12,626,681</b>
O.D.	12	305	29,585	236,504	106,963		211	13,896	102,017	78,443	77,894

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	38,573,616	72,460,159	12,704,575	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,072,294	-21,269,847	43,055	
TOTAL LOSSES	28,501,322	51,190,312	12,747,630	
EXPECTED LOSSES	20,726,584	55,723,038	12,099,550	
CREDIBILITY	.33	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.525	.943	.235	1.703
INDICATED (POST-TEST)	.536	.962	.240	1.738
PRES. ON RATE LEVEL	.371	.999	.217	1.587
DERIVED BY FORMULA	.425	.962	.240	1.627
UNDERLYING PRES. RATE	.382	1.027	.223	1.632
PROPOSED	.425	.962	.240	1.627

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.565
IND. RATES				1.57	MINIMUM PREMIUM	
MAN. RATES	1.82	1.62	1.62	+ 1.57	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	674,612	14,852,266	2.201		1	21	57	216	295
2014	734,190	14,038,383	1.912			14	45	195	254
2015	825,151	17,230,934	2.088			15	32	307	354
2016	862,940	14,126,031	1.636			12	32	226	270
2017	950,236	14,463,194	1.522			9	24	308	341
<b>TOTAL</b>	<b>4,047,129</b>	<b>74,710,808</b>	<b>1.846</b>		<b>1</b>	<b>71</b>	<b>190</b>	<b>1252</b>	<b>1514</b>
O.D.		68,015	.001					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013		184,530	4,421,265	1,853,171	2,221,419		6,703	2,361,890	1,142,670	1,655,087	1,005,531
2014			2,673,898	1,874,820	3,545,036			1,025,704	1,509,420	2,502,264	907,241
2015			3,802,932	1,600,981	4,429,287			2,480,298	745,387	3,058,826	1,113,223
2016			2,418,565	1,535,115	3,869,290			1,301,207	1,165,704	2,578,974	1,257,176
2017			1,674,828	1,564,129	3,542,886			571,790	1,044,135	4,855,096	1,210,330
<b>TOTAL</b>		<b>184,530</b>	<b>14,991,488</b>	<b>8,428,216</b>	<b>17,607,918</b>		<b>6,703</b>	<b>7,740,889</b>	<b>5,607,316</b>	<b>14,650,247</b>	<b>5,493,501</b>
O.D.					31,941					22,148	13,926

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013		314,439	5,303,842	2,097,790	2,547,971		14,197	3,879,176	1,338,066	1,934,794	971,343
2014		19,788	3,439,250	2,175,487	3,764,037		17,459	1,859,494	1,724,646	2,774,629	898,169
2015	403	39,913	4,715,870	1,888,014	4,376,616	458	43,719	3,688,876	1,059,601	3,348,126	1,118,789
2016	830	41,263	3,972,204	1,952,365	3,762,640	1,133	78,669	2,805,995	1,425,066	2,603,053	1,245,861
2017	4,015	76,338	5,628,081	3,023,844	2,929,284	1,392	158,290	3,443,606	2,324,837	3,305,282	1,169,179
<b>TOTAL</b>	<b>5,248</b>	<b>491,741</b>	<b>23,059,247</b>	<b>11,137,500</b>	<b>17,380,548</b>	<b>2,983</b>	<b>312,334</b>	<b>15,677,147</b>	<b>7,872,216</b>	<b>13,965,884</b>	<b>5,403,341</b>
O.D.		48	5,251	3,580	29,949		34	2,949	2,430	21,557	13,614

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	39,556,982	50,413,664	5,416,955			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,931,075	-14,527,225	18,584			
TOTAL LOSSES	27,625,907	35,886,439	5,435,539			
EXPECTED LOSSES	24,727,958	38,285,840	5,058,912			
CREDIBILITY	.27	.89	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.683	.887	.134	1.704		
INDICATED (POST-TEST)	.697	.905	.137	1.739		
PRES. ON RATE LEVEL	.594	.920	.122	1.636		
DERIVED BY FORMULA	.622	.907	.137	1.666		
UNDERLYING PRES. RATE	.611	.946	.125	1.682		
PROPOSED	.622	.907	.137	1.666		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.602
IND. RATES				1.60	MINIMUM PREMIUM	
MAN. RATES	2.21	1.90	1.67	+ 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
2013	586,228	15,594,513	2.660			9	71	278	358
2014	696,157	15,666,140	2.250			9	59	322	390
2015	950,750	15,094,815	1.587			8	62	277	347
2016	1,249,910	18,281,299	1.462			2	64	402	468
2017	1,795,488	13,111,097	.730				40	415	455
<b>TOTAL</b>	<b>5,278,533</b>	<b>77,747,864</b>	<b>1.473</b>			<b>28</b>	<b>296</b>	<b>1694</b>	<b>2018</b>
O.D.		22,091						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,506,219	3,331,820	2,839,896			742,895	3,437,557	2,584,229	1,151,897
2014			1,740,713	2,522,306	3,678,061			1,228,190	1,850,035	3,526,914	1,119,921
2015			1,641,051	2,539,878	3,779,792			1,231,735	1,675,779	3,027,369	1,199,211
2016			395,433	2,887,621	6,321,852			84,464	1,932,315	5,263,136	1,396,478
2017				1,839,156	4,805,638				1,148,402	4,019,017	1,298,884
<b>TOTAL</b>			<b>5,283,416</b>	<b>13,120,781</b>	<b>21,425,239</b>			<b>3,287,284</b>	<b>10,044,088</b>	<b>18,420,665</b>	<b>6,166,391</b>
O.D.					1,712					14,576	5,803

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,909,886	3,771,622	3,257,371			1,402,586	4,025,376	3,020,960	1,112,733
2014		12,994	2,266,402	2,891,365	3,901,271		19,581	2,100,712	2,120,258	3,904,903	1,108,722
2015	174	20,871	2,448,028	2,736,008	3,738,460	263	26,646	2,409,014	2,005,841	3,332,838	1,205,207
2016	397	26,829	2,848,812	3,336,825	6,018,667	210	26,432	1,744,789	2,311,671	5,191,031	1,383,910
2017	4,706	70,735	5,140,809	3,643,456	3,777,484	648	85,856	2,399,057	2,036,354	2,738,514	1,254,722
<b>TOTAL</b>	<b>5,277</b>	<b>131,429</b>	<b>14,613,937</b>	<b>16,379,276</b>	<b>20,693,253</b>	<b>1,121</b>	<b>158,515</b>	<b>10,056,158</b>	<b>12,499,500</b>	<b>18,188,246</b>	<b>6,065,294</b>
O.D.		1	238	161	1,606		22	2,019	1,653	14,148	5,717

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	24,968,717	67,777,843	6,071,011			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-11,986,503	-22,278,081	35,531			
TOTAL LOSSES	12,982,214	45,499,762	6,106,542			
EXPECTED LOSSES	26,023,168	61,442,123	7,706,658			
CREDIBILITY	.32	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.246	.862	.116	1.224		
INDICATED (POST-TEST)	.251	.879	.118	1.248		
PRES. ON RATE LEVEL	.479	1.132	.142	1.753		
DERIVED BY FORMULA	.406	.879	.118	1.403		
UNDERLYING PRES. RATE	.493	1.164	.146	1.803		
PROPOSED	.406	.879	.118	1.403		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.349
IND. RATES				1.35	MINIMUM PREMIUM	
MAN. RATES	2.56	2.11	1.79	+ 1.35	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
2013	366,788	5,378,627	1.466			366,788	1		4	24	75	104
2014	367,160	3,254,663	.886			367,160				17	81	98
2015	389,254	3,711,406	.953			389,254			3	10	79	92
2016	395,696	3,038,226	.767			395,696			1	14	71	86
2017	395,806	3,751,401	.947			395,806			2	12	75	89
<b>TOTAL</b>	<b>1,914,704</b>	<b>19,134,323</b>	<b>.999</b>			<b>1,914,704</b>	<b>1</b>		<b>10</b>	<b>77</b>	<b>381</b>	<b>469</b>
O.D.		41,103	.002								1	1

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	228,434		689,946	941,030	494,704			425,744	850,791	1,110,945	637,033
2014				371,056	762,782				599,888	922,302	598,635
2015			537,466	545,332	667,720			202,979	423,832	801,278	532,799
2016			189,104	585,471	354,303			20,918	610,443	695,129	582,858
2017			344,581	328,541	862,679			136,416	300,554	1,222,918	555,712
<b>TOTAL</b>	<b>228,434</b>		<b>1,761,097</b>	<b>2,771,430</b>	<b>3,142,188</b>			<b>786,057</b>	<b>2,785,508</b>	<b>4,752,572</b>	<b>2,907,037</b>
O.D.					12,714					23,529	4,860

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	389,708		874,851	1,065,246	567,428			803,804	996,278	1,298,693	615,374
2014		145	35,857	427,019	805,127		161	45,909	677,050	1,020,333	592,649
2015	62	6,441	767,727	584,936	668,041	51	5,339	497,961	506,167	880,032	535,463
2016	96	5,145	525,125	563,980	372,924	58	6,380	401,218	614,657	710,258	577,612
2017	935	17,126	1,262,365	690,059	702,407	359	39,936	883,344	608,366	836,136	536,818
<b>TOTAL</b>	<b>390,801</b>	<b>28,857</b>	<b>3,465,925</b>	<b>3,331,240</b>	<b>3,115,927</b>	<b>468</b>	<b>51,816</b>	<b>2,632,236</b>	<b>3,402,518</b>	<b>4,745,452</b>	<b>2,857,916</b>
O.D.		11	933	652	12,252		14	1,646	1,341	25,287	4,828

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,572,707	14,634,669	2,862,744	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,103,703	-4,258,231	8,828	
TOTAL LOSSES	4,469,004	10,376,438	2,871,572	
EXPECTED LOSSES	4,288,936	11,066,990	2,584,851	
CREDIBILITY	.16	.54	.82	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.233	.542	.150	.925
INDICATED (POST-TEST)	.238	.553	.153	.944
PRES. ON RATE LEVEL	.218	.562	.131	.911
DERIVED BY FORMULA	.221	.557	.149	.927
UNDERLYING PRES. RATE	.224	.578	.135	.937
PROPOSED	.221	.557	.149	.927

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				.89	MINIMUM PREMIUM
MAN. RATES	1.27	1.08	.93	+ .89	PRESENT

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	235,998	4,305,739	1.824			235,998			4	35	67	106
2014	234,071	5,525,537	2.360			234,071			5	33	77	115
2015	248,298	3,831,289	1.543			248,298			2	30	58	90
2016	255,303	3,035,569	1.189			255,303			3	16	60	79
2017	261,507	2,520,189	.963			261,507				20	59	79
<b>TOTAL</b>	<b>1,235,177</b>	<b>19,218,323</b>	<b>1.556</b>			<b>1,235,177</b>			<b>14</b>	<b>134</b>	<b>321</b>	<b>469</b>
O.D.		451,175	.036							4	4	8

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			751,029	985,996	313,822			289,976	865,703	546,357	552,856
2014			1,201,086	1,097,665	675,943			539,851	631,449	803,519	576,024
2015			311,883	828,603	678,470			221,699	673,279	644,066	473,289
2016			586,660	325,393	698,804			220,589	240,660	614,093	349,370
2017				517,587	438,988				492,444	611,923	459,247
<b>TOTAL</b>			<b>2,850,658</b>	<b>3,755,244</b>	<b>2,806,027</b>			<b>1,272,115</b>	<b>2,903,535</b>	<b>3,219,958</b>	<b>2,410,786</b>
O.D.				223,846	31,188				40,056	121,800	34,285

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			952,305	1,116,151	359,955			547,475	1,013,738	638,693	534,059
2014		8,984	1,534,554	1,246,359	728,957		9,148	961,933	718,992	894,506	570,264
2015	36	4,567	547,641	860,051	681,806	56	5,884	564,919	763,142	720,333	475,655
2016	201	9,666	921,888	403,300	690,176	212	15,295	560,538	302,218	615,114	346,226
2017	522	10,626	773,683	596,124	387,602	163	20,778	588,680	511,872	451,040	443,633
<b>TOTAL</b>	<b>759</b>	<b>33,843</b>	<b>4,730,071</b>	<b>4,221,985</b>	<b>2,848,496</b>	<b>431</b>	<b>51,105</b>	<b>3,223,545</b>	<b>3,309,962</b>	<b>3,319,686</b>	<b>2,369,837</b>
O.D.	3	299	35,732	229,642	38,274		107	10,632	44,346	137,193	33,979

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,086,527	14,149,584	2,403,816	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,463,421	-3,991,219	7,771	
TOTAL LOSSES	5,623,106	10,158,365	2,411,587	
EXPECTED LOSSES	5,027,170	10,387,838	2,248,021	
CREDIBILITY	.12	.40	.61	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.455	.822	.195	1.472
INDICATED (POST-TEST)	.464	.838	.199	1.501
PRES. ON RATE LEVEL	.396	.818	.177	1.391
DERIVED BY FORMULA	.404	.826	.190	1.420
UNDERLYING PRES. RATE	.407	.841	.182	1.430
PROPOSED	.404	.826	.190	1.420

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.366
IND. RATES				1.37	MINIMUM PREMIUM	
MAN. RATES	1.79	1.61	1.42	+ 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
2013	171,416	4,473,518	2.609			7	25	51	83
2014	190,874	5,032,433	2.636			10	22	65	97
2015	222,444	5,920,618	2.661			10	42	47	99
2016	274,684	5,561,164	2.024			8	32	74	114
2017	340,043	4,285,015	1.260			3	16	88	107
<b>TOTAL</b>	<b>1,199,461</b>	<b>25,272,748</b>	<b>2.107</b>			<b>38</b>	<b>137</b>	<b>325</b>	<b>500</b>
O.D.		8,762							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,278,534	1,020,765	380,421			727,126	422,766	483,992	159,914
2014			1,747,784	986,455	732,646			672,079	312,442	422,337	158,690
2015			2,058,849	1,256,558	454,512			774,579	715,710	458,408	202,002
2016			1,661,986	1,278,320	776,160			475,038	565,167	617,513	186,980
2017			535,930	958,868	816,221			243,026	523,988	930,231	276,751
<b>TOTAL</b>			<b>7,283,083</b>	<b>5,500,966</b>	<b>3,159,960</b>			<b>2,891,848</b>	<b>2,540,073</b>	<b>2,912,481</b>	<b>984,337</b>
O.D.											8,762

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,621,181	1,155,504	436,344			1,372,814	495,059	565,788	154,477
2014		12,849	2,198,401	1,128,060	792,018		11,267	1,163,752	363,226	472,904	157,103
2015	235	21,855	2,655,215	1,310,843	509,838	191	18,213	1,558,558	825,571	532,526	203,012
2016	577	26,661	2,537,485	1,298,562	872,923	459	32,089	1,125,264	607,713	650,676	185,297
2017	1,131	26,683	1,965,701	1,163,689	758,317	471	52,837	1,071,365	670,617	675,977	267,341
<b>TOTAL</b>	<b>1,943</b>	<b>88,048</b>	<b>10,977,983</b>	<b>6,056,658</b>	<b>3,369,440</b>	<b>1,121</b>	<b>114,406</b>	<b>6,291,753</b>	<b>2,962,186</b>	<b>2,897,871</b>	<b>967,230</b>
O.D.											8,636

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	17,475,254	15,286,155	975,866			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,131,159	-5,118,448	3,846			
TOTAL LOSSES	13,344,095	10,167,707	979,712			
EXPECTED LOSSES	8,732,076	13,769,813	935,580			
CREDIBILITY	.12	.39	.60			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.113	.848	.082	2.043		
INDICATED (POST-TEST)	1.135	.865	.084	2.084		
PRES. ON RATE LEVEL	.708	1.116	.076	1.900		
DERIVED BY FORMULA	.759	1.018	.081	1.858		
UNDERLYING PRES. RATE	.728	1.148	.078	1.954		
PROPOSED	.776	1.041	.083	1.900		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.827
IND. RATES				1.83	MINIMUM PREMIUM	
MAN. RATES	2.42	2.15	1.94	+ 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
2013	170,650	2,706,926	1.586			5	9	29	43
2014	175,187	3,072,515	1.753			3	17	13	33
2015	237,972	2,458,609	1.033			2	14	24	40
2016	227,902	1,503,958	.659				12	22	34
2017	229,584	1,235,030	.537				16	16	32
<b>TOTAL</b>	<b>1,041,295</b>	<b>10,977,038</b>	<b>1.054</b>			<b>10</b>	<b>68</b>	<b>104</b>	<b>182</b>
O.D.		26,739	.002					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			928,543	251,412	291,213			478,290	221,356	303,329	232,783
2014			456,363	743,481	328,215			375,436	530,439	323,399	315,182
2015			344,411	506,106	266,760			142,486	508,819	346,183	343,844
2016				378,526	258,692				294,851	273,643	298,246
2017				435,376	77,812				242,165	179,122	300,555
<b>TOTAL</b>			<b>1,729,317</b>	<b>2,314,901</b>	<b>1,222,692</b>			<b>996,212</b>	<b>1,797,630</b>	<b>1,425,676</b>	<b>1,490,610</b>
O.D.					1,836					2,203	22,700

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,177,392	284,598	334,019			903,012	259,208	354,590	224,868
2014		3,540	600,046	838,862	354,613		6,387	669,815	596,244	364,824	312,030
2015	41	4,158	504,852	521,243	277,013	35	3,817	371,803	567,467	392,857	345,563
2016	26	1,888	208,975	361,869	262,813	20	2,395	167,982	288,564	283,001	295,562
2017	182	5,987	436,034	364,519	110,506	74	8,467	241,283	212,126	142,565	290,336
<b>TOTAL</b>	<b>249</b>	<b>15,573</b>	<b>2,927,299</b>	<b>2,371,091</b>	<b>1,338,964</b>	<b>129</b>	<b>21,066</b>	<b>2,353,895</b>	<b>1,923,609</b>	<b>1,537,837</b>	<b>1,468,359</b>
O.D.					2,106					2,575	22,750

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,318,211	7,176,182	1,491,109	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,637,337	-2,413,217	5,561	
TOTAL LOSSES	3,680,874	4,762,965	1,496,670	
EXPECTED LOSSES	3,415,448	6,362,313	1,551,530	
CREDIBILITY	.11	.36	.54	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.353	.457	.144	.954
INDICATED (POST-TEST)	.360	.466	.147	.973
PRES. ON RATE LEVEL	.319	.594	.145	1.058
DERIVED BY FORMULA	.324	.548	.146	1.018
UNDERLYING PRES. RATE	.328	.611	.149	1.088
PROPOSED	.324	.548	.146	1.018

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				.98	MINIMUM PREMIUM
MAN. RATES	1.51	1.28	1.08	+ .98	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	109,583	276,726	.252						5	5
2014	138,348	259,287	.187			1			1	2
2015	106,005	850,580	.802			2			3	8
2016	57,854	102,020	.176				1		2	3
2017	70,622	22,585	.031						2	2
<b>TOTAL</b>	<b>482,412</b>	<b>1,511,198</b>	<b>.313</b>			<b>3</b>		<b>4</b>	<b>13</b>	<b>20</b>
O.D.		142								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					92,993					111,911	71,822
2014			199,450		589			38,488		2,064	18,696
2015			361,334	49,249	56,625			288,818	64,366	9,014	21,174
2016				26,640	10,405				49,456	2,107	13,412
2017					5,642					13,108	3,835
<b>TOTAL</b>			<b>560,784</b>	<b>75,889</b>	<b>166,254</b>			<b>327,306</b>	<b>113,822</b>	<b>138,204</b>	<b>128,939</b>
O.D.											142

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					106,663					130,824	69,380
2014		1,424	243,600	1,743	2,187		639	65,364	705	2,564	18,509
2015	41	3,618	437,281	59,747	62,594	72	6,534	533,953	83,488	17,315	21,280
2016	2	117	13,244	24,472	11,326	4	328	21,823	43,193	5,399	13,291
2017	4	55	4,156	2,649	4,172	1	187	5,186	4,262	8,530	3,705
<b>TOTAL</b>	<b>47</b>	<b>5,214</b>	<b>698,281</b>	<b>88,611</b>	<b>186,942</b>	<b>77</b>	<b>7,688</b>	<b>626,326</b>	<b>131,648</b>	<b>164,632</b>	<b>126,165</b>
O.D.											143

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,337,633	571,833	126,308	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-205,900	-208,896	276	
TOTAL LOSSES	1,131,733	362,937	126,584	
EXPECTED LOSSES	400,402	521,005	101,306	
CREDIBILITY	.07	.21	.33	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.235	.075	.026	.336
INDICATED (POST-TEST)	.240	.077	.027	.344
PRES. ON RATE LEVEL	.081	.105	.020	.206
DERIVED BY FORMULA	.092	.099	.022	.213
UNDERLYING PRES. RATE	.083	.108	.021	.212
PROPOSED	.092	.099	.022	.213

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				.20	MINIMUM PREMIUM
MAN. RATES	.25	.23	.21	+ .20	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	14,930,095	34,554,265	.231	3		40	135	305	483
2014	15,614,515	30,084,137	.192	2		38	129	289	458
2015	16,220,059	31,212,574	.192	1		28	121	285	435
2016	17,061,421	31,025,273	.181	1		33	133	321	488
2017	17,978,181	24,942,913	.138	3		16	66	310	395
<b>TOTAL</b>	<b>81,804,271</b>	<b>151,819,162</b>	<b>.186</b>	<b>10</b>		<b>155</b>	<b>584</b>	<b>1510</b>	<b>2259</b>
O.D.		731,964				1	3	8	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	141,623		9,246,874	3,854,118	4,745,990	51,876		5,206,133	3,108,003	4,610,450	3,589,198
2014	448,584		7,726,274	4,383,265	3,351,033			3,068,155	3,195,660	3,991,487	3,919,679
2015	786,064		6,858,575	3,976,731	4,235,093	172,704		2,092,854	3,974,036	5,079,269	4,037,248
2016	239,009		6,703,351	5,333,335	3,523,261			3,156,593	3,521,272	4,400,233	4,148,219
2017	604,782		3,251,182	3,474,523	3,685,820	298,318		2,848,525	2,182,705	4,635,998	3,961,060
<b>TOTAL</b>	<b>2,220,062</b>		<b>33,786,256</b>	<b>21,021,972</b>	<b>19,541,197</b>	<b>522,898</b>		<b>16,372,260</b>	<b>15,981,676</b>	<b>22,717,437</b>	<b>19,655,404</b>
O.D.			329,480	98,300	42,181				23,090	25,331	213,582

