

State: Delaware **Filing Company:** DCRB
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Residual Mkt Rates & Voluntary Mkt Loss Costs
Project Name/Number: DCRB Filing No. 1701 Rate and Loss Cost Change/DCRB 1701

Filing at a Glance

Company: DCRB
Product Name: Residual Mkt Rates & Voluntary Mkt Loss Costs
State: Delaware
TOI: 16.0 Workers Compensation
Sub-TOI: 16.0004 Standard WC
Filing Type: Rate/Rule
Date Submitted: 08/04/2017
SERFF Tr Num: DCRB-131144956
SERFF Status: Closed-Filed
State Tr Num: 78258
State Status: Filed
Co Tr Num: D1701

Effective Date: 12/01/2017
Requested (New):
Effective Date: 12/01/2017
Requested (Renewal):
Author(s): Jeni Fischer, William Taylor, Ken Creighton, John Pedrick
Reviewer(s): Ann Lyon (primary), Michael Gould
Disposition Date: 10/20/2017
Disposition Status: Filed
Effective Date (New): 12/01/2017
Effective Date (Renewal): 12/01/2017

State Filing Description:

State: Delaware **Filing Company:** DCRB
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Residual Mkt Rates & Voluntary Mkt Loss Costs
Project Name/Number: DCRB Filing No. 1701 Rate and Loss Cost Change/DCRB 1701

General Information

Project Name: DCRB Filing No. 1701 Rate and Loss Cost Change
 Project Number: DCRB 1701
 Reference Organization:
 Reference Title:
 Filing Status Changed: 10/20/2017
 State Status Changed: 10/20/2017
 Created By: Jeni Fischer
 Corresponding Filing Tracking Number:

Status of Filing in Domicile:
 Domicile Status Comments:
 Reference Number:
 Advisory Org. Circular:
 Deemer Date:
 Submitted By: Jeni Fischer

Filing Description:

This filing is being made on behalf of the members of the Delaware Compensation Rating Bureau, Inc., and contains proposed revisions to Residual Market Rates and Voluntary Market Loss Costs in Delaware, proposed to be effective 12:01 a.m., December 1, 2017, with respect to new and renewal policies. The overall average changes are -4.91% for Residual Market Rates and -2.15% for Voluntary Market Loss Costs. A filing letter, actuarial memorandum, and supporting exhibits are provided in support of this revision. The required filing forms are also included.

Questions regarding this filing may be directed to the following individuals:

John R. Pedrick, FCAS, MAAA
 Vice President – Actuarial Services
 jpedrick@dcrb.com
 (215) 320-4429

Kenneth M. Creighton, ACAS, MAAA
 Chief Actuary
 kcreighton@dcrb.com
 (215) 320-4929

Company and Contact

Filing Contact Information

William Taylor, President
 30 S 17th Street
 United Plaza, Suite 1500
 Philadelphia, PA 19103

wtaylor@dcrb.com
 215-320-4413 [Phone]

Filing Company Information

DCRB
 30 S. 17th Street
 United Plaza Building
 Suite 1500
 Philadelphia, PA 19103
 (215) 320-4412 ext. [Phone]

CoCode:
 Group Code:
 Group Name:
 FEIN Number: 51-0307078

State of Domicile: Delaware
 Company Type:
 State ID Number:

State: Delaware **Filing Company:** DCRB
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Residual Mkt Rates & Voluntary Mkt Loss Costs
Project Name/Number: DCRB Filing No. 1701 Rate and Loss Cost Change/DCRB 1701

Filing Fees

Fee Required? Yes
 Fee Amount: \$100.00
 Retaliatory? No
 Fee Explanation: standard filing fee
 Per Company: Yes

Company	Amount	Date Processed	Transaction #
DCRB	\$150.00	08/10/2017	127057000
DCRB	\$100.00	08/04/2017	126807055

SERFF Tracking #:

DCRB-131144956

State Tracking #:

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Company Tracking #:

D1701

State: Delaware **Filing Company:** DCRB
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Residual Mkt Rates & Voluntary Mkt Loss Costs
Project Name/Number: DCRB Filing No. 1701 Rate and Loss Cost Change/DCRB 1701

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Ann Lyon	10/20/2017	10/20/2017

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Amended Filing Letter D1701	Jeni Fischer	10/13/2017	10/13/2017
Supporting Document	D1701 Amended Exhibits	Jeni Fischer	10/13/2017	10/13/2017
Supporting Document	D1701 Filing Forms	Jeni Fischer	10/13/2017	10/13/2017

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Extension Letter	Note To Filer	Ann Lyon	08/17/2017	08/17/2017
INS Review	Note To Filer	Ann Lyon	08/11/2017	08/11/2017
Filing Fee	Note To Filer	Ann Lyon	08/08/2017	08/08/2017

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State: Delaware **Filing Company:** DCRB
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Residual Mkt Rates & Voluntary Mkt Loss Costs
Project Name/Number: DCRB Filing No. 1701 Rate and Loss Cost Change/DCRB 1701

Disposition

Disposition Date: 10/20/2017

Effective Date (New): 12/01/2017

Effective Date (Renewal): 12/01/2017

Status: Filed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	P&C - State Specific Requirements		Yes
Supporting Document	D1701 Filing Letter		Yes
Supporting Document	D1701 Actuarial Memorandum		Yes
Supporting Document	D1701 Filing Exhibits Part 1		Yes
Supporting Document	D1701 Filing Exhibits Part 2		Yes
Supporting Document	D1701 Filing Forms		Yes
Supporting Document	Amended Filing Letter D1701		Yes
Supporting Document	D1701 Amended Exhibits		Yes
Supporting Document	D1701 Filing Forms		Yes

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State: Delaware **Filing Company:** DCRB
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Residual Mkt Rates & Voluntary Mkt Loss Costs
Project Name/Number: DCRB Filing No. 1701 Rate and Loss Cost Change/DCRB 1701

Amendment Letter

Submitted Date: 10/13/2017

Comments:

These amendments to DCRB Filing No. 1701 reflect the agreement between the DCRB, the Ratepayer Advocate, and the Department of Insurance. The amendments include a cover letter, impacted exhibits, and revised filing forms. The overall impact is -5.73% for the collectible residual market rates and -3.00% for the collectible voluntary market loss costs. The corresponding manual residual market rate level change is -4.01%. The manual voluntary market loss cost change is -1.01%. These values are determined in Exhibit I of the Brown Book, which is identical to page 12.1 in Exhibit 12.

Do not hesitate to contact John Pedrick, 215-320-4429, jpgedrick@dcrb.com, or Ken Creighton, 215-320-4924, kcreighton@dcrb.com, if you have any questions.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

SERFF Tracking #:

DCRB-131144956

State Tracking #:

78258

Company Tracking #:

D1701

State:	Delaware	Filing Company:	DCRB
TOI/Sub-TOI:	16.0 Workers Compensation/16.0004 Standard WC		
Product Name:	Residual Mkt Rates & Voluntary Mkt Loss Costs		
Project Name/Number:	DCRB Filing No. 1701 Rate and Loss Cost Change/DCRB 1701		

Supporting Document Schedule Item Changes

Satisfied - Item:	Amended Filing Letter D1701
Comments:	<p>These amendments to DCRB Filing No. 1701 reflect the agreement between the DCRB, the Ratepayer Advocate, and the Department of Insurance. The amendments include a cover letter, impacted exhibits, and revised filing forms. The overall impact is -5.73% for the collectible residual market rates and -3.00% for the collectible voluntary market loss costs. The corresponding manual residual market rate level change is -4.01%. The manual voluntary market loss cost change is -1.01%. These values are determined in Exhibit I of the Brown Book, which is identical to page 12.1 in Exhibit 12.</p> <p>Do not hesitate to contact John Pedrick, 215-320-4429, jpedrick@dcrb.com, or Ken Creighton, 215-320-4924, kcreighton@dcrb.com, if you have any questions.</p>
Attachment(s):	d1701 Amendment Letter.pdf
Satisfied - Item:	D1701 Amended Exhibits
Comments:	Please see attached.
Attachment(s):	d1701 Amended Exhibits.pdf
Satisfied - Item:	D1701 Filing Forms
Comments:	Please see attached.
Attachment(s):	d1701 Filing Forms (Amended).pdf

State: Delaware **Filing Company:** DCRB
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Residual Mkt Rates & Voluntary Mkt Loss Costs
Project Name/Number: DCRB Filing No. 1701 Rate and Loss Cost Change/DCRB 1701

Note To Filer

Created By:

Ann Lyon on 08/17/2017 09:34 AM

Last Edited By:

Ann Lyon

Submitted On:

10/20/2017 07:53 AM

Subject:

Extension Letter

Comments:

The Delaware Department of Insurance is extending the review of the above referenced rate filing request as stated in Section 2506(c).

§ 2506. Effective date of filing.

(a) The Commissioner shall review filings as soon as reasonably possible after they have been made in order to determine whether they meet the requirements of this chapter. The filings shall be deemed to meet the requirements of this chapter unless disapproved by the Commissioner.

(b) Any special filing with respect to a surety or guaranty bond required by law or by court or executive order or by order, rule or regulation of a public body, not covered by a previous filing, shall become effective when filed and shall be deemed to meet the requirements of this chapter until such time as the Commissioner rejects the filing.

(c) No filing shall be effective unless filed with the Commissioner not less than 30 days prior to the proposed effective date. Such filing shall be deemed to meet the statutory requirements unless disapproved by the Commissioner within 30 days of receipt of the filing. If the Commissioner shall determine that additional time is needed to review a rate filing, the Commissioner shall, within 25 days after receipt of the filing, notify the filer that the review of the filing shall be extended up to 90 days after the receipt of the filing, unless the insurer shall agree to a longer term of review.

Please do not implement this filing without a final disposition by the Department.

The Department will contact you directly if any additional information is needed.

If you have any questions regarding this procedure, please contact the Delaware Department of Insurance at (302) 674-7372.

State: Delaware **Filing Company:** DCRB
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Residual Mkt Rates & Voluntary Mkt Loss Costs
Project Name/Number: DCRB Filing No. 1701 Rate and Loss Cost Change/DCRB 1701

Note To Filer

Created By:

Ann Lyon on 08/11/2017 08:06 AM

Last Edited By:

Ann Lyon

Submitted On:

10/20/2017 07:53 AM

Subject:

INS Review

Comments:

The Delaware Department of Insurance utilizes INS Consultants, Inc. as its actuarial representative for the purpose of reviewing filings.

Your filing has been assigned to INS for review. They have been authorized to contact you directly with any questions or additional data requests. Your cooperation with them will expedite their review of your filing.

If you have any questions regarding this procedure, please contact me at the Delaware Department of Insurance at (302) 674-7372.

State: Delaware **Filing Company:** DCRB
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Residual Mkt Rates & Voluntary Mkt Loss Costs
Project Name/Number: DCRB Filing No. 1701 Rate and Loss Cost Change/DCRB 1701

Note To Filer

Created By:

Ann Lyon on 08/08/2017 07:32 AM

Last Edited By:

Ann Lyon

Submitted On:

10/20/2017 07:53 AM

Subject:

Filing Fee

Comments:

Please remit an additional \$150.00 filing fee for the Rule portion of this filing.

State: Delaware
TOI/Sub-TOI: 16.0 Workers Compensation/16.0004 Standard WC
Product Name: Residual Mkt Rates & Voluntary Mkt Loss Costs
Project Name/Number: DCRB Filing No. 1701 Rate and Loss Cost Change/DCRB 1701

Filing Company: DCRB

Supporting Document Schedules

Bypassed - Item:	P&C - State Specific Requirements
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	D1701 Filing Letter
Comments:	Please see the attached Filing Letter. Thank you.
Attachment(s):	d1701 Filing Letter.pdf
Item Status:	
Status Date:	
Satisfied - Item:	D1701 Actuarial Memorandum
Comments:	Please see the attached Actuarial Memorandum. Thanks.
Attachment(s):	DE 1701 Actuarial Memorandum 8-4-17.pdf
Item Status:	
Status Date:	
Satisfied - Item:	D1701 Filing Exhibits Part 1
Comments:	Please see the first of two filing exhibits. Thanks.
Attachment(s):	DCRB 1701 Filing Exhibits - Part 1.pdf
Item Status:	
Status Date:	
Satisfied - Item:	D1701 Filing Exhibits Part 2
Comments:	Please see the second of two filing exhibits. Thanks.
Attachment(s):	DCRB 1701 Filing Exhibits - Part 2.pdf
Item Status:	
Status Date:	
Satisfied - Item:	D1701 Filing Forms
Comments:	Please see the attached required filing forms. Thanks.
Attachment(s):	DCRB 1701 Filing Forms.pdf
Item Status:	
Status Date:	

SERFF Tracking #:

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Project Name/Number: DCRB Filing No. 1701 Rate and Loss Cost Change/DCRB 1701

Satisfied - Item:	Amended Filing Letter D1701
Comments:	<p>These amendments to DCRB Filing No. 1701 reflect the agreement between the DCRB, the Ratepayer Advocate, and the Department of Insurance. The amendments include a cover letter, impacted exhibits, and revised filing forms. The overall impact is -5.73% for the collectible residual market rates and -3.00% for the collectible voluntary market loss costs. The corresponding manual residual market rate level change is -4.01%. The manual voluntary market loss cost change is -1.01%. These values are determined in Exhibit I of the Brown Book, which is identical to page 12.1 in Exhibit 12.</p> <p>Do not hesitate to contact John Pedrick, 215-320-4429, jpedrick@dcrb.com, or Ken Creighton, 215-320-4924, kcreighton@dcrb.com, if you have any questions.</p>
Attachment(s):	d1701 Amendment Letter.pdf
Item Status:	
Status Date:	
Satisfied - Item:	D1701 Amended Exhibits
Comments:	Please see attached.
Attachment(s):	d1701 Amended Exhibits.pdf
Item Status:	
Status Date:	
Satisfied - Item:	D1701 Filing Forms
Comments:	Please see attached.
Attachment(s):	d1701 Filing Forms (Amended).pdf
Item Status:	
Status Date:	

Delaware Compensation Rating Bureau, Inc.



United Plaza Building • Suite 1500
30 South 17th Street
Philadelphia, PA 19103-4007
(302) 654-1435 (215) 568-2371
FAX (215) 564-4328
www.dcrb.com

August 4, 2017

VIA SERFF

The Honorable Trinidad Navarro
Insurance Commissioner
Insurance Department
State of Delaware
841 Silver Lake Boulevard
Dover, DE 19904-2465

Attention: Mitch Crane, Deputy Insurance Commissioner

RE: DCRB Filing No. 1701
Workers Compensation Residual Market Rate and Voluntary Market Loss Cost Filing
Proposed Effective December 1, 2017 (Selected Portions Effective June 1, 2018)

Dear Commissioner Navarro:

On behalf of the members of the Delaware Compensation Rating Bureau, Inc. (DCRB), enclosed is a filing of proposed changes to Residual Market Rates and Voluntary Market Loss Costs in Delaware, along with changes to associated rating values and supplementary rate information.

Indicated and Proposed Changes	
Residual Market Rates	Voluntary Market Loss Costs
-4.91%	-2.15%

This filing is made in compliance with provisions of House Bill 241, workers compensation insurance legislation enacted in 1993. Most of these revisions are proposed to be effective on a new and renewal basis for workers compensation insurance policies with effective dates on or after 12:01 a.m., December 1, 2017. The portions of this filing updating the table of qualifying wages and credits for the Delaware Construction Classification Premium Adjustment Program are proposed to be effective on a new and renewal basis for workers compensation policies with effective dates on or after 12:01 a.m., June 1, 2018.

In preparing this filing, the DCRB has carefully considered current Delaware experience and has applied a variety of actuarial and economic analytical techniques that collectively support the proposal. A detailed discussion of the considerations, methods and exhibits can be found in the Actuarial Memorandum.

The Honorable Trinidad Navarro
State of Delaware
August 4, 2017
Page 2

The anticipated impact of House Bill 373 of 2014 is fully incorporated in the calculations underlying the proposed change.

Please direct any questions to me, John Pedrick, Vice President – Actuarial Services, or Kenneth Creighton, Chief Actuary. DCRB staff will be pleased to cooperate with and assist the Insurance Department in its prompt consideration of these proposals.

Sincerely,

William V. Taylor
President

WVT/jf
Enclosures



TO: The Honorable Trinidad Navarro
Delaware Insurance Commissioner

FROM: John R. Pedrick, FCAS, MAAA
Vice President – Actuarial Services

DATE: August 4, 2017

RE: DCRB Filing No. 1701
Workers Compensation Residual Market Rate and Voluntary Market Loss Cost Filing
Proposed Effective December 1, 2017 (Selected Portions Effective June 1, 2018)

This actuarial memorandum provides a discussion of the analysis performed by the Delaware Compensation Rating Bureau, Inc. (DCRB) that results in proposed changes in Residual Market Rates, Voluntary Market Loss Costs, rating values and supplementary rate information for Workers Compensation insurance in Delaware.

SUMMARY OF THE PROPOSAL IN THIS FILING

This filing proposes an overall change in Residual Market Rates and Voluntary Market Loss Costs. The changes vary by class. Associated rating values will also be revised.

Indicated and Proposed Changes	
Residual Market Rates	Voluntary Market Loss Costs
-4.91%	-2.15%

The actuarial methodology in the filing has not changed from the prior annual filing, No. 1603. However, adjustments for changes in law have been revised. In this filing, the underlying losses are adjusted to reflect Delaware law after House Bill 175 of 2013 (HB175) and prior to House Bill 373 of 2014 (HB373) (a “post-HB175” basis). As a result, an explicit factor is used to adjust the final calculations to a post HB373 law level that will be in effect for policies written from December 1, 2017 through November 30, 2018. These are discussed further in the Technical Discussion and Supporting Information section of this memorandum.

There is not yet sufficient data to accurately estimate the true impact of HB373. As a result, the full impact of HB373 contemplated in the law is reflected in this filing. When sufficient data becomes available, the DCRB will estimate its impact. The DCRB reserves the right to file any changes indicated by such an analysis. Without the assumption that the full savings contemplated in HB373 will be fully realized, the indicated changes would be higher, as shown below.

Indicated Changes Based on Portion of HB373 Savings That May Emerge	Residual Market Rates	Voluntary Market Loss Costs
HB373 Savings Fully Realized	-4.91%	-2.15%
75% of HB373 Savings Realized	+1.62%	+4.57%
50% of HB373 Savings Realized	+8.15%	+11.29%

The DCRB supports and commends the Delaware Workers' Compensation Oversight Panel (WCOP) and its work to implement changes meant to achieve the savings contemplated in HB373, as well as its work to identify problems in the Delaware system and recommend solutions.

The supporting exhibits and other attachments accompanying this actuarial memorandum comprise the balance of the filing and provide pertinent information regarding the proposed residual market rates, voluntary market loss costs, rating values, supplementary rate information and supporting information for this filing. An index of exhibits appears at the end of this memorandum.

DISCUSSION OF THIS FILING'S METHODS, ANALYSIS AND FINDINGS

The proposed residual market rates, voluntary market loss costs and minimum premiums by classification submitted in this filing reflect DCRB's actuarial analysis of all available experience data, enacted legislation and other relevant factors to establish appropriate and lawful rating values for the policy period beginning December 1, 2017.

Delaware Workers Compensation Insurance Plan (Plan) - Residual Market Rates

Delaware law requires that a "residual market plan" be filed with the Insurance Commissioner by the advisory organization. Residual market coverage is provided under the auspices of the Delaware Workers Compensation Insurance Plan (Plan). Employers unable to obtain workers compensation insurance in the voluntary market may apply to the Plan. An insurance carrier is then assigned to administer coverage for that employer, either as a servicing carrier on behalf of the Plan or on a direct assignment basis.

Historically, rates for the Plan have been promulgated based on statewide experience. The loss ratio (the ratio of losses to premium) for the Plan has historically been significantly higher than the loss ratio for the voluntary market. As shown in Exhibit 19, the loss ratio for the Plan, based on five years of experience, is 88% higher than the loss ratio for the voluntary market. As a result of this historical imbalance, employers insured in the Plan are subject to a surcharge. Since August 1, 1997, those employers insured in the Plan, which are eligible for experience rating and produce an experience modification greater than 1.000 in accordance with the approved Experience Rating Plan, have been subject to a surcharge program. This surcharge program is intended to provide incentives for employers to improve their workers compensation loss experience and/or to secure workers compensation coverage from the voluntary market. In this filing, as in filings since the inception of the surcharge program, the expected amounts of the Plan surcharges are accounted for in the form of offsets to voluntary market loss costs. The average change in collectible rate level for the residual market prior to the effect of Plan surcharges proposed in this filing is a decrease of 4.91%.

The components of the proposed overall change in residual market rates are shown below in descending order of their impact on the filing indication.

Components of Indicated Change in Residual Market Rates		
	Component	Impact on Indication
1	House Bill 373	-21.54%
2	Expenses other than LAE and Loss-Based Assessments	-4.50%
3	Limited Indemnity Trend	-2.26%
4	July 1, 2018 Benefit Change	-0.52%
5	Limited Indemnity Loss	-0.35%
6	Indemnity Excess Loss	+0.70%
7	Loss-Based Assessments	+0.75%
8	Limited Medical Trend	+1.07%
9	Loss Adjustment Expense	+4.20%
10	Medical Excess Loss	+6.25%
11	Limited Medical Loss	+15.39%
	Overall Indicated Change	-4.91%
Note that the total results from converting the percentages to factors (e.g., -21.54% is 0.7846 in factor form) and calculating the product of all 11 factors.		

These components can be summarized into broader categories:

Category	Impact on Indication
Legislation (1)	-21.54%
Other Expense and Loss-Based Assessments (2, 7)	-3.78%
Indemnity Loss (3, 5, 6)	-1.92%
July 1, 2018 Benefit Change (4)	-0.52%
Loss Adjustment Expense (9)	+4.20%
Medical Loss (8, 10, 11)	+23.90%
Overall Indicated Change	-4.91%

Voluntary Market Loss Costs

Since the enactment of House Bill 241 in 1993, Delaware law has applied a “loss cost” approach to pricing of workers compensation insurance written in the voluntary market. Under this system, the advisory organization (i.e., the DCRB) filings are limited to prospective loss costs, which reflect loss and loss adjustment expense, as well as policy forms, uniform classification and experience rating plans and rules, and supporting information. Advisory organization filings specifically exclude provisions for profit and expenses, other than loss adjustment expenses and loss-based assessments. Provisions for profit and expenses, other than loss adjustment expenses and loss-based assessments, are incorporated into voluntary market workers compensation rates by virtue of competitive filings made by each insurer. Insurer expense filings may adopt loss costs filed by the advisory organization or the rates and supplementary information filed by another insurer, by reference, with or without deviation.

Consistent with past practice, in this filing the DCRB has derived indicated changes in voluntary market loss costs directly from the proposed residual market rate change discussed above. This derivation is accomplished by removing from those rate proposals the combined effects of all provisions for profit and expenses, other than loss adjustment expenses and loss-based assessments. As a result, like the proposed changes in Plan rates, these proposed revisions in overall voluntary market loss costs are based on statewide experience.

The relationship between collectible residual market rates and voluntary market loss costs is based on a loss cost multiplier (LCM) derived from industry underwriting expenses (Exhibit 11), including the profit provision from the internal rate of return analysis (Exhibit 9). Under Delaware law, loss adjustment expenses and loss-based assessments are included in the loss costs filed by the DCRB. The LCM is the reciprocal of the ratio of loss, loss adjustment expense and loss-based assessments to premium. In last year’s filing, No. 1603, the proposed LCM was 1.4288 ($= 1 \div 0.6999$). The proposed changes of +3.18% for residual market rates and +1.68% for voluntary market loss costs in Filing No. 1603 differed due to revisions in industry underwriting expenses and profit. However, due to the compromise with the Department of Insurance in which both markets received a 0.0% overall change, no change in the underlying LCM was reflected. The compromise kept the LCM at the previous year’s level, 1.4081 ($= 1 \div 0.7102$).

The loss cost multiplier in this filing, No. 1701, is 1.3684 ($= 1 \div 0.7308$). Exhibit 12, page 12.1, line (10), reflects this modification to the DCRB’s standard calculations. The table below provides the details.

Delaware Loss, Loss Adjustment Expense, Underwriting Expense and Profit		
Item	Current Provision As a Percent of Premium	Proposed Provision As a Percent of Premium
Loss	56.50	58.38
Loss Adjustment Expense	11.59	12.18
Commission	5.56	5.38
Other Acquisition	2.56	2.39
General Expenses	3.63	3.26
Premium Discount	8.62	8.38
State Premium Tax	2.00	2.00
Other State Taxes	0.32	0.33
Uncollectible Premium	1.32	1.10
Administrative Assessment*	1.90	2.52
Workers Compensation Fund	2.00	3.00
Underwriting Profit	4.00	1.08
12/1/2016 Compromise Adjustment	1.03	n/a
Loss, LAE, Administrative Assessment*, and 12/1/2016 Compromise Adjustment	71.02	73.08
* Denotes loss-based assessment		

Using the proposed provision for loss, loss adjustment expense and loss-based assessments (the provision for loss costs), the indicated change in voluntary market loss costs is -2.15%, which is computed as follows:

$$0.9509 \times 0.7308 / 0.7102 = 0.9785$$

The proposed decrease in voluntary market loss costs is attributable to the same factors as those that impact residual market rates, except that the effects of expense provisions, other than loss adjustment expense and loss-based assessments, do not apply to loss costs.

It is important to note that the net effect of the proposed loss costs on ultimate prices for employers that will be insured in the voluntary market (the majority of all insured risks) may differ significantly from employer to employer and from insurer to insurer. Workers compensation insurance prices for these employers will be a function of individual carrier decisions. Each carrier may elect to use the DCRB's loss costs by reference, to deviate from those loss costs, to file independent loss costs, or to use loss costs filed by another insurer by reference. In addition, employers may obtain their future workers compensation insurance from a different insurance carrier than the carrier providing their current policy, further expanding the range of possible price changes that individual risks may experience. These variables in the determination of the ultimate price impact of the DCRB's filing are natural consequences of the competitive pricing system implemented in Delaware.

Residual Market Surcharge, Exhibit 19

Experience of employers insured under the Plan in Delaware has historically presented an aggregate loss ratio higher than that of employers insured in the voluntary market. As mentioned earlier, the loss ratio of Plan accounts was higher than that of voluntary business by more than 88% in the period 2010–2014.

During the late 1980s and early 1990s, Delaware had seen persistent increases in the portion of the market insured in the Plan. In previous response to these concerns the DCRB filed, and the Insurance Commissioner approved, a Plan surcharge program in 1997 that incorporated the following features:

- Surcharges are limited to risks eligible for experience rating and only apply to risks with debit experience modifications (i.e., those employers with demonstrably higher than average experience).
- To avoid redundant or inequitable penalties, surcharges are applied only to the extent that each employer is not fully credible in the Experience Rating Plan. This procedure assesses larger proportional surcharges to small employers, who are largely protected from the effects of their own experience in the Experience Rating Plan, but reduces surcharges applicable to larger employers whose premiums significantly respond to their own loss records.
- Surcharges are limited to the debit portion of each risk's experience modification. This limitation provides a smooth transition from non-rated to experience-rated risks and/or from small experience rating credits to small experience rating debits.

The surcharge expressed as a factor to be applied to standard premium is computed using the following formula:

$$0.50 \times (1.000 - \text{risk credibility in the Experience Rating Plan})$$

As noted above, Plan loss ratios continue to be higher than those of the voluntary market. Since 2005, the portion of the Delaware workers compensation market insured under the Plan declined from a high of approximately 20% to a low of about 5% in 2010. For this filing, the Plan market share is estimated at 7.38%. This estimate is based on the most recent available policy year, 2016.

This filing retains the Plan surcharge program as a disincentive for employers to have their Delaware workers compensation insurance coverage placed in the Plan.

The DCRB estimates that the surcharge program will produce an average surcharge for subject risks of approximately 21.7% of premium. Recognizing that some employers insured in the Plan do not qualify for experience rating and that other employers insured in the Plan qualify for experience rating but produce credit modifications, the surcharges produced by the proposed procedure would represent approximately 9.2% of total Plan premium.

The full amount of this surcharge premium is recognized in the calculation of proposed voluntary market loss costs for this filing. This approach allows a reduction of manual loss costs by approximately 1% and essentially produces three different benchmark loss cost levels underlying workers compensation insurance rates in Delaware. These different underlying loss cost levels are as defined below:

1. Plan risks subject to surcharges (highest level depending on individual risk experience)

2. Plan risks not subject to surcharges (based on statewide average experience)
3. Voluntary market risks (based on statewide average experience reduced by offset for surcharges applied to first group above)

The DCRB believes that while the Plan surcharge approach does not fully address the loss ratio difference between the residual and voluntary markets, it is practical and represents a reasonable step toward reducing Plan subsidies and providing meaningful disincentives for placement of employers in the Plan.

**Delaware Construction Classification Premium Adjustment Program (DCCPAP),
Exhibit 14**

This filing proposes to update the reference to calendar quarter(s) used as the basis for determining qualifying wages for the DCCPAP and update the table of qualifying wages underpinning that program consistent with recent changes in the Statewide Average Weekly wage in Delaware.

Other Filing Provisions

In addition to proposed residual market rates, voluntary market loss costs and residual market surcharges, this filing addresses a number of rating values, programs, rules and procedures which are integral parts of the Delaware workers compensation insurance system. In general, the filing's proposals simply reflect parametric changes in various rating values consistent with the most recent available Delaware experience. Detailed information supporting each of these proposals is provided elsewhere in this filing. Here is a brief synopsis of these other changes:

Item	Filing Exhibit(s)	Proposed Change	Purpose
DCCPAP Program – Effective June 1, 2018	14	Revise manual rating value offsets & wage table	Maintain revenue balance of the program
Minimum Premium (residual market)	11, 27	Update parameters	Update for wage inflation
Excess Loss Factors	17b, 17c	Update ELF's	Maintain accuracy of rating values based on current data
Excess Loss Premium Factors	17d, 17e	Update ELPF's	Maintain accuracy of rating values based on current data
State and Hazard Group Relativities	18	Update Rating Values	Maintain accuracy of rating values based on current data
Experience Rating Plan	13, 20, 21, 27	Update Rating Values	Maintain accuracy of rating values based on current data
Small Deductible Program	16	Revise existing premium credit and loss elimination ratio schedules	Maintain accuracy of rating values based on current data
Workplace Safety Program	29	Revise manual rating value offsets	Maintain revenue balance in the program
Merit Rating Plan	29	Revise manual rating value offsets	Maintain revenue balance in the program
Retrospective Rating Plan	24, 25	Revise optional development factors and tax multiplier	Maintain accuracy of rating values based on current data

TECHNICAL DISCUSSION AND SUPPORTING INFORMATION

Attached to this filing are exhibits and materials that provide technical support for each of the proposals. In addition to the discussion that follows, each exhibit begins with one or more pages of discussion and technical details for the calculations that it contains. In order to highlight some of the more important aspects of the DCRB's technical analysis, the following discussion will address each of the following topics:

- Treatment of legislative and regulatory changes
- Effects of large losses on the experience analysis
- Estimation of policy year ultimate loss and loss adjustment expense ratios
- Trend provisions: Frequency, Severity
- Determination of the permissible loss ratio for proposed residual market rates
- Considerations regarding the Experience Rating Plan

Unless otherwise stated, the discussion and exhibits use experience from financial data collected by the DCRB in its annual financial data calls. These are the major topics underlying the proposed changes in residual market rates and voluntary market loss costs.

Treatment of Legislative and Regulatory Changes

Four major legislative changes over the last decade have impacted medical expenditures in Delaware: Senate Bill 1 of the 144th General Assembly (SB1), Senate Bill 238 of the 146th General Assembly (SB238), House Bill 175 of the 147th General Assembly (HB175) and House Bill 373 of the 147th General Assembly (HB373). A fifth piece of legislation, House Bill 166 of the 148th General Assembly (HB166), supplemented changes in these other bills. The DCRB does not anticipate any impact on medical expenditures from HB166.

In Filing No. 1603, effective December 1, 2016, all losses underlying the calculations were adjusted to a pre-SB1 basis. This allowed the use of four explicit factors, one for each law, to adjust the final calculations to the laws that would be in effect for policies written in the period December 1, 2016 through November 30, 2017, i.e., post-HB373 (the last of three annual fee schedule changes under HB373 was effective January 31, 2017).

The adjustment of losses to a common baseline in Delaware law allows the analysis of the underlying loss development and loss trend on a basis that is neutral to changes in law.

In this filing, losses are adjusted to a post-HB175, pre-HB373 basis (a "post-HB175" basis). That is, the underlying losses are adjusted to reflect Delaware law after HB175 and prior to HB373. As a result, an explicit factor is used to adjust the final calculations to the law level that will be in effect for policies written from December 1, 2017 through November 30, 2018, i.e., post-HB373. The calculations underlying the adjustment of unlimited losses to a post-HB175 basis are in Exhibit 1 – Unlimited Losses.

The estimated impacts of each of these four laws were provided in previous DCRB filings.

The impact of HB373, as quantified in this filing, is based on the assumption that its provisions will be fully implemented and eventually realized in the medical costs for workers compensation claims in Delaware. The details of DCRB's analysis are contained in Exhibit 35, which has been

updated since the previous filing. It is premature to pass judgment on the effectiveness of this legislation toward its ultimate goal of a 33% reduction in medical expenditures. The financial data used in this filing was valued as of December 31, 2016. At that time, the second of three changes in fee schedules had been in place for 11 months. The third and final change was implemented on January 31, 2017. There is not yet sufficient data to analyze the true impact of HB373. The DCRB expects to analyze the impact of HB373 when a full year of data following the last fee schedule change is available. In this filing, the DCRB used the projected impact of the legislated changes under the assumption that they will be fully implemented, estimated to be a 31.41% reduction in projected ultimate medical loss.

Additional details regarding legislative changes can be found in the Appendix at the end of this memorandum.

Effects of Large Losses on the Experience Analysis, Exhibit 1a

The analysis of residual market rates and voluntary market loss costs performed by the DCRB includes methods to reduce the impact of a small number of large claims in a given year. Starting with its annual experience filings effective December 1, 2004, the DCRB has applied procedures that perform loss development and trend analyses on a "limited" basis and then account for the expectation that claims exceeding the selected limit would occur from time to time by adding an excess loss factor to the rate level analysis. This filing has again approached loss development and trend analysis on a limited loss basis.

Loss amounts are stated on a post-HB175 basis. Loss development and trend analyses are conducted using losses at the post-HB175 level. The loss limit was adjusted to be stated on a post-HB373 basis (reflecting benefit levels and system provisions expected to be attained when the successive changes to Delaware's medical fee schedule are completed on January 31, 2017).

The methods and steps regarding loss limits and trend are outlined briefly below:

1. The December 1, 2004 loss limit (\$1,288,146 on a post-HB175 basis) and the associated excess loss factor (0.0757) were taken as a key reference point for determination of appropriate loss limitations for this filing.
2. Approved excess loss factor tables prior to December 1, 2004 were used to establish loss limitations consistent with an excess loss factor of 0.0757.
3. An annual trend rate was computed for the series of loss limits established in step 2 above.
4. Loss limits were interpolated for each policy period prior to December 1, 2004 based on the trend in loss limits through December 1, 2004.
5. Loss limitations consistent with an excess loss factor of 0.0757 for filings through December 1, 2016 were used to derive a post-2004 annual trend rate.
6. Loss limits were projected for each policy period subsequent to December 1, 2004 based on the trend in loss limits through December 1, 2016.
7. A series of loss limitations was selected for previous policy years consistent with the trend through December 1, 2004, applied retrospectively from that date and consistent

with the trend from December 1, 2004 through December 1, 2016, applied prospectively from December 1, 2004, such that losses were capped at successively lower levels for older policy years, recognizing the impacts of wage and price inflation and potential changes in utilization over time. For policy years prior to 1984, a constant loss limitation of \$339,727 was applied.

8. Reported paid and case incurred losses were adjusted as needed to limit underlying loss data to the selected limitations by policy year. These can be found in Exhibit 1 – Limited Losses.
9. Loss development analysis was performed using the limited loss data produced above.
10. Trend analysis was accomplished by dividing the observed limited loss ratios into separate components for claim frequency and claim severity, and prospective trends were selected for each component.
11. A loss limitation was selected for the prospective rating period based on the post-2004 projections. This selection was \$2,744,000 on a post-HB175 basis (reflecting benefit levels and system provisions in effect immediately after the implementation of Delaware's medical fee schedule on or about September 1, 2008). This loss limitation was then adjusted to a basis reflecting the effect of HB373, which resulted in a loss limitation of \$1,930,710.
12. The portion of losses that the selected loss limitations would be expected to remove from Delaware experience was determined.
13. Trended limited loss ratios were adjusted to an unlimited basis by application of an excess loss factor, from which point the rate level analysis could proceed in the usual fashion.

Estimation of Policy Year Ultimate Loss and Loss Adjustment Expense Ratios, Exhibit 2 – Limited Losses

Much of the analytical effort required in workers compensation insurance ratemaking is devoted to the evaluation of loss experience from prior periods of time. Results of past experience form a vitally important base of information when developing the prospective estimates in this filing. Since workers compensation losses may be paid out over an extended period of time after the an accident occurs and a claim is filed, results of recent periods of experience must be estimated before ratemaking analysis based on those prior periods of time may proceed.

The DCRB has considered the matter of estimating ultimate policy year loss and loss adjustment expense ratios at length in the preparation of this filing. In evaluating results of the methods in this filing, information gleaned from the DCRB's Unit Statistical Plan data was also taken into account.

In the estimation of ultimate policy year loss ratios for indemnity and medical benefits, the paid loss development method generally gave higher results than the case incurred loss development method. Differences between these approaches varied from policy year to policy year but tended to be larger for some of the most recent policy years.

The DCRB customarily uses a four-year average of age-to-age development factors in its estimation of ultimate loss and loss adjustment expense ratios. In maintaining this process for

successive filings, a new year of development experience is added for each filing while a year of development four years prior to the most recent available year is removed from the filing analysis. As a result, three of the same years of development experience are used in any pair of successive filings. The difference in loss development between the respective years being added and dropped influences whether ultimate loss estimates will tend to increase or decrease between successive filing analyses. For this filing the latest available year of development experience available for this filing is Calendar Year 2016. That is, in this filing, the policy years used in the analysis are evaluated at the end of Calendar Year 2016.

As has been the case in recent DCRB filings, a review of Unit Statistical Plan data showed claim closure rates that tended to be deteriorating somewhat over time, historically. However, the most recent data shows some signs of improvement. In addition, a review of the portion of reported losses that have been paid at successive annual stages, from financial data, provides mixed results regarding improvements or deterioration in the length of time for claims to be paid. Exhibit 7 provides both sets of results.

With the benefit of extensive staff review and discussion by the Actuarial Committee, the DCRB has based estimates of ultimate indemnity losses in the filing on the average of the case incurred loss development method and paid loss development applied over as long a development period as is available from the DCRB's data, with case incurred loss development used for the remaining development to an ultimate basis.

Consistent with practices in numerous prior DCRB filings, ultimate loss estimates for this filing have been determined using the average of the results of the case incurred loss development method and the paid loss development method, applied over as long a development period as is available from the DCRB's data.

As in prior analyses, the DCRB used the following approach to smooth fluctuations arising due to the limited volume of data available for the analysis:

- Use of four-year average loss development factors
- Smooth loss development factors using various mathematical models and curves fitted through the observed multi-year averages
- Use trend procedures which rely on multi-year averages rather than individual year ultimate loss and loss adjustment expense ratios

A comparison of results of loss development methods used in the filing may be seen on the enclosed Exhibit 2 – Limited Losses at the top of Page 2.5 for indemnity loss and at the top of Page 2.17 of the same exhibit for medical loss.

Trend Provisions, Exhibit 12

Each DCRB filing applies to a prospective time period. Since historical data is used in the analysis, it is necessary to account for any anticipated changes in loss ratios over the time between the end of the available data and the policy period to which the proposed rates will apply. This is known as “trend” analysis.

Since 2002, the DCRB has used a trend approach that separates policy year loss ratio trends into frequency and severity components. Frequency is measured on the basis of indemnity

claims per unit of expected loss at a constant DCRB rate level. The use of expected loss in the calculation of frequency incorporates exposure trend, but is not affected by loss cost changes.

Policy year on-level ultimate loss ratios are adjusted to a series of severity ratios by removing the effects of actual observed changes in the frequency of indemnity claims. The series of resulting severity ratios represent the policy year loss ratios that would have applied if all years had the same claim frequency. The result is a series of indices of claim severity. Loss ratio trends can then be derived as the combined result of separately determined claim frequency and claim severity trends.

In both the frequency and severity trend analyses, the goal is to develop the best estimate of frequency and severity in the upcoming policy period based on recent historical data.

Frequency

Frequency analysis by the DCRB is based on Unit Statistical Data as shown in [Exhibit 23](#). There are two immediate observations. First, in Filing No. 1502, Policy Year 2013 was the most recent year and showed a frequency increase of more than 5.8% when compared to Policy Year 2012. In last year's filing, No. 1603, the increase from Policy Year 2012 to Policy Year 2013 was still apparent at +5.0% but the change from Policy Year 2013 to Policy Year 2014 was a change of -19.2%. With this filing, more mature data shows more tempered changes in direction. The change between Policy Years 2012 and 2013 is an increase of 4.5%, while from 2013 to 2014 the change is -13.5%. The newest data includes Policy Year 2015, which shows a frequency change from Policy Year 2014 of +6.4%. While the year to year changes show opposite signs for these recent policy years, overall frequency continues to decline.

Second, Policy Years 2009 and 2010 continue to show very little change in claim frequency. These policy years are thought to be influenced by recessionary conditions, which may not be representative of conditions in the upcoming policy year. As a result, the DCRB analyzed two trend periods and selected the average of the results of the two analyses for frequency trend. The first analysis uses the seven-point exponential trend in Policy Years 2009 through 2015. The second analysis uses the seven-point exponential trend from 2007 through 2015 with 2009 and 2010 excluded. Adjustments of this type have been used in prior DCRB filings. In DCRB Filing No. 1105, effective December 1, 2011, Policy Year 2009 was treated separately. More recently, the current approach has been used in the DCRB's three most recent annual filings (Nos. 1404, 1502 and 1603).

Given the disjointed nature of available Delaware claim frequency data (generally declining, flat over Policy Years 2009-2010, increasing in Policy Year 2013, decreasing in Policy Year 2014, increasing in Policy Year 2015), the DCRB considered a variety of approaches to estimate claim frequency trend for this filing. The result is a selected frequency trend of -5.0%, which is 1.3 percentage points higher than in Filing No. 1603 (-6.3%).

Severity

In estimating claim severity trends, the DCRB applied both linear and exponential trend models to the policy year severity ratios produced by the loss development methods discussed above. Indemnity and medical ratios were treated separately and, for each method, the linear and exponential models were applied to all possible numbers of policy years from four through ten.

For indemnity benefits, the DCRB applied a seven-point exponential trend model, which gave a severity trend, based on Policy Years 2009 to 2015, of +4.0%. When combined with frequency trend, the resulting indemnity loss ratio trend is -1.2% per year:

$$0.950 \times 1.040 = 0.988$$

Indemnity loss ratios for this filing were then trended to December 1, 2018, the mid-point of the prospective rating period, by applying the claim frequency and claim severity trends to each of the most recent four policy year loss and loss adjustment expense ratios. The final projected indemnity loss and loss adjustment expense ratio, 0.2617, is based on the average of these four trended policy year indemnity loss and loss adjustment expense ratios.

The same claim frequency trend analysis used for indemnity loss was used for medical benefits. While the DCRB's measure of claim frequency uses only indemnity claims, the vast majority of medical benefits are attributable to indemnity cases. This approach is consistent with prior filings.

The adjudication of the DCRB's December 1, 2009 filing included an adjustment to medical severity trend based on the Department of Insurance's expectation that such trend would be more favorable after the implementation of the Delaware medical fee schedule, due to SB1, than before that transition. Medical severity trend was adjusted with a 1.8% reduction in annual loss ratio or claim severity trend.

Subsequent to the enactment of SB1, it came to light that the regulation of provider charges for hospitals and ambulatory surgical centers intended under that legislation had not been accomplished by virtue of both legal and practical limitations. SB238 addressed these issues by changing the regulation of hospitals and ambulatory surgical centers with a mechanism for adjusting reimbursements from prevailing charges at levels consistent with the original intent of SB1. These changes became effective January 31, 2013.

The DCRB evaluated the impacts of hospital and ambulatory surgical center charges escaping the intended effects of SB1 and found that the trend adjustment would have been 1.5% instead of 1.8% from the implementation of SB1 to the effective date of SB238. These two trend deflections are now included in the underlying experience, which is stated on a post-HB175 basis, as discussed above, and are no longer used to adjust medical severity trend.

The DCRB used a seven-point exponential trend fit through policy year medical claim severity ratios from Policy Years 2009 – 2015, resulting in an annual trend rate of +8.3%. When combined with frequency trend, the resulting medical loss ratio trend is +2.9% per year:

$$0.950 \times 1.083 = 1.029$$

Medical loss ratios for this filing were then trended to December 1, 2018, the mid-point of the prospective rating period, by applying the claim frequency and claim severity trends to each of the most recent four policy year loss and loss adjustment expense ratios. The final projected medical loss and loss adjustment expense ratio, 0.4781, is based on the average of these four trended policy year medical loss and loss adjustment expense ratios.

Determination of the Permissible Loss Ratio for Proposed Residual Market Rates, Exhibit 9

It is common in preparing workers compensation rate filings to use methods that explicitly recognize investment income in concert with anticipated cash flows, benefit costs and expense needs. The actual methods used differ from jurisdiction to jurisdiction. The DCRB's approach has been to directly compute a permissible loss and loss adjustment expense ratio consistent with an independently established target rate of return. This is the same approach as has been used in previous annual filings.

The prospective determination of an appropriate overall rate of return, which workers compensation insurers should be entitled to earn given the risk they assume in underwriting this line of business, is accomplished by a variety of economic analyses which are generally based on expected returns for businesses subject to risk levels comparable to that of underwriting workers compensation insurance. These methodologies next proceed by establishing a set of cash flows representing the various transactions related to the underwriting of workers compensation insurance. These cash flows include the expected patterns for the receipt of premiums, payment of losses and expenses, use of tax credits and/or payment of tax obligations, and maintenance of surplus funds in support of the business. Expense needs to which the expense cash flows will apply are determined based on historical experience.

Estimates of the probable investment results that an insurer underwriting workers compensation insurance may expect to achieve were made by reviewing existing insurer investment portfolios and prevailing investment returns on various forms of investments in them. Applying these estimates to the cash flows previously established allows an explicit presentation of the effects of investment income throughout the life of a book of workers compensation policies and an estimate of the value of that income to the insurer.

Based on the set of cash flows determined to apply to prospective policies and the estimated parameters of investment yields, federal tax laws, etc., these methods model all expected cash flows over the entire period during which payments attributable to a given policy period are expected to continue. For any given loss provision in rates, the present value of these cash flows can then be consolidated and compared to the target rate of return. The loss provision accomplishing a balance between the expected and target rates of return then becomes the basis for the permissible loss ratio. Within the concept of the Internal Rate of Return (IRR) Model used by the DCRB, the loss provision includes provision for amounts generally related to losses such as loss adjustment expense and loss-based assessments.

This filing, as has been done in previous DCRB filings, recognizes investment income on reserve and surplus funds in determining the overall expected return for carriers from writing workers compensation business in Delaware.

The analysis supporting this filing indicates a needed underwriting profit provision of +1.08%. For Filing No. 1603, the DCRB had derived an underwriting profit provision of +4.00%.

For this filing, the DCRB has again retained an independent economic consultant to perform the above-described analyses. Results of this work are presented in complete detail in Exhibit 9.

Additional expense provisions are shown in Exhibit 8 and the expense loading is shown in Exhibit 11.

Considerations Regarding the Experience Rating Plan, Exhibits 13, 20, 21 and 27

The DCRB reviews the performance of the Experience Rating Plan as part of its analysis supporting each annual rating value filing submitted to the Department of Insurance. Fluctuations in results of the plan, in particular movement in the average experience modification produced by the plan, are measured and accounted for in the derivation of proposed changes in manual rates and loss costs. This allows the Experience Rating Plan to reallocate premium obligations among insureds based on the merits of their past experience but not either increase or reduce the total amount of premium indicated by the DCRB's benchmark filings of residual market rates and voluntary market loss costs.

The DCRB based the Collectible Premium Ratios used to derive manual rating values for purposes of this filing on the most recent three completed available years of Market Profile data as shown in Exhibit 20. This approach is used to support the proposed collectible rate and loss cost changes and to provide more current recognition of the probable impact of experience rating for the upcoming rating period.

CLOSING COMMENTS AND QUALIFICATIONS

DCRB Filing No. 1701 fully and fairly reflects the most recent available experience indications in Delaware, together with all initial and continuing effects of SB1, SB238, HB175 and HB373. The DCRB respectfully requests a timely review of this filing, allowing implementation on a new and renewal basis **effective December 1, 2017**. A timely review will allow adequate advance notice of final residual market rates and voluntary market loss costs and related rating values to all participants in the Delaware marketplace. Toward that objective, the DCRB will be pleased to answer any questions or provide any available supplementary information which you, your staff and consultants reviewing this filing on your behalf may require.

This filing has been developed by and under the direction of John R. Pedrick, FCAS, MAAA and Kenneth M. Creighton, ACAS, MAAA. They both meet the Qualification Standards of the American Academy of Actuaries to provide the actuarial opinion contained within this filing.

Please direct all questions to:

John Pedrick
Vice President – Actuarial Services
jp pedrick@dcrb.com
215-320-4429

Kenneth Creighton
Chief Actuary
kcreighton@dcrb.com
215-320-4924

APPENDIX – LEGISLATIVE CHANGES

Here is a brief summary of the major legislative changes in Delaware over the last decade.

Senate Bill 1, 144th GA

SB1 was signed into law on January 17, 2007. This was a landmark piece of legislation, creating several features of the health care payment system in Delaware. It included the following notable components:

- Established a Health Care Advisory Panel
- Provided for a health care payment system intended to control health care costs in connection with workers compensation
- Provided for the establishment of health care practice guidelines
- Provided for the development of certification standards for health care providers treating employees in the workers compensation system
- Provided for the adoption of forms and a consistent and uniform reporting system among employees, employers, insurance carriers and health care providers
- Adopted standards for billing and payment of health care services
- Required contractors and other parties doing substantial work within Delaware to adequately insure their employees for workers compensation under the laws of Delaware
- Authorized payment of indemnity benefits or health care benefits without prejudice against the right to later contest the employer's obligation to pay the expense in question
- Established new procedures for attorney fees in workers compensation matters
- Clarified the obligations of independent contractors and subcontractors with respect to maintaining workers compensation insurance
- Clarified the calculation of wage rates, especially in cases where employees had limited work histories
- Implemented procedures for the collection of data relevant to workers compensation including injury reports, mandatory insurance requirements and health care treatments and costs

Senate Bill 238, 146th GA

SB238 was signed into law on August 7, 2012, and revised procedures used to determine payments to hospitals and ambulatory surgery centers for services provided to workers compensation claimants. SB238 made technical improvements to the changes in SB1.

House Bill 175, 147th GA

HB175 was signed into law on June 27, 2013, arising from work done by the Workers' Compensation Task Force created by House Joint Resolution 3.

House Bill 373, 148th GA

HB373 was signed into law on July 15, 2014, and included the following notable components:

- A 33% reduction in medical expenditures phased in over a three-year period (20%, 5% and 8%)

- Imposed caps expressed as percentages of Medicare per-procedure reimbursements beginning on January 31, 2017
- Revised certain procedures pertaining to the position of Ratepayer Advocate

House Bill 166, 148th GA

HB166 was signed into law on July 27, 2015, and included the following provisions:

- Defined “health care provider” for purposes of §2301
- Allowed recognition of savings other than fee schedule changes in accomplishing the reductions in medical expenditures required by HB373
- Modified procedures applicable to the reimbursement for medical treatment and procedures performed outside Delaware
- Authorized the Workers Compensation Oversight Panel to adopt rules requiring electronic medical billing and payment processes and to standardize documentation required for billing adjudication
- Provided for the certification of healthcare providers not licensed by Delaware
- Made the utilization review program applicable to health care providers regardless of whether such providers are certified under §2322D

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Exhibit 5	Graphs of Ultimate and Trended Experience Components
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Exhibit 17b	Excess Loss (Pure Premium) Factors
Exhibit 17c	Excess Loss Pure Premium Factors Adjusted to Include ALAE
Exhibit 17d	Excess Loss Premium Factors
Exhibit 17e	Excess Loss Premium Factors Adjusted to Include ALAE
Exhibit 18	State and Hazard Group Relativities
Exhibit 19	Delaware Insurance Plan
Exhibit 20	Review of Experience Rating Plan Parameters
Exhibit 21	Table B
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Exhibit 30	Distribution of Residual Market Rate Changes and Classifications with Proposed Capped Changes
Exhibit 31a	Summary of Indicated and Proposed Residual Market Rates by Class Code
Exhibit 31b	Summary of Indicated and Proposed Residual Market Rates by Percentage Change
Exhibit 35	Evaluation of House Bill 373 of 2014
Exhibit 1 – Unlimited Losses	Table I – Summary of Financial Call Data
Exhibit 2 – Unlimited Losses	Paid and Incurred Loss Development and Trend
Exhibit 2a – Unlimited Losses	Graphs of Selected Loss Development Projections
Filing Forms	State-Specific Requirements Property & Casualty Transmittal Document Rate/Rule Filing Schedule

DELAWARE COMPENSATION RATING BUREAU, INC.

ACTUARIAL COMMITTEE

**Summary of Material for Modification of Experience
December 1, 2017 Residual Market Rate and Voluntary Market Loss Cost Revision**

As Filed

DELAWARE 2017 RESIDUAL MARKET RATE AND VOLUNTARY MARKET LOSS COST FILING

PROPOSED EFFECTIVE DATE - DECEMBER 1, 2017

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* Losses exclude IBNR and Bulk Reserves
and individual claims have been capped at amounts varying by policy year.

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PART III - EXPERIENCE RATING & RETROSPECTIVE RATING PLANS

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EXHIBIT I

INDICATED CHANGE IN RATE LEVEL

	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
(1a) Policy Year 2012 Loss and Loss Adjustment Expense Ratio	0.2614	0.4256	0.6870
(1b) Policy Year 2013 Loss and Loss Adjustment Expense Ratio	0.2925	0.4933	0.7858
(1c) Policy Year 2014 Loss and Loss Adjustment Expense Ratio	0.2546	0.4461	0.7007
(1d) Policy Year 2015 Loss and Loss Adjustment Expense Ratio	0.2384	0.5472	0.7856
(1e) Average (Midpoint = 7/1/2014)	0.2617	0.4781	0.7398
(2a) Policy Year 2012 Loss and Loss Adjustment Expense Ratio	0.2435	0.5040	
(2b) Policy Year 2013 Loss and Loss Adjustment Expense Ratio	0.2758	0.5677	
(2c) Policy Year 2014 Loss and Loss Adjustment Expense Ratio	0.2429	0.4989	
(2d) Policy Year 2015 Loss and Loss Adjustment Expense Ratio	0.2302	0.5947	
(2e) Average at 12/1/2018	0.2481	0.5413	0.7894
(3a) House Bill 373 Adjustment	1.0000	0.6859	
(3b) Average Trended Loss and LAE Ratio Post-Legislation (2e) * (3a)	0.2481	0.3713	0.6194
(4a) Excess Loss Factor at \$1,930,710 (Post-Legislative Basis) *			0.0817
(4b) Provision for Excess Loss (5a) - (3b)			0.0551
(5a) Total Trended Loss and LAE Ratio (3b) / (1.0 - (4a))	0.2614	0.4131	0.6745
(5b) Percentage of Total	38.75%	61.25%	
(6) Permissible Loss and Loss Adjustment Ratio			0.7056
(7) Indicated Change in Rates (5a) / (6)			0.9559
(8) Estimated Effect of the 7/1/18 Benefit Change			0.9948
(9) Indicated Change in Residual Market Rate Level (7) * (8)			0.9509 -4.91%
(10) Indicated Change in Voluntary Market Loss Costs (9) * [0.7308 / 0.7102]			0.9785 -2.15%

CHANGES IN MANUAL PREMIUM LEVEL BY INDUSTRY GROUP

	Mfg.	Cont.	Other	Total
(11) Current Collectible Premium Ratio	1.0282	1.0294	0.9197	
(12) Proposed Collectible Premium Ratio	1.0910	1.0442	0.9299	
(13) Change in Collectible Premium Ratio (12) / (11)	1.0611	1.0144	1.0111	1.0182
(14) Change in Residual Market Manual Rate Level (9) * (13)	1.0090	0.9646	0.9615	0.9682
(15) Change in Voluntary Market Manual Loss Cost Level (10) * (13)	1.0383	0.9926	0.9894	0.9963
(16) Current Offset for Residual Market Surcharge				0.9905
(17) Proposed Offset for Residual Market Surcharge				0.9927
(18) Adjusted Change in Voluntary Market Manual Loss Cost Level (15) * (17) / (16)	1.0406	0.9948	0.9916	0.9985

* \$2,744,000 on a Post-HB175, Pre-HB373 basis.

EXHIBIT II
EXPENSE LOADING

	<u>Current %</u>	<u>Proposed %</u>
LOSS AND LOSS ADJUSTMENT EXPENSE		
Losses	56.50	58.38
Loss Adjustment Expense	11.59	12.18 a
Loss & Loss Adjustment	68.09	70.56
UNDERWRITING EXPENSES		
Commission	5.56	5.38
Other Acquisition	2.56	2.39
General Expenses	3.63	3.26
Premium Discount	8.62	8.38
State Premium Tax	2.00	2.00
Other State Tax	0.32	0.33
Uncollectible Premium	1.32	1.10
Administrative Assessment	1.90	2.52 b
Workers Compensation Fund	2.00	3.00
Deviations	0.00	0.00
Policyholder Dividends	0.00	0.00
Underwriting Profit	4.00	1.08
Underwriting Expense Total	31.91	29.44

a - As ratio to loss, Loss Adjustment Expense = 0.2087

b - As ratio to loss, Administrative Assessment = 0.0431

RESIDUAL MARKET MINIMUM PREMIUM:

It is proposed that the Minimum Premium formula remain at

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

It is proposed that the Minimum Premium be subject to a Maximum Minimum Premium of \$2000. It is proposed to use a multiplier of 132.50 in the Minimum Premium formula for the Farm Classes, (0006, 0016, 0034, 0036, 0083).

RESIDUAL MARKET EXPENSE CONSTANT:

It is proposed that the expense constant remain at \$295.