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	241,609		11,554,442	4,362,857	5,443,655	176,223		9,447,950	3,639,479	5,389,623	3,467,165
2014	585,594	56,463	9,667,138	5,013,365	3,619,089		51,225	5,371,552	3,642,513	4,446,924	3,880,482
2015	707,645	72,573	8,720,776	4,294,242	4,310,469	341,014	53,034	4,841,185	4,616,883	5,639,376	4,057,434
2016	210,346	108,468	10,342,681	5,439,877	3,891,835	3,029	208,043	7,295,179	3,863,441	4,590,081	4,110,885
2017	583,650	118,259	8,743,386	4,677,232	3,364,180	340,153	368,949	6,487,297	3,222,442	3,385,318	3,826,384
<b>TOTAL</b>	<b>2,328,844</b>	<b>355,763</b>	<b>49,028,423</b>	<b>23,787,573</b>	<b>20,629,228</b>	<b>860,419</b>	<b>681,251</b>	<b>33,443,163</b>	<b>18,984,758</b>	<b>23,451,322</b>	<b>19,342,350</b>
O.D.	9	247	442,966	109,073	41,360		132	6,863	27,779	24,291	207,610

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	87,148,080	87,055,384	19,549,960			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-24,756,303	-26,930,495	66,382			
TOTAL LOSSES	62,391,777	60,124,889	19,616,342			
EXPECTED LOSSES	50,718,648	70,351,674	18,814,983			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.076	.073	.024	.173		
INDICATED (POST-TEST)	.078	.074	.024	.176		
PRES. ON RATE LEVEL	.060	.084	.022	.166		
DERIVED BY FORMULA	.078	.074	.024	.176		
UNDERLYING PRES. RATE	.062	.086	.023	.171		
PROPOSED	.078	.074	.024	.176		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.169
IND. RATES				.17	MINIMUM PREMIUM	
MAN. RATES	.22	.20	.17	+ .17	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	677,933	4,044,652	.596			5	11	40	56
2014	699,345	4,239,981	.606			4	13	29	46
2015	696,630	2,946,573	.422	1		3	10	44	58
2016	713,522	3,424,490	.479			5	21	41	67
2017	704,484	4,330,349	.614			2	11	52	65
<b>TOTAL</b>	<b>3,491,914</b>	<b>18,986,045</b>	<b>.544</b>	<b>1</b>		<b>19</b>	<b>66</b>	<b>206</b>	<b>292</b>
O.D.		3,135							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,282,679	621,500	309,016			683,171	363,650	483,199	301,437
2014			1,050,673	348,831	571,958			1,069,780	185,368	629,828	383,543
2015	231,250		821,028	290,529	458,061			149,032	127,013	555,912	313,748
2016			1,008,298	570,437	243,624			338,713	568,677	465,062	229,679
2017			535,972	344,131	661,520			177,737	1,381,572	839,579	389,838
<b>TOTAL</b>	<b>231,250</b>		<b>4,698,650</b>	<b>2,175,428</b>	<b>2,244,179</b>			<b>2,418,433</b>	<b>2,626,280</b>	<b>2,973,580</b>	<b>1,618,245</b>
O.D.											3,135

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,626,436	703,539	354,441			1,289,827	425,835	564,861	291,188
2014		6,059	1,044,651	406,150	610,800		10,678	1,104,661	226,551	698,798	379,708
2015	260,562	8,717	1,045,939	329,037	464,449	37	3,733	330,727	174,133	604,739	315,317
2016	332	15,000	1,409,899	580,607	307,149	344	24,020	877,988	580,126	499,071	227,612
2017	812	17,284	1,281,641	597,273	564,201	460	51,940	1,163,195	828,192	646,312	376,584
<b>TOTAL</b>	<b>261,706</b>	<b>47,060</b>	<b>6,408,566</b>	<b>2,616,606</b>	<b>2,301,040</b>	<b>841</b>	<b>90,371</b>	<b>4,766,398</b>	<b>2,234,837</b>	<b>3,013,781</b>	<b>1,590,409</b>
O.D.											3,031

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,574,942	10,166,264	1,593,440			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,941,261	-2,695,398	4,934			
TOTAL LOSSES	8,633,681	7,470,866	1,598,374			
EXPECTED LOSSES	5,971,173	6,983,828	1,466,604			
CREDIBILITY	.24	.80	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.247	.214	.046	.507		
INDICATED (POST-TEST)	.252	.218	.047	.517		
PRES. ON RATE LEVEL	.166	.195	.041	.402		
DERIVED BY FORMULA	.187	.213	.047	.447		
UNDERLYING PRES. RATE	.171	.200	.042	.413		
PROPOSED	.187	.213	.047	.447		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.430
IND. RATES				.43	MINIMUM PREMIUM	
MAN. RATES	.54	.46	.41	+ .43	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	54,224,138	61,927,205	.114	1		70	237	622	930
2014	56,501,414	51,120,739	.090	3		51	239	494	787
2015	59,408,432	45,319,533	.076	2		45	202	504	753
2016	60,725,633	40,566,092	.066	1		33	192	442	668
2017	63,399,644	42,498,980	.067	1		26	113	549	689
<b>TOTAL</b>	<b>294,259,261</b>	<b>241,432,549</b>	<b>.082</b>	<b>8</b>		<b>225</b>	<b>983</b>	<b>2611</b>	<b>3827</b>
O.D.		751,345					5	17	22

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	189,793		15,461,852	8,370,763	7,183,462	87,781		8,551,614	6,589,867	7,995,311	7,496,762
2014	1,030,913		10,658,960	6,851,768	6,567,032			4,715,685	6,630,111	7,334,491	7,331,779
2015	960,449		9,043,739	7,704,533	5,509,811	91,588		3,378,522	5,856,996	6,269,757	6,504,138
2016	30,322		6,176,078	6,554,086	5,329,716	9,575		2,755,395	5,974,045	7,061,500	6,675,375
2017	250,120		5,201,318	4,035,183	6,769,466			4,092,497	4,038,663	10,732,423	7,379,310
<b>TOTAL</b>	<b>2,461,597</b>		<b>46,541,947</b>	<b>33,516,333</b>	<b>31,359,487</b>	<b>188,944</b>		<b>23,493,713</b>	<b>29,089,682</b>	<b>39,393,482</b>	<b>35,387,364</b>
O.D.				130,762	131,086				84,791	188,132	216,574

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	323,787		18,195,204	9,475,707	8,239,443	298,192		12,352,145	7,716,725	9,346,520	7,241,872
2014	1,169,744	78,265	13,432,210	7,847,513	7,043,741		75,995	8,036,905	7,508,403	8,172,693	7,258,461
2015	951,645	101,586	12,265,839	8,095,734	5,683,822	227,021	84,108	7,581,266	6,749,978	7,009,846	6,536,659
2016	28,702	110,212	10,652,397	6,704,735	5,610,625	20,033	209,841	8,204,561	6,279,757	7,300,955	6,615,297
2017	247,732	180,341	13,349,000	6,742,636	5,837,589	5,037	547,707	10,714,149	6,350,581	7,494,041	7,128,413
<b>TOTAL</b>	<b>2,721,610</b>	<b>470,404</b>	<b>67,894,650</b>	<b>38,866,325</b>	<b>32,415,220</b>	<b>550,283</b>	<b>917,651</b>	<b>46,889,026</b>	<b>34,605,444</b>	<b>39,324,055</b>	<b>34,780,702</b>
O.D.	23	555	56,953	139,865	134,180	3	668	41,889	106,367	188,746	211,976

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	119,543,715	145,780,202	34,992,678			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-33,074,194	-41,746,054	112,946			
TOTAL LOSSES	86,469,521	104,034,148	35,105,624			
EXPECTED LOSSES	67,679,630	108,875,926	32,368,520			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.029	.035	.012	.076		
INDICATED (POST-TEST)	.030	.036	.012	.078		
PRES. ON RATE LEVEL	.022	.036	.011	.069		
DERIVED BY FORMULA	.030	.036	.012	.078		
UNDERLYING PRES. RATE	.023	.037	.011	.071		
PROPOSED	.030	.036	.012	.078		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.075
IND. RATES				.08	MINIMUM PREMIUM	
MAN. RATES	.10	.08	.07	+ .08	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
2013	529,914	10,555,549	1.991			529,914			10	32	117	159
2014	540,657	14,562,520	2.693			540,657	1	1	10	31	103	146
2015	533,730	5,182,347	.970			533,730	1		2	28	93	124
2016	576,838	6,147,052	1.065			576,838			2	21	90	113
2017	557,461	5,823,816	1.044			557,461	1		1	14	112	128
<b>TOTAL</b>	<b>2,738,600</b>	<b>42,271,284</b>	<b>1.544</b>			<b>2,738,600</b>	<b>3</b>	<b>1</b>	<b>25</b>	<b>126</b>	<b>515</b>	<b>670</b>
O.D.		98,653	.003							2	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			2,302,172	1,649,328	1,677,531			1,266,217	1,908,154	1,344,899	407,248
2014	13,891	446,381	2,188,749	846,631	1,379,019	55,352	4,736,183	2,009,182	898,292	1,544,851	443,989
2015	66,452		767,085	926,664	1,168,261	41,956		192,107	509,588	1,045,394	464,840
2016			403,627	929,168	1,256,858			136,433	1,129,482	1,803,082	488,402
2017	485,192		137,448	446,067	1,708,775	167,903		34,324	394,738	2,010,018	439,351
<b>TOTAL</b>	<b>565,535</b>	<b>446,381</b>	<b>5,799,081</b>	<b>4,797,858</b>	<b>7,190,444</b>	<b>265,211</b>	<b>4,736,183</b>	<b>3,638,263</b>	<b>4,840,254</b>	<b>7,748,244</b>	<b>2,243,830</b>
O.D.				56,504	7,500				22,401	100	12,148

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			2,842,412	1,867,039	1,924,130			2,314,929	2,234,448	1,572,190	393,402
2014	18,133	74,152	2,540,646	986,084	1,472,844	58,526	1,001,797	1,964,127	1,040,638	1,716,284	439,549
2015	74,934	9,306	1,105,855	991,813	1,164,427	103,656	5,138	497,560	610,248	1,145,119	467,164
2016	191	10,700	1,078,724	989,257	1,234,784	205	18,355	979,838	1,207,711	1,814,610	484,006
2017	465,873	24,473	1,783,108	1,153,779	1,327,665	189,842	42,376	1,120,701	909,316	1,352,360	424,413
<b>TOTAL</b>	<b>559,131</b>	<b>118,631</b>	<b>9,350,745</b>	<b>5,987,972</b>	<b>7,123,850</b>	<b>352,229</b>	<b>1,067,666</b>	<b>6,877,155</b>	<b>6,002,361</b>	<b>7,600,563</b>	<b>2,208,534</b>
O.D.		43	5,093	61,416	9,428		111	7,594	20,754	1,338	12,056

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,338,398	26,807,682	2,220,590	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,010,001	-7,261,230	6,963	
TOTAL LOSSES	12,328,397	19,546,452	2,227,553	
EXPECTED LOSSES	12,214,155	18,841,567	2,053,952	
CREDIBILITY	.21	.68	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.450	.714	.081	1.245
INDICATED (POST-TEST)	.459	.728	.083	1.270
PRES. ON RATE LEVEL	.434	.669	.073	1.176
DERIVED BY FORMULA	.439	.709	.083	1.231
UNDERLYING PRES. RATE	.446	.688	.075	1.209
PROPOSED	.439	.709	.083	1.231

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.184
IND. RATES				1.18	MINIMUM PREMIUM	
MAN. RATES	1.66	1.39	1.20	+ 1.18	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	5,100,521	6,994,359	.137			5,100,521			7	34	68	109
2014	5,068,679	7,259,367	.143			5,068,679	1		7	42	75	125
2015	5,262,069	14,652,554	.278			5,262,069	1	1	9	28	70	109
2016	5,418,557	7,475,674	.137			5,418,557	1		2	19	56	78
2017	5,926,286	5,203,454	.087			5,926,286			6	10	82	98
<b>TOTAL</b>	<b>26,776,112</b>	<b>41,585,408</b>	<b>.155</b>			<b>26,776,112</b>	<b>3</b>	<b>1</b>	<b>31</b>	<b>133</b>	<b>351</b>	<b>519</b>
O.D.		77,069									3	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,682,140	900,939	1,046,075			500,133	837,625	927,988	1,099,459
2014	1,902		1,228,272	1,100,199	1,033,269	18,708		807,738	966,667	1,213,946	888,666
2015	119,022	188,744	2,161,376	691,765	834,479		5,034,939	2,454,220	548,713	1,069,859	1,549,437
2016	938,018		745,210	851,548	505,668	770,484		333,319	1,568,154	895,440	867,833
2017			1,066,740	338,073	741,211			583,360	286,917	1,273,545	913,608
<b>TOTAL</b>	<b>1,058,942</b>	<b>188,744</b>	<b>6,883,738</b>	<b>3,882,524</b>	<b>4,160,702</b>	<b>789,192</b>	<b>5,034,939</b>	<b>4,678,770</b>	<b>4,208,076</b>	<b>5,380,778</b>	<b>5,319,003</b>
O.D.					30,648					30,251	16,170

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			2,132,954	1,019,864	1,199,850			944,252	980,860	1,084,818	1,062,077
2014	2,484	9,185	1,576,542	1,255,587	1,104,978	19,781	13,694	1,440,576	1,100,065	1,351,520	879,779
2015	135,708	47,507	2,376,684	768,951	857,496	28,226	946,900	2,566,348	720,748	1,198,389	1,557,184
2016	369,312	11,311	1,105,315	831,507	547,203	622,588	23,670	1,060,684	1,159,041	951,087	860,023
2017	1,044	25,361	1,895,601	718,177	665,078	852	89,521	1,508,877	680,897	894,127	882,545
<b>TOTAL</b>	<b>508,548</b>	<b>93,364</b>	<b>9,087,096</b>	<b>4,594,086</b>	<b>4,374,605</b>	<b>671,447</b>	<b>1,073,785</b>	<b>7,520,737</b>	<b>4,641,611</b>	<b>5,479,941</b>	<b>5,241,608</b>
O.D.		5	569	389	34,339		37	3,149	2,623	30,414	15,885

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	18,958,737	19,158,008	5,257,493			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,771,135	-5,957,061	17,935			
TOTAL LOSSES	13,187,602	13,200,947	5,275,428			
EXPECTED LOSSES	11,781,489	15,530,145	5,087,461			
CREDIBILITY	.95	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.049	.049	.020	.118		
INDICATED (POST-TEST)	.050	.050	.020	.120		
PRES. ON RATE LEVEL	.043	.056	.019	.118		
DERIVED BY FORMULA	.050	.050	.020	.120		
UNDERLYING PRES. RATE	.044	.058	.019	.121		
PROPOSED	.050	.050	.020	.120		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.115
IND. RATES				.12	MINIMUM PREMIUM	
MAN. RATES	.18	.17	.12	+ .12	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	3,318,621	2,596,237	.078			3	10	20	33
2014	3,482,651	2,641,955	.075			4	9	27	40
2015	3,555,551	2,579,414	.072			3	10	22	35
2016	3,694,919	1,936,793	.052			1	11	26	38
2017	3,777,317	2,169,593	.057			3	7	22	32
<b>TOTAL</b>	<b>17,829,059</b>	<b>11,923,992</b>	<b>.067</b>			<b>14</b>	<b>47</b>	<b>117</b>	<b>178</b>
O.D.		49,393					1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			499,416	437,628	438,318			75,734	454,000	310,368	380,773
2014			644,639	415,361	132,063			482,353	154,602	364,781	448,156
2015			576,619	262,110	260,579			254,770	450,153	379,082	396,101
2016			132,478	370,918	238,834			24,791	147,120	449,330	573,322
2017			594,797	119,414	317,248			94,230	236,384	422,413	385,107
<b>TOTAL</b>			<b>2,447,949</b>	<b>1,605,431</b>	<b>1,387,042</b>			<b>931,878</b>	<b>1,442,259</b>	<b>1,925,974</b>	<b>2,183,459</b>
O.D.				40,271	3,450					3,000	2,672

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			633,260	495,396	502,754			142,986	531,635	362,820	367,827
2014		4,754	809,892	471,146	147,224		8,061	832,656	185,160	406,206	443,674
2015	67	6,131	739,255	285,284	268,835	67	6,311	566,632	512,685	428,201	398,082
2016	64	3,463	349,484	359,811	250,034	28	3,167	170,428	183,468	442,654	568,162
2017	478	12,347	926,094	303,280	291,414	202	22,207	463,237	301,203	305,833	372,013
<b>TOTAL</b>	<b>609</b>	<b>26,695</b>	<b>3,457,985</b>	<b>1,914,917</b>	<b>1,460,261</b>	<b>297</b>	<b>39,746</b>	<b>2,175,939</b>	<b>1,714,151</b>	<b>1,945,714</b>	<b>2,149,758</b>
O.D.	6	187	19,620	36,609	5,220		39	1,186	974	1,952	2,614

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,722,309	7,079,798	2,152,372			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,920,976	-1,780,223	7,399			
TOTAL LOSSES	3,801,333	5,299,575	2,159,771			
EXPECTED LOSSES	3,922,393	4,635,554	2,139,487			
CREDIBILITY	.72	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.021	.030	.012	.063		
INDICATED (POST-TEST)	.021	.031	.012	.064		
PRES. ON RATE LEVEL	.021	.025	.012	.058		
DERIVED BY FORMULA	.021	.031	.012	.064		
UNDERLYING PRES. RATE	.022	.026	.012	.060		
PROPOSED	.021	.031	.012	.064		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.061
IND. RATES				.06	MINIMUM PREMIUM	
MAN. RATES	.08	.07	.06	+ .06	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	9,126,500	28,651,422	.313			44	135	251	430
2014	9,702,281	25,424,491	.262			32	113	236	381
2015	9,856,731	24,441,275	.247			26	114	270	410
2016	10,210,865	23,411,424	.229		1	29	101	220	351
2017	10,251,347	24,761,511	.241		2	19	43	322	386
<b>TOTAL</b>	<b>49,147,724</b>	<b>126,690,123</b>	<b>.258</b>		<b>3</b>	<b>150</b>	<b>506</b>	<b>1299</b>	<b>1958</b>
O.D.		470,782					3	6	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			8,908,682	4,256,970	3,117,446			3,787,434	3,130,873	2,581,897	2,868,120
2014			6,204,716	4,144,751	3,221,045			3,201,491	2,491,385	3,311,784	2,849,319
2015			5,992,385	4,760,748	2,833,420			1,926,239	3,157,113	2,682,835	3,088,535
2016	325,295		6,002,416	3,609,430	1,801,976			3,209,662	2,762,790	2,617,142	3,082,713
2017	591,113		4,190,686	2,315,030	4,068,360	399,692		4,036,489	1,867,589	4,124,737	3,167,815
<b>TOTAL</b>	<b>916,408</b>		<b>31,298,885</b>	<b>19,086,929</b>	<b>15,042,247</b>	<b>399,692</b>		<b>16,161,315</b>	<b>13,409,750</b>	<b>15,318,395</b>	<b>15,056,502</b>
O.D.				100,069	205,525				26,616	68,252	70,320

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			11,249,839	4,818,894	3,575,714			7,058,219	3,666,253	3,018,239	2,770,604
2014		45,847	7,849,531	4,732,286	3,468,911		53,914	5,616,409	2,857,930	3,692,903	2,820,826
2015	676	66,025	7,995,058	4,981,987	2,968,892	476	46,926	4,197,588	3,603,236	3,031,358	3,103,978
2016	285,013	86,365	8,154,119	3,667,908	2,149,817	2,427	164,999	5,693,893	2,936,912	2,801,193	3,054,969
2017	570,800	117,568	8,722,764	4,060,725	3,556,807	453,441	255,406	4,830,661	2,726,136	2,965,725	3,060,109
<b>TOTAL</b>	<b>856,489</b>	<b>315,805</b>	<b>43,971,311</b>	<b>22,261,800</b>	<b>15,720,141</b>	<b>456,344</b>	<b>521,245</b>	<b>27,396,770</b>	<b>15,790,467</b>	<b>15,509,418</b>	<b>14,810,486</b>
O.D.	15	165	15,354	122,675	217,023	1	262	7,619	37,061	70,134	69,255

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	73,541,380	69,728,719	14,879,741			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-20,950,319	-20,022,648	48,924			
TOTAL LOSSES	52,591,061	49,706,071	14,928,665			
EXPECTED LOSSES	42,758,520	52,096,588	14,252,840			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.107	.101	.030	.238		
INDICATED (POST-TEST)	.109	.103	.031	.243		
PRES. ON RATE LEVEL	.085	.103	.028	.216		
DERIVED BY FORMULA	.109	.103	.031	.243		
UNDERLYING PRES. RATE	.087	.106	.029	.222		
PROPOSED	.109	.103	.031	.243		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.233
IND. RATES				.23	MINIMUM PREMIUM	
MAN. RATES	.30	.27	.22	+ .23	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	569,550	3,892,109	.683			2	19	100	121
2014	623,557	6,336,668	1.016			8	22	87	117
2015	621,277	7,795,553	1.254			8	35	78	121
2016	643,478	6,333,324	.984			6	42	82	130
2017	679,566	6,032,727	.887			1	19	115	135
<b>TOTAL</b>	<b>3,137,428</b>	<b>30,390,381</b>	<b>.969</b>			<b>25</b>	<b>137</b>	<b>462</b>	<b>624</b>
O.D.		18,329						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			287,987	269,693	1,349,371			80,013	207,436	974,555	723,054
2014			1,894,456	535,458	732,510			977,109	595,252	751,771	850,112
2015			1,888,217	911,054	1,101,060			1,597,302	892,367	719,681	685,872
2016			981,296	1,915,588	702,025			492,668	835,189	604,692	801,866
2017			175,440	903,162	1,591,116			120,000	737,687	1,552,826	952,496
<b>TOTAL</b>			<b>5,227,396</b>	<b>4,534,955</b>	<b>5,476,082</b>			<b>3,267,092</b>	<b>3,267,931</b>	<b>4,603,525</b>	<b>4,013,400</b>
O.D.					1,000					1,000	16,329

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			365,168	305,295	1,547,729			151,064	242,910	1,139,254	698,470
2014		13,569	2,330,545	626,132	789,305		16,102	1,670,019	685,475	840,467	841,611
2015	184	17,695	2,125,132	992,780	1,115,441	272	26,167	2,226,155	1,045,411	825,947	689,301
2016	417	20,568	2,036,143	1,806,311	816,344	492	34,831	1,270,159	842,256	657,533	794,649
2017	1,688	29,225	2,131,594	1,446,899	1,298,945	455	53,546	1,298,877	991,038	1,096,768	920,111
<b>TOTAL</b>	<b>2,289</b>	<b>81,057</b>	<b>8,988,582</b>	<b>5,177,417</b>	<b>5,567,764</b>	<b>1,219</b>	<b>130,646</b>	<b>6,616,274</b>	<b>3,807,090</b>	<b>4,559,969</b>	<b>3,944,142</b>
O.D.		1	74	50	963			70	57	1,075	16,223

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,820,212	19,114,385	3,960,365			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,915,747	-4,848,856	12,277			
TOTAL LOSSES	12,904,465	14,265,529	3,972,642			
EXPECTED LOSSES	5,961,112	12,643,835	3,513,919			
CREDIBILITY	.23	.75	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.411	.455	.127	.993		
INDICATED (POST-TEST)	.419	.464	.130	1.013		
PRES. ON RATE LEVEL	.185	.392	.109	.686		
DERIVED BY FORMULA	.239	.446	.130	.815		
UNDERLYING PRES. RATE	.190	.403	.112	.705		
PROPOSED	.239	.446	.130	.815		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.784
IND. RATES				.78	MINIMUM PREMIUM	
MAN. RATES	.84	.75	.70	+ .78	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
2013	466,836	5,404,752	1.157			466,836			4	17	86	107
2014	500,899	5,135,056	1.025			500,899			3	35	72	110
2015	524,360	4,856,910	.926			524,360			3	20	79	102
2016	581,880	5,456,617	.937			581,880			3	30	77	110
2017	611,374	3,487,896	.570			611,374				4	92	96
<b>TOTAL</b>	<b>2,685,349</b>	<b>24,341,231</b>	<b>.906</b>			<b>2,685,349</b>			<b>13</b>	<b>106</b>	<b>406</b>	<b>525</b>
O.D.		103,557	.003								2	2

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			683,925	655,381	543,558			561,137	430,082	841,580	1,689,089
2014			453,569	898,262	451,322			309,492	711,203	897,356	1,413,852
2015			611,218	570,745	391,150			375,000	545,400	610,377	1,753,020
2016			552,002	896,383	520,546			441,331	830,198	714,914	1,501,243
2017				104,530	628,377				63,182	1,074,241	1,617,566
<b>TOTAL</b>			<b>2,300,714</b>	<b>3,125,301</b>	<b>2,534,953</b>			<b>1,686,960</b>	<b>2,580,065</b>	<b>4,138,468</b>	<b>7,974,770</b>
O.D.					26,614					3,151	73,792

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			867,217	741,892	623,460			1,059,426	503,627	983,807	1,631,660
2014		3,580	606,848	1,013,588	485,271		5,335	576,554	804,490	996,774	1,399,713
2015	72	6,927	838,252	597,511	403,548	93	9,188	816,976	633,111	682,396	1,761,785
2016	229	11,077	1,092,078	874,735	562,640	456	32,053	1,198,652	846,330	761,014	1,487,732
2017	564	7,620	553,909	373,997	477,386	130	17,020	469,777	389,418	705,809	1,562,569
<b>TOTAL</b>	<b>865</b>	<b>29,204</b>	<b>3,958,304</b>	<b>3,601,723</b>	<b>2,552,305</b>	<b>679</b>	<b>63,596</b>	<b>4,121,385</b>	<b>3,176,976</b>	<b>4,129,800</b>	<b>7,843,459</b>
O.D.		1	113	78	30,244			20	17	3,655	72,860

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,174,167	13,494,798	7,916,319			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,619,389	-4,193,123	27,640			
TOTAL LOSSES	5,554,778	9,301,675	7,943,959			
EXPECTED LOSSES	5,397,552	11,009,931	7,653,245			
CREDIBILITY	.20	.67	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.207	.346	.296	.849		
INDICATED (POST-TEST)	.211	.353	.302	.866		
PRES. ON RATE LEVEL	.195	.399	.277	.871		
DERIVED BY FORMULA	.198	.368	.302	.868		
UNDERLYING PRES. RATE	.201	.410	.285	.896		
PROPOSED	.198	.368	.302	.868		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.835
IND. RATES				.84	MINIMUM PREMIUM	
MAN. RATES	1.13	.98	.89	+ .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
2013	1,782,713	33,191,638	1.861			1,782,713			28	169	430	627
2014	1,865,299	32,661,423	1.751			1,865,299			27	168	430	625
2015	1,873,432	29,821,718	1.591			1,873,432			13	140	455	608
2016	1,916,393	26,708,662	1.393			1,916,393			19	123	391	533
2017	1,937,678	24,104,615	1.243			1,937,678			11	59	437	507
<b>TOTAL</b>	<b>9,375,515</b>	<b>146,488,056</b>	<b>1.562</b>			<b>9,375,515</b>			<b>98</b>	<b>659</b>	<b>2143</b>	<b>2900</b>
O.D.		1,774,646	.018							20	13	33

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			4,934,422	6,083,186	6,340,453			1,862,633	4,480,194	4,900,421	4,590,329
2014			4,871,180	5,631,956	5,749,006			2,789,356	4,231,397	4,736,110	4,652,418
2015			3,602,088	6,554,787	5,533,136			758,729	4,165,956	4,706,036	4,500,986
2016			3,496,167	5,626,137	4,439,352			1,324,514	3,322,253	4,096,412	4,403,827
2017			2,129,511	3,101,735	5,942,497			581,919	1,703,576	6,482,324	4,163,053
<b>TOTAL</b>			<b>19,033,368</b>	<b>26,997,801</b>	<b>28,004,444</b>			<b>7,317,151</b>	<b>17,903,376</b>	<b>24,921,303</b>	<b>22,310,613</b>
O.D.				979,664	72,079				374,998	84,886	263,019

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			6,256,848	6,886,164	7,272,504			3,516,651	5,246,308	5,728,598	4,434,258
2014		36,499	6,285,696	6,422,587	6,128,341		44,786	4,749,357	4,789,033	5,274,728	4,605,894
2015	367	43,430	5,195,267	6,828,617	5,566,877	173	22,294	2,374,473	4,730,282	5,219,842	4,523,491
2016	1,454	72,154	7,108,995	5,641,546	4,610,058	1,427	104,961	4,241,783	3,493,359	4,214,586	4,364,193
2017	6,666	124,970	9,183,630	5,358,708	4,923,059	1,731	198,950	4,565,766	3,274,408	4,435,604	4,021,509
<b>TOTAL</b>	<b>8,487</b>	<b>277,053</b>	<b>34,030,436</b>	<b>31,137,622</b>	<b>28,500,839</b>	<b>3,331</b>	<b>370,991</b>	<b>19,448,030</b>	<b>21,533,390</b>	<b>24,873,358</b>	<b>21,949,345</b>
O.D.	16	1,242	144,869	1,032,097	90,133	4	853	68,107	392,821	102,948	260,887

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	54,353,419	107,663,208	22,210,232	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,380,012	-32,062,418	74,762	
TOTAL LOSSES	35,973,407	75,600,790	22,284,994	
EXPECTED LOSSES	37,408,305	83,254,573	21,938,706	
CREDIBILITY	.47	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.384	.806	.238	1.428
INDICATED (POST-TEST)	.392	.822	.243	1.457
PRES. ON RATE LEVEL	.388	.863	.228	1.479
DERIVED BY FORMULA	.390	.822	.243	1.455
UNDERLYING PRES. RATE	.399	.888	.234	1.521
PROPOSED	.391	.823	.243	1.457

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.401
IND. RATES				1.40	MINIMUM PREMIUM	
MAN. RATES	1.90	1.64	1.51	+ 1.40	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	4,997,483	42,656,976	.853	1		55	126	517	699
2014	5,317,588	36,909,465	.694	1		49	118	493	661
2015	4,320,433	32,099,893	.742			40	129	321	490
2016	4,197,993	26,094,044	.621			23	84	348	455
2017	3,872,055	17,603,716	.454			9	55	267	331
<b>TOTAL</b>	<b>22,705,552</b>	<b>155,364,094</b>	<b>.684</b>	<b>2</b>		<b>176</b>	<b>512</b>	<b>1946</b>	<b>2636</b>
O.D.		349,624	.001				3	10	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	381,659		11,418,214	4,643,772	5,087,064	66,584		5,416,635	4,313,345	5,532,107	5,797,596
2014	3,000		9,996,328	2,851,261	5,092,339			4,926,410	3,286,483	5,318,124	5,435,520
2015			8,668,757	5,651,034	2,474,567			2,451,086	3,752,040	3,604,271	5,498,138
2016			4,406,233	3,749,254	3,066,795			1,611,113	2,702,012	4,945,783	5,612,854
2017			1,759,205	2,119,335	2,969,899			595,359	1,995,222	3,745,143	4,419,553
<b>TOTAL</b>	<b>384,659</b>		<b>36,248,737</b>	<b>19,014,656</b>	<b>18,690,664</b>	<b>66,584</b>		<b>15,000,603</b>	<b>16,049,102</b>	<b>23,145,428</b>	<b>26,763,661</b>
O.D.				125,597	81,817				21,355	19,006	101,849

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	651,110		14,256,884	5,256,746	5,834,866	226,186		9,385,995	5,050,924	6,467,030	5,600,478
2014	3,916	72,172	12,422,474	3,354,503	5,456,293		81,579	8,491,834	3,798,119	5,918,639	5,381,165
2015	981	91,976	11,165,561	5,901,680	2,695,024	604	59,258	5,279,396	4,313,252	4,052,178	5,525,629
2016	1,549	73,836	7,069,023	3,884,409	3,265,422	1,656	118,861	4,571,656	3,082,088	4,999,571	5,562,338
2017	3,672	78,231	5,772,265	3,181,907	2,579,081	1,498	168,019	3,705,750	2,571,793	2,686,537	4,269,288
<b>TOTAL</b>	<b>661,228</b>	<b>316,215</b>	<b>50,686,207</b>	<b>21,579,245</b>	<b>19,830,686</b>	<b>229,944</b>	<b>427,717</b>	<b>31,434,631</b>	<b>18,816,176</b>	<b>24,123,955</b>	<b>26,338,898</b>
O.D.		33	5,216	142,506	85,134		12	1,500	25,237	20,617	100,519

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	83,762,703	84,623,556	26,439,417			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-28,420,107	-25,991,100	73,311			
TOTAL LOSSES	55,342,596	58,632,456	26,512,728			
EXPECTED LOSSES	56,309,769	66,073,157	24,067,885			
CREDIBILITY	.85	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.244	.258	.117	.619		
INDICATED (POST-TEST)	.249	.263	.119	.631		
PRES. ON RATE LEVEL	.241	.283	.103	.627		
DERIVED BY FORMULA	.248	.263	.119	.630		
UNDERLYING PRES. RATE	.248	.291	.106	.645		
PROPOSED	.248	.263	.119	.630		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.606
IND. RATES				.61	MINIMUM PREMIUM	
MAN. RATES	.70	.64	.64	+ .61	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	1,671,053	395,954	.023				3	7	10
2014	1,772,741	1,645,807	.092			4	6	5	15
2015	1,921,309	326,750	.017				3	5	8
2016	2,030,399	396,659	.019			1		5	6
2017	2,186,132	597,648	.027				1	7	8
<b>TOTAL</b>	<b>9,581,634</b>	<b>3,362,818</b>	<b>.035</b>			<b>5</b>	<b>13</b>	<b>29</b>	<b>47</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				65,559	18,440				56,578	128,382	126,995
2014			699,387	221,773	39,957			221,411	138,239	105,869	219,171
2015				15,300	22,534				54,712	73,855	160,349
2016			145,279		42,817			4,301		84,008	120,254
2017				814	19,194				336,200	104,954	136,486
<b>TOTAL</b>			<b>844,666</b>	<b>303,446</b>	<b>142,942</b>			<b>225,712</b>	<b>585,729</b>	<b>497,068</b>	<b>763,255</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				74,213	21,151				66,253	150,078	122,677
2014		5,078	865,480	254,121	49,266		3,717	384,662	157,925	119,733	216,979
2015		35	4,067	16,264	22,127		86	14,853	62,331	81,326	161,151
2016	42	1,860	169,732	13,237	45,899	4	394	19,341	10,388	80,867	119,172
2017	17	206	14,853	9,632	14,295	79	9,705	278,095	247,768	104,384	131,845
<b>TOTAL</b>	<b>59</b>	<b>7,179</b>	<b>1,054,132</b>	<b>367,467</b>	<b>152,738</b>	<b>83</b>	<b>13,902</b>	<b>696,951</b>	<b>544,665</b>	<b>536,388</b>	<b>751,824</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,772,306	1,601,258	751,824	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-371,829	-511,001	2,767	
TOTAL LOSSES	1,400,477	1,090,257	754,591	
EXPECTED LOSSES	766,531	1,341,428	766,531	
CREDIBILITY	.48	1.00	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.015	.011	.008	.034
INDICATED (POST-TEST)	.015	.011	.008	.034
PRES. ON RATE LEVEL	.008	.013	.008	.029
DERIVED BY FORMULA	.011	.011	.008	.030
UNDERLYING PRES. RATE	.008	.014	.008	.030
PROPOSED	.011	.011	.008	.030

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				.03	MINIMUM PREMIUM
MAN. RATES	.03	.03	.03	+ .03	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	914,690	1,961,463	.214			1	9	31	41	
2014	938,283	3,575,278	.381			3	11	38	52	
2015	952,449	1,476,302	.155				6	32	38	
2016	1,042,414	3,243,672	.311			2	18	40	60	
2017	1,046,526	2,424,572	.231				5	36	44	
<b>TOTAL</b>	<b>4,894,362</b>	<b>12,681,287</b>	<b>.259</b>			<b>2</b>	<b>1</b>	<b>49</b>	<b>235</b>	
O.D.		1,116								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			170,859	290,454	174,368			120,837	258,586	364,462	581,897
2014			428,850	567,542	186,631			149,957	634,220	1,035,285	572,793
2015				247,688	116,732				122,750	373,918	615,214
2016			386,567	419,957	242,486			82,629	624,603	865,024	622,406
2017	304,646		161,354	207,490	223,760	454		26,837	138,193	648,360	713,478
<b>TOTAL</b>	<b>304,646</b>		<b>1,147,630</b>	<b>1,733,131</b>	<b>943,977</b>	<b>454</b>		<b>380,260</b>	<b>1,778,352</b>	<b>3,287,049</b>	<b>3,105,788</b>
O.D.											1,116

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			216,649	328,795	200,000			228,140	302,804	426,053	562,113
2014		3,276	554,791	639,945	204,106		2,660	304,053	719,489	1,145,981	567,065
2015		382	47,637	250,559	119,115		299	47,914	151,703	406,241	618,290
2016	143	6,754	653,810	416,479	268,105	115	10,329	534,644	652,802	876,899	616,804
2017	291,768	6,831	504,997	278,869	202,184	655	15,682	390,842	302,505	438,324	689,220
<b>TOTAL</b>	<b>291,911</b>	<b>17,243</b>	<b>1,977,884</b>	<b>1,914,647</b>	<b>993,510</b>	<b>770</b>	<b>28,970</b>	<b>1,505,593</b>	<b>2,129,303</b>	<b>3,293,498</b>	<b>3,053,492</b>
O.D.											1,105

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,822,371	8,330,958	3,054,597			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,461,276	-2,797,238	8,865			
TOTAL LOSSES	2,361,095	5,533,720	3,063,462			
EXPECTED LOSSES	2,985,562	7,292,600	2,545,068			
CREDIBILITY	.31	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.048	.113	.063	.224		
INDICATED (POST-TEST)	.049	.115	.064	.228		
PRES. ON RATE LEVEL	.059	.145	.051	.255		
DERIVED BY FORMULA	.056	.115	.064	.235		
UNDERLYING PRES. RATE	.061	.149	.052	.262		
PROPOSED	.056	.115	.064	.235		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.226
IND. RATES				.23	MINIMUM PREMIUM	
MAN. RATES	.30	.28	.26	+ .23	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	107,360	1,678,419	1.563	1		1	7	49	58	
2014	106,922	938,301	.877				6	43	49	
2015	112,330	1,156,875	1.029				3	31	34	
2016	116,790	3,344,465	2.863	1		3	3	35	42	
2017	124,205	699,398	.563				1	24	25	
<b>TOTAL</b>	<b>567,607</b>	<b>7,817,458</b>	<b>1.377</b>	<b>2</b>		<b>4</b>	<b>20</b>	<b>182</b>	<b>208</b>	
O.D.		587								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	3,000		173,818	188,487	152,407	163,370		159,374	142,826	316,115	379,022
2014				252,779	97,373				112,383	247,771	227,995
2015				14,561	429,413				71,056	337,298	304,547
2016	161,525		808,641	75,022	198,457			1,401,148	88,831	350,528	260,313
2017				18,000	56,294				1,310	432,894	190,900
<b>TOTAL</b>	<b>164,525</b>		<b>982,459</b>	<b>548,849</b>	<b>933,944</b>	<b>163,370</b>		<b>1,560,522</b>	<b>416,406</b>	<b>1,684,606</b>	<b>1,362,777</b>
O.D.											587

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	5,118		220,401	213,367	174,814	554,968		300,898	167,248	369,537	366,135
2014		93	14,169	283,607	104,394		26	9,820	128,198	273,472	225,715
2015		395	33,802	36,417	414,217		241	36,189	94,698	365,037	306,070
2016	140,719	6,091	563,999	114,303	207,398	412	26,769	828,560	159,568	360,479	257,970
2017	50	768	57,136	39,999	43,821	49	6,277	172,317	141,572	281,830	184,409
<b>TOTAL</b>	<b>145,887</b>	<b>7,347</b>	<b>889,507</b>	<b>687,693</b>	<b>944,644</b>	<b>555,429</b>	<b>33,313</b>	<b>1,347,784</b>	<b>691,284</b>	<b>1,650,355</b>	<b>1,340,299</b>
O.D.											579

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,979,267	3,973,976	1,340,878	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-772,200	-1,340,791	4,268	
TOTAL LOSSES	2,207,067	2,633,185	1,345,146	
EXPECTED LOSSES	1,577,947	3,496,460	1,214,679	
CREDIBILITY	.07	.24	.36	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.389	.464	.237	1.090
INDICATED (POST-TEST)	.397	.473	.242	1.112
PRES. ON RATE LEVEL	.270	.599	.208	1.077
DERIVED BY FORMULA	.279	.569	.220	1.068
UNDERLYING PRES. RATE	.278	.616	.214	1.108
PROPOSED	.281	.574	.222	1.077

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.036
IND. RATES				1.04	MINIMUM PREMIUM	
MAN. RATES	1.46	1.22	1.10	+ 1.04	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	13,053,918	62,743,194	.480	2		62	341	948	1353
2014	13,403,878	57,590,595	.429	1	1	44	299	964	1309
2015	13,616,294	56,174,280	.412	1		40	166	993	1200
2016	14,100,713	56,547,748	.401			36	177	996	1209
2017	14,297,656	47,824,375	.334	1		18	83	1044	1146
<b>TOTAL</b>	<b>68,472,459</b>	<b>280,880,192</b>	<b>.410</b>	<b>5</b>	<b>1</b>	<b>200</b>	<b>1066</b>	<b>4945</b>	<b>6217</b>
O.D.		2,929,237	.004				9	67	76

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	517,216		11,764,455	8,493,443	7,303,822	188,900		5,809,465	8,830,397	10,938,732	8,896,764
2014	175,352	31,994	8,525,284	7,987,062	7,660,212	14,380	60,591	4,126,158	9,298,024	10,676,614	9,034,924
2015	516,000		7,704,837	8,672,355	9,532,538			3,261,874	5,385,675	12,308,826	8,792,175
2016			7,617,022	8,294,601	9,412,553			3,079,669	6,514,216	12,818,999	8,810,688
2017	644,128		3,211,048	4,860,582	9,883,186	250,000		989,260	2,581,162	15,428,778	9,976,231
<b>TOTAL</b>	<b>1,852,696</b>	<b>31,994</b>	<b>38,822,646</b>	<b>38,308,043</b>	<b>43,792,311</b>	<b>453,280</b>	<b>60,591</b>	<b>17,266,426</b>	<b>32,609,474</b>	<b>62,171,949</b>	<b>45,510,782</b>
O.D.				315,929	593,346				230,193	1,214,431	575,338