EXHIBIT III

**INTERNAL RATE OF RETURN ANALYSIS
STATE OF DELAWARE - 2017
TABLE I: INPUTS, ASSUMPTIONS & OUTPUTS**

Section 1: Inputs & Assumptions		
(1)	Commissions *	5.38
(2)	Other Expenses	5.98
(2A)	Other Acquisitions *	2.39
(2B)	General Expenses *	3.26
(2C)	Other Tax **	0.33
(3)	State Premium Taxes & Uncollectible Premium	
(3A)	Tax1 - Premium Tax **	2.00
(3B)	Uncollectible Premium **	1.10
(3C)	Tax3 - Workers Compensation Fund **	3.00
(4)	Premium Discount ***	8.38
(5)	Deviations	0.00
(6)	Dividends to Policyholders	0.00
(7)	Premium Written	1,000,000
Investment Income		
(8A)	Pre-Tax Return on Assets	4.51
(8B)	Investment Income Tax Rate	1.07
(8C)	Post-Tax Return on Assets	3.44
(10)	Reserve to Surplus Ratio	1.92
(11)	Internal Rate of Return (Cost of Capital)	8.71
* Applies to standard premium at DCRB level (before premium discount)		
** Applies to net premium at company level (after deviations and premium discounts)		
*** Applies to standard premium at company level (after deviations)		

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

EXHIBIT IV - 1

POLICY YEAR LOSS RATIO 2015*

(1) Standard Earned Premium Reported (Table I)			147,359,751
(2) Factor to 12/1/16 Rate Level (Exhibit V-1)			1.4149
(3) Premium Development Factor to Ultimate Level (Exhibit VI-1)			1.0078
(4) Expense Constant Removal Factor			0.9963
(5) DCCPAP On-Level Factor			1.0141
(6) Other Adjustments			1.0000
(7) Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5) * (6)			212,299,950
Losses - Paid-to-27th Method	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
(8) Paid Losses Reported (Table I-D & I-E)	9,169,573	29,887,525	39,057,098
(9) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	5.0284	3.1733	
(10) Ultimate Incurred Losses (8) * (9)	46,108,281	94,842,083	140,950,364
Losses - Incurred Method			
(11) Incurred Losses Reported (Table I-B & I-C)	19,974,736	46,731,090	66,705,826
(12) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	1.7523	2.0841	
(13) Ultimate Incurred Losses (11) * (12)	35,001,730	97,392,265	132,393,995
Losses - Average of Incurred and Paid-to-27th			
(14) Ultimate Incurred Losses ((10) + (13)) / 2	40,555,006	96,117,174	136,672,180
(15) Factor to 7/1/17 Benefit Level (Exhibit V-3)	1.0323	1.0000	
(16) Factor to Include Loss Adjustment Expense	1.2087	1.2087	
(17) Adjusted Losses (14) * (15) * (16)	50,602,144	116,176,828	166,778,972
(18) Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7)	0.2384	0.5472	0.7856
(19) Normalized Claim Frequency (Exhibit VII-3)	0.4928	0.4928	
(20) Severity Ratio** (18) / (19)	0.4838	1.1104	1.5942

* Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

** Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

EXHIBIT IV - 2

POLICY YEAR LOSS RATIO 2014*

(1) Standard Earned Premium Reported (Table I)			148,439,581
(2) Factor to 12/1/16 Rate Level (Exhibit V-1)			1.2747
(3) Premium Development Factor to Ultimate Level (Exhibit VI-1)			1.0020
(4) Expense Constant Removal Factor			0.9967
(5) DCCPAP On-Level Factor			1.0141
(6) Other Adjustments			1.0000
(7) Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5) * (6)			191,633,163
Losses - Paid-to-27th Method	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
(8) Paid Losses Reported (Table I-D & I-E)	16,337,903	31,848,646	48,186,549
(9) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	2.5646	2.2722	
(10) Ultimate Incurred Losses (8) * (9)	41,900,186	72,366,493	114,266,679
Losses - Incurred Method			
(11) Incurred Losses Reported (Table I-B & I-C)	26,665,181	40,674,472	67,339,653
(12) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	1.3577	1.6985	
(13) Ultimate Incurred Losses (11) * (12)	36,203,316	69,085,591	105,288,907
Losses - Average of Incurred and Paid-to-27th			
(14) Ultimate Incurred Losses ((10) + (13)) / 2	39,051,751	70,726,042	109,777,793
(15) Factor to 7/1/17 Benefit Level (Exhibit V-3)	1.0338	1.0000	
(16) Factor to Include Loss Adjustment Expense	1.2087	1.2087	
(17) Adjusted Losses (14) * (15) * (16)	48,797,274	85,486,567	134,283,841
(18) Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7)	0.2546	0.4461	0.7007
(19) Normalized Claim Frequency (Exhibit VII-3)	0.4630	0.4630	
(20) Severity Ratio** (18) / (19)	0.5498	0.9634	1.5132

* Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

** Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

EXHIBIT IV - 3

POLICY YEAR LOSS RATIO 2013*

(1) Standard Earned Premium Reported (Table I)			135,182,833
(2) Factor to 12/1/16 Rate Level (Exhibit V-1)			1.4022
(3) Premium Development Factor to Ultimate Level (Exhibit VI-1)			1.0016
(4) Expense Constant Removal Factor			0.9966
(5) DCCPAP On-Level Factor			1.0139
(6) Other Adjustments			1.0000
(7) Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5) * (6)			191,841,176
Losses - Paid-to-27th Method	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
(8) Paid Losses Reported (Table I-D & I-E)	25,879,943	41,845,771	67,725,714
(9) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	1.7672	1.9559	
(10) Ultimate Incurred Losses (8) * (9)	45,735,035	81,846,143	127,581,178
Losses - Incurred Method			
(11) Incurred Losses Reported (Table I-B & I-C)	36,373,343	49,519,933	85,893,276
(12) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	1.1827	1.5094	
(13) Ultimate Incurred Losses (11) * (12)	43,018,753	74,745,387	117,764,140
Losses - Average of Incurred and Paid-to-27th			
(14) Ultimate Incurred Losses ((10) + (13)) / 2	44,376,894	78,295,765	122,672,659
(15) Factor to 7/1/17 Benefit Level (Exhibit V-3)	1.0461	1.0000	
(16) Factor to Include Loss Adjustment Expense	1.2087	1.2087	
(17) Adjusted Losses (14) * (15) * (16)	56,111,080	94,636,091	150,747,171
(18) Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7)	0.2925	0.4933	0.7858
(19) Normalized Claim Frequency (Exhibit VII-3)	0.5353	0.5353	
(20) Severity Ratio** (18) / (19)	0.5465	0.9216	1.4681

* Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

** Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

EXHIBIT IV - 4

POLICY YEAR LOSS RATIO 2012*

(1) Standard Earned Premium Reported (Table I)			114,622,483
(2) Factor to 12/1/16 Rate Level (Exhibit V-1)			1.7196
(3) Premium Development Factor to Ultimate Level (Exhibit VI-1)			1.0020
(4) Expense Constant Removal Factor			0.9966
(5) DCCPAP On-Level Factor			1.0156
(6) Other Adjustments			1.0000
(7) Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5) * (6)			199,898,044
Losses - Paid-to-27th Method	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
(8) Paid Losses Reported (Table I-D & I-E)	28,580,744	40,807,785	69,388,529
(9) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	1.4834	1.7947	
(10) Ultimate Incurred Losses (8) * (9)	42,396,676	73,237,732	115,634,408
Losses - Incurred Method			
(11) Incurred Losses Reported (Table I-B & I-C)	34,848,701	48,503,151	83,351,852
(12) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	1.1051	1.3923	
(13) Ultimate Incurred Losses (11) * (12)	38,511,299	67,530,937	106,042,236
Losses - Average of Incurred and Paid-to-27th			
(14) Ultimate Incurred Losses ((10) + (13)) / 2	40,453,988	70,384,335	110,838,323
(15) Factor to 7/1/17 Benefit Level (Exhibit V-3)	1.0687	1.0000	
(16) Factor to Include Loss Adjustment Expense	1.2087	1.2087	
(17) Adjusted Losses (14) * (15) * (16)	52,255,941	85,073,546	137,329,487
(18) Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7)	0.2614	0.4256	0.6870
(19) Normalized Claim Frequency (Exhibit VII-3)	0.5123	0.5123	
(20) Severity Ratio** (18) / (19)	0.5102	0.8307	1.3409

* Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

** Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

EXHIBIT IV - 5

POLICY YEAR LOSS RATIO 2011*

(1) Standard Earned Premium Reported (Table I)			105,492,262
(2) Factor to 12/1/16 Rate Level (Exhibit V-1)			2.0042
(3) Premium Development Factor to Ultimate Level (Exhibit VI-1)			1.0014
(4) Expense Constant Removal Factor			0.9968
(5) DCCPAP On-Level Factor			1.0145
(6) Other Adjustments			1.0000
(7) Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5) * (6)			214,106,243
Losses - Paid-to-27th Method	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
(8) Paid Losses Reported (Table I-D & I-E)	32,727,413	47,199,848	79,927,261
(9) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	1.3439	1.6831	
(10) Ultimate Incurred Losses (8) * (9)	43,982,370	79,442,064	123,424,434
Losses - Incurred Method			
(11) Incurred Losses Reported (Table I-B & I-C)	36,827,314	56,963,141	93,790,455
(12) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	1.0646	1.3119	
(13) Ultimate Incurred Losses (11) * (12)	39,206,358	74,729,945	113,936,303
Losses - Average of Incurred and Paid-to-27th			
(14) Ultimate Incurred Losses ((10) + (13)) / 2	41,594,364	77,086,005	118,680,369
(15) Factor to 7/1/17 Benefit Level (Exhibit V-3)	1.0843	1.0000	
(16) Factor to Include Loss Adjustment Expense	1.2087	1.2087	
(17) Adjusted Losses (14) * (15) * (16)	54,513,299	93,173,854	147,687,153
(18) Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7)	0.2546	0.4352	0.6898
(19) Normalized Claim Frequency (Exhibit VII-3)	0.5718	0.5718	
(20) Severity Ratio** (18) / (19)	0.4453	0.7611	1.2064

* Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

** Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

EXHIBIT IV - 6

POLICY YEAR LOSS RATIO 2010*

(1) Standard Earned Premium Reported (Table I)			105,086,397
(2) Factor to 12/1/16 Rate Level (Exhibit V-2)			1.9902
(3) Premium Development Factor to Ultimate Level (Exhibit VI-1)			1.0000
(4) Expense Constant Removal Factor			0.9970
(5) DCCPAP On-Level Factor			1.0141
(6) Other Adjustments			1.0000
(7) Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5) * (6)			211,455,587
Losses - Paid-to-27th Method	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
(8) Paid Losses Reported (Table I-D & I-E)	34,481,955	53,581,074	88,063,029
(9) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	1.2611	1.5966	
(10) Ultimate Incurred Losses (8) * (9)	43,485,193	85,547,543	129,032,736
Losses - Incurred Method			
(11) Incurred Losses Reported (Table I-B & I-C)	38,078,910	64,669,828	102,748,738
(12) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	1.0410	1.2532	
(13) Ultimate Incurred Losses (11) * (12)	39,640,145	81,044,228	120,684,373
Losses - Average of Incurred and Paid-to-27th			
(14) Ultimate Incurred Losses ((10) + (13)) / 2	41,562,669	83,295,886	124,858,555
(15) Factor to 7/1/17 Benefit Level (Exhibit V-3)	1.0809	1.0000	
(16) Factor to Include Loss Adjustment Expense	1.2087	1.2087	
(17) Adjusted Losses (14) * (15) * (16)	54,300,955	100,679,737	154,980,692
(18) Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7)	0.2568	0.4761	0.7329
(19) Normalized Claim Frequency (Exhibit VII-3)	0.6100	0.6100	
(20) Severity Ratio** (18) / (19)	0.4210	0.7805	1.2015

* Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

** Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

EXHIBIT IV - 7

POLICY YEAR LOSS RATIO 2009*

(1) Standard Earned Premium Reported (Table I)			117,158,752
(2) Factor to 12/1/16 Rate Level (Exhibit V-2)			1.8292
(3) Premium Development Factor to Ultimate Level (Exhibit VI-1)			1.0000
(4) Expense Constant Removal Factor			0.9971
(5) DCCPAP On-Level Factor			1.0147
(6) Other Adjustments			1.0000
(7) Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5) * (6)			216,826,473
Losses - Paid-to-27th Method	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
(8) Paid Losses Reported (Table I-D & I-E)	36,492,210	47,722,708	84,214,918
(9) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	1.2059	1.5260	
(10) Ultimate Incurred Losses (8) * (9)	44,005,956	72,824,852	116,830,808
Losses - Incurred Method			
(11) Incurred Losses Reported (Table I-B & I-C)	41,726,944	56,526,958	98,253,902
(12) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	1.0263	1.2088	
(13) Ultimate Incurred Losses (11) * (12)	42,824,363	68,329,787	111,154,150
Losses - Average of Incurred and Paid-to-27th			
(14) Ultimate Incurred Losses ((10) + (13)) / 2	43,415,160	70,577,320	113,992,480
(15) Factor to 7/1/17 Benefit Level (Exhibit V-3)	1.0780	1.0000	
(16) Factor to Include Loss Adjustment Expense	1.2087	1.2087	
(17) Adjusted Losses (14) * (15) * (16)	56,569,024	85,306,807	141,875,831
(18) Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7)	0.2609	0.3934	0.6543
(19) Normalized Claim Frequency (Exhibit VII-3)	0.6100	0.6100	
(20) Severity Ratio** (18) / (19)	0.4277	0.6449	1.0726

* Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

** Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

EXHIBIT IV - 8

POLICY YEAR LOSS RATIO 2008*

(1) Standard Earned Premium Reported (Table I)			149,417,895
(2) Factor to 12/1/16 Rate Level (Exhibit V-2)			1.4686
(3) Premium Development Factor to Ultimate Level (Exhibit VI-1)			1.0000
(4) Expense Constant Removal Factor			0.9974
(5) DCCPAP On-Level Factor			0.9989
(6) Other Adjustments			1.0000
(7) Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5) * (6)			218,623,838
Losses - Paid-to-27th Method	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
(8) Paid Losses Reported (Table I-D & I-E)	35,322,768	45,674,044	80,996,812
(9) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	1.1661	1.4667	
(10) Ultimate Incurred Losses (8) * (9)	41,189,880	66,990,120	108,180,000
Losses - Incurred Method			
(11) Incurred Losses Reported (Table I-B & I-C)	37,976,718	56,120,579	94,097,297
(12) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	1.0168	1.1741	
(13) Ultimate Incurred Losses (11) * (12)	38,614,727	65,891,172	104,505,899
Losses - Average of Incurred and Paid-to-27th			
(14) Ultimate Incurred Losses ((10) + (13)) / 2	39,902,304	66,440,646	106,342,950
(15) Factor to 7/1/17 Benefit Level (Exhibit V-3)	1.0821	1.0000	
(16) Factor to Include Loss Adjustment Expense	1.2087	1.2087	
(17) Adjusted Losses (14) * (15) * (16)	52,189,591	80,306,809	132,496,400
(18) Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7)	0.2387	0.3673	0.6060
(19) Normalized Claim Frequency (Exhibit VII-3)	0.6109	0.6109	
(20) Severity Ratio** (18) / (19)	0.3908	0.6013	0.9921

* Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

** Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

EXHIBIT IV - 9

POLICY YEAR LOSS RATIO 2007*

(1) Standard Earned Premium Reported (Table I)			199,461,360
(2) Factor to 12/1/16 Rate Level (Exhibit V-2)			1.0884
(3) Premium Development Factor to Ultimate Level (Exhibit VI-1)			1.0000
(4) Expense Constant Removal Factor			0.9977
(5) DCCPAP On-Level Factor			0.9974
(6) Other Adjustments			1.0000
(7) Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5) * (6)			216,031,283
Losses - Paid-to-27th Method	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
(8) Paid Losses Reported (Table I-D & I-E)	39,357,798	46,299,443	85,657,241
(9) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	1.1361	1.4161	
(10) Ultimate Incurred Losses (8) * (9)	44,714,394	65,564,641	110,279,035
Losses - Incurred Method			
(11) Incurred Losses Reported (Table I-B & I-C)	42,850,116	55,399,647	98,249,763
(12) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	1.0104	1.1466	
(13) Ultimate Incurred Losses (11) * (12)	43,295,757	63,521,235	106,816,992
Losses - Average of Incurred and Paid-to-27th			
(14) Ultimate Incurred Losses ((10) + (13)) / 2	44,005,076	64,542,938	108,548,014
(15) Factor to 7/1/17 Benefit Level (Exhibit V-3)	1.1007	1.0000	
(16) Factor to Include Loss Adjustment Expense	1.2087	1.2087	
(17) Adjusted Losses (14) * (15) * (16)	58,545,061	78,013,049	136,558,110
(18) Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7)	0.2710	0.3611	0.6321
(19) Normalized Claim Frequency (Exhibit VII-3)	0.6899	0.6899	
(20) Severity Ratio** (18) / (19)	0.3928	0.5234	0.9162

* Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

** Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

EXHIBIT IV - 10

POLICY YEAR LOSS RATIO 2006*

(1) Standard Earned Premium Reported (Table I)			206,582,882
(2) Factor to 12/1/16 Rate Level (Exhibit V-2)			1.0602
(3) Premium Development Factor to Ultimate Level (Exhibit VI-1)			1.0000
(4) Expense Constant Removal Factor			0.9975
(5) DCCPAP On-Level Factor			0.9960
(6) Other Adjustments			1.0000
(7) Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5) * (6)			217,597,737
Losses - Paid-to-27th Method	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
(8) Paid Losses Reported (Table I-D & I-E)	41,913,458	44,852,727	86,766,185
(9) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	1.1126	1.3724	
(10) Ultimate Incurred Losses (8) * (9)	46,632,913	61,555,883	108,188,796
Losses - Incurred Method			
(11) Incurred Losses Reported (Table I-B & I-C)	44,219,299	53,304,431	97,523,730
(12) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	1.0060	1.1244	
(13) Ultimate Incurred Losses (11) * (12)	44,484,615	59,935,502	104,420,117
Losses - Average of Incurred and Paid-to-27th			
(14) Ultimate Incurred Losses ((10) + (13)) / 2	45,558,764	60,745,693	106,304,457
(15) Factor to 7/1/17 Benefit Level (Exhibit V-3)	1.1304	1.0000	
(16) Factor to Include Loss Adjustment Expense	1.2087	1.2087	
(17) Adjusted Losses (14) * (15) * (16)	62,247,599	73,423,319	135,670,918
(18) Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7)	0.2861	0.3374	0.6235
(19) Normalized Claim Frequency (Exhibit VII-3)	0.7417	0.7417	
(20) Severity Ratio** (18) / (19)	0.3857	0.4549	0.8406

* Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

** Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

**EXHIBIT V - 1
POLICY YEARS 2010 - 2015
PREMIUM ON-LEVEL FACTORS**

<u>POLICY YEAR</u>		<u>(1) RATE CHANGE DATE</u>	<u>(2) RATE CHANGE</u>	<u>(3) CUM. INDEX OF COL (2)</u>		<u>(4) PORTION OF YEAR ON-LEVEL</u>	<u>(5) PRODUCT (3) * (4)</u>	<u>FACTOR TO ADJUST TO 12/1/16 RATE LEVEL</u>	
2015	VOL	12/01/14	BASE	0.7095	*	0.7914	0.5615		
		12/01/15	1.0720	0.7606		0.0585	0.0445		
		12/01/16	1.0000	0.7606		-----	-----		
						0.8499	0.6060		
	RM	12/01/14	BASE	1.0000		0.1391	0.1391		
		12/01/15	1.0709	1.0709		0.0110	0.0118		
		12/01/16	1.0000	1.0709		-----	-----		
						0.1501	0.1509		
	*	Loss, LAE and LBA portion of 12/1/14 rate.						0.7569	1.4149
	2014	VOL	12/01/13	BASE	0.7239	*	0.8069	0.5841	
12/01/14			0.8850	0.6407		0.0493	0.0316		
12/01/15			1.0720	0.6868		-----	-----		
TO 12/1/16						0.8562	0.6157		
RM		12/01/13	BASE	1.0000		0.1348	0.1348		
		12/01/14	0.9030	0.9030		0.0090	0.0081		
		12/01/15	1.0709	0.9670		-----	-----		
		TO 12/1/16				0.1438	0.1429		
*		Loss, LAE and LBA portion of 12/1/13 rate.						0.7586	1.2747
2013		VOL	12/01/12	BASE	0.7074	*	0.7587	0.5367	
	12/01/13		1.1400	0.8064		0.0576	0.0464		
	12/01/14		0.9487	0.7650		-----	-----		
	TO 12/1/16					0.8163	0.5831		
	RM	12/01/12	BASE	1.0000		0.1717	0.1717		
		12/01/13	1.1140	1.1140		0.0120	0.0134		
		12/01/14	0.9670	1.0772		-----	-----		
		TO 12/1/16				0.1837	0.1851		
	*	Loss, LAE and LBA portion of 12/1/12 rate.						0.7682	1.4022
	2012	VOL	12/01/11	BASE	0.7343	*	0.7714	0.5664	
12/01/12			1.2166	0.8933		0.0791	0.0707		
12/01/13			1.0815	0.9661		-----	-----		
TO 12/1/16						0.8505	0.6371		
RM		12/01/11	BASE	1.0000		0.1376	0.1376		
		12/01/12	1.2606	1.2606		0.0119	0.0150		
		12/01/13	1.0773	1.3580		-----	-----		
		TO 12/1/16				0.1495	0.1526		
*		Loss, LAE and LBA portion of 12/1/11 rate.						0.7897	1.7196
2011		VOL	12/01/10	BASE	0.7688	*	0.8260	0.6350	
	12/01/11		1.1261	0.8657		0.0662	0.0573		
	12/01/12		1.3158	1.1391		-----	-----		
	TO 12/1/16					0.8922	0.6923		
	RM	12/01/10	BASE	1.0000		0.1011	0.1011		
		12/01/11	1.1826	1.1826		0.0067	0.0079		
		12/01/12	1.3580	1.6060		-----	-----		
		TO 12/1/16				0.1078	0.1090		
	*	Loss, LAE and LBA portion of 12/1/10 rate.						0.8013	2.0042
	2010	VOL	12/01/09	BASE	0.7574	*	0.8561	0.6484	
12/01/10			0.9749	0.7384		0.0679	0.0501		
12/01/11			1.4817	1.0941		-----	-----		
TO 12/1/16						0.9240	0.6985		
RM		12/01/09	BASE	1.0000		0.0696	0.0696		
		12/01/10	0.9594	0.9594		0.0064	0.0061		
		12/01/11	1.6060	1.5408		-----	-----		
		TO 12/1/16				0.0760	0.0757		
*		Loss, LAE and LBA portion of 12/1/09 rate.						0.7742	1.9902

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

<u>POLICY YEAR</u>		<u>(1) RATE CHANGE DATE</u>	<u>(2) RATE CHANGE</u>	<u>(3) CUM. INDEX OF COL (2)</u>		<u>(4) PORTION OF YEAR ON-LEVEL</u>	<u>(5) PRODUCT (3) * (4)</u>	<u>FACTOR TO ADJUST TO 12/1/16 RATE LEVEL</u>	
2009	VOL	12/01/08	BASE	0.7511	*	0.8421	0.6325		
		12/01/09	0.9160	0.6880		0.0789	0.0543		
		12/01/10	1.4445	0.9938		-----	-----		
		TO 12/1/16				0.9210	0.6868		
	RM	12/01/08	BASE	1.0000		0.0743	0.0743		
		12/01/09	0.9083	0.9083		0.0044	0.0040		
		12/01/10	1.5408	1.3995		-----	-----		
		TO 12/1/16				0.0787	0.0783		
	*	Loss, LAE and LBA portion of 12/1/08 rate.						0.7651	1.8292
2008	VOL	12/01/07	BASE	0.7627	*	0.2616	0.1995		
		10/01/08	0.8843	0.6745		0.5907	0.3984		
		12/01/08	0.8354	0.5635		0.0513	0.0289		
		12/01/09	1.3232	0.7456		-----	-----		
		TO 12/1/16				0.9036	0.6268		
	RM	12/01/07	BASE	1.0000		0.0286	0.0286		
		10/01/08	0.8843	0.8843		0.0646	0.0571		
		12/01/08	0.8484	0.7502		0.0032	0.0024		
		12/01/09	1.3995	1.0499		-----	-----		
		TO 12/1/16				0.0964	0.0881		
	*	Loss, LAE and LBA portion of 12/1/07 rate.						0.7149	1.4686
2007	VOL	12/01/06	BASE	0.7292	*+	0.8181	0.5966		
		12/01/07	0.8225	0.5998	+	0.0392	0.0235		
		10/01/08	0.8843	0.6448	+	0.0126	0.0081		
		12/01/07 & 10/01/08	0.7273	0.5304	+	0.0103	0.0055		
		12/01/08	1.1054	0.5863	+	-----	-----		
		TO 12/1/16				0.8802	0.6337		
	RM	12/01/06	BASE	1.0000	+	0.1140	0.1140		
		12/01/07	0.7800	0.7800	+	0.0032	0.0025		
		10/01/08	0.8843	0.8843	+	0.0018	0.0016		
		12/01/07 & 10/01/08	0.6898	0.6898	+	0.0008	0.0006		
		12/01/08	1.1873	0.8189	+	-----	-----		
		TO 12/1/16				0.1198	0.1187		
	*	Loss, LAE and LBA portion of 12/1/06 rate.						0.7524	1.0884
2006	VOL	12/01/05	BASE	0.7479	*	0.7753	0.5798		
		12/01/06	1.0000	0.7479		0.0491	0.0367		
		12/01/07	0.8040	0.6013		-----	-----		
		TO 12/1/16				0.8244	0.6165		
	RM	12/01/05	BASE	1.0000		0.1662	0.1662		
		12/01/06	1.0257	1.0257		0.0094	0.0096		
		12/01/07	0.8190	0.8400		-----	-----		
		TO 12/1/16				0.1756	0.1758		
	*	Loss, LAE and LBA portion of 12/1/05 rate.						0.7923	1.0602
	+	Cumulative rate change							
Area				Area					
I	0.7292		0.7292	I	1.0000		1.0000		
II	0.7292 x 0.8225		0.5998	II	1.0000 x 0.7800		0.7800		
III	0.7292 x 0.8843		0.6448	III	1.0000 x 0.8843		0.8843		
IV	0.7292 x 0.8225 x 0.8843		0.5304	IV	1.0000 x 0.7800 x 0.8843		0.6898		
Current	Cumulative to 12/1/16		0.5863	Current	Cumulative to 12/1/16		0.8189		

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

<u>POLICY YEAR</u>	<u>(1) LAW AMENDMENT DATE</u>	<u>(2) BENEFIT CHANGE</u>	<u>(3) CUM. INDEX OF COL (2)</u>	<u>(4) PORTION OF YEAR ON-LEVEL</u>	<u>(5) PRODUCT (3) * (4)</u>	<u>FACTOR TO ADJUST TO 7/1/17 BENEFIT LEVEL</u>
2015	7/01/14	BASE	1.0000	0.1250	0.1250	1.0323
	7/01/15	0.9967	0.9967	0.7500	0.7475	
	7/01/16	1.0184	1.0150	0.1250	0.1269	
	7/01/17	1.0165	1.0317	----- 1.0000	----- 0.9994	
2014	7/01/13	BASE	1.0000	0.1250	0.1250	1.0338
	7/01/14	1.0124	1.0124	0.7500	0.7593	
	7/01/15	0.9967	1.0091	0.1250	0.1261	
	7/01/16	1.0352	1.0446	----- 1.0000	----- 1.0104	
2013	7/02/12	BASE	1.0000	0.1250	0.1250	1.0461
	7/01/13	1.0242	1.0242	0.7500	0.7682	
	7/01/14	1.0124	1.0369	0.1250	0.1296	
	7/01/15	1.0318	1.0699	----- 1.0000	----- 1.0228	
2012	6/13/11	BASE	1.0000	0.1264	0.1264	1.0687
	7/02/12	1.0161	1.0161	0.7486	0.7607	
	7/01/13	1.0242	1.0407	0.1250	0.1301	
	7/01/14	1.0446	1.0871	----- 1.0000	----- 1.0172	
2011	6/22/10	BASE	1.0000	0.1010	0.1010	1.0843
	6/13/11	0.9936	0.9936	0.7746	0.7696	
	7/02/12	1.0161	1.0096	0.1244	0.1256	
	7/01/13	1.0699	1.0802	----- 1.0000	----- 0.9962	
2010	6/16/09	BASE	1.0000	0.1124	0.1124	1.0809
	6/22/10	0.9974	0.9974	0.7367	0.7348	
	6/13/11	0.9936	0.9910	0.1509	0.1495	
	7/02/12	1.0871	1.0773	----- 1.0000	----- 0.9967	
2009	6/03/08	BASE	1.0000	0.1048	0.1048	1.0780
	6/16/09	1.0031	1.0031	0.7576	0.7599	
	6/22/10	0.9974	1.0005	0.1376	0.1377	
	6/13/11	1.0801	1.0806	----- 1.0000	----- 1.0024	
2008	6/07/07	BASE	1.0000	0.0891	0.0891	1.0821
	6/03/08	1.0189	1.0189	0.7645	0.7789	
	6/16/09	1.0031	1.0221	0.1464	0.1496	
	6/22/10	1.0773	1.1011	----- 1.0000	----- 1.0176	
2007	6/07/06	BASE	1.0000	0.0938	0.0938	1.1007
	6/07/07	1.0297	1.0297	0.7399	0.7619	
	6/03/08	1.0189	1.0492	0.1663	0.1745	
	6/16/09	1.0807	1.1339	----- 1.0000	----- 1.0302	
2006	6/06/05	BASE	1.0000	0.0951	0.0951	1.1304
	6/07/06	1.0200	1.0200	0.7396	0.7544	
	6/07/07	1.0297	1.0503	0.1653	0.1736	
	6/03/08	1.1011	1.1565	----- 1.0000	----- 1.0231	

EXHIBIT VI - 1

DEVELOPMENT FACTORS

PREMIUM

<u>Reports in Ratio</u>	<u>Calendar Years 12-13</u>	<u>Calendar Years 13-14</u>	<u>Calendar Years 14-15</u>	<u>Calendar Years 15-16</u>	<u>Unweighted Average</u>	<u>Cumulative Average</u>
2nd to 1st	1.0016	1.0016	1.0074	1.0125	1.0058	1.0078
3rd to 2nd	0.9998	0.9996	1.0031	0.9992	1.0004	1.0020
4th to 3rd	0.9993	1.0012	0.9978	1.0001	0.9996	1.0016
5th to 4th	1.0001	0.9999	1.0020	1.0003	1.0006	1.0020
6th to 5th	0.9999	1.0000	1.0057	0.9999	1.0014	1.0014
7th to 6th	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8th to 7th	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9th to 8th	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
10th to 9th	1.0000	1.0000	1.0000	1.0000	1.0000 *	1.0000
11th to 10th	0.9998	1.0000	1.0000	1.0000	1.0000 *	1.0000
12th to 11th	0.9994	1.0002	1.0000	1.0000	1.0000 *	1.0000
13th to 12th	1.0000	1.0000	1.0000	1.0000	1.0000 *	1.0000
14th to 13th	1.0000	1.0000	1.0001	1.0000	1.0000 *	1.0000
15th to 14th	1.0000	1.0000	1.0000	1.0000	1.0000 *	1.0000
16th to 15th	1.0000	1.0000	1.0000	1.0000	1.0000 *	1.0000
17th to 16th	1.0000	1.0000	1.0000	1.0000	1.0000 *	1.0000
18th to 17th	1.0000	1.0000	1.0000	1.0000	1.0000 *	1.0000
19th to 18th	1.0000	1.0000	1.0000	1.0000	1.0000 *	1.0000
20th to 19th	1.0000	1.0000	1.0000	1.0000	1.0000 *	1.0000
21st to 20th	1.0000	1.0000	1.0000	1.0000	1.0000 *	1.0000
22nd to 21st	1.0003	1.0000	1.0000	1.0001	1.0000 *	1.0000
23rd to 22nd	1.0000	1.0006	1.0000	1.0000	1.0000 *	1.0000
24th to 23rd	1.0000	1.0000	1.0002	1.0000	1.0000 *	1.0000
25th to 24th	1.0000	1.0000	1.0000	1.0002	1.0000 *	1.0000
26th to 25th	1.0000	1.0000	1.0000	1.0000	1.0000 *	1.0000
27th to 26th	1.0000	1.0000	1.0000	1.0000	1.0000 *	1.0000
Beyond 27th	1.0000	1.0000	1.0000	1.0000	1.0000 *	1.0000

* Selected

EXHIBIT VI - 2

DEVELOPMENT FACTORS

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

Reports in Ratio	Calendar Years <u>12-13</u>	Calendar Years <u>13-14</u>	Calendar Years <u>14-15</u>	Calendar Years <u>15-16</u>	Unweighted Average	Fitted Value	Cumulative Average	
2nd to 1st	a	2.0196	2.0411	1.8383	1.9436	1.9607	1.9607	5.0284
3rd to 2nd	a	1.5790	1.3944	1.4468	1.3822	1.4506	1.4512	2.5646
4th to 3rd	a	1.1852	1.1993	1.1634	1.2347	1.1957	1.1913	1.7672
5th to 4th	a	1.1193	1.1210	1.0871	1.0535	1.0952	1.1038	1.4834
6th to 5th	a	1.0797	1.0546	1.0898	1.0517	1.0690	1.0657	1.3439
7th to 6th	a	1.0528	1.0310	1.0399	1.0588	1.0456	1.0458	1.2611
8th to 7th	a	1.0353	1.0547	1.0198	1.0194	1.0323	1.0341	1.2059
9th to 8th	a	1.0347	1.0284	1.0410	1.0379	1.0355	1.0264	1.1661
10th to 9th	a	1.0193	1.0164	1.0184	1.0227	1.0192	1.0211	1.1361
11th to 10th	a	1.0155	1.0341	1.0075	1.0288	1.0215	1.0172	1.1126
12th to 11th	a	1.0126	1.0127	1.0075	1.0043	1.0093	1.0143	1.0938
13th to 12th	a	1.0108	1.0112	1.0088	1.0073	1.0095	1.0120	1.0784
14th to 13th	a	1.0226	1.0087	1.0090	1.0011	1.0104	1.0101	1.0656
15th to 14th	a	1.0028	1.0028	1.0068	1.0053	1.0044	1.0085	1.0549
16th to 15th	a	1.0129	1.0101	1.0020	1.0023	1.0068	1.0072	1.0461
17th to 16th	a	1.0061	1.0084	1.0078	1.0107	1.0083	1.0061	1.0386
18th to 17th	a	1.0025	1.0035	1.0031	1.0025	1.0029	1.0052	1.0323
19th to 18th	a	1.0023	1.0005	1.0036	0.9989	1.0013	1.0044	1.0269
20th to 19th	a	1.0025	1.0387	1.0015	1.0029	1.0114	1.0036	1.0224
21st to 20th	a	0.9976	1.0007	1.0025	0.9997	1.0001	1.0030	1.0188
22nd to 21st	a	1.0032	0.9984	1.0051	1.0090	1.0039	1.0024	1.0157
23rd to 22nd	a	1.0006	1.0198	0.9972	1.0008	1.0046	1.0019	1.0133
24th to 23rd	a	1.0038	1.0021	1.0040	0.9982	1.0020	1.0014	1.0114
25th to 24th	a	1.0078	0.9999	1.0027	0.9966	1.0018	1.0010	1.0100
26th to 25th	a	0.9848	1.0002	0.9968	1.0014	0.9958	1.0006	1.0090
27th to 26th	b	1.0191	1.0154	1.0097	1.0065	1.0127	1.0127	1.0083
Beyond 27th	c	0.9941	0.9901	0.9976	1.0011	0.9957	0.9957	0.9957

INCURRED METHOD

Reports in Ratio	Calendar Years <u>12-13</u>	Calendar Years <u>13-14</u>	Calendar Years <u>14-15</u>	Calendar Years <u>15-16</u>	Unweighted Average	Fitted Value	Cumulative Average	
2nd to 1st	c	1.2854	1.3204	1.2829	1.2727	1.2904	1.2906	1.7523
3rd to 2nd	c	1.2485	1.0990	1.1065	1.1560	1.1525	1.1480	1.3577
4th to 3rd	c	1.0580	1.0575	1.0444	1.0863	1.0616	1.0702	1.1827
5th to 4th	c	1.0537	1.0628	0.9855	1.0245	1.0316	1.0381	1.1051
6th to 5th	c	1.0290	1.0332	1.0341	1.0220	1.0296	1.0226	1.0646
7th to 6th	c	1.0321	1.0349	1.0030	1.0136	1.0209	1.0143	1.0410
8th to 7th	c	1.0059	1.0101	1.0098	1.0050	1.0077	1.0094	1.0263
9th to 8th	c	1.0091	1.0009	1.0135	1.0062	1.0074	1.0063	1.0168
10th to 9th	c	1.0075	1.0083	1.0008	1.0080	1.0062	1.0044	1.0104
11th to 10th	c	1.0017	1.0237	1.0017	0.9975	1.0062	1.0030	1.0060
12th to 11th	c	1.0026	0.9964	0.9997	1.0050	1.0009	1.0021	1.0030
13th to 12th	c	1.0178	1.0020	0.9949	0.9999	1.0037	1.0015	1.0009
14th to 13th	c	0.9951	1.0031	0.9989	0.9994	0.9991	1.0010	0.9994
15th to 14th	c	0.9963	0.9977	0.9964	0.9985	0.9972	1.0007	0.9984
16th to 15th	c	1.0019	0.9997	0.9983	0.9964	0.9991	1.0005	0.9977
17th to 16th	c	1.0039	0.9981	1.0003	1.0061	1.0021	1.0003	0.9972
18th to 17th	c	0.9987	0.9962	0.9966	1.0007	0.9981	1.0002	0.9969
19th to 18th	c	1.0328	0.9993	1.0029	0.9977	1.0082	1.0002	0.9967
20th to 19th	c	0.9924	0.9884	0.9988	1.0004	0.9950	1.0001	0.9965
21st to 20th	c	0.9964	0.9989	1.0103	0.9919	0.9994	1.0001	0.9964
22nd to 21st	c	0.9968	0.9983	1.0029	0.9946	0.9982	1.0001	0.9963
23rd to 22nd	c	0.9986	1.0086	0.9991	0.9991	1.0014	1.0001	0.9962
24th to 23rd	c	1.0022	0.9988	1.0008	0.9976	0.9999	1.0001	0.9961
25th to 24th	c	1.0041	0.9978	1.0149	0.9927	1.0024	1.0001	0.9960
26th to 25th	c	0.9901	0.9990	0.9954	0.9985	0.9958	1.0001	0.9959
27th to 26th	c	0.9984	0.9997	1.0015	0.9994	0.9998	1.0001	0.9958
Beyond 27th	c	0.9941	0.9901	0.9976	1.0011	0.9957	0.9957	0.9957

- a From Table I-D
- b 26th (Paid - Table I-D) to 27th (Incurred - Table I-B)
- c From Table I-B

EXHIBIT VI - 3

FITTED DEVELOPMENT FACTORS

INDEMNITY LOSSES

Paid Development

	<u>4 Year Average</u>	<u>4 Year Average - 1</u>	<u>Fitted Value</u>	<u>Fitted Value + 1</u>
2nd to 1st	1.9607	0.9607	0.9607	1.9607
3rd to 2nd	1.4506	0.4506	0.4512	1.4512
4th to 3rd	1.1957	0.1957	0.1913	1.1913
5th to 4th	1.0952	0.0952	0.1038	1.1038
6th to 5th	1.0690	0.0690	0.0657	1.0657
7th to 6th	1.0456	0.0456	0.0458	1.0458
8th to 7th	1.0323	0.0323	0.0341	1.0341
9th to 8th	1.0355	0.0355	0.0264	1.0264
10th to 9th	1.0192	0.0192	0.0211	1.0211
11th to 10th	1.0215	0.0215	0.0172	1.0172
12th to 11th	1.0093	0.0093	0.0143	1.0143
13th to 12th	1.0095	0.0095	0.0120	1.0120
14th to 13th	1.0104	0.0104	0.0101	1.0101
15th to 14th	1.0044	0.0044	0.0085	1.0085
16th to 15th	1.0068	0.0068	0.0072	1.0072
17th to 16th	1.0083	0.0083	0.0061	1.0061
18th to 17th	1.0029	0.0029	0.0052	1.0052
19th to 18th	1.0013	0.0013	0.0044	1.0044
20th to 19th	1.0114	0.0114	0.0036	1.0036
21st to 20th	1.0001	0.0001	0.0030	1.0030
22nd to 21st	1.0039	0.0039	0.0024	1.0024
23rd to 22nd	1.0046	0.0046	0.0019	1.0019
24th to 23rd	1.0020	0.0020	0.0014	1.0014
25th to 24th	1.0018	0.0018	0.0010	1.0010
26th to 25th	0.9958	-0.0042	0.0006	1.0006
27th to 26th*	1.0127	0.0127	0.0127	1.0127

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

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

* Paid-Incurred four year average

Incurred Development

	<u>4 Year Average</u>	<u>4 Year Average - 1</u>	<u>Fitted Value</u>	<u>Fitted Value + 1</u>
2nd to 1st	1.2904	0.2904	0.2906	1.2906
3rd to 2nd	1.1525	0.1525	0.1480	1.1480
4th to 3rd	1.0616	0.0616	0.0702	1.0702
5th to 4th	1.0316	0.0316	0.0381	1.0381
6th to 5th	1.0296	0.0296	0.0226	1.0226
7th to 6th	1.0209	0.0209	0.0143	1.0143
8th to 7th	1.0077	0.0077	0.0094	1.0094
9th to 8th	1.0074	0.0074	0.0063	1.0063
10th to 9th	1.0062	0.0062	0.0044	1.0044
11th to 10th	1.0062	0.0062	0.0030	1.0030
12th to 11th	1.0009	0.0009	0.0021	1.0021
13th to 12th	1.0037	0.0037	0.0015	1.0015
14th to 13th	0.9991	-0.0009	0.0010	1.0010
15th to 14th	0.9972	-0.0028	0.0007	1.0007
16th to 15th	0.9991	-0.0009	0.0005	1.0005
17th to 16th	1.0021	0.0021	0.0003	1.0003
18th to 17th	0.9981	-0.0019	0.0002	1.0002
19th to 18th	1.0082	0.0082	0.0002	1.0002
20th to 19th	0.9950	-0.0050	0.0001	1.0001
21st to 20th	0.9994	-0.0006	0.0001	1.0001
22nd to 21st	0.9982	-0.0018	0.0001	1.0001
23rd to 22nd	1.0014	0.0014	0.0001	1.0001
24th to 23rd	0.9999	-0.0001	0.0001	1.0001
25th to 24th	1.0024	0.0024	0.0001	1.0001
26th to 25th	0.9958	-0.0042	0.0001	1.0001
27th to 26th	0.9998	-0.0002	0.0001	1.0001
Beyond 27th+	0.9957	-0.0043	-0.0043	0.9957

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

a = 0.002509 b = -0.106239 c = 1.194782 d = -0.800426

+ Selected four year average

EXHIBIT VI - 4

DEVELOPMENT FACTORS

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

Reports in Ratio	Calendar Years <u>12-13</u>	Calendar Years <u>13-14</u>	Calendar Years <u>14-15</u>	Calendar Years <u>15-16</u>	Unweighted Average	Fitted Value	Cumulative Average	
2nd to 1st	a	1.3538	1.3633	1.4562	1.4129	1.3966	1.3966	3.1733
3rd to 2nd	a	1.1659	1.1124	1.1747	1.1928	1.1615	1.1617	2.2722
4th to 3rd	a	1.0989	1.1048	1.0792	1.0864	1.0923	1.0898	1.9559
5th to 4th	a	1.0908	1.0574	1.0719	1.0181	1.0596	1.0663	1.7947
6th to 5th	a	1.0467	1.0531	1.0852	1.0465	1.0579	1.0542	1.6831
7th to 6th	a	1.0464	1.0357	1.0517	1.0606	1.0486	1.0463	1.5966
8th to 7th	a	1.0386	1.0455	1.0336	1.0430	1.0402	1.0404	1.5260
9th to 8th	a	1.0252	1.0287	1.0443	1.0325	1.0327	1.0357	1.4667
10th to 9th	a	1.0398	1.0274	1.0197	1.0424	1.0323	1.0319	1.4161
11th to 10th	a	1.0348	1.0320	1.0315	1.0442	1.0356	1.0287	1.3724
12th to 11th	a	1.0233	1.0330	1.0217	1.0202	1.0246	1.0260	1.3341
13th to 12th	a	1.0273	1.0212	1.0499	1.0218	1.0301	1.0236	1.3003
14th to 13th	a	1.0122	1.0217	1.0140	1.0143	1.0156	1.0215	1.2703
15th to 14th	a	1.0106	1.0046	1.0190	1.0317	1.0165	1.0197	1.2436
16th to 15th	a	1.0172	1.0047	1.0167	1.0084	1.0118	1.0181	1.2195
17th to 16th	a	1.0243	1.0226	1.0089	1.0064	1.0156	1.0166	1.1979
18th to 17th	a	1.0276	1.0181	1.0098	1.0147	1.0176	1.0153	1.1783
19th to 18th	a	1.0114	1.0141	1.0219	1.0177	1.0163	1.0141	1.1605
20th to 19th	a	1.0146	1.0243	1.0065	1.0141	1.0149	1.0131	1.1444
21st to 20th	a	1.0082	1.0086	1.0054	1.0051	1.0068	1.0121	1.1296
22nd to 21st	a	1.0086	1.0116	1.0128	1.0097	1.0107	1.0112	1.1161
23rd to 22nd	a	1.0128	1.0083	1.0073	1.0104	1.0097	1.0103	1.1037
24th to 23rd	a	1.0130	1.0072	1.0130	1.0029	1.0090	1.0096	1.0925
25th to 24th	a	1.0065	1.0167	1.0097	1.0004	1.0083	1.0089	1.0821
26th to 25th	a	1.0332	1.0050	1.0196	1.0045	1.0156	1.0082	1.0726
27th to 26th	b	1.0466	1.0771	1.0097	1.0236	1.0393	1.0393	1.0638
Beyond 27th	c	1.0553	1.0222	0.9933	1.0237	1.0236	1.0236	1.0236

INCURRED METHOD

Reports in Ratio	Calendar Years <u>12-13</u>	Calendar Years <u>13-14</u>	Calendar Years <u>14-15</u>	Calendar Years <u>15-16</u>	Unweighted Average	Fitted Value	Cumulative Average	
2nd to 1st	c	1.1849	1.2411	1.2929	1.1994	1.2296	1.2270	2.0841
3rd to 2nd	c	1.1308	1.0854	1.1432	1.1516	1.1278	1.1253	1.6985
4th to 3rd	c	1.0672	1.0691	1.0433	1.0578	1.0594	1.0841	1.5094
5th to 4th	c	1.0527	1.1209	1.0654	1.0343	1.0683	1.0613	1.3923
6th to 5th	c	1.0358	1.0814	1.0597	1.0622	1.0598	1.0468	1.3119
7th to 6th	c	1.0396	1.0224	1.0443	1.0281	1.0336	1.0368	1.2532
8th to 7th	c	1.0117	1.0619	1.0289	1.0665	1.0423	1.0295	1.2088
9th to 8th	c	0.9937	1.0329	1.0080	1.0406	1.0188	1.0240	1.1741
10th to 9th	c	1.0220	1.0161	1.0268	1.0282	1.0233	1.0197	1.1466
11th to 10th	c	0.9769	1.0119	1.0346	1.0272	1.0127	1.0163	1.1244
12th to 11th	c	0.9936	1.0135	1.0121	1.0386	1.0145	1.0136	1.1064
13th to 12th	c	1.0208	0.9987	1.0215	1.0239	1.0162	1.0113	1.0916
14th to 13th	c	0.9926	0.9887	1.0231	1.0243	1.0072	1.0095	1.0794
15th to 14th	c	1.0145	0.9764	0.9916	1.0323	1.0037	1.0079	1.0692
16th to 15th	c	1.0111	0.9990	1.0184	1.0107	1.0098	1.0067	1.0608
17th to 16th	c	1.0210	1.0017	1.0029	0.9937	1.0048	1.0056	1.0538
18th to 17th	c	0.9968	0.9846	1.0036	1.0210	1.0015	1.0047	1.0479
19th to 18th	c	1.0116	0.9932	1.0200	1.0036	1.0071	1.0039	1.0430
20th to 19th	c	0.9801	0.9761	1.0026	0.9999	0.9897	1.0033	1.0389
21st to 20th	c	1.0014	1.0122	1.0058	1.0046	1.0060	1.0027	1.0355
22nd to 21st	c	0.9944	1.0034	1.0071	0.9885	0.9984	1.0022	1.0327
23rd to 22nd	c	0.9917	0.9838	1.0153	1.0001	0.9977	1.0019	1.0305
24th to 23rd	c	1.0027	1.0027	1.0040	1.0073	1.0042	1.0015	1.0285
25th to 24th	c	0.9995	1.0077	1.0115	0.9977	1.0041	1.0013	1.0270
26th to 25th	c	1.0281	0.9967	1.0122	1.0073	1.0111	1.0011	1.0256
27th to 26th	c	0.9757	1.0041	1.0039	1.0051	0.9972	1.0009	1.0245
Beyond 27th	c	1.0553	1.0222	0.9933	1.0237	1.0236	1.0236	1.0236

- a From Table I-E
- b 26th (Paid - Table I-E) to 27th (Incurred - Table I-C)
- c From Table I-C

EXHIBIT VI - 5

FITTED DEVELOPMENT FACTORS

MEDICAL LOSSES

Paid Development

	<u>4 Year Average</u>	<u>4 Year Average - 1</u>	<u>Fitted Value</u>	<u>Fitted Value + 1</u>
2nd to 1st	1.3966	0.3966	0.3966	1.3966
3rd to 2nd	1.1615	0.1615	0.1617	1.1617
4th to 3rd	1.0923	0.0923	0.0898	1.0898
5th to 4th	1.0596	0.0596	0.0663	1.0663
6th to 5th	1.0579	0.0579	0.0542	1.0542
7th to 6th	1.0486	0.0486	0.0463	1.0463
8th to 7th	1.0402	0.0402	0.0404	1.0404
9th to 8th	1.0327	0.0327	0.0357	1.0357
10th to 9th	1.0323	0.0323	0.0319	1.0319
11th to 10th	1.0356	0.0356	0.0287	1.0287
12th to 11th	1.0246	0.0246	0.0260	1.0260
13th to 12th	1.0301	0.0301	0.0236	1.0236
14th to 13th	1.0156	0.0156	0.0215	1.0215
15th to 14th	1.0165	0.0165	0.0197	1.0197
16th to 15th	1.0118	0.0118	0.0181	1.0181
17th to 16th	1.0156	0.0156	0.0166	1.0166
18th to 17th	1.0176	0.0176	0.0153	1.0153
19th to 18th	1.0163	0.0163	0.0141	1.0141
20th to 19th	1.0149	0.0149	0.0131	1.0131
21st to 20th	1.0068	0.0068	0.0121	1.0121
22nd to 21st	1.0107	0.0107	0.0112	1.0112
23rd to 22nd	1.0097	0.0097	0.0103	1.0103
24th to 23rd	1.0090	0.0090	0.0096	1.0096
25th to 24th	1.0083	0.0083	0.0089	1.0089
26th to 25th*	1.0156	0.0156	0.0082	1.0082
27th to 26th*	1.0393	0.0393	0.0393	1.0393

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

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

* Paid-Incurred four year average

Incurred Development

	<u>4 Year Average</u>	<u>4 Year Average - 1</u>	<u>Fitted Value</u>	<u>Fitted Value + 1</u>
2nd to 1st	1.2296	0.2296	0.2270	1.2270
3rd to 2nd	1.1278	0.1278	0.1253	1.1253
4th to 3rd	1.0594	0.0594	0.0841	1.0841
5th to 4th	1.0683	0.0683	0.0613	1.0613
6th to 5th	1.0598	0.0598	0.0468	1.0468
7th to 6th	1.0336	0.0336	0.0368	1.0368
8th to 7th	1.0423	0.0423	0.0295	1.0295
9th to 8th	1.0188	0.0188	0.0240	1.0240
10th to 9th	1.0233	0.0233	0.0197	1.0197
11th to 10th	1.0127	0.0127	0.0163	1.0163
12th to 11th	1.0145	0.0145	0.0136	1.0136
13th to 12th	1.0162	0.0162	0.0113	1.0113
14th to 13th	1.0072	0.0072	0.0095	1.0095
15th to 14th	1.0037	0.0037	0.0079	1.0079
16th to 15th	1.0098	0.0098	0.0067	1.0067
17th to 16th	1.0048	0.0048	0.0056	1.0056
18th to 17th	1.0015	0.0015	0.0047	1.0047
19th to 18th	1.0071	0.0071	0.0039	1.0039
20th to 19th	0.9897	-0.0103	0.0033	1.0033
21st to 20th	1.0060	0.0060	0.0027	1.0027
22nd to 21st	0.9984	-0.0016	0.0022	1.0022
23rd to 22nd	0.9977	-0.0023	0.0019	1.0019
24th to 23rd	1.0042	0.0042	0.0015	1.0015
25th to 24th	1.0041	0.0041	0.0013	1.0013
26th to 25th	1.0111	0.0111	0.0011	1.0011
27th to 26th	0.9972	-0.0028	0.0009	1.0009
Beyond 27th+	1.0236	0.0236	0.0236	1.0236

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

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

+ Selected four year average

EXHIBIT VII - 1

DETERMINATION OF TREND

INDEMNITY

Policy Year	2009	2010	2011	2012	2013	2014	2015
Actual Loss Ratio	0.2609	0.2568	0.2546	0.2614	0.2925	0.2546	0.2384
Normalized Frequency	0.6100	0.6100	0.5718	0.5123	0.5353	0.4630	0.4928
Severity Loss Ratio	0.4277	0.4210	0.4453	0.5102	0.5465	0.5498	0.4838
x	1	2	3	4	5	6	7
y	0.4277	0.4210	0.4453	0.5102	0.5465	0.5498	0.4838

7 Point Exponential Regression: $y = 0.410462 * 1.040379 ^ x$

Selected Annual Trend = 4.0%

Policy Year	Annual Trend Factor (1)	Trend Period # Years to 12/1/18 (2)	Severity Trend Factor (3) = (1)^(2)	Frequency Trend Factor (4) #
2012	1.0404	5.9167	1.2639	0.7372
2013	1.0404	4.9167	1.2149	0.7762
2014	1.0404	3.9167	1.1677	0.8172
2015	1.0404	2.9167	1.1224	0.8604

Trended Loss Ratio

Policy Year	Actual Loss Ratio (5)	Combined Trend Factor (6) = (3)*(4)	Trended Loss Ratio (7) = (5)*(6)
2012	0.2614	0.9317	0.2435
2013	0.2925	0.9430	0.2758
2014	0.2546	0.9542	0.2429
2015	0.2384	0.9657	0.2302
Average			0.2481

See Page 24 for column (4).

EXHIBIT VII - 2

DETERMINATION OF TREND

MEDICAL

Policy Year	2009	2010	2011	2012	2013	2014	2015
Actual Loss Ratio	0.3934	0.4761	0.4352	0.4256	0.4933	0.4461	0.5472
Normalized Frequency	0.6100	0.6100	0.5718	0.5123	0.5353	0.4630	0.4928
Severity Loss Ratio	0.6449	0.7805	0.7611	0.8307	0.9216	0.9634	1.1104
x	1	2	3	4	5	6	7
y	0.6449	0.7805	0.7611	0.8307	0.9216	0.9634	1.1104

7 Point Exponential Regression: $y = 0.615106 * 1.083386 ^ x$

Selected Annual Trend = 8.3%

Policy Year	Annual Trend Factor (1)	Trend Period # Years to 12/1/18 (2)	Severity Trend Factor (3) = (1)^(2)	Frequency Trend Factor (4) #
2012	1.0834	5.9167	1.6062	0.7372
2013	1.0834	4.9167	1.4826	0.7762
2014	1.0834	3.9167	1.3685	0.8172
2015	1.0834	2.9167	1.2631	0.8604

Trended Loss Ratio

Policy Year	Actual Loss Ratio (5)	Combined Trend Factor (6) = (3)*(4)	Trended Loss Ratio (7) = (5)*(6)
2012	0.4256	1.1841	0.5040
2013	0.4933	1.1508	0.5677
2014	0.4461	1.1183	0.4989
2015	0.5472	1.0868	0.5947
Average			0.5413

See Page 24 for column (4).