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	882,371		14,502,897	9,614,587	8,377,485	641,694		9,880,423	10,340,397	12,787,375	8,594,274
2014	228,909	123,216	10,818,125	9,113,884	8,185,003	15,204	245,324	7,274,948	10,496,687	11,872,172	8,944,575
2015	582,078	92,745	11,089,392	9,226,411	9,560,820	802	83,105	7,616,122	6,584,864	13,480,085	8,836,136
2016	2,790	138,873	13,511,714	8,803,128	9,532,823	3,221	238,375	9,718,506	7,458,124	12,879,017	8,731,392
2017	620,883	199,902	14,687,147	8,652,031	8,128,064	282,686	394,017	9,285,645	6,799,791	10,375,512	9,637,039
<b>TOTAL</b>	<b>2,317,031</b>	<b>554,736</b>	<b>64,609,275</b>	<b>45,410,041</b>	<b>43,784,195</b>	<b>943,607</b>	<b>960,821</b>	<b>43,775,644</b>	<b>41,679,863</b>	<b>61,394,161</b>	<b>44,743,416</b>
O.D.	203	3,728	300,470	428,970	537,610	56	7,271	289,830	416,368	1,115,039	565,609

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	113,762,672	194,766,247	45,309,025			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-36,642,837	-56,117,729	143,194			
TOTAL LOSSES	77,119,835	138,648,518	45,452,219			
EXPECTED LOSSES	74,634,980	145,846,337	41,768,200			
CREDIBILITY	1.00	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.113	.202	.066	.381		
INDICATED (POST-TEST)	.115	.206	.067	.388		
PRES. ON RATE LEVEL	.106	.207	.059	.372		
DERIVED BY FORMULA	.115	.206	.067	.388		
UNDERLYING PRES. RATE	.109	.213	.061	.383		
PROPOSED	.115	.206	.067	.388		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.373
IND. RATES				.37	MINIMUM PREMIUM	
MAN. RATES	.42	.37	.38	+ .37	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	82,451	1,853,508	2.248			4	12	22	38
2014	78,739	2,360,461	2.997			3	11	18	32
2015	79,989	1,379,102	1.724				14	20	34
2016	78,188	1,707,825	2.184			3	10	12	25
2017	73,100	608,178	.831				3	12	15
<b>TOTAL</b>	<b>392,467</b>	<b>7,909,074</b>	<b>2.015</b>			<b>10</b>	<b>50</b>	<b>84</b>	<b>144</b>
O.D.		76,795	.019				1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			792,873	273,340	138,518			224,277	166,947	134,783	122,770
2014			794,831	496,247	127,025			195,533	455,585	139,882	151,358
2015				564,273	121,023				394,326	224,470	75,010
2016			587,689	396,057	33,554			269,116	274,632	42,358	104,419
2017				119,211	105,560				51,250	236,999	95,158
<b>TOTAL</b>			<b>2,175,393</b>	<b>1,849,128</b>	<b>525,680</b>			<b>688,926</b>	<b>1,342,740</b>	<b>778,492</b>	<b>548,715</b>
O.D.				2,021	11,124				1,561	58,806	3,283

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,005,363	309,420	158,880			423,435	195,496	157,562	118,596
2014		5,861	996,975	562,577	143,743		3,377	357,602	507,405	160,993	149,844
2015		754	97,899	563,365	131,725		462	85,532	431,698	255,335	75,385
2016	199	8,803	828,410	379,805	83,578	260	17,369	573,030	268,155	70,166	103,479
2017	124	2,494	181,471	139,393	92,558	38	4,664	129,885	109,616	159,722	91,923
<b>TOTAL</b>	<b>323</b>	<b>17,912</b>	<b>3,110,118</b>	<b>1,954,560</b>	<b>610,484</b>	<b>298</b>	<b>25,872</b>	<b>1,569,484</b>	<b>1,512,370</b>	<b>803,778</b>	<b>539,227</b>
O.D.			270	2,480	11,699			962	2,895	64,561	3,231

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,725,239	4,962,827	542,458	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,576,764	-1,429,969	1,492	
TOTAL LOSSES	3,148,475	3,532,858	543,950	
EXPECTED LOSSES	3,175,059	3,677,416	463,111	
CREDIBILITY	.06	.19	.28	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.802	.900	.139	1.841
INDICATED (POST-TEST)	.818	.918	.142	1.878
PRES. ON RATE LEVEL	.787	.911	.115	1.813
DERIVED BY FORMULA	.789	.912	.123	1.824
UNDERLYING PRES. RATE	.809	.937	.118	1.864
PROPOSED	.789	.912	.123	1.824

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.754
IND. RATES				1.75	MINIMUM PREMIUM	
MAN. RATES	2.37	2.07	1.85	+ 1.75	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	239,751	1,888,013	.787			2	6	25	33
2014	259,825	2,152,687	.828			1	7	22	30
2015	286,717	3,856,665	1.345			5	8	24	37
2016	286,175	2,876,795	1.005			3	5	36	44
2017	312,929	1,946,586	.622				8	25	33
<b>TOTAL</b>	<b>1,385,397</b>	<b>12,720,746</b>	<b>.918</b>			<b>11</b>	<b>34</b>	<b>132</b>	<b>177</b>
O.D.		1,221							

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			389,363	428,164	140,022			101,243	123,984	211,825	493,412
2014			407,880	299,879	447,729			68,549	138,640	302,940	487,070
2015			1,086,024	379,198	172,298			658,289	382,003	682,099	496,754
2016			554,489	114,576	684,384			196,462	118,128	703,088	505,668
2017				311,006	378,817				237,893	338,496	680,374
<b>TOTAL</b>			<b>2,437,756</b>	<b>1,532,823</b>	<b>1,823,250</b>			<b>1,024,543</b>	<b>1,000,648</b>	<b>2,238,448</b>	<b>2,663,278</b>
O.D.											1,221

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			493,712	484,683	160,605			191,146	145,185	247,623	476,636
2014		3,024	523,015	345,735	476,436		1,175	128,432	159,287	334,909	482,199
2015	125	11,122	1,348,923	407,916	196,309	164	15,336	1,295,497	477,681	758,759	499,238
2016	179	8,452	793,996	216,573	661,519	187	13,273	480,029	204,222	691,272	501,117
2017	417	7,571	549,641	412,254	317,967	86	10,701	301,377	261,218	245,806	657,241
<b>TOTAL</b>	<b>721</b>	<b>30,169</b>	<b>3,709,287</b>	<b>1,867,161</b>	<b>1,812,836</b>	<b>437</b>	<b>40,485</b>	<b>2,396,481</b>	<b>1,247,593</b>	<b>2,278,369</b>	<b>2,616,431</b>
O.D.											1,224

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,177,580	7,205,959	2,617,655			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,384,245	-1,780,175	8,047			
TOTAL LOSSES	4,793,335	5,425,784	2,625,702			
EXPECTED LOSSES	2,853,919	4,668,788	2,244,345			
CREDIBILITY	.13	.43	.66			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.346	.392	.190	.928		
INDICATED (POST-TEST)	.353	.400	.194	.947		
PRES. ON RATE LEVEL	.200	.328	.158	.686		
DERIVED BY FORMULA	.220	.359	.182	.761		
UNDERLYING PRES. RATE	.206	.337	.162	.705		
PROPOSED	.220	.359	.182	.761		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.732
IND. RATES				.73	MINIMUM PREMIUM	
MAN. RATES	.74	.70	.70	+ .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
2013	116,533	1,236,842	1.061			116,533				6	33	39
2014	120,865	815,378	.674			120,865				4	26	30
2015	131,534	992,860	.754			131,534				7	17	24
2016	141,834	2,203,900	1.553			141,834			1	13	30	44
2017	154,975	665,579	.429			154,975				1	27	28
<b>TOTAL</b>	<b>665,741</b>	<b>5,914,559</b>	<b>.888</b>			<b>665,741</b>			<b>1</b>	<b>31</b>	<b>133</b>	<b>165</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				247,975	140,814				245,937	369,381	232,735
2014				150,962	135,205				69,950	267,111	192,150
2015				124,809	251,695				161,905	288,762	165,689
2016			159,540	686,708	173,888			40,202	465,963	458,443	219,156
2017				44,180	154,372				10,800	242,894	213,333
<b>TOTAL</b>			<b>159,540</b>	<b>1,254,634</b>	<b>855,974</b>			<b>40,202</b>	<b>954,555</b>	<b>1,626,591</b>	<b>1,023,063</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				280,707	161,514				287,992	431,804	224,822
2014		55	10,333	170,706	143,381		19	7,958	81,841	294,156	190,229
2015		367	38,160	136,153	245,897		291	48,889	188,452	316,125	166,517
2016	91	4,872	501,371	627,312	212,496	74	6,143	336,070	462,812	473,806	217,184
2017	143	2,101	152,182	105,815	119,521	28	3,760	103,759	85,832	159,215	206,080
<b>TOTAL</b>	<b>234</b>	<b>7,395</b>	<b>702,046</b>	<b>1,320,693</b>	<b>882,809</b>	<b>102</b>	<b>10,213</b>	<b>496,676</b>	<b>1,106,929</b>	<b>1,675,106</b>	<b>1,004,832</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,216,666	4,985,537	1,004,832	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-722,838	-977,601	3,279	
TOTAL LOSSES	493,828	4,007,936	1,008,111	
EXPECTED LOSSES	1,491,260	2,569,760	898,751	
CREDIBILITY	.08	.27	.40	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.074	.602	.151	.827
INDICATED (POST-TEST)	.075	.614	.154	.843
PRES. ON RATE LEVEL	.218	.375	.131	.724
DERIVED BY FORMULA	.207	.440	.140	.787
UNDERLYING PRES. RATE	.224	.386	.135	.745
PROPOSED	.207	.440	.140	.787

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				.76	MINIMUM PREMIUM
MAN. RATES	.85	.75	.74	+ .76	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
2013	256,381	2,801,279	1.092			256,381				21	68	89
2014	268,996	5,734,392	2.131			268,996	1		4	37	67	109
2015	275,223	3,757,633	1.365			275,223	1		1	22	58	82
2016	283,649	3,053,964	1.076			283,649				17	53	70
2017	298,441	2,716,530	.910			298,441				7	77	84
<b>TOTAL</b>	<b>1,382,690</b>	<b>18,063,798</b>	<b>1.306</b>			<b>1,382,690</b>	<b>2</b>		<b>5</b>	<b>104</b>	<b>323</b>	<b>434</b>
O.D.		60,269	.004							1		1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				153,443	405,831				263,971	995,479	982,555
2014	580,761		776,893	595,324	359,518	10,911		564,909	918,002	955,868	972,206
2015	234,398		139,284	377,982	209,620			20,570	883,061	983,982	908,736
2016				361,096	240,262				541,775	805,802	1,105,029
2017				140,698	394,978				177,796	1,050,553	952,505
<b>TOTAL</b>	<b>815,159</b>		<b>916,177</b>	<b>1,628,543</b>	<b>1,610,209</b>	<b>10,911</b>		<b>585,479</b>	<b>2,784,605</b>	<b>4,791,684</b>	<b>4,921,031</b>
O.D.				50,000							10,269

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				173,698	465,488				309,110	1,163,715	949,148
2014	758,141	5,765	985,338	676,943	388,889	11,537	9,646	1,021,685	1,037,607	1,065,675	962,484
2015	264,030	1,964	238,984	387,128	214,717	5	1,740	262,406	995,212	1,089,444	913,280
2016	22	1,783	198,146	344,370	244,721	34	4,909	352,625	566,280	811,048	1,095,084
2017	381	5,661	413,415	291,552	309,187	157	19,481	540,997	454,529	702,680	920,120
<b>TOTAL</b>	<b>1,022,574</b>	<b>15,173</b>	<b>1,835,883</b>	<b>1,873,691</b>	<b>1,623,002</b>	<b>11,733</b>	<b>35,776</b>	<b>2,177,713</b>	<b>3,362,738</b>	<b>4,832,562</b>	<b>4,840,116</b>
O.D.		19	2,336	55,767	393						10,065

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,101,207	11,748,153	4,850,181	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,982,768	-3,660,668	15,238	
TOTAL LOSSES	3,118,439	8,087,485	4,865,419	
EXPECTED LOSSES	4,051,281	9,540,561	4,369,301	
CREDIBILITY	.13	.43	.66	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.226	.585	.352	1.163
INDICATED (POST-TEST)	.231	.597	.359	1.187
PRES. ON RATE LEVEL	.285	.671	.307	1.263
DERIVED BY FORMULA	.278	.639	.341	1.258
UNDERLYING PRES. RATE	.293	.690	.316	1.299
PROPOSED	.278	.639	.341	1.258

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.210
IND. RATES				1.21	MINIMUM PREMIUM	
MAN. RATES	1.67	1.44	1.29	+ 1.21	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	26,485	4,104,183	15.496			6	14	20	40
2014	26,369	3,708,215	14.062			2	12	22	36
2015	28,244	4,183,111	14.810			2	9	35	46
2016	31,511	3,318,480	10.531			1	7	26	34
2017	67,106	2,788,273	4.155			1	2	27	30
<b>TOTAL</b>	<b>179,715</b>	<b>18,102,262</b>	<b>10.073</b>			<b>12</b>	<b>44</b>	<b>130</b>	<b>186</b>

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,271,864	573,429	332,092			183,665	62,343	117,664	1,563,126
2014			635,000	589,135	220,549			115,518	467,904	164,019	1,516,090
2015			500,423	303,852	1,099,655			19,984	259,334	400,782	1,599,081
2016			175,000	378,563	854,628			3,000	105,957	271,729	1,529,603
2017			150,000	76,318	204,420			65,000	95,000	192,774	2,004,761
<b>TOTAL</b>			<b>2,732,287</b>	<b>1,921,297</b>	<b>2,711,344</b>			<b>387,167</b>	<b>990,538</b>	<b>1,146,968</b>	<b>8,212,661</b>

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,612,723	649,123	380,912			346,760	73,003	137,550	1,509,980
2014		4,755	808,383	666,408	241,578		2,048	222,807	520,012	187,031	1,500,929
2015	58	6,198	717,718	367,829	1,077,175	5	887	110,087	299,344	440,365	1,607,076
2016	89	5,086	515,405	447,348	818,346	6	1,331	90,512	124,605	268,381	1,515,837
2017	242	4,930	365,412	169,738	171,107	115	12,228	232,600	132,466	139,492	1,936,599
<b>TOTAL</b>	<b>389</b>	<b>20,969</b>	<b>4,019,641</b>	<b>2,300,446</b>	<b>2,689,118</b>	<b>126</b>	<b>16,494</b>	<b>1,002,766</b>	<b>1,149,430</b>	<b>1,172,819</b>	<b>8,070,421</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,060,385	7,311,813	8,070,421			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-442,779	-909,035	17,943			
TOTAL LOSSES	4,617,606	6,402,778	8,088,364			
EXPECTED LOSSES	938,112	2,480,067	3,786,595			
CREDIBILITY	.03	.11	.17			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.569	3.563	4.501	10.633		
INDICATED (POST-TEST)	2.620	3.634	4.591	10.845		
PRES. ON RATE LEVEL	.507	1.342	2.049	3.898		
DERIVED BY FORMULA	.570	1.594	2.481	4.645		
UNDERLYING PRES. RATE	.522	1.380	2.107	4.009		
PROPOSED	.570	1.594	2.481	4.645		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	4.468
IND. RATES				4.47	MINIMUM PREMIUM	
MAN. RATES	3.34	3.72	3.98	+ 4.47	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	1,299,320	38,112,636	2.933			43	214	452	709	
2014	1,362,181	31,036,202	2.278	1		19	193	394	607	
2015	1,448,720	47,128,864	3.253	1	1	35	239	356	632	
2016	1,480,894	32,197,864	2.174	3		27	179	364	573	
2017	1,567,123	27,035,797	1.725			8	104	438	550	
<b>TOTAL</b>	<b>7,158,238</b>	<b>175,511,363</b>	<b>2.452</b>	<b>5</b>	<b>1</b>	<b>132</b>	<b>929</b>	<b>2004</b>	<b>3071</b>	
O.D.		696,073	.009				7	11	18	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			7,363,040	7,337,047	5,916,857			3,639,814	5,007,117	6,128,795	2,719,966
2014	3,000		3,642,558	6,559,800	4,963,558			1,521,954	6,345,700	5,306,915	2,692,717
2015	142,025	485,726	6,189,136	9,094,052	4,430,137		8,690,686	4,686,693	6,519,502	4,322,961	2,567,946
2016	1,374,463		4,871,340	7,114,494	4,681,067	6,500		2,126,392	5,405,055	4,386,096	2,232,457
2017			1,555,909	4,245,574	5,631,304			1,654,611	5,200,617	6,288,986	2,458,796
<b>TOTAL</b>	<b>1,519,488</b>	<b>485,726</b>	<b>23,621,983</b>	<b>34,350,967</b>	<b>25,622,923</b>	<b>6,500</b>	<b>8,690,686</b>	<b>13,629,464</b>	<b>28,477,991</b>	<b>26,433,753</b>	<b>12,671,882</b>
O.D.				345,891	150,355				76,979	55,598	67,250

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			9,293,249	8,305,532	6,786,635			6,765,191	5,863,340	7,164,571	2,627,487
2014	3,916	28,420	4,867,101	7,418,905	5,300,195		26,867	2,980,344	6,957,702	5,918,506	2,665,790
2015	162,667	111,823	8,880,441	9,344,932	4,624,870	27,018	951,171	8,560,958	7,380,080	4,955,719	2,580,786
2016	1,198,208	95,194	9,316,189	7,038,994	4,992,834	13,899	165,314	6,523,053	5,409,709	4,667,110	2,212,365
2017	6,487	126,302	9,246,675	5,980,671	4,780,137	2,818	323,483	7,250,547	5,145,134	4,654,141	2,375,197
<b>TOTAL</b>	<b>1,371,278</b>	<b>361,739</b>	<b>41,603,655</b>	<b>38,089,034</b>	<b>26,484,671</b>	<b>43,735</b>	<b>1,466,835</b>	<b>32,080,093</b>	<b>30,755,965</b>	<b>27,360,047</b>	<b>12,461,625</b>
O.D.	98	1,824	165,777	382,109	139,131	5	703	28,958	92,386	46,397	65,894

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	77,124,700	123,349,740	12,527,519			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-23,739,265	-35,264,676	45,114			
TOTAL LOSSES	53,385,435	88,085,064	12,572,633			
EXPECTED LOSSES	48,676,018	92,126,522	12,813,246			
CREDIBILITY	.39	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.746	1.231	.176	2.153		
INDICATED (POST-TEST)	.761	1.256	.180	2.197		
PRES. ON RATE LEVEL	.661	1.252	.174	2.087		
DERIVED BY FORMULA	.700	1.256	.180	2.136		
UNDERLYING PRES. RATE	.680	1.287	.179	2.146		
PROPOSED	.700	1.256	.180	2.136		
<b>IND. RATES</b>						
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.054
IND. RATES				2.05	MINIMUM PREMIUM	
MAN. RATES	2.70	2.47	2.13	+ 2.05	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	21,634	414,571	1.916			1			2	3
2014	319,704	1,536,421	.480			1	23		21	45
2015	385,896	1,766,372	.457			2	15		20	37
2016	453,286	1,451,116	.320				9		12	21
2017	485,468	1,055,310	.217				8		18	26
<b>TOTAL</b>	<b>1,665,988</b>	<b>6,223,790</b>	<b>.374</b>			<b>4</b>	<b>55</b>		<b>73</b>	<b>132</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			185,410		71,283			130,203		19,674	8,001
2014			149,227	647,028	132,121			168,405	244,441	151,581	43,618
2015			322,235	564,366	143,335			231,334	333,275	132,162	39,665
2016				525,163	240,826				433,208	215,246	36,673
2017				341,736	126,533				351,348	195,091	40,602
<b>TOTAL</b>			<b>656,872</b>	<b>2,078,293</b>	<b>714,098</b>			<b>529,942</b>	<b>1,362,272</b>	<b>713,754</b>	<b>168,559</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			235,100		81,762			245,823		22,999	7,729
2014		1,312	215,676	725,226	145,211		2,872	300,889	274,739	170,888	43,182
2015	36	3,900	478,879	571,938	159,207	59	5,539	486,306	373,261	158,218	39,863
2016	41	2,421	267,818	486,979	256,110	34	3,206	219,703	401,746	236,364	36,343
2017	199	5,385	390,484	316,863	135,141	90	11,352	324,423	286,705	164,666	39,222
<b>TOTAL</b>	<b>276</b>	<b>13,018</b>	<b>1,587,957</b>	<b>2,101,006</b>	<b>777,431</b>	<b>183</b>	<b>22,969</b>	<b>1,577,144</b>	<b>1,336,451</b>	<b>753,135</b>	<b>166,339</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,201,547	4,968,023	166,339			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,314,248	-2,086,170	1,732			
TOTAL LOSSES	887,299	2,881,853	168,071			
EXPECTED LOSSES	5,197,882	5,814,298	399,837			
CREDIBILITY	.15	.49	.74			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.053	.173	.010	.236		
INDICATED (POST-TEST)	.054	.176	.010	.240		
PRES. ON RATE LEVEL	.304	.339	.023	.666		
DERIVED BY FORMULA	.267	.259	.013	.539		
UNDERLYING PRES. RATE	.312	.349	.024	.685		
PROPOSED	.267	.259	.013	.539		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.518
IND. RATES				.52	MINIMUM PREMIUM	
MAN. RATES	1.24	.91	.68	+ .52	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
2013	613,490	13,063,508	2.129			613,490			5	87	189	281
2014	647,289	13,148,266	2.031			647,289			13	76	174	263
2015	687,694	11,877,452	1.727			687,694			7	76	180	263
2016	711,852	11,865,691	1.666			711,852			6	74	176	256
2017	742,199	8,314,977	1.120			742,199			2	46	183	231
<b>TOTAL</b>	<b>3,402,524</b>	<b>58,269,894</b>	<b>1.713</b>			<b>3,402,524</b>			<b>33</b>	<b>359</b>	<b>902</b>	<b>1294</b>
O.D.		754,895	.022						1	9	10	20

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,112,579	3,342,064	2,137,328			772,494	2,064,204	2,464,233	1,170,606
2014			2,555,636	1,780,878	2,214,852			1,537,237	1,476,933	2,172,929	1,409,801
2015			1,045,289	2,749,435	2,049,497			869,061	2,290,962	1,727,635	1,145,573
2016			1,059,502	2,324,141	2,842,825			607,198	1,625,572	2,065,672	1,340,781
2017			384,979	1,293,476	2,077,974			109,376	754,665	2,429,035	1,265,472
<b>TOTAL</b>			<b>6,157,985</b>	<b>11,489,994</b>	<b>11,322,476</b>			<b>3,895,366</b>	<b>8,212,336</b>	<b>10,859,504</b>	<b>6,332,233</b>
O.D.			138,769	258,653	27,948			6,124	98,404	125,628	99,369

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P. T.	MAJOR	MINOR	TEMP	DEATH	P. T.	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,295,723	3,783,218	2,451,513			1,322,085	2,417,180	2,880,696	1,130,805
2014		18,267	3,148,181	2,045,918	2,362,729		24,597	2,582,227	1,690,363	2,415,951	1,395,703
2015	120	15,115	1,814,630	2,843,722	2,068,045	215	22,350	2,097,054	2,576,082	1,954,629	1,151,301
2016	502	26,825	2,697,413	2,438,730	2,814,221	656	49,098	2,016,434	1,712,826	2,119,479	1,328,714
2017	2,281	41,517	3,037,101	1,992,292	1,721,330	542	65,422	1,643,083	1,285,147	1,668,102	1,222,446
<b>TOTAL</b>	<b>2,903</b>	<b>101,724</b>	<b>11,993,048</b>	<b>13,103,880</b>	<b>11,417,838</b>	<b>1,413</b>	<b>161,467</b>	<b>9,660,883</b>	<b>9,681,598</b>	<b>11,038,857</b>	<b>6,228,969</b>
O.D.	39	2,524	259,136	248,099	44,246	12	1,339	57,111	94,962	140,360	98,415

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	22,241,599	45,769,840	6,327,384	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,064,834	-14,048,160	22,391	
TOTAL LOSSES	15,176,765	31,721,680	6,349,775	
EXPECTED LOSSES	14,494,752	36,713,233	6,362,719	
CREDIBILITY	.24	.79	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.446	.932	.187	1.565
INDICATED (POST-TEST)	.455	.951	.191	1.597
PRES. ON RATE LEVEL	.414	1.049	.182	1.645
DERIVED BY FORMULA	.424	.972	.191	1.587
UNDERLYING PRES. RATE	.426	1.079	.187	1.692
PROPOSED	.427	.978	.192	1.597

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.536
IND. RATES				1.54	MINIMUM PREMIUM	
MAN. RATES	2.26	1.95	1.68	+ 1.54	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	802,944	15,587,299	1.941			802,944			16	71	189	276
2014	808,319	11,975,047	1.481			808,319			6	41	204	251
2015	811,782	8,940,469	1.101			811,782	1		6	27	126	160
2016	843,588	9,542,792	1.131			843,588			5	48	168	221
2017	927,031	10,321,538	1.113			927,031			5	19	214	238
<b>TOTAL</b>	<b>4,193,664</b>	<b>56,367,145</b>	<b>1.344</b>			<b>4,193,664</b>	<b>1</b>		<b>38</b>	<b>206</b>	<b>901</b>	<b>1146</b>
O.D.		140,539	.003							1	2	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			2,885,549	2,563,236	1,966,339			1,153,081	2,597,895	2,456,170	1,965,029
2014			1,172,990	2,194,738	2,212,372			1,147,924	1,293,751	2,185,203	1,768,069
2015		159,768	1,172,199	1,379,340	1,802,396		48,020	425,558	685,769	1,575,797	1,691,622
2016			940,776	2,062,293	1,215,684			386,417	1,267,507	1,873,012	1,797,103
2017			959,078	1,133,647	1,984,969			748,738	555,370	2,827,489	2,112,247
<b>TOTAL</b>		<b>159,768</b>	<b>7,130,592</b>	<b>9,333,254</b>	<b>9,181,760</b>		<b>48,020</b>	<b>3,861,718</b>	<b>6,400,292</b>	<b>10,917,671</b>	<b>9,334,070</b>
O.D.				45,049	2,057				22,373	13,464	57,596

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			3,658,877	2,901,586	2,255,397			2,177,016	3,042,135	2,871,262	1,898,218
2014		8,154	1,409,981	2,494,973	2,352,063		14,284	1,524,701	1,478,237	2,422,281	1,750,388
2015	9,850	202,247	1,734,750	1,484,505	1,795,754	2,225	80,672	1,000,949	840,571	1,726,224	1,700,080
2016	424	21,534	2,149,470	1,997,141	1,296,212	441	33,695	1,465,648	1,358,773	1,901,129	1,780,929
2017	2,308	46,074	3,397,567	1,890,263	1,673,960	1,267	136,597	2,540,532	1,380,705	1,943,922	2,040,431
<b>TOTAL</b>	<b>12,582</b>	<b>278,009</b>	<b>12,350,645</b>	<b>10,768,468</b>	<b>9,373,386</b>	<b>3,933</b>	<b>265,248</b>	<b>8,708,846</b>	<b>8,100,421</b>	<b>10,864,818</b>	<b>9,170,046</b>
O.D.		53	7,385	44,671	3,137		28	5,108	24,702	14,956	57,514

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,631,837	39,194,559	9,227,560	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,049,854	-10,803,627	31,572	
TOTAL LOSSES	15,581,983	28,390,932	9,259,132	
EXPECTED LOSSES	12,329,372	28,139,484	8,974,440	
CREDIBILITY	.28	.91	1.00	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.372	.677	.221	1.270
INDICATED (POST-TEST)	.379	.691	.225	1.295
PRES. ON RATE LEVEL	.286	.652	.208	1.146
DERIVED BY FORMULA	.312	.687	.225	1.224
UNDERLYING PRES. RATE	.294	.671	.214	1.179
PROPOSED	.312	.687	.225	1.224

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.177
IND. RATES				1.18	MINIMUM PREMIUM	
MAN. RATES	1.58	1.32	1.17	+ 1.18	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
2013	2,270,412	25,810,517	1.136			2,270,412			12	135	613	760
2014	2,308,216	22,646,229	.981			2,308,216			15	113	539	667
2015	2,473,365	22,397,436	.905			2,473,365	1		10	128	525	664
2016	2,554,746	24,239,566	.948			2,554,746			8	109	565	682
2017	2,643,801	21,218,835	.802			2,643,801	1		6	69	521	597
<b>TOTAL</b>	<b>12,250,540</b>	<b>116,312,583</b>	<b>.949</b>			<b>12,250,540</b>	<b>2</b>		<b>51</b>	<b>554</b>	<b>2763</b>	<b>3370</b>
O.D.		336,614	.002							1	13	14

REPORTED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			2,152,028	4,859,226	3,956,539			1,151,610	4,498,096	5,527,585	3,665,433
2014			2,561,608	3,667,903	3,724,647			1,106,798	3,044,105	5,198,293	3,342,875
2015	188,336		1,685,666	4,158,283	3,876,699	393,855		673,574	3,481,854	4,856,338	3,082,831
2016			1,391,716	4,456,707	4,862,651			324,450	3,061,893	6,960,789	3,181,360
2017	340,300		1,206,387	2,498,622	4,233,093	167,200		543,956	2,129,071	6,798,523	3,301,683
<b>TOTAL</b>	<b>528,636</b>		<b>8,997,405</b>	<b>19,640,741</b>	<b>20,653,629</b>	<b>561,055</b>		<b>3,800,388</b>	<b>16,215,019</b>	<b>29,341,528</b>	<b>16,574,182</b>
O.D.				42,625	100,348				9,791	137,434	46,416

TRANSLATED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			2,728,772	5,500,645	4,538,147			2,174,240	5,267,270	6,461,760	3,540,808
2014		19,650	3,390,214	4,177,507	3,966,151		19,204	2,120,090	3,464,215	5,755,019	3,309,446
2015	150,834	24,465	2,924,809	4,343,134	3,878,470	690,838	20,614	2,173,700	4,009,583	5,355,994	3,098,245
2016	749	42,456	4,349,009	4,566,406	4,822,370	521	49,481	2,799,204	3,448,865	6,363,199	3,152,728
2017	330,282	88,292	6,486,072	4,001,410	3,519,993	190,457	209,648	4,937,983	3,642,132	4,684,732	3,189,426
<b>TOTAL</b>	<b>481,865</b>	<b>174,863</b>	<b>19,878,876</b>	<b>22,589,102</b>	<b>20,725,131</b>	<b>881,816</b>	<b>298,947</b>	<b>14,205,217</b>	<b>19,832,065</b>	<b>28,620,704</b>	<b>16,290,653</b>
O.D.	45	550	40,627	74,381	86,399		158	13,966	22,880	141,320	45,976

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	35,976,930	92,091,982	16,336,629			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-10,410,410	-26,713,350	56,974			
TOTAL LOSSES	25,566,520	65,378,632	16,393,603			
EXPECTED LOSSES	21,315,940	69,705,573	16,293,217			
CREDIBILITY	.56	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.209	.534	.134	.877		
INDICATED (POST-TEST)	.213	.545	.137	.895		
PRES. ON RATE LEVEL	.169	.553	.130	.852		
DERIVED BY FORMULA	.194	.545	.137	.876		
UNDERLYING PRES. RATE	.174	.569	.133	.876		
PROPOSED	.194	.545	.137	.876		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.842
IND. RATES				.84	MINIMUM PREMIUM	
MAN. RATES	1.09	.95	.87	+ .84	PRESENT	

+PROPOSED



MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	408,447	4,968,345	1.216			5	11	67	83
2014	454,794	3,411,633	.750			1	15	84	100
2015	455,108	3,371,123	.740			1	13	58	72
2016	496,338	2,410,653	.485				10	58	68
2017	529,905	3,013,038	.568			1	9	78	88
<b>TOTAL</b>	<b>2,344,592</b>	<b>17,174,792</b>	<b>.733</b>			<b>8</b>	<b>58</b>	<b>345</b>	<b>411</b>
O.D.		22,379						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			757,044	238,705	460,246			924,012	930,932	848,554	808,852
2014			410,647	332,720	389,193			308,150	449,870	768,034	753,019
2015			207,553	530,141	332,135			306,698	428,082	1,064,253	502,261
2016				359,610	587,229				210,256	616,294	637,264
2017			144,337	164,098	634,967			35,618	176,068	1,059,775	798,175
<b>TOTAL</b>			<b>1,519,581</b>	<b>1,625,274</b>	<b>2,403,770</b>			<b>1,574,478</b>	<b>2,195,208</b>	<b>4,356,910</b>	<b>3,499,571</b>
O.D.					18,500					289	3,590

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			913,741	270,214	527,903			1,446,819	1,090,123	991,959	781,351
2014		2,612	450,921	380,846	414,663		4,471	479,902	513,652	851,041	745,489
2015	24	2,912	352,333	545,222	338,108	78	7,816	704,531	530,905	1,164,726	504,772
2016	31	2,378	262,490	387,379	563,464	14	2,399	180,895	255,872	606,376	631,529
2017	639	10,251	753,408	437,555	499,766	192	23,488	592,445	461,592	710,631	771,037
<b>TOTAL</b>	<b>694</b>	<b>18,153</b>	<b>2,732,893</b>	<b>2,021,216</b>	<b>2,343,904</b>	<b>284</b>	<b>38,174</b>	<b>3,404,592</b>	<b>2,852,144</b>	<b>4,324,733</b>	<b>3,434,178</b>
O.D.		31	3,464	2,362	17,001			41	34	277	3,545

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,198,326	11,561,671	3,437,723			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,825,316	-3,453,453	12,528			
TOTAL LOSSES	4,373,010	8,108,218	3,450,251			
EXPECTED LOSSES	3,751,347	9,050,125	3,493,442			
CREDIBILITY	.19	.62	.93			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.187	.346	.147	.680		
INDICATED (POST-TEST)	.191	.353	.150	.694		
PRES. ON RATE LEVEL	.156	.375	.145	.676		
DERIVED BY FORMULA	.163	.361	.150	.674		
UNDERLYING PRES. RATE	.160	.386	.149	.695		
PROPOSED	.164	.362	.150	.676		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.650
IND. RATES				.65	MINIMUM PREMIUM	
MAN. RATES	.92	.77	.69	+ .65	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
2013	570,156	2,390,811	.419			570,156			3	21	33	57
2014	602,869	1,403,723	.232			602,869			1	11	38	50
2015	642,766	2,928,130	.455			642,766			3	19	33	55
2016	679,692	2,132,583	.313			679,692			2	17	43	62
2017	703,183	3,969,335	.564			703,183			2	10	48	60
<b>TOTAL</b>	<b>3,198,666</b>	<b>12,824,582</b>	<b>.401</b>			<b>3,198,666</b>			<b>11</b>	<b>78</b>	<b>195</b>	<b>284</b>
O.D.		3,143									1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			504,018	754,316	119,693			281,852	305,019	233,180	192,733
2014			145,910	211,642	308,806			23,816	135,780	298,832	278,937
2015			479,905	791,816	154,205			547,608	531,235	242,280	181,081
2016			317,630	480,498	409,770			139,571	257,750	341,528	185,836
2017			354,047	480,065	646,592			1,089,344	446,282	809,019	143,986
<b>TOTAL</b>			<b>1,801,510</b>	<b>2,718,337</b>	<b>1,639,066</b>			<b>2,082,191</b>	<b>1,676,066</b>	<b>1,924,839</b>	<b>982,573</b>
O.D.					2,045					947	151

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			639,095	853,887	137,289			532,136	357,177	272,588	186,180
2014		1,119	195,580	242,650	327,578		434	52,296	155,292	330,021	276,148
2015	50	5,371	660,370	799,855	178,052	112	10,521	912,566	600,562	287,548	181,986
2016	127	6,442	634,076	486,738	422,738	141	10,307	393,739	277,216	351,231	184,163
2017	768	15,819	1,163,639	694,880	555,915	829	87,158	1,443,514	631,831	609,245	139,090
<b>TOTAL</b>	<b>945</b>	<b>28,751</b>	<b>3,292,760</b>	<b>3,078,010</b>	<b>1,621,572</b>	<b>1,082</b>	<b>108,420</b>	<b>3,334,251</b>	<b>2,022,078</b>	<b>1,850,633</b>	<b>967,567</b>
O.D.		3	383	262	1,880			138	112	909	149

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,766,733	8,575,456	967,716			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,400,924	-2,090,036	3,511			
TOTAL LOSSES	5,365,809	6,485,420	971,227			
EXPECTED LOSSES	2,878,799	5,469,719	991,586			
CREDIBILITY	.23	.76	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.168	.203	.030	.401		
INDICATED (POST-TEST)	.171	.207	.031	.409		
PRES. ON RATE LEVEL	.088	.166	.030	.284		
DERIVED BY FORMULA	.107	.197	.031	.335		
UNDERLYING PRES. RATE	.090	.171	.031	.292		
PROPOSED	.107	.197	.031	.335		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.322
IND. RATES				.32	MINIMUM PREMIUM	
MAN. RATES	.39	.33	.29	+ .32	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	102,878	1,653,473	1.607			1	10	26	37	
2014	109,890	1,823,501	1.659			1	8	25	34	
2015	109,630	1,433,800	1.307				2	17	19	
2016	108,962	2,099,140	1.926				4	28	32	
2017	112,304	9,840,294	8.762			1	5	27	33	
<b>TOTAL</b>	<b>543,664</b>	<b>16,850,208</b>	<b>3.099</b>			<b>3</b>	<b>29</b>	<b>123</b>	<b>155</b>	
O.D.		16,874	.003					1	1	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			169,572	305,469	316,256			36,522	127,270	298,629	399,755
2014			198,470	283,840	163,725			56,602	398,078	276,430	446,356
2015				191,730	219,643				214,437	336,495	471,495
2016				28,869	233,720				127,319	1,221,666	487,566
2017			210,267	76,343	174,262			7,120,252	97,522	1,511,553	650,095
<b>TOTAL</b>			<b>578,309</b>	<b>886,251</b>	<b>1,107,606</b>			<b>7,213,376</b>	<b>964,626</b>	<b>3,644,773</b>	<b>2,455,267</b>
O.D.					141					10,744	5,989

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			215,017	345,791	362,745			68,954	149,034	349,096	386,163
2014		1,522	259,619	321,124	175,977		1,048	121,054	444,172	309,087	441,892
2015		413	46,366	200,588	216,798		372	61,528	246,982	369,302	473,852
2016	4	506	56,012	54,911	216,697	16	2,929	232,654	255,901	1,182,206	483,178
2017	176	2,836	208,192	139,516	136,786	761	79,208	1,284,143	524,084	809,834	627,992
<b>TOTAL</b>	<b>180</b>	<b>5,277</b>	<b>785,206</b>	<b>1,061,930</b>	<b>1,109,003</b>	<b>777</b>	<b>83,557</b>	<b>1,768,333</b>	<b>1,620,173</b>	<b>3,019,525</b>	<b>2,413,077</b>
O.D.					162					12,560	5,929

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,643,330	6,823,353	2,419,006	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,085,023	-1,514,654	6,692	
TOTAL LOSSES	1,558,307	5,308,699	2,425,698	
EXPECTED LOSSES	2,207,276	3,930,691	1,968,063	
CREDIBILITY	.07	.23	.35	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.287	.976	.446	1.709
INDICATED (POST-TEST)	.293	.996	.455	1.744
PRES. ON RATE LEVEL	.395	.703	.352	1.450
DERIVED BY FORMULA	.388	.770	.388	1.546
UNDERLYING PRES. RATE	.406	.723	.362	1.491
PROPOSED	.388	.770	.388	1.546

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.487
IND. RATES				1.49	MINIMUM PREMIUM	
MAN. RATES	1.98	1.66	1.48	+ 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
2013	384,566	9,746,513	2.534			4	55	151	210
2014	385,157	9,601,643	2.492			5	48	134	187
2015	423,239	9,957,759	2.352			7	38	130	175
2016	440,481	10,858,387	2.465			7	40	150	197
2017	490,220	6,424,330	1.310			2	13	140	155
<b>TOTAL</b>	<b>2,123,663</b>	<b>46,588,632</b>	<b>2.194</b>			<b>25</b>	<b>194</b>	<b>705</b>	<b>924</b>
O.D.		118,928	.005				1	5	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			639,587	2,356,888	1,716,067			463,750	1,878,438	1,475,281	1,216,502
2014			944,624	2,219,833	1,772,731			375,503	1,403,305	1,524,843	1,360,804
2015			1,155,090	1,297,780	2,269,089			769,384	1,261,676	1,712,006	1,492,734
2016			1,293,301	1,997,303	2,215,342			732,871	1,062,975	2,136,633	1,419,962
2017			340,226	473,476	1,598,037			110,428	365,409	1,894,752	1,642,002
<b>TOTAL</b>			<b>4,372,828</b>	<b>8,345,280</b>	<b>9,571,266</b>			<b>2,451,936</b>	<b>5,971,803</b>	<b>8,743,515</b>	<b>7,132,004</b>
O.D.				12,841	8,040				8,719	41,897	47,431

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			810,997	2,668,000	1,968,331			875,560	2,199,650	1,724,607	1,175,141
2014		7,579	1,300,393	2,514,664	1,889,243		6,622	734,418	1,578,826	1,695,160	1,347,196
2015	133	14,724	1,730,980	1,424,137	2,242,902	191	19,221	1,733,574	1,476,726	1,899,196	1,500,198
2016	525	26,688	2,640,647	2,084,240	2,224,011	693	49,411	1,893,258	1,238,937	2,151,882	1,407,182
2017	1,617	26,276	1,925,962	1,144,284	1,263,536	404	48,395	1,159,182	864,215	1,278,702	1,586,174
<b>TOTAL</b>	<b>2,275</b>	<b>75,267</b>	<b>8,408,979</b>	<b>9,835,325</b>	<b>9,588,023</b>	<b>1,288</b>	<b>123,649</b>	<b>6,395,992</b>	<b>7,358,354</b>	<b>8,749,547</b>	<b>7,015,891</b>
O.D.	1	55	6,209	11,676	8,737		93	7,112	10,287	44,853	47,076

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,020,920	35,606,802	7,062,967			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,480,762	-9,904,244	24,375			
TOTAL LOSSES	10,540,158	25,702,558	7,087,342			
EXPECTED LOSSES	9,216,697	25,972,399	6,732,012			
CREDIBILITY	.17	.58	.87			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.496	1.210	.334	2.040		
INDICATED (POST-TEST)	.506	1.234	.341	2.081		
PRES. ON RATE LEVEL	.422	1.189	.309	1.920		
DERIVED BY FORMULA	.436	1.215	.337	1.988		
UNDERLYING PRES. RATE	.434	1.223	.317	1.974		
PROPOSED	.436	1.215	.337	1.988		
<b>IND. RATES</b>						
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.912
IND. RATES				1.91	MINIMUM PREMIUM	
MAN. RATES	2.29	2.08	1.96	+ 1.91	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	378,330	16,661,837	4.404		2	21	55	253	331
2014	381,342	14,687,502	3.851	1		15	38	239	293
2015	388,412	12,684,973	3.265	2		8	35	232	277
2016	388,879	12,703,194	3.266	2		11	24	213	250
2017	394,091	11,974,855	3.038			8	17	207	232
<b>TOTAL</b>	<b>1,931,054</b>	<b>68,712,361</b>	<b>3.558</b>	<b>5</b>	<b>2</b>	<b>63</b>	<b>169</b>	<b>1144</b>	<b>1383</b>
O.D.		14,769							