EXHIBIT VII - 3

DETERMINATION OF TREND

CLAIM FREQUENCY

Policy Year Frequency per \$1 million of Expected Losses

Policy Year	Claim Frequency	Normalized Frequency
2003	11.77	1.0000
2004	10.38	0.8819
2005	9.28	0.7884
2006	8.73	0.7417
2007	8.12	0.6899
2008	7.19	0.6109
2009	7.18	0.6100
2010	7.18	0.6100
2011	6.73	0.5718
2012	6.03	0.5123
2013	6.30	0.5353
2014	5.45	0.4630
2015	5.80	0.4928

Policy Year	2009	2010	2011	2012	2013	2014	2015
x	1	2	3	4	5	6	7
y	0.6100	0.6100	0.5718	0.5123	0.5353	0.4630	0.4928

7 Point (2009 - 2015) Exponential Regression: $y = 0.645767 * 0.956075^x$

Annual Trend = **-4.4%**

Policy Year	2007	2008	2011	2012	2013	2014	2015
x	1	2	3	4	5	6	7
y	0.6899	0.6109	0.5718	0.5123	0.5353	0.4630	0.4928

7 Point (2007 - 2008, 2011 - 2015) Exponential Regression: $y = 0.693214 * 0.943461^x$

Annual Trend = **-5.7%**

Selected Annual Trend (Average of -4.4% and -5.7%) = -5.0%

Policy Year	Annual Trend Factor (1)	# of Years to 12/1/18 (2)	Frequency Trend Factor (3) = (1)^(2)
2012	0.9498	5.9167	0.7372
2013	0.9498	4.9167	0.7762
2014	0.9498	3.9167	0.8172
2015	0.9498	2.9167	0.8604

TABLE I

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

ACCUMULATED STANDARD EARNED PREMIUM

Policy Year Valued	As of 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior to 1986	499,313,202	499,313,213	1.0000	Prior to 1986	475,901,634	475,901,634	1.0000
1986	74,540,210	74,540,210	1.0000	1986	68,727,386	68,727,386	1.0000
1987	87,187,766	87,187,766	1.0000	1987	81,080,364	81,080,364	1.0000
1988	104,156,834	104,156,834	1.0000	1988	98,509,492	98,509,492	1.0000
1989	112,006,449	112,006,449	1.0000	1989	105,487,107	105,487,107	1.0000
1990	100,769,966	100,769,966	1.0000	1990	94,125,731	94,125,731	1.0000
1991	97,023,519	97,050,962	1.0003	1991	90,695,845	90,750,388	1.0006
1992	89,189,995	89,190,039	1.0000	1992	82,084,698	82,084,698	1.0000
1993	90,725,310	90,724,421	1.0000	1993	84,936,458	84,936,458	1.0000
1994	83,151,960	83,154,380	1.0000	1994	77,193,665	77,193,605	1.0000
1995	79,874,949	79,874,943	1.0000	1995	73,445,394	73,445,418	1.0000
1996	83,668,945	83,668,917	1.0000	1996	77,188,731	77,188,734	1.0000
1997	86,953,643	86,953,607	1.0000	1997	80,784,678	80,784,703	1.0000
1998	92,377,889	92,377,869	1.0000	1998	84,068,560	84,068,572	1.0000
1999	87,625,454	87,625,393	1.0000	1999	80,572,172	80,572,143	1.0000
2000	94,748,288	94,748,147	1.0000	2000	85,738,581	85,738,501	1.0000
2001	95,701,134	95,643,936	0.9994	2001	88,449,374	88,449,339	1.0000
2002	118,877,369	118,858,069	0.9998	2002	113,699,746	113,717,630	1.0002
2003	134,183,507	134,184,277	1.0000	2003	129,655,791	129,655,762	1.0000
2004	153,036,271	153,036,527	1.0000	2004	149,122,206	149,121,079	1.0000
2005	187,891,445	187,888,080	1.0000	2005	183,000,631	182,998,946	1.0000
2006	207,191,524	207,185,868	1.0000	2006	202,487,230	202,495,026	1.0000
2007	200,029,903	200,007,564	0.9999	2007	195,753,446	195,750,621	1.0000
2008	151,139,871	151,152,969	1.0001	2008	148,482,656	148,479,227	1.0000
2009	118,168,783	118,087,574	0.9993	2009	116,318,345	116,311,214	0.9999
2010	105,661,606	105,645,526	0.9998	2010	104,350,998	104,476,537	1.0012
2011	106,218,857	106,385,661	1.0016	2011	105,111,781	105,072,860	0.9996
2012	59,119,378	114,744,657	1.9409	2012	113,287,818	113,468,957	1.0016
2013		70,122,448		2013	69,315,160	132,994,694	1.9187
				2014		76,798,021	

Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior to 1986	490,822,657	490,822,657	1.0000	Prior to 1986	490,822,657	490,822,657	1.0000
1986	73,474,543	73,474,543	1.0000	1986	73,474,543	73,474,543	1.0000
1987	85,943,515	85,943,515	1.0000	1987	85,943,515	85,943,515	1.0000
1988	102,949,395	102,949,395	1.0000	1988	102,949,395	102,949,395	1.0000
1989	110,768,371	110,768,371	1.0000	1989	110,768,371	110,768,371	1.0000
1990	99,948,026	99,948,026	1.0000	1990	99,948,026	99,948,026	1.0000
1991	95,894,161	95,915,069	1.0002	1991	95,915,069	95,933,003	1.0002
1992	87,086,900	87,086,900	1.0000	1992	87,086,900	87,086,967	1.0000
1993	87,798,462	87,798,462	1.0000	1993	87,798,462	87,798,462	1.0000
1994	82,320,327	82,320,327	1.0000	1994	82,320,327	82,331,367	1.0001
1995	78,691,448	78,691,441	1.0000	1995	78,691,441	78,691,441	1.0000
1996	82,677,008	82,676,981	1.0000	1996	82,676,981	82,676,970	1.0000
1997	83,865,046	83,865,017	1.0000	1997	83,865,017	83,865,012	1.0000
1998	86,444,463	86,444,445	1.0000	1998	86,444,445	86,444,449	1.0000
1999	80,901,980	80,901,994	1.0000	1999	80,901,994	80,901,977	1.0000
2000	89,557,141	89,557,126	1.0000	2000	89,557,126	89,557,124	1.0000
2001	90,799,185	90,805,701	1.0001	2001	90,805,701	90,806,330	1.0000
2002	114,272,115	114,271,524	1.0000	2002	114,271,524	114,271,531	1.0000
2003	129,612,918	129,614,075	1.0000	2003	129,494,762	129,494,810	1.0000
2004	153,025,541	153,025,932	1.0000	2004	152,871,327	152,871,385	1.0000
2005	187,890,751	187,894,404	1.0000	2005	187,799,467	187,799,312	1.0000
2006	207,236,689	207,243,922	1.0000	2006	206,582,739	206,582,882	1.0000
2007	200,003,004	200,008,027	1.0000	2007	199,464,717	199,461,360	1.0000
2008	151,148,083	151,154,105	1.0000	2008	149,416,538	149,417,895	1.0000
2009	118,011,756	118,689,735	1.0057	2009	117,158,714	117,158,752	1.0000
2010	106,031,849	106,242,328	1.0020	2010	105,094,206	105,086,397	0.9999
2011	106,569,572	106,335,247	0.9978	2011	105,462,999	105,492,262	1.0003
2012	115,223,852	115,576,402	1.0031	2012	114,609,213	114,622,483	1.0001
2013	135,120,835	136,119,967	1.0074	2013	135,289,131	135,182,833	0.9992
2014	78,165,318	147,276,890	1.8842	2014	146,603,738	148,439,581	1.0125
2015		79,473,287		2015	79,461,959	147,359,751	1.8545
				2016		88,172,419	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

TABLE I - A - Individual Losses Limited *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior				Prior			
to 1986	266,264,008	266,758,240	1.0019	to 1986	256,189,020	256,118,171	0.9997
1986	37,210,762	36,886,275	0.9913	1986	34,299,613	34,371,297	1.0021
1987	46,854,568	47,000,182	1.0031	1987	43,529,819	43,582,993	1.0012
1988	44,703,010	44,813,846	1.0025	1988	42,758,172	42,682,360	0.9982
1989	51,400,917	51,522,530	1.0024	1989	49,983,507	50,063,922	1.0016
1990	54,515,982	54,293,917	0.9959	1990	50,134,256	50,145,679	1.0002
1991	52,029,312	51,811,360	0.9958	1991	48,162,019	48,097,801	0.9987
1992	47,420,639	47,351,996	0.9986	1992	43,969,779	43,992,091	1.0005
1993	56,042,514	55,327,629	0.9872	1993	52,319,420	52,550,771	1.0044
1994	44,098,339	45,114,792	1.0230	1994	40,880,497	40,175,253	0.9827
1995	47,458,844	47,352,800	0.9978	1995	43,853,617	43,697,899	0.9964
1996	61,005,698	61,759,779	1.0124	1996	58,127,018	57,567,472	0.9904
1997	57,138,013	57,489,359	1.0061	1997	54,213,262	54,199,651	0.9997
1998	51,691,392	51,944,522	1.0049	1998	47,976,263	47,945,046	0.9993
1999	63,005,461	62,620,545	0.9939	1999	55,570,395	54,861,391	0.9872
2000	85,655,950	87,313,942	1.0194	2000	78,903,914	78,566,444	0.9957
2001	70,395,710	70,266,590	0.9982	2001	60,044,466	60,066,690	1.0004
2002	75,103,254	74,260,745	0.9888	2002	70,783,822	71,155,799	1.0053
2003	82,977,943	84,231,347	1.0151	2003	80,629,186	82,037,187	1.0175
2004	84,018,086	84,082,302	1.0008	2004	81,143,064	82,156,462	1.0125
2005	89,377,208	90,186,248	1.0091	2005	86,112,488	87,658,921	1.0180
2006	88,191,367	91,373,016	1.0361	2006	89,434,715	92,803,143	1.0377
2007	88,680,258	91,581,452	1.0327	2007	87,744,116	90,204,028	1.0280
2008	79,703,466	83,939,391	1.0531	2008	80,546,248	85,416,397	1.0605
2009	81,541,006	86,682,424	1.0631	2009	85,377,226	93,461,651	1.0947
2010	75,835,724	89,112,618	1.1751	2010	85,098,746	90,584,998	1.0645
2011	65,664,765	80,258,527	1.2222	2011	78,992,300	86,160,235	1.0907
2012	16,795,430	54,675,782	3.2554	2012	54,015,655	68,767,443	1.2731
2013		19,861,811		2013	19,459,465	56,967,349	2.9275
				2014		20,092,711	

Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior				Prior			
to 1986	262,784,736	262,584,063	0.9992	to 1986	262,583,714	262,871,426	1.0011
1986	35,978,904	35,974,941	0.9999	1986	35,974,070	35,945,978	0.9992
1987	46,419,493	46,523,441	1.0022	1987	46,522,625	46,588,454	1.0014
1988	44,501,986	44,606,289	1.0023	1988	44,606,814	44,602,966	0.9999
1989	51,380,848	51,475,241	1.0018	1989	51,474,877	51,556,482	1.0016
1990	53,648,747	54,378,219	1.0136	1990	54,378,125	54,478,327	1.0018
1991	51,181,233	51,285,866	1.0020	1991	51,287,107	51,013,519	0.9947
1992	46,983,651	47,273,128	1.0062	1992	47,274,304	47,364,040	1.0019
1993	53,274,710	53,525,582	1.0047	1993	53,526,326	53,500,420	0.9995
1994	43,472,618	43,829,535	1.0082	1994	43,828,599	43,468,508	0.9918
1995	46,639,335	46,666,080	1.0006	1995	46,667,303	46,570,736	0.9979
1996	60,494,740	61,184,589	1.0114	1996	61,183,778	61,193,293	1.0002
1997	55,850,435	55,841,702	0.9998	1997	55,840,155	55,861,757	1.0004
1998	47,934,629	48,008,613	1.0015	1998	48,007,309	48,502,989	1.0103
1999	58,106,381	58,579,290	1.0081	1999	58,578,169	58,577,444	1.0000
2000	78,759,695	78,282,539	0.9939	2000	78,280,315	78,561,252	1.0036
2001	68,249,820	68,984,722	1.0108	2001	68,983,893	70,035,631	1.0152
2002	70,696,670	71,316,325	1.0088	2002	71,316,773	72,211,134	1.0125
2003	81,856,202	82,365,074	1.0062	2003	82,319,471	83,354,357	1.0126
2004	85,118,368	86,772,976	1.0194	2004	86,769,052	88,799,140	1.0234
2005	91,755,439	93,135,585	1.0150	2005	93,132,038	94,433,308	1.0140
2006	94,811,690	95,808,706	1.0105	2006	95,712,632	97,523,730	1.0189
2007	94,271,039	96,186,041	1.0203	2007	95,821,154	98,249,763	1.0253
2008	89,293,999	91,668,956	1.0266	2008	90,407,256	94,097,297	1.0408
2009	94,488,259	99,071,025	1.0485	2009	96,151,183	98,253,902	1.0219
2010	95,585,150	98,797,074	1.0336	2010	98,141,212	102,748,738	1.0469
2011	87,634,690	91,467,231	1.0437	2011	91,020,271	93,790,455	1.0304
2012	69,476,177	78,355,048	1.1278	2012	77,931,789	83,351,852	1.0695
2013	58,149,313	74,934,212	1.2887	2013	74,465,063	85,893,276	1.1535
2014	20,534,798	55,119,445	2.6842	2014	54,864,870	67,339,653	1.2274
2015		23,198,223		2015	23,198,189	66,705,826	2.8755
				2016		24,656,381	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

* Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

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

TABLE I - B - Individual Losses Limited *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INDEMNITY INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior				Prior			
to 1986	196,132,456	195,982,413	0.9992	to 1986	188,471,221	188,225,681	0.9987
1986	25,566,184	25,524,465	0.9984	1986	23,719,146	23,731,437	1.0005
1987	30,818,405	30,513,276	0.9901	1987	28,468,412	28,459,985	0.9997
1988	29,047,053	29,165,883	1.0041	1988	27,743,452	27,716,668	0.9990
1989	31,754,934	31,823,671	1.0022	1989	30,874,445	30,808,001	0.9978
1990	33,637,629	33,589,068	0.9986	1990	31,471,715	31,433,113	0.9988
1991	31,239,209	31,138,223	0.9968	1991	28,913,710	29,162,109	1.0086
1992	26,874,373	26,776,405	0.9964	1992	24,775,339	24,732,319	0.9983
1993	32,468,111	32,221,496	0.9924	1993	30,533,907	30,500,297	0.9989
1994	23,847,685	24,629,014	1.0328	1994	22,213,561	21,954,842	0.9884
1995	24,904,241	24,871,482	0.9987	1995	23,171,143	23,155,440	0.9993
1996	30,718,152	30,837,167	1.0039	1996	28,997,312	28,886,000	0.9962
1997	30,819,148	30,878,693	1.0019	1997	29,211,673	29,156,756	0.9981
1998	27,326,980	27,227,091	0.9963	1998	25,000,270	24,993,071	0.9997
1999	32,162,045	32,005,593	0.9951	1999	28,301,328	28,235,220	0.9977
2000	42,375,590	43,131,523	1.0178	2000	38,518,736	38,638,806	1.0031
2001	35,685,895	35,778,762	1.0026	2001	30,657,742	30,718,747	1.0020
2002	35,874,672	35,937,086	1.0017	2002	34,296,238	34,173,910	0.9964
2003	39,492,238	39,789,350	1.0075	2003	38,027,883	38,929,667	1.0237
2004	38,592,084	38,941,594	1.0091	2004	37,430,241	37,740,359	1.0083
2005	41,224,237	41,468,858	1.0059	2005	40,221,563	40,256,411	1.0009
2006	41,548,789	42,881,960	1.0321	2006	41,841,377	42,261,971	1.0101
2007	39,866,983	41,022,794	1.0290	2007	39,391,547	40,766,785	1.0349
2008	35,054,007	36,936,038	1.0537	2008	34,971,447	36,131,726	1.0332
2009	36,936,198	39,078,455	1.0580	2009	38,488,732	40,904,904	1.0628
2010	28,520,358	35,608,736	1.2485	2010	34,221,982	36,191,047	1.0575
2011	24,427,985	31,398,557	1.2854	2011	30,838,158	33,891,551	1.0990
2012	7,139,956	22,086,928	3.0934	2012	21,788,276	28,768,580	1.3204
2013		8,105,756		2013	7,944,988	24,115,779	3.0353
				2014		8,678,504	

Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior				Prior			
to 1986	192,583,382	192,568,780	0.9999	to 1986	192,568,780	192,682,099	1.0006
1986	24,643,786	24,625,574	0.9993	1986	24,625,574	24,589,805	0.9985
1987	30,168,487	30,135,100	0.9989	1987	30,135,100	30,104,317	0.9990
1988	29,003,725	29,047,813	1.0015	1988	29,047,813	29,018,939	0.9990
1989	31,640,745	31,494,044	0.9954	1989	31,494,044	31,474,674	0.9994
1990	33,164,716	33,657,980	1.0149	1990	33,657,980	33,606,375	0.9985
1991	31,012,642	31,036,407	1.0008	1991	31,036,407	30,809,322	0.9927
1992	26,528,445	26,504,425	0.9991	1992	26,504,425	26,441,781	0.9976
1993	30,272,673	30,360,540	1.0029	1993	30,360,540	30,331,752	0.9991
1994	23,504,701	23,745,710	1.0103	1994	23,745,710	23,616,533	0.9946
1995	24,650,213	24,619,767	0.9988	1995	24,619,767	24,421,175	0.9919
1996	30,366,259	30,454,217	1.0029	1996	30,454,217	30,466,990	1.0004
1997	30,095,064	29,993,001	0.9966	1997	29,993,001	29,922,577	0.9977
1998	25,237,510	25,245,596	1.0003	1998	25,245,596	25,263,186	1.0007
1999	29,734,057	29,684,320	0.9983	1999	29,684,320	29,865,918	1.0061
2000	39,027,997	38,885,692	0.9964	2000	38,885,692	38,744,654	0.9964
2001	34,842,686	34,804,788	0.9989	2001	34,804,788	34,751,719	0.9985
2002	33,922,994	33,750,646	0.9949	2002	33,750,646	33,730,928	0.9994
2003	38,901,165	38,890,760	0.9997	2003	38,875,467	38,872,294	0.9999
2004	39,255,405	39,321,121	1.0017	2004	39,321,121	39,519,389	1.0050
2005	41,503,706	41,538,566	1.0008	2005	41,538,566	41,435,228	0.9975
2006	43,346,576	43,930,838	1.0135	2006	43,868,285	44,219,299	1.0080
2007	42,398,414	42,815,757	1.0098	2007	42,584,108	42,850,116	1.0062
2008	38,320,224	38,434,823	1.0030	2008	37,788,201	37,976,718	1.0050
2009	41,284,545	42,692,891	1.0341	2009	41,167,909	41,726,944	1.0136
2010	38,048,628	37,497,727	0.9855	2010	37,258,735	38,078,910	1.0220
2011	34,519,636	36,052,524	1.0444	2011	35,944,927	36,827,314	1.0245
2012	29,100,363	32,198,396	1.1065	2012	32,080,465	34,848,701	1.0863
2013	24,587,617	31,542,747	1.2829	2013	31,463,549	36,373,343	1.1560
2014	8,876,765	21,005,457	2.3663	2014	20,951,501	26,665,181	1.2727
2015		6,662,339		2015	6,662,339	19,974,736	2.9982
				2016		7,812,761	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

* Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

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

TABLE I - C - Individual Losses Limited *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

MEDICAL INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior				Prior			
to 1986	70,131,552	70,775,827	1.0092	to 1986	67,717,799	67,892,490	1.0026
1986	11,644,578	11,361,810	0.9757	1986	10,580,467	10,639,860	1.0056
1987	16,036,163	16,486,906	1.0281	1987	15,061,407	15,123,008	1.0041
1988	15,655,957	15,647,963	0.9995	1988	15,014,720	14,965,692	0.9967
1989	19,645,983	19,698,859	1.0027	1989	19,109,062	19,255,921	1.0077
1990	20,878,353	20,704,849	0.9917	1990	18,662,541	18,712,566	1.0027
1991	20,790,103	20,673,137	0.9944	1991	19,248,309	18,935,692	0.9838
1992	20,546,266	20,575,591	1.0014	1992	19,194,440	19,259,772	1.0034
1993	23,574,403	23,106,133	0.9801	1993	21,785,513	22,050,474	1.0122
1994	20,250,654	20,485,778	1.0116	1994	18,666,936	18,220,411	0.9761
1995	22,554,603	22,481,318	0.9968	1995	20,682,474	20,542,459	0.9932
1996	30,287,546	30,922,612	1.0210	1996	29,129,706	28,681,472	0.9846
1997	26,318,865	26,610,666	1.0111	1997	25,001,589	25,042,895	1.0017
1998	24,364,412	24,717,431	1.0145	1998	22,975,993	22,951,975	0.9990
1999	30,843,416	30,614,952	0.9926	1999	27,269,067	26,626,171	0.9764
2000	43,280,360	44,182,419	1.0208	2000	40,385,178	39,927,638	0.9887
2001	34,709,815	34,487,828	0.9936	2001	29,386,724	29,347,943	0.9987
2002	39,228,582	38,323,659	0.9769	2002	36,487,584	36,981,889	1.0135
2003	43,485,705	44,441,997	1.0220	2003	42,601,303	43,107,520	1.0119
2004	45,426,002	45,140,708	0.9937	2004	43,712,823	44,416,103	1.0161
2005	48,152,971	48,717,390	1.0117	2005	45,890,925	47,402,510	1.0329
2006	46,642,578	48,491,056	1.0396	2006	47,593,338	50,541,172	1.0619
2007	48,813,275	50,558,658	1.0358	2007	48,352,569	49,437,243	1.0224
2008	44,649,459	47,003,353	1.0527	2008	45,574,801	49,284,671	1.0814
2009	44,604,808	47,603,969	1.0672	2009	46,888,494	52,556,747	1.1209
2010	47,315,366	53,503,882	1.1308	2010	50,876,764	54,393,951	1.0691
2011	41,236,780	48,859,970	1.1849	2011	48,154,142	52,268,684	1.0854
2012	9,655,474	32,588,854	3.3752	2012	32,227,379	39,998,863	1.2411
2013		11,756,055		2013	11,514,477	32,851,570	2.8531
				2014		11,414,207	

Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior				Prior			
to 1986	70,201,354	70,015,283	0.9973	to 1986	70,014,934	70,189,327	1.0025
1986	11,335,118	11,349,367	1.0013	1986	11,348,496	11,356,173	1.0007
1987	16,251,006	16,388,341	1.0085	1987	16,387,525	16,484,137	1.0059
1988	15,498,261	15,558,476	1.0039	1988	15,559,001	15,584,027	1.0016
1989	19,740,103	19,981,197	1.0122	1989	19,980,833	20,081,808	1.0051
1990	20,484,031	20,720,239	1.0115	1990	20,720,145	20,871,952	1.0073
1991	20,168,591	20,249,459	1.0040	1991	20,250,700	20,204,197	0.9977
1992	20,455,206	20,768,703	1.0153	1992	20,769,879	20,922,259	1.0073
1993	23,002,037	23,165,042	1.0071	1993	23,165,786	23,168,668	1.0001
1994	19,967,917	20,083,825	1.0058	1994	20,082,889	19,851,975	0.9885
1995	21,989,122	22,046,313	1.0026	1995	22,047,536	22,149,561	1.0046
1996	30,128,481	30,730,372	1.0200	1996	30,729,561	30,726,303	0.9999
1997	25,755,371	25,848,701	1.0036	1997	25,847,154	25,939,180	1.0036
1998	22,697,119	22,763,017	1.0029	1998	22,761,713	23,239,803	1.0210
1999	28,372,324	28,894,970	1.0184	1999	28,893,849	28,711,526	0.9937
2000	39,731,698	39,396,847	0.9916	2000	39,394,623	39,816,598	1.0107
2001	33,407,134	34,179,934	1.0231	2001	34,179,105	35,283,912	1.0323
2002	36,773,676	37,565,679	1.0215	2002	37,566,127	38,480,206	1.0243
2003	42,955,037	43,474,314	1.0121	2003	43,444,004	44,482,063	1.0239
2004	45,862,963	47,451,855	1.0346	2004	47,447,931	49,279,751	1.0386
2005	50,251,733	51,597,019	1.0268	2005	51,593,472	52,998,080	1.0272
2006	51,465,114	51,877,868	1.0080	2006	51,844,347	53,304,431	1.0282
2007	51,872,625	53,370,284	1.0289	2007	53,237,046	55,399,647	1.0406
2008	50,973,775	53,234,133	1.0443	2008	52,619,055	56,120,579	1.0665
2009	53,203,714	56,378,134	1.0597	2009	54,983,274	56,526,958	1.0281
2010	57,536,522	61,299,347	1.0654	2010	60,882,477	64,669,828	1.0622
2011	53,115,054	55,414,707	1.0433	2011	55,075,344	56,963,141	1.0343
2012	40,375,814	46,156,652	1.1432	2012	45,851,324	48,503,151	1.0578
2013	33,561,696	43,391,465	1.2929	2013	43,001,514	49,519,933	1.1516
2014	11,658,033	34,113,988	2.9262	2014	33,913,369	40,674,472	1.1994
2015		16,535,884		2015	16,535,850	46,731,090	2.8260
				2016		16,843,620	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

* Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

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

TABLE I - D - Individual Losses Limited *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INDEMNITY PAID LOSSES

Policy Year Valued	As of 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior to 1986	194,089,572	194,291,064	1.0010	Prior to 1986	186,797,787	186,807,878	1.0001
1986	25,045,187	25,065,995	1.0008	1986	23,341,510	23,384,622	1.0018
1987	30,529,737	30,066,824	0.9848	1987	28,028,889	28,069,999	1.0015
1988	28,679,334	28,902,059	1.0078	1988	27,479,629	27,484,014	1.0002
1989	31,385,318	31,506,030	1.0038	1989	30,556,804	30,554,738	0.9999
1990	32,954,836	32,975,564	1.0006	1990	30,857,938	30,924,148	1.0021
1991	30,197,199	30,294,868	1.0032	1991	28,070,278	28,627,391	1.0198
1992	26,807,966	26,742,909	0.9976	1992	24,741,843	24,702,998	0.9984
1993	31,302,131	31,380,660	1.0025	1993	29,693,071	29,713,188	1.0007
1994	22,865,662	22,917,750	1.0023	1994	20,502,297	21,295,912	1.0387
1995	24,265,770	24,325,458	1.0025	1995	22,640,556	22,652,527	1.0005
1996	29,686,664	29,867,143	1.0061	1996	28,160,638	28,258,471	1.0035
1997	29,230,959	29,608,942	1.0129	1997	27,959,965	28,196,116	1.0084
1998	26,345,303	26,418,866	1.0028	1998	24,188,898	24,433,673	1.0101
1999	30,717,242	31,410,094	1.0226	1999	27,854,681	27,933,529	1.0028
2000	39,910,185	40,340,520	1.0108	2000	36,164,222	36,478,502	1.0087
2001	33,580,199	34,001,822	1.0126	2001	29,304,966	29,633,353	1.0112
2002	33,846,230	34,370,055	1.0155	2002	32,729,207	33,144,822	1.0127
2003	36,308,217	37,010,246	1.0193	2003	35,350,335	36,556,005	1.0341
2004	36,288,481	37,547,882	1.0347	2004	36,032,836	36,622,679	1.0164
2005	36,385,912	37,668,829	1.0353	2005	36,635,736	37,676,535	1.0284
2006	35,559,704	37,438,712	1.0528	2006	36,390,932	38,381,669	1.0547
2007	33,578,904	36,255,075	1.0797	2007	34,858,288	35,939,694	1.0310
2008	28,762,856	32,193,491	1.1193	2008	30,703,608	32,379,947	1.0546
2009	24,570,133	29,121,704	1.1852	2009	28,811,650	32,297,848	1.1210
2010	15,546,650	24,548,469	1.5790	2010	24,233,150	29,063,153	1.1993
2011	9,487,937	19,162,016	2.0196	2011	18,902,189	26,356,445	1.3944
2012	1,505,071	7,919,682	5.2620	2012	7,817,826	15,956,580	2.0411
2013		1,729,152		2013	1,705,951	10,137,892	5.9427
				2014		1,462,937	

Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior to 1986	191,043,107	191,201,440	1.0008	Prior to 1986	191,201,440	191,411,698	1.0011
1986	24,203,120	24,257,046	1.0022	1986	24,257,046	24,296,816	1.0016
1987	29,764,001	29,788,711	1.0008	1987	29,788,711	29,770,168	0.9994
1988	28,769,685	28,900,329	1.0045	1988	28,900,329	28,911,436	1.0004
1989	31,372,060	31,272,647	0.9968	1989	31,272,647	31,274,906	1.0001
1990	32,650,666	32,739,226	1.0027	1990	32,739,226	32,786,333	1.0014
1991	30,467,924	30,590,285	1.0040	1991	30,590,285	30,487,457	0.9966
1992	26,500,795	26,427,845	0.9972	1992	26,427,845	26,380,525	0.9982
1993	29,477,819	29,627,306	1.0051	1993	29,627,306	29,649,966	1.0008
1994	22,845,771	22,903,123	1.0025	1994	22,903,123	23,110,377	1.0090
1995	24,131,863	24,168,647	1.0015	1995	24,168,647	24,160,965	0.9997
1996	29,612,319	29,717,640	1.0036	1996	29,717,640	29,802,922	1.0029
1997	29,202,168	29,293,955	1.0031	1997	29,293,955	29,260,902	0.9989
1998	24,654,336	24,846,779	1.0078	1998	24,846,779	24,908,812	1.0025
1999	29,303,782	29,361,110	1.0020	1999	29,361,110	29,675,561	1.0107
2000	37,105,696	37,359,648	1.0068	2000	37,359,648	37,445,404	1.0023
2001	33,245,650	33,544,938	1.0090	2001	33,544,938	33,721,850	1.0053
2002	33,149,713	33,442,031	1.0088	2002	33,442,031	33,479,842	1.0011
2003	36,654,500	36,930,321	1.0075	2003	36,915,028	37,184,363	1.0073
2004	38,137,725	38,423,480	1.0075	2004	38,423,480	38,588,764	1.0043
2005	38,729,503	39,441,588	1.0184	2005	39,441,588	40,578,106	1.0288
2006	39,429,449	41,047,665	1.0410	2006	40,985,112	41,913,458	1.0227
2007	37,408,806	38,150,779	1.0198	2007	37,919,130	39,357,798	1.0379
2008	33,942,366	35,297,234	1.0399	2008	34,650,612	35,322,768	1.0194
2009	32,615,731	35,543,414	1.0898	2009	34,464,518	36,492,210	1.0588
2010	30,379,657	33,026,286	1.0871	2010	32,787,294	34,481,955	1.0517
2011	26,769,523	31,142,813	1.1634	2011	31,066,216	32,727,413	1.0535
2012	16,081,712	23,266,578	1.4468	2012	23,148,647	28,580,744	1.2347
2013	10,228,367	18,802,942	1.8383	2013	18,723,744	25,879,943	1.3822
2014	1,480,003	8,457,917	5.7148	2014	8,405,827	16,337,903	1.9436
2015		1,788,691		2015	1,788,691	9,169,573	5.1264
				2016		1,386,181	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

* Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

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

TABLE I - E - Individual Losses Limited *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

MEDICAL PAID LOSSES

Policy Year Valued	As of 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior to 1986	65,992,065	66,851,885	1.0130	Prior to 1986	63,767,461	64,379,268	1.0096
1986	10,855,468	10,988,680	1.0123	1986	10,259,661	10,294,227	1.0034
1987	14,776,982	15,268,223	1.0332	1987	14,040,508	14,198,308	1.0112
1988	15,334,975	15,435,250	1.0065	1988	14,863,241	14,938,101	1.0050
1989	18,796,851	19,040,454	1.0130	1989	18,449,735	18,757,160	1.0167
1990	18,901,988	19,144,161	1.0128	1990	17,625,479	17,751,845	1.0072
1991	19,541,562	19,709,337	1.0086	1991	18,300,459	18,451,790	1.0083
1992	20,136,346	20,300,490	1.0082	1992	18,919,338	19,139,701	1.0116
1993	21,213,890	21,522,839	1.0146	1993	20,280,319	20,453,819	1.0086
1994	18,125,225	18,331,723	1.0114	1994	16,510,178	16,911,289	1.0243
1995	19,974,382	20,525,465	1.0276	1995	18,749,874	19,014,491	1.0141
1996	25,426,278	26,044,103	1.0243	1996	24,716,079	25,162,890	1.0181
1997	23,028,325	23,424,878	1.0172	1997	22,317,471	22,822,128	1.0226
1998	22,545,831	22,785,495	1.0106	1998	21,168,520	21,267,951	1.0047
1999	27,475,845	27,811,387	1.0122	1999	24,598,185	24,711,948	1.0046
2000	36,466,686	37,462,448	1.0273	2000	34,255,399	34,997,227	1.0217
2001	28,698,952	29,367,949	1.0233	2001	25,466,041	26,005,906	1.0212
2002	32,729,754	33,869,497	1.0348	2002	32,014,392	33,071,322	1.0330
2003	35,099,118	36,494,736	1.0398	2003	35,065,144	36,185,700	1.0320
2004	38,536,147	39,507,808	1.0252	2004	38,069,592	39,112,068	1.0274
2005	38,785,617	40,282,277	1.0386	2005	38,767,169	39,881,535	1.0287
2006	37,706,122	39,454,395	1.0464	2006	38,818,303	40,585,627	1.0455
2007	40,089,833	41,961,336	1.0467	2007	40,519,384	41,963,904	1.0357
2008	36,709,975	40,041,705	1.0908	2008	38,803,114	40,865,385	1.0531
2009	36,795,046	40,435,174	1.0989	2009	39,983,598	42,279,761	1.0574
2010	36,839,909	42,949,985	1.1659	2010	41,590,669	45,949,544	1.1048
2011	28,702,939	38,857,277	1.3538	2011	38,468,845	42,793,593	1.1124
2012	4,548,276	23,691,030	5.2088	2012	23,489,899	32,024,419	1.3633
2013		5,229,946		2013	5,109,384	23,898,255	4.6773
				2014		4,364,034	

Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior to 1986	66,687,986	67,193,191	1.0076	Prior to 1986	67,192,842	67,791,080	1.0089
1986	10,989,485	11,038,317	1.0044	1986	11,037,446	11,058,886	1.0019
1987	15,235,827	15,372,293	1.0090	1987	15,371,477	15,594,097	1.0145
1988	15,408,859	15,443,759	1.0023	1988	15,444,284	15,464,001	1.0013
1989	19,241,342	19,619,321	1.0196	1989	19,618,957	19,677,158	1.0030
1990	19,059,164	19,243,890	1.0097	1990	19,243,796	19,330,407	1.0045
1991	19,664,663	19,920,268	1.0130	1991	19,921,509	19,929,795	1.0004
1992	20,335,135	20,482,842	1.0073	1992	20,484,018	20,543,732	1.0029
1993	21,322,317	21,594,192	1.0128	1993	21,594,936	21,818,503	1.0104
1994	18,658,794	18,758,633	1.0054	1994	18,757,697	18,939,147	1.0097
1995	20,434,253	20,567,161	1.0065	1995	20,568,384	20,673,132	1.0051
1996	26,137,281	26,710,312	1.0219	1996	26,709,501	27,085,594	1.0141
1997	23,216,062	23,443,780	1.0098	1997	23,442,233	23,858,137	1.0177
1998	21,013,095	21,200,299	1.0089	1998	21,198,995	21,510,649	1.0147
1999	26,324,563	26,763,782	1.0167	1999	26,762,661	26,934,869	1.0064
2000	34,730,581	35,390,393	1.0190	2000	35,388,169	35,684,628	1.0084
2001	28,802,306	29,204,956	1.0140	2001	29,204,127	30,128,808	1.0317
2002	32,930,309	34,572,054	1.0499	2002	34,572,502	35,066,155	1.0143
2003	35,823,574	36,600,193	1.0217	2003	36,569,883	37,367,991	1.0218
2004	40,558,928	41,836,203	1.0315	2004	41,832,279	42,675,810	1.0202
2005	41,434,626	42,250,185	1.0197	2005	42,246,638	44,115,787	1.0442
2006	41,235,375	43,061,394	1.0443	2006	43,027,873	44,852,727	1.0424
2007	43,513,733	44,977,414	1.0336	2007	44,844,176	46,299,443	1.0325
2008	42,222,088	44,406,558	1.0517	2008	43,791,480	45,674,044	1.0430
2009	42,742,271	46,384,289	1.0852	2009	44,995,285	47,722,708	1.0606
2010	48,153,993	51,618,190	1.0719	2010	51,201,320	53,581,074	1.0465
2011	43,271,496	46,700,759	1.0792	2011	46,361,396	47,199,848	1.0181
2012	32,235,298	37,867,875	1.1747	2012	37,562,547	40,807,785	1.0864
2013	24,359,269	35,473,170	1.4562	2013	35,083,219	41,845,771	1.1928
2014	4,466,387	22,723,524	5.0877	2014	22,541,869	31,848,646	1.4129
2015		7,638,688		2015	7,638,654	29,887,525	3.9127
				2016		6,603,857	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

* Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

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

EXHIBIT VIII
DELAWARE COMPENSATION RATING BUREAU, INC.
RATE AND LOSS COST FORMULAE

The experience used for classification relativities for the December 1, 2017 revision will include all available risks. It is proposed that catastrophes be limited in accordance with the procedure previously employed in other DCRB filings. The experience period will be five (5) years for all classifications regardless of whether a classification might meet the full credibility requirements with less than five years of data. Credibility will be based on reported payrolls for classifications using payroll as the exposure base. For non-payroll classifications, expected losses will be used as the basis for credibility. Thus, two credibility tables will be prepared for use in the December 1, 2017 filing. The values for these respective tables will be established such that the credibility assigned to a payroll-based classification having the same portion of total statewide expected losses and payrolls attributable to its experience using each table would be equal. All occupational disease losses will be included in the exhibit of classification experience, with the total amount of such losses by type of injury being shown on a separate line on the classification rate worksheets.

The larger classifications are subject to standard procedures as described below. However, circumstances will sometimes require that some classifications' rating procedure be modified to recognize situations where the normal rating process would not be appropriate. Such classifications, and the manner in which their rates or loss costs have been derived, are separately identified within the filing material.

The calculation of assigned risk classification rates will be made in accordance with the following procedure:

- (1) Determine the pure premiums underlying present Manual Residual Market Rates by category (serious, non-serious, medical only and total) for each classification.
- (2) Adjust the present pure premiums by category (serious, non-serious, medical only and total) to the December 1, 2017 on-rate-level to obtain present on-rate-level pure premiums.
- (3) Determine Expected Losses (serious, non-serious, medical only and total) for each classification by multiplying the exposures from the experience period by the pure premiums underlying present Manual Rates.
- (4) Determine the indicated pure premiums (serious, non-serious, medical only and total) from the exposures and losses from the experience period.
- (5) Test the indicated total pure premiums by multiplying the exposures of the latest three years for each classification and obtaining the total Actual Losses for all classifications combined.
- (6) Calculate Expected Losses by multiplying the present pure premiums by the exposures from the last three years for each classification and by the overall average rate change.
- (7) Obtain correction factors by category of loss (serious, non-serious and medical only) by dividing the Expected Losses derived in (6) by the Actual Losses derived in (5).
- (8) Multiply the indicated (pre-test) pure premiums from (4) times the correction factors derived in (7) to obtain indicated (post-test) pure premiums.

RATE AND LOSS COST FORMULAE (continued)

- (9) Determine “formula” pure premiums from (2) and (8) above for each type of loss (serious, non-serious and medical only), with credibility for each category of loss corresponding to either the amount of reported payroll (for all classifications in which payroll is the exposure base) or to the amount of Expected Losses (for all “non-payroll” classifications). Credibility weights will be taken from exhibits appearing in the Class Book. The complement of credibility is in each case to be assigned to the present on December 1, 2017 level pure premiums for each category of loss.
- (10) Select proposed total pure premiums for each classification, using the middle value from the total pure premiums derived in (2), (8) and (9) above. If the proposed pure premium selected on this basis is different from the formula pure premium derived in (9) above, partial pure premiums are to be allocated between categories (serious, non-serious and medical only) in the same proportion as the partial pure premiums comprising the formula pure premium.
- (11) Test the proposed total pure premiums selected in (10) by multiplying by the exposures of the three latest years for each classification and obtaining the total Expected Losses for all classifications combined.
- (12) Obtain a correction factor by dividing the Expected Losses derived in (6) above by the Expected Losses derived in (11) above.
- (13) Calculate the “composite pure premium multipliers” for each industry group as the product of the following items:
 - (a) The pure premium correction factor determined in (12) above.
 - (b) The proposed experience rating plan off-balance factor (Collectible Premium Ratio).
 - (c) The inverse of the permissible loss and loss adjustment ratio.
 - (d) The estimated effect of the July 1, 2018 benefit change.
- (14) Apply the composite pure premium multiplier obtained in (13) above to the proposed total pure premiums to obtain Manual Rates.
- (15) Test to assure that the maximum departure of the Manual Rates derived in (14) above from current Manual Rates is in accordance with the following parameters:

Maximum Change in Rates:
Upward: The industry group average change plus 25% rounded to the nearest 1%.
Downward: The industry group average change minus 25% rounded to the nearest 1%.
- (16) Manual rates are to be rounded to the nearest \$.01.
- (17) Test the Manual Rates derived in (16) above to determine if balance has been achieved within 0.0005 of the indicated change in rate level by industry group. If such balance has not been achieved, calculate the necessary correction factor to adjust the composite pure premium multipliers derived in (13) above to achieve the necessary balance. Perform steps (14) through (17) iteratively until the desired balance is achieved.

RATE AND LOSS COST FORMULAE (continued)

Non-reviewed Classifications

- (18) For classifications with insufficient credibility (non-reviewed classifications), an alternative calculation is used to derive indicated rates.

Insufficient credibility is defined as having five-year payroll less than that necessary to achieve 5% credibility for the non-serious component of pure premium. For non-payroll based classifications, expected losses replace payrolls.

For these non-reviewed classes, the indicated rate is calculated as follows:

- a) An average loss cost using Pennsylvania loss cost values and the Delaware distribution of business by class is calculated.
- b) Classification relativities are then calculated that relate the Pennsylvania loss cost by classification to the average overall loss cost calculated in (a) above.
- c) Indicated average loss costs are calculated by class by multiplying the relativities in (b) above times the average Delaware loss cost value for all classes combined times the average manual change in rates times the indicated composite pure premium multiplier.
- d) A second indicated rate is calculated by applying the average manual change in rates by industry group to the current Delaware rate for the class.
- e) A final indicated rate, subject to capping and balancing criteria previously described, is calculated by applying one-third weight to (c) above plus two-thirds weight to (d) above.

Loss Costs

The calculation of non-assigned risk classification loss costs will be made in accordance with the following procedure:

- (19) Multiply the proposed assigned risk Manual Rates by classification by the permissible loss, loss adjustment expense and loss based assessment ratio.

EXHIBIT IX**COLLECTIBLE PREMIUM RATIOS ***

Manual Years 2014 to 2016 Market Profile Report Data

Manual Year	Premium at Manual Rates	Collected Premium (Excluding Constants)	Collectible Premium Ratio (2)/(3)
(1)	(2)	(3)	(4)
ALL INDUSTRIES			
2014	258,211,562	260,286,052	0.9920
2015	247,095,158	259,025,925	0.9539
2016	286,601,879	297,368,719	0.9638
TOTAL	791,908,599	816,680,696	0.9697
MANUFACTURING AND UTILITIES			
2014	34,335,697	31,534,717	1.0888
2015	33,641,793	30,869,674	1.0898
2016	35,919,716	32,826,790	1.0942
TOTAL	103,897,207	95,231,181	1.0910
CONTRACTING AND QUARRYING			
2014	50,143,592	47,541,230	1.0547
2015	48,303,173	46,969,170	1.0284
2016	57,816,413	55,135,715	1.0486
TOTAL	156,263,179	149,646,115	1.0442
OTHER INDUSTRIES			
2014	173,732,273	181,210,105	0.9587
2015	165,150,191	181,187,081	0.9115
2016	192,865,750	209,406,215	0.9210
TOTAL	531,748,213	571,803,400	0.9299

* Excludes classifications and coverages not subject to experience rating.

EXHIBIT X

EXPECTED LOSS RATE FACTORS

CALCULATION OF EXPECTED LOSS RATE FACTORS

Policy Year Beginning 12/1 (1)	Average Law Multiplier (2)	Adjustment Factor (3)	Loss Ratio Development Factor (4)	Expense Allowance * 1 / (PLR/CPR) (5)	Trend Factor (6)	Product (2) * (3) * (4) * (5) * (6) (7)	Expected Loss Rate Factor 1.0 / (7) (8)
<u>Manufacturing and Utilities</u>							
2013	0.9236	1.0000	1.6885	1.8688	1.2960	3.7771	0.2648
2014	0.9614	1.0000	1.7518	1.8688	1.2139	3.8206	0.2617
2015	0.9849	1.0000	2.5313	1.8688	1.1375	5.2997	0.1887
<u>Contracting and Quarrying</u>							
2013	0.9236	1.0000	1.5963	1.7886	1.2960	3.4176	0.2926
2014	0.9614	1.0000	1.8923	1.7886	1.2139	3.9499	0.2532
2015	0.9849	1.0000	2.5263	1.7886	1.1375	5.0622	0.1975
<u>Other Industries</u>							
2013	0.9236	1.0000	1.6005	1.5928	1.2960	3.0514	0.3277
2014	0.9614	1.0000	1.8439	1.5928	1.2139	3.4276	0.2917
2015	0.9849	1.0000	2.3951	1.5928	1.1375	4.2739	0.2340

* Permissible Loss Ratio = 0.5838
 Collectible Premium Ratios
 Manufacturing = 1.0910
 Contracting = 1.0442
 All Other = 0.9299

EXHIBIT XI

**CALCULATION OF TAX MULTIPLIER FOR USE IN RETROSPECTIVE RATING PLANS
(O/T U.S.L. & H.W. Act Coverages)**

Expense Provisions for O/T U.S.L. & H.W. Classes

Losses	58.38
Loss Adjustment Expense	12.18
Loss & Loss Adjustment	70.56
Premium Discount	8.38
Acquisition	7.77
General Expenses	3.26
Profit and Contingencies	1.08
Taxes	2.33
Uncollectible Premium	1.10
Workers' Compensation Fund	3.00
Administrative Assessment	2.52
	29.44

If

- T = Tax multiplier
- E = Expense provision in rates (General, Acquisition, and Profit), less premium discount
- L = Loss provision in rates
- C = Loss conversion factor
- B = Assessments made on premiums
- A = Assessments made on losses (adjusted so as not to collect profit and general expense dollars on the extra premium generated by the assessments)

Using average discount (Schedule Y) this yields:

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

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

Then

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

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

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

EXHIBIT XII

DELAWARE RETROSPECTIVE DEVELOPMENT FACTORS *

Retrospective development factors for first, second and third adjustments are calculated below. They are intended for use in retrospective plans with no loss limitation and applicable to the expected loss portion of premium.

First Adjustment	RDF =	0.5936
Second Adjustment	RDF =	0.4595
Third Adjustment	RDF =	0.3797

For those companies using retrospective development factors with loss limitations, the following formula may be used.

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

RDF(LIM) = Retrospective Development Factors at limited basis
ELF = Excess Loss (Pure Premium) Factors exclusive of allocated loss adjustment expenses for given Hazard Group and Loss Limitation
RDF = Retrospective Development Factors without Loss Limitation

For Example:

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

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

* The use of retrospective development factors is optional.

DELAWARE COMPENSATION RATING BUREAU, INC.

Table I - Summary of Financial Call Data

Table I presents premium and loss data which forms the basis for calculating development factors and projecting ratios of actual losses to premiums by policy year. Losses are shown on paid and case incurred (paid plus outstanding, excluding bulk and IBNR) bases split between indemnity and medical.

The data represents a summary of accumulated policy year experience as reported by carriers in the annual Financial Calls for Experience. Individual losses have been limited by amounts varying by policy year and the limits apply on a combined indemnity and medical loss basis for both paid and incurred losses. The loss limitations by policy year are derived and shown in Exhibit 1a. The excess portions of those limited losses are shown in Exhibit 1b and have been excluded from Exhibit 1. All medical payments and reserves are adjusted to a post-House Bill 175, pre-House Bill 373 benefit level consistent with losses adjusted in Exhibit 1 on an unlimited basis. Medical data has also been adjusted to reflect the anticipated improvements in medical trend due to Senate Bill 1 and Senate Bill 238.

Four sets of development factors are shown, measuring the development from December 31, 2012 to December 31, 2013; December 31, 2013 to December 31, 2014; December 31, 2014 to December 31, 2015; and December 31, 2015 to December 31, 2016. So as to maximize the use of available data, the companies used in each stage of development are allowed to be independent of those used in other stages of development; therefore, the figures shown for a given valuation date may vary for purposes of comparison to the prior and subsequent points.

Experience for large deductible policies has been excluded from Table I.

TABLE I

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

ACCUMULATED STANDARD EARNED PREMIUM

Policy Year Valued	As of 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior				Prior			
to 1986	499,313,202	499,313,213	1.0000	to 1986	475,901,634	475,901,634	1.0000
1986	74,540,210	74,540,210	1.0000	1986	68,727,386	68,727,386	1.0000
1987	87,187,766	87,187,766	1.0000	1987	81,080,364	81,080,364	1.0000
1988	104,156,834	104,156,834	1.0000	1988	98,509,492	98,509,492	1.0000
1989	112,006,449	112,006,449	1.0000	1989	105,487,107	105,487,107	1.0000
1990	100,769,966	100,769,966	1.0000	1990	94,125,731	94,125,731	1.0000
1991	97,023,519	97,050,962	1.0003	1991	90,695,845	90,750,388	1.0006
1992	89,189,995	89,190,039	1.0000	1992	82,084,698	82,084,698	1.0000
1993	90,725,310	90,724,421	1.0000	1993	84,936,458	84,936,458	1.0000
1994	83,151,960	83,154,380	1.0000	1994	77,193,665	77,193,605	1.0000
1995	79,874,949	79,874,943	1.0000	1995	73,445,394	73,445,418	1.0000
1996	83,668,945	83,668,917	1.0000	1996	77,188,731	77,188,734	1.0000
1997	86,953,643	86,953,607	1.0000	1997	80,784,678	80,784,703	1.0000
1998	92,377,889	92,377,869	1.0000	1998	84,068,560	84,068,572	1.0000
1999	87,625,454	87,625,393	1.0000	1999	80,572,172	80,572,143	1.0000
2000	94,748,288	94,748,147	1.0000	2000	85,738,581	85,738,501	1.0000
2001	95,701,134	95,643,936	0.9994	2001	88,449,374	88,449,339	1.0000
2002	118,877,369	118,858,069	0.9998	2002	113,699,746	113,717,630	1.0002
2003	134,183,507	134,184,277	1.0000	2003	129,655,791	129,655,762	1.0000
2004	153,036,271	153,036,527	1.0000	2004	149,122,206	149,121,079	1.0000
2005	187,891,445	187,888,080	1.0000	2005	183,000,631	182,998,946	1.0000
2006	207,191,524	207,185,868	1.0000	2006	202,487,230	202,495,026	1.0000
2007	200,029,903	200,007,564	0.9999	2007	195,753,446	195,750,621	1.0000
2008	151,139,871	151,152,969	1.0001	2008	148,482,656	148,479,227	1.0000
2009	118,168,783	118,087,574	0.9993	2009	116,318,345	116,311,214	0.9999
2010	105,661,606	105,645,526	0.9998	2010	104,350,998	104,476,537	1.0012
2011	106,218,857	106,385,661	1.0016	2011	105,111,781	105,072,860	0.9996
2012	59,119,378	114,744,657	1.9409	2012	113,287,818	113,468,957	1.0016
2013		70,122,448		2013	69,315,160	132,994,694	1.9187
				2014		76,798,021	

Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior				Prior			
to 1986	490,822,657	490,822,657	1.0000	to 1986	490,822,657	490,822,657	1.0000
1986	73,474,543	73,474,543	1.0000	1986	73,474,543	73,474,543	1.0000
1987	85,943,515	85,943,515	1.0000	1987	85,943,515	85,943,515	1.0000
1988	102,949,395	102,949,395	1.0000	1988	102,949,395	102,949,395	1.0000
1989	110,768,371	110,768,371	1.0000	1989	110,768,371	110,768,371	1.0000
1990	99,948,026	99,948,026	1.0000	1990	99,948,026	99,948,026	1.0000
1991	95,894,161	95,915,069	1.0002	1991	95,915,069	95,933,003	1.0002
1992	87,086,900	87,086,900	1.0000	1992	87,086,900	87,086,967	1.0000
1993	87,798,462	87,798,462	1.0000	1993	87,798,462	87,798,462	1.0000
1994	82,320,327	82,320,327	1.0000	1994	82,320,327	82,331,367	1.0001
1995	78,691,448	78,691,441	1.0000	1995	78,691,441	78,691,441	1.0000
1996	82,677,008	82,676,981	1.0000	1996	82,676,981	82,676,970	1.0000
1997	83,865,046	83,865,017	1.0000	1997	83,865,017	83,865,012	1.0000
1998	86,444,463	86,444,445	1.0000	1998	86,444,445	86,444,449	1.0000
1999	80,901,980	80,901,994	1.0000	1999	80,901,994	80,901,977	1.0000
2000	89,557,141	89,557,126	1.0000	2000	89,557,126	89,557,124	1.0000
2001	90,799,185	90,805,701	1.0001	2001	90,805,701	90,806,330	1.0000
2002	114,272,115	114,271,524	1.0000	2002	114,271,524	114,271,531	1.0000
2003	129,612,918	129,614,075	1.0000	2003	129,494,762	129,494,810	1.0000
2004	153,025,541	153,025,932	1.0000	2004	152,871,327	152,871,385	1.0000
2005	187,890,751	187,894,404	1.0000	2005	187,799,467	187,799,312	1.0000
2006	207,236,689	207,243,922	1.0000	2006	206,582,739	206,582,882	1.0000
2007	200,003,004	200,008,027	1.0000	2007	199,464,717	199,461,360	1.0000
2008	151,148,083	151,154,105	1.0000	2008	149,416,538	149,417,895	1.0000
2009	118,011,756	118,689,735	1.0057	2009	117,158,714	117,158,752	1.0000
2010	106,031,849	106,242,328	1.0020	2010	105,094,206	105,086,397	0.9999
2011	106,569,572	106,335,247	0.9978	2011	105,462,999	105,492,262	1.0003
2012	115,223,852	115,576,402	1.0031	2012	114,609,213	114,622,483	1.0001
2013	135,120,835	136,119,967	1.0074	2013	135,289,131	135,182,833	0.9992
2014	78,165,318	147,276,890	1.8842	2014	146,603,738	148,439,581	1.0125
2015		79,473,287		2015	79,461,959	147,359,751	1.8545
				2016		88,172,419	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

TABLE I - A - Individual Losses Limited *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior to 1986	266,264,008	266,758,240	1.0019	Prior to 1986	256,189,020	256,118,171	0.9997
1986	37,210,762	36,886,275	0.9913	1986	34,299,613	34,371,297	1.0021
1987	46,854,568	47,000,182	1.0031	1987	43,529,819	43,582,993	1.0012
1988	44,703,010	44,813,846	1.0025	1988	42,758,172	42,682,360	0.9982
1989	51,400,917	51,522,530	1.0024	1989	49,983,507	50,063,922	1.0016
1990	54,515,982	54,293,917	0.9959	1990	50,134,256	50,145,679	1.0002
1991	52,029,312	51,811,360	0.9958	1991	48,162,019	48,097,801	0.9987
1992	47,420,639	47,351,996	0.9986	1992	43,969,779	43,992,091	1.0005
1993	56,042,514	55,327,629	0.9872	1993	52,319,420	52,550,771	1.0044
1994	44,098,339	45,114,792	1.0230	1994	40,880,497	40,175,253	0.9827
1995	47,458,844	47,352,800	0.9978	1995	43,853,617	43,697,899	0.9964
1996	61,005,698	61,759,779	1.0124	1996	58,127,018	57,567,472	0.9904
1997	57,138,013	57,489,359	1.0061	1997	54,213,262	54,199,651	0.9997
1998	51,691,392	51,944,522	1.0049	1998	47,976,263	47,945,046	0.9993
1999	63,005,461	62,620,545	0.9939	1999	55,570,395	54,861,391	0.9872
2000	85,655,950	87,313,942	1.0194	2000	78,903,914	78,566,444	0.9957
2001	70,395,710	70,266,590	0.9982	2001	60,044,466	60,066,690	1.0004
2002	75,103,254	74,260,745	0.9888	2002	70,783,822	71,155,799	1.0053
2003	82,977,943	84,231,347	1.0151	2003	80,629,186	82,037,187	1.0175
2004	84,018,086	84,082,302	1.0008	2004	81,143,064	82,156,462	1.0125
2005	89,377,208	90,186,248	1.0091	2005	86,112,488	87,658,921	1.0180
2006	88,191,367	91,373,016	1.0361	2006	89,434,715	92,803,143	1.0377
2007	88,680,258	91,581,452	1.0327	2007	87,744,116	90,204,028	1.0280
2008	79,703,466	83,939,391	1.0531	2008	80,546,248	85,416,397	1.0605
2009	81,541,006	86,682,424	1.0631	2009	85,377,226	93,461,651	1.0947
2010	75,835,724	89,112,618	1.1751	2010	85,098,746	90,584,998	1.0645
2011	65,664,765	80,258,527	1.2222	2011	78,992,300	86,160,235	1.0907
2012	16,795,430	54,675,782	3.2554	2012	54,015,655	68,767,443	1.2731
2013		19,861,811		2013	19,459,465	56,967,349	2.9275
				2014		20,092,711	

Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior to 1986	262,784,736	262,584,063	0.9992	Prior to 1986	262,583,714	262,871,426	1.0011
1986	35,978,904	35,974,941	0.9999	1986	35,974,070	35,945,978	0.9992
1987	46,419,493	46,523,441	1.0022	1987	46,522,625	46,588,454	1.0014
1988	44,501,986	44,606,289	1.0023	1988	44,606,814	44,602,966	0.9999
1989	51,380,848	51,475,241	1.0018	1989	51,474,877	51,556,482	1.0016
1990	53,648,747	54,378,219	1.0136	1990	54,378,125	54,478,327	1.0018
1991	51,181,233	51,285,866	1.0020	1991	51,287,107	51,013,519	0.9947
1992	46,983,651	47,273,128	1.0062	1992	47,274,304	47,364,040	1.0019
1993	53,274,710	53,525,582	1.0047	1993	53,526,326	53,500,420	0.9995
1994	43,472,618	43,829,535	1.0082	1994	43,828,599	43,468,508	0.9918
1995	46,639,335	46,666,080	1.0006	1995	46,667,303	46,570,736	0.9979
1996	60,494,740	61,184,589	1.0114	1996	61,183,778	61,193,293	1.0002
1997	55,850,435	55,841,702	0.9998	1997	55,840,155	55,861,757	1.0004
1998	47,934,629	48,008,613	1.0015	1998	48,007,309	48,502,989	1.0103
1999	58,106,381	58,579,290	1.0081	1999	58,578,169	58,577,444	1.0000
2000	78,759,695	78,282,539	0.9939	2000	78,280,315	78,561,252	1.0036
2001	68,249,820	68,984,722	1.0108	2001	68,983,893	70,035,631	1.0152
2002	70,696,670	71,316,325	1.0088	2002	71,316,773	72,211,134	1.0125
2003	81,856,202	82,365,074	1.0062	2003	82,319,471	83,354,357	1.0126
2004	85,118,368	86,772,976	1.0194	2004	86,769,052	88,799,140	1.0234
2005	91,755,439	93,135,585	1.0150	2005	93,132,038	94,433,308	1.0140
2006	94,811,690	95,808,706	1.0105	2006	95,712,632	97,523,730	1.0189
2007	94,271,039	96,186,041	1.0203	2007	95,821,154	98,249,763	1.0253
2008	89,293,999	91,668,956	1.0266	2008	90,407,256	94,097,297	1.0408
2009	94,488,259	99,071,025	1.0485	2009	96,151,183	98,253,902	1.0219
2010	95,585,150	98,797,074	1.0336	2010	98,141,212	102,748,738	1.0469
2011	87,634,690	91,467,231	1.0437	2011	91,020,271	93,790,455	1.0304
2012	69,476,177	78,355,048	1.1278	2012	77,931,789	83,351,852	1.0695
2013	58,149,313	74,934,212	1.2887	2013	74,465,063	85,893,276	1.1535
2014	20,534,798	55,119,445	2.6842	2014	54,864,870	67,339,653	1.2274
2015		23,198,223		2015	23,198,189	66,705,826	2.8755
				2016		24,656,381	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

* Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

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

TABLE I - B - Individual Losses Limited *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INDEMNITY INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior				Prior			
to 1986	196,132,456	195,982,413	0.9992	to 1986	188,471,221	188,225,681	0.9987
1986	25,566,184	25,524,465	0.9984	1986	23,719,146	23,731,437	1.0005
1987	30,818,405	30,513,276	0.9901	1987	28,468,412	28,459,985	0.9997
1988	29,047,053	29,165,883	1.0041	1988	27,743,452	27,716,668	0.9990
1989	31,754,934	31,823,671	1.0022	1989	30,874,445	30,808,001	0.9978
1990	33,637,629	33,589,068	0.9986	1990	31,471,715	31,433,113	0.9988
1991	31,239,209	31,138,223	0.9968	1991	28,913,710	29,162,109	1.0086
1992	26,874,373	26,776,405	0.9964	1992	24,775,339	24,732,319	0.9983
1993	32,468,111	32,221,496	0.9924	1993	30,533,907	30,500,297	0.9989
1994	23,847,685	24,629,014	1.0328	1994	22,213,561	21,954,842	0.9884
1995	24,904,241	24,871,482	0.9987	1995	23,171,143	23,155,440	0.9993
1996	30,718,152	30,837,167	1.0039	1996	28,997,312	28,886,000	0.9962
1997	30,819,148	30,878,693	1.0019	1997	29,211,673	29,156,756	0.9981
1998	27,326,980	27,227,091	0.9963	1998	25,000,270	24,993,071	0.9997
1999	32,162,045	32,005,593	0.9951	1999	28,301,328	28,235,220	0.9977
2000	42,375,590	43,131,523	1.0178	2000	38,518,736	38,638,806	1.0031
2001	35,685,895	35,778,762	1.0026	2001	30,657,742	30,718,747	1.0020
2002	35,874,672	35,937,086	1.0017	2002	34,296,238	34,173,910	0.9964
2003	39,492,238	39,789,350	1.0075	2003	38,027,883	38,929,667	1.0237
2004	38,592,084	38,941,594	1.0091	2004	37,430,241	37,740,359	1.0083
2005	41,224,237	41,468,858	1.0059	2005	40,221,563	40,256,411	1.0009
2006	41,548,789	42,881,960	1.0321	2006	41,841,377	42,261,971	1.0101
2007	39,866,983	41,022,794	1.0290	2007	39,391,547	40,766,785	1.0349
2008	35,054,007	36,936,038	1.0537	2008	34,971,447	36,131,726	1.0332
2009	36,936,198	39,078,455	1.0580	2009	38,488,732	40,904,904	1.0628
2010	28,520,358	35,608,736	1.2485	2010	34,221,982	36,191,047	1.0575
2011	24,427,985	31,398,557	1.2854	2011	30,838,158	33,891,551	1.0990
2012	7,139,956	22,086,928	3.0934	2012	21,788,276	28,768,580	1.3204
2013		8,105,756		2013	7,944,988	24,115,779	3.0353
				2014		8,678,504	

Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior				Prior			
to 1986	192,583,382	192,568,780	0.9999	to 1986	192,568,780	192,682,099	1.0006
1986	24,643,786	24,625,574	0.9993	1986	24,625,574	24,589,805	0.9985
1987	30,168,487	30,135,100	0.9989	1987	30,135,100	30,104,317	0.9990
1988	29,003,725	29,047,813	1.0015	1988	29,047,813	29,018,939	0.9990
1989	31,640,745	31,494,044	0.9954	1989	31,494,044	31,474,674	0.9994
1990	33,164,716	33,657,980	1.0149	1990	33,657,980	33,606,375	0.9985
1991	31,012,642	31,036,407	1.0008	1991	31,036,407	30,809,322	0.9927
1992	26,528,445	26,504,425	0.9991	1992	26,504,425	26,441,781	0.9976
1993	30,272,673	30,360,540	1.0029	1993	30,360,540	30,331,752	0.9991
1994	23,504,701	23,745,710	1.0103	1994	23,745,710	23,616,533	0.9946
1995	24,650,213	24,619,767	0.9988	1995	24,619,767	24,421,175	0.9919
1996	30,366,259	30,454,217	1.0029	1996	30,454,217	30,466,990	1.0004
1997	30,095,064	29,993,001	0.9966	1997	29,993,001	29,922,577	0.9977
1998	25,237,510	25,245,596	1.0003	1998	25,245,596	25,263,186	1.0007
1999	29,734,057	29,684,320	0.9983	1999	29,684,320	29,865,918	1.0061
2000	39,027,997	38,885,692	0.9964	2000	38,885,692	38,744,654	0.9964
2001	34,842,686	34,804,788	0.9989	2001	34,804,788	34,751,719	0.9985
2002	33,922,994	33,750,646	0.9949	2002	33,750,646	33,730,928	0.9994
2003	38,901,165	38,890,760	0.9997	2003	38,875,467	38,872,294	0.9999
2004	39,255,405	39,321,121	1.0017	2004	39,321,121	39,519,389	1.0050
2005	41,503,706	41,538,566	1.0008	2005	41,538,566	41,435,228	0.9975
2006	43,346,576	43,930,838	1.0135	2006	43,868,285	44,219,299	1.0080
2007	42,398,414	42,815,757	1.0098	2007	42,584,108	42,850,116	1.0062
2008	38,320,224	38,434,823	1.0030	2008	37,788,201	37,976,718	1.0050
2009	41,284,545	42,692,891	1.0341	2009	41,167,909	41,726,944	1.0136
2010	38,048,628	37,497,727	0.9855	2010	37,258,735	38,078,910	1.0220
2011	34,519,636	36,052,524	1.0444	2011	35,944,927	36,827,314	1.0245
2012	29,100,363	32,198,396	1.1065	2012	32,080,465	34,848,701	1.0863
2013	24,587,617	31,542,747	1.2829	2013	31,463,549	36,373,343	1.1560
2014	8,876,765	21,005,457	2.3663	2014	20,951,501	26,665,181	1.2727
2015		6,662,339		2015	6,662,339	19,974,736	2.9982
				2016		7,812,761	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

* Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

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

TABLE I - C - Individual Losses Limited *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

MEDICAL INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior				Prior			
to 1986	70,131,552	70,775,827	1.0092	to 1986	67,717,799	67,892,490	1.0026
1986	11,644,578	11,361,810	0.9757	1986	10,580,467	10,639,860	1.0056
1987	16,036,163	16,486,906	1.0281	1987	15,061,407	15,123,008	1.0041
1988	15,655,957	15,647,963	0.9995	1988	15,014,720	14,965,692	0.9967
1989	19,645,983	19,698,859	1.0027	1989	19,109,062	19,255,921	1.0077
1990	20,878,353	20,704,849	0.9917	1990	18,662,541	18,712,566	1.0027
1991	20,790,103	20,673,137	0.9944	1991	19,248,309	18,935,692	0.9838
1992	20,546,266	20,575,591	1.0014	1992	19,194,440	19,259,772	1.0034
1993	23,574,403	23,106,133	0.9801	1993	21,785,513	22,050,474	1.0122
1994	20,250,654	20,485,778	1.0116	1994	18,666,936	18,220,411	0.9761
1995	22,554,603	22,481,318	0.9968	1995	20,682,474	20,542,459	0.9932
1996	30,287,546	30,922,612	1.0210	1996	29,129,706	28,681,472	0.9846
1997	26,318,865	26,610,666	1.0111	1997	25,001,589	25,042,895	1.0017
1998	24,364,412	24,717,431	1.0145	1998	22,975,993	22,951,975	0.9990
1999	30,843,416	30,614,952	0.9926	1999	27,269,067	26,626,171	0.9764
2000	43,280,360	44,182,419	1.0208	2000	40,385,178	39,927,638	0.9887
2001	34,709,815	34,487,828	0.9936	2001	29,386,724	29,347,943	0.9987
2002	39,228,582	38,323,659	0.9769	2002	36,487,584	36,981,889	1.0135
2003	43,485,705	44,441,997	1.0220	2003	42,601,303	43,107,520	1.0119
2004	45,426,002	45,140,708	0.9937	2004	43,712,823	44,416,103	1.0161
2005	48,152,971	48,717,390	1.0117	2005	45,890,925	47,402,510	1.0329
2006	46,642,578	48,491,056	1.0396	2006	47,593,338	50,541,172	1.0619
2007	48,813,275	50,558,658	1.0358	2007	48,352,569	49,437,243	1.0224
2008	44,649,459	47,003,353	1.0527	2008	45,574,801	49,284,671	1.0814
2009	44,604,808	47,603,969	1.0672	2009	46,888,494	52,556,747	1.1209
2010	47,315,366	53,503,882	1.1308	2010	50,876,764	54,393,951	1.0691
2011	41,236,780	48,859,970	1.1849	2011	48,154,142	52,268,684	1.0854
2012	9,655,474	32,588,854	3.3752	2012	32,227,379	39,998,863	1.2411
2013		11,756,055		2013	11,514,477	32,851,570	2.8531
				2014		11,414,207	

Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior				Prior			
to 1986	70,201,354	70,015,283	0.9973	to 1986	70,014,934	70,189,327	1.0025
1986	11,335,118	11,349,367	1.0013	1986	11,348,496	11,356,173	1.0007
1987	16,251,006	16,388,341	1.0085	1987	16,387,525	16,484,137	1.0059
1988	15,498,261	15,558,476	1.0039	1988	15,559,001	15,584,027	1.0016
1989	19,740,103	19,981,197	1.0122	1989	19,980,833	20,081,808	1.0051
1990	20,484,031	20,720,239	1.0115	1990	20,720,145	20,871,952	1.0073
1991	20,168,591	20,249,459	1.0040	1991	20,250,700	20,204,197	0.9977
1992	20,455,206	20,768,703	1.0153	1992	20,769,879	20,922,259	1.0073
1993	23,002,037	23,165,042	1.0071	1993	23,165,786	23,168,668	1.0001
1994	19,967,917	20,083,825	1.0058	1994	20,082,889	19,851,975	0.9885
1995	21,989,122	22,046,313	1.0026	1995	22,047,536	22,149,561	1.0046
1996	30,128,481	30,730,372	1.0200	1996	30,729,561	30,726,303	0.9999
1997	25,755,371	25,848,701	1.0036	1997	25,847,154	25,939,180	1.0036
1998	22,697,119	22,763,017	1.0029	1998	22,761,713	23,239,803	1.0210
1999	28,372,324	28,894,970	1.0184	1999	28,893,849	28,711,526	0.9937
2000	39,731,698	39,396,847	0.9916	2000	39,394,623	39,816,598	1.0107
2001	33,407,134	34,179,934	1.0231	2001	34,179,105	35,283,912	1.0323
2002	36,773,676	37,565,679	1.0215	2002	37,566,127	38,480,206	1.0243
2003	42,955,037	43,474,314	1.0121	2003	43,444,004	44,482,063	1.0239
2004	45,862,963	47,451,855	1.0346	2004	47,447,931	49,279,751	1.0386
2005	50,251,733	51,597,019	1.0268	2005	51,593,472	52,998,080	1.0272
2006	51,465,114	51,877,868	1.0080	2006	51,844,347	53,304,431	1.0282
2007	51,872,625	53,370,284	1.0289	2007	53,237,046	55,399,647	1.0406
2008	50,973,775	53,234,133	1.0443	2008	52,619,055	56,120,579	1.0665
2009	53,203,714	56,378,134	1.0597	2009	54,983,274	56,526,958	1.0281
2010	57,536,522	61,299,347	1.0654	2010	60,882,477	64,669,828	1.0622
2011	53,115,054	55,414,707	1.0433	2011	55,075,344	56,963,141	1.0343
2012	40,375,814	46,156,652	1.1432	2012	45,851,324	48,503,151	1.0578
2013	33,561,696	43,391,465	1.2929	2013	43,001,514	49,519,933	1.1516
2014	11,658,033	34,113,988	2.9262	2014	33,913,369	40,674,472	1.1994
2015		16,535,884		2015	16,535,850	46,731,090	2.8260
				2016		16,843,620	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

* Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

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

TABLE I - D - Individual Losses Limited *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INDEMNITY PAID LOSSES

Policy Year Valued	As of 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior to 1986	194,089,572	194,291,064	1.0010	Prior to 1986	186,797,787	186,807,878	1.0001
1986	25,045,187	25,065,995	1.0008	1986	23,341,510	23,384,622	1.0018
1987	30,529,737	30,066,824	0.9848	1987	28,028,889	28,069,999	1.0015
1988	28,679,334	28,902,059	1.0078	1988	27,479,629	27,484,014	1.0002
1989	31,385,318	31,506,030	1.0038	1989	30,556,804	30,554,738	0.9999
1990	32,954,836	32,975,564	1.0006	1990	30,857,938	30,924,148	1.0021
1991	30,197,199	30,294,868	1.0032	1991	28,070,278	28,627,391	1.0198
1992	26,807,966	26,742,909	0.9976	1992	24,741,843	24,702,998	0.9984
1993	31,302,131	31,380,660	1.0025	1993	29,693,071	29,713,188	1.0007
1994	22,865,662	22,917,750	1.0023	1994	20,502,297	21,295,912	1.0387
1995	24,265,770	24,325,458	1.0025	1995	22,640,556	22,652,527	1.0005
1996	29,686,664	29,867,143	1.0061	1996	28,160,638	28,258,471	1.0035
1997	29,230,959	29,608,942	1.0129	1997	27,959,965	28,196,116	1.0084
1998	26,345,303	26,418,866	1.0028	1998	24,188,898	24,433,673	1.0101
1999	30,717,242	31,410,094	1.0226	1999	27,854,681	27,933,529	1.0028
2000	39,910,185	40,340,520	1.0108	2000	36,164,222	36,478,502	1.0087
2001	33,580,199	34,001,822	1.0126	2001	29,304,966	29,633,353	1.0112
2002	33,846,230	34,370,055	1.0155	2002	32,729,207	33,144,822	1.0127
2003	36,308,217	37,010,246	1.0193	2003	35,350,335	36,556,005	1.0341
2004	36,288,481	37,547,882	1.0347	2004	36,032,836	36,622,679	1.0164
2005	36,385,912	37,668,829	1.0353	2005	36,635,736	37,676,535	1.0284
2006	35,559,704	37,438,712	1.0528	2006	36,390,932	38,381,669	1.0547
2007	33,578,904	36,255,075	1.0797	2007	34,858,288	35,939,694	1.0310
2008	28,762,856	32,193,491	1.1193	2008	30,703,608	32,379,947	1.0546
2009	24,570,133	29,121,704	1.1852	2009	28,811,650	32,297,848	1.1210
2010	15,546,650	24,548,469	1.5790	2010	24,233,150	29,063,153	1.1993
2011	9,487,937	19,162,016	2.0196	2011	18,902,189	26,356,445	1.3944
2012	1,505,071	7,919,682	5.2620	2012	7,817,826	15,956,580	2.0411
2013		1,729,152		2013	1,705,951	10,137,892	5.9427
				2014		1,462,937	

Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior to 1986	191,043,107	191,201,440	1.0008	Prior to 1986	191,201,440	191,411,698	1.0011
1986	24,203,120	24,257,046	1.0022	1986	24,257,046	24,296,816	1.0016
1987	29,764,001	29,788,711	1.0008	1987	29,788,711	29,770,168	0.9994
1988	28,769,685	28,900,329	1.0045	1988	28,900,329	28,911,436	1.0004
1989	31,372,060	31,272,647	0.9968	1989	31,272,647	31,274,906	1.0001
1990	32,650,666	32,739,226	1.0027	1990	32,739,226	32,786,333	1.0014
1991	30,467,924	30,590,285	1.0040	1991	30,590,285	30,487,457	0.9966
1992	26,500,795	26,427,845	0.9972	1992	26,427,845	26,380,525	0.9982
1993	29,477,819	29,627,306	1.0051	1993	29,627,306	29,649,966	1.0008
1994	22,845,771	22,903,123	1.0025	1994	22,903,123	23,110,377	1.0090
1995	24,131,863	24,168,647	1.0015	1995	24,168,647	24,160,965	0.9997
1996	29,612,319	29,717,640	1.0036	1996	29,717,640	29,802,922	1.0029
1997	29,202,168	29,293,955	1.0031	1997	29,293,955	29,260,902	0.9989
1998	24,654,336	24,846,779	1.0078	1998	24,846,779	24,908,812	1.0025
1999	29,303,782	29,361,110	1.0020	1999	29,361,110	29,675,561	1.0107
2000	37,105,696	37,359,648	1.0068	2000	37,359,648	37,445,404	1.0023
2001	33,245,650	33,544,938	1.0090	2001	33,544,938	33,721,850	1.0053
2002	33,149,713	33,442,031	1.0088	2002	33,442,031	33,479,842	1.0011
2003	36,654,500	36,930,321	1.0075	2003	36,915,028	37,184,363	1.0073
2004	38,137,725	38,423,480	1.0075	2004	38,423,480	38,588,764	1.0043
2005	38,729,503	39,441,588	1.0184	2005	39,441,588	40,578,106	1.0288
2006	39,429,449	41,047,665	1.0410	2006	40,985,112	41,913,458	1.0227
2007	37,408,806	38,150,779	1.0198	2007	37,919,130	39,357,798	1.0379
2008	33,942,366	35,297,234	1.0399	2008	34,650,612	35,322,768	1.0194
2009	32,615,731	35,543,414	1.0898	2009	34,464,518	36,492,210	1.0588
2010	30,379,657	33,026,286	1.0871	2010	32,787,294	34,481,955	1.0517
2011	26,769,523	31,142,813	1.1634	2011	31,066,216	32,727,413	1.0535
2012	16,081,712	23,266,578	1.4468	2012	23,148,647	28,580,744	1.2347
2013	10,228,367	18,802,942	1.8383	2013	18,723,744	25,879,943	1.3822
2014	1,480,003	8,457,917	5.7148	2014	8,405,827	16,337,903	1.9436
2015		1,788,691		2015	1,788,691	9,169,573	5.1264
				2016		1,386,181	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

* Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

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

TABLE I - E - Individual Losses Limited *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

MEDICAL PAID LOSSES

Policy Year Valued	As of 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior to 1986	65,992,065	66,851,885	1.0130	Prior to 1986	63,767,461	64,379,268	1.0096
1986	10,855,468	10,988,680	1.0123	1986	10,259,661	10,294,227	1.0034
1987	14,776,982	15,268,223	1.0332	1987	14,040,508	14,198,308	1.0112
1988	15,334,975	15,435,250	1.0065	1988	14,863,241	14,938,101	1.0050
1989	18,796,851	19,040,454	1.0130	1989	18,449,735	18,757,160	1.0167
1990	18,901,988	19,144,161	1.0128	1990	17,625,479	17,751,845	1.0072
1991	19,541,562	19,709,337	1.0086	1991	18,300,459	18,451,790	1.0083
1992	20,136,346	20,300,490	1.0082	1992	18,919,338	19,139,701	1.0116
1993	21,213,890	21,522,839	1.0146	1993	20,280,319	20,453,819	1.0086
1994	18,125,225	18,331,723	1.0114	1994	16,510,178	16,911,289	1.0243
1995	19,974,382	20,525,465	1.0276	1995	18,749,874	19,014,491	1.0141
1996	25,426,278	26,044,103	1.0243	1996	24,716,079	25,162,890	1.0181
1997	23,028,325	23,424,878	1.0172	1997	22,317,471	22,822,128	1.0226
1998	22,545,831	22,785,495	1.0106	1998	21,168,520	21,267,951	1.0047
1999	27,475,845	27,811,387	1.0122	1999	24,598,185	24,711,948	1.0046
2000	36,466,686	37,462,448	1.0273	2000	34,255,399	34,997,227	1.0217
2001	28,698,952	29,367,949	1.0233	2001	25,466,041	26,005,906	1.0212
2002	32,729,754	33,869,497	1.0348	2002	32,014,392	33,071,322	1.0330
2003	35,099,118	36,494,736	1.0398	2003	35,065,144	36,185,700	1.0320
2004	38,536,147	39,507,808	1.0252	2004	38,069,592	39,112,068	1.0274
2005	38,785,617	40,282,277	1.0386	2005	38,767,169	39,881,535	1.0287
2006	37,706,122	39,454,395	1.0464	2006	38,818,303	40,585,627	1.0455
2007	40,089,833	41,961,336	1.0467	2007	40,519,384	41,963,904	1.0357
2008	36,709,975	40,041,705	1.0908	2008	38,803,114	40,865,385	1.0531
2009	36,795,046	40,435,174	1.0989	2009	39,983,598	42,279,761	1.0574
2010	36,839,909	42,949,985	1.1659	2010	41,590,669	45,949,544	1.1048
2011	28,702,939	38,857,277	1.3538	2011	38,468,845	42,793,593	1.1124
2012	4,548,276	23,691,030	5.2088	2012	23,489,899	32,024,419	1.3633
2013		5,229,946		2013	5,109,384	23,898,255	4.6773
				2014		4,364,034	

Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior to 1986	66,687,986	67,193,191	1.0076	Prior to 1986	67,192,842	67,791,080	1.0089
1986	10,989,485	11,038,317	1.0044	1986	11,037,446	11,058,886	1.0019
1987	15,235,827	15,372,293	1.0090	1987	15,371,477	15,594,097	1.0145
1988	15,408,859	15,443,759	1.0023	1988	15,444,284	15,464,001	1.0013
1989	19,241,342	19,619,321	1.0196	1989	19,618,957	19,677,158	1.0030
1990	19,059,164	19,243,890	1.0097	1990	19,243,796	19,330,407	1.0045
1991	19,664,663	19,920,268	1.0130	1991	19,921,509	19,929,795	1.0004
1992	20,335,135	20,482,842	1.0073	1992	20,484,018	20,543,732	1.0029
1993	21,322,317	21,594,192	1.0128	1993	21,594,936	21,818,503	1.0104
1994	18,658,794	18,758,633	1.0054	1994	18,757,697	18,939,147	1.0097
1995	20,434,253	20,567,161	1.0065	1995	20,568,384	20,673,132	1.0051
1996	26,137,281	26,710,312	1.0219	1996	26,709,501	27,085,594	1.0141
1997	23,216,062	23,443,780	1.0098	1997	23,442,233	23,858,137	1.0177
1998	21,013,095	21,200,299	1.0089	1998	21,198,995	21,510,649	1.0147
1999	26,324,563	26,763,782	1.0167	1999	26,762,661	26,934,869	1.0064
2000	34,730,581	35,390,393	1.0190	2000	35,388,169	35,684,628	1.0084
2001	28,802,306	29,204,956	1.0140	2001	29,204,127	30,128,808	1.0317
2002	32,930,309	34,572,054	1.0499	2002	34,572,502	35,066,155	1.0143
2003	35,823,574	36,600,193	1.0217	2003	36,569,883	37,367,991	1.0218
2004	40,558,928	41,836,203	1.0315	2004	41,832,279	42,675,810	1.0202
2005	41,434,626	42,250,185	1.0197	2005	42,246,638	44,115,787	1.0442
2006	41,235,375	43,061,394	1.0443	2006	43,027,873	44,852,727	1.0424
2007	43,513,733	44,977,414	1.0336	2007	44,844,176	46,299,443	1.0325
2008	42,222,088	44,406,558	1.0517	2008	43,791,480	45,674,044	1.0430
2009	42,742,271	46,384,289	1.0852	2009	44,995,285	47,722,708	1.0606
2010	48,153,993	51,618,190	1.0719	2010	51,201,320	53,581,074	1.0465
2011	43,271,496	46,700,759	1.0792	2011	46,361,396	47,199,848	1.0181
2012	32,235,298	37,867,875	1.1747	2012	37,562,547	40,807,785	1.0864
2013	24,359,269	35,473,170	1.4562	2013	35,083,219	41,845,771	1.1928
2014	4,466,387	22,723,524	5.0877	2014	22,541,869	31,848,646	1.4129
2015		7,638,688		2015	7,638,654	29,887,525	3.9127
				2016		6,603,857	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

* Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

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

DELAWARE COMPENSATION RATING BUREAU, INC.

Excess Loss Ratios and Loss Limitations

Page 1 shows a history of loss limits consistent with an excess loss ratio of 0.0757 for excess loss factor revisions since 1981, the 0.0757 ratio corresponding to a loss limit of \$1,288,146 (on a post-House Bill 175, pre-House Bill 373 basis) effective with the December 1, 2004 filing when a limited loss approach was first introduced. An exponential curve fit to the loss limitations from 1981 to 2004 showed an average annual change of 6.27% in loss limits, which is applicable to Policy Years December 1, 2004 and prior.

After review of recent changes in loss limitations, an average annual change of 5.99% was selected for policy periods after December 1, 2004.

Page 2 shows the calculation of loss limits by policy year tied to a limit of \$2,744,000 for policies effective during the twelve months beginning December 1, 2017 and with the underlying annual changes in the loss limit as described above.

All calculations on pages 1 and 2 are made on a post-House Bill 175, pre-House Bill 373 basis and indicate that a loss limit of \$2,744,000 is appropriate for the policy period beginning December 1, 2017.

The DCRB developed overall empirical distributions using Delaware data with losses adjusted to both post-House Bill 175, pre-House Bill 373 and post-House Bill 373 bases. A comparison of these distributions indicated that a post-House Bill 175, pre-House Bill 373 loss limit of \$2,744,000 produced an excess loss factor comparable to a post-House Bill 373 loss limit of \$1,930,710.

Page 3 shows the calculation of the excess loss ratio consistent with a loss limitation (post-House Bill 373) of \$1,930,710 per claim in the current filing. Excess ratios, prior to adjustments for expense and risk load, are weighted with standard premiums by hazard group to get an average excess ratio of 0.0817.

**Delaware December 1, 2017 Rate & Loss Cost Filing
Loss Limitations for Excess Loss Factor = .0757
All Losses at Post-HB175, Pre-HB373 Levels**

Applicable to policy years beginning 12/1/2004 and Earlier

Policy Year	Midpoint	Time (t)	Loss Limit at ELF = 0.0757
1983	1/1/1984	1.0000	339,727
1984	1/1/1985	2.0000	361,028
1985	1/1/1986	3.0000	383,664
1986	1/1/1987	4.0000	407,720
1987	1/1/1988	5.0000	433,284
1988	1/1/1989	6.0000	460,451
1989	1/1/1990	7.0000	489,321
1990	1/1/1991	8.0000	520,002
1991	1/1/1992	9.0000	552,606
1992	1/1/1993	10.0000	587,254
1993	1/1/1994	11.0000	624,075
1994	1/1/1995	12.0000	663,205
1995	1/1/1996	13.0000	704,788
1996	1/1/1997	14.0000	748,978
1997	1/1/1998	15.0000	795,939
1998	1/1/1999	16.0000	845,844
1999	1/1/2000	17.0000	898,878
2000	1/1/2001	18.0000	955,238
2001	1/1/2002	19.0000	1,015,131
2002	1/1/2003	20.0000	1,078,780
2003	1/1/2004	21.0000	1,146,420
2004	1/1/2005	22.0000	1,218,300
12/1/2004	12/1/2005	22.9167	1,288,146

Annual Trend = .0627

Applicable to Policy Years after 12/1/2004

Policy Year	Midpoint	Time (t)	Loss Limit at ELF = 0.0757	Ratio to \$1,288,146	Annual Change from \$1,288,146
12/1/2004	12/1/2005	1.0000	1,288,146	1.0000	
2005	1/1/2006	1.0833	1,295,879	1.0060	1.0745
2006	1/1/2007	2.0833	1,392,422	1.0810	1.0745
2007	1/1/2008	3.0833	1,496,158	1.1615	1.0745
2008	1/1/2009	4.0833	1,600,106	1.2422	1.0729
2009	1/1/2010	5.0833	1,695,313	1.3161	1.0696
2010	1/1/2011	6.0833	1,796,184	1.3944	1.0676
2011	1/1/2012	7.0833	1,903,057	1.4774	1.0663
2012	1/1/2013	8.0833	2,016,288	1.5653	1.0653
2013	1/1/2014	9.0833	2,130,712	1.6541	1.0642
2014	1/1/2015	10.0833	2,251,097	1.7475	1.0634
2015	1/1/2016	11.0833	2,378,284	1.8463	1.0627
12/1/2016	12/1/2017	13.0000	2,642,496	2.0514	1.0617
12/1/2017	12/1/2018	14.0000	2,494,761	1.9367	1.0522

Average of latest 5 years (2013, 2014, 2015, 12/1/2016, 12/1/2017)
 $2,379,470 = (2,130,712 + 2,251,097 + 2,378,284 + 2,642,496 + 2,494,761) / 5$

Annual Trend from 12/1/2004 to 6/15/2015
 $= (2,379,470 / 1,288,146) ^ (1/10.5417) = 1.0599$

Annual Trend = .0599

Delaware December 1, 2017 Rate & Loss Cost Filing
Calculation of Policy Year Loss Limitations
All Losses at Post-HB175, Pre-HB373 Levels

Policy Year *	Midpoint	Time (t)	Trend period To/From 12/1/2005	Annual Trend +	Trend Factor (6) = [1+(5)]^(4)	Loss Limit (7) = (6) * 1,288,146
(1)	(2)	(3)	(4)	(5)	(6) = [1+(5)]^(4)	(7) = (6) * 1,288,146
1983	1/1/1984	1.0000	-21.9167	0.0627	0.263733	339,727
1984	1/1/1985	2.0000	-20.9167	0.0627	0.280269	361,028
1985	1/1/1986	3.0000	-19.9167	0.0627	0.297842	383,664
1986	1/1/1987	4.0000	-18.9167	0.0627	0.316517	407,720
1987	1/1/1988	5.0000	-17.9167	0.0627	0.336363	433,284
1988	1/1/1989	6.0000	-16.9167	0.0627	0.357453	460,451
1989	1/1/1990	7.0000	-15.9167	0.0627	0.379865	489,321
1990	1/1/1991	8.0000	-14.9167	0.0627	0.403682	520,002
1991	1/1/1992	9.0000	-13.9167	0.0627	0.428993	552,606
1992	1/1/1993	10.0000	-12.9167	0.0627	0.455891	587,254
1993	1/1/1994	11.0000	-11.9167	0.0627	0.484476	624,075
1994	1/1/1995	12.0000	-10.9167	0.0627	0.514852	663,205
1995	1/1/1996	13.0000	-9.9167	0.0627	0.547133	704,788
1996	1/1/1997	14.0000	-8.9167	0.0627	0.581439	748,978
1997	1/1/1998	15.0000	-7.9167	0.0627	0.617895	795,939
1998	1/1/1999	16.0000	-6.9167	0.0627	0.656637	845,844
1999	1/1/2000	17.0000	-5.9167	0.0627	0.697808	898,879
2000	1/1/2001	18.0000	-4.9167	0.0627	0.741561	955,238
2001	1/1/2002	19.0000	-3.9167	0.0627	0.788056	1,015,132
2002	1/1/2003	20.0000	-2.9167	0.0627	0.837468	1,078,780
2003	1/1/2004	21.0000	-1.9167	0.0627	0.889977	1,146,420
2004	1/1/2005	22.0000	-0.9167	0.0627	0.945778	1,218,300
12/1/2004	12/1/2005	22.9167	0.0000	-	1.000000	1,288,146
2005	1/1/2006	23.0000	0.0833	0.0599	1.004858	1,294,403
2006	1/1/2007	24.0000	1.0833	0.0599	1.065049	1,371,938
2007	1/1/2008	25.0000	2.0833	0.0599	1.128845	1,454,117
2008	1/1/2009	26.0000	3.0833	0.0599	1.196463	1,541,219
2009	1/1/2010	27.0000	4.0833	0.0599	1.268131	1,633,538
2010	1/1/2011	28.0000	5.0833	0.0599	1.344092	1,731,387
2011	1/1/2012	29.0000	6.0833	0.0599	1.424603	1,835,097
2012	1/1/2013	30.0000	7.0833	0.0599	1.509937	1,945,019
2013	1/1/2014	31.0000	8.0833	0.0599	1.600382	2,061,526
2014	1/1/2015	32.0000	9.0833	0.0599	1.696245	2,185,011
2015	1/1/2016	33.0000	10.0833	0.0599	1.797850	2,315,893
2016	1/1/2017	34.0000	11.0833	0.0599	1.905541	2,454,615
12/1/2017	12/1/2018	34.9167	13.0000	0.0599	2.130314	2,744,155
						2,744,000 (Selected)

* Beginning 1/1/XXXX unless otherwise noted.

+ See page 1.

**Delaware December 1, 2017 Rate & Loss Cost Filing
Average Excess Ratio for Losses Limited at \$1,930,710 #
(Post-HB373 Basis)**

Hazard Group	Standard Earned Premium	Average Excess Ratio \$1,930,710 #
A	35,807,638	0.0307
B	101,672,481	0.0683
C	264,469,960	0.0596
D	70,446,739	0.0922
E	139,508,150	0.0990
F	77,643,528	0.1369
G	16,568,496	0.1780
TOTAL	706,116,992	0.0817

\$1,930,710 represents a loss limit on a post-House Bill 373 basis consistent with a post-House Bill 175, pre-House Bill 373 loss limit of \$2,744,000.

DELAWARE COMPENSATION RATING BUREAU, INC.

Table I - Reported Losses in Excess of Loss Limitations

The data represents a summary of reported losses in excess of the per claim loss limits derived in Exhibit 1a. These amounts were removed from the Table I – Unlimited Losses, resulting in the values shown in Exhibit 1, Table I – Limited Losses.

Medical payments and reserves are all expressed on a post-House Bill 175, pre-House Bill 373 basis consistent with both the limited and unlimited versions of Exhibit 1.

TABLE I - A - Reductions for Large Losses *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior to 1986	27,786,236	28,082,147		Prior to 1986	27,497,967	28,928,678	
1986	1,993,971	2,025,731		1986	2,028,949	2,036,260	
1987	6,708,850	7,014,071		1987	6,498,084	6,906,177	
1988	2,651,159	2,855,065		1988	2,859,118	2,635,467	
1989	9,938,834	12,424,528		1989	12,430,897	12,287,740	
1990	3,310,639	3,990,496		1990	3,944,199	4,369,102	
1991	2,108,347	2,099,221		1991	2,106,294	2,103,401	
1992	15,139,306	15,294,819		1992	15,306,982	12,530,664	
1993	3,811,918	3,749,827		1993	3,757,942	4,306,669	
1994	5,997,253	5,472,261		1994	4,928,923	5,063,154	
1995	6,125,055	5,734,674		1995	4,550,616	4,903,867	
1996	3,246,091	3,375,643		1996	3,394,118	3,104,473	
1997	5,065,089	5,273,220		1997	5,273,220	5,278,572	
1998	728,293	825,956		1998	549,575	628,427	
1999	3,449,429	3,746,279		1999	2,277,108	1,862,709	
2000	2,560,673	2,049,282		2000	1,736,391	1,717,132	
2001	413,951	716,753		2001	398,097	99,804	
2002	11,788,407	11,684,931		2002	8,305,416	11,468,075	
2003	860,711	903,345		2003	903,345	1,508,367	
2004	6,691,982	5,745,414		2004	5,745,414	5,780,069	
2005	1,720,537	1,720,913		2005	1,720,913	1,985,522	
2006	0	0		2006	0	389,730	
2007	1,359,563	1,337,089		2007	1,337,089	1,506,615	
2008	1,155,426	1,155,426		2008	1,155,426	1,155,426	
2009	5,889,943	6,521,303		2009	6,521,303	5,972,748	
2010	3,821,992	4,714,968		2010	3,942,991	4,395,047	
2011	971,376	1,024,571		2011	1,024,571	2,177,488	
2012	0	113,212		2012	113,212	271,864	
2013		0		2013	0	0	
				2014		0	

Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior to 1986	29,297,750	29,913,943		Prior to 1986	29,913,943	28,856,678	
1986	1,958,358	2,131,386		1986	2,131,386	2,333,710	
1987	7,377,112	7,928,718		1987	7,928,718	8,930,427	
1988	2,635,467	2,786,740		1988	2,786,740	2,849,845	
1989	12,287,740	13,240,171		1989	13,240,171	13,274,925	
1990	4,503,703	5,496,383		1990	5,496,383	6,130,937	
1991	2,103,401	2,244,055		1991	2,244,055	2,334,122	
1992	12,530,664	13,297,368		1992	13,297,368	14,377,571	
1993	4,306,669	4,473,305		1993	4,473,305	4,786,784	
1994	5,384,378	5,649,473		1994	5,649,473	6,345,152	
1995	6,342,356	6,698,917		1995	6,698,917	7,430,390	
1996	3,104,473	3,399,741		1996	3,399,741	3,472,791	
1997	5,022,487	4,702,282		1997	4,702,282	5,238,961	
1998	628,427	720,092		1998	720,092	809,168	
1999	3,190,285	3,321,859		1999	3,321,859	3,181,588	
2000	1,717,132	2,029,423		2000	2,029,423	2,019,143	
2001	254,164	413,059		2001	413,059	729,753	
2002	15,074,973	16,095,156		2002	16,095,156	16,516,016	
2003	1,508,367	2,007,521		2003	2,007,521	2,564,721	
2004	5,780,069	6,047,356		2004	6,047,356	6,405,151	
2005	1,985,522	2,658,682		2005	2,658,682	3,209,524	
2006	389,730	763,444		2006	763,444	1,095,925	
2007	1,506,615	1,938,343		2007	1,938,343	1,842,937	
2008	1,155,426	1,326,873		2008	1,326,873	1,457,891	
2009	5,972,748	868,781		2009	868,781	904,723	
2010	5,937,544	4,898,626		2010	4,898,626	5,374,951	
2011	2,177,488	1,239,311		2011	1,239,311	1,240,474	
2012	271,864	650,413		2012	650,413	817,004	
2013	0	0		2013	0	0	
2014	0	5,039,247		2014	5,039,247	5,770,879	
2015		4,325,212		2015	4,325,212	10,341,398	
				2016		3,708,414	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

* Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

TABLE I - B - Reductions for Large Losses *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INDEMNITY INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior to 1986	6,866,049	6,545,779		Prior to 1986	6,525,583	6,836,670	
1986	1,040,080	1,070,874		1986	1,070,874	1,090,798	
1987	1,592,307	1,609,835		1987	1,486,459	1,527,394	
1988	428,861	484,677		1988	488,730	588,422	
1989	2,748,383	3,216,268		1989	3,216,268	3,627,851	
1990	1,187,698	1,348,815		1990	1,344,223	1,375,240	
1991	538,139	627,722		1991	628,476	732,959	
1992	1,919,853	2,006,735		1992	2,006,735	2,055,037	
1993	1,061,067	975,817		1993	980,761	1,130,754	
1994	953,209	793,500		1994	676,608	779,522	
1995	1,179,670	1,229,231		1995	955,053	1,389,697	
1996	756,438	681,555		1996	681,555	647,271	
1997	1,759,764	1,669,762		1997	1,669,762	1,677,391	
1998	219,703	263,998		1998	215,778	262,921	
1999	1,012,138	1,051,546		1999	729,869	667,117	
2000	649,343	758,222		2000	591,376	575,958	
2001	126,500	127,958		2001	0	9,951	
2002	4,193,686	4,265,464		2002	2,566,567	3,002,555	
2003	288,550	308,938		2003	308,938	301,396	
2004	2,552,500	2,323,251		2004	2,323,251	2,320,258	
2005	616,670	616,728		2005	616,728	713,402	
2006	0	0		2006	0	119,367	
2007	66,672	60,548		2007	60,548	168,215	
2008	330,914	330,914		2008	330,914	330,914	
2009	1,486,667	1,714,161		2009	1,714,161	1,449,496	
2010	731,074	1,090,028		2010	675,746	798,768	
2011	182,077	291,881		2011	291,881	410,414	
2012	0	85,299		2012	85,299	117,631	
2013		0		2013	0	0	
				2014		0	

Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior to 1986	6,870,844	7,047,899		Prior to 1986	7,047,899	6,864,029	
1986	1,033,200	1,072,548		1986	1,072,548	1,105,372	
1987	1,643,989	1,698,675		1987	1,698,675	1,761,189	
1988	588,422	635,079		1988	635,079	631,334	
1989	3,627,851	3,795,430		1989	3,795,430	3,705,007	
1990	1,408,719	1,588,463		1990	1,588,463	1,629,382	
1991	732,959	736,814		1991	736,814	836,976	
1992	2,055,037	2,150,203		1992	2,150,203	2,240,893	
1993	1,130,754	1,149,304		1993	1,149,304	1,189,803	
1994	717,600	774,311		1994	774,311	825,111	
1995	1,683,248	1,710,910		1995	1,710,910	1,903,653	
1996	647,271	650,215		1996	650,215	666,569	
1997	1,593,017	1,135,878		1997	1,135,878	1,245,164	
1998	262,921	348,407		1998	348,407	384,649	
1999	986,370	1,078,411		1999	1,078,411	954,981	
2000	575,958	708,491		2000	708,491	738,328	
2001	87,931	128,899		2001	128,899	182,860	
2002	4,721,960	4,816,689		2002	4,816,689	4,851,626	
2003	301,396	359,413		2003	359,413	428,174	
2004	2,320,258	2,373,218		2004	2,373,218	2,414,779	
2005	713,402	734,955		2005	734,955	773,336	
2006	119,367	266,360		2006	266,360	322,543	
2007	168,215	334,052		2007	334,052	358,628	
2008	330,914	425,485		2008	425,485	486,606	
2009	1,449,496	234,853		2009	234,853	237,643	
2010	1,202,360	633,930		2010	633,930	601,588	
2011	410,414	261,409		2011	261,409	230,737	
2012	117,631	158,536		2012	158,536	111,962	
2013	0	0		2013	0	0	
2014	0	424,270		2014	424,270	408,870	
2015		1,295,261		2015	1,295,261	2,813,316	
				2016		477,233	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

* Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

TABLE I - C - Reductions for Large Losses *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

MEDICAL INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior to 1986	20,920,187	21,536,368		Prior to 1986	20,972,384	22,092,008	
1986	953,891	954,857		1986	958,075	945,462	
1987	5,116,543	5,404,236		1987	5,011,625	5,378,783	
1988	2,222,298	2,370,388		1988	2,370,388	2,047,045	
1989	7,190,451	9,208,260		1989	9,214,629	8,659,889	
1990	2,122,941	2,641,681		1990	2,599,976	2,993,862	
1991	1,570,208	1,471,499		1991	1,477,818	1,370,442	
1992	13,219,453	13,288,084		1992	13,300,247	10,475,627	
1993	2,750,851	2,774,010		1993	2,777,181	3,175,915	
1994	5,044,044	4,678,761		1994	4,252,315	4,283,632	
1995	4,945,385	4,505,443		1995	3,595,563	3,514,170	
1996	2,489,653	2,694,088		1996	2,712,563	2,457,202	
1997	3,305,325	3,603,458		1997	3,603,458	3,601,181	
1998	508,590	561,958		1998	333,797	365,506	
1999	2,437,291	2,694,733		1999	1,547,239	1,195,592	
2000	1,911,330	1,291,060		2000	1,145,015	1,141,174	
2001	287,451	588,795		2001	398,097	89,853	
2002	7,594,721	7,419,467		2002	5,738,849	8,465,520	
2003	572,161	594,407		2003	594,407	1,206,971	
2004	4,139,482	3,422,163		2004	3,422,163	3,459,811	
2005	1,103,867	1,104,185		2005	1,104,185	1,272,120	
2006	0	0		2006	0	270,363	
2007	1,292,891	1,276,541		2007	1,276,541	1,338,400	
2008	824,512	824,512		2008	824,512	824,512	
2009	4,403,276	4,807,142		2009	4,807,142	4,523,252	
2010	3,090,918	3,624,940		2010	3,267,245	3,596,279	
2011	789,299	732,690		2011	732,690	1,767,074	
2012	0	27,913		2012	27,913	154,233	
2013	0	0		2013	0	0	
				2014		0	

Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior to 1986	22,426,906	22,866,044		Prior to 1986	22,866,044	21,992,649	
1986	925,158	1,058,838		1986	1,058,838	1,228,338	
1987	5,733,123	6,230,043		1987	6,230,043	7,169,238	
1988	2,047,045	2,151,661		1988	2,151,661	2,218,511	
1989	8,659,889	9,444,741		1989	9,444,741	9,569,918	
1990	3,094,984	3,907,920		1990	3,907,920	4,501,555	
1991	1,370,442	1,507,241		1991	1,507,241	1,497,146	
1992	10,475,627	11,147,165		1992	11,147,165	12,136,678	
1993	3,175,915	3,324,001		1993	3,324,001	3,596,981	
1994	4,666,778	4,875,162		1994	4,875,162	5,520,041	
1995	4,659,108	4,988,007		1995	4,988,007	5,526,737	
1996	2,457,202	2,749,526		1996	2,749,526	2,806,222	
1997	3,429,470	3,566,404		1997	3,566,404	3,993,797	
1998	365,506	371,685		1998	371,685	424,519	
1999	2,203,915	2,243,448		1999	2,243,448	2,226,607	
2000	1,141,174	1,320,932		2000	1,320,932	1,280,815	
2001	166,233	284,160		2001	284,160	546,893	
2002	10,353,013	11,278,467		2002	11,278,467	11,664,390	
2003	1,206,971	1,648,108		2003	1,648,108	2,136,547	
2004	3,459,811	3,674,138		2004	3,674,138	3,990,372	
2005	1,272,120	1,923,727		2005	1,923,727	2,436,188	
2006	270,363	497,084		2006	497,084	773,382	
2007	1,338,400	1,604,291		2007	1,604,291	1,484,309	
2008	824,512	901,388		2008	901,388	971,285	
2009	4,523,252	633,928		2009	633,928	667,080	
2010	4,735,184	4,264,696		2010	4,264,696	4,773,363	
2011	1,767,074	977,902		2011	977,902	1,009,737	
2012	154,233	491,877		2012	491,877	705,042	
2013	0	0		2013	0	0	
2014	0	4,614,977		2014	4,614,977	5,362,009	
2015		3,029,951		2015	3,029,951	7,528,082	
				2016		3,231,181	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

* Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

TABLE I - D - Reductions for Large Losses *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INDEMNITY PAID LOSSES

Policy Year Valued	As of 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior to 1986	4,771,539	5,025,983		Prior to 1986	5,005,837	5,319,218	
1986	667,657	679,139		1986	679,139	692,769	
1987	967,400	1,003,474		1987	1,003,474	1,038,311	
1988	372,378	380,725		1988	380,725	437,636	
1989	1,672,075	1,827,286		1989	1,827,286	2,001,683	
1990	622,239	827,626		1990	823,034	860,995	
1991	38,487	43,395		1991	43,395	159,139	
1992	1,758,823	1,852,136		1992	1,852,136	1,906,960	
1993	748,847	771,650		1993	771,650	1,045,674	
1994	411,876	430,314		1994	313,422	505,135	
1995	845,438	890,672		1995	616,494	634,200	
1996	168,498	371,486		1996	371,486	372,192	
1997	192,172	214,788		1997	214,788	229,168	
1998	96,089	96,089		1998	47,869	47,869	
1999	690,151	793,685		1999	462,973	608,153	
2000	188,117	242,612		2000	242,612	242,671	
2001	0	0		2001	0	0	
2002	2,405,685	2,549,490		2002	1,108,724	1,960,353	
2003	92,939	92,939		2003	92,939	92,939	
2004	1,305,974	1,361,493		2004	1,361,493	1,422,394	
2005	616,670	616,728		2005	616,728	616,728	
2006	0	0		2006	0	0	
2007	869	874		2007	874	878	
2008	330,914	330,914		2008	330,914	330,914	
2009	640	10,629		2009	10,629	13,002	
2010	0	0		2010	0	71,992	
2011	0	343		2011	343	10,750	
2012	0	0		2012	0	636	
2013	0	0		2013	0	0	
				2014		0	

Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior to 1986	5,353,392	5,546,959		Prior to 1986	5,546,959	5,709,054	
1986	635,171	648,778		1986	648,778	671,700	
1987	1,038,311	1,080,450		1987	1,080,450	1,135,873	
1988	437,636	510,289		1988	510,289	538,103	
1989	2,001,683	2,314,012		1989	2,314,012	2,388,019	
1990	894,474	934,599		1990	934,599	998,971	
1991	159,139	222,708		1991	222,708	364,236	
1992	1,906,960	1,997,279		1992	1,997,279	2,085,069	
1993	1,045,674	1,064,611		1993	1,064,611	1,104,444	
1994	443,213	462,516		1994	462,516	614,131	
1995	927,751	950,077		1995	950,077	1,013,451	
1996	372,192	372,192		1996	372,192	378,046	
1997	229,168	244,300		1997	244,300	357,598	
1998	47,869	233,333		1998	233,333	233,333	
1999	924,259	926,623		1999	926,623	926,622	
2000	242,671	373,272		2000	373,272	373,272	
2001	0	0		2001	0	10,826	
2002	3,444,160	3,554,274		2002	3,554,274	3,646,117	
2003	92,939	92,939		2003	92,939	92,939	
2004	1,422,394	1,496,672		2004	1,496,672	1,580,042	
2005	616,728	616,709		2005	616,709	636,832	
2006	0	0		2006	0	0	
2007	878	879		2007	879	880	
2008	330,914	350,333		2008	350,333	350,333	
2009	13,002	13,002		2009	13,002	13,033	
2010	114,399	195,509		2010	195,509	266,570	
2011	10,750	35,561		2011	35,561	41,180	
2012	636	5,135		2012	5,135	6,894	
2013	0	0		2013	0	0	
2014	0	0		2014	0	0	
2015	0	0		2015	0	1,286,423	
				2016		0	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

* Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

TABLE I - E - Reductions for Large Losses *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

MEDICAL PAID LOSSES

Policy Year Valued	As of 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior to 1986	12,443,310	14,249,156		Prior to 1986	14,229,559	15,190,734	
1986	462,817	480,549		1986	480,549	502,787	
1987	1,756,164	1,969,905		1987	1,969,905	2,037,890	
1988	1,112,757	1,195,920		1988	1,195,920	1,463,465	
1989	2,980,533	3,210,834		1989	3,210,834	3,571,406	
1990	677,162	937,073		1990	933,075	1,034,812	
1991	20,862	25,768		1991	25,768	72,274	
1992	4,877,722	5,592,454		1992	5,592,454	5,953,670	
1993	528,824	560,386		1993	560,386	902,708	
1994	1,185,716	1,241,436		1994	970,810	1,023,486	
1995	1,412,575	1,495,577		1995	585,697	602,569	
1996	352,529	497,513		1996	497,513	500,117	
1997	598,252	624,522		1997	624,522	632,358	
1998	453,968	453,968		1998	225,807	225,807	
1999	2,032,036	2,115,495		1999	961,255	1,103,429	
2000	295,449	595,065		2000	595,065	595,222	
2001	0	0		2001	0	0	
2002	3,487,218	3,965,807		2002	2,268,604	4,136,540	
2003	377,685	377,685		2003	377,685	377,685	
2004	1,291,467	1,385,513		2004	1,385,513	1,495,333	
2005	1,103,867	1,104,185		2005	1,104,185	1,104,185	
2006	0	0		2006	0	0	
2007	113,893	114,729		2007	114,729	115,264	
2008	824,512	824,512		2008	824,512	824,512	
2009	11,035	143,728		2009	143,728	154,673	
2010	0	515,647		2010	515,647	1,867,599	
2011	0	32,853		2011	32,853	279,578	
2012	0	0		2012	0	3,250	
2013	0	0		2013	0	0	
				2014		0	

Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior to 1986	15,237,164	15,853,400		Prior to 1986	15,853,400	16,385,900	
1986	482,483	509,899		1986	509,899	528,821	
1987	2,037,890	2,174,636		1987	2,174,636	2,398,508	
1988	1,463,465	1,581,606		1988	1,581,606	1,648,505	
1989	3,571,406	4,109,440		1989	4,109,440	4,255,904	
1990	1,071,222	1,164,385		1990	1,164,385	1,234,809	
1991	72,274	138,139		1991	138,139	201,751	
1992	5,953,670	6,622,422		1992	6,622,422	7,294,022	
1993	902,708	953,141		1993	953,141	1,006,011	
1994	1,256,370	1,310,857		1994	1,310,857	1,495,718	
1995	1,747,507	1,766,607		1995	1,766,607	1,884,630	
1996	500,117	500,117		1996	500,117	515,117	
1997	632,358	641,061		1997	641,061	823,451	
1998	225,807	321,006		1998	321,006	321,006	
1999	2,110,172	2,111,518		1999	2,111,518	2,111,518	
2000	595,222	834,787		2000	834,787	834,787	
2001	0	0		2001	0	34,225	
2002	6,024,033	6,540,409		2002	6,540,409	6,944,485	
2003	377,685	377,685		2003	377,685	377,685	
2004	1,495,333	1,644,160		2004	1,644,160	1,835,600	
2005	1,104,185	1,104,085		2005	1,104,085	1,117,793	
2006	0	0		2006	0	0	
2007	115,264	115,356		2007	115,356	115,560	
2008	824,512	855,026		2008	855,026	855,026	
2009	154,673	154,673		2009	154,673	155,086	
2010	1,934,304	2,144,648		2010	2,144,648	2,322,761	
2011	279,578	404,271		2011	404,271	448,931	
2012	3,250	25,831		2012	25,831	33,750	
2013	0	0		2013	0	0	
2014	0	0		2014	0	0	
2015	0	0		2015	0	516,847	
				2016		0	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

* Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

DELAWARE COMPENSATION RATING BUREAU, INC.

Paid and Incurred Loss Development and Trend – Limited Losses

Page 1 of the attachment shows the calculation of Standard Earned Premiums. Standard Earned Premiums are developed to ultimate, adjusted to current residual market rate level and adjusted to remove the impact of expense constants, the DCCPAP program and the residual market surcharge program.

Pages 2 through 13 present indemnity losses and loss adjustment expense.

Page 2 shows incurred and paid loss development factors and ratios of incurred to paid losses, based on the current Table I. An average of the latest four factors is shown. Selected factors are generally based upon a fitting of the four-year averages to a curve.

Page 3 arranges the factors according to the loss development approach shown. There are three methods: case incurred, paid to twenty-seventh and the average of the incurred and paid to twenty-seventh methods. The last section of page 3 shows the loss on-level and loss adjustment expense factors applicable.

Page 4 shows the loss base (paid or incurred losses depending on the method) to which the development factors apply, the projected ultimate level of losses, and ultimate losses adjusted to current benefit levels and including loss adjustment expense.

The top portion of page 5 presents ultimate on-level loss and loss adjustment expense ratios by policy year for each methodology. The middle portion of page 5 presents information on claim frequencies, which are further discussed in Exhibit 23. The first column shows frequencies by policy year. The second column shows normalized values for claim frequency with Policy Year 2003 set equal to unity. Staff selected a frequency trend factor of -5.0%. This trend factor is the arithmetic average of the seven-point frequency trend factor (Policy Years 2009 through 2015) and the seven-point frequency trend factor (Policy Years 2007 through 2015 excluding Policy Years 2009 and 2010). The lower portion of page 5 shows severity ratios which are defined herein as loss ratios adjusted to a common underlying claim frequency level. The severity ratios are calculated by dividing the loss ratios in the top section of page 5 by the normalized claim frequencies in the middle portion of page 5 for each policy year and loss development approach.

Page 6 shows fitted values for severity ratios fitted to a straight line for each loss development approach and using from 4 to 10 points. The top portion of page 7 shows those same straight lines trended to the midpoint of the prospective rating period (12/1/18). The second section of

page 7 shows severity trend factors by policy year calculated by dividing the trended points on page 7 by the fitted values on page 6.

Pages 8 and 9 present the analogous exponential severity trend factor calculation. Pages 10 and 11 show the loss ratio trend factors by policy year which are a product of the severity (pages 7 and 9) and frequency (page 5) trend factors that were previously calculated.

Pages 12 and 13 show averages of the four latest policy years trended to the midpoint of the prospective rating period (12/1/18) on a linear and exponential basis, respectively.

Pages 14 through 25 show experience for medical loss and loss adjustment expense laid out the same way as pages 2 through 13 while pages 26 and 27 show a summary of annualized severity and loss ratio trend factors.