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013		437,076	4,267,838	1,639,071	2,637,687		42,278	1,754,652	1,928,399	2,823,442	1,131,394
2014	3,052		2,836,267	1,607,670	2,356,892	893,219		721,336	2,089,884	3,215,771	963,411
2015	400,844		1,747,189	1,508,527	1,851,827	165,904		791,086	1,517,891	3,702,183	999,522
2016	811,245		2,741,146	970,998	1,940,317	433		1,271,141	1,297,913	2,418,021	1,251,980
2017			1,563,898	846,299	1,975,228			2,279,509	880,893	3,313,612	1,115,416
<b>TOTAL</b>	<b>1,215,141</b>	<b>437,076</b>	<b>13,156,338</b>	<b>6,572,565</b>	<b>10,761,951</b>	<b>1,059,556</b>	<b>42,278</b>	<b>6,817,724</b>	<b>7,714,980</b>	<b>15,473,029</b>	<b>5,461,723</b>
O.D.											14,769

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013		744,778	5,411,617	1,855,429	3,025,426		89,545	3,312,781	2,258,151	3,300,597	1,092,927
2014	3,984	20,854	3,596,217	1,858,406	2,513,663	944,446	12,550	1,384,367	2,371,219	3,563,135	953,777
2015	451,688	20,323	2,430,637	1,624,277	1,857,395	409,882	21,026	1,957,495	1,863,422	4,047,613	1,004,520
2016	706,948	40,786	3,826,433	1,237,918	1,971,021	2,016	85,796	3,028,842	1,531,091	2,461,979	1,240,712
2017	2,335	47,961	3,554,256	1,714,367	1,661,493	1,778	191,304	3,459,978	1,798,040	2,316,669	1,077,492
<b>TOTAL</b>	<b>1,164,955</b>	<b>874,702</b>	<b>18,819,160</b>	<b>8,290,397</b>	<b>11,028,998</b>	<b>1,358,122</b>	<b>400,221</b>	<b>13,143,463</b>	<b>9,821,923</b>	<b>15,689,993</b>	<b>5,369,428</b>
O.D.											14,570

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	35,760,623	44,831,311	5,383,998	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,195,669	-12,891,465	17,620	
TOTAL LOSSES	25,564,954	31,939,846	5,401,618	
EXPECTED LOSSES	20,700,900	33,407,235	5,213,845	
CREDIBILITY	.16	.54	.82	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	1.324	1.654	.280	3.258
INDICATED (POST-TEST)	1.350	1.687	.286	3.323
PRES. ON RATE LEVEL	1.042	1.682	.263	2.987
DERIVED BY FORMULA	1.091	1.685	.282	3.058
UNDERLYING PRES. RATE	1.072	1.730	.270	3.072
PROPOSED	1.091	1.685	.282	3.058

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	TOTAL
IND. RATES				2.94	MINIMUM PREMIUM	
MAN. RATES	4.00	3.44	3.05	+ 2.94	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	434,723	5,648,296	1.299		2	7	18	87	114	
2014	423,287	5,202,749	1.229			5	17	86	108	
2015	437,939	5,697,212	1.300			7	10	93	110	
2016	409,245	4,292,789	1.048			4	16	86	106	
2017	431,351	2,627,031	.609			1	8	64	73	
<b>TOTAL</b>	<b>2,136,545</b>	<b>23,468,077</b>	<b>1.098</b>		<b>2</b>	<b>24</b>	<b>69</b>	<b>416</b>	<b>511</b>	
O.D.		54,583	.002					4	4	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013		390,263	1,137,239	878,446	886,808		165,780	369,274	414,547	901,422	504,517
2014			1,098,517	679,606	811,186			412,101	613,699	911,382	676,258
2015			1,094,024	429,961	1,727,842			344,318	320,423	1,277,733	502,911
2016			552,567	839,696	990,545			334,489	452,085	737,911	385,496
2017			178,201	322,762	837,209			98,983	141,501	701,578	346,797
<b>TOTAL</b>		<b>390,263</b>	<b>4,060,548</b>	<b>3,150,471</b>	<b>5,253,590</b>		<b>165,780</b>	<b>1,559,165</b>	<b>1,942,255</b>	<b>4,530,026</b>	<b>2,415,979</b>
O.D.					16,032					16,900	21,651

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013		665,008	1,442,019	994,398	1,017,168		351,122	697,190	485,434	1,053,762	487,363
2014		8,098	1,393,056	781,531	867,095		7,016	745,942	699,194	1,011,708	669,495
2015	126	12,654	1,482,479	538,089	1,696,959	89	8,673	768,412	430,584	1,390,992	505,426
2016	227	11,712	1,156,693	885,498	990,811	338	23,447	859,845	510,970	753,026	382,027
2017	873	14,666	1,073,941	655,765	671,033	213	24,409	513,515	332,352	477,592	335,006
<b>TOTAL</b>	<b>1,226</b>	<b>712,138</b>	<b>6,548,188</b>	<b>3,855,281</b>	<b>5,243,066</b>	<b>640</b>	<b>414,667</b>	<b>3,584,904</b>	<b>2,458,534</b>	<b>4,687,080</b>	<b>2,379,317</b>
O.D.		14	1,525	1,037	15,937		53	2,014	1,695	16,613	21,320

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,265,369	16,279,243	2,400,637	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,401,452	-5,029,165	8,424	
TOTAL LOSSES	7,863,917	11,250,078	2,409,061	
EXPECTED LOSSES	6,879,675	12,990,194	2,521,123	
CREDIBILITY	.18	.58	.88	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.368	.527	.113	1.008
INDICATED (POST-TEST)	.375	.538	.115	1.028
PRES. ON RATE LEVEL	.313	.591	.115	1.019
DERIVED BY FORMULA	.324	.560	.115	.999
UNDERLYING PRES. RATE	.322	.608	.118	1.048
PROPOSED	.331	.571	.117	1.019

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				.98	MINIMUM PREMIUM
MAN. RATES	1.18	1.05	1.04	+ .98	PRESENT

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	3,894	53,120	13.641				1			1
2014	3,172	17,694	5.578						1	1
2015	2,738	2,822	1.030						1	1
2016	2,923	173	.059							
2017	3,189	13,353	4.187							1
<b>TOTAL</b>	<b>15,916</b>	<b>87,162</b>	<b>5.476</b>						<b>1</b>	<b>3</b>
										<b>4</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				30,181					22,635		304
2014					17,059					351	284
2015					1,973					659	190
2016											173
2017					2,685					7,767	2,901
<b>TOTAL</b>				<b>30,181</b>	<b>21,717</b>				<b>22,635</b>	<b>8,777</b>	<b>3,852</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				34,165					26,506		294
2014			414	295	17,941			5	7	385	281
2015		1	146	101	1,901			48	37	707	191
2016											171
2017	2	27	1,980	1,262	1,987	1	114	3,074	2,529	5,053	2,802
<b>TOTAL</b>	<b>2</b>	<b>28</b>	<b>2,540</b>	<b>35,823</b>	<b>21,829</b>	<b>1</b>	<b>114</b>	<b>3,127</b>	<b>29,079</b>	<b>6,145</b>	<b>3,739</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,812	92,876	3,739	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,923	-8,926	10	
TOTAL LOSSES	889	83,950	3,749	
EXPECTED LOSSES	9,741	22,792	2,580	
CREDIBILITY	.00	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.056	5.275	.236	5.567
INDICATED (POST-TEST)	.057	5.381	.241	5.679
PRES. ON RATE LEVEL	.595	1.392	.158	2.145
DERIVED BY FORMULA	.595	1.432	.159	2.186
UNDERLYING PRES. RATE	.612	1.432	.162	2.206
PROPOSED	.595	1.432	.159	2.186

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.102
IND. RATES				2.10	MINIMUM PREMIUM	
MAN. RATES	2.48	2.32	2.19	+ 2.10	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	103,330	5,413,609	5.239			6	14	78	98
2014	104,863	3,456,731	3.296			6	9	57	72
2015	111,536	4,662,368	4.180			8	13	77	98
2016	106,213	4,152,259	3.909			7	7	77	91
2017	109,862	3,669,759	3.340			2	5	71	78
<b>TOTAL</b>	<b>535,804</b>	<b>21,354,726</b>	<b>3.986</b>			<b>29</b>	<b>48</b>	<b>360</b>	<b>437</b>
O.D.		5,912	.001					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,329,836	765,743	726,792			890,364	389,378	1,051,931	259,565
2014			1,100,496	435,400	376,583			500,740	315,678	426,676	301,158
2015			1,660,424	561,794	474,265			582,705	289,903	772,254	321,023
2016			1,372,410	322,667	574,189			462,379	208,827	820,877	390,910
2017			406,364	333,726	711,604			544,901	217,664	1,129,806	325,694
<b>TOTAL</b>			<b>5,869,530</b>	<b>2,419,330</b>	<b>2,863,433</b>			<b>2,981,089</b>	<b>1,421,450</b>	<b>4,201,544</b>	<b>1,598,350</b>
O.D.					109					438	5,365

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,512,813	866,820	833,634			1,308,400	455,962	1,229,706	250,740
2014		8,022	1,373,501	501,675	408,121		8,408	873,158	363,906	476,388	298,146
2015	193	17,190	2,078,042	616,792	502,902	141	13,718	1,158,410	381,421	851,063	322,628
2016	422	19,113	1,772,043	427,049	610,931	434	29,377	978,653	321,348	821,203	387,392
2017	813	16,107	1,187,418	626,445	593,605	700	74,132	1,258,159	574,903	786,899	314,620
<b>TOTAL</b>	<b>1,428</b>	<b>60,432</b>	<b>7,923,817</b>	<b>3,038,781</b>	<b>2,949,193</b>	<b>1,275</b>	<b>125,635</b>	<b>5,576,780</b>	<b>2,097,540</b>	<b>4,165,259</b>	<b>1,573,526</b>
O.D.			20	13	100			65	54	420	5,253

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,689,452	12,251,360	1,578,779			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,120,459	-3,183,128	4,555			
TOTAL LOSSES	8,568,993	9,068,232	1,583,334			
EXPECTED LOSSES	10,421,388	8,256,739	1,344,868			
CREDIBILITY	.07	.23	.35			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.599	1.692	.296	3.587		
INDICATED (POST-TEST)	1.631	1.726	.302	3.659		
PRES. ON RATE LEVEL	1.891	1.499	.244	3.634		
DERIVED BY FORMULA	1.873	1.551	.264	3.688		
UNDERLYING PRES. RATE	1.945	1.541	.251	3.737		
PROPOSED	1.858	1.539	.262	3.659		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	3.519
IND. RATES				3.52	MINIMUM PREMIUM	
MAN. RATES	4.89	4.17	3.71	+ 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	
2013	5,295,435	5,176,037	.097	1		5	47	56	109	
2014	5,200,285	6,395,869	.122			4	43	69	116	
2015	5,169,434	3,972,900	.076	1		2	44	51	98	
2016	5,155,298	4,925,124	.095			4	34	43	81	
2017	5,273,745	2,872,514	.054			2	12	55	69	
<b>TOTAL</b>	<b>26,094,197</b>	<b>23,342,444</b>	<b>.089</b>	<b>2</b>		<b>17</b>	<b>180</b>	<b>274</b>	<b>473</b>	
O.D.		81,977					2	2	4	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	390,910		851,559	877,014	360,346	6,200		205,888	1,036,702	510,136	937,282
2014			783,259	1,108,478	754,968			332,103	1,400,249	1,196,147	820,665
2015	216,014		476,528	794,795	406,943	1		105,804	874,537	442,812	655,466
2016			660,700	1,155,252	390,485			140,827	1,084,832	743,649	749,379
2017			326,237	387,851	333,888			158,916	253,398	727,080	685,144
<b>TOTAL</b>	<b>606,924</b>		<b>3,098,283</b>	<b>4,323,390</b>	<b>2,246,630</b>	<b>6,201</b>		<b>943,538</b>	<b>4,649,718</b>	<b>3,619,824</b>	<b>3,847,936</b>
O.D.				17,027	5,018				12,826	30,464	16,642

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	666,892		1,079,777	992,781	413,316	21,061		388,717	1,213,980	596,346	905,414
2014		6,006	1,026,695	1,256,158	808,868		5,887	655,236	1,568,747	1,333,927	812,458
2015	243,359	5,905	716,215	816,478	422,280	32	3,350	377,038	959,627	509,098	658,743
2016	266	13,217	1,298,479	1,088,835	465,187	197	16,485	814,020	1,043,306	794,057	742,635
2017	487	12,230	906,154	484,271	317,266	302	34,139	684,826	420,440	509,761	661,849
<b>TOTAL</b>	<b>911,004</b>	<b>37,358</b>	<b>5,027,320</b>	<b>4,638,523</b>	<b>2,426,917</b>	<b>21,592</b>	<b>59,861</b>	<b>2,919,837</b>	<b>5,206,100</b>	<b>3,743,189</b>	<b>3,781,099</b>
O.D.	2	70	7,674	15,668	6,252	1	176	6,861	17,397	30,063	16,390

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,991,756	16,084,109	3,797,489			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,710,354	-4,543,740	13,115			
TOTAL LOSSES	6,281,402	11,540,369	3,810,604			
EXPECTED LOSSES	5,479,781	11,742,388	3,914,130			
CREDIBILITY	.93	1.00	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.024	.044	.015	.083		
INDICATED (POST-TEST)	.024	.045	.015	.084		
PRES. ON RATE LEVEL	.020	.044	.015	.079		
DERIVED BY FORMULA	.024	.045	.015	.084		
UNDERLYING PRES. RATE	.021	.045	.015	.081		
PROPOSED	.024	.045	.015	.084		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.080
IND. RATES				.08	MINIMUM PREMIUM	
MAN. RATES	.11	.10	.08	+ .08	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	534,911	15,168,639	2.835			25	30	208	263
2014	539,985	13,886,152	2.571	1		15	27	216	259
2015	558,470	14,304,034	2.561	1		20	26	194	241
2016	563,483	13,508,640	2.397	1		16	24	187	228
2017	578,189	10,797,204	1.867			11	17	185	213
<b>TOTAL</b>	<b>2,775,038</b>	<b>67,664,669</b>	<b>2.438</b>	<b>3</b>		<b>87</b>	<b>124</b>	<b>990</b>	<b>1204</b>
O.D.		91,792	.003					1	1

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			5,864,535	1,239,168	2,135,364			1,727,429	1,055,696	2,071,222	1,075,225
2014	90,465		3,643,525	1,160,771	3,267,930	5,000		1,150,364	790,800	2,747,959	1,029,338
2015	247,722		5,646,168	1,040,561	2,172,297	4,540		1,875,550	628,565	1,835,942	852,689
2016	452,055		4,512,224	629,552	2,379,932	8,916		1,540,052	932,423	2,132,078	921,408
2017			2,282,546	1,087,134	2,657,821			538,790	632,994	2,487,478	1,110,441
<b>TOTAL</b>	<b>790,242</b>		<b>21,948,998</b>	<b>5,157,186</b>	<b>12,613,344</b>	<b>18,456</b>		<b>6,832,185</b>	<b>4,040,478</b>	<b>11,274,679</b>	<b>4,989,101</b>
O.D.					17,300					51,965	22,527

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			7,436,231	1,402,741	2,449,265			3,261,391	1,236,219	2,421,256	1,038,667
2014	118,096	26,124	4,529,777	1,382,310	3,474,267	5,287	18,239	1,925,624	939,101	3,035,479	1,019,045
2015	279,662	57,490	6,913,118	1,266,160	2,225,202	11,670	42,264	3,526,517	864,242	2,029,128	856,952
2016	394,783	60,087	5,554,757	1,083,474	2,424,958	17,330	94,254	3,155,602	1,197,817	2,170,188	913,115
2017	3,276	69,570	5,162,319	2,314,348	2,259,938	1,000	110,519	2,171,620	1,289,057	1,718,582	1,072,686
<b>TOTAL</b>	<b>795,817</b>	<b>213,271</b>	<b>29,596,202</b>	<b>7,449,033</b>	<b>12,833,630</b>	<b>35,287</b>	<b>265,276</b>	<b>14,040,754</b>	<b>5,526,436</b>	<b>11,374,633</b>	<b>4,900,465</b>
O.D.	15	176	12,747	8,128	12,793	6	754	20,575	16,895	33,817	22,498

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	44,980,880	37,255,365	4,922,963			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-13,346,203	-11,197,960	15,088			
TOTAL LOSSES	31,634,677	26,057,405	4,938,051			
EXPECTED LOSSES	27,167,622	29,082,399	4,412,310			
CREDIBILITY	.21	.69	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.140	.939	.178	2.257		
INDICATED (POST-TEST)	1.163	.958	.182	2.303		
PRES. ON RATE LEVEL	.952	1.019	.155	2.126		
DERIVED BY FORMULA	.996	.977	.182	2.155		
UNDERLYING PRES. RATE	.979	1.048	.159	2.186		
PROPOSED	.996	.977	.182	2.155		
<b>IND. RATES</b>						
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.073
IND. RATES				2.07	MINIMUM PREMIUM	
MAN. RATES	2.99	2.49	2.17	+ 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	
2013	180,105	2,103,901	1.168			1	10	34	45	
2014	184,206	1,204,735	.654				6	21	27	
2015	194,339	1,391,798	.716	1			7	30	38	
2016	178,483	1,810,743	1.014				11	34	45	
2017	191,142	1,034,793	.541				3	24	27	
<b>TOTAL</b>	<b>928,275</b>	<b>7,545,970</b>	<b>.813</b>	<b>1</b>		<b>1</b>	<b>37</b>	<b>143</b>	<b>182</b>	
O.D.		734								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			122,317	612,219	337,751			18,010	429,397	335,126	249,081
2014				218,057	309,129				206,354	288,545	182,650
2015	3,000			259,851	401,475				277,948	303,958	145,566
2016				484,313	318,647				249,670	419,855	338,258
2017				253,429	184,050				79,287	258,184	259,843
<b>TOTAL</b>	<b>3,000</b>		<b>122,317</b>	<b>1,827,869</b>	<b>1,551,052</b>			<b>18,010</b>	<b>1,242,656</b>	<b>1,605,668</b>	<b>1,175,398</b>
O.D.											734

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			155,098	693,032	387,399			34,003	502,823	391,760	240,612
2014		81	17,688	248,543	326,821		52	15,319	232,374	319,460	180,824
2015	3,378	660	70,459	277,172	393,852		397	70,481	312,583	336,604	146,294
2016	35	2,391	265,069	461,431	324,919	14	2,345	169,535	266,727	420,363	335,214
2017	224	4,886	356,056	277,374	166,933	46	5,647	157,997	134,318	176,517	251,008
<b>TOTAL</b>	<b>3,637</b>	<b>8,018</b>	<b>864,370</b>	<b>1,957,552</b>	<b>1,599,924</b>	<b>60</b>	<b>8,441</b>	<b>447,335</b>	<b>1,448,825</b>	<b>1,644,704</b>	<b>1,153,952</b>
O.D.											728

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,331,861	6,651,005	1,154,680			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,000,237	-1,665,808	2,888			
TOTAL LOSSES	331,624	4,985,197	1,157,568			
EXPECTED LOSSES	2,032,922	4,316,478	854,014			
CREDIBILITY	.10	.33	.50			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.036	.537	.125	.698		
INDICATED (POST-TEST)	.037	.548	.128	.713		
PRES. ON RATE LEVEL	.213	.452	.090	.755		
DERIVED BY FORMULA	.195	.484	.109	.788		
UNDERLYING PRES. RATE	.219	.465	.092	.776		
PROPOSED	.187	.464	.104	.755		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.726
IND. RATES				.73	MINIMUM PREMIUM	
MAN. RATES	1.06	.89	.77	+ .73	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	31,185	220,277	.706			1	1	1	3
2014	29,238	134,119	.458			1			1
2015	27,952	9,009	.032						
2016	30,226								
2017	29,236	35,000	.119					1	1
<b>TOTAL</b>	<b>147,837</b>	<b>398,405</b>	<b>.269</b>			<b>2</b>	<b>1</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
2013			122,597	2,036	38,664			9,938	2,285	39,893	4,864
2014			125,000					7,888			1,231
2015											9,009
2017					20,000					15,000	
<b>TOTAL</b>			<b>247,597</b>	<b>2,036</b>	<b>58,664</b>			<b>17,826</b>	<b>2,285</b>	<b>54,893</b>	<b>15,104</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			155,453	2,305	44,348			18,763	2,676	46,635	4,699
2014		892	152,661	1,086	983		132	13,390	137	60	1,219
2015											9,054
2017	17	204	14,739	9,397	14,789	1	215	5,939	4,876	9,760	
<b>TOTAL</b>	<b>17</b>	<b>1,096</b>	<b>322,853</b>	<b>12,788</b>	<b>60,120</b>	<b>1</b>	<b>347</b>	<b>38,092</b>	<b>7,689</b>	<b>56,455</b>	<b>14,972</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	362,406	137,052	14,972	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-190,136	-60,763	39	
TOTAL LOSSES	172,270	76,289	15,011	
EXPECTED LOSSES	382,897	156,707	11,827	
CREDIBILITY	.03	.10	.15	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.117	.052	.010	.179
INDICATED (POST-TEST)	.119	.053	.010	.182
PRES. ON RATE LEVEL	.252	.103	.008	.363
DERIVED BY FORMULA	.248	.098	.008	.354
UNDERLYING PRES. RATE	.259	.106	.008	.373
PROPOSED	.248	.098	.008	.354