PREMIUMS	PDF 12-13	PDF 13-14	PDF 14-15	PDF 15-16	4 Year Average	Selected PDF
Beyond	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
26-27	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
25-26	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
24-25	1.0000	1.0000	1.0000	1.0002	1.0001	1.0000
23-24	1.0000	1.0000	1.0002	1.0000	1.0001	1.0000
22-23	1.0000	1.0006	1.0000	1.0000	1.0002	1.0000
21-22	1.0003	1.0000	1.0000	1.0001	1.0001	1.0000
20-21	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
19-20	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
18-19	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
17-18	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
16-17	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
15-16	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
14-15	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
13-14	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000
12-13	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
11-12	0.9994	1.0002	1.0000	1.0000	0.9999	1.0000
10-11	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
9-10	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8-9	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7-8	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6-7	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5-6	0.9999	1.0000	1.0057	0.9999	1.0014	1.0014
4-5	1.0001	0.9999	1.0020	1.0003	1.0006	1.0006
3-4	0.9993	1.0012	0.9978	1.0001	0.9996	0.9996
2-3	0.9998	0.9996	1.0031	0.9992	1.0004	1.0004
1-2	1.0016	1.0016	1.0074	1.0125	1.0058	1.0058

PREMIUMS	Policy Year	Reported SEP	Cum PDF	Ultimate SEP	On-Level Factor	ECRF	DCCPAP Factor
Beyond	1989	110,768,371	1.0000	110,768,371	1.3145	0.9919	1.0000
26-27	1990	99,948,026	1.0000	99,948,026	1.3145	0.9915	1.0037
25-26	1991	95,933,003	1.0000	95,933,003	1.3145	0.9913	1.0083
24-25	1992	87,086,967	1.0000	87,086,967	1.3145	0.9914	1.0137
23-24	1993	87,798,462	1.0000	87,798,462	1.3145	0.9914	1.0144
22-23	1994	82,331,367	1.0000	82,331,367	1.3661	0.9942	1.0129
21-22	1995	78,691,441	1.0000	78,691,441	1.4656	0.9971	1.0112
20-21	1996	82,676,970	1.0000	82,676,970	1.4697	0.9973	1.0131
19-20	1997	83,865,012	1.0000	83,865,012	1.3984	0.9979	1.0081
18-19	1998	86,444,449	1.0000	86,444,449	1.2906	0.9986	1.0001
17-18	1999	80,901,977	1.0000	80,901,977	1.4869	0.9989	0.9959
16-17	2000	89,557,124	1.0000	89,557,124	1.4677	0.9988	0.9929
15-16	2001	90,806,330	1.0000	90,806,330	1.5434	0.9982	0.9956
14-15	2002	114,271,531	1.0000	114,271,531	1.2935	0.9976	0.9982
13-14	2003	129,494,810	1.0000	129,494,810	1.2133	0.9966	1.0010
12-13	2004	152,871,385	1.0000	152,871,385	1.2623	0.9963	0.9999
11-12	2005	187,799,312	1.0000	187,799,312	1.1099	0.9968	0.9985
10-11	2006	206,582,882	1.0000	206,582,882	1.0602	0.9975	0.9960
9-10	2007	199,461,360	1.0000	199,461,360	1.0884	0.9977	0.9974
8-9	2008	149,417,895	1.0000	149,417,895	1.4686	0.9974	0.9989
7-8	2009	117,158,752	1.0000	117,158,752	1.8292	0.9971	1.0147
6-7	2010	105,086,397	1.0000	105,086,397	1.9902	0.9970	1.0141
5-6	2011	105,492,262	1.0014	105,639,951	2.0042	0.9968	1.0145
4-5	2012	114,622,483	1.0020	114,851,728	1.7196	0.9966	1.0156
3-4	2013	135,182,833	1.0016	135,399,126	1.4022	0.9966	1.0139
2-3	2014	148,439,581	1.0020	148,736,460	1.2747	0.9967	1.0141
1-2	2015	147,359,751	1.0078	148,509,157	1.4149	0.9963	1.0141

PREMIUMS	Policy Year	Other Adjustments	On-Level SEP
	1989	1.0000	144,425,623
	1990	1.0000	130,746,916
	1991	1.0000	126,044,385
	1992	1.0000	115,046,157
	1993	1.0000	116,066,170
	1994	1.0000	113,266,416
	1995	1.0000	116,283,670
	1996	1.0000	122,769,753
	1997	1.0000	117,978,499
	1998	1.0000	111,420,155
	1999	1.0000	119,668,168
	2000	1.0000	130,353,134
	2001	1.0000	139,282,667
	2002	1.0000	147,190,061
	2003	1.0000	156,738,440
	2004	1.0000	192,236,336
	2005	1.0000	207,459,796
	2006	1.0000	217,597,737
	2007	1.0000	216,031,283
	2008	1.0000	218,623,838
	2009	1.0000	216,826,473
	2010	1.0000	211,455,587
	2011	1.0000	214,106,242
	2012	1.0000	199,898,044
	2013	1.0000	191,841,177
	2014	1.0000	191,633,163
	2015	1.0000	212,299,950

INDEMNITY	Incurred LDF 11-12	Incurred LDF 12-13	Incurred LDF 13-14	Incurred LDF 14-15	Incurred LDF 15-16	4 Year Average LDF	Selected Incurred LDF
Beyond	0.9939	0.9941	0.9901	0.9976	1.0011	0.9957	0.9957
26-27		0.9984	0.9997	1.0015	0.9994	0.9998	1.0001
25-26	1.0008	0.9901	0.9990	0.9954	0.9985	0.9958	1.0001
24-25	1.0001	1.0041	0.9978	1.0149	0.9927	1.0024	1.0001
23-24	1.0009	1.0022	0.9988	1.0008	0.9976	0.9999	1.0001
22-23	0.9987	0.9986	1.0086	0.9991	0.9991	1.0014	1.0001
21-22	0.9993	0.9968	0.9983	1.0029	0.9946	0.9982	1.0001
20-21	0.9978	0.9964	0.9989	1.0103	0.9919	0.9994	1.0001
19-20	0.9965	0.9924	0.9884	0.9988	1.0004	0.9950	1.0001
18-19	1.0116	1.0328	0.9993	1.0029	0.9977	1.0082	1.0002
17-18	0.9781	0.9987	0.9962	0.9966	1.0007	0.9981	1.0002
16-17	0.9995	1.0039	0.9981	1.0003	1.0061	1.0021	1.0003
15-16	1.0030	1.0019	0.9997	0.9983	0.9964	0.9991	1.0005
14-15	1.0036	0.9963	0.9977	0.9964	0.9985	0.9972	1.0007
13-14	1.0045	0.9951	1.0031	0.9989	0.9994	0.9991	1.0010
12-13	1.0221	1.0178	1.0020	0.9949	0.9999	1.0037	1.0015
11-12	0.9957	1.0026	0.9964	0.9997	1.0050	1.0009	1.0021
10-11	1.0002	1.0017	1.0237	1.0017	0.9975	1.0062	1.0030
9-10	1.0064	1.0075	1.0083	1.0008	1.0080	1.0062	1.0044
8-9	1.0119	1.0091	1.0009	1.0135	1.0062	1.0074	1.0063
7-8	1.0209	1.0059	1.0101	1.0098	1.0050	1.0077	1.0094
6-7	1.0306	1.0321	1.0349	1.0030	1.0136	1.0209	1.0143
5-6	1.0148	1.0290	1.0332	1.0341	1.0220	1.0296	1.0226
4-5	1.0177	1.0537	1.0628	0.9855	1.0245	1.0316	1.0381
3-4	1.0368	1.0580	1.0575	1.0444	1.0863	1.0616	1.0702
2-3	1.2167	1.2485	1.0990	1.1065	1.1560	1.1525	1.1480
1-2	1.3101	1.2854	1.3204	1.2829	1.2727	1.2904	1.2906

INDEMNITY	Paid LDF 11-12	Paid LDF 12-13	Paid LDF 13-14	Paid LDF 14-15	Paid LDF 15-16	4 Year Average LDF	Selected Paid LDF
26-27		1.0008	1.0015	1.0045	1.0001	1.0017	1.0003
25-26	1.0024	0.9848	1.0002	0.9968	1.0014	0.9958	1.0006
24-25	1.0001	1.0078	0.9999	1.0027	0.9966	1.0018	1.0010
23-24	1.0019	1.0038	1.0021	1.0040	0.9982	1.0020	1.0014
22-23	0.9997	1.0006	1.0198	0.9972	1.0008	1.0046	1.0019
21-22	1.0017	1.0032	0.9984	1.0051	1.0090	1.0039	1.0024
20-21	1.0055	0.9976	1.0007	1.0025	0.9997	1.0001	1.0030
19-20	1.0062	1.0025	1.0387	1.0015	1.0029	1.0114	1.0036
18-19	1.0063	1.0023	1.0005	1.0036	0.9989	1.0013	1.0044
17-18	1.0040	1.0025	1.0035	1.0031	1.0025	1.0029	1.0052
16-17	1.0021	1.0061	1.0084	1.0078	1.0107	1.0083	1.0061
15-16	1.0057	1.0129	1.0101	1.0020	1.0023	1.0068	1.0072
14-15	1.0133	1.0028	1.0028	1.0068	1.0053	1.0044	1.0085
13-14	1.0101	1.0226	1.0087	1.0090	1.0011	1.0104	1.0101
12-13	1.0109	1.0108	1.0112	1.0088	1.0073	1.0095	1.0120
11-12	1.0108	1.0126	1.0127	1.0075	1.0043	1.0093	1.0143
10-11	1.0114	1.0155	1.0341	1.0075	1.0288	1.0215	1.0172
9-10	1.0126	1.0193	1.0164	1.0184	1.0227	1.0192	1.0211
8-9	1.0203	1.0347	1.0284	1.0410	1.0379	1.0355	1.0264
7-8	1.0260	1.0353	1.0547	1.0198	1.0194	1.0323	1.0341
6-7	1.0467	1.0528	1.0310	1.0399	1.0588	1.0456	1.0458
5-6	1.0765	1.0797	1.0546	1.0898	1.0517	1.0690	1.0657
4-5	1.1237	1.1193	1.1210	1.0871	1.0535	1.0952	1.1038
3-4	1.2065	1.1852	1.1993	1.1634	1.2347	1.1957	1.1913
2-3	1.5144	1.5790	1.3944	1.4468	1.3822	1.4506	1.4512
1-2	1.9083	2.0196	2.0411	1.8383	1.9436	1.9607	1.9607

INDEMNITY	Pd-Incur LDF 11-12	Pd-Incur LDF 12-13	Pd-Incur LDF 13-14	Pd-Incur LDF 14-15	Pd-Incur LDF 15-16	4 Year Average LDF	Selected Pd-Incur LDF
26-27		1.0191	1.0154	1.0097	1.0065	1.0127	1.0127
25-26	1.0232	0.9995	1.0086	1.0039	1.0265	1.0096	1.0096
24-25	1.0096	1.0170	1.0082	1.0309	1.0072	1.0158	1.0158
23-24	1.0146	1.0140	1.0186	1.0187	1.0005	1.0130	1.0130
22-23	1.0115	1.0192	1.0389	1.0001	1.0238	1.0205	1.0205
21-22	1.0225	1.0312	0.9996	1.0299	1.0311	1.0230	1.0230
20-21	1.0402	0.9988	1.0272	1.0394	1.0104	1.0190	1.0190
19-20	1.0086	1.0294	1.0708	1.0202	1.0252	1.0364	1.0364
18-19	1.0438	1.0771	1.0227	1.0284	1.0215	1.0374	1.0374
17-18	1.0470	1.0250	1.0258	1.0271	1.0168	1.0237	1.0237
16-17	1.0283	1.0388	1.0428	1.0240	1.0172	1.0307	1.0307
15-16	1.0405	1.0564	1.0332	1.0130	1.0371	1.0349	1.0349
14-15	1.0680	1.0335	1.0137	1.0480	1.0360	1.0328	1.0328
13-14	1.0473	1.0419	1.0684	1.0469	1.0086	1.0415	1.0415
12-13	1.0577	1.0807	1.0482	1.0181	1.0530	1.0500	1.0500
11-12	1.0723	1.0655	1.0441	1.0610	1.0285	1.0498	1.0498
10-11	1.0736	1.0618	1.1013	1.0310	1.0505	1.0612	1.0612
9-10	1.0711	1.0959	1.0474	1.0725	1.0789	1.0737	1.0737
8-9	1.1095	1.0731	1.0988	1.1142	1.1300	1.1040	1.1040
7-8	1.0912	1.1397	1.1613	1.1445	1.0960	1.1354	1.1354
6-7	1.1859	1.2059	1.1695	1.1324	1.2107	1.1796	1.1796
5-6	1.2569	1.2217	1.1768	1.3090	1.1614	1.2172	1.2172
4-5	1.3344	1.2842	1.4197	1.2343	1.1854	1.2809	1.2809
3-4	1.4719	1.5905	1.4935	1.3468	1.5054	1.4841	1.4841
2-3	2.2774	2.2904	1.7930	2.0022	1.9426	2.0071	2.0071
1-2	3.5080	3.3093	3.6799	3.0838	3.1722	3.3113	3.3113

INDEMNITY	Policy Year	Incurred LDF	Paid to 27th LDF
Beyond	1989	0.9957	0.9957
26-27	1990	1.0001	1.0127
25-26	1991	1.0001	1.0006
24-25	1992	1.0001	1.0010
23-24	1993	1.0001	1.0014
22-23	1994	1.0001	1.0019
21-22	1995	1.0001	1.0024
20-21	1996	1.0001	1.0030
19-20	1997	1.0001	1.0036
18-19	1998	1.0002	1.0044
17-18	1999	1.0002	1.0052
16-17	2000	1.0003	1.0061
15-16	2001	1.0005	1.0072
14-15	2002	1.0007	1.0085
13-14	2003	1.0010	1.0101
12-13	2004	1.0015	1.0120
11-12	2005	1.0021	1.0143
10-11	2006	1.0030	1.0172
9-10	2007	1.0044	1.0211
8-9	2008	1.0063	1.0264
7-8	2009	1.0094	1.0341
6-7	2010	1.0143	1.0458
5-6	2011	1.0226	1.0657
4-5	2012	1.0381	1.1038
3-4	2013	1.0702	1.1913
2-3	2014	1.1480	1.4512
1-2	2015	1.2906	1.9607

INDEMNITY	Policy Year	Incurred Cum LDF	Paid to 27th Cum LDF
Beyond	1989	0.9957	0.9957
26-27	1990	0.9958	1.0083
25-26	1991	0.9959	1.0090
24-25	1992	0.9960	1.0100
23-24	1993	0.9961	1.0114
22-23	1994	0.9962	1.0133
21-22	1995	0.9963	1.0157
20-21	1996	0.9964	1.0188
19-20	1997	0.9965	1.0224
18-19	1998	0.9967	1.0269
17-18	1999	0.9969	1.0323
16-17	2000	0.9972	1.0386
15-16	2001	0.9977	1.0461
14-15	2002	0.9984	1.0549
13-14	2003	0.9994	1.0656
12-13	2004	1.0009	1.0784
11-12	2005	1.0030	1.0938
10-11	2006	1.0060	1.1126
9-10	2007	1.0104	1.1361
8-9	2008	1.0168	1.1661
7-8	2009	1.0263	1.2059
6-7	2010	1.0410	1.2611
5-6	2011	1.0646	1.3439
4-5	2012	1.1051	1.4834
3-4	2013	1.1827	1.7672
2-3	2014	1.3577	2.5646
1-2	2015	1.7523	5.0284

INDEMNITY	Policy Year	Benefit Level Factor	LAE
Beyond	1989	1.5482	1.2087
26-27	1990	1.5197	1.2087
25-26	1991	1.5014	1.2087
24-25	1992	1.4827	1.2087
23-24	1993	1.4604	1.2087
22-23	1994	1.4422	1.2087
21-22	1995	1.4186	1.2087
20-21	1996	1.3906	1.2087
19-20	1997	1.3638	1.2087
18-19	1998	1.3343	1.2087
17-18	1999	1.3033	1.2087
16-17	2000	1.2710	1.2087
15-16	2001	1.2415	1.2087
14-15	2002	1.2137	1.2087
13-14	2003	1.1843	1.2087
12-13	2004	1.1704	1.2087
11-12	2005	1.1542	1.2087
10-11	2006	1.1304	1.2087
9-10	2007	1.1007	1.2087
8-9	2008	1.0821	1.2087
7-8	2009	1.0780	1.2087
6-7	2010	1.0809	1.2087
5-6	2011	1.0843	1.2087
4-5	2012	1.0687	1.2087
3-4	2013	1.0461	1.2087
2-3	2014	1.0338	1.2087
1-2	2015	1.0323	1.2087

INDEMNITY	Policy Year	Incurred Base	Paid to 27th Base
Beyond	1989	31,474,674	31,474,674
26-27	1990	33,606,375	32,786,333
25-26	1991	30,809,322	30,487,457
24-25	1992	26,441,781	26,380,525
23-24	1993	30,331,752	29,649,966
22-23	1994	23,616,533	23,110,377
21-22	1995	24,421,175	24,160,965
20-21	1996	30,466,990	29,802,922
19-20	1997	29,922,577	29,260,902
18-19	1998	25,263,186	24,908,812
17-18	1999	29,865,918	29,675,561
16-17	2000	38,744,654	37,445,404
15-16	2001	34,751,719	33,721,850
14-15	2002	33,730,928	33,479,842
13-14	2003	38,872,294	37,184,363
12-13	2004	39,519,389	38,588,764
11-12	2005	41,435,228	40,578,106
10-11	2006	44,219,299	41,913,458
9-10	2007	42,850,116	39,357,798
8-9	2008	37,976,718	35,322,768
7-8	2009	41,726,944	36,492,210
6-7	2010	38,078,910	34,481,955
5-6	2011	36,827,314	32,727,413
4-5	2012	34,848,701	28,580,744
3-4	2013	36,373,343	25,879,943
2-3	2014	26,665,181	16,337,903
1-2	2015	19,974,736	9,169,573

INDEMNITY	Policy Year	Proj Ult Incurred (Avg Pd & Inc)	Proj Ult Incurred (Incur)	Proj Ult Incurred (Pd-27)
Beyond	1989	31,339,333	31,339,333	31,339,333
26-27	1990	33,261,844	33,465,228	33,058,460
25-26	1991	30,722,424	30,683,004	30,761,844
24-25	1992	26,490,172	26,336,014	26,644,330
23-24	1993	30,100,717	30,213,458	29,987,976
22-23	1994	23,472,268	23,526,790	23,417,745
21-22	1995	24,435,555	24,330,817	24,540,292
20-21	1996	30,360,263	30,357,309	30,363,217
19-20	1997	29,867,097	29,817,848	29,916,346
18-19	1998	25,379,338	25,179,817	25,578,859
17-18	1999	30,203,708	29,773,334	30,634,082
16-17	2000	38,763,483	38,636,169	38,890,797
15-16	2001	34,974,109	34,671,790	35,276,427
14-15	2002	34,497,422	33,676,959	35,317,885
13-14	2003	39,236,314	38,848,971	39,623,657
12-13	2004	40,584,540	39,554,956	41,614,123
11-12	2005	42,971,933	41,559,534	44,384,332
10-11	2006	45,558,764	44,484,615	46,632,913
9-10	2007	44,005,076	43,295,757	44,714,394
8-9	2008	39,902,304	38,614,727	41,189,880
7-8	2009	43,415,160	42,824,363	44,005,956
6-7	2010	41,562,669	39,640,145	43,485,193
5-6	2011	41,594,364	39,206,358	43,982,370
4-5	2012	40,453,988	38,511,299	42,396,676
3-4	2013	44,376,894	43,018,753	45,735,035
2-3	2014	39,051,751	36,203,316	41,900,186
1-2	2015	40,555,006	35,001,730	46,108,281

INDEMNITY	Policy Year	Adjusted Ult Limited Loss (Avg Pd & Inc)	Adjusted Ult Limited Loss (Incur)	Adjusted Ult Limited Loss (Pd-27)
Beyond	1989	58,645,587	58,645,587	58,645,587
26-27	1990	61,097,397	61,470,985	60,723,809
25-26	1991	55,753,279	55,681,742	55,824,816
24-25	1992	47,474,083	47,197,811	47,750,356
23-24	1993	53,133,349	53,332,357	52,934,340
22-23	1994	40,916,556	41,011,598	40,821,512
21-22	1995	41,898,713	41,719,123	42,078,302
20-21	1996	51,030,083	51,025,118	51,035,048
19-20	1997	49,233,671	49,152,488	49,314,854
18-19	1998	40,930,995	40,609,213	41,252,776
17-18	1999	47,579,862	46,901,895	48,257,830
16-17	2000	59,550,699	59,355,112	59,746,286
15-16	2001	52,482,185	52,028,524	52,935,843
14-15	2002	50,607,690	49,404,072	51,811,309
13-14	2003	56,165,348	55,610,881	56,719,815
12-13	2004	57,413,426	55,956,912	58,869,938
11-12	2005	59,949,350	57,978,939	61,919,762
10-11	2006	62,247,599	60,779,974	63,715,224
9-10	2007	58,545,061	57,601,372	59,488,749
8-9	2008	52,189,591	50,505,525	53,873,656
7-8	2009	56,569,024	55,799,229	57,338,819
6-7	2010	54,300,955	51,789,208	56,812,701
5-6	2011	54,513,299	51,383,594	57,643,004
4-5	2012	52,255,941	49,746,496	54,765,384
3-4	2013	56,111,080	54,393,818	57,828,342
2-3	2014	48,797,274	45,238,000	52,356,548
1-2	2015	50,602,144	43,673,094	57,531,193

INDEMNITY	Ult Limited Loss Ratio (Avg Pd & Inc)	Ult Limited Loss Ratio (Incur)	Ult Limited Loss Ratio (Pd-27)
1989	0.4061	0.4061	0.4061
1990	0.4673	0.4702	0.4644
1991	0.4423	0.4418	0.4429
1992	0.4127	0.4103	0.4151
1993	0.4578	0.4595	0.4561
1994	0.3612	0.3621	0.3604
1995	0.3603	0.3588	0.3619
1996	0.4157	0.4156	0.4157
1997	0.4173	0.4166	0.4180
1998	0.3674	0.3645	0.3702
1999	0.3976	0.3919	0.4033
2000	0.4568	0.4553	0.4583
2001	0.3768	0.3735	0.3801
2002	0.3438	0.3356	0.3520
2003	0.3583	0.3548	0.3619
2004	0.2987	0.2911	0.3062
2005	0.2890	0.2795	0.2985
2006	0.2861	0.2793	0.2928
2007	0.2710	0.2666	0.2754
2008	0.2387	0.2310	0.2464
2009	0.2609	0.2573	0.2644
2010	0.2568	0.2449	0.2687
2011	0.2546	0.2400	0.2692
2012	0.2614	0.2489	0.2740
2013	0.2925	0.2835	0.3014
2014	0.2546	0.2361	0.2732
2015	0.2384	0.2057	0.2710

INDEMNITY FREQUENCY	Policy Year	Claim Frequency	Normalized Frequency	Trend Factor to 1/1/16	Selected Ann Trend	Trend Period # Years	Trend 1/1/16-12/1/18	Combined Trend Factor
					-5.0%	1		
					-5.0%	1		
					-5.0%	1		
					-5.0%	0.9167		
	2003	11.77	1.0000					
	2004	10.38	0.8819					
	2005	9.28	0.7884					
	2006	8.73	0.7417					
	2007	8.12	0.6899					
	2008	7.19	0.6109					
	2009	7.18	0.6100					
	2010	7.18	0.6100					
	2011	6.73	0.5718					
	2012	6.03	0.5123	0.8567			0.8604	0.7372
	2013	6.30	0.5353	0.9021			0.8604	0.7762
	2014	5.45	0.4630	0.9498			0.8604	0.8172
	2015*	5.80	0.4928	1.0000			0.8604	0.8604

* Adjusted to a full Policy Year

INDEMNITY SEVERITY RATIOS	Policy Year	Ult Limited Severity Ratio (Average)	Ult Limited Severity Ratio (Incur)	Ult Limited Severity Ratio (Pd-27)
	2003	0.3583	0.3548	0.3619
	2004	0.3387	0.3301	0.3472
	2005	0.3665	0.3545	0.3786
	2006	0.3857	0.3766	0.3948
	2007	0.3928	0.3864	0.3992
	2008	0.3908	0.3781	0.4034
	2009	0.4277	0.4218	0.4334
	2010	0.4210	0.4015	0.4405
	2011	0.4453	0.4197	0.4708
	2012	0.5102	0.4858	0.5348
	2013	0.5465	0.5297	0.5631
	2014	0.5498	0.5099	0.5900
	2015	0.4838	0.4174	0.5499

INDEMNITY Linear FITTED	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-27)
4 Point	2012	0.5340	0.5195	0.5486
	2013	0.5264	0.4970	0.5558
	2014	0.5188	0.4745	0.5631
	2015	0.5112	0.4520	0.5703
5 Point	2011	0.4838	0.4686	0.4990
	2012	0.4955	0.4706	0.5204
	2013	0.5071	0.4725	0.5417
	2014	0.5188	0.4745	0.5631
	2015	0.5304	0.4764	0.5844
6 Point	2010	0.4454	0.4325	0.4582
	2011	0.4643	0.4438	0.4849
	2012	0.4833	0.4550	0.5115
	2013	0.5022	0.4663	0.5382
	2014	0.5212	0.4776	0.5648
	2015	0.5402	0.4888	0.5915
7 Point	2009	0.4270	0.4215	0.4324
	2010	0.4458	0.4327	0.4589
	2011	0.4646	0.4439	0.4853
	2012	0.4835	0.4551	0.5118
	2013	0.5023	0.4663	0.5382
	2014	0.5211	0.4775	0.5647
	2015	0.5399	0.4887	0.5912
8 Point	2008	0.4009	0.3969	0.4049
	2009	0.4212	0.4108	0.4316
	2010	0.4415	0.4247	0.4582
	2011	0.4618	0.4385	0.4849
	2012	0.4820	0.4524	0.5116
	2013	0.5023	0.4663	0.5382
	2014	0.5226	0.4802	0.5649
	2015	0.5428	0.4941	0.5916
9 Point	2007	0.3852	0.3843	0.3861
	2008	0.4047	0.3979	0.4114
	2009	0.4242	0.4116	0.4367
	2010	0.4436	0.4253	0.4620
	2011	0.4631	0.4389	0.4872
	2012	0.4826	0.4526	0.5125
	2013	0.5020	0.4662	0.5378
	2014	0.5215	0.4799	0.5630
	2015	0.5410	0.4936	0.5883
10 Point	2006	0.3727	0.3727	0.3726
	2007	0.3910	0.3860	0.3960
	2008	0.4094	0.3994	0.4194
	2009	0.4278	0.4127	0.4429
	2010	0.4462	0.4260	0.4663
	2011	0.4645	0.4394	0.4897
	2012	0.4829	0.4527	0.5131
	2013	0.5013	0.4660	0.5365
	2014	0.5197	0.4794	0.5600
	2015	0.5381	0.4927	0.5834

INDEMNITY Linear TRENDED		Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-27)
4 Point	Fitted	0.4891	0.3863	0.5913
5 Point	Fitted	0.5644	0.4821	0.6466
6 Point	Fitted	0.5955	0.5216	0.6692
7 Point	Fitted	0.5949	0.5214	0.6683
8 Point	Fitted	0.6020	0.5346	0.6694
9 Point	Fitted	0.5977	0.5334	0.6620
10 Point	Fitted	0.5917	0.5316	0.6517
INDEMNITY Linear Severity Trend Factor		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-27)
4 Point	2012	0.9159	0.7437	1.0779
	2013	0.9291	0.7774	1.0639
	2014	0.9427	0.8143	1.0502
	2015	0.9567	0.8548	1.0369
5 Point	2012	1.1392	1.0245	1.2426
	2013	1.1130	1.0203	1.1937
	2014	1.0880	1.0161	1.1484
	2015	1.0641	1.0119	1.1065
6 Point	2012	1.2322	1.1464	1.3083
	2013	1.1857	1.1187	1.2435
	2014	1.1425	1.0923	1.1848
	2015	1.1024	1.0672	1.1314
7 Point	2012	1.2304	1.1456	1.3059
	2013	1.1843	1.1181	1.2417
	2014	1.1415	1.0919	1.1835
	2015	1.1017	1.0668	1.1305
8 Point	2012	1.2488	1.1816	1.3085
	2013	1.1984	1.1464	1.2436
	2014	1.1519	1.1132	1.1849
	2015	1.1089	1.0820	1.1315
9 Point	2012	1.2386	1.1786	1.2918
	2013	1.1906	1.1440	1.2310
	2014	1.1462	1.1115	1.1758
	2015	1.1049	1.0807	1.1253
10 Point	2012	1.2252	1.1743	1.2701
	2013	1.1802	1.1407	1.2146
	2014	1.1385	1.1089	1.1638
	2015	1.0996	1.0789	1.1171

INDEMNITY Expon'l FITTED	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-27)
4 Point	2012	0.5340	0.5209	0.5483
	2013	0.5259	0.4958	0.5555
	2014	0.5179	0.4720	0.5627
	2015	0.5100	0.4493	0.5701
5 Point	2011	0.4818	0.4667	0.4978
	2012	0.4935	0.4685	0.5186
	2013	0.5056	0.4702	0.5402
	2014	0.5179	0.4720	0.5627
	2015	0.5305	0.4737	0.5862
6 Point	2010	0.4438	0.4306	0.4579
	2011	0.4619	0.4413	0.4826
	2012	0.4807	0.4524	0.5086
	2013	0.5002	0.4637	0.5360
	2014	0.5206	0.4753	0.5649
	2015	0.5418	0.4872	0.5954
7 Point	2009	0.4270	0.4209	0.4340
	2010	0.4443	0.4312	0.4575
	2011	0.4622	0.4418	0.4823
	2012	0.4809	0.4526	0.5084
	2013	0.5003	0.4638	0.5360
	2014	0.5205	0.4751	0.5650
	2015	0.5415	0.4868	0.5956
8 Point	2008	0.4022	0.3968	0.4082
	2009	0.4201	0.4094	0.4311
	2010	0.4389	0.4224	0.4552
	2011	0.4585	0.4357	0.4807
	2012	0.4789	0.4495	0.5076
	2013	0.5003	0.4638	0.5360
	2014	0.5226	0.4784	0.5660
	2015	0.5460	0.4936	0.5977
9 Point	2007	0.3879	0.3853	0.3913
	2008	0.4047	0.3974	0.4123
	2009	0.4222	0.4098	0.4345
	2010	0.4404	0.4227	0.4578
	2011	0.4595	0.4359	0.4824
	2012	0.4793	0.4496	0.5083
	2013	0.5001	0.4637	0.5356
	2014	0.5217	0.4782	0.5644
	2015	0.5443	0.4932	0.5947
10 Point	2006	0.3766	0.3746	0.3793
	2007	0.3921	0.3862	0.3983
	2008	0.4082	0.3981	0.4183
	2009	0.4250	0.4104	0.4393
	2010	0.4425	0.4231	0.4614
	2011	0.4607	0.4362	0.4845
	2012	0.4797	0.4497	0.5089
	2013	0.4994	0.4636	0.5344
	2014	0.5200	0.4779	0.5612
	2015	0.5414	0.4927	0.5894

INDEMNITY Expon'l TRENDED		Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-27)
4 Point	Fitted	0.4877	0.3890	0.5922
5 Point	Fitted	0.5690	0.4789	0.6605
6 Point	Fitted	0.6087	0.5236	0.6939
7 Point	Fitted	0.6078	0.5225	0.6948
8 Point	Fitted	0.6201	0.5406	0.7006
9 Point	Fitted	0.6158	0.5397	0.6927
10 Point	Fitted	0.6090	0.5384	0.6799
INDEMNITY Expon'l Severity Trend Factor		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-27)
4 Point	2012	0.9132	0.7468	1.0801
	2013	0.9274	0.7846	1.0661
	2014	0.9417	0.8243	1.0523
	2015	0.9563	0.8660	1.0387
5 Point	2012	1.1530	1.0224	1.2737
	2013	1.1256	1.0186	1.2226
	2014	1.0988	1.0148	1.1737
	2015	1.0727	1.0110	1.1266
6 Point	2012	1.2662	1.1574	1.3643
	2013	1.2167	1.1292	1.2946
	2014	1.1691	1.1016	1.2283
	2015	1.1234	1.0747	1.1655
7 Point	2012	1.2639	1.1544	1.3665
	2013	1.2149	1.1267	1.2962
	2014	1.1677	1.0997	1.2296
	2015	1.1224	1.0733	1.1664
8 Point	2012	1.2949	1.2025	1.3802
	2013	1.2395	1.1656	1.3071
	2014	1.1866	1.1298	1.2378
	2015	1.1359	1.0952	1.1722
9 Point	2012	1.2846	1.2004	1.3628
	2013	1.2314	1.1639	1.2934
	2014	1.1803	1.1285	1.2274
	2015	1.1314	1.0942	1.1649
10 Point	2012	1.2695	1.1973	1.3362
	2013	1.2193	1.1614	1.2723
	2014	1.1711	1.1266	1.2115
	2015	1.1248	1.0928	1.1536

INDEMNITY Linear LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-27)
4 Point	2012	0.6752	0.5483	0.7946
	2013	0.7212	0.6034	0.8258
	2014	0.7704	0.6654	0.8582
	2015	0.8231	0.7355	0.8921
5 Point	2012	0.8398	0.7553	0.9160
	2013	0.8639	0.7920	0.9265
	2014	0.8891	0.8304	0.9385
	2015	0.9156	0.8706	0.9520
6 Point	2012	0.9084	0.8451	0.9645
	2013	0.9203	0.8683	0.9652
	2014	0.9337	0.8926	0.9682
	2015	0.9485	0.9182	0.9735
7 Point	2012	0.9071	0.8445	0.9627
	2013	0.9193	0.8679	0.9638
	2014	0.9328	0.8923	0.9672
	2015	0.9479	0.9179	0.9727
8 Point	2012	0.9206	0.8711	0.9646
	2013	0.9302	0.8898	0.9653
	2014	0.9413	0.9097	0.9683
	2015	0.9541	0.9310	0.9735
9 Point	2012	0.9131	0.8689	0.9523
	2013	0.9241	0.8880	0.9555
	2014	0.9367	0.9083	0.9609
	2015	0.9507	0.9298	0.9682
10 Point	2012	0.9032	0.8657	0.9363
	2013	0.9161	0.8854	0.9428
	2014	0.9304	0.9062	0.9511
	2015	0.9461	0.9283	0.9612

INDEMNITY Expon'l LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-27)
4 Point	2012	0.6732	0.5505	0.7962
	2013	0.7198	0.6090	0.8275
	2014	0.7696	0.6736	0.8599
	2015	0.8228	0.7451	0.8937
5 Point	2012	0.8500	0.7537	0.9390
	2013	0.8737	0.7906	0.9490
	2014	0.8979	0.8293	0.9591
	2015	0.9230	0.8699	0.9693
6 Point	2012	0.9334	0.8532	1.0058
	2013	0.9444	0.8765	1.0049
	2014	0.9554	0.9002	1.0038
	2015	0.9666	0.9247	1.0028
7 Point	2012	0.9317	0.8510	1.0074
	2013	0.9430	0.8745	1.0061
	2014	0.9542	0.8987	1.0048
	2015	0.9657	0.9235	1.0036
8 Point	2012	0.9546	0.8865	1.0175
	2013	0.9621	0.9047	1.0146
	2014	0.9697	0.9233	1.0115
	2015	0.9773	0.9423	1.0086
9 Point	2012	0.9470	0.8849	1.0047
	2013	0.9558	0.9034	1.0039
	2014	0.9645	0.9222	1.0030
	2015	0.9735	0.9414	1.0023
10 Point	2012	0.9359	0.8826	0.9850
	2013	0.9464	0.9015	0.9876
	2014	0.9570	0.9207	0.9900
	2015	0.9678	0.9402	0.9926

INDEMNITY Linear TRENDED LR	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-27)
4 Point	2012	0.1765	0.1365	0.2177
	2013	0.2110	0.1711	0.2489
	2014	0.1961	0.1571	0.2345
	2015	0.1962	0.1513	0.2418
	4 Yr Ave	0.1950	0.1540	0.2357
5 Point	2012	0.2195	0.1880	0.2510
	2013	0.2527	0.2245	0.2792
	2014	0.2264	0.1961	0.2564
	2015	0.2183	0.1791	0.2580
	4 Yr Ave	0.2292	0.1969	0.2612
6 Point	2012	0.2375	0.2103	0.2643
	2013	0.2692	0.2462	0.2909
	2014	0.2377	0.2107	0.2645
	2015	0.2261	0.1889	0.2638
	4 Yr Ave	0.2426	0.2140	0.2709
7 Point	2012	0.2371	0.2102	0.2638
	2013	0.2689	0.2460	0.2905
	2014	0.2375	0.2107	0.2642
	2015	0.2260	0.1888	0.2636
	4 Yr Ave	0.2424	0.2139	0.2705
8 Point	2012	0.2406	0.2168	0.2643
	2013	0.2721	0.2523	0.2909
	2014	0.2397	0.2148	0.2645
	2015	0.2275	0.1915	0.2638
	4 Yr Ave	0.2450	0.2189	0.2709
9 Point	2012	0.2387	0.2163	0.2609
	2013	0.2703	0.2517	0.2880
	2014	0.2385	0.2144	0.2625
	2015	0.2266	0.1913	0.2624
	4 Yr Ave	0.2435	0.2184	0.2685
10 Point	2012	0.2361	0.2155	0.2565
	2013	0.2680	0.2510	0.2842
	2014	0.2369	0.2140	0.2598
	2015	0.2256	0.1910	0.2605
	4 Yr Ave	0.2417	0.2179	0.2653

INDEMNITY Expon'l TRENDED LR	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-27)
4 Point	2012	0.1760	0.1370	0.2182
	2013	0.2105	0.1727	0.2494
	2014	0.1959	0.1590	0.2349
	2015	0.1962	0.1533	0.2422
	4 Yr Ave	0.1947	0.1555	0.2362
5 Point	2012	0.2222	0.1876	0.2573
	2013	0.2556	0.2241	0.2860
	2014	0.2286	0.1958	0.2620
	2015	0.2200	0.1789	0.2627
	4 Yr Ave	0.2316	0.1966	0.2670
6 Point	2012	0.2440	0.2124	0.2756
	2013	0.2762	0.2485	0.3029
	2014	0.2432	0.2125	0.2742
	2015	0.2304	0.1902	0.2718
	4 Yr Ave	0.2485	0.2159	0.2811
7 Point	2012	0.2435	0.2118	0.2760
	2013	0.2758	0.2479	0.3032
	2014	0.2429	0.2122	0.2745
	2015	0.2302	0.1900	0.2720
	4 Yr Ave	0.2481	0.2155	0.2814
8 Point	2012	0.2495	0.2206	0.2788
	2013	0.2814	0.2565	0.3058
	2014	0.2469	0.2180	0.2763
	2015	0.2330	0.1938	0.2733
	4 Yr Ave	0.2527	0.2222	0.2836
9 Point	2012	0.2475	0.2203	0.2753
	2013	0.2796	0.2561	0.3026
	2014	0.2456	0.2177	0.2740
	2015	0.2321	0.1936	0.2716
	4 Yr Ave	0.2512	0.2219	0.2809
10 Point	2012	0.2446	0.2197	0.2699
	2013	0.2768	0.2556	0.2977
	2014	0.2437	0.2174	0.2705
	2015	0.2307	0.1934	0.2690
	4 Yr Ave	0.2490	0.2215	0.2768

MEDICAL	Incurred LDF 11-12	Incurred LDF 12-13	Incurred LDF 13-14	Incurred LDF 14-15	Incurred LDF 15-16	4 Year Average LDF	Selected Incurred LDF
Beyond	1.0072	1.0553	1.0222	0.9933	1.0237	1.0236	1.0236
26-27		0.9757	1.0041	1.0039	1.0051	0.9972	1.0009
25-26	1.0013	1.0281	0.9967	1.0122	1.0073	1.0111	1.0011
24-25	1.0090	0.9995	1.0077	1.0115	0.9977	1.0041	1.0013
23-24	1.0022	1.0027	1.0027	1.0040	1.0073	1.0042	1.0015
22-23	1.0001	0.9917	0.9838	1.0153	1.0001	0.9977	1.0019
21-22	1.0065	0.9944	1.0034	1.0071	0.9885	0.9984	1.0022
20-21	0.9995	1.0014	1.0122	1.0058	1.0046	1.0060	1.0027
19-20	1.0126	0.9801	0.9761	1.0026	0.9999	0.9897	1.0033
18-19	0.9957	1.0116	0.9932	1.0200	1.0036	1.0071	1.0039
17-18	1.0088	0.9968	0.9846	1.0036	1.0210	1.0015	1.0047
16-17	1.0239	1.0210	1.0017	1.0029	0.9937	1.0048	1.0056
15-16	1.0191	1.0111	0.9990	1.0184	1.0107	1.0098	1.0067
14-15	1.0129	1.0145	0.9764	0.9916	1.0323	1.0037	1.0079
13-14	0.9959	0.9926	0.9887	1.0231	1.0243	1.0072	1.0095
12-13	0.9965	1.0208	0.9987	1.0215	1.0239	1.0162	1.0113
11-12	1.0292	0.9936	1.0135	1.0121	1.0386	1.0145	1.0136
10-11	1.0146	0.9769	1.0119	1.0346	1.0272	1.0127	1.0163
9-10	1.0331	1.0220	1.0161	1.0268	1.0282	1.0233	1.0197
8-9	1.0505	0.9937	1.0329	1.0080	1.0406	1.0188	1.0240
7-8	1.0083	1.0117	1.0619	1.0289	1.0665	1.0423	1.0295
6-7	1.0376	1.0396	1.0224	1.0443	1.0281	1.0336	1.0368
5-6	1.0451	1.0358	1.0814	1.0597	1.0622	1.0598	1.0468
4-5	1.0144	1.0527	1.1209	1.0654	1.0343	1.0683	1.0613
3-4	1.0790	1.0672	1.0691	1.0433	1.0578	1.0594	1.0841
2-3	1.1415	1.1308	1.0854	1.1432	1.1516	1.1278	1.1253
1-2	1.1965	1.1849	1.2411	1.2929	1.1994	1.2296	1.2270

MEDICAL	Paid LDF 11-12	Paid LDF 12-13	Paid LDF 13-14	Paid LDF 14-15	Paid LDF 15-16	4 Year Average LDF	Selected Paid LDF
26-27		1.0123	1.0112	1.0023	1.0030	1.0072	1.0076
25-26	1.0028	1.0332	1.0050	1.0196	1.0045	1.0156	1.0082
24-25	1.0239	1.0065	1.0167	1.0097	1.0004	1.0083	1.0089
23-24	1.0037	1.0130	1.0072	1.0130	1.0029	1.0090	1.0096
22-23	1.0044	1.0128	1.0083	1.0073	1.0104	1.0097	1.0103
21-22	1.0091	1.0086	1.0116	1.0128	1.0097	1.0107	1.0112
20-21	1.0069	1.0082	1.0086	1.0054	1.0051	1.0068	1.0121
19-20	1.0118	1.0146	1.0243	1.0065	1.0141	1.0149	1.0131
18-19	1.0150	1.0114	1.0141	1.0219	1.0177	1.0163	1.0141
17-18	1.0108	1.0276	1.0181	1.0098	1.0147	1.0176	1.0153
16-17	1.0104	1.0243	1.0226	1.0089	1.0064	1.0156	1.0166
15-16	1.0340	1.0172	1.0047	1.0167	1.0084	1.0118	1.0181
14-15	1.0152	1.0106	1.0046	1.0190	1.0317	1.0165	1.0197
13-14	1.0104	1.0122	1.0217	1.0140	1.0143	1.0156	1.0215
12-13	1.0176	1.0273	1.0212	1.0499	1.0218	1.0301	1.0236
11-12	1.0401	1.0233	1.0330	1.0217	1.0202	1.0246	1.0260
10-11	1.0246	1.0348	1.0320	1.0315	1.0442	1.0356	1.0287
9-10	1.0247	1.0398	1.0274	1.0197	1.0424	1.0323	1.0319
8-9	1.0413	1.0252	1.0287	1.0443	1.0325	1.0327	1.0357
7-8	1.0216	1.0386	1.0455	1.0336	1.0430	1.0402	1.0404
6-7	1.0507	1.0464	1.0357	1.0517	1.0606	1.0486	1.0463
5-6	1.0691	1.0467	1.0531	1.0852	1.0465	1.0579	1.0542
4-5	1.0553	1.0908	1.0574	1.0719	1.0181	1.0596	1.0663
3-4	1.0832	1.0989	1.1048	1.0792	1.0864	1.0923	1.0898
2-3	1.1790	1.1659	1.1124	1.1747	1.1928	1.1615	1.1617
1-2	1.3999	1.3538	1.3633	1.4562	1.4129	1.3966	1.3966

MEDICAL	Pd-Incur LDF 11-12	Pd-Incur LDF 12-13	Pd-Incur LDF 13-14	Pd-Incur LDF 14-15	Pd-Incur LDF 15-16	4 Year Average LDF	Selected Pd-Incur LDF
26-27		1.0466	1.0771	1.0097	1.0236	1.0393	1.0393
25-26	1.0756	1.1157	1.0069	1.0385	1.0846	1.0614	1.0614
24-25	1.1111	1.0204	1.0437	1.0872	1.0142	1.0414	1.0414
23-24	1.0245	1.0480	1.0617	1.0297	1.0214	1.0402	1.0402
22-23	1.0497	1.0954	1.0347	1.0213	1.0729	1.0561	1.0561
21-22	1.1146	1.0579	1.0180	1.0864	1.0583	1.0552	1.0552
20-21	1.0704	1.0218	1.0873	1.0764	1.0769	1.0656	1.0656
19-20	1.0324	1.0892	1.1036	1.0789	1.1504	1.1055	1.1055
18-19	1.1276	1.1302	1.0956	1.1757	1.1065	1.1270	1.1270
17-18	1.1289	1.1255	1.1604	1.1134	1.0963	1.1239	1.1239
16-17	1.1376	1.2162	1.1221	1.0833	1.0728	1.1236	1.1236
15-16	1.2306	1.1556	1.0843	1.0976	1.1251	1.1157	1.1157
14-15	1.1594	1.0963	1.0824	1.1344	1.2082	1.1303	1.1303
13-14	1.0977	1.1142	1.1656	1.1867	1.1130	1.1449	1.1449
12-13	1.1406	1.2116	1.1524	1.1408	1.2164	1.1803	1.1803
11-12	1.2447	1.2017	1.1552	1.2136	1.1780	1.1871	1.1871
10-11	1.2392	1.1709	1.2294	1.1699	1.2545	1.2062	1.2062
9-10	1.2280	1.2662	1.1667	1.2453	1.2388	1.2293	1.2293
8-9	1.2897	1.1714	1.2227	1.2581	1.2354	1.2219	1.2219
7-8	1.2042	1.2561	1.3020	1.2265	1.2815	1.2665	1.2665
6-7	1.3044	1.2860	1.2201	1.2608	1.2563	1.2558	1.2558
5-6	1.3036	1.2611	1.2701	1.3190	1.2631	1.2783	1.2783
4-5	1.2856	1.2804	1.3145	1.2730	1.2287	1.2742	1.2742
3-4	1.3205	1.2938	1.3078	1.2806	1.2913	1.2934	1.2934
2-3	1.4304	1.4523	1.3587	1.4319	1.4115	1.4136	1.4136
1-2	1.8031	1.7023	1.7028	1.7813	1.8044	1.7477	1.7477

MEDICAL	Policy Year	Incurred LDF	Paid to 27th LDF
Beyond	1989	1.0236	1.0236
26-27	1990	1.0009	1.0393
25-26	1991	1.0011	1.0082
24-25	1992	1.0013	1.0089
23-24	1993	1.0015	1.0096
22-23	1994	1.0019	1.0103
21-22	1995	1.0022	1.0112
20-21	1996	1.0027	1.0121
19-20	1997	1.0033	1.0131
18-19	1998	1.0039	1.0141
17-18	1999	1.0047	1.0153
16-17	2000	1.0056	1.0166
15-16	2001	1.0067	1.0181
14-15	2002	1.0079	1.0197
13-14	2003	1.0095	1.0215
12-13	2004	1.0113	1.0236
11-12	2005	1.0136	1.0260
10-11	2006	1.0163	1.0287
9-10	2007	1.0197	1.0319
8-9	2008	1.0240	1.0357
7-8	2009	1.0295	1.0404
6-7	2010	1.0368	1.0463
5-6	2011	1.0468	1.0542
4-5	2012	1.0613	1.0663
3-4	2013	1.0841	1.0898
2-3	2014	1.1253	1.1617
1-2	2015	1.2270	1.3966

MEDICAL	Policy Year	Incurred Cum LDF	Paid to 27th Cum LDF
Beyond	1989	1.0236	1.0236
26-27	1990	1.0245	1.0638
25-26	1991	1.0256	1.0726
24-25	1992	1.0270	1.0821
23-24	1993	1.0285	1.0925
22-23	1994	1.0305	1.1037
21-22	1995	1.0327	1.1161
20-21	1996	1.0355	1.1296
19-20	1997	1.0389	1.1444
18-19	1998	1.0430	1.1605
17-18	1999	1.0479	1.1783
16-17	2000	1.0538	1.1979
15-16	2001	1.0608	1.2195
14-15	2002	1.0692	1.2436
13-14	2003	1.0794	1.2703
12-13	2004	1.0916	1.3003
11-12	2005	1.1064	1.3341
10-11	2006	1.1244	1.3724
9-10	2007	1.1466	1.4161
8-9	2008	1.1741	1.4667
7-8	2009	1.2088	1.5260
6-7	2010	1.2532	1.5966
5-6	2011	1.3119	1.6831
4-5	2012	1.3923	1.7947
3-4	2013	1.5094	1.9559
2-3	2014	1.6985	2.2722
1-2	2015	2.0841	3.1733

MEDICAL	Policy Year	Benefit Level Factor	LAE
Beyond	1989	1.0000	1.2087
26-27	1990	1.0000	1.2087
25-26	1991	1.0000	1.2087
24-25	1992	1.0000	1.2087
23-24	1993	1.0000	1.2087
22-23	1994	1.0000	1.2087
21-22	1995	1.0000	1.2087
20-21	1996	1.0000	1.2087
19-20	1997	1.0000	1.2087
18-19	1998	1.0000	1.2087
17-18	1999	1.0000	1.2087
16-17	2000	1.0000	1.2087
15-16	2001	1.0000	1.2087
14-15	2002	1.0000	1.2087
13-14	2003	1.0000	1.2087
12-13	2004	1.0000	1.2087
11-12	2005	1.0000	1.2087
10-11	2006	1.0000	1.2087
9-10	2007	1.0000	1.2087
8-9	2008	1.0000	1.2087
7-8	2009	1.0000	1.2087
6-7	2010	1.0000	1.2087
5-6	2011	1.0000	1.2087
4-5	2012	1.0000	1.2087
3-4	2013	1.0000	1.2087
2-3	2014	1.0000	1.2087
1-2	2015	1.0000	1.2087

MEDICAL	Policy Year	Incurred Base	Paid to 27th Base
Beyond	1989	20,081,808	20,081,808
26-27	1990	20,871,952	19,330,407
25-26	1991	20,204,197	19,929,795
24-25	1992	20,922,259	20,543,732
23-24	1993	23,168,668	21,818,503
22-23	1994	19,851,975	18,939,147
21-22	1995	22,149,561	20,673,132
20-21	1996	30,726,303	27,085,594
19-20	1997	25,939,180	23,858,137
18-19	1998	23,239,803	21,510,649
17-18	1999	28,711,526	26,934,869
16-17	2000	39,816,598	35,684,628
15-16	2001	35,283,912	30,128,808
14-15	2002	38,480,206	35,066,155
13-14	2003	44,482,063	37,367,991
12-13	2004	49,279,751	42,675,810
11-12	2005	52,998,080	44,115,787
10-11	2006	53,304,431	44,852,727
9-10	2007	55,399,647	46,299,443
8-9	2008	56,120,579	45,674,044
7-8	2009	56,526,958	47,722,708
6-7	2010	64,669,828	53,581,074
5-6	2011	56,963,141	47,199,848
4-5	2012	48,503,151	40,807,785
3-4	2013	49,519,933	41,845,771
2-3	2014	40,674,472	31,848,646
1-2	2015	46,731,090	29,887,525

MEDICAL	Policy Year	Proj Ult Incurred (Avg Pd & Inc)	Proj Ult Incurred (Incur)	Proj Ult Incurred (Pd-27)
Beyond	1989	20,555,739	20,555,739	20,555,739
26-27	1990	20,973,501	21,383,315	20,563,687
25-26	1991	21,049,061	20,721,424	21,376,698
24-25	1992	21,858,766	21,487,160	22,230,372
23-24	1993	23,832,845	23,828,975	23,836,715
22-23	1994	20,680,299	20,457,460	20,903,137
21-22	1995	22,973,568	22,873,852	23,073,283
20-21	1996	31,206,487	31,817,087	30,595,887
19-20	1997	27,125,733	26,948,214	27,303,252
18-19	1998	24,601,112	24,239,115	24,963,108
17-18	1999	30,912,082	30,086,808	31,737,356
16-17	2000	42,352,674	41,958,731	42,746,616
15-16	2001	37,085,628	37,429,174	36,742,081
14-15	2002	42,375,653	41,143,036	43,608,270
13-14	2003	47,741,249	48,013,939	47,468,559
12-13	2004	54,642,566	53,793,776	55,491,356
11-12	2005	58,745,974	58,637,076	58,854,871
10-11	2006	60,745,693	59,935,502	61,555,883
9-10	2007	64,542,938	63,521,235	65,564,641
8-9	2008	66,440,646	65,891,172	66,990,120
7-8	2009	70,577,320	68,329,787	72,824,852
6-7	2010	83,295,886	81,044,228	85,547,543
5-6	2011	77,086,005	74,729,945	79,442,064
4-5	2012	70,384,335	67,530,937	73,237,732
3-4	2013	78,295,765	74,745,387	81,846,143
2-3	2014	70,726,042	69,085,591	72,366,493
1-2	2015	96,117,174	97,392,265	94,842,083

MEDICAL	Policy Year	Adjusted Ult Limited Loss (Avg Pd & Inc)	Adjusted Ult Limited Loss (Incur)	Adjusted Ult Limited Loss (Pd-27)
Beyond	1989	24,845,722	24,845,722	24,845,722
26-27	1990	25,350,671	25,846,013	24,855,328
25-26	1991	25,442,000	25,045,985	25,838,015
24-25	1992	26,420,690	25,971,530	26,869,851
23-24	1993	28,806,760	28,802,082	28,811,437
22-23	1994	24,996,277	24,726,932	25,265,622
21-22	1995	27,768,152	27,647,625	27,888,677
20-21	1996	37,719,281	38,457,313	36,981,249
19-20	1997	32,786,873	32,572,306	33,001,441
18-19	1998	29,735,364	29,297,818	30,172,909
17-18	1999	37,363,434	36,365,925	38,360,942
16-17	2000	51,191,677	50,715,518	51,667,835
15-16	2001	44,825,399	45,240,643	44,410,153
14-15	2002	51,219,452	49,729,588	52,709,316
13-14	2003	57,704,848	58,034,448	57,375,247
12-13	2004	66,046,470	65,020,537	67,072,402
11-12	2005	71,006,259	70,874,634	71,137,883
10-11	2006	73,423,319	72,444,041	74,402,596
9-10	2007	78,013,049	76,778,117	79,247,982
8-9	2008	80,306,809	79,642,660	80,970,958
7-8	2009	85,306,807	82,590,214	88,023,399
6-7	2010	100,679,737	97,958,158	103,401,315
5-6	2011	93,173,854	90,326,085	96,021,623
4-5	2012	85,073,546	81,624,644	88,522,447
3-4	2013	94,636,091	90,344,749	98,927,433
2-3	2014	85,486,567	83,503,754	87,469,380
1-2	2015	116,176,828	117,718,031	114,635,626

MEDICAL	Policy Year	Ult Limited Loss Ratio (Avg Pd & Inc)	Ult Limited Loss Ratio (Incur)	Ult Limited Loss Ratio (Pd-27)
	1989	0.1720	0.1720	0.1720
	1990	0.1939	0.1977	0.1901
	1991	0.2018	0.1987	0.2050
	1992	0.2297	0.2257	0.2336
	1993	0.2482	0.2482	0.2482
	1994	0.2207	0.2183	0.2231
	1995	0.2388	0.2378	0.2398
	1996	0.3072	0.3132	0.3012
	1997	0.2779	0.2761	0.2797
	1998	0.2669	0.2629	0.2708
	1999	0.3122	0.3039	0.3206
	2000	0.3927	0.3891	0.3964
	2001	0.3218	0.3248	0.3188
	2002	0.3480	0.3379	0.3581
	2003	0.3682	0.3703	0.3661
	2004	0.3436	0.3382	0.3489
	2005	0.3423	0.3416	0.3429
	2006	0.3374	0.3329	0.3419
	2007	0.3611	0.3554	0.3668
	2008	0.3673	0.3643	0.3704
	2009	0.3934	0.3809	0.4060
	2010	0.4761	0.4633	0.4890
	2011	0.4352	0.4219	0.4485
	2012	0.4256	0.4083	0.4428
	2013	0.4933	0.4709	0.5157
	2014	0.4461	0.4357	0.4564
	2015	0.5472	0.5545	0.5400

MEDICAL FREQUENCY

Policy Year	Claim Frequency	Normalized Frequency	Trend Factor to 1/1/16	Selected Ann Trend	Trend Period # Years	Trend 1/1/16-12/1/18	Combined Trend Factor
				-5.0%	1		
				-5.0%	1		
				-5.0%	1		
				-5.0%	0.9167		
2003	11.77	1.0000					
2004	10.38	0.8819					
2005	9.28	0.7884					
2006	8.73	0.7417					
2007	8.12	0.6899					
2008	7.19	0.6109					
2009	7.18	0.6100					
2010	7.18	0.6100					
2011	6.73	0.5718					
2012	6.03	0.5123	0.8567			0.8604	0.7372
2013	6.30	0.5353	0.9021			0.8604	0.7762
2014	5.45	0.4630	0.9498			0.8604	0.8172
2015*	5.80	0.4928	1.0000			0.8604	0.8604

* Adjusted to a full Policy Year

MEDICAL SEVERITY RATIOS

Policy Year	Ult Limited Severity Ratio (Average)	Ult Limited Severity Ratio (Incur)	Ult Limited Severity Ratio (Pd-27)
2003	0.3682	0.3703	0.3661
2004	0.3896	0.3835	0.3956
2005	0.4341	0.4333	0.4349
2006	0.4549	0.4488	0.4610
2007	0.5234	0.5152	0.5317
2008	0.6013	0.5964	0.6063
2009	0.6449	0.6244	0.6655
2010	0.7805	0.7595	0.8016
2011	0.7611	0.7379	0.7844
2012	0.8307	0.7970	0.8643
2013	0.9216	0.8798	0.9635
2014	0.9634	0.9410	0.9857
2015	1.1104	1.1253	1.0958

MEDICAL Linear FITTED	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-27)
4 Point	2012	0.8244	0.7789	0.8698
	2013	0.9125	0.8835	0.9415
	2014	1.0006	0.9881	1.0132
	2015	1.0887	1.0927	1.0848
5 Point	2011	0.7512	0.7124	0.7899
	2012	0.8343	0.8043	0.8643
	2013	0.9174	0.8962	0.9387
	2014	1.0006	0.9881	1.0132
	2015	1.0837	1.0800	1.0876
6 Point	2010	0.7270	0.6933	0.7606
	2011	0.7940	0.7654	0.8227
	2012	0.8611	0.8374	0.8848
	2013	0.9281	0.9094	0.9469
	2014	0.9952	0.9815	1.0091
	2015	1.0623	1.0535	1.0712
7 Point	2009	0.6529	0.6227	0.6832
	2010	0.7216	0.6944	0.7488
	2011	0.7903	0.7661	0.8145
	2012	0.8589	0.8378	0.8801
	2013	0.9276	0.9095	0.9458
	2014	0.9963	0.9812	1.0114
	2015	1.0650	1.0529	1.0771
8 Point	2008	0.5914	0.5699	0.6128
	2009	0.6586	0.6379	0.6794
	2010	0.7259	0.7058	0.7460
	2011	0.7931	0.7737	0.8126
	2012	0.8604	0.8416	0.8792
	2013	0.9276	0.9095	0.9458
	2014	0.9949	0.9775	1.0123
	2015	1.0621	1.0454	1.0789
9 Point	2007	0.5238	0.5070	0.5408
	2008	0.5911	0.5740	0.6083
	2009	0.6584	0.6411	0.6759
	2010	0.7257	0.7081	0.7434
	2011	0.7930	0.7752	0.8110
	2012	0.8603	0.8422	0.8785
	2013	0.9276	0.9093	0.9461
	2014	0.9949	0.9763	1.0136
	2015	1.0622	1.0433	1.0812
10 Point	2006	0.4560	0.4430	0.4690
	2007	0.5234	0.5096	0.5372
	2008	0.5908	0.5761	0.6054
	2009	0.6581	0.6427	0.6736
	2010	0.7255	0.7093	0.7419
	2011	0.7929	0.7758	0.8101
	2012	0.8603	0.8424	0.8783
	2013	0.9277	0.9089	0.9465
	2014	0.9951	0.9755	1.0148
	2015	1.0625	1.0420	1.0830