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				.34	MINIMUM PREMIUM
MAN. RATES	.54	.44	.37	+ .34	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	4,908,672	7,037,297	.143			5	45	85	135
2014	5,085,214	6,363,610	.125			5	38	82	125
2015	5,096,642	6,758,922	.132			4	36	78	118
2016	5,067,312	5,721,438	.112			4	35	60	99
2017	5,176,557	6,856,298	.132			1	19	70	90
<b>TOTAL</b>	<b>25,334,397</b>	<b>32,737,565</b>	<b>.129</b>			<b>19</b>	<b>173</b>	<b>375</b>	<b>567</b>
O.D.		35,280					1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,203,638	1,270,113	959,857			410,244	992,790	1,132,719	1,067,936
2014			1,134,087	1,035,248	586,647			478,390	1,011,926	1,030,538	1,086,774
2015			999,591	1,294,659	768,917			910,184	692,927	1,323,023	769,621
2016			942,926	1,199,113	471,257			210,221	1,310,131	628,357	959,433
2017			133,948	621,376	724,257			50,028	401,068	3,894,127	1,031,494
<b>TOTAL</b>			<b>4,414,190</b>	<b>5,420,509</b>	<b>3,510,935</b>			<b>2,059,067</b>	<b>4,408,842</b>	<b>8,008,764</b>	<b>4,915,258</b>
O.D.				2,293					5,849		27,138

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,511,996	1,437,768	1,100,956			760,428	1,162,557	1,324,146	1,031,626
2014		8,484	1,447,638	1,174,624	634,031		8,222	880,865	1,140,844	1,148,208	1,075,906
2015	83	9,198	1,113,375	1,334,275	789,082	135	13,541	1,201,428	839,086	1,456,709	773,469
2016	360	16,983	1,646,370	1,152,358	555,039	279	21,753	1,010,650	1,231,578	701,458	950,798
2017	804	16,120	1,178,907	805,109	592,819	412	48,647	1,266,140	1,013,621	1,550,132	996,423
<b>TOTAL</b>	<b>1,247</b>	<b>50,785</b>	<b>6,898,286</b>	<b>5,904,134</b>	<b>3,671,927</b>	<b>826</b>	<b>92,163</b>	<b>5,119,511</b>	<b>5,387,686</b>	<b>6,180,653</b>	<b>4,828,222</b>
O.D.			107	2,558	18		3	301	6,439	76	26,806

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	12,163,229	21,153,491	4,855,028		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-3,618,325	-6,158,987	16,265		
TOTAL LOSSES	8,544,904	14,994,504	4,871,293		
EXPECTED LOSSES	7,346,975	15,960,670	4,813,536		
CREDIBILITY	.91	1.00	1.00		
<b>PURE PREMIUMS</b>					
INDICATED (PRE-TEST)	.034	.059	.019	.112	
INDICATED (POST-TEST)	.035	.060	.019	.114	
PRES. ON RATE LEVEL	.028	.061	.019	.108	
DERIVED BY FORMULA	.034	.060	.019	.113	
UNDERLYING PRES. RATE	.029	.063	.019	.111	
PROPOSED	.034	.060	.019	.113	
<b>IND. RATES</b>					
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				.11	MINIMUM PREMIUM
MAN. RATES	.15	.13	.11	+ .11	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	20,530	1,250,855	6.092			1	6	6	13
2014	24,188	1,941,365	8.026			2	10	8	20
2015	25,279	1,171,078	4.632			1	8	13	22
2016	24,374	1,250,315	5.129				9	12	21
2017	39,320	689,808	1.754				1	7	8
<b>TOTAL</b>	<b>133,691</b>	<b>6,303,421</b>	<b>4.715</b>			<b>4</b>	<b>34</b>	<b>46</b>	<b>84</b>
O.D.		250							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			134,846	126,149	82,138			14,859	33,213	167,267	692,383
2014			616,808	266,989	61,550			98,381	190,962	68,733	637,942
2015			140,944	193,666	49,499			55,055	83,018	83,122	565,774
2016				218,939	209,862				86,681	68,191	666,642
2017				8,102	105,666				14,821	65,642	495,577
<b>TOTAL</b>			<b>892,598</b>	<b>813,845</b>	<b>508,715</b>			<b>168,295</b>	<b>408,695</b>	<b>452,955</b>	<b>3,058,318</b>
O.D.											250

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			170,985	142,801	94,212			28,054	38,892	195,536	668,842
2014		4,504	767,261	304,204	71,675		1,687	177,930	213,149	78,699	631,563
2015	17	1,637	200,100	196,969	55,500	16	1,347	120,011	95,712	93,313	568,603
2016	16	1,203	132,160	216,983	207,355	2	686	47,609	83,378	71,431	660,642
2017	96	1,168	84,908	55,758	79,130	11	1,317	36,417	30,758	44,306	478,727
<b>TOTAL</b>	<b>129</b>	<b>8,512</b>	<b>1,355,414</b>	<b>916,715</b>	<b>507,872</b>	<b>29</b>	<b>5,037</b>	<b>410,021</b>	<b>461,889</b>	<b>483,285</b>	<b>3,008,377</b>
O.D.											242

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,779,142	2,369,761	3,008,619			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-330,385	-330,649	7,641			
TOTAL LOSSES	1,448,757	2,039,112	3,016,260			
EXPECTED LOSSES	689,846	882,360	1,862,316			
CREDIBILITY	.03	.09	.14			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.084	1.525	2.256	4.865		
INDICATED (POST-TEST)	1.106	1.556	2.301	4.963		
PRES. ON RATE LEVEL	.502	.642	1.354	2.498		
DERIVED BY FORMULA	.520	.724	1.487	2.731		
UNDERLYING PRES. RATE	.516	.660	1.393	2.569		
PROPOSED	.520	.724	1.487	2.731		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.627
IND. RATES				2.63	MINIMUM PREMIUM	
MAN. RATES	2.85	2.66	2.55	+ 2.63	PRESENT	

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	40,894	2,050,555	5.014			3	5	16	24
2014	43,453	3,108,095	7.152			3	5	17	25
2015	45,614	916,036	2.008			1	3	16	20
2016	44,403	472,140	1.063	1			1	13	15
2017	48,844	794,173	1.625			1	1	16	18
<b>TOTAL</b>	<b>223,208</b>	<b>7,340,999</b>	<b>3.289</b>			<b>1</b>	<b>8</b>	<b>78</b>	<b>102</b>

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			696,080	80,796	224,664			709,995	81,014	139,924	118,082
2014			741,465	120,248	219,446			1,476,607	246,217	221,129	82,983
2015			173,262	157,521	310,001			47,472	30,787	117,263	79,730
2016	3,000			102,886	100,698				45,448	152,417	67,691
2017			166,523	70,000	124,170			74,500	36,050	193,185	129,745
<b>TOTAL</b>	<b>3,000</b>		<b>1,777,330</b>	<b>531,451</b>	<b>978,979</b>			<b>2,308,574</b>	<b>439,516</b>	<b>823,918</b>	<b>478,231</b>

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			835,392	91,462	257,690			1,080,618	94,868	163,570	114,067
2014		3,333	573,514	141,903	235,354		11,616	1,195,290	287,076	251,322	82,153
2015	19	2,140	251,556	175,386	306,187	13	1,146	99,444	41,784	127,999	80,129
2016	2,618	567	62,492	102,233	99,352	4	559	41,885	57,598	149,520	67,082
2017	176	4,249	317,120	129,063	112,171	111	11,843	204,367	96,508	133,991	125,334
<b>TOTAL</b>	<b>2,813</b>	<b>10,289</b>	<b>2,040,074</b>	<b>640,047</b>	<b>1,010,754</b>	<b>128</b>	<b>25,164</b>	<b>2,621,604</b>	<b>577,834</b>	<b>826,402</b>	<b>468,765</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,700,072	3,055,037	468,765			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,041,155	-1,150,366	1,408			
TOTAL LOSSES	2,658,917	1,904,671	470,173			
EXPECTED LOSSES	4,176,222	2,999,914	401,773			
CREDIBILITY	.04	.13	.19			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.191	.853	.211	2.255		
INDICATED (POST-TEST)	1.215	.870	.215	2.300		
PRES. ON RATE LEVEL	1.819	1.307	.175	3.301		
DERIVED BY FORMULA	1.795	1.250	.183	3.228		
UNDERLYING PRES. RATE	1.871	1.344	.180	3.395		
PROPOSED	1.795	1.250	.183	3.228		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	3.105
IND. RATES				3.11	MINIMUM PREMIUM	
MAN. RATES	4.50	3.80	3.37	+ 3.11	PRESENT	

+PROPOSED

MANUAL YEAR	COMPANIES REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	484	370,847	766,212			1			8	9
2014	455	412,399	906,371			1	1		6	8
2015	444	419,563	944,961			1			5	6
2016	403	142,592	353,826				1		5	6
2017	403	99,446	246,764						4	4
<b>TOTAL</b>	<b>2,189</b>	<b>1,444,847</b>	<b>660,049</b>			<b>3</b>	<b>2</b>		<b>28</b>	<b>33</b>

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			184,718		61,204			34,910		53,125	36,890
2014			163,587	5,085	52,756			12,490	55,803	60,253	62,425
2015			135,137		56,063			77,794		97,931	52,638
2016				22,364	29,562				10,744	27,577	52,345
2017					14,530					14,717	70,199
<b>TOTAL</b>			<b>483,442</b>	<b>27,449</b>	<b>214,115</b>			<b>125,194</b>	<b>66,547</b>	<b>253,603</b>	<b>274,497</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			234,222		70,201			65,910		62,104	35,636
2014		1,170	201,304	8,003	56,810		225	25,051	62,733	66,968	61,801
2015	17	1,361	163,193	5,949	56,537	19	1,798	147,439	9,509	106,684	52,901
2016	2	135	15,019	23,201	28,649		116	8,671	12,611	27,229	51,874
2017	12	149	10,708	6,825	10,744	1	210	5,823	4,783	9,574	67,812
<b>TOTAL</b>	<b>31</b>	<b>2,815</b>	<b>624,446</b>	<b>43,978</b>	<b>222,941</b>	<b>20</b>	<b>2,349</b>	<b>252,894</b>	<b>89,636</b>	<b>272,559</b>	<b>270,024</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	882,555	629,114	270,024	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-163,425	-170,860	585	
TOTAL LOSSES	719,130	458,254	270,609	
EXPECTED LOSSES	326,536	436,986	184,441	
CREDIBILITY	.02	.08	.21	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	328,520	209,344	123,622	661,486
INDICATED (POST-TEST)	335,090	213,531	126,094	674,715
PRES. ON RATE LEVEL	145,054	194,119	81,933	421,106
DERIVED BY FORMULA	148,855	195,672	91,207	435,734
UNDERLYING PRES. RATE	149,171	199,629	84,258	433,058
PROPOSED	148,855	195,672	91,207	435,734

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	419.176
IND. RATES				419.18	MINIMUM PREMIUM	
MAN. RATES	601.67	500.63	429.92	+419.18	PRESENT	

+PROPOSED



MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	9,550,746	14,934,066	1.563	7	1	14	26	154	202	
2014	9,653,166	12,536,151	1.298	1	1	6	17	156	181	
2015	9,658,073	10,155,111	1.051	2		11	9	143	165	
2016	9,548,546	8,266,732	.865	3		8	19	117	147	
2017	9,443,112	8,374,814	.886	1		8	16	134	159	
<b>TOTAL</b>	<b>47,853,643</b>	<b>54,266,874</b>	<b>1.134</b>	<b>14</b>	<b>2</b>	<b>47</b>	<b>87</b>	<b>704</b>	<b>854</b>	
O.D.		498,103	.010	2					2	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	1,796,972	864,123	2,727,806	847,173	1,403,291	2,868	1,506,756	1,462,271	792,571	2,015,709	1,514,526
2014	80,000	640,755	1,109,539	691,795	1,098,989	14,322	4,931,214	275,218	595,762	1,586,428	1,512,129
2015	369,274		2,179,227	405,373	990,040	87,024		2,626,670	254,976	1,487,573	1,754,954
2016	383,337		1,463,743	747,259	839,886	882		1,125,574	913,617	1,333,071	1,459,363
2017	3,000		1,416,905	859,994	1,383,888			1,100,042	612,222	1,675,656	1,323,107
<b>TOTAL</b>	<b>2,632,583</b>	<b>1,504,878</b>	<b>8,897,220</b>	<b>3,551,594</b>	<b>5,716,094</b>	<b>105,096</b>	<b>6,437,970</b>	<b>6,589,775</b>	<b>3,169,148</b>	<b>8,098,437</b>	<b>7,564,079</b>
O.D.	409,440					82,086					6,577

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	3,065,634	368,901	3,458,860	959,002	1,609,576	9,742	799,528	2,760,767	928,101	2,356,362	1,463,032
2014	104,434	97,617	1,414,061	800,877	1,169,961	15,144	1,078,116	523,705	694,251	1,751,523	1,497,008
2015	416,155	20,349	2,439,785	495,546	1,001,261	215,232	30,562	2,532,841	422,284	1,632,156	1,763,729
2016	334,116	22,317	2,103,524	834,712	887,348	2,669	73,067	2,462,199	1,054,997	1,387,762	1,446,229
2017	4,716	42,669	3,169,583	1,451,142	1,228,722	1,527	159,998	2,607,987	1,093,244	1,221,334	1,278,121
<b>TOTAL</b>	<b>3,925,055</b>	<b>551,853</b>	<b>12,585,813</b>	<b>4,541,279</b>	<b>5,896,868</b>	<b>244,314</b>	<b>2,141,271</b>	<b>10,887,499</b>	<b>4,192,877</b>	<b>8,349,137</b>	<b>7,448,119</b>
O.D.	441,159					112,754					6,408

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	30,889,718	22,980,161	7,454,527			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,482,070	-6,797,470	23,657			
TOTAL LOSSES	21,407,648	16,182,691	7,478,184			
EXPECTED LOSSES	19,189,311	17,562,287	7,130,193			
CREDIBILITY	.36	.96	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.447	.338	.156	.941		
INDICATED (POST-TEST)	.456	.345	.159	.960		
PRES. ON RATE LEVEL	.390	.357	.145	.892		
DERIVED BY FORMULA	.414	.345	.159	.918		
UNDERLYING PRES. RATE	.401	.367	.149	.917		
PROPOSED	.414	.345	.159	.918		
YEAR	2-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.883
IND. RATES				.88	MINIMUM PREMIUM	
MAN. RATES	1.20	1.01	.91	+ .88	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	385,013	14,182,927	3.683	2		22	46	148	218	
2014	416,969	16,587,255	3.978	1		18	72	138	229	
2015	424,858	16,452,098	3.872	1		24	54	137	216	
2016	444,537	15,252,521	3.431	2		14	53	163	232	
2017	487,013	14,868,530	3.053	4	1	4	41	200	250	
<b>TOTAL</b>	<b>2,158,390</b>	<b>77,343,331</b>	<b>3.583</b>	<b>10</b>	<b>1</b>	<b>82</b>	<b>266</b>	<b>786</b>	<b>1145</b>	
O.D.		116,679	.005				4	1	5	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	167,379		4,794,416	1,376,634	1,915,598	133,915		1,525,841	883,283	2,416,133	969,728
2014	185,124		3,373,846	2,307,403	1,565,986	1,549,716		2,629,755	2,400,077	1,755,747	819,601
2015	520,651		5,207,515	2,186,911	1,751,389			2,265,777	1,730,440	1,897,448	891,967
2016	1,283,734		2,991,689	2,123,895	1,717,920	20,584		1,759,228	2,368,236	2,063,001	924,234
2017	1,425,207	158,282	1,023,191	1,901,357	2,470,789	6,008	32,163	329,948	2,729,999	3,680,973	1,110,613
<b>TOTAL</b>	<b>3,582,095</b>	<b>158,282</b>	<b>17,390,657</b>	<b>9,896,200</b>	<b>9,421,682</b>	<b>1,710,223</b>	<b>32,163</b>	<b>8,510,549</b>	<b>10,112,035</b>	<b>11,813,302</b>	<b>4,716,143</b>
O.D.				47,920	206				66,841	194	1,518

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	285,548		6,079,318	1,558,349	2,197,191	454,909		2,880,786	1,034,324	2,824,458	936,757
2014	134,617	24,389	4,170,710	2,629,200	1,690,988	912,767	37,947	3,959,624	2,712,577	1,976,017	811,405
2015	587,005	52,602	6,354,253	2,362,768	1,839,057	484	45,714	3,923,353	2,043,820	2,136,627	896,427
2016	1,118,304	47,049	4,475,418	2,218,542	1,851,106	38,443	114,911	4,072,695	2,367,457	2,203,295	915,916
2017	1,375,083	253,885	4,490,551	2,700,244	2,130,221	9,900	217,687	3,706,771	2,865,402	2,688,832	1,072,852
<b>TOTAL</b>	<b>3,500,557</b>	<b>377,925</b>	<b>25,570,250</b>	<b>11,469,103</b>	<b>9,708,563</b>	<b>1,416,503</b>	<b>416,259</b>	<b>18,543,229</b>	<b>11,023,580</b>	<b>11,829,229</b>	<b>4,633,357</b>
O.D.		36	4,568	50,322	978		80	8,134	72,982	1,690	1,479

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	49,837,541	44,156,447	4,634,836			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-15,633,568	-12,133,947	15,112			
TOTAL LOSSES	34,203,973	32,022,500	4,649,948			
EXPECTED LOSSES	32,073,675	31,749,916	4,230,444			
CREDIBILITY	.18	.58	.88			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	1.585	1.484	.215	3.284		
INDICATED (POST-TEST)	1.617	1.514	.219	3.350		
PRES. ON RATE LEVEL	1.445	1.430	.191	3.066		
DERIVED BY FORMULA	1.476	1.479	.216	3.171		
UNDERLYING PRES. RATE	1.486	1.471	.196	3.153		
PROPOSED	1.476	1.479	.216	3.171		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	3.050
IND. RATES				3.05	MINIMUM PREMIUM	
MAN. RATES	4.34	3.63	3.13	+ 3.05	PRESENT	

+PROPOSED

MANUAL YEAR	TEAMS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	8									
2014	6	3,361	560.166							
2015	5									
2016	6									
2017	4									
<b>TOTAL</b>	<b>29</b>	<b>3,361</b>	<b>115.897</b>							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											3,361
<b>TOTAL</b>											<b>3,361</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											3,327
<b>TOTAL</b>											<b>3,327</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B			3,327			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,601	-2,139	6			
TOTAL LOSSES			3,333			
EXPECTED LOSSES	5,051	5,360	2,146			
CREDIBILITY	.00	.00	.01			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.000	.000	114.931	114.931		
INDICATED (POST-TEST)	.000	.000	117.230	117.230		
PRES. ON RATE LEVEL	169.364	179.736	72.006	421.106		
DERIVED BY FORMULA	169.364	179.736	72.458	421.558		
UNDERLYING PRES. RATE	174.171	184.837	74.050	433.058		
PROPOSED	169.183	179.543	72.380	421.106		
<b>IND. RATES</b>						
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	405.103
IND. RATES				405.10	MINIMUM PREMIUM	
MAN. RATES	601.67	500.63	429.92	+405.10	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
2013	124,912	381,237	.305			124,912				1	11	12
2014	127,951	839,804	.656			127,951			1	1	6	8
2015	130,336	596,444	.457			130,336				1	11	12
2016	129,730	624,561	.481			129,730			1	3	9	13
2017	134,484	905,071	.672			134,484	1		1	1	13	16
<b>TOTAL</b>	<b>647,413</b>	<b>3,347,117</b>	<b>.517</b>			<b>647,413</b>	<b>1</b>		<b>3</b>	<b>7</b>	<b>50</b>	<b>61</b>
O.D.		303										

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				9,799	150,627				6,239	146,946	67,626
2014			282,395	15,569	96,006			267,740	4,314	126,447	47,333
2015				36,920	134,564				150,000	197,149	77,811
2016			150,609	32,318	54,788			17,347	30,942	197,250	141,307
2017	500		201,005	58,757	186,816	500		85,832	77,568	233,816	60,277
<b>TOTAL</b>	<b>500</b>		<b>634,009</b>	<b>153,363</b>	<b>622,801</b>	<b>500</b>		<b>370,919</b>	<b>269,063</b>	<b>901,608</b>	<b>394,354</b>
O.D.											303

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				11,092	172,770				7,306	171,779	65,327
2014		2,021	347,943	21,475	103,313		4,454	456,749	11,687	140,945	46,860
2015		159	15,700	43,359	130,673		240	40,359	170,578	217,240	78,200
2016	45	2,065	191,616	43,128	59,280	18	1,535	70,925	51,922	192,281	140,035
2017	715	5,207	387,628	153,757	159,590	704	14,702	265,266	137,746	165,569	58,228
<b>TOTAL</b>	<b>760</b>	<b>9,452</b>	<b>942,887</b>	<b>272,811</b>	<b>625,626</b>	<b>722</b>	<b>20,931</b>	<b>833,299</b>	<b>379,239</b>	<b>887,814</b>	<b>388,650</b>
O.D.											293