MEDICAL Linear TRENDED		Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-27)
4 Point	Fitted	1.3456	1.3978	1.2939
5 Point	Fitted	1.3262	1.3479	1.3046
6 Point	Fitted	1.2579	1.2636	1.2524
7 Point	Fitted	1.2653	1.2621	1.2685
8 Point	Fitted	1.2583	1.2435	1.2731
9 Point	Fitted	1.2585	1.2389	1.2782
10 Point	Fitted	1.2590	1.2362	1.2820

MEDICAL Linear Severity Trend Factor		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-27)
4 Point	2012	1.6322	1.7947	1.4875
	2013	1.4747	1.5822	1.3743
	2014	1.3448	1.4147	1.2771
	2015	1.2360	1.2792	1.1927
5 Point	2012	1.5895	1.6759	1.5094
	2013	1.4455	1.5041	1.3898
	2014	1.3254	1.3642	1.2877
	2015	1.2237	1.2481	1.1996
6 Point	2012	1.4608	1.5089	1.4154
	2013	1.3553	1.3894	1.3225
	2014	1.2639	1.2875	1.2411
	2015	1.1841	1.1994	1.1691
7 Point	2012	1.4730	1.5063	1.4413
	2013	1.3640	1.3876	1.3413
	2014	1.2700	1.2862	1.2542
	2015	1.1881	1.1986	1.1778
8 Point	2012	1.4625	1.4775	1.4481
	2013	1.3565	1.3672	1.3461
	2014	1.2648	1.2722	1.2576
	2015	1.1847	1.1895	1.1800
9 Point	2012	1.4628	1.4710	1.4550
	2013	1.3567	1.3625	1.3511
	2014	1.2649	1.2690	1.2610
	2015	1.1848	1.1874	1.1822
10 Point	2012	1.4635	1.4675	1.4596
	2013	1.3572	1.3600	1.3544
	2014	1.2652	1.2672	1.2633
	2015	1.1850	1.1863	1.1837

MEDICAL Expon'l FITTED	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-27)
4 Point	2012	0.8293	0.7868	0.8722
	2013	0.9088	0.8785	0.9387
	2014	0.9958	0.9809	1.0103
	2015	1.0912	1.0951	1.0873
5 Point	2011	0.7594	0.7244	0.7947
	2012	0.8312	0.8014	0.8609
	2013	0.9098	0.8866	0.9326
	2014	0.9958	0.9809	1.0103
	2015	1.0900	1.0851	1.0945
6 Point	2010	0.7379	0.7077	0.7685
	2011	0.7942	0.7665	0.8220
	2012	0.8548	0.8302	0.8793
	2013	0.9201	0.8992	0.9405
	2014	0.9903	0.9740	1.0061
	2015	1.0658	1.0549	1.0761
7 Point	2009	0.6664	0.6398	0.6933
	2010	0.7220	0.6963	0.7478
	2011	0.7822	0.7579	0.8064
	2012	0.8474	0.8249	0.8697
	2013	0.9180	0.8978	0.9380
	2014	0.9946	0.9771	1.0116
	2015	1.0775	1.0635	1.0909
8 Point	2008	0.6093	0.5914	0.6274
	2009	0.6614	0.6429	0.6799
	2010	0.7179	0.6989	0.7369
	2011	0.7792	0.7597	0.7986
	2012	0.8458	0.8259	0.8655
	2013	0.9180	0.8978	0.9380
	2014	0.9965	0.9759	1.0165
	2015	1.0816	1.0609	1.1017
9 Point	2007	0.5467	0.5329	0.5606
	2008	0.5962	0.5815	0.6110
	2009	0.6502	0.6344	0.6659
	2010	0.7090	0.6921	0.7258
	2011	0.7732	0.7551	0.7911
	2012	0.8432	0.8239	0.8622
	2013	0.9195	0.8989	0.9397
	2014	1.0027	0.9807	1.0242
	2015	1.0935	1.0699	1.1163
10 Point	2006	0.4848	0.4744	0.4953
	2007	0.5315	0.5200	0.5430
	2008	0.5827	0.5699	0.5954
	2009	0.6388	0.6247	0.6528
	2010	0.7003	0.6847	0.7158
	2011	0.7677	0.7505	0.7848
	2012	0.8417	0.8226	0.8605
	2013	0.9227	0.9016	0.9435
	2014	1.0116	0.9883	1.0345
	2015	1.1090	1.0832	1.1342

MEDICAL Expon'l TRENDED		Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-27)
4 Point	Fitted	1.4250	1.5103	1.3472
5 Point	Fitted	1.4187	1.4569	1.3821
6 Point	Fitted	1.3208	1.3315	1.3097
7 Point	Fitted	1.3611	1.3615	1.3599
8 Point	Fitted	1.3738	1.3535	1.3929
9 Point	Fitted	1.4079	1.3795	1.4350
10 Point	Fitted	1.4502	1.4155	1.4837

MEDICAL Expon'l Severity Trend Factor		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-27)
4 Point	2012	1.7184	1.9195	1.5445
	2013	1.5681	1.7192	1.4351
	2014	1.4310	1.5398	1.3335
	2015	1.3059	1.3791	1.2390
5 Point	2012	1.7068	1.8178	1.6054
	2013	1.5594	1.6432	1.4820
	2014	1.4246	1.4853	1.3680
	2015	1.3016	1.3426	1.2628
6 Point	2012	1.5451	1.6037	1.4895
	2013	1.4355	1.4807	1.3925
	2014	1.3338	1.3671	1.3018
	2015	1.2392	1.2622	1.2170
7 Point	2012	1.6062	1.6506	1.5636
	2013	1.4826	1.5165	1.4498
	2014	1.3685	1.3934	1.3443
	2015	1.2631	1.2802	1.2465
8 Point	2012	1.6243	1.6388	1.6094
	2013	1.4964	1.5076	1.4850
	2014	1.3786	1.3868	1.3703
	2015	1.2701	1.2757	1.2644
9 Point	2012	1.6698	1.6744	1.6643
	2013	1.5312	1.5347	1.5270
	2014	1.4041	1.4067	1.4011
	2015	1.2875	1.2893	1.2855
10 Point	2012	1.7230	1.7208	1.7242
	2013	1.5716	1.5700	1.5725
	2014	1.4335	1.4323	1.4342
	2015	1.3076	1.3068	1.3081

MEDICAL Linear LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-27)
4 Point	2012	1.2033	1.3231	1.0966
	2013	1.1447	1.2281	1.0667
	2014	1.0990	1.1561	1.0436
	2015	1.0635	1.1006	1.0262
5 Point	2012	1.1718	1.2355	1.1127
	2013	1.1220	1.1675	1.0788
	2014	1.0831	1.1148	1.0523
	2015	1.0529	1.0739	1.0321
6 Point	2012	1.0769	1.1124	1.0434
	2013	1.0520	1.0785	1.0265
	2014	1.0329	1.0521	1.0142
	2015	1.0188	1.0320	1.0059
7 Point	2012	1.0859	1.1104	1.0625
	2013	1.0587	1.0771	1.0411
	2014	1.0378	1.0511	1.0249
	2015	1.0222	1.0313	1.0134
8 Point	2012	1.0782	1.0892	1.0675
	2013	1.0529	1.0612	1.0448
	2014	1.0336	1.0396	1.0277
	2015	1.0193	1.0234	1.0153
9 Point	2012	1.0784	1.0844	1.0726
	2013	1.0531	1.0576	1.0487
	2014	1.0337	1.0370	1.0305
	2015	1.0194	1.0216	1.0172
10 Point	2012	1.0789	1.0818	1.0760
	2013	1.0535	1.0556	1.0513
	2014	1.0339	1.0356	1.0324
	2015	1.0196	1.0207	1.0185

MEDICAL Expon'l LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-27)
4 Point	2012	1.2668	1.4151	1.1386
	2013	1.2172	1.3344	1.1139
	2014	1.1694	1.2583	1.0897
	2015	1.1236	1.1866	1.0660
5 Point	2012	1.2583	1.3401	1.1835
	2013	1.2104	1.2755	1.1503
	2014	1.1642	1.2138	1.1179
	2015	1.1199	1.1552	1.0865
6 Point	2012	1.1390	1.1822	1.0981
	2013	1.1142	1.1493	1.0809
	2014	1.0900	1.1172	1.0638
	2015	1.0662	1.0860	1.0471
7 Point	2012	1.1841	1.2168	1.1527
	2013	1.1508	1.1771	1.1253
	2014	1.1183	1.1387	1.0986
	2015	1.0868	1.1015	1.0725
8 Point	2012	1.1974	1.2081	1.1864
	2013	1.1615	1.1702	1.1527
	2014	1.1266	1.1333	1.1198
	2015	1.0928	1.0976	1.0879
9 Point	2012	1.2310	1.2344	1.2269
	2013	1.1885	1.1912	1.1853
	2014	1.1474	1.1496	1.1450
	2015	1.1078	1.1093	1.1060
10 Point	2012	1.2702	1.2686	1.2711
	2013	1.2199	1.2186	1.2206
	2014	1.1715	1.1705	1.1720
	2015	1.1251	1.1244	1.1255

MEDICAL Linear TRENDED LR	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-27)
4 Point	2012	0.5121	0.5402	0.4856
	2013	0.5647	0.5783	0.5501
	2014	0.4903	0.5037	0.4763
	2015	0.5819	0.6103	0.5541
	4 Yr Ave	0.5373	0.5581	0.5165
5 Point	2012	0.4987	0.5045	0.4927
	2013	0.5535	0.5498	0.5563
	2014	0.4832	0.4857	0.4803
	2015	0.5761	0.5955	0.5573
	4 Yr Ave	0.5279	0.5339	0.5217
6 Point	2012	0.4583	0.4542	0.4620
	2013	0.5190	0.5079	0.5294
	2014	0.4608	0.4584	0.4629
	2015	0.5575	0.5722	0.5432
	4 Yr Ave	0.4989	0.4982	0.4994
7 Point	2012	0.4622	0.4534	0.4705
	2013	0.5223	0.5072	0.5369
	2014	0.4630	0.4580	0.4678
	2015	0.5593	0.5719	0.5472
	4 Yr Ave	0.5017	0.4976	0.5056
8 Point	2012	0.4589	0.4447	0.4727
	2013	0.5194	0.4997	0.5388
	2014	0.4611	0.4530	0.4690
	2015	0.5578	0.5675	0.5483
	4 Yr Ave	0.4993	0.4912	0.5072
9 Point	2012	0.4590	0.4428	0.4749
	2013	0.5195	0.4980	0.5408
	2014	0.4611	0.4518	0.4703
	2015	0.5578	0.5665	0.5493
	4 Yr Ave	0.4994	0.4898	0.5088
10 Point	2012	0.4592	0.4417	0.4765
	2013	0.5197	0.4971	0.5422
	2014	0.4612	0.4512	0.4712
	2015	0.5579	0.5660	0.5500
	4 Yr Ave	0.4995	0.4890	0.5100

MEDICAL Expon'l TRENDED LR	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-27)
4 Point	2012	0.5392	0.5778	0.5042
	2013	0.6004	0.6284	0.5744
	2014	0.5217	0.5482	0.4973
	2015	0.6148	0.6580	0.5756
	4 Yr Ave	0.5690	0.6031	0.5379
5 Point	2012	0.5355	0.5472	0.5241
	2013	0.5971	0.6006	0.5932
	2014	0.5193	0.5289	0.5102
	2015	0.6128	0.6406	0.5867
	4 Yr Ave	0.5662	0.5793	0.5536
6 Point	2012	0.4848	0.4827	0.4862
	2013	0.5496	0.5412	0.5574
	2014	0.4862	0.4868	0.4855
	2015	0.5834	0.6022	0.5654
	4 Yr Ave	0.5260	0.5282	0.5236
7 Point	2012	0.5040	0.4968	0.5104
	2013	0.5677	0.5543	0.5803
	2014	0.4989	0.4961	0.5014
	2015	0.5947	0.6108	0.5792
	4 Yr Ave	0.5413	0.5395	0.5428
8 Point	2012	0.5096	0.4933	0.5253
	2013	0.5730	0.5510	0.5944
	2014	0.5026	0.4938	0.5111
	2015	0.5980	0.6086	0.5875
	4 Yr Ave	0.5458	0.5367	0.5546
9 Point	2012	0.5239	0.5040	0.5433
	2013	0.5863	0.5609	0.6113
	2014	0.5119	0.5009	0.5226
	2015	0.6062	0.6151	0.5972
	4 Yr Ave	0.5571	0.5452	0.5686
10 Point	2012	0.5406	0.5180	0.5628
	2013	0.6018	0.5738	0.6295
	2014	0.5226	0.5100	0.5349
	2015	0.6157	0.6235	0.6078
	4 Yr Ave	0.5702	0.5563	0.5838

INDEMNITY Severity Ann. Trend		(Average)	(Incur)	(Pd-27)
4 Point	Linear	-1.9%	-5.7%	1.0%
5 Point	Linear	2.2%	0.5%	3.7%
6 Point	Linear	3.7%	2.5%	4.6%
7 Point	Linear	3.6%	2.5%	4.6%
8 Point	Linear	3.9%	3.1%	4.6%
9 Point	Linear	3.8%	3.0%	4.4%
10 Point	Linear	3.5%	3.0%	4.0%
4 Point	Expon'l	-1.5%	-4.8%	1.3%
5 Point	Expon'l	2.4%	0.4%	4.2%
6 Point	Expon'l	4.1%	2.5%	5.4%
7 Point	Expon'l	4.0%	2.5%	5.4%
8 Point	Expon'l	4.5%	3.2%	5.6%
9 Point	Expon'l	4.3%	3.1%	5.4%
10 Point	Expon'l	4.1%	3.1%	5.0%

MEDICAL Severity Ann. Trend		(Average)	(Incur)	(Pd-27)
4 Point	Linear	7.9%	9.4%	6.4%
5 Point	Linear	7.5%	8.3%	6.6%
6 Point	Linear	6.0%	6.4%	5.5%
7 Point	Linear	6.1%	6.4%	5.8%
8 Point	Linear	6.0%	6.0%	5.9%
9 Point	Linear	6.0%	6.0%	6.0%
10 Point	Linear	6.0%	5.9%	6.1%
4 Point	Expon'l	9.6%	11.7%	7.6%
5 Point	Expon'l	9.5%	10.6%	8.3%
6 Point	Expon'l	7.6%	8.3%	7.0%
7 Point	Expon'l	8.3%	8.8%	7.8%
8 Point	Expon'l	8.5%	8.7%	8.4%
9 Point	Expon'l	9.1%	9.1%	9.0%
10 Point	Expon'l	9.6%	9.6%	9.6%

INDEMNITY		(Average)	(Incur)	(Pd-27)
Loss Ratio				
Ann. Trend				
4 Point	Linear	-6.4%	-9.9%	-3.8%
5 Point	Linear	-3.0%	-4.7%	-1.6%
6 Point	Linear	-1.7%	-2.9%	-0.7%
7 Point	Linear	-1.7%	-2.9%	-0.8%
8 Point	Linear	-1.5%	-2.4%	-0.7%
9 Point	Linear	-1.6%	-2.4%	-0.9%
10 Point	Linear	-1.8%	-2.5%	-1.2%
4 Point	Expon'l	-6.5%	-9.7%	-3.8%
5 Point	Expon'l	-2.7%	-4.7%	-1.1%
6 Point	Expon'l	-1.2%	-2.7%	0.1%
7 Point	Expon'l	-1.2%	-2.7%	0.1%
8 Point	Expon'l	-0.8%	-2.1%	0.3%
9 Point	Expon'l	-0.9%	-2.1%	0.1%
10 Point	Expon'l	-1.1%	-2.1%	-0.3%

MEDICAL		(Average)	(Incur)	(Pd-27)
Loss Ratio				
Ann. Trend				
4 Point	Linear	2.7%	4.1%	1.3%
5 Point	Linear	2.3%	3.1%	1.5%
6 Point	Linear	1.0%	1.5%	0.5%
7 Point	Linear	1.1%	1.4%	0.8%
8 Point	Linear	1.0%	1.1%	0.8%
9 Point	Linear	1.0%	1.1%	0.9%
10 Point	Linear	1.0%	1.0%	1.0%
4 Point	Expon'l	4.0%	5.9%	2.2%
5 Point	Expon'l	3.9%	5.0%	2.9%
6 Point	Expon'l	2.2%	2.8%	1.6%
7 Point	Expon'l	2.9%	3.3%	2.4%
8 Point	Expon'l	3.0%	3.2%	2.9%
9 Point	Expon'l	3.5%	3.6%	3.5%
10 Point	Expon'l	4.1%	4.0%	4.1%

DELAWARE COMPENSATION RATING BUREAU, INC.

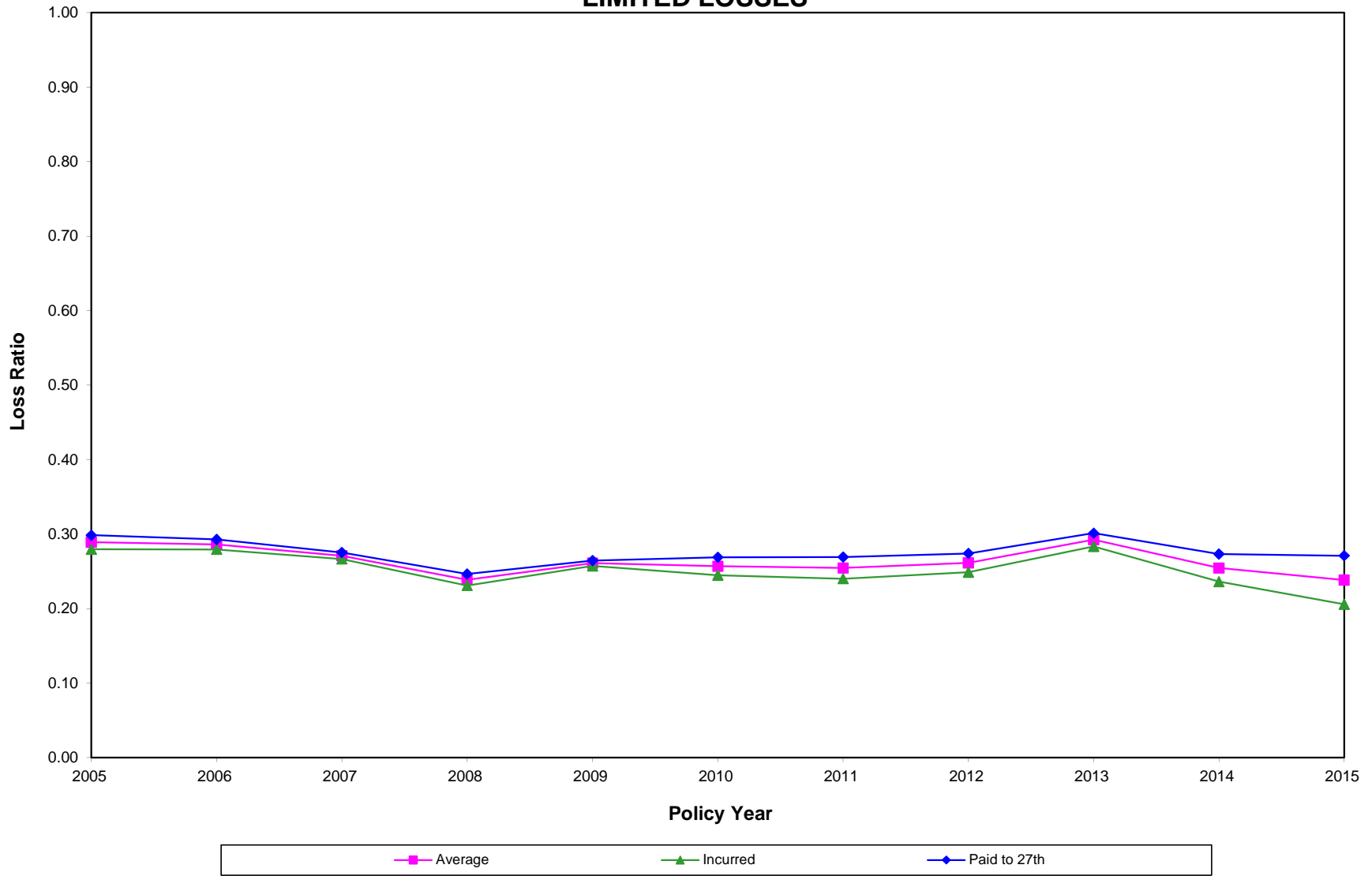
Graphs of Selected Loss Development Projections – Limited Losses

Pages 1 and 2 of this exhibit show graphs of loss and LAE ratios for indemnity and medical derived from the following selected loss development approaches:

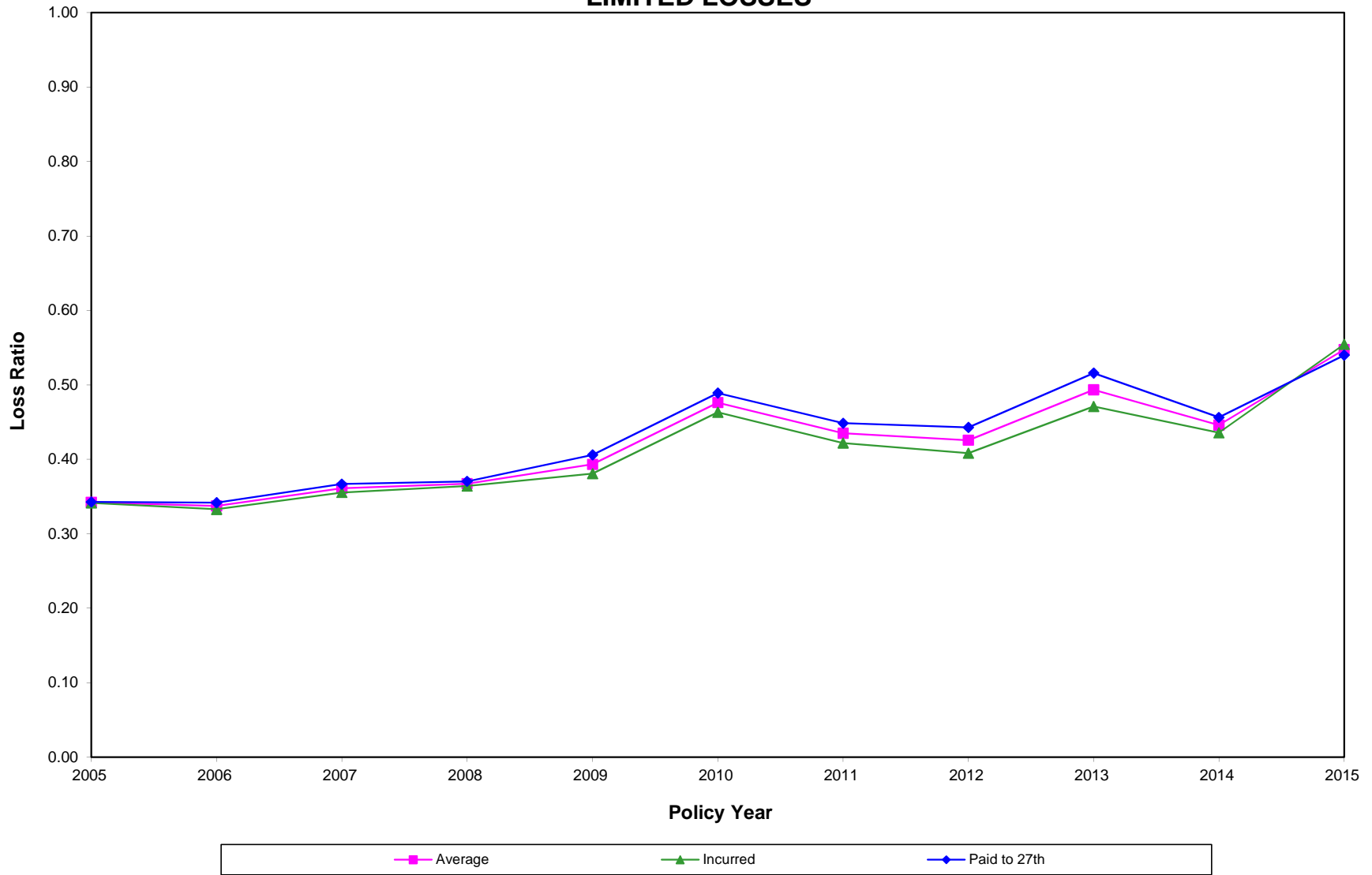
- Average of Incurred and Paid to 27th
- Incurred
- Paid to 27th

Pages 3 and 4 of this exhibit show graphs of severity ratios for indemnity and medical for the same selected loss development approaches.

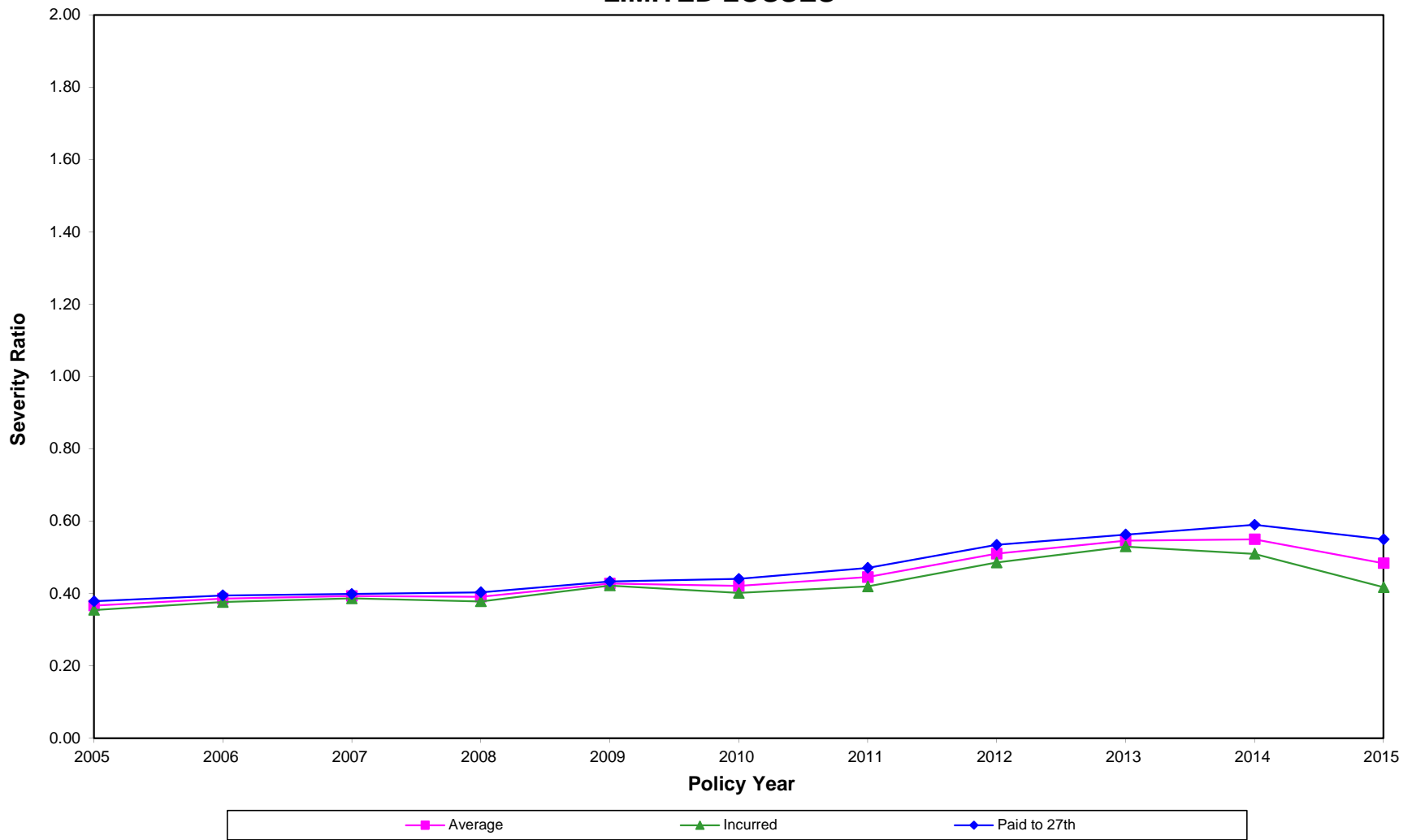
**DELAWARE COMPENSATION RATING BUREAU, INC.
INDEMNITY LOSS RATIOS
LIMITED LOSSES**



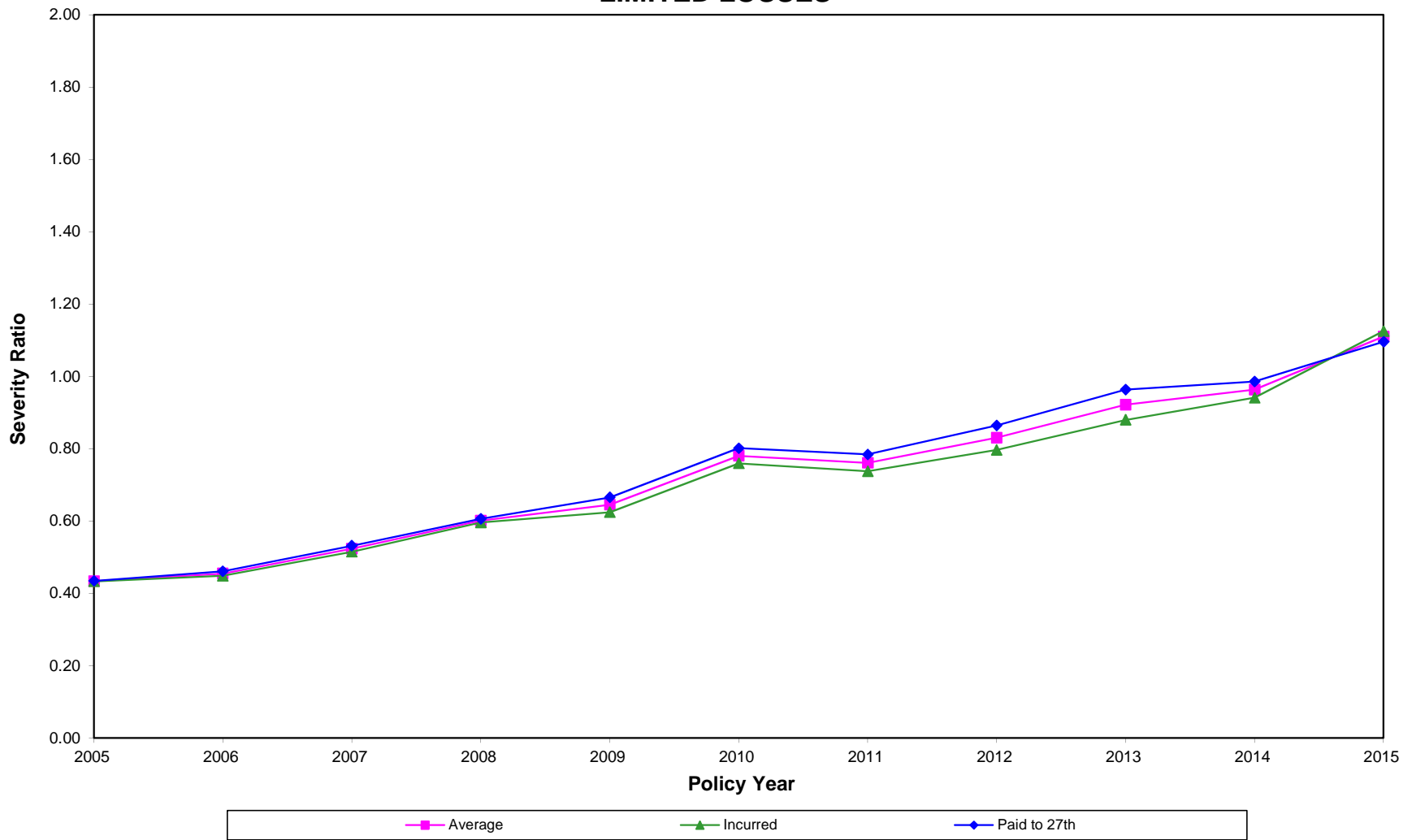
**DELAWARE COMPENSATION RATING BUREAU, INC.
MEDICAL LOSS RATIOS
LIMITED LOSSES**



**DELAWARE COMPENSATION RATING BUREAU, INC.
INDEMNITY SEVERITY RATIOS
LIMITED LOSSES**



**DELAWARE COMPENSATION RATING BUREAU, INC.
MEDICAL SEVERITY RATIOS
LIMITED LOSSES**

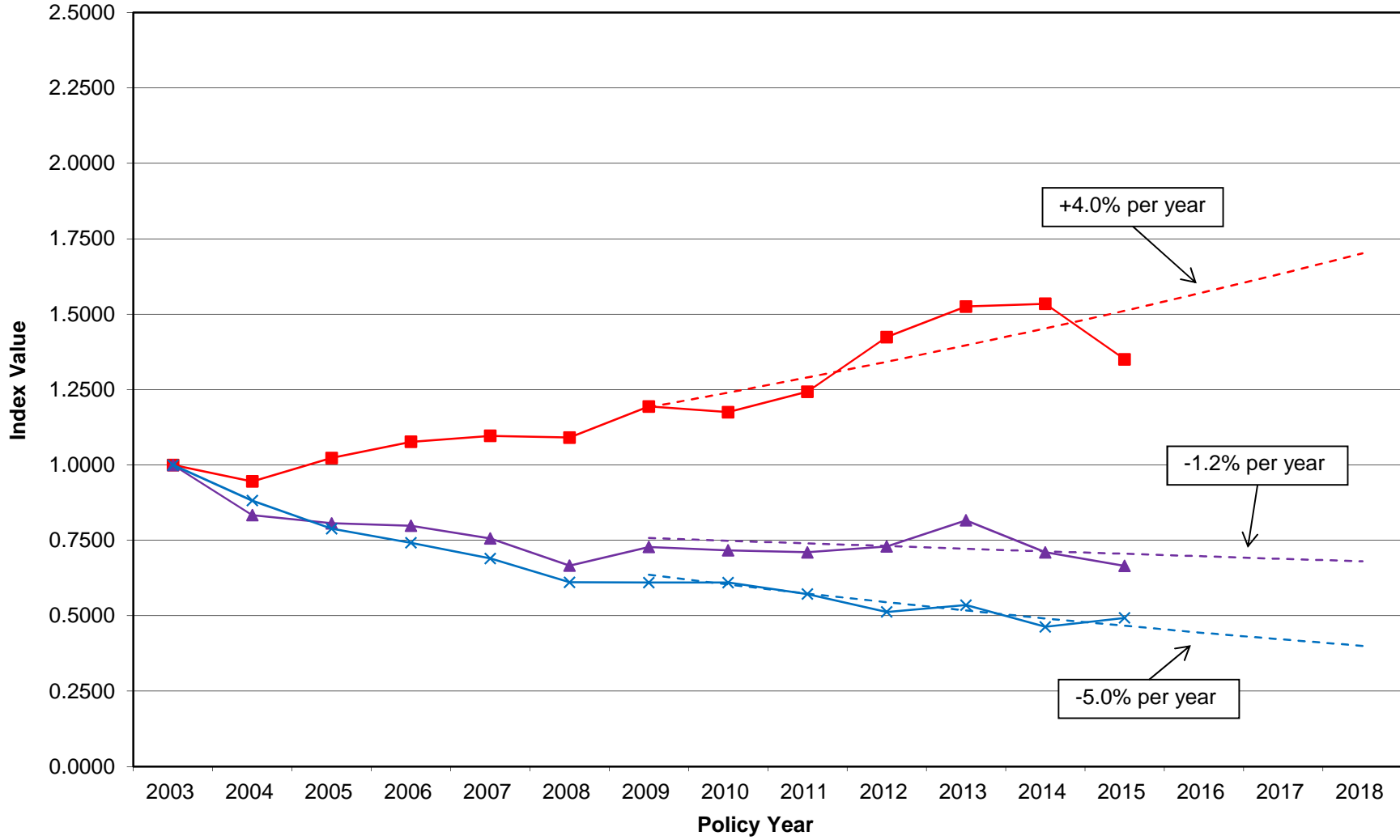


DELAWARE COMPENSATION RATING BUREAU, INC.

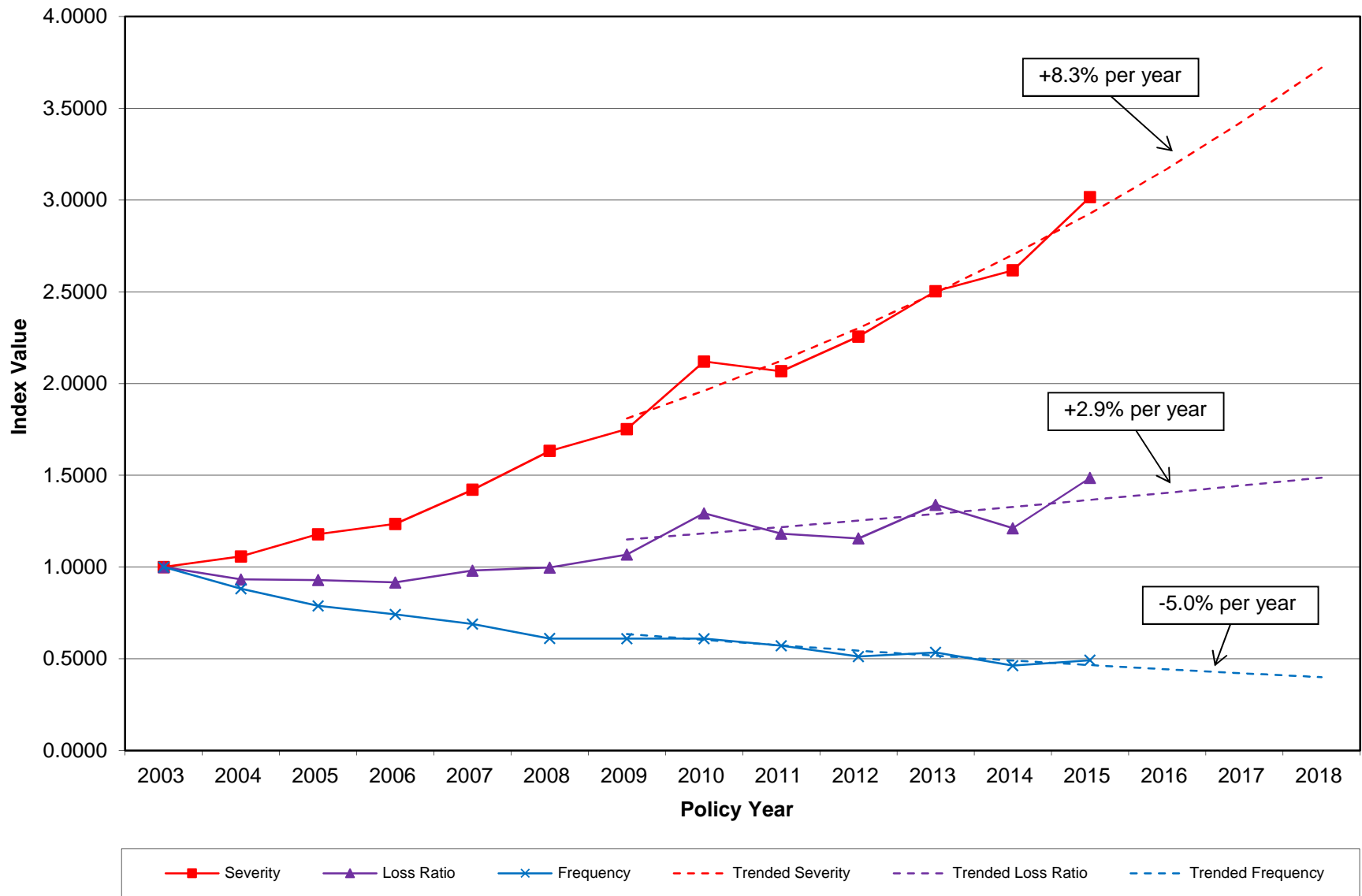
Graphs of Ultimate and Trended Experience Components

This exhibit shows graphs of trended loss and loss adjustment expense ratios for indemnity and medical as well as their frequency and severity components. Please note that frequency, severity and loss ratio are all expressed on a normalized basis with Policy Year 2003 set equal to unity.

**Indemnity Loss Experience Components
Indexed to 1.0000 at Policy Year 2003
Annual Rates of Change**



**Medical Loss Experience Components
Indexed to 1.0000 at Policy Year 2003
Annual Rates of Change**



DELAWARE COMPENSATION RATING BUREAU, INC.

Open Claim Ratios, Payout Ratios and Average Claim Costs

Page 1 lists the ratio of the number of open indemnity claims to the number of reported indemnity claims - by policy year and report level. Page 2 lists the claim frequency per \$1,000,000 of payroll - the ratio of the number of indemnity claims reported to payroll. These values are taken from the unit statistical data.

Pages 3 through 6 list the ratios of reported paid losses to incurred losses, by policy year and maturity level separately for indemnity and medical (adjusted to a post-House Bill 175, pre-House Bill 373 basis) losses. Pages 3 and 4 relate paid losses to reported case incurred losses. Losses on page 3 are unlimited and losses on page 4 are limited. Pages 5 and 6 relate payments to projected ultimate incurred losses with ultimate losses derived using the average of paid and incurred methods for indemnity and medical, which is the basis for staff loss development projections in this proposal. Losses on page 5 are unlimited and losses on page 6 are limited.

Pages 7 through 10 show the average costs for open, closed and incurred claims by policy year and report level. Pages 7 and 8 are for indemnity and pages 9 and 10 are for medical on indemnity. These values are calculated from unit statistical data and have not been adjusted for the effects of legislation.

DELAWARE COMPENSATION RATING BUREAU, INC.

RATIO OF NUMBER OF OPEN INDEMNITY CLAIMS
TO NUMBER OF REPORTED INDEMNITY CLAIMS

POLICY YEAR	FIRST	SECOND	THIRD	FOURTH	FIFTH	SIXTH	SEVENTH	EIGHTH	NINTH	TENTH
2001	0.4023	0.2381	0.1498	0.1015	0.0805	0.0643	0.0539	0.0448	0.0399	0.0357
2002	0.3743	0.2261	0.1372	0.1011	0.0719	0.0586	0.0478	0.0382	0.0341	0.0319
2003	0.3670	0.2346	0.1423	0.1002	0.0761	0.0615	0.0531	0.0444	0.0394	0.0344
2004	0.3721	0.2309	0.1535	0.1020	0.0863	0.0671	0.0534	0.0477	0.0383	0.0310
2005	0.3847	0.2353	0.1653	0.1089	0.0850	0.0710	0.0589	0.0484	0.0425	0.0375 *
2006	0.3997	0.2671	0.1593	0.1115	0.0832	0.0718	0.0586	0.0508	0.0430 *	
2007	0.4205	0.2525	0.1623	0.1264	0.0859	0.0646	0.0645 *	0.0513 *		
2008	0.4333	0.2720	0.1824	0.1244	0.0899	0.0652	0.0589			
2009	0.4563	0.2857	0.1804	0.1267 *	0.1020 *	0.0759 *				
2010	0.4297	0.2897 *	0.1860 *	0.1208	0.0876					
2011	0.4359	0.2757	0.1716	0.1097						
2012	0.4406	0.2746	0.1635							
2013	0.4570	0.2754								
2014	0.4590 *									

Denotes lowest open claim ratio shown for each report level.

* Denotes highest open claim ratio shown for each report level.

DELAWARE COMPENSATION RATING BUREAU, INC.

CLAIM FREQUENCY PER \$1,000,000 OF PAYROLL

POLICY YEAR	FIRST	SECOND	THIRD	FOURTH	FIFTH	SIXTH	SEVENTH	EIGHTH	NINTH	TENTH
2001	0.3449	0.3489	0.3522	0.3537	0.3547	0.3551	0.3551	0.3548	0.3548	0.3547
2002	0.3419	0.3512	0.3543	0.3576	0.3584	0.3589	0.3592	0.3592	0.3592	0.3594
2003	0.3066	0.3172	0.3192	0.3196	0.3208	0.3204	0.3205	0.3200	0.3200	0.3199
2004	0.2816	0.2897	0.2934	0.2952	0.2958	0.2964	0.2967	0.2968	0.2965	0.2962
2005	0.2532	0.2618	0.2654	0.2659	0.2665	0.2669	0.2667	0.2665	0.2666	0.2667
2006	0.2237	0.2308	0.2313	0.2320	0.2324	0.2324	0.2326	0.2326	0.2326	
2007	0.2022	0.2090	0.2112	0.2118	0.2135	0.2396	0.2140	0.2144		
2008	0.1758	0.1805	0.1850	0.1854	0.1855	0.1861	0.1865			
2009	0.1766	0.1850	0.1884	0.1895	0.1904	0.1911				
2010	0.1676	0.1747	0.1778	0.1781	0.1784					
2011	0.1525	0.1576	0.1597	0.1603						
2012	0.1428	0.1485	0.1501							
2013	0.1523	0.1582								
2014	0.1353									

DELAWARE COMPENSATION RATING BUREAU, INC.

RATIO OF PAID LOSSES TO REPORTED INCURRED LOSSES - UNLIMITED LOSSES

Policy Year	Maturity (in months)																				
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252
INDEMNITY																					
1996																	0.9485	0.9614	0.9668	0.9674	0.9694
1997																0.9031	0.9124	0.9288	0.9489	0.9503	
1998															0.9599	0.9612	0.9687	0.9799	0.9803		
1999														0.9467	0.9754	0.9840	0.9846	0.9929			
2000													0.9320	0.9309	0.9430	0.9530	0.9578				
2001												0.9377	0.9559	0.9518	0.9602	0.9656					
2002											0.9048	0.9179	0.9469	0.9593	0.9622						
2003										0.9150	0.9245	0.9374	0.9432	0.9485							
2004									0.9137	0.9407	0.9515	0.9574	0.9579								
2005								0.8844	0.9122	0.9320	0.9476	0.9765									
2006							0.8559	0.8697	0.9071	0.9286	0.9410										
2007						0.8409	0.8836	0.8789	0.8835	0.9109											
2008					0.8222	0.8791	0.8867	0.9159	0.9275												
2009				0.6395	0.7169	0.7635	0.8327	0.8699													
2010			0.5315	0.6944	0.7769	0.8704	0.8983														
2011		0.3855	0.6072	0.7667	0.8590	0.8843															
2012	0.2108	0.3574	0.5504	0.7182	0.8177																
2013	0.2147	0.4160	0.5951	0.7115																	
2014	0.1667	0.3932	0.6035																		
2015	0.2248	0.4588																			
2016	0.1672																				
MEDICAL																					
1996																	0.7865	0.7918	0.8175	0.8127	0.8231
1997																	0.7975	0.8020	0.8172	0.8188	0.8246
1998																0.9247	0.9178	0.9209	0.9303	0.9226	
1999														0.8866	0.8870	0.9300	0.9273	0.9389			
2000													0.8135	0.8392	0.8643	0.8897	0.8886				
2001												0.8200	0.8550	0.8579	0.8474	0.8418					
2002											0.7735	0.8119	0.8266	0.8417	0.8378						
2003										0.8052	0.8205	0.8197	0.8194	0.8097							
2004									0.8035	0.8371	0.8526	0.8504	0.8356								
2005								0.8098	0.8484	0.8256	0.8100	0.8160									
2006							0.8084	0.8156	0.7970	0.8221	0.8294										
2007						0.8024	0.8188	0.8199	0.8198	0.8160											
2008					0.8254	0.8541	0.8310	0.8342	0.8150												
2009				0.7510	0.7762	0.7431	0.8118	0.8371													
2010			0.7309	0.7777	0.8044	0.8189	0.8050														
2011		0.6830	0.7876	0.7935	0.8343	0.8219															
2012	0.4711	0.7282	0.7954	0.8111	0.8300																
2013	0.4437	0.7258	0.8159	0.8450																	
2014	0.3831	0.5851	0.6918																		
2015	0.3904	0.5604																			
2016	0.3290																				

DELAWARE COMPENSATION RATING BUREAU, INC.

RATIO OF PAID LOSSES TO REPORTED INCURRED LOSSES - LIMITED LOSSES

Policy Year	Maturity (in months)																					
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	252	
INDEMNITY																						
1996																	0.9664	0.9711	0.9752	0.9758	0.9782	
1997																0.9485	0.9572	0.9703	0.9767	0.9779		
1998															0.9641	0.9675	0.9769	0.9842	0.9860			
1999															0.9551	0.9842	0.9855	0.9891	0.9936			
2000													0.9418	0.9389	0.9507	0.9608	0.9665					
2001												0.9410	0.9559	0.9542	0.9638	0.9704						
2002												0.9435	0.9543	0.9772	0.9909	0.9926						
2003										0.9194	0.9296	0.9422	0.9496	0.9566								
2004									0.9403	0.9627	0.9715	0.9772	0.9765									
2005								0.8826	0.9108	0.9332	0.9495	0.9793										
2006							0.8559	0.8697	0.9096	0.9343	0.9479											
2007						0.8423	0.8849	0.8823	0.8905	0.9185												
2008					0.8205	0.8780	0.8858	0.9170	0.9301													
2009				0.6652	0.7486	0.7900	0.8372	0.8745														
2010			0.5451	0.7081	0.7984	0.8800	0.9055															
2011		0.3884	0.6129	0.7755	0.8643	0.8887																
2012	0.2108	0.3588	0.5526	0.7216	0.8201																	
2013	0.2147	0.4160	0.5951	0.7115																		
2014	0.1667	0.4012	0.6127																			
2015	0.2685	0.4591																				
2016	0.1774																					
MEDICAL																						
1996																		0.8395	0.8485	0.8675	0.8692	0.8815
1997																		0.8750	0.8926	0.9014	0.9070	0.9198
1998																0.9254	0.9213	0.9258	0.9313	0.9256		
1999															0.8908	0.9021	0.9278	0.9262	0.9381			
2000													0.8426	0.8482	0.8741	0.8983	0.8962					
2001												0.8268	0.8666	0.8622	0.8544	0.8539						
2002											0.8343	0.8774	0.8955	0.9203	0.9113							
2003										0.8071	0.8231	0.8340	0.8418	0.8401								
2004									0.8483	0.8709	0.8844	0.8816	0.8660									
2005								0.8055	0.8448	0.8245	0.8188	0.8324										
2006							0.8084	0.8156	0.8012	0.8299	0.8414											
2007						0.8213	0.8380	0.8389	0.8423	0.8357												
2008					0.8222	0.8514	0.8283	0.8322	0.8139													
2009				0.8249	0.8527	0.8034	0.8183	0.8442														
2010			0.7786	0.8175	0.8369	0.8410	0.8285															
2011		0.6961	0.7989	0.8147	0.8418	0.8286																
2012	0.4711	0.7289	0.7984	0.8192	0.8413																	
2013	0.4437	0.7258	0.8159	0.8450																		
2014	0.3831	0.6647	0.7830																			
2015	0.4619	0.6396																				
2016	0.3921																					

DELAWARE COMPENSATION RATING BUREAU, INC.

RATIOS OF REPORTED PAID LOSSES TO PROJECTED ULTIMATE INCURRED LOSSES - UNLIMITED LOSSES

INDEMNITY - AVERAGE OF INCURRED AND PAID TO 27th																			
Policy Year	Maturity (in months)																		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1998															0.9222	0.9248	0.9341	0.9484	0.9508
1999														0.9098	0.9329	0.9403	0.9422	0.9520	
2000													0.8999	0.9108	0.9186	0.9281	0.9302		
2001												0.8935	0.9047	0.9148	0.9231	0.9282			
2002											0.8585	0.8743	0.9071	0.9171	0.9203				
2003										0.8477	0.8641	0.8934	0.9001	0.9067					
2004									0.8445	0.8741	0.8893	0.8974	0.9029						
2005								0.8095	0.8376	0.8610	0.8766	0.9019							
2006							0.7404	0.7795	0.8221	0.8558	0.8752								
2007						0.7207	0.7781	0.8022	0.8181	0.8491									
2008					0.6737	0.7531	0.7938	0.8256	0.8414										
2009				0.5201	0.6167	0.6913	0.7533	0.7976											
2010			0.3608	0.5697	0.6850	0.7463	0.7862												
2011		0.2163	0.4369	0.6094	0.7095	0.7475													
2012	0.0351	0.1848	0.3771	0.5457	0.6738														
2013	0.0370	0.2201	0.4046	0.5593															
2014	0.0357	0.2043	0.3970																
2015	0.0369	0.2158																	

MEDICAL - AVERAGE OF INCURRED AND PAID TO 27th																			
Policy Year	Maturity (in months)																		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1998															0.7136	0.7210	0.7244	0.7340	0.7446
1999														0.7060	0.7160	0.7231	0.7343	0.7388	
2000													0.6479	0.6707	0.6850	0.7025	0.7082		
2001												0.6198	0.6342	0.6476	0.6567	0.6783			
2002										0.5431	0.5674	0.6158	0.6499	0.6641					
2003										0.5722	0.5947	0.6135	0.6267	0.6402					
2004									0.5686	0.5839	0.6009	0.6213	0.6361						
2005								0.5418	0.5621	0.5778	0.5889	0.6144							
2006							0.5069	0.5304	0.5546	0.5791	0.6037								
2007						0.5037	0.5272	0.5459	0.5643	0.5826									
2008					0.4497	0.4897	0.5151	0.5417	0.5645										
2009				0.4116	0.4538	0.4799	0.5206	0.5521											
2010			0.3456	0.4077	0.4630	0.4970	0.5208												
2011		0.3002	0.4068	0.4550	0.4922	0.5015													
2012	0.0523	0.2726	0.3717	0.4369	0.4746														
2013	0.0542	0.2537	0.3694	0.4407															
2014	0.0486	0.2471	0.3491																
2015	0.0603	0.2399																	

DELAWARE COMPENSATION RATING BUREAU, INC.

RATIOS OF REPORTED PAID LOSSES TO PROJECTED ULTIMATE INCURRED LOSSES - LIMITED LOSSES

INDEMNITY - AVERAGE OF INCURRED AND PAID TO 27th																			
Policy Year	Maturity (in months)																		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1998															0.9590	0.9617	0.9714	0.9790	0.9815
1999														0.9461	0.9675	0.9702	0.9721	0.9825	
2000													0.9389	0.9490	0.9573	0.9638	0.9660		
2001												0.9283	0.9400	0.9506	0.9591	0.9642			
2002											0.9344	0.9489	0.9610	0.9694	0.9705				
2003										0.8859	0.9030	0.9338	0.9408	0.9477					
2004									0.8935	0.9245	0.9397	0.9468	0.9508						
2005								0.8465	0.8764	0.9013	0.9179	0.9443							
2006							0.7782	0.8193	0.8641	0.8996	0.9200								
2007						0.7591	0.7918	0.8196	0.8450	0.8617	0.8944								
2008					0.7074	0.7918	0.8351	0.8684	0.8852										
2009				0.5483	0.6498	0.7284	0.7939	0.8405											
2010			0.3832	0.6051	0.7256	0.7889	0.8296												
2011		0.2280	0.4604	0.6420	0.7469	0.7868													
2012	0.0368	0.1938	0.3955	0.5722	0.7065														
2013	0.0386	0.2295	0.4219	0.5832															
2014	0.0377	0.2153	0.4184																
2015	0.0441	0.2261																	

MEDICAL - AVERAGE OF INCURRED AND PAID TO 27th																			
Policy Year	Maturity (in months)																		
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228
1998															0.8412	0.8501	0.8541	0.8617	0.8744
1999														0.8375	0.8477	0.8516	0.8658	0.8713	
2000													0.7812	0.8025	0.8200	0.8355	0.8426		
2001												0.7431	0.7605	0.7766	0.7874	0.8124			
2002											0.7269	0.7522	0.7771	0.8158	0.8275				
2003										0.6987	0.7265	0.7498	0.7660	0.7827					
2004									0.7046	0.7224	0.7422	0.7655	0.7810						
2005								0.6601	0.6856	0.7053	0.7192	0.7510							
2006							0.6200	0.6488	0.6783	0.7083	0.7384								
2007						0.6201	0.6490	0.6722	0.6948	0.7173									
2008					0.5456	0.5951	0.6267	0.6591	0.6874										
2009				0.5056	0.5556	0.5875	0.6375	0.6762											
2010			0.4452	0.5191	0.5734	0.6147	0.6433												
2011		0.3700	0.5010	0.5573	0.6014	0.6123													
2012	0.0640	0.3332	0.4543	0.5337	0.5798														
2013	0.0658	0.3077	0.4481	0.5345															
2014	0.0626	0.3187	0.4503																
2015	0.0795	0.3109																	

DELAWARE COMPENSATION RATING BUREAU, INC.

AVERAGE CLOSED, OPEN & INCURRED INDEMNITY CLAIMS

<u>POLICY YEAR</u>	<u>AVERAGE CLOSED</u>	<u>% CHANGE</u>	<u>AVERAGE OPEN</u>	<u>% CHANGE</u>	<u>AVERAGE INCURRED</u>	<u>% CHANGE</u>
*****	*****	*****	FIRST REPORT	*****	*****	*****
2007	2,514		27,400		12,978	
2008	3,015	19.93%	28,365	3.52%	13,999	7.87%
2009	2,981	-1.13%	27,406	-3.38%	14,125	0.90%
2010	2,997	0.54%	27,003	-1.47%	13,313	-5.75%
2011	3,745	24.96%	29,696	9.97%	15,058	13.11%
2012	3,740	-0.13%	29,621	-0.25%	15,144	0.57%
2013	4,235	13.24%	29,943	1.09%	15,985	5.55%
2014	4,133	-2.41%	29,160	-2.61%	15,620	-2.28%
*****	*****	*****	SECOND REPORT	*****	*****	*****
2006	5,402		47,134		16,549	
2007	5,900	9.22%	55,102	16.90%	18,325	10.73%
2008	7,273	23.27%	56,024	1.67%	20,535	12.06%
2009	6,570	-9.67%	55,109	-1.63%	20,435	-0.49%
2010	6,439	-1.99%	52,258	-5.17%	19,711	-3.54%
2011	8,480	31.70%	53,893	3.13%	21,000	6.54%
2012	8,747	3.15%	49,840	-7.52%	20,031	-4.61%
2013	9,696	10.85%	51,069	2.47%	21,090	5.29%
*****	*****	*****	THIRD REPORT	*****	*****	*****
2005	7,680		79,527		19,560	
2006	9,065	18.03%	72,374	-8.99%	19,153	-2.08%
2007	9,270	2.26%	87,290	20.61%	21,932	14.51%
2008	11,296	21.86%	84,956	-2.67%	24,730	12.76%
2009	11,316	0.18%	82,975	-2.33%	24,243	-1.97%
2010	10,810	-4.47%	79,737	-3.90%	23,630	-2.53%
2011	12,691	17.40%	79,341	-0.50%	24,128	2.11%
2012	13,393	5.53%	75,706	-4.58%	23,582	-2.26%
*****	*****	*****	FOURTH REPORT	*****	*****	*****
2004	10,364		99,147		19,420	
2005	10,051	-3.02%	108,947	9.88%	20,822	7.22%
2006	11,583	15.24%	98,583	-9.51%	21,284	2.22%
2007	11,307	-2.38%	106,579	8.11%	23,348	9.70%
2008	14,191	25.51%	110,309	3.50%	26,146	11.98%
2009	14,014	-1.25%	113,026	2.46%	26,556	1.57%
2010	14,118	0.74%	110,669	-2.09%	25,783	-2.91%
2011	17,193	21.78%	95,833	-13.41%	25,820	0.14%
*****	*****	*****	FIFTH REPORT	*****	*****	*****
2003	10,977		117,552		19,086	
2004	11,128	1.38%	116,305	-1.06%	20,202	5.85%
2005	11,550	3.79%	135,224	16.27%	22,060	9.20%
2006	13,180	14.11%	127,783	-5.50%	22,716	2.97%
2007	13,623	3.36%	140,889	10.26%	24,560	8.12%
2008	17,171	26.04%	133,814	-5.02%	27,656	12.61%
2009	16,263	-5.29%	126,076	-5.78%	27,459	-0.71%
2010	16,817	3.41%	117,511	-6.79%	25,642	-6.62%

DELAWARE COMPENSATION RATING BUREAU, INC.