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,808,051	2,165,490	388,943			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-646,317	-446,589	1,125			
TOTAL LOSSES	1,161,734	1,718,901	390,068			
EXPECTED LOSSES	1,314,249	1,158,868	330,180			
CREDIBILITY	.08	.26	.40			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.179	.266	.060	.505		
INDICATED (POST-TEST)	.183	.271	.061	.515		
PRES. ON RATE LEVEL	.197	.174	.050	.421		
DERIVED BY FORMULA	.196	.199	.054	.449		
UNDERLYING PRES. RATE	.203	.179	.051	.433		
PROPOSED	.196	.199	.054	.449		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	.431
IND. RATES				.43	MINIMUM PREMIUM	
MAN. RATES	.56	.47	.43	+ .43	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	37,478	1,327,326	3.541			4	3	10	17
2014	44,657	1,238,354	2.773			1	4	25	30
2015	38,277	2,325,051	6.074			2	5	19	26
2016	39,686	1,610,449	4.057			1	4	13	18
2017	47,200	4,010,700	8.497			1	4	30	35
<b>TOTAL</b>	<b>207,298</b>	<b>10,511,880</b>	<b>5.071</b>			<b>9</b>	<b>20</b>	<b>97</b>	<b>126</b>
O.D.		1,621							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			744,759	14,658	71,698			293,991	11,494	118,410	72,316
2014			143,133	137,799	388,535			60,955	47,889	333,575	126,468
2015			467,368	299,098	237,210			280,845	680,987	300,464	59,079
2016			215,452	305,697	90,395			435,682	295,030	165,230	102,963
2017			202,299	195,310	314,495			1,752,216	147,651	490,058	908,671
<b>TOTAL</b>			<b>1,773,011</b>	<b>952,562</b>	<b>1,102,333</b>			<b>2,823,689</b>	<b>1,183,051</b>	<b>1,407,737</b>	<b>1,269,497</b>
O.D.											1,621

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			944,355	16,594	82,238			555,055	13,459	138,422	69,857
2014		1,075	190,679	161,641	410,829		1,028	111,375	59,823	367,312	125,203
2015	54	5,094	614,771	318,123	245,285	69	7,042	649,114	754,738	352,430	59,374
2016	79	3,778	368,594	287,788	112,326	383	25,444	822,883	312,787	194,931	102,036
2017	346	6,328	463,557	301,658	260,774	683	70,274	1,044,277	331,735	366,905	877,776
<b>TOTAL</b>	<b>479</b>	<b>16,275</b>	<b>2,581,956</b>	<b>1,085,804</b>	<b>1,111,452</b>	<b>1,135</b>	<b>103,788</b>	<b>3,182,704</b>	<b>1,472,542</b>	<b>1,420,000</b>	<b>1,234,246</b>
O.D.											1,602

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,886,337	5,089,798	1,235,848			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,149,757	-918,584	1,515			
TOTAL LOSSES	4,736,580	4,171,214	1,237,363			
EXPECTED LOSSES	2,338,322	2,392,219	427,034			
CREDIBILITY	.04	.12	.19			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	2.285	2.012	.597	4.894		
INDICATED (POST-TEST)	2.331	2.052	.609	4.992		
PRES. ON RATE LEVEL	1.097	1.122	.200	2.419		
DERIVED BY FORMULA	1.146	1.234	.278	2.658		
UNDERLYING PRES. RATE	1.128	1.154	.206	2.488		
PROPOSED	1.146	1.234	.278	2.658		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	2.556
IND. RATES				2.56	MINIMUM PREMIUM	
MAN. RATES	3.15	2.79	2.47	+ 2.56	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	9,181	125,749	1,369				1	6	7	
2014	9,468	369,265	3,900					7	7	
2015	9,934	302,300	3,043			1		2	3	
2016	6,762	118,991	1,759					7	7	
2017	7,909	14,832	.187					1	1	
<b>TOTAL</b>	<b>43,254</b>	<b>931,137</b>	<b>2,153</b>			<b>1</b>	<b>1</b>	<b>23</b>	<b>25</b>	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				14,180	22,257				6,847	42,866	39,599
2014					105,300					233,848	30,117
2015			154,211		60,927			23,180		46,480	17,502
2016					67,931					35,478	15,582
2017					190					7,496	7,146
<b>TOTAL</b>			<b>154,211</b>	<b>14,180</b>	<b>256,605</b>			<b>23,180</b>	<b>6,847</b>	<b>366,168</b>	<b>109,946</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				16,052	25,530				8,018	50,111	38,253
2014			2,557	1,817	110,745			3,819	4,244	256,730	29,816
2015	18	1,550	186,003	6,634	61,580	5	544	45,144	3,822	50,379	17,590
2016	1	117	12,724	8,672	62,422		54	5,149	4,220	34,080	15,442
2017			141	89	141	1	108	2,968	2,437	4,877	6,903
<b>TOTAL</b>	<b>19</b>	<b>1,667</b>	<b>201,425</b>	<b>33,264</b>	<b>260,418</b>	<b>6</b>	<b>706</b>	<b>57,080</b>	<b>22,741</b>	<b>396,177</b>	<b>108,004</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	260,903	712,600	108,004	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-262,496	-97,771	183	
TOTAL LOSSES		614,829	108,187	
EXPECTED LOSSES	525,535	249,575	58,824	
CREDIBILITY	.01	.04	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	1.421	.250	1.671
INDICATED (POST-TEST)	.000	1.449	.255	1.704
PRES. ON RATE LEVEL	1.178	.560	.132	1.870
DERIVED BY FORMULA	1.166	.596	.141	1.903
UNDERLYING PRES. RATE	1.215	.577	.136	1.928
PROPOSED	1.146	.586	.138	1.870

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.957
IND. RATES				1.96	MINIMUM PREMIUM	
MAN. RATES	2.52	2.25	2.01	+ 1.96	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
2013	7,027	165,794	2,359			7,027					4	4
2014	11,588	524,137	4,523			11,588			1		2	3
2015	9,482	40,406	.426			9,482					1	1
2016	9,498	198,753	2,092			9,498					1	1
2017	9,691	8,988,899	92,755			9,691		1			3	4
<b>TOTAL</b>	<b>47,286</b>	<b>9,917,989</b>	<b>20,974</b>			<b>47,286</b>		<b>1</b>	<b>1</b>		<b>11</b>	<b>13</b>

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					48,148					92,169	25,477
2014			232,002		142,676			62,915		75,766	10,778
2015					20,992					2,170	17,244
2016					50,385					128,486	19,882
2017		547,560			82,252		8,250,000			96,781	12,306
<b>TOTAL</b>		<b>547,560</b>	<b>232,002</b>		<b>344,453</b>		<b>8,250,000</b>	<b>62,915</b>		<b>395,372</b>	<b>85,687</b>

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					55,226					107,746	24,611
2014		1,656	286,804	4,478	151,875		1,045	108,029	2,464	83,665	10,670
2015		18	1,541	1,078	20,230			152	123	2,332	17,330
2016	1	87	9,436	6,432	46,302	2	219	18,641	15,287	123,423	19,703
2017	1,716	37,961	63,063	39,474	60,895	25,937	945,901	60,764	39,896	66,943	11,888
<b>TOTAL</b>	<b>1,717</b>	<b>39,722</b>	<b>360,844</b>	<b>51,462</b>	<b>334,528</b>	<b>25,939</b>	<b>947,165</b>	<b>187,586</b>	<b>57,770</b>	<b>384,109</b>	<b>84,202</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,562,973	827,869	84,202	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-467,782	-182,791	209	
TOTAL LOSSES	1,095,191	645,078	84,411	
EXPECTED LOSSES	958,014	476,170	61,471	
CREDIBILITY	.01	.05	.07	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	2.316	1.364	.179	3.859
INDICATED (POST-TEST)	2.362	1.391	.183	3.936
PRES. ON RATE LEVEL	1.970	.979	.127	3.076
DERIVED BY FORMULA	1.974	1.000	.131	3.105
UNDERLYING PRES. RATE	2.026	1.007	.130	3.163
PROPOSED	1.974	1.000	.131	3.105

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	TOTAL
IND. RATES				2.99	MINIMUM PREMIUM	
MAN. RATES	4.36	3.64	3.14	+ 2.99	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	372,211	4,811,745	1.292			9	48	76	133
2014	408,155	8,125,989	1.990			15	48	110	173
2015	634,590	7,083,213	1.116			13	49	131	193
2016	468,726	7,054,704	1.505			7	52	109	168
2017	559,436	4,626,499	.826			4	4	127	135
<b>TOTAL</b>	<b>2,443,118</b>	<b>31,702,150</b>	<b>1.298</b>			<b>48</b>	<b>201</b>	<b>553</b>	<b>802</b>
O.D.		43,864	.001					1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			2,025,485	764,350	527,263			370,905	585,632	421,030	117,080
2014			3,156,765	1,141,344	990,550			1,161,017	862,255	643,768	170,290
2015			2,845,290	839,965	1,262,210			790,462	663,866	522,734	158,686
2016			1,617,800	1,525,817	1,271,696			319,617	1,153,734	969,630	196,410
2017			910,837	271,599	1,886,753			197,353	101,700	1,096,843	161,414
<b>TOTAL</b>			<b>10,556,177</b>	<b>4,543,075</b>	<b>5,938,472</b>			<b>2,839,354</b>	<b>3,367,187</b>	<b>3,654,005</b>	<b>803,880</b>
O.D.					11,184					15,958	16,722

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			2,568,314	865,246	604,771			700,270	685,774	492,182	113,099
2014		22,968	3,932,664	1,317,498	1,075,539		19,555	2,025,569	980,917	726,918	168,587
2015	321	29,718	3,574,553	958,832	1,291,695	201	18,540	1,582,588	774,964	600,086	159,479
2016	577	27,960	2,686,056	1,574,446	1,342,695	350	27,563	1,174,049	1,146,375	1,022,936	194,642
2017	1,988	34,187	2,527,644	1,189,547	1,493,019	345	39,963	777,375	449,828	736,360	155,926
<b>TOTAL</b>	<b>2,886</b>	<b>114,833</b>	<b>15,289,231</b>	<b>5,905,569</b>	<b>5,807,719</b>	<b>896</b>	<b>105,621</b>	<b>6,259,851</b>	<b>4,037,858</b>	<b>3,578,482</b>	<b>791,733</b>
O.D.		20	2,094	1,427	10,276		28	2,315	1,899	15,330	16,335

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,777,775	19,358,560	808,068	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,648,307	-5,157,906	2,569	
TOTAL LOSSES	17,129,468	14,200,654	810,637	
EXPECTED LOSSES	9,772,472	13,632,598	708,504	
CREDIBILITY	.19	.63	.96	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.701	.581	.033	1.315
INDICATED (POST-TEST)	.715	.593	.034	1.342
PRES. ON RATE LEVEL	.389	.543	.028	.960
DERIVED BY FORMULA	.451	.575	.034	1.060
UNDERLYING PRES. RATE	.400	.558	.029	.987
PROPOSED	.451	.575	.034	1.060

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.019
IND. RATES				1.02	MINIMUM PREMIUM	
MAN. RATES	1.29	1.06	.98	+ 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	
2013	1,907									
2014	3,331									
2015	4,270	147,965	3.465						1	1
2016	5,468	180,591	3.302			1				1
2017	7,503	157	.002							
<b>TOTAL</b>	<b>22,479</b>	<b>328,713</b>	<b>1.462</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
2015					95,100					52,589	276
2016			165,387					14,087			1,117
2017											157
<b>TOTAL</b>			<b>165,387</b>		<b>95,100</b>			<b>14,087</b>		<b>52,589</b>	<b>1,550</b>

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2015		87	6,979	4,881	91,649		29	3,681	2,996	56,517	277
2016	48	2,037	184,097	8,850	7,459	12	811	23,420	1,290	562	1,107
2017											152
<b>TOTAL</b>	<b>48</b>	<b>2,124</b>	<b>191,076</b>	<b>13,731</b>	<b>99,108</b>	<b>12</b>	<b>840</b>	<b>27,101</b>	<b>4,286</b>	<b>57,079</b>	<b>1,536</b>

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	221,201	174,204	1,536	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,291	-9,336	18	
TOTAL LOSSES	205,910	164,868	1,554	
EXPECTED LOSSES	33,492	25,851	4,047	
CREDIBILITY	.01	.03	.04	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.916	.733	.007	1.656
INDICATED (POST-TEST)	.934	.748	.007	1.689
PRES. ON RATE LEVEL	.145	.112	.017	.274
DERIVED BY FORMULA	.153	.131	.017	.301
UNDERLYING PRES. RATE	.149	.115	.018	.282
PROPOSED	.153	.131	.017	.301

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				.29	MINIMUM PREMIUM
MAN. RATES	.38	.31	.28	+ .29	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	32,811	119,753	.364				1			1
2014	29,757	29,906	.100							
2015	31,130	299,808	.963				1	3		4
2016	35,900	335,017	.933			1		3		4
2017	33,689	71,375	.211				1			1
<b>TOTAL</b>	<b>163,287</b>	<b>855,859</b>	<b>.524</b>				<b>1</b>	<b>3</b>	<b>6</b>	<b>10</b>
O.D.		718								

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				27,164					52,360		40,229
2014											29,906
2015				104,265	6,820				110,971	60,139	17,613
2016			177,895		12,631			83,064		26,438	34,989
2017				50,415					8,552		12,408
<b>TOTAL</b>			<b>177,895</b>	<b>181,844</b>	<b>19,451</b>			<b>83,064</b>	<b>171,883</b>	<b>86,577</b>	<b>135,145</b>
O.D.											718

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013				30,750					61,314		38,861
2014											29,607
2015		124	16,950	103,300	9,362		129	23,856	121,315	68,600	17,701
2016	52	2,212	200,383	11,131	19,627	75	4,825	141,929	10,758	28,701	34,674
2017	14	602	43,854	37,976	6,132	1	209	6,017	5,434	917	11,986
<b>TOTAL</b>	<b>66</b>	<b>2,938</b>	<b>261,187</b>	<b>183,157</b>	<b>35,121</b>	<b>76</b>	<b>5,163</b>	<b>171,802</b>	<b>198,821</b>	<b>98,218</b>	<b>132,829</b>
O.D.											712

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	441,232	515,317	133,541	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-130,037	-82,928	268	
TOTAL LOSSES	311,195	432,389	133,809	
EXPECTED LOSSES	264,525	215,539	78,377	
CREDIBILITY	.03	.10	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.191	.265	.082	.538
INDICATED (POST-TEST)	.195	.270	.084	.549
PRES. ON RATE LEVEL	.158	.128	.047	.333
DERIVED BY FORMULA	.159	.142	.053	.354
UNDERLYING PRES. RATE	.162	.132	.048	.342
PROPOSED	.159	.142	.053	.354

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				.34	MINIMUM PREMIUM
MAN. RATES	.46	.38	.34	+ .34	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	86,208	254,092	.294	2				8	10
2014	92,001	238,191	.258				2	2	4
2015	93,639	1,163,352	1.242	1				3	4
2016	91,131	548,271	.601	1				7	8
2017	95,545	99,151	.103					1	1
<b>TOTAL</b>	<b>458,524</b>	<b>2,303,057</b>	<b>.502</b>	<b>4</b>			<b>2</b>	<b>21</b>	<b>27</b>
O.D.		1,128							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	6,000				87,189					116,626	44,277
2014				95,058	23,112				49,630	49,429	20,962
2015	1,027,011				39,444					72,431	24,466
2016	336,902				75,304	10,000				109,048	17,017
2017					51,418					31,748	15,985
<b>TOTAL</b>	<b>1,369,913</b>			<b>95,058</b>	<b>276,467</b>	<b>10,000</b>			<b>49,630</b>	<b>379,282</b>	<b>122,707</b>
O.D.											1,128

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	10,236				100,006					136,335	42,772
2014		36	5,003	106,420	25,053		14	3,358	55,526	54,910	20,752
2015	1,047,385	35	2,896	2,025	38,012		39	5,074	4,127	77,842	24,588
2016	293,224	129	14,107	9,610	69,203	17,865	184	15,819	12,973	104,749	16,864
2017	45	522	37,886	24,160	38,025	5	458	12,570	10,320	20,657	15,442
<b>TOTAL</b>	<b>1,350,890</b>	<b>722</b>	<b>59,892</b>	<b>142,215</b>	<b>270,299</b>	<b>17,870</b>	<b>695</b>	<b>36,821</b>	<b>82,946</b>	<b>394,493</b>	<b>120,418</b>
O.D.											1,090

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,466,890	889,953	121,508	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,238,159	-358,414	830	
TOTAL LOSSES	228,731	531,539	122,338	
EXPECTED LOSSES	2,521,884	930,803	243,018	
CREDIBILITY	.06	.21	.31	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.050	.116	.027	.193
INDICATED (POST-TEST)	.051	.118	.028	.197
PRES. ON RATE LEVEL	.535	.197	.052	.784
DERIVED BY FORMULA	.506	.180	.045	.731
UNDERLYING PRES. RATE	.550	.203	.053	.806
PROPOSED	.506	.180	.045	.731

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				.70	MINIMUM PREMIUM
MAN. RATES	1.09	.90	.80	+ .70	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	431,409	11,394,228	2.641			10	115	124	249
2014	449,053	8,328,591	1.854			9	87	169	265
2015	629,865	15,888,171	2.522			18	144	226	388
2016	566,776	11,645,774	2.054			13	91	157	261
2017	570,981	9,168,793	1.605			2	15	255	272
<b>TOTAL</b>	<b>2,648,084</b>	<b>56,425,557</b>	<b>2.131</b>			<b>52</b>	<b>452</b>	<b>931</b>	<b>1435</b>
O.D.		73,315	.002				1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,622,734	2,792,044	580,987			1,712,566	2,761,621	945,148	979,128
2014			1,623,823	1,934,698	929,014			420,903	1,465,376	1,087,535	867,242
2015			3,368,077	3,690,347	1,567,124			1,725,454	3,164,095	1,298,982	1,074,092
2016			2,560,176	1,950,692	1,409,544			850,395	2,409,315	1,520,718	944,934
2017			423,465	795,828	3,207,262			177,417	471,139	3,249,578	844,104
<b>TOTAL</b>			<b>9,598,275</b>	<b>11,163,609</b>	<b>7,693,931</b>			<b>4,886,735</b>	<b>10,271,546</b>	<b>8,101,961</b>	<b>4,709,500</b>
O.D.				59,890					7,199		6,226

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			1,952,603	3,160,598	666,389			1,627,547	3,233,854	1,104,882	945,838
2014		12,314	2,096,083	2,187,972	1,004,999		7,390	807,548	1,640,017	1,216,228	858,570
2015	360	36,265	4,412,890	3,795,992	1,667,516	320	31,900	2,951,330	3,499,633	1,532,602	1,079,462
2016	875	41,359	3,941,040	2,011,593	1,540,039	928	67,304	2,682,635	2,350,807	1,659,220	936,430
2017	3,155	47,546	3,474,430	2,152,270	2,498,616	635	77,795	1,862,125	1,381,601	2,175,637	815,404
<b>TOTAL</b>	<b>4,390</b>	<b>137,484</b>	<b>15,877,046</b>	<b>13,308,425</b>	<b>7,377,559</b>	<b>1,883</b>	<b>184,389</b>	<b>9,931,185</b>	<b>12,105,912</b>	<b>7,688,569</b>	<b>4,635,704</b>
O.D.		23	2,798	66,798	471		3	369	7,924	94	6,168

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	26,139,570	40,555,752	4,641,872			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,784,030	-10,530,055	15,562			
TOTAL LOSSES	16,355,540	30,025,697	4,657,434			
EXPECTED LOSSES	20,416,728	27,725,440	4,395,819			
CREDIBILITY	.20	.67	1.00			
<b>PURE PREMIUMS</b>						
INDICATED (PRE-TEST)	.618	1.134	.176	1.928		
INDICATED (POST-TEST)	.630	1.157	.180	1.967		
PRES. ON RATE LEVEL	.750	1.018	.161	1.929		
DERIVED BY FORMULA	.726	1.111	.180	2.017		
UNDERLYING PRES. RATE	.771	1.047	.166	1.984		
PROPOSED	.708	1.083	.176	1.967		
YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	1.892
IND. RATES				1.89	MINIMUM PREMIUM	
MAN. RATES	2.73	2.28	1.97	+ 1.89	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	372,008									
2014	408,024									
2015	634,487									
2016	468,195									
2017	559,436									
<b>TOTAL</b>	<b>2,442,150</b>									
O.D.		7,467								

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.											7,467

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.											7,413

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			7,413	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,334,820	-73,918	265	
TOTAL LOSSES			7,678	
EXPECTED LOSSES	4,908,721	195,373	73,265	
CREDIBILITY	.19	.63	.96	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.195	.008	.003	.206
DERIVED BY FORMULA	.158	.003	.000	.161
UNDERLYING PRES. RATE	.201	.008	.003	.212
PROPOSED	.158	.003	.000	.161

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE	
IND. RATES				.15	MINIMUM PREMIUM	.154
MAN. RATES	.27	.23	.21	+ .15	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2013	1,907									
2014	3,331									
2015	4,270									
2016	6,000									
2017	7,553									
<b>TOTAL</b>	<b>23,061</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.	-4,938	-915	1	
TOTAL LOSSES			1	
EXPECTED LOSSES	10,839	2,537	461	
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	.046	.010	.002	.058
DERIVED BY FORMULA	.046	.010	.002	.058
UNDERLYING PRES. RATE	.047	.011	.002	.060
PROPOSED	.046	.010	.002	.058

YEAR	1-1-19	4-1-19	4-1-20	4-1-21	IND. RATE
IND. RATES				.06	MINIMUM PREMIUM
MAN. RATES	.09	.07	.06	+ .06	PRESENT

+PROPOSED

MANUAL YEAR	SEATS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES					
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2013	1,597												
2014	1,165												
2015													
2016													
2017													
<b>TOTAL</b>	<b>2,762</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.	-111,598	-14,172	2	
TOTAL LOSSES			2	
EXPECTED LOSSES	177,878	30,951	2,781	
CREDIBILITY	.02	.01	.01	
<b>PURE PREMIUMS</b>				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	62.625	10.897	.978	74.500
DERIVED BY FORMULA	61.373	10.788	.968	73.129
UNDERLYING PRES. RATE	64.402	11.206	1.007	76.615
PROPOSED	61.373	10.788	.968	73.129

YEAR	4-1-12	4-1-13	4-1-14	4-1-21	IND. RATE	70.350
IND. RATES				70.35	MINIMUM PREMIUM	
MAN. RATES	76.06	76.06	76.06	+ 70.35	PRESENT	

+PROPOSED