AVERAGE CLOSED, OPEN & INCURRED INDEMNITY CLAIMS

<u>POLICY YEAR</u>	<u>AVERAGE CLOSED</u>	<u>% CHANGE</u>	<u>AVERAGE OPEN</u>	<u>% CHANGE</u>	<u>AVERAGE INCURRED</u>	<u>% CHANGE</u>
*****	*****	*****	SIXTH REPORT	*****	*****	*****
2002	11,555		134,682		18,770	
2003	11,976	3.64%	136,191	1.12%	19,616	4.51%
2004	12,224	2.07%	141,045	3.56%	20,866	6.37%
2005	13,215	8.11%	137,427	-2.57%	22,038	5.62%
2006	14,712	11.33%	137,402	-0.02%	23,525	6.75%
2007	13,351	-9.25%	159,319	15.95%	22,774	-3.19%
2008	19,803	48.33%	142,572	-10.51%	27,811	22.12%
2009	19,022	-3.94%	144,197	1.14%	28,519	2.55%
*****	*****	*****	SEVENTH REPORT	*****	*****	*****
2001	12,668		126,495		18,805	
2002	12,553	-0.91%	162,961	28.83%	19,741	4.98%
2003	12,460	-0.74%	152,397	-6.48%	19,885	0.73%
2004	13,484	8.22%	153,455	0.69%	20,962	5.42%
2005	13,996	3.80%	161,351	5.15%	22,676	8.18%
2006	15,991	14.25%	161,938	0.36%	24,549	8.26%
2007	16,600	3.81%	169,207	4.49%	26,442	7.71%
2008	20,214	21.77%	168,704	-0.30%	28,963	9.53%
*****	*****	*****	EIGHTH REPORT	*****	*****	*****
2000	12,278		152,097		18,763	
2001	13,361	8.82%	139,498	-8.28%	19,013	1.33%
2002	13,168	-1.44%	184,052	31.94%	19,701	3.62%
2003	13,223	0.42%	174,970	-4.93%	20,403	3.56%
2004	14,099	6.62%	163,687	-6.45%	21,238	4.09%
2005	15,605	10.68%	170,636	4.25%	23,111	8.82%
2006	17,118	9.70%	167,488	-1.84%	24,759	7.13%
2007	17,806	4.02%	194,090	15.88%	26,848	8.44%
*****	*****	*****	NINTH REPORT	*****	*****	*****
1999	10,663		120,078		14,036	
2000	13,062	22.50%	166,678	38.81%	19,077	35.91%
2001	13,762	5.36%	155,500	-6.71%	19,421	1.80%
2002	14,059	2.16%	191,069	22.87%	20,086	3.42%
2003	14,051	-0.06%	181,522	-5.00%	20,648	2.80%
2004	15,544	10.63%	163,467	-9.95%	21,207	2.71%
2005	16,512	6.23%	177,211	8.41%	23,338	10.05%
2006	18,009	9.07%	182,310	2.88%	25,074	7.44%
*****	*****	*****	TENTH REPORT	*****	*****	*****
1998	8,838		141,260		12,469	
1999	11,075	25.31%	120,515	-14.69%	14,137	13.38%
2000	13,807	24.67%	166,518	38.17%	19,282	36.39%
2001	14,478	4.86%	158,345	-4.91%	19,610	1.70%
2002	14,333	-1.00%	202,593	27.94%	20,346	3.75%
2003	14,582	1.74%	198,863	-1.84%	20,920	2.82%
2004	16,468	12.93%	164,884	-17.09%	21,074	0.74%
2005	17,181	4.33%	186,227	12.94%	23,522	11.62%

SOURCE: UNIT STATISTICAL DATA

DELAWARE COMPENSATION RATING BUREAU, INC.

**AVERAGE CLOSED, OPEN & INCURRED MEDICAL CLAIMS
(EXCLUDING "MEDICAL ONLY" CLAIMS)**

<u>POLICY YEAR</u>	<u>AVERAGE CLOSED</u>	<u>% CHANGE</u>	<u>AVERAGE OPEN</u>	<u>% CHANGE</u>	<u>AVERAGE INCURRED</u>	<u>% CHANGE</u>
*****	*****	*****	FIRST REPORT	*****	*****	*****
2007	5,630		35,960		18,383	
2008	5,917	5.10%	34,349	-4.48%	18,237	-0.79%
2009	6,614	11.78%	34,748	1.16%	19,450	6.65%
2010	6,762	2.24%	46,338	33.35%	23,769	22.21%
2011	6,950	2.78%	48,097	3.80%	24,887	4.70%
2012	7,094	2.07%	39,079	-18.75%	21,187	-14.87%
2013	7,295	2.83%	38,637	-1.13%	21,619	2.04%
2014	6,641	-8.97%	44,327	14.73%	23,937	10.72%
*****	*****	*****	SECOND REPORT	*****	*****	*****
2006	8,008		54,877		20,527	
2007	8,604	7.44%	65,359	19.10%	22,937	11.74%
2008	9,888	14.92%	59,235	-9.37%	23,312	1.63%
2009	9,348	-5.46%	67,818	14.49%	26,050	11.75%
2010	10,091	7.95%	77,098	13.68%	29,501	13.25%
2011	10,734	6.37%	82,132	6.53%	30,419	3.11%
2012	11,342	5.66%	67,117	-18.28%	26,658	-12.36%
2013	11,728	3.40%	63,191	-5.85%	25,901	-2.84%
*****	*****	*****	THIRD REPORT	*****	*****	*****
2005	10,226		94,194		24,109	
2006	10,752	5.14%	80,110	-14.95%	21,804	-9.56%
2007	11,243	4.57%	101,154	26.27%	25,835	18.49%
2008	12,772	13.60%	90,466	-10.57%	26,942	4.28%
2009	12,670	-0.80%	102,469	13.27%	28,870	7.16%
2010	13,500	6.55%	117,425	14.60%	32,829	13.71%
2011	14,987	11.01%	127,277	8.39%	34,256	4.35%
2012	15,304	2.12%	103,395	-18.76%	29,708	-13.28%
*****	*****	*****	FOURTH REPORT	*****	*****	*****
2004	12,041		128,841		23,955	
2005	12,256	1.79%	140,263	8.87%	26,197	9.36%
2006	12,502	2.01%	118,655	-15.41%	24,339	-7.09%
2007	12,834	2.66%	133,054	12.14%	28,029	15.16%
2008	14,738	14.84%	129,237	-2.87%	28,979	3.39%
2009	14,884	0.99%	151,078	16.90%	32,136	10.89%
2010	16,897	13.52%	172,712	14.32%	35,722	11.16%
2011	19,033	12.64%	171,309	-0.81%	35,737	0.04%
*****	*****	*****	FIFTH REPORT	*****	*****	*****
2003	11,964		155,207		22,862	
2004	12,860	7.49%	163,787	5.53%	25,880	13.20%
2005	13,579	5.59%	189,729	15.84%	28,548	10.31%
2006	14,031	3.33%	162,472	-14.37%	26,384	-7.58%
2007	14,609	4.12%	199,734	22.93%	30,518	15.67%
2008	17,552	20.15%	171,895	-13.94%	31,427	2.98%
2009	18,181	3.58%	164,522	-4.29%	33,101	5.33%
2010	21,274	17.01%	206,728	25.65%	37,527	13.37%

DELAWARE COMPENSATION RATING BUREAU, INC.

**AVERAGE CLOSED, OPEN & INCURRED MEDICAL CLAIMS
(EXCLUDING "MEDICAL ONLY" CLAIMS)**

<u>POLICY YEAR</u>	<u>AVERAGE CLOSED</u>	<u>% CHANGE</u>	<u>AVERAGE OPEN</u>	<u>% CHANGE</u>	<u>AVERAGE INCURRED</u>	<u>% CHANGE</u>
*****	*****	*****	SIXTH REPORT	*****	*****	*****
2002	12,547		190,713		22,987	
2003	13,033	3.87%	186,547	-2.18%	23,705	3.12%
2004	14,127	8.39%	202,690	8.65%	26,777	12.96%
2005	14,586	3.25%	203,169	0.24%	27,981	4.50%
2006	14,929	2.35%	186,558	-8.18%	27,258	-2.58%
2007	14,038	-5.97%	247,013	32.41%	29,078	6.68%
2008	20,129	43.39%	201,763	-18.32%	31,978	9.97%
2009	21,009	4.37%	199,702	-1.02%	34,567	8.10%
*****	*****	*****	SEVENTH REPORT	*****	*****	*****
2001	11,964		194,147		21,786	
2002	13,492	12.77%	248,870	28.19%	24,740	13.56%
2003	13,384	-0.80%	214,423	-13.84%	24,051	-2.78%
2004	15,328	14.52%	233,796	9.03%	27,000	12.26%
2005	15,871	3.54%	253,060	8.24%	29,842	10.53%
2006	16,004	0.84%	236,492	-6.55%	28,932	-3.05%
2007	17,197	7.45%	269,449	13.94%	33,466	15.67%
2008	20,657	20.12%	257,162	-4.56%	34,592	3.36%
*****	*****	*****	EIGHTH REPORT	*****	*****	*****
2000	10,597		230,011		20,772	
2001	12,695	19.80%	217,726		21,881	5.34%
2002	14,277	12.46%	313,382	43.93%	25,712	17.51%
2003	14,080	-1.38%	261,838	-16.45%	25,078	-2.47%
2004	15,891	12.86%	257,545	-1.64%	27,424	9.35%
2005	17,510	10.19%	278,607	8.18%	30,152	9.95%
2006	17,094	-2.38%	281,878	1.17%	30,549	1.32%
2007	18,692	9.35%	303,521	7.68%	33,301	9.01%
*****	*****	*****	NINTH REPORT	*****	*****	*****
1999	10,465		201,186		16,345	
2000	11,462	9.53%	260,001	29.23%	21,194	29.67%
2001	13,256	15.65%	248,386	-4.47%	22,644	6.84%
2002	15,690	18.36%	311,523	25.42%	25,763	13.77%
2003	14,659	-6.57%	305,636	-1.89%	26,119	1.38%
2004	17,685	20.64%	278,124	-9.00%	27,654	5.88%
2005	18,410	4.10%	313,730	12.80%	30,954	11.93%
2006	18,419	0.05%	311,156	-0.82%	31,006	0.17%
*****	*****	*****	TENTH REPORT	*****	*****	*****
1998	8,774		154,374		12,766	
1999	10,824	23.36%	216,837	40.46%	16,589	29.95%
2000	12,394	14.50%	266,835	23.06%	21,517	29.71%
2001	14,002	12.97%	252,113	-5.52%	22,496	4.55%
2002	15,910	13.63%	374,067	48.37%	27,350	21.58%
2003	15,616	-1.85%	347,765	-7.03%	27,041	-1.13%
2004	18,463	18.23%	307,380	-11.61%	27,429	1.43%
2005	19,543	5.85%	324,730	5.64%	30,992	12.99%

SOURCE: UNIT STATISTICAL DATA

DELAWARE COMPENSATION RATING BUREAU, INC.

Financial Data Open Claim Ratios

The attached represents the ratio of the number of open indemnity claims to the number of reported indemnity claims by policy year from data collected from financial calls. Exhibit 7 page 1 shows corresponding data based on unit statistical data.

DELAWARE COMPENSATION RATING BUREAU, INC.

RATIO OF NUMBER OF OPEN INDEMNITY CLAIMS
TO NUMBER OF REPORTED INDEMNITY CLAIMS

POLICY YEAR	24	36	48	60	72	84	96	108	120	132
2002										0.0193
2003									0.0356	0.0233
2004								0.0326	0.0278	0.0223
2005							0.0584	0.0291	0.0344	0.0343
2006						0.0825 *	0.0606	0.0607	0.0564 *	0.0409 *
2007					0.1056 *	0.0653	0.0836 *	0.0780 *	0.0403	
2008				0.1191	0.0739	0.0673	0.0609	0.0357		
2009			0.1676	0.1091	0.0973	0.0724	0.0485			
2010		0.2602	0.1703	0.1192 *	0.0987	0.0544				
2011	0.4390	0.2673	0.1569	0.0925	0.0685					
2012	0.4566	0.2711 *	0.1791 *	0.0933						
2013	0.4398	0.2707	0.1511							
2014	0.4637 *	0.2422								
2015	0.4360									

Denotes lowest open claim ratio shown for each report level.
* Denotes highest open claim ratio shown for each report level.

DELAWARE COMPENSATION RATING BUREAU, INC.

Expense Study

The following exhibits are used in the development of specific expense provisions to be used in the DCRB's proposed filing. The provisions are for commission & brokerage, other acquisition, general and loss adjustment expense, premium discount and uncollectible premium.

Exhibit I of the attachment presents summary figures for standard earned premium, general expense and total production costs from the last three calendar years. The data is obtained from Financial Call #2 submissions for 2013 - 2015 for stock agency companies only, and has been adjusted to include the experience for large deductible policies.

Exhibit I-A develops standard earned premium on both net and gross bases after adjusting for large deductible policies and removing expense constant dollars.

Exhibit II shows the development of the expense constant offset that is carried forward to Exhibit I.

Exhibit III shows the calculation of the loss adjustment expense provision as a function of incurred losses. The loss adjustment expense factor is based on all-company experience and is developed from the same source of data as Exhibit I above. We selected a three-year average of loss adjustment expense ratios to direct incurred losses including large deductible losses on a gross basis.

Exhibit IV-A shows the development of an average provision for premium discount based upon the Schedule Y premium discount table. The data used by the DCRB for this purpose is Unit Statistical Plan data. This exhibit forms the basis for Exhibits IV-B, which develops the average interstate premium discount for Schedule Y companies.

Exhibit V develops the provision for uncollectible premium based on the ratio of uncollectible premium to gross written premium. The data used is courtesy of NCCI, Inc.

EXHIBIT I
STOCK AGENCY COMPANIES

	CALENDAR YEAR		
	2013	2014	2015
(1) Standard Earned Premium at DCRB Rate Level <u>including</u> Large Deductible on a <u>Net</u> Basis <u>excluding</u> Expense Constant Dollars (Page 8.2, line (10))	\$ 133,571,197	\$ 156,631,881	\$ 178,118,859
(2) Standard Earned Premium at DCRB Rate Level <u>including</u> Large Deductible on a <u>Gross</u> Basis <u>excluding</u> Expense Constant Dollars (Page 8.2, line (11))	\$ 200,401,903	\$ 230,813,935	\$ 264,656,839
(3) Commission and Brokerage	\$ 8,099,991	\$ 9,744,010	\$ 9,709,662
(3a) Reported Ratio { (3) / (1) }	0.0606	0.0622	0.0545
(4) Other Acquisition	\$ 5,717,032	\$ 6,199,443	\$ 6,159,549
(4a) Reported Ratio { (4) / (2) }	0.0285	0.0269	0.0233
(5) General Expense	\$ 7,579,916	\$ 8,981,667	\$ 9,200,879
(5a) Reported Ratio { (5) / (2) }	0.0378	0.0389	0.0348

	Three Year Average (1)	Expense Constant Income (Page 8.3) (2)	Difference { (1) - (2) }
COMMISSION AND BROKERAGE	0.0591	0.0053	0.0538
OTHER ACQUISITION	0.0262	0.0023	0.0239
TOTAL PRODUCTION	0.0853	0.0076	0.0777
GENERAL EXPENSE	0.0372	0.0046	0.0326

EXHIBIT I - A
STOCK AGENCY COMPANIES

	<u>CALENDAR YEAR</u>		
	<u>2013</u>	<u>2014</u>	<u>2015</u>
(1) Standard Earned Premium at DCRB DSR Level <u>including</u> Large Deductible on a <u>Net</u> Basis	\$ 99,631,015	\$ 117,067,810	\$ 132,225,780
(2) Multiplier to Bring Premium to DCRB Rate Level	1.3457	1.3429	1.3525
(3) Standard Earned Premium at DCRB Rate Level <u>including</u> Large Deductible on a <u>Net</u> Basis { (1) * (2) }	\$ 134,073,457	\$ 157,210,362	\$ 178,835,367
(4) Large Deductible Adj. at DCRB DSR Level	\$ 47,883,289	\$ 53,264,920	\$ 61,892,419
(5) Multiplier to Bring L. D. Adj. to DCRB Rate Level	1.3957	1.3927	1.3982
(6) Large Deductible Adj. at DCRB Rate Level { (4) * (5) }	\$ 66,830,706	\$ 74,182,054	\$ 86,537,980
(7) Standard Earned Premium at DCRB Rate Level <u>including</u> Large Deductible on a <u>Gross</u> Basis { (3) + (6) }	\$ 200,904,163	\$ 231,392,416	\$ 265,373,347
(8) Expense Constant Removal Factor	0.9975	0.9975	0.9973
(9) Expense Constant Dollars { (7)[1 - (8)] }	\$ 502,260	\$ 578,481	\$ 716,508
(10) Standard Earned Premium at DCRB Rate Level <u>including</u> Large Deductible on a <u>Net</u> Basis <u>excluding</u> Expense Constant Dollars { (3) - (9) }	\$ 133,571,197	\$ 156,631,881	\$ 178,118,859
(11) Standard Earned Premium at DCRB Rate Level <u>including</u> Large Deductible on a <u>Gross</u> Basis <u>excluding</u> Expense Constant Dollars { (7) - (9) }	\$ 200,401,903	\$ 230,813,935	\$ 264,656,839

EXHIBIT II**EXPENSE CONSTANT INCOME - STOCK AGENCY COMPANIES****MANUAL YEAR 2014**

(1) Number of Policies				15,214
(2) Expense Constant Income With Expense Constant @ Current Level = \$295				\$4,488,130
(3) Interstate Adjustment Factor				0.65
(4) Adjusted Expense Constant Income {(2) * (3)}				\$2,917,285
(5) Standard Earned Premium <u>Excluding</u> Expense Constant <u>including</u> Large Deductible on a <u>Net</u> Basis				\$195,958,446
(5a) Factor to Bring Premium to Current Level				0.9733
(5b) Standard Earned Premium <u>Excluding</u> Expense Constant <u>including</u> Large Deductible on a <u>Net</u> Basis at Current Level				\$190,726,355
(6) Standard Earned Premium <u>Excluding</u> Expense Constant <u>including</u> Large Deductible on a <u>Gross</u> Basis				\$283,872,479
(6a) Factor to Bring Premium to Current Level				0.9740
(6b) Standard Earned Premium <u>Excluding</u> Expense Constant <u>including</u> Large Deductible on a <u>Gross</u> Basis at Current Level				\$276,491,795
(7) Distribution of Expense Constant Income				
		%	%	\$ Total Expense \$
(a) General Expense	43.3%			\$127.84 \$1,264,177
(b) Production	56.7%			
i) Commission		61.0%		\$101.97 \$1,008,395
ii) Other Acquisition		39.0%		\$65.19 \$644,712
Total	100.0%			\$295.00 \$2,917,284
(8) Expense Constant Ratio for General Expense { (7a) / (6b) }				0.0046
(9) Expense Constant Ratio for Commission { (7b(i)) / (5b) }				0.0053
(10) Expense Constant Ratio for Other Acquisition { (7b(ii)) / (6b) }				0.0023

EXHIBIT III**LOSS ADJUSTMENT EXPENSE RATIOS - ALL COMPANIES**

	<u>CALENDAR YEAR</u>		
	<u>2013</u>	<u>2014</u>	<u>2015</u>
(1a) Allocated Loss Adjustment Expense Incurred	\$ 15,435,185	\$ 16,190,022	\$ 17,830,612
(1b) Unallocated Loss Adjustment Expense Incurred	\$ 11,240,075	\$ 11,681,065	\$ 12,137,771
(1c) Total Loss Adjustment Expense Incurred on a Net Basis{(1a) + (1b)}	\$ 26,675,260	\$ 27,871,087	\$ 29,968,383
(1d) ALAE Deductible Adjustment	\$ 7,485,851	\$ 8,854,570	\$ 9,909,596
(1e) ULAE Deductible Adjustment	\$ 181,985	\$ 967,100	\$ 672,549
(1f) Total Loss Adjustment Expense Incurred on a Gross Basis{(1c)+(1d)+(1e)}	\$ 34,343,096	\$ 37,692,757	\$ 40,550,528
(2) Incurred Losses <u>including</u> Deductibles on a <u>Net</u> Basis	\$ 119,674,131	\$ 127,624,893	\$ 114,599,211
(3) Deductible Adjustment (Losses)	\$ 53,301,554	\$ 56,280,722	\$ 67,670,977
(4) Incurred Losses <u>including</u> Deductibles on a <u>Gross</u> Basis {(2) + (3)}	\$ 172,975,685	\$ 183,905,615	\$ 182,270,188
(5a) Ratio of Loss Adjustment Expense to Incurred Losses <u>including</u> Deductibles on a <u>Net</u> Basis {(1c) / (2)}	0.2229	0.2184	0.2615
(5b) Ratio of Allocated Loss Adjustment Expense to Incurred Losses <u>including</u> Deductibles on a <u>Net</u> Basis {(1a) / (2)}	0.1290	0.1269	0.1556
(6a) Ratio of Loss Adjustment Expense to Incurred Losses <u>including</u> Deductibles on a <u>Gross</u> Basis {(1f) / (4)}	0.1985	0.2050	0.2225
(6b) Ratio of Allocated Loss Adjustment Expense to Incurred Losses <u>including</u> Deductibles on a <u>Gross</u> Basis {((1a)+(1d)) / (4)}	0.1325	0.1362	0.1522
(7) Three-Year Average of Loss Adjustment Expense Ratios to Direct Incurred Losses including Deductibles on a Net Basis (Line (5a))			0.2343
(8a) Three-Year Average of Loss Adjustment Expense Ratios to Direct Incurred Losses including Deductibles on a Gross Basis (Line (6a))			0.2087
(8b) Three-Year Average of Allocated Loss Adjustment Expense Ratios to Direct Incurred Losses including Deductibles on a Gross Basis (Line (6b))			0.1403
(8c) Provision for Unallocated Loss Adjustment Expense {(8a) - (8b)}			0.0684

EXHIBIT IV - A

SIZE OF RISKS - SCHEDULE Y COMPANIES

MANUAL YEAR 2014

Intrastate Risks	Number of Risks (1)	Intrastate SEP excluding Loss and Expense Constant (2)
Under \$10,000	12,036	25,021,507
\$10,000 - \$200,000	2,619	103,616,413
\$200,000 - \$1,750,000	195	81,491,444
Over \$1,750,000	12	31,138,968
	<hr/> <hr/>	<hr/> <hr/>
TOTAL	14,862	241,268,332

DISTRIBUTION OF PREMIUM TO DISCOUNT BLOCK

Size of Risk	Number of Risks	First \$10,000	Next \$190,000	Next \$1,550,000	Over \$1,750,000
Under \$10,000	12,036	25,021,507			
\$10,000 - \$200,000	2,619	26,190,000	77,426,413		
\$200,000 - \$1,750,000	195	1,950,000	37,050,000	42,491,444	
Over \$1,750,000	12	120,000	2,280,000	18,600,000	10,138,968
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
TOTAL	14,862	53,281,507	116,756,413	61,091,444	10,138,968
PERCENTAGE		22.08%	48.39%	25.32%	4.20%

EXHIBIT IV - B

AVERAGE COMPANY PREMIUM DISCOUNT

SCHEDULE Y COMPANIES

	Premium Distribution to Discount Block <u>(EXHIBIT IV - A)</u>	Reduction from Manual <u> </u>	Weighted Reduction <u> </u>
First \$10,000	22.08	0.0	0.00
Next \$190,000	48.39	9.1	4.40
Next \$1,550,000	25.32	11.3	2.86
Over \$1,750,000	4.20	12.3	0.52
			<u> </u>
		Premium Discount =	7.78
Intrastate Premium Discount		7.78	
Interstate Premium Discount		8.38	

EXHIBIT V

DELAWARE POOL GROSS WRITTEN PREMIUM AND UNCOLLECTIBLE PREMIUM*

Data as of 3/31/2017

POLICY YEAR	(1) GROSS WRITTEN PREMIUM	(2) UNCOLLECTIBLE PREMIUM	(3)=(2)/(1) RATIO
2006	33,123,068	1,137,553	3.43%
2007	21,572,856	713,646	3.31%
2008	12,934,207	190,417	1.47%
2009	7,536,169	45,267	0.60%
2010	6,906,022	102,051	1.48%
2011	10,740,630	61,518	0.57%
2012	15,490,200	123,061	0.79%
2013	22,212,072	572,671	2.58%
2014	17,235,817	156,424	0.91%
2015	17,968,674	105,945	0.59%
		All Year Average	1.57%
		Five Year Average	1.09%
		Three Year Average	1.36%
		Selected	1.10%

* Data courtesy of NCCI, Inc.

DELAWARE COMPENSATION RATING BUREAU, INC.

Internal Rate of Return Model

The attached pages present exhibits and a description of the internal rate of return model used in deriving the DCRB loss ratio (including loss adjustment expenses and loss-based assessments) and provision for profit and contingencies.

DELAWARE COMPENSATION RATING BUREAU, INC.

DELAWARE DECEMBER 1, 2017 RESIDUAL MARKET RATE FILING

Internal Rate of Return Analysis

The following pages present results of an economic analysis establishing the following items:

- The appropriate rate of return for writing workers compensation business, and
- The loss ratio (including loss adjustment expenses and loss-based assessments) which will allow the realization of that target rate of return in current economic conditions, based on current expense needs for stock carriers and cash flows for losses and expenses attendant with Delaware workers compensation insurance.

Internal Rate of Return Table I shows Inputs, Assumptions and Outputs underlying the analysis.

Internal Rate of Return Tables II - VII show the various cash flows projected for the underwriting of Delaware workers compensation business based on the inputs to the Internal Rate of Return model, assuming a base standard premium at DCRB level of \$1 million.

Exhibits titled "Delaware Pre & Post Tax Returns" and "Delaware Cost of Capital" present the derivation of the appropriate current target rate of return, which is 8.71 percent. Both Capital Asset Pricing Model ("CAPM") and Discounted Cash Flow ("DCF") analyses have been applied in the derivation of this target rate, producing results of 8.46 and 8.96 percent, respectively. The selected target rate of return, 8.71 percent, is the average of these two separate indications.

**INTERNAL RATE OF RETURN ANALYSIS
STATE OF DELAWARE - 2017
TABLE I: INPUTS, ASSUMPTIONS & OUTPUTS**

Section 1: Inputs & Assumptions		
(1)	Commissions *	5.38
(2)	Other Expenses	5.98
(2A)	Other Acquisitions *	2.39
(2B)	General Expenses *	3.26
(2C)	Other Tax **	0.33
(3)	State Premium Taxes & Uncollectible Premium	
(3A)	Tax1 - Premium Tax **	2.00
(3B)	Uncollectible Premium **	1.10
(3C)	Tax3 - Workers Compensation Fund **	3.00
(4)	Premium Discount ***	8.38
(5)	Deviations	0.00
(6)	Dividends to Policyholders	0.00
(7)	Premium Written	1,000,000
Investment Income		
(8A)	Pre-Tax Return on Assets	4.51
(8B)	Investment Income Tax Rate	1.07
(8C)	Post-Tax Return on Assets	3.44
(10)	Reserve to Surplus Ratio	1.92
(11)	Internal Rate of Return (Cost of Capital)	8.71
* Applies to standard premium at DCRB level (before premium discount)		
** Applies to net premium at company level (after deviations and premium discounts)		
*** Applies to standard premium at company level (after deviations)		

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

**INTERNAL RATE OF RETURN ANALYSIS
EXPLANATORY NOTES**

TABLE II: CASH FLOW PATTERNS

Column (1)	Premium Collection pattern provided by the DCRB based on Delaware workers compensation data.
Column (2)	Policy Year Loss Payout pattern provided by the DCRB based on Delaware workers compensation data.
Column (3)	Other Expense Payout pattern as follows: All expenses except Commission and 1/2 General Expense flowing with earned premium. Commission flows with collected premium, and 1/2 General Expense flows with written premium.
Column (4)	Tax 1 flow assumes even quarterly payment of state premium taxes.
Column (5)	Uncollectible premium flow matches that of Column (1) – Premium collection pattern.
Column (6)	Tax 3 flow assumes even quarterly payment of Security Fund assessments.
Column (7)	No dividend provision is included in this IRR model.

INTERNAL RATE OF RETURN ANALYSIS
STATE OF DELAWARE - 2017
TABLE II: CASH FLOW PATTERNS

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
TIME	INTERVAL	PREMIUM	LOSS	OTHER	TAX1	UNCOLL	TAX3	DIVIDENDS	CUM	CUM
FROM	TO	COLLECTED	PAYOUT	EXPENSES		PREMIUM		PAID	WRITTEN	EARNED
									DISTRIBUTION	DISTRIBUTION
-1.00	-0.75	0.0000	0	0.0000	0	0.0000	0	0	0	0
-0.75	-0.50	0.0003	0	0.0000	0	0.0003	0	0	0	0
-0.50	-0.25	0.0008	0	0.0000	0	0.0008	0	0	0	0
-0.25	0.00	0.0012	0	0.0000	0	0.0012	0	0	0	0
0.00	0.25	0.2135	0.439	19.8303	25	0.2135	25	0	0.2611	0.0328
0.25	0.50	3.3439	0.878	21.1556	25	3.3439	25	0	0.5168	0.1306
0.50	0.75	9.0451	1.317	23.6230	25	9.0451	25	0	0.7829	0.2945
0.75	1.00	14.4599	1.756	21.7622	25	14.4599	25	0	1.0000	0.5177
1.00	1.25	20.9919	4.42	5.9626	0	20.9919	0	0	1.0000	0.7329
1.25	1.50	16.3648	4.42	4.2590	0	16.3648	0	0	1.0000	0.8850
1.50	1.75	13.6339	4.42	2.5554	0	13.6339	0	25	1.0000	0.9726
1.75	2.00	9.1761	4.42	0.8518	0	9.1761	0	25	1.0000	1.0000
2.00	2.25	4.9981	3.2425	0.0000	0	4.9981	0	25	1.0000	1.0000
2.25	2.50	2.7160	3.2425	0.0000	0	2.7160	0	25	1.0000	1.0000
2.50	2.75	1.8088	3.2425	0.0000	0	1.8088	0	0	1.0000	1.0000
2.75	3.00	0.9484	3.2425	0.0000	0	0.9484	0	0	1.0000	1.0000
3.00	3.25	0.5077	2.5	0.0000	0	0.5077	0	0	1.0000	1.0000
3.25	3.50	0.3019	2.5	0.0000	0	0.3019	0	0	1.0000	1.0000
3.50	3.75	0.1950	2.5	0.0000	0	0.1950	0	0	1.0000	1.0000
3.75	4.00	0.1141	2.5	0.0000	0	0.1141	0	0	1.0000	1.0000
4.00	4.25	0.0574	1.6125	0.0000	0	0.0574	0	0	1.0000	1.0000
4.25	4.50	0.0975	1.6125	0.0000	0	0.0975	0	0	1.0000	1.0000
4.50	4.75	0.1441	1.6125	0.0000	0	0.1441	0	0	1.0000	1.0000
4.75	5.00	0.1277	1.6125	0.0000	0	0.1277	0	0	1.0000	1.0000
5.00	6.00	0.0692	4.49	0.0000	0	0.0692	0	0	1.0000	1.0000
6.00	7.00	0.1204	3.40	0.0000	0	0.1204	0	0	1.0000	1.0000
7.00	8.00	0.2105	2.73	0.0000	0	0.2105	0	0	1.0000	1.0000
8.00	9.00	0.1800	2.31	0.0000	0	0.1800	0	0	1.0000	1.0000
9.00	10.00	0.0463	2.01	0.0000	0	0.0463	0	0	1.0000	1.0000
10.00	11.00	0.0412	1.79	0.0000	0	0.0412	0	0	1.0000	1.0000
11.00	12.00	0.0421	1.63	0.0000	0	0.0421	0	0	1.0000	1.0000
12.00	13.00	0.0422	1.50	0.0000	0	0.0422	0	0	1.0000	1.0000
13.00	14.00	0.0000	1.40	0.0000	0	0.0000	0	0	1.0000	1.0000
14.00	15.00	0.0000	1.32	0.0000	0	0.0000	0	0	1.0000	1.0000
15.00	16.00	0.0000	1.25	0.0000	0	0.0000	0	0	1.0000	1.0000
16.00	17.00	0.0000	1.19	0.0000	0	0.0000	0	0	1.0000	1.0000
17.00	18.00	0.0000	1.15	0.0000	0	0.0000	0	0	1.0000	1.0000
18.00	19.00	0.0000	1.11	0.0000	0	0.0000	0	0	1.0000	1.0000
19.00	20.00	0.0000	1.07	0.0000	0	0.0000	0	0	1.0000	1.0000
20.00	21.00	0.0000	1.05	0.0000	0	0.0000	0	0	1.0000	1.0000
21.00	22.00	0.0000	1.02	0.0000	0	0.0000	0	0	1.0000	1.0000
22.00	23.00	0.0000	0.99	0.0000	0	0.0000	0	0	1.0000	1.0000
23.00	24.00	0.0000	0.97	0.0000	0	0.0000	0	0	1.0000	1.0000
24.00	25.00	0.0000	0.97	0.0000	0	0.0000	0	0	1.0000	1.0000
25.00	26.00	0.0000	0.94	0.0000	0	0.0000	0	0	1.0000	1.0000
26.00	27.00	0.0000	0.93	0.0000	0	0.0000	0	0	1.0000	1.0000
27.00	28.00	0.0000	0.89	0.0000	0	0.0000	0	0	1.0000	1.0000
28.00	29.00	0.0000	0.85	0.0000	0	0.0000	0	0	1.0000	1.0000
29.00	30.00	0.0000	0.81	0.0000	0	0.0000	0	0	1.0000	1.0000
30.00	31.00	0.0000	0.78	0.0000	0	0.0000	0	0	1.0000	1.0000
31.00	32.00	0.0000	0.75	0.0000	0	0.0000	0	0	1.0000	1.0000
32.00	33.00	0.0000	0.72	0.0000	0	0.0000	0	0	1.0000	1.0000
33.00	34.00	0.0000	0.69	0.0000	0	0.0000	0	0	1.0000	1.0000
34.00	35.00	0.0000	0.66	0.0000	0	0.0000	0	0	1.0000	1.0000
35.00	36.00	0.0000	0.63	0.0000	0	0.0000	0	0	1.0000	1.0000
36.00	37.00	0.0000	0.60	0.0000	0	0.0000	0	0	1.0000	1.0000
37.00	38.00	0.0000	0.58	0.0000	0	0.0000	0	0	1.0000	1.0000
38.00	39.00	0.0000	0.56	0.0000	0	0.0000	0	0	1.0000	1.0000
39.00	40.00	0.0000	0.54	0.0000	0	0.0000	0	0	1.0000	1.0000
40.00	41.00	0.0000	0.52	0.0000	0	0.0000	0	0	1.0000	1.0000
41.00	42.00	0.0000	0.50	0.0000	0	0.0000	0	0	1.0000	1.0000
42.00	43.00	0.0000	0.48	0.0000	0	0.0000	0	0	1.0000	1.0000
43.00	44.00	0.0000	0.46	0.0000	0	0.0000	0	0	1.0000	1.0000
44.00	45.00	0.0000	0.44	0.0000	0	0.0000	0	0	1.0000	1.0000
45.00	46.00	0.0000	0.42	0.0000	0	0.0000	0	0	1.0000	1.0000
46.00	47.00	0.0000	0.40	0.0000	0	0.0000	0	0	1.0000	1.0000
47.00	48.00	0.0000	0.38	0.0000	0	0.0000	0	0	1.0000	1.0000
48.00	49.00	0.0000	0.36	0.0000	0	0.0000	0	0	1.0000	1.0000
49.00	50.00	0.0000	0.27	0.0000	0	0.0000	0	0	1.0000	1.0000
		100.0000	100.0000	100.0000	100.0000	100.0000	100.0000	100.0000		

**INTERNAL RATE OF RETURN ANALYSIS
EXPLANATORY NOTES**

**TABLE III: CASH FLOW FOR LOSS AND UNEARNED PREMIUM RESERVES
PAGE 1**

- Column (1) Premium Collected based on collection pattern from Table II, Column (1).
Example: $\$916,200 \times .000023 = \21.07
- Column (2) Agents' Balances reflects the difference between Written Premium and Collected Premium. Written Premium pattern provided by the DCRB for Delaware workers compensation insurance.
Example: Written Premium, First Quarter = $.25 \times \$916,200 = \$229,050.00$
Collected Premium = $(.000023 + .002135) \times \$916,200 = \$1,977.16$
Written - Collected = $\$227,072.84$
- Column (3) Overdue Agent's Balances are all Agents' Balances due after the end of the 24-month period in which earnings of policy year premium occurs.
- Column (4) Admitted Agents' Balances reflect all Agents' Balances due prior to the end of the 24-month period in which earnings of policy year premium occurs.
- Column (5) Losses Incurred is computed by applying the loss ratio for the business to earned premiums at DCRB level (i.e., before premium discounts). Premium earning pattern provided by the DCRB for Delaware workers compensation insurance.
Example: $.7308 \times \$1,000,000 \times .0328 = \$23,970.24$
- Column (6) Unearned Premiums is computed as Cumulative Written Premium less Cumulative Earned Premium.
Example: $\$239,219.82 - 30,051.36 = \$209,168.46$
- Column (7) Total Premium Net of Reserves is computed as Collected Premium plus Admitted Agents' Balances less Losses Incurred less Unearned Premium Reserves.
Example: $\$1,977.16 + 227,072.84 - 23,970.24 - 209,168.46 = -\$4,088.70$

**INTERNAL RATE OF RETURN ANALYSIS
EXPLANATORY NOTES**

**TABLE III: CASH FLOW FOR LOSS AND UNEARNED PREMIUM RESERVES
PAGE 2**

Column (8) Premium Net of Reserves is the periodic change in Column (7).

$$\text{Example: } -\$4,088.70 - 0 = -\$4,088.70$$

Column (9) Cumulative Written Premium is total written premium times the cumulative written premium distribution (Table II, column (9)).

$$\text{Example: } \$916,200 \times .2611 = \$239,219.82$$

Column (10) Cumulative Earned Premium is total earned premium times the cumulative earned premium distribution (Table II, column (10)).

$$\text{Example: } \$916,200 \times 0.0328 = \$30,051.36$$

**INTERNAL RATE OF RETURN ANALYSIS
EXPLANATORY NOTES**

**TABLE IV: TAX CREDITS AVAILABLE FROM UNDERWRITING OPERATIONS
PAGE 1**

Column (1) The net written premium underlying the model, i.e., \$1 million less premium discounts, or \$916,200.00.

Column (2) The periodic change in the Unearned Premium Reserve shown in Table III, Column (6).

Example: $\$441,883.26 - 0 = \$441,883.26$

Column (3) The sum of the products of the expense flows shown in Table II and their associated expense provisions as shown on Table I, multiplied times the premium base.

Example:

Item	Provision (%)	Year 1 Expense Flow	Year 1 Expense Ratio %	Premium Base	Year 1 Expense \$
	(a)	(b)	(c)=(a)*(b)	(d)	(e)=(c)*(d)
Commission	5.38	0.002706	0.014558	1,000,000	14,558.28
General Expense	3.26	0.007500	0.024450	1,000,000	24,450.00
Other Acquisition	2.39	0.010000	0.023900	1,000,000	23,900.00
Other Tax	0.33	0.010000	0.003300	916,200	3,023.46
Uncollectible Prem	1.10	0.002706	0.002977	916,200	2,727.16
Tax 1:	2.00	0.010000	0.020000	916,200	18,324.00
Tax 3:	3.00	0.010000	0.030000	916,200	27,486.00
Total					114,468.90 (round)

Column (4) & Column (5) The Losses Paid for Accident Years 1 and 2, respectively, are based on payout patterns provided by the DCRB for Delaware workers compensation insurance.

Example: Accident Year 1, Year 1 Payout

$$(.0878 / 2) \times .7308 \times \$1,000,000 = \$32,082.12$$

**INTERNAL RATE OF RETURN ANALYSIS
EXPLANATORY NOTES**

**TABLE IV: TAX CREDITS AVAILABLE FROM UNDERWRITING OPERATIONS
PAGE 2**

Column (6) The IRS Discount Factors are a tabulation of discount factors published for carriers by the Internal Revenue Service.

Column (7) & Column (8) The Losses Discounted for Accident Years 1 and 2, respectively, are the change in discounted reserves for each accident year implied by the loss ratio, premium earnings pattern and IRS discount factors incorporated into the model.

Example: Accident Year 1, Year 2 Losses Discounted

Accident Year 1 Incurred at End of Year 2: \$378,371.70

Accident Year 1 Paid Through Year 2:

$\$32,082.12 + 74,285.82 = \$106,367.94$

Accident Year 1 Undiscounted Reserve, Year 2:

$\$378,371.70 - 106,367.94 = \$272,003.76$

IRS Discount Factor: .8574

Accident Year 1 Discounted Reserve, Year 2:

$\$272,003.76 \times .8574 = \$233,216.02$

Accident Year 1 Incurred at End of Year 1: \$378,371.70

Accident Year 1 Paid Through Year 1: \$32,082.12

Accident Year 1 Undiscounted Reserve, Year 1:

$\$378,371.70 - 32,082.12 = \$346,289.58$

IRS Discount Factor: .8755

Accident Year 1 Discounted Reserve, Year 1:

$\$346,289.58 \times .8755 = \$303,176.53$

Change in Discounted Reserves, Year 1 to 2:

$\$233,216.02 - 303,176.53 = -\$69,960.51$ (round)

Column (9) Tax Credits are computed as follows:

Underwriting Tax Rate x

(- Written Premium
+ 0.8 x Change in Unearned Premium
+ Expenses Paid
+ Losses Paid
+ Change in Discounted Loss Reserve)

ASSIGNED RISK
INTERNAL RATE OF RETURN ANALYSIS
STATE OF DELAWARE - 2017
TABLE IV: TAX CREDITS AVAILABLE FROM UNDERWRITING OPERATIONS

YEAR	(1)	(2)	(3)	(4)		(5)	(6)	(7)		(8)	(9)
	PREMIUM WRITTEN (POST-DEV)	CHANGE IN UNEARN PREM RESERVE	EXPENSES	LOSSES PAID ACCIDENT YEAR 1	ACCIDENT YEAR 2	IRS DISCOUNT FACTOR	ACCIDENT YEAR 2	LOSSES DISCOUNTED ACCIDENT YEAR 1	ACCIDENT YEAR 2	TAX CREDITS	
-1	0.00	0.00	1.47	0.00	0.00	0	0	0.00	0.00	0.51	
1	916,200.00	441,883.26	114,470.43	32,082.12	0.00	0.8755	0.0000	303,185.88	0.00	-39,534.24	
2	0.00	-441,883.26	46,583.40	74,285.82	54,919.62	0.8574	0.8574	-69,959.79	260,476.88	4,479.77	
3	0.00	0.00	6,688.88	47,867.40	46,917.36	0.8446	0.8446	-43,910.21	-45,610.61	4,183.49	
4	0.00	0.00	714.61	33,141.78	39,938.22	0.8390	0.8390	-29,078.11	-36,938.97	2,722.13	
5	0.00	0.00	272.57	21,083.58	26,053.02	0.8367	0.8367	-18,068.14	-23,054.29	2,200.36	
6	0.00	0.00	44.20	14,250.60	18,562.32	0.8316	0.8316	-12,716.53	-15,944.23	1,468.73	
7	0.00	0.00	76.91	11,108.16	13,739.04	0.8417	0.8417	-7,776.83	-12,271.37	1,706.57	
8	0.00	0.00	134.46	9,171.54	10,779.30	0.8556	0.8556	-5,843.60	-7,534.00	2,347.70	
9	0.00	0.00	114.98	7,892.64	8,988.84	0.8636	0.8636	-5,734.37	-5,729.31	1,936.47	
10	0.00	0.00	29.58	6,979.14	7,709.94	0.8803	0.8803	-4,015.99	-5,599.36	1,786.16	
11	0.00	0.00	26.32	6,284.88	6,796.44	0.8981	0.8981	-3,499.53	-3,899.68	1,997.95	
12	0.00	0.00	26.89	5,736.78	6,175.26	0.9172	0.9172	-3,077.94	-3,445.31	1,895.49	
13	0.00	0.00	26.96	5,334.84	5,627.16	0.9379	0.9379	-2,755.40	-3,022.81	1,823.76	
14	0.00	0.00	0.00	5,005.98	5,225.22	0.9606	0.9606	-2,466.53	-2,699.53	1,772.80	
15	0.00	0.00	0.00	4,713.66	4,932.90	0.9859	0.9859	-2,171.64	-2,445.29	1,760.37	
16	0.00	0.00	0.00	4,494.42	4,640.58	0.9233	0.9233	-9,991.63	-2,152.12	-1,053.06	
17	0.00	0.00	0.00	4,275.18	4,421.34	0.9233	0.9233	-3,947.41	-9,798.50	-1,767.29	
18	0.00	0.00	0.00	4,129.02	4,275.18	0.9233	0.9233	-3,812.46	-3,947.41	225.52	
19	0.00	0.00	0.00	4,019.40	4,092.48	0.9233	0.9233	-3,711.24	-3,778.72	217.67	
20	0.00	0.00	0.00	3,873.24	3,946.32	0.9233	0.9233	-3,576.29	-3,643.76	209.83	
21	0.00	0.00	0.00	3,800.16	3,873.24	0.9233	0.9233	-3,508.81	-3,576.29	205.91	
22	0.00	0.00	0.00	3,690.54	3,763.62	0.9233	0.9233	-3,407.59	-3,475.07	200.02	
23	0.00	0.00	0.00	3,580.92	3,654.00	0.9233	0.9233	-3,306.38	-3,373.86	194.14	
24	0.00	0.00	0.00	3,507.84	3,580.92	0.9233	0.9233	-3,238.90	-3,306.38	190.22	
25	0.00	0.00	0.00	3,544.38	3,544.38	0.9233	0.9233	-3,272.64	-3,272.64	190.22	
26	0.00	0.00	0.00	3,434.76	3,434.76	0.9233	0.9233	-3,171.42	-3,171.42	184.34	
27	0.00	0.00	0.00	3,361.68	3,434.76	0.9233	0.9233	-3,103.95	-3,171.42	182.37	
28	0.00	0.00	0.00	3,215.52	3,288.60	0.9233	0.9233	-2,968.99	-3,036.47	174.53	
29	0.00	0.00	0.00	3,069.36	3,142.44	0.9233	0.9233	-2,834.04	-2,901.52	166.69	
30	0.00	0.00	0.00	2,923.20	2,996.28	0.9233	0.9233	-2,699.08	-2,766.56	158.84	
31	0.00	0.00	0.00	2,813.58	2,886.66	0.9233	0.9233	-2,597.87	-2,665.35	152.96	
32	0.00	0.00	0.00	2,703.96	2,777.04	0.9233	0.9233	-2,496.65	-2,564.13	147.08	
33	0.00	0.00	0.00	2,594.34	2,667.42	0.9233	0.9233	-2,395.44	-2,462.91	141.19	
34	0.00	0.00	0.00	2,484.72	2,557.80	0.9233	0.9233	-2,294.22	-2,361.70	135.31	
35	0.00	0.00	0.00	2,375.10	2,448.18	0.9233	0.9233	-2,193.01	-2,260.48	129.43	
36	0.00	0.00	0.00	2,265.48	2,338.56	0.9233	0.9233	-2,091.79	-2,159.27	123.54	
37	0.00	0.00	0.00	2,155.86	2,228.94	0.9233	0.9233	-1,990.57	-2,058.05	117.66	
38	0.00	0.00	0.00	2,082.78	2,155.86	0.9233	0.9233	-1,923.10	-1,990.57	113.74	
39	0.00	0.00	0.00	2,009.70	2,082.78	0.9233	0.9233	-1,855.62	-1,923.10	109.82	
40	0.00	0.00	0.00	1,936.62	2,009.70	0.9233	0.9233	-1,788.14	-1,855.62	105.89	
41	0.00	0.00	0.00	1,863.54	1,936.62	0.9233	0.9233	-1,720.67	-1,788.14	101.97	
42	0.00	0.00	0.00	1,790.46	1,863.54	0.9233	0.9233	-1,653.19	-1,720.67	98.05	
43	0.00	0.00	0.00	1,717.38	1,790.46	0.9233	0.9233	-1,585.71	-1,653.19	94.13	
44	0.00	0.00	0.00	1,644.30	1,717.38	0.9233	0.9233	-1,518.23	-1,585.71	90.21	
45	0.00	0.00	0.00	1,571.22	1,644.30	0.9233	0.9233	-1,450.76	-1,518.23	86.28	
46	0.00	0.00	0.00	1,498.14	1,571.22	0.9233	0.9233	-1,383.28	-1,450.76	82.36	
47	0.00	0.00	0.00	1,425.06	1,498.14	0.9233	0.9233	-1,315.80	-1,383.28	78.44	
48	0.00	0.00	0.00	1,351.98	1,425.06	0.9233	0.9233	-1,248.33	-1,315.80	74.52	
49	0.00	0.00	0.00	1,278.90	1,351.98	0.9233	0.9233	-1,180.85	-1,248.33	70.60	
50	0.00	0.00	0.00	950.04	1,023.12	0.9233	0.9233	-877.20	-944.68	52.95	
	916,200.00		169,211.66	378,371.70	352,428.30						

SOURCES: COL. 1: TABLE IV

COL. 2: COL. 1

COL. 3: COLS. 3, 4, 5, 6 & 7, TABLE III; AND TABLE IV

COLS. 4 & 5: WEIGHTS FOR ACCIDENT YEAR DISTRIBUTION:
SEE ACCIDENT YEAR DISTRIBUTION

COL. 6: U. S. INTERNAL REVENUE SERVICE DISCOUNT FACTORS

COLS. 7 & 8: CHANGE IN DISCOUNTED OUTSTANDING USING IRS FACTORS

COL. 9: .35 x (COL. 1 - (.8 x COL. 2) - COL. 4 - COL. 5 - COL. 7 - COL. 8)

**INTERNAL RATE OF RETURN ANALYSIS
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TABLE V: NET CASH FLOWS FROM UNDERWRITING

- Column (1) The Premium Flow Net of Reserves is Column (8) of Table III.
- Column (2) Tax Credits from Underwriting is a quarterly flow of those credits in Column (9) in Table IV.
- Column (3) Expenses show a quarterly flow of Expenses prepared in the same fashion as the annual flows in Column (3) of Table IV.
- Column (4) Dividends are not used in this model as no provision has been made for dividends in this analysis.
- Column (5) Net Cash Flow from Underwriting is computed by adding Column (1) and Column (2) and subtracting Column (3).

ASSIGNED RISK
INTERNAL RATE OF RETURN ANALYSIS
STATE OF DELAWARE - 2017
TABLE V: NET CASH FLOWS FROM UNDERWRITING

TIME FROM	INTERVAL TO	(1) PREMIUM FLOW NET OF RESERVES	(2) TAX CREDITS FROM UNDERWRITING	(3) EXPENSES	(4) DIVIDENDS	(5) NET CASH FLOW FROM UNDERWRITING
-1.00	-0.75	0.00	0.13	0.00	0.00	0.13
-0.75	-0.50	0.00	0.13	0.19	0.00	-0.06
-0.50	-0.25	0.00	0.13	0.51	0.00	-0.38
-0.25	0.00	0.00	0.13	0.77	0.00	-0.64
0.00	0.25	-4,088.70	-9,883.56	23,375.26	0.00	-37,347.51
0.25	0.50	12,909.78	-9,883.56	26,168.89	0.00	-23,142.67
0.50	0.75	15,636.24	-9,883.56	31,283.31	0.00	-25,530.63
0.75	1.00	71,524.26	-9,883.56	33,642.98	0.00	27,997.72
1.00	1.25	39,898.08	1,119.94	16,974.87	0.00	24,043.15
1.25	1.50	28,199.34	1,119.94	13,000.41	0.00	16,318.87
1.50	1.75	16,241.04	1,119.94	10,237.21	0.00	7,123.77
1.75	2.00	5,079.96	1,119.94	6,370.90	0.00	-171.00
2.00	2.25	-71,193.32	1,045.87	3,192.70	0.00	-73,340.15
2.25	2.50	24,883.99	1,045.87	1,734.93	0.00	24,194.93
2.50	2.75	16,572.23	1,045.87	1,155.43	0.00	16,462.67
2.75	3.00	8,689.24	1,045.87	605.82	0.00	9,129.29
3.00	3.25	4,651.55	680.53	324.31	0.00	5,007.77
3.25	3.50	2,766.01	680.53	192.85	0.00	3,253.69
3.50	3.75	1,786.59	680.53	124.56	0.00	2,342.56
3.75	4.00	1,045.38	680.53	72.89	0.00	1,653.03
4.00	4.25	525.90	550.09	36.67	0.00	1,039.32
4.25	4.50	893.30	550.09	62.28	0.00	1,381.10
4.50	4.75	1,320.24	550.09	92.05	0.00	1,778.29
4.75	5.00	1,169.99	550.09	81.57	0.00	1,638.50
5.00	6.00	634.01	1,468.73	44.20	0.00	2,058.53
6.00	7.00	1,103.10	1,706.57	76.91	0.00	2,732.76
7.00	8.00	1,928.60	2,347.70	134.46	0.00	4,141.84
8.00	9.00	1,649.16	1,936.47	114.98	0.00	3,470.65
9.00	10.00	424.20	1,786.16	29.58	0.00	2,180.78
10.00	11.00	377.47	1,997.95	26.32	0.00	2,349.11
11.00	12.00	385.72	1,895.49	26.89	0.00	2,254.32
12.00	13.00	386.64	1,823.76	26.96	0.00	2,183.44
13.00	14.00	0.00	1,772.80	0.00	0.00	1,772.80
14.00	15.00	0.00	1,760.37	0.00	0.00	1,760.37
15.00	16.00	0.00	-1,053.06	0.00	0.00	-1,053.06
16.00	17.00	0.00	-1,767.29	0.00	0.00	-1,767.29
17.00	18.00	0.00	225.52	0.00	0.00	225.52
18.00	19.00	0.00	217.67	0.00	0.00	217.67
19.00	20.00	0.00	209.83	0.00	0.00	209.83
20.00	21.00	0.00	205.91	0.00	0.00	205.91
21.00	22.00	0.00	200.02	0.00	0.00	200.02
22.00	23.00	0.00	194.14	0.00	0.00	194.14
23.00	24.00	0.00	190.22	0.00	0.00	190.22
24.00	25.00	0.00	190.22	0.00	0.00	190.22
25.00	26.00	0.00	184.34	0.00	0.00	184.34
26.00	27.00	0.00	182.37	0.00	0.00	182.37
27.00	28.00	0.00	174.53	0.00	0.00	174.53
28.00	29.00	0.00	166.69	0.00	0.00	166.69
29.00	30.00	0.00	158.84	0.00	0.00	158.84
30.00	31.00	0.00	152.96	0.00	0.00	152.96
31.00	32.00	0.00	147.08	0.00	0.00	147.08
32.00	33.00	0.00	141.19	0.00	0.00	141.19
33.00	34.00	0.00	135.31	0.00	0.00	135.31
34.00	35.00	0.00	129.43	0.00	0.00	129.43
35.00	36.00	0.00	123.54	0.00	0.00	123.54
36.00	37.00	0.00	117.66	0.00	0.00	117.66
37.00	38.00	0.00	113.74	0.00	0.00	113.74
38.00	39.00	0.00	109.82	0.00	0.00	109.82
39.00	40.00	0.00	105.89	0.00	0.00	105.89
40.00	41.00	0.00	101.97	0.00	0.00	101.97
41.00	42.00	0.00	98.05	0.00	0.00	98.05
42.00	43.00	0.00	94.13	0.00	0.00	94.13
43.00	44.00	0.00	90.21	0.00	0.00	90.21
44.00	45.00	0.00	86.28	0.00	0.00	86.28
45.00	46.00	0.00	82.36	0.00	0.00	82.36
46.00	47.00	0.00	78.44	0.00	0.00	78.44
47.00	48.00	0.00	74.52	0.00	0.00	74.52
48.00	49.00	0.00	70.60	0.00	0.00	70.60
49.00	50.00	0.00	52.95	0.00	0.00	52.95

169,211.66

10,522.42

**INTERNAL RATE OF RETURN ANALYSIS
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TABLE VI: DERIVATION OF FUNDS IN SURPLUS ACCOUNT

Column (1) Loss and Loss Adjustment Reserves is the difference between Losses Incurred (Column (5), Table III) and Losses Paid (Columns (4) and (5), Table IV).

$$\text{Example: } \$378,335.16 - 32,082.12 = \$346,253.04$$

Column (2) Unearned Premium Reserves is Column (6) of Table III.

Column (3) Admitted Agents Balances is Column (4) of Table III.

Column (4) Cash Level is computed by adding Columns (1) and (2) and subtracting Column (3).

$$\text{Example: } \$346,253.04 + 441,883.26 - 668,233.22 = \$119,903.08$$

Column (5) Funds in Surplus Account is derived by adding Columns (1) and (2) and dividing that total by the reserve-to-surplus ratio used in the model, in this case, 1.92.

$$\text{Example: } (\$346,253.04 + 441,883.26) / 1.92 = \$410,487.66$$

ASSIGNED RISK
INTERNAL RATE OF RETURN ANALYSIS
STATE OF DELAWARE - 2017
TABLE VI: DERIVATION OF FUNDS IN SURPLUS ACCOUNT

TIME FROM	INTERVAL TO	(1) LOSS AND LOSS ADJ. RESERVES	(2) UNEARNED PREMIUM RESERVES	(3) ADMITTED AGENTS BALANCES	(4) CASH LEVEL	(5) FUNDS IN SURPLUS ACCOUNT
-1.00	-0.75	0.00	0.00	0.00	0.00	0.00
-0.75	-0.50	0.00	0.00	-2.75	2.75	0.00
-0.50	-0.25	0.00	0.00	-10.08	10.08	0.00
-0.25	0.00	0.00	0.00	-21.07	21.07	0.00
0.00	0.25	20,762.03	209,168.46	227,072.84	2,857.65	119,755.46
0.25	0.50	85,817.84	353,836.44	425,486.03	14,168.26	228,986.61
0.50	0.75	195,971.33	447,472.08	571,664.82	71,778.59	335,126.78
0.75	1.00	346,253.04	441,883.26	668,233.22	119,903.08	410,487.66
1.00	1.25	471,219.84	244,717.02	475,905.43	240,031.43	372,883.78
1.25	1.50	550,073.16	105,363.00	325,971.13	329,465.03	341,373.00
1.50	1.75	581,789.88	25,103.88	201,057.34	405,836.42	316,090.50
1.75	2.00	569,512.44	0.00	116,985.91	452,526.53	296,621.06
2.00	2.25	545,816.25	0.00	0.00	545,816.25	284,279.30
2.25	2.50	522,120.06	0.00	0.00	522,120.06	271,937.53
2.50	2.75	498,423.87	0.00	0.00	498,423.87	259,595.77
2.75	3.00	474,727.68	0.00	0.00	474,727.68	247,254.00
3.00	3.25	456,457.68	0.00	0.00	456,457.68	237,738.38
3.25	3.50	438,187.68	0.00	0.00	438,187.68	228,222.75
3.50	3.75	419,917.68	0.00	0.00	419,917.68	218,707.13
3.75	4.00	401,647.68	0.00	0.00	401,647.68	209,191.50
4.00	4.25	389,863.53	0.00	0.00	389,863.53	203,053.92
4.25	4.50	378,079.38	0.00	0.00	378,079.38	196,916.34
4.50	4.75	366,295.23	0.00	0.00	366,295.23	190,778.77
4.75	5.00	354,511.08	0.00	0.00	354,511.08	184,641.19
5.00	6.00	321,698.16	0.00	0.00	321,698.16	167,551.13
6.00	7.00	296,850.96	0.00	0.00	296,850.96	154,609.88
7.00	8.00	276,900.12	0.00	0.00	276,900.12	144,218.81
8.00	9.00	260,018.64	0.00	0.00	260,018.64	135,426.38
9.00	10.00	245,329.56	0.00	0.00	245,329.56	127,775.81
10.00	11.00	232,248.24	0.00	0.00	232,248.24	120,962.63
11.00	12.00	220,336.20	0.00	0.00	220,336.20	114,758.44
12.00	13.00	209,374.20	0.00	0.00	209,374.20	109,049.06
13.00	14.00	199,143.00	0.00	0.00	199,143.00	103,720.31
14.00	15.00	189,496.44	0.00	0.00	189,496.44	98,696.06
15.00	16.00	180,361.44	0.00	0.00	180,361.44	93,938.25
16.00	17.00	171,664.92	0.00	0.00	171,664.92	89,408.81
17.00	18.00	163,260.72	0.00	0.00	163,260.72	85,031.63
18.00	19.00	155,148.84	0.00	0.00	155,148.84	80,806.69
19.00	20.00	147,329.28	0.00	0.00	147,329.28	76,734.00
20.00	21.00	139,655.88	0.00	0.00	139,655.88	72,737.44
21.00	22.00	132,201.72	0.00	0.00	132,201.72	68,855.06
22.00	23.00	124,966.80	0.00	0.00	124,966.80	65,086.88
23.00	24.00	117,878.04	0.00	0.00	117,878.04	61,394.81
24.00	25.00	110,789.28	0.00	0.00	110,789.28	57,702.75
25.00	26.00	103,919.76	0.00	0.00	103,919.76	54,124.88
26.00	27.00	97,123.32	0.00	0.00	97,123.32	50,585.06
27.00	28.00	90,619.20	0.00	0.00	90,619.20	47,197.50
28.00	29.00	84,407.40	0.00	0.00	84,407.40	43,962.19
29.00	30.00	78,487.92	0.00	0.00	78,487.92	40,879.13
30.00	31.00	72,787.68	0.00	0.00	72,787.68	37,910.25
31.00	32.00	67,306.68	0.00	0.00	67,306.68	35,055.56
32.00	33.00	62,044.92	0.00	0.00	62,044.92	32,315.06
33.00	34.00	57,002.40	0.00	0.00	57,002.40	29,688.75
34.00	35.00	52,179.12	0.00	0.00	52,179.12	27,176.63
35.00	36.00	47,575.08	0.00	0.00	47,575.08	24,778.69
36.00	37.00	43,190.28	0.00	0.00	43,190.28	22,494.94
37.00	38.00	38,951.64	0.00	0.00	38,951.64	20,287.31
38.00	39.00	34,859.16	0.00	0.00	34,859.16	18,155.81
39.00	40.00	30,912.84	0.00	0.00	30,912.84	16,100.44
40.00	41.00	27,112.68	0.00	0.00	27,112.68	14,121.19
41.00	42.00	23,458.68	0.00	0.00	23,458.68	12,218.06
42.00	43.00	19,950.84	0.00	0.00	19,950.84	10,391.06
43.00	44.00	16,589.16	0.00	0.00	16,589.16	8,640.19
44.00	45.00	13,373.64	0.00	0.00	13,373.64	6,965.44
45.00	46.00	10,304.28	0.00	0.00	10,304.28	5,366.81
46.00	47.00	7,381.08	0.00	0.00	7,381.08	3,844.31
47.00	48.00	4,604.04	0.00	0.00	4,604.04	2,397.94
48.00	49.00	1,973.16	0.00	0.00	1,973.16	1,027.69
49.00	50.00	0.00	0.00	0.00	0.00	0.00

**INTERNAL RATE OF RETURN ANALYSIS
EXPLANATORY NOTES**

TABLE VII: NOMINAL CASH FLOWS TO INVESTORS

Column (1)	Net Cash Flow Underwriting is Column (5) of Table V.
Column (2)	Cash Pre-Tax Income is computed by multiplying the pre-tax investment yield rate times the periodic average Cash Level from Column (4), Table VI. Example: $(\$71,778.59 + 119,903.08) / 2 = \$95,840.83$ $\$95,840.83 \times .045134321 / 4 = \$1,081.43$
Column (3)	Cash Income Taxes is computed by multiplying the investment income tax rate times the periodic average Cash Level from Column (4), Table VI. Example: $(\$71,778.59 + 119,903.08) / 2 = \$95,840.83$ $\$95,840.83 \times .01070204 / 4 = \256.42
Column (4)	Net Flow from Surplus is the periodic change in Surplus Balance posted in Column (5) of Table VI. Example: $\$335,126.78 - 410,487.66 = -\$75,360.88$
Column (5)	Surplus Pre-Tax Income is computed by applying the pre-tax investment yield to average periodic surplus balance computed from Column (5) of Table VI. Example: $(335,126.78 + 410,487.66) / 2 = \$372,807.22$ $\$372,807.22 \times .045134321 / 4 = \$4,206.60$
Column (6)	Surplus Income Taxes is the product of the investment income tax rate and the average periodic surplus balance computed from Column (5) of Table VI. Example: $(335,126.78 + 410,487.66) / 2 = \$372,807.22$ $\$372,807.22 \times .01070204 / 4 = \997.45
Column (7)	Net Cash Flow is the sum of Columns (1) through (6) and represents the net flows to investors which result in a rate of return of 8.71 percent to investors in the insurance company as required by the Internal Rate of Return Model. Example: $\$27,997.72 + 1,081.43 - 256.42 - 75,360.88 + 4,206.60 - 997.45 = -\$43,329.01$

ASSIGNED RISK
INTERNAL RATE OF RETURN ANALYSIS
STATE OF DELAWARE - 2017
TABLE VII: NOMINAL CASH FLOWS TO INVESTORS

TIME FROM	INTERVAL TO	(1) NET CASH FLOW FROM UNDERWRITING	(2) CASH PRE-TAX INCOME	(3) CASH INCOME TAXES	(4) NET FLOW FOR SURPLUS ACCOUNT	(5) SURPLUS PRE-TAX INCOME	(6) SURPLUS INCOME TAXES	(7) NET CASH FLOW
-1.00	-0.75	0.13	0.00	0.00	0.00	0.00	0.00	0.13
-0.75	-0.50	-0.06	0.02	0.00	0.00	0.00	0.00	-0.05
-0.50	-0.25	-0.38	0.07	-0.02	0.00	0.00	0.00	-0.33
-0.25	0.00	-0.64	0.18	-0.04	0.00	0.00	0.00	-0.50
0.00	0.25	-37,347.51	16.24	-3.85	-119,755.46	675.64	-160.20	-156,575.16
0.25	0.50	-23,142.67	96.06	-22.78	-109,231.14	1,967.53	-466.53	-130,799.53
0.50	0.75	-25,530.63	484.89	-114.98	-106,140.17	3,182.61	-754.65	-128,872.91
0.75	1.00	27,997.72	1,081.43	-256.42	-75,360.88	4,206.60	-997.45	-43,329.01
1.00	1.25	24,043.15	2,030.67	-481.50	37,603.88	4,419.62	-1,047.96	66,567.85
1.25	1.50	16,318.87	3,212.98	-761.85	31,510.78	4,029.69	-955.50	53,354.97
1.50	1.75	7,123.77	4,148.42	-983.65	25,282.50	3,709.27	-879.52	38,400.78
1.75	2.00	-171.00	4,842.70	-1,148.28	19,469.44	3,456.79	-819.66	25,629.99
2.00	2.25	-73,340.15	5,632.44	-1,335.54	12,341.77	3,277.32	-777.10	-54,201.26
2.25	2.50	24,194.93	6,025.07	-1,428.64	12,341.77	3,138.06	-744.08	43,527.11
2.50	2.75	16,462.67	5,757.69	-1,365.24	12,341.77	2,998.80	-711.06	35,484.63
2.75	3.00	9,129.29	5,490.32	-1,301.84	12,341.77	2,859.54	-678.04	27,841.03
3.00	3.25	5,007.77	5,253.55	-1,245.70	9,515.63	2,736.23	-648.80	20,618.67
3.25	3.50	3,253.69	5,047.40	-1,196.82	9,515.63	2,628.85	-623.34	18,625.42
3.50	3.75	2,342.56	4,841.25	-1,147.93	9,515.63	2,521.48	-597.88	17,475.10
3.75	4.00	1,653.03	4,635.10	-1,099.05	9,515.63	2,414.11	-572.42	16,546.39
4.00	4.25	1,039.32	4,465.54	-1,058.85	6,137.58	2,325.80	-551.48	12,357.91
4.25	4.50	1,381.10	4,332.57	-1,027.32	6,137.58	2,256.55	-535.06	12,545.42
4.50	4.75	1,778.29	4,199.61	-995.79	6,137.58	2,187.29	-518.64	12,788.33
4.75	5.00	1,638.50	4,066.64	-964.26	6,137.58	2,118.04	-502.22	12,494.28
5.00	6.00	2,058.53	15,260.12	-3,618.41	17,090.06	7,947.98	-1,884.59	36,853.70
6.00	7.00	2,732.76	13,958.90	-3,309.87	12,941.25	7,270.26	-1,723.89	31,869.41
7.00	8.00	4,141.84	12,947.93	-3,070.15	10,391.06	6,743.71	-1,599.04	29,555.36
8.00	9.00	3,470.65	12,116.73	-2,873.06	8,792.44	6,310.80	-1,496.39	26,321.17
9.00	10.00	2,180.78	11,404.27	-2,704.13	7,650.56	5,939.73	-1,408.40	23,062.82
10.00	11.00	2,349.11	10,777.57	-2,555.53	6,813.19	5,613.32	-1,331.00	21,666.66
11.00	12.00	2,254.32	10,213.55	-2,421.79	6,204.19	5,319.56	-1,261.35	20,308.47
12.00	13.00	2,183.44	9,697.34	-2,299.39	5,709.38	5,050.70	-1,197.60	19,143.87
13.00	14.00	1,772.80	9,219.07	-2,185.98	5,328.75	4,801.60	-1,138.53	17,797.70
14.00	15.00	1,760.37	8,770.49	-2,079.62	5,024.25	4,567.96	-1,083.13	16,960.32
15.00	16.00	-1,053.06	8,346.64	-1,979.12	4,757.81	4,347.21	-1,030.79	13,388.69
16.00	17.00	-1,767.29	7,944.24	-1,883.70	4,529.44	4,137.62	-981.09	11,979.21
17.00	18.00	225.52	7,558.32	-1,792.19	4,377.19	3,936.63	-933.43	13,372.02
18.00	19.00	217.67	7,185.60	-1,703.82	4,224.94	3,742.50	-887.40	12,779.49
19.00	20.00	209.83	6,826.07	-1,618.57	4,072.69	3,555.25	-843.00	12,202.26
20.00	21.00	205.91	6,476.44	-1,535.66	3,996.56	3,373.15	-799.82	11,716.57
21.00	22.00	200.02	6,135.05	-1,454.72	3,882.38	3,195.34	-757.66	11,200.41
22.00	23.00	194.14	5,803.56	-1,376.11	3,768.19	3,022.69	-716.73	10,695.74
23.00	24.00	190.22	5,480.32	-1,299.47	3,692.06	2,854.33	-676.81	10,240.66
24.00	25.00	190.22	5,160.37	-1,223.60	3,692.06	2,687.69	-637.29	9,869.45
25.00	26.00	184.34	4,845.37	-1,148.91	3,577.88	2,523.63	-598.39	9,383.91
26.00	27.00	182.37	4,536.97	-1,075.79	3,539.81	2,363.01	-560.30	8,986.07
27.00	28.00	174.53	4,236.82	-1,004.61	3,387.56	2,206.67	-523.24	8,477.73
28.00	29.00	166.69	3,949.85	-936.57	3,235.31	2,057.22	-487.80	7,984.70
29.00	30.00	158.84	3,676.08	-871.66	3,083.06	1,914.63	-453.99	7,506.97
30.00	31.00	152.96	3,413.86	-809.48	2,968.88	1,778.05	-421.60	7,082.67
31.00	32.00	147.08	3,161.53	-749.65	2,854.69	1,646.63	-390.44	6,669.84
32.00	33.00	141.19	2,919.10	-692.16	2,740.50	1,520.36	-360.50	6,268.49
33.00	34.00	135.31	2,686.56	-637.02	2,626.31	1,399.25	-331.78	5,878.62
34.00	35.00	129.43	2,463.92	-584.23	2,512.13	1,283.29	-304.29	5,500.24
35.00	36.00	123.54	2,251.17	-533.79	2,397.94	1,172.48	-278.01	5,133.33
36.00	37.00	117.66	2,048.32	-485.69	2,283.75	1,066.83	-252.96	4,777.91
37.00	38.00	113.74	1,853.71	-439.54	2,207.63	965.47	-228.93	4,472.08
38.00	39.00	109.82	1,665.70	-394.96	2,131.50	867.55	-205.71	4,173.90
39.00	40.00	105.89	1,484.29	-351.95	2,055.38	773.07	-183.31	3,883.37
40.00	41.00	101.97	1,309.47	-310.50	1,979.25	682.02	-161.72	3,600.50
41.00	42.00	98.05	1,141.25	-270.61	1,903.13	594.40	-140.94	3,325.28
42.00	43.00	94.13	979.63	-232.29	1,827.00	510.22	-120.98	3,057.71
43.00	44.00	90.21	824.60	-195.53	1,750.87	429.48	-101.84	2,797.80
44.00	45.00	86.28	676.18	-160.33	1,674.75	352.17	-83.51	2,545.55
45.00	46.00	82.36	534.34	-126.70	1,598.63	278.30	-65.99	2,300.94
46.00	47.00	78.44	399.11	-94.63	1,522.50	207.87	-49.29	2,063.99
47.00	48.00	74.52	270.47	-64.13	1,446.38	140.87	-33.40	1,834.70
48.00	49.00	70.60	148.43	-35.19	1,370.25	77.31	-18.33	1,613.06
49.00	50.00	52.95	44.53	-10.56	1,027.69	23.19	-5.50	1,132.30

**INTERNAL RATE OF RETURN ANALYSIS
EXPLANATORY NOTES**

**DELAWARE PRE & POST TAX RETURNS
PAGE 1**

- Column (1) Invested Assets
Categories taken from Best's Aggregates and Averages with values as of December 31, 2015.
- Column (2) 12/31/15 Market Values
Treasuries, Exempt Bonds, Bonds for Unaffiliated and Affiliated Companies, Preferred Stock for Unaffiliated and Affiliated Companies and Common Stock for Unaffiliated and Affiliated Companies all taken from 2016 Best's Aggregates and Averages, Industry Total Schedule D.
- Column (3) Pre-Tax Return
Treasuries based on yields by Maturity published in Federal Reserve Statistical Release H. 15 (July 7, 2017), weighted by loss payout pattern provided by the DCRB for Delaware workers compensation insurance.

Exempt Bonds based on yields by Maturity published in Bond Buyer, Municipal Market Statistics (July 6, 2017).

Bonds based on yields published by the Federal Reserve Bank of St. Louis (July 7, 2017).

Preferred stock yields based on Dividend Yield Hunter (July 10, 2017).

Common Stock Yield based on three-month Treasury Bill rate (Federal Reserve) plus Ibbotson Differential (2017 Ibbotson SBBI).

Mortgages based on yields published by the Federal Reserve Bank of St. Louis (July 7, 2017).

Real Estate Yield based on three-month Treasury Bill rate (Federal Reserve) plus Ibbotson Differential (Ibbotson & Seigel, AREUA Journal, Vol 12, No. 3, 1984).

Cash & Short Term Investment yield based on short-term treasury yield as published in Federal Reserve Statistical Release H. 15 (July 7, 2017).
- Column (4) Investment Gain
Product of 12/31/15 Market Value times Pre-Tax Return expressed as a decimal value by asset type.

**INTERNAL RATE OF RETURN ANALYSIS
EXPLANATORY NOTES**

**DELAWARE PRE & POST TAX RETURNS
PAGE 2**

Column (5) Tax Rate
(Percent Taxable x .35) + ((1.0 - Percent Taxable) x .15 x .35)

Percent Taxable Treasuries, Unaffiliated Bonds, Mortgages & Real Estate and Cash & Short Term Investments all assumed to be 100 percent taxable.

Exempt Bonds, Bonds in Affiliated Companies and Preferred Stock in Affiliated Companies all assumed to be tax-free.

Preferred Stock in Unaffiliated Companies: 30 percent of dividend income taxable per Tax Reform Act of 1986; all income attributed to dividends for preferred stock.

Common Stock of Affiliated Companies: 100 percent of capital gains in affiliated companies subject to income tax per Tax Reform Act of 1986. Portion of common stock income attributed to capital gains is 0.6581.

Common Stock of Unaffiliated Companies: Capital gains are taxed at the full rate, 30 percent of dividends are taxed at the full rate, and 15 percent of the remaining dividends (70 percent) are subject to tax. $(0.6581 \times 0.35) + (0.30 \times 0.35 \times 0.3419) + (0.70 \times 0.3419 \times 0.15 \times 0.35) = 0.2788$. Portions of common stock income attributable to dividend and capital gains from Duff & Phelps' 2017 SBBI Ibbotson (Large Company Stocks, Arithmetic Mean).

Column (6) Post Tax Return
Pre-Tax Return x (1.0 - Tax Rate)

INTERNAL RATE OF RETURN ANALYSIS
STATE OF DELAWARE - 2017
PRE & POST TAX RETURNS

Invested Assets (1)	Assets (2)	Pre Tax Return (3)	Investment Gain (4)	Tax Rate (5)	Post Tax Return (6)
Treasuries	130,107,496	2.04	2,651,541	0.35000	1.324675
Exempt Bonds	437,658,766	3.60	15,755,716	0.05250	3.411000
Bonds (Unaffil)	425,878,988	3.74	15,927,874	0.35000	2.431000
Bonds (Affiliated)	14,010,086	3.74	523,977	0.05250	3.543650
Prefer Stk (Unaff)	15,520,311	5.24	813,264	0.14175	4.497230
Prefer Stk (Affil)	271,613	5.24	14,233	0.05250	4.964900
Common Stk (Unaff)	253,977,545	9.57	24,305,651	0.27880	6.901884
Common Stock (Affil)	76,035,202	9.57	7,276,569	0.24830	7.193769
Mortgage Loans	12,440,639	3.96	492,649	0.35000	2.574000
Real Estate	11,747,306	4.99	586,191	0.35000	3.243500
Cash and ST Invest	91,916,979	1.16	1,066,237	0.35000	0.754000
Average or Total	1,469,564,931		15,927,874		3.579728

1. Assets are from the latest (2016) Best's A&A, Market Value Dec 31, 2015

2. Yields are from:

- a) Treasuries and Cash & Short Term Invest are from: Federal Reserve H.15, July 7, 2017.
- b) Exempt Bonds are from: Bond Buyer, Municipal Market Statistics, Bond Buyer Index, general obligation, 20 years to maturity, mixed quality, July 6th, 2017.
- c) Bonds (Unaffiliated and Affiliated) are Moody's Seasoned Aaa Corporate Bond Yield from: Federal Reserve Bank of St. Louis, July 7th, 2017.
- d) Preferred Stocks are from: Preferred Stocks of Utilities, July 10, 2017, Dividend Yield Hunter
- e) Mortgage Loans are from: Federal Reserve Bank of St. Louis, July 7th, 2017.
- f) Common Stock: 3 month Treasury (1.05) + Ibbotson Differential (8.52%)
- g) Real Estate: 3 month Treasury (1.05) + Ibbotson Differential (3.94)
Differential from: Ibbotson & Seigel, AREUA Journal, Vol 12, No. 3, 1984

PRE TAX WEIGHTED PORTFOLIO YIELD - INVEST EXPENSE = 4.5134321

POST TAX WEIGHTED YIELD - POST TAX EXPENSE = 3.4432282

INTERNAL RATE OF RETURN ANALYSIS EXPLANATORY NOTES

DELAWARE COST OF CAPITAL

- All data taken from Value Line Investment Survey of June 9, 2017.
- All Property/Casualty Companies Selected with limited exceptions, such as reinsurers and carriers without any workers compensation insurance writings.
- Individual carrier inclusions/exclusions from selected list noted as having limited effect on indicated results.
- DCF FORECAST COST OF CAPITAL
 - = $.0215 \times (1.0 + 0.5 \times .0674) + .0674$
 - = $.0222 + .0674 = .0896$
- DCF HISTORICAL COST OF CAPITAL
 - = $.0215 \times (1.0 + 0.5 \times .0640) + .0640$
 - = $.0221 + .0640 = .0861$
- DCF DIVIDENDS ONLY COST OF CAPITAL
 - = $.0215 \times (1.0 + 0.5 \times .0606) + .0606$
 - = $.0222 + .0606 = .0828$
 - Note: $.0606 = \text{Average } (.0704, .0508)$

2017
DELAWARE
COST OF CAPITAL

COMPANY	BETA	YIELD	DIVIDEND EARNINGS		EARNINGS FORECAST	DIVIDEND FORECAST	RETAINED TO EQUITY FORECAST
			PAST 5 YEARS	PAST 5 YEARS			
Allstate	0.85	1.7	6.5	15.0	7.5	4.0	8.0
Amer Fnl	0.85	1.3	11.5	3.5	7.0	8.5	7.0
Berkley	0.80	0.8	11.0	8.0	7.0	4.5	9.0
Chubb	0.85	2.0	15.5	4.0	8.0	4.5	8.0
Cinc Fnl	0.85	2.9	4.0	12.0	6.5	3.0	4.5
Merc Gen	0.70	4.5	1.0	-2.0	14.0	2.5	4.5
Old Rep	1.10	3.9	1.5	0.0	9.0	3.5	5.0
Progressive	0.85	1.6	16.5	4.5	8.0	8.0	11.5
RLI Corp	0.90	1.5	5.5	-1.5	6.5	4.0	7.0
Selective	0.95	1.3	1.0	9.5	6.5	5.5	8.0
Travelers	0.85	2.3	10.5	14.5	1.0	4.0	7.5
XL Group	0.90	2.0	0.0	1.5	13.0	9.0	7.5
	0.87	2.15	7.04	5.75	7.83	5.08	7.29

SOURCE: VALUE LINE INVESTMENT SURVEY, June 9, 2017

DCF COST OF CAPITAL

FORECAST

A. EARNINGS	7.83
B. DIVIDEND	5.08
C. FUNDAMENT	7.29

FORECAST = (A+B+C)/3 6.74

FORECAST COST OF CAPITAL = 8.96 PERCENT

HISTORICAL

A. EARNINGS	5.75
B. DIVIDEND	7.04

HISTORICAL = (A+B)/2 6.40

HISTORICAL COST OF CAPITAL = 8.61 PERCENT

DIVIDENDS ONLY (GROWTH & HISTORICAL)
8.28 PERCENT

2017
DELAWARE
COST OF CAPITAL

A) CAPM COST OF CAPITAL	$1.05 + 0.87(8.52)$	=	8.46 PERCENT
B) FORECAST COST OF CAPITAL		=	8.96 PERCENT
C) COST OF CAPITAL	$(A + B)/2$	=	8.71 PERCENT

SOURCES:

A: CAPM: BETA - VALUE LINE INVESTMENT SURVEY JUNE 9, 2017

RF - 3 MONTH BILL RATE WEEK ENDED July 7, 2017. FEDERAL RESERVE H. 15 (July 12, 2017)
1.05%

RM - RF = IBBOTSON DIFFERENTIAL (STOCK MARKET TO 3 MONTH BILL
RATE, 1926 TO 2016 AVERAGE) = 8.52 IBBOTSON SBBI (2017)

B: DCF: $K = Y (1+0.5G) + G$

Y IS THE CURRENT DIVIDEND YIELD (FROM VALUE LINE)

G IS THE DIVIDEND GROWTH RATE (FROM VALUE LINE)

**INTERNAL RATE OF RETURN ANALYSIS
EXPLANATORY NOTES**

DELAWARE RESERVE-TO-SURPLUS RATIOS

Columns (1) – (4) Reserves and policyholder surplus for commercial casualty predominance carriers all taken from Best's Aggregates and Averages with values as of December 31, 2015.

Column (5) Reserve-to-Surplus ratio is the sum of the reserves in columns (1) through (3) divided by the policyholder surplus in column (4).

$$2,092,129,309 + 460,652,843 + 757,826,074 = 3,310,608,226$$
$$3,310,608,226 / 1,721,434,441 = 1.92$$

STATE OF DELAWARE - 2017

INTERNAL RATE OF RETURN ANALYSIS
DELAWARE - 2017
RESERVE-TO-SURPLUS RATIO (\$000 OMITTED)

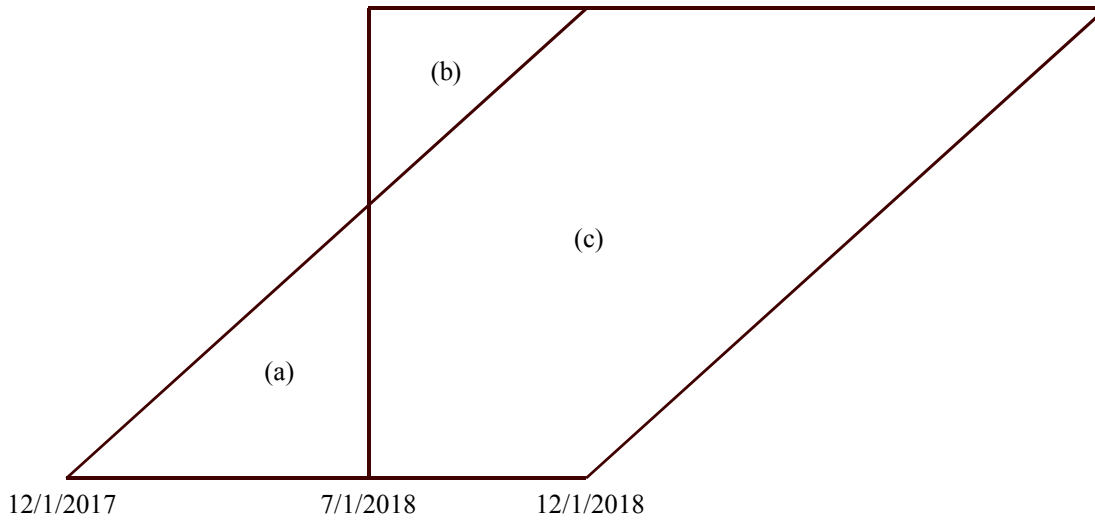
Year	Reserves			Total (4) =(1)+(2)+(3)	Policyholder Surplus (5)	Reserve to Surplus Ratio (6) =(4)/(5)
	Unpaid Losses (1)	Unpaid LAE (2)	Unearned Premium (3)			
2015	185,919,427	42,816,231	73,469,477	302,205,135	169,017,203	1.79
2014	214,239,981	48,564,685	83,674,315	346,478,981	192,947,461	1.80
2013	215,275,673	47,841,227	81,229,642	344,346,542	182,832,920	1.88
2012	212,275,479	46,533,070	75,723,720	334,532,269	174,892,306	1.91
2011	211,071,160	46,773,232	72,629,793	330,474,185	168,688,743	1.96
2010	205,216,164	46,218,644	70,321,822	321,756,630	169,994,041	1.89
2009	198,967,379	44,764,375	68,284,967	312,016,721	168,729,059	1.85
2008	202,795,932	44,362,097	71,195,426	318,353,455	153,498,767	2.07
2007	228,531,553	47,560,882	82,176,262	358,268,697	180,020,654	1.99
2006	217,836,561	45,218,400	79,120,650	342,175,611	160,813,287	2.13
Total	2,092,129,309	460,652,843	757,826,074	3,310,608,226	1,721,434,441	1.92

Source: AM Best's Aggregates & Averages - Property & Casualty
Commercial Casualty Composite

DELAWARE COMPENSATION RATING BUREAU, INC.

Effect of 7/1/18 Benefit Change

Effect of 7/1/2018 Benefit Change on a 12/1/2017 Effective Date



(a) This portion of the graph reflects the exposure of the 7/1/2017 Benefit Level on new and renewal policies as respects the current loss cost filing. This area covers 0.17014 policy years.

(b) This portion of the graph reflects the exposure of the 7/1/2018 Benefit Level on outstanding policies as respects the current loss cost filing. This area covers 0.08681 policy years.

(c) This portion of the graph reflects the exposure of the 7/1/2018 Benefit Level on new and renewal policies as respects the current loss cost filing. This area covers 0.82986 policy years.

(d) Benefit Change (Page 10.2) = 0.9943

(e) Adjustment to reflect one-year period available to collect premium on 0.9167 years of exposure = 0.9167

(f) Overall effect of 7/1/2018 Benefit Change $(1+(e)[(d)-1.0])$ = 0.9948

DELAWARE BENEFIT CHANGES

<u>Injury Type</u>	Five Year Losses From Table II <u>(1)</u>	Increase Factor <u>(2)</u>	Losses at 07/01/18 Level <u>(1)*(2)</u> <u>(3)</u>
DEATH	\$11,066,500	0.9939	\$10,998,994
PERMANENT TOTAL	32,081,000	0.9851	31,602,993
MAJOR			
Specific Loss	223,537,324	0.9851	220,206,618
Loss of Earnings	20,079,376	0.9993	20,065,320
MINOR			
Specific Loss	98,919,681	0.9851	97,445,778
Loss of Earnings	6,179,719	0.9999	6,179,101
TEMPORARY	83,187,600	0.9851	81,948,105
INDEMNITY	475,051,200	0.9861	468,446,909
MEDICAL	680,129,500	1.0000	680,129,500
TOTAL	\$1,155,180,700		\$1,148,576,409

Total Effect of 07/01/2018 Benefit Change:

$$\text{[Total of (3) } \div \text{ Total of (1)]} = 0.9943$$

Calculation of Delaware Statewide Average Weekly Wage

Calendar Year	Quarter		Average Quarterly Employment (+)	Total Quarterly Wages (+)
2015	1	Actual	415,635	5,946,631,715
2015	2	Actual	429,064	5,539,074,701
2015	3	Actual	433,470	5,421,832,854
2015	4	Actual	434,805	6,122,766,286
2016	1	Actual	422,368	5,862,772,725
2016	2	Actual	434,222	5,575,122,185
2016	3	Actual	437,820	5,788,273,801
2016	4	Actual	435,962	5,954,591,018
2017	1	Projected	422,368	5,899,121,916 = \$5,862,772,725.00 * 1.0062 (++)
2017	2	Projected	434,222	5,609,687,943 = \$5,575,122,185.00 * 1.0062 (++)
2017	3	Projected	437,820	5,824,161,099 = \$5,788,273,801.00 * 1.0062 (++)
2017	4	Projected	435,962	5,991,509,482 = \$5,954,591,018.00 * 1.0062 (++)

(1) Sum of Qtrs 1 Through 4 of Projected Total Qtrly Wages for Calendar Year 2017 = 23,324,480,440

(2) Average of Qtrs 1 Through 4 of Projected Average Qtrly Employment for CY 2017 = 432,593

(3) Calendar Year 2017 Projected Average Weekly Wage = (1)/((2)*52) = 1,036.88

(+) Source: Office of Occupational and Labor Market Information, ES202 data underlying the Statewide Average Weekly Wage set forth by the Secretary of Labor.

(++) 1.0062 is an estimate for annual rate of wage inflation.

STATEWIDE AVERAGE WEEKLY WAGE REVISION - 07/01/2018

EFFECT ON SECTION 2330 BENEFITS - DEATH CASES

Statewide Average Weekly Wage = 1036.88

	PRESENT	2018
(I) Workers Capped at Maximum > 2/3 SAWW		
(1) Maximum Weekly Compensation	701.71	691.25
(2) Statewide Average Weekly Wage	1036.88	1036.88
(3) Minimum Wage to be Limited to Maximum Benefit	1052.58	1036.89
(4) Ratio: (3) ÷ (2)	1.0151	1.0000
(5) (4) to Nearest 1%	1.02	1.00
(6) (A) for (5)	75.1700	74.0200
(7) 100 - (6)	24.8300	25.9800
(8) [(1)] * (7) ÷ 100	174.2346	179.5868
(II) Workers at 2/3 Wages		
(9) Maximum Wage; SAWW	1052.57	1036.88
(10) Minimum Wage; 1/3 SAWW	350.87	345.64
(11) (9) ÷ (2)	1.0151	1.0000
(12) (10) ÷ (2)	0.3384	0.3333
(13) (11) to Nearest 1%	1.02	1.00
(14) (12) to Nearest 1%	0.34	0.33
(15) (B) for (13)	55.9900	54.5900
(16) (B) for (14)	2.3400	2.0900
(17) (15) - (16)	53.6500	52.5000
(18) [2/3 * (2)] * (17) ÷ 100	370.8574	362.9080
(III) Workers Raised to Minimum < 2/9 SAWW		
(19) Minimum Weekly Compensation	233.90	230.42
(20) Maximum Wage to be Limited to Minimum Benefit	350.86	345.63
(21) (19) ÷ (2)	0.2256	0.2222
(22) (21) to Nearest 1%	0.23	0.22
(23) (A) for (22)	2.8800	2.5900
(24) [(19)] * (23) ÷ 100	6.7363	5.9679
(25) [(8) + (18) + (24)]	551.8283	548.4627

Effect of Change: 548.46 ÷ 551.83 = 0.9939

STATEWIDE AVERAGE WEEKLY WAGE REVISION - 07/01/2018
EFFECT ON SECTION 2324 and 2326 BENEFITS - TOTAL DISABILITY CASES
(TEMPORARY & PERMANENT), and PERMANENT PARTIAL SCHEDULED CASES

Statewide Average Weekly Wage = 1036.88

(I) Workers Capped at Maximum > 2/3 SAWW	PRESENT	2018
(1) Maximum Weekly Compensation	701.71	691.25
(2) Statewide Average Weekly Wage	1036.88	1036.88
(3) Minimum Wage to be Limited to Maximum Benefit	1052.58	1036.89
(4) Ratio: (3) ÷ (2)	1.0000	1.0000
(5) (4) to Nearest 1%	1.00	1.00
(6) (A) for (5)	74.0200	74.0200
(7) 100 - (6)	25.9800	25.9800
(8) [(1)] * (7) ÷ 100	182.3043	179.5868
(II) Workers at 2/3 Wages		
(9) Maximum Wage; SAWW	1052.57	1036.88
(10) Minimum Wage; 1/3 SAWW	350.87	345.64
(11) (9) ÷ (2)	1.0000	1.0000
(12) (10) ÷ (2)	0.3333	0.3333
(13) (11) to Nearest 1%	1.00	1.00
(14) (12) to Nearest 1%	0.33	0.33
(15) (B) for (13)	54.5900	54.5900
(16) (B) for (14)	2.0900	2.0900
(17) (15) - (16)	52.5000	52.5000
(18) [2/3 * (2)] * (17) ÷ 100	368.4030	362.9080
(III) Workers at Intermediate Minimum < 2/9 SAWW		
(19) Intermediate Minimum Weekly Compensation	233.90	230.42
(20) Maximum Wage; 1/3 SAWW	350.86	345.63
(21) Minimum Wage; 2/9 SAWW	233.91	230.43
(22) (20) ÷ (2)	0.3333	0.3333
(23) (21) ÷ (2)	0.2222	0.2222
(24) (22) to Nearest 1%	0.33	0.33
(25) (23) to Nearest 1%	0.22	0.22
(26) (A) for (24)	7.2700	7.2700
(27) (A) for (25)	2.5900	2.5900
(28) (26) - (27)	4.6800	4.6800
(29) [(19)] * (28) ÷ 100	10.9465	10.7837
(IV) Workers at 100% of Wages		
(30) Maximum Wage; > 2/9 SAWW	233.90	230.42
(31) (30) ÷ (2)	0.2222	0.2222
(32) (31) to Nearest 1%	0.22	0.22
(33) (B) for (32)	0.4800	0.4800
(34) [1.0 * (2)] * (33) ÷ 100	5.0524	4.9770
(35) [(8) + (18) + (29) + (34)]	566.7062	558.2555

Effect of Change: 558.26 ÷ 566.71 = 0.9851

STATEWIDE AVERAGE WEEKLY WAGE REVISION - 07/01/2018

EFFECT OF SECTION 2325 BENEFITS - MAJOR CASES

Statewide Average Weekly Wage = 1036.88

	PRESENT	2018
(1) % of Lost Earnings Compensated	2/3	2/3
(2) Average Loss of Earning Power	0.40	0.40
(3) Nominal % of Compensation: (1)*(2)	0.267	0.267
(4) Maximum Weekly Compensation	701.71	691.25
(5) Effective Weekly Wage for Maximum Benefits: (4)÷(3)	2628.13	2588.95
(6) Statewide Average Weekly Wage	1036.88	1036.88
(7) Ratio to Average %: (5)÷(6)	2.5347	2.4969
(8) Line (7) adjusted to nearest 1%	2.53	2.50
(9) (B) for (8) from Wage Table	96.6900	96.5100
(10) (A) for (8) from Wage Table	99.0700	99.0100
(11) Difference: 100.00-(10)	0.9300	0.9900
(12) Product: (7)*(11)	2.3573	2.4719
(13) Limit Factor: [(9)+(12)] %	99.0473	98.9819
(14) Effective Average Weekly Wage: (13)*(6)÷100	1027.00	1026.32
(15) Average Benefit: (14)*(3)	274.21	274.03

Effect of Change: $274.03 \div 274.21 = 0.9993$

STATEWIDE AVERAGE WEEKLY WAGE REVISION - 07/01/2018

EFFECT OF SECTION 2325 BENEFITS - MINOR CASES

Statewide Average Weekly Wage = 1036.88

	PRESENT	2018
(1) % of Lost Earnings Compensated	2/3	2/3
(2) Average Loss of Earning Power	0.25	0.25
(3) Nominal % of Compensation: (1)*(2)	0.167	0.167
(4) Maximum Weekly Compensation	701.71	691.25
(5) Effective Weekly Wage for Maximum Benefits: (4)÷(3)	4201.86	4139.22
(6) Statewide Average Weekly Wage	1036.88	1036.88
(7) Ratio to Average %: (5)÷(6)	4.0524	3.9920
(8) Line (7) adjusted to nearest 1%	4.05	3.99
(9) (B) for (8) from Wage Table	100.0000	99.9900
(10) (A) for (8) from Wage Table	100.0000	100.0000
(11) Difference: 100.00-(10)	0.0000	0.0000
(12) Product: (7)*(11)	0.0000	0.0000
(13) Limit Factor: [(9)+(12)] %	100.0000	99.9900
(14) Effective Average Weekly Wage: (13)*(6)÷100	1036.88	1036.78
(15) Average Benefit: (14)*(3)	173.16	173.14

Effect of Change: $173.14 \div 173.16 = 0.9999$

DELAWARE WAGE DISTRIBUTION TABLE*

R = Ratio to Average Wage

A = Percentage of workers receiving not more than the percentage of the average wage indicated by Column R

B = Percentage of wages received by the percentage of workers in Column A

R	A	B	R	A	B	R	A	B
0.01	0.0300	0.0000	0.55	28.7900	13.9800	1.09	78.8100	60.6500
0.02	0.0600	0.0000	0.56	30.0900	14.8500	1.10	79.2900	61.2800
0.03	0.1000	0.0000	0.57	31.4100	15.7600	1.11	79.7600	61.9000
0.04	0.1500	0.0000	0.58	32.7300	16.6800	1.12	80.2100	62.5100
0.05	0.2000	0.0100	0.59	34.0700	17.6300	1.13	80.6600	63.1200
0.06	0.2500	0.0100	0.60	35.4100	18.6000	1.14	81.0900	63.7200
0.07	0.3100	0.0200	0.61	36.7500	19.5900	1.15	81.5200	64.3100
0.08	0.3800	0.0200	0.62	38.1000	20.5900	1.16	81.9400	64.8900
0.09	0.4600	0.0300	0.63	39.4400	21.6100	1.17	82.3400	65.4600
0.10	0.5400	0.0400	0.64	40.7700	22.6400	1.18	82.7400	66.0300
0.11	0.6400	0.0500	0.65	42.1000	23.6800	1.19	83.1300	66.5900
0.12	0.7500	0.0700	0.66	43.4200	24.7200	1.20	83.5100	67.1300
0.13	0.8600	0.0900	0.67	44.7200	25.7800	1.21	83.8800	67.6800
0.14	0.9900	0.1100	0.68	46.0100	26.8300	1.22	84.2400	68.2100
0.15	1.1300	0.1400	0.69	47.2800	27.8800	1.23	84.6000	68.7300
0.16	1.2900	0.1700	0.70	48.5300	28.9400	1.24	84.9400	69.2500
0.17	1.4600	0.2000	0.71	49.7500	29.9800	1.25	85.2800	69.7600
0.18	1.6500	0.2400	0.72	50.9500	31.0200	1.26	85.6100	70.2600
0.19	1.8600	0.2900	0.73	52.1300	32.0600	1.27	85.9400	70.7600
0.20	2.0800	0.3400	0.74	53.2700	33.0800	1.28	86.2500	71.2400
0.21	2.3300	0.4100	0.75	54.3900	34.0800	1.29	86.5600	71.7200
0.22	2.5900	0.4800	0.76	55.4700	35.0700	1.30	86.8600	72.2000
0.23	2.8800	0.5600	0.77	56.5200	36.0500	1.31	87.1600	72.6600
0.24	3.1900	0.6500	0.78	57.5300	37.0000	1.32	87.4500	73.1200
0.25	3.5300	0.7500	0.79	58.5100	37.9300	1.33	87.7300	73.5700
0.26	3.8900	0.8600	0.80	59.4600	38.8400	1.34	88.0000	74.0100
0.27	4.2900	0.9900	0.81	60.3700	39.7300	1.35	88.2700	74.4500
0.28	4.7000	1.1300	0.82	61.2200	40.5700	1.36	88.5300	74.8800
0.29	5.1500	1.2900	0.83	62.0500	41.4000	1.37	88.7900	75.3000
0.30	5.6300	1.4600	0.84	62.8700	42.2300	1.38	89.0400	75.7200
0.31	6.1400	1.6500	0.85	63.6800	43.0600	1.39	89.2800	76.1300
0.32	6.6900	1.8600	0.86	64.4700	43.8800	1.40	89.5200	76.5300
0.33	7.2700	2.0900	0.87	65.2400	44.6900	1.41	89.7600	76.9300
0.34	7.8800	2.3400	0.88	66.0000	45.4900	1.42	89.9900	77.3200
0.35	8.5300	2.6100	0.89	66.7500	46.2900	1.43	90.2100	77.7000
0.36	9.2100	2.9100	0.90	67.4800	47.0800	1.44	90.4300	78.0800
0.37	9.9300	3.2300	0.91	68.1900	47.8700	1.45	90.6400	78.4500
0.38	10.6900	3.5800	0.92	68.9000	48.6500	1.46	90.8500	78.8100
0.39	11.4800	3.9500	0.93	69.5800	49.4200	1.47	91.0500	79.1700
0.40	12.3100	4.3500	0.94	70.2600	50.1800	1.48	91.2500	79.5300
0.41	13.1800	4.7800	0.95	70.9200	50.9300	1.49	91.4400	79.8800
0.42	14.0900	5.2400	0.96	71.5600	51.6800	1.50	91.6300	80.2200
0.43	15.0300	5.7200	0.97	72.2000	52.4200	1.51	91.8200	80.5500
0.44	16.0100	6.2400	0.98	72.8200	53.1500	1.52	92.0000	80.8800
0.45	17.0200	6.7900	0.99	73.4200	53.8700	1.53	92.1700	81.2100
0.46	18.0600	7.3700	1.00	74.0200	54.5900	1.54	92.3500	81.5300
0.47	19.1400	7.9800	1.01	74.6000	55.2900	1.55	92.5100	81.8400
0.48	20.2600	8.6200	1.02	75.1700	55.9900	1.56	92.6800	82.1500
0.49	21.4000	9.3000	1.03	75.7200	56.6800	1.57	92.8400	82.4600
0.50	22.5700	10.0000	1.04	76.2700	57.3600	1.58	93.0000	82.7600
0.51	23.7700	10.7400	1.05	76.8000	58.0400	1.59	93.1500	83.0500
0.52	24.9900	11.5000	1.06	77.3200	58.7000	1.60	93.3000	83.3400
0.53	26.2400	12.3000	1.07	77.8300	59.3600	1.61	93.4500	83.6300
0.54	27.5000	13.1200	1.08	78.3300	60.0100	1.62	93.5900	83.9000

DELAWARE WAGE DISTRIBUTION TABLE*

R = Ratio to Average Wage

A = Percentage of workers receiving not more than the percentage of the average wage indicated by Column R

B = Percentage of wages received by the percentage of workers in Column A

R	A	B	R	A	B	R	A	B
1.63	93.7300	84.1800	2.17	98.0400	93.7800	2.71	99.3600	97.6000
1.64	93.8700	84.4500	2.18	98.0800	93.8900	2.72	99.3800	97.6500
1.65	94.0000	84.7200	2.19	98.1200	93.9900	2.73	99.3900	97.6900
1.66	94.1300	84.9800	2.20	98.1600	94.1000	2.74	99.4000	97.7300
1.67	94.2600	85.2300	2.21	98.2000	94.2000	2.75	99.4100	97.7700
1.68	94.3900	85.4900	2.22	98.2300	94.3000	2.76	99.4300	97.8100
1.69	94.5100	85.7300	2.23	98.2700	94.4000	2.77	99.4400	97.8500
1.70	94.6300	85.9800	2.24	98.3100	94.4900	2.78	99.4500	97.8900
1.71	94.7400	86.2200	2.25	98.3400	94.5900	2.79	99.4600	97.9300
1.72	94.8600	86.4500	2.26	98.3700	94.6800	2.80	99.4700	97.9700
1.73	94.9700	86.6900	2.27	98.4100	94.7700	2.81	99.4800	98.0000
1.74	95.0800	86.9100	2.28	98.4400	94.8600	2.82	99.4900	98.0400
1.75	95.1800	87.1400	2.29	98.4700	94.9500	2.83	99.5000	98.0800
1.76	95.2900	87.3600	2.30	98.5000	95.0400	2.84	99.5200	98.1100
1.77	95.3900	87.5800	2.31	98.5400	95.1300	2.85	99.5300	98.1500
1.78	95.4900	87.7900	2.32	98.5700	95.2100	2.86	99.5400	98.1800
1.79	95.5900	88.0000	2.33	98.6000	95.2900	2.87	99.5500	98.2200
1.80	95.6800	88.2000	2.34	98.6200	95.3700	2.88	99.5500	98.2500
1.81	95.7700	88.4000	2.35	98.6500	95.4500	2.89	99.5600	98.2800
1.82	95.8600	88.6000	2.36	98.6800	95.5300	2.90	99.5700	98.3100
1.83	95.9500	88.8000	2.37	98.7100	95.6100	2.91	99.5800	98.3500
1.84	96.0400	88.9900	2.38	98.7300	95.6900	2.92	99.5900	98.3800
1.85	96.1200	89.1800	2.39	98.7600	95.7600	2.93	99.6000	98.4100
1.86	96.2100	89.3600	2.40	98.7900	95.8400	2.94	99.6100	98.4400
1.87	96.2900	89.5500	2.41	98.8100	95.9100	2.95	99.6200	98.4700
1.88	96.3700	89.7300	2.42	98.8400	95.9800	2.96	99.6300	98.5000
1.89	96.4400	89.9000	2.43	98.8600	96.0500	2.97	99.6300	98.5300
1.90	96.5200	90.0800	2.44	98.8800	96.1200	2.98	99.6400	98.5600
1.91	96.5900	90.2500	2.45	98.9100	96.1900	2.99	99.6500	98.5800
1.92	96.6700	90.4100	2.46	98.9300	96.2500	3.00	99.6600	98.6100
1.93	96.7400	90.5800	2.47	98.9500	96.3200	3.01	99.6600	98.6400
1.94	96.8100	90.7400	2.48	98.9700	96.3800	3.02	99.6700	98.6600
1.95	96.8700	90.9000	2.49	98.9900	96.4500	3.03	99.6800	98.6900
1.96	96.9400	91.0500	2.50	99.0100	96.5100	3.04	99.6900	98.7200
1.97	97.0000	91.2100	2.51	99.0300	96.5700	3.05	99.6900	98.7400
1.98	97.0700	91.3600	2.52	99.0500	96.6300	3.06	99.7000	98.7700
1.99	97.1300	91.5100	2.53	99.0700	96.6900	3.07	99.7100	98.7900
2.00	97.1900	91.6500	2.54	99.0900	96.7500	3.08	99.7100	98.8200
2.01	97.2500	91.7900	2.55	99.1100	96.8000	3.09	99.7200	98.8400
2.02	97.3100	91.9400	2.56	99.1300	96.8600	3.10	99.7300	98.8600
2.03	97.3600	92.0700	2.57	99.1500	96.9200	3.11	99.7300	98.8900
2.04	97.4200	92.2100	2.58	99.1600	96.9700	3.12	99.7400	98.9100
2.05	97.4700	92.3400	2.59	99.1800	97.0200	3.13	99.7400	98.9300
2.06	97.5300	92.4800	2.60	99.2000	97.0800	3.14	99.7500	98.9500
2.07	97.5800	92.6000	2.61	99.2100	97.1300	3.15	99.7600	98.9800
2.08	97.6300	92.7300	2.62	99.2300	97.1800	3.16	99.7600	99.0000
2.09	97.6800	92.8600	2.63	99.2500	97.2300	3.17	99.7700	99.0200
2.10	97.7300	92.9800	2.64	99.2600	97.2800	3.18	99.7700	99.0400
2.11	97.7700	93.1000	2.65	99.2800	97.3300	3.19	99.7800	99.0600
2.12	97.8200	93.2200	2.66	99.2900	97.3700	3.20	99.7800	99.0800
2.13	97.8700	93.3300	2.67	99.3100	97.4200	3.21	99.7900	99.1000
2.14	97.9100	93.4500	2.68	99.3200	97.4700	3.22	99.7900	99.1200
2.15	97.9500	93.5600	2.69	99.3400	97.5100	3.23	99.8000	99.1400
2.16	98.0000	93.6700	2.70	99.3500	97.5600	3.24	99.8000	99.1600

DELAWARE WAGE DISTRIBUTION TABLE*

R = Ratio to Average Wage

A = Percentage of workers receiving not more than the percentage of the average wage indicated by Column R

B = Percentage of wages received by the percentage of workers in Column A

R	A	B	R	A	B	R	A	B
3.25	99.8100	99.1700	3.52	99.9100	99.5800	3.79	99.9700	99.8500
3.26	99.8100	99.1900	3.53	99.9100	99.5900	3.80	99.9700	99.8600
3.27	99.8200	99.2100	3.54	99.9100	99.6100	3.81	99.9700	99.8700
3.28	99.8200	99.2300	3.55	99.9200	99.6200	3.82	99.9700	99.8800
3.29	99.8200	99.2500	3.56	99.9200	99.6300	3.83	99.9800	99.8800
3.30	99.8300	99.2600	3.57	99.9200	99.6400	3.84	99.9800	99.8900
3.31	99.8300	99.2800	3.58	99.9200	99.6500	3.85	99.9800	99.9000
3.32	99.8400	99.3000	3.59	99.9300	99.6600	3.86	99.9800	99.9100
3.33	99.8400	99.3100	3.60	99.9300	99.6700	3.87	99.9800	99.9100
3.34	99.8500	99.3300	3.61	99.9300	99.6800	3.88	99.9800	99.9200
3.35	99.8500	99.3500	3.62	99.9300	99.6900	3.89	99.9800	99.9300
3.36	99.8500	99.3600	3.63	99.9400	99.7100	3.90	99.9900	99.9400
3.37	99.8600	99.3800	3.64	99.9400	99.7200	3.91	99.9900	99.9400
3.38	99.8600	99.3900	3.65	99.9400	99.7300	3.92	99.9900	99.9500
3.39	99.8600	99.4100	3.66	99.9400	99.7400	3.93	99.9900	99.9600
3.40	99.8700	99.4200	3.67	99.9400	99.7500	3.94	99.9900	99.9600
3.41	99.8700	99.4400	3.68	99.9500	99.7500	3.95	99.9900	99.9700
3.42	99.8800	99.4500	3.69	99.9500	99.7600	3.96	99.9900	99.9800
3.43	99.8800	99.4600	3.70	99.9500	99.7700	3.97	100.0000	99.9800
3.44	99.8800	99.4800	3.71	99.9500	99.7800	3.98	100.0000	99.9900
3.45	99.8900	99.4900	3.72	99.9600	99.7900	3.99	100.0000	99.9900
3.46	99.8900	99.5000	3.73	99.9600	99.8000	4.00	100.0000	100.0000
3.47	99.8900	99.5200	3.74	99.9600	99.8100	4.01	100.0000	100.0000
3.48	99.8900	99.5300	3.75	99.9600	99.8200	4.02	100.0000	100.0000
3.49	99.9000	99.5400	3.76	99.9600	99.8300	4.03	100.0000	100.0000
3.50	99.9000	99.5600	3.77	99.9600	99.8400	4.04	100.0000	100.0000
3.51	99.9000	99.5700	3.78	99.9700	99.8400	4.05	100.0000	100.0000

*Based on data from the Delaware Department of Labor from 2011 through 2016.

DELAWARE COMPENSATION RATING BUREAU, INC.

Expense Loading

This exhibit presents expense components and the resulting permissible loss and loss adjustment expense ratio. Underwriting profit is computed through an internal rate of return model.

EXPENSE LOADING

	<u>Current %</u>	<u>Proposed %</u>
LOSS AND LOSS ADJUSTMENT EXPENSE		
Losses	56.50	58.38
Loss Adjustment Expense	11.59	12.18 a
Loss & Loss Adjustment	68.09	70.56
UNDERWRITING EXPENSES		
Commission	5.56	5.38
Other Acquisition	2.56	2.39
General Expenses	3.63	3.26
Premium Discount	8.62	8.38
State Premium Tax	2.00	2.00
Other State Tax	0.32	0.33
Uncollectible Premium	1.32	1.10
Administrative Assessment	1.90	2.52 b
Workers Compensation Fund	2.00	3.00
Deviations	0.00	0.00
Policyholder Dividends	0.00	0.00
Underwriting Profit	4.00	1.08
Underwriting Expense Total	31.91	29.44

a - As ratio to loss, Loss Adjustment Expense = 0.2087

b - As ratio to loss, Administrative Assessment = 0.0431

RESIDUAL MARKET MINIMUM PREMIUM:

It is proposed that the Minimum Premium formula remain at

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

It is proposed that the Minimum Premium be subject to a Maximum Minimum Premium of \$2000.

It is proposed to use a multiplier of 132.50 in the Minimum Premium formula for the Farm Classes, (0006, 0016, 0034, 0036, 0083).

RESIDUAL MARKET EXPENSE CONSTANT:

It is proposed that the expense constant remain at \$295.

DELAWARE COMPENSATION RATING BUREAU, INC.

Indicated Residual Market Rate Change

Page 1 presents the overall indicated changes in rates and loss costs.

Derivation of the indemnity and medical trend factors and trended loss ratios shown on page 1 is presented on pages 2 and 3.

Page 4 shows the derivation of overall frequency trend factors for each of the latest four policy years.

Staff is taking into account the impact of direct savings attributable to House Bill 373.

INDICATED CHANGE IN RATE LEVEL

	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
(1a) Policy Year 2012 Loss and Loss Adjustment Expense Ratio	0.2614	0.4256	0.6870
(1b) Policy Year 2013 Loss and Loss Adjustment Expense Ratio	0.2925	0.4933	0.7858
(1c) Policy Year 2014 Loss and Loss Adjustment Expense Ratio	0.2546	0.4461	0.7007
(1d) Policy Year 2015 Loss and Loss Adjustment Expense Ratio	0.2384	0.5472	0.7856
(1e) Average (Midpoint = 7/1/2014)	0.2617	0.4781	0.7398
(2a) Policy Year 2012 Loss and Loss Adjustment Expense Ratio	0.2435	0.5040	
(2b) Policy Year 2013 Loss and Loss Adjustment Expense Ratio	0.2758	0.5677	
(2c) Policy Year 2014 Loss and Loss Adjustment Expense Ratio	0.2429	0.4989	
(2d) Policy Year 2015 Loss and Loss Adjustment Expense Ratio	0.2302	0.5947	
(2e) Average at 12/1/2018	0.2481	0.5413	0.7894
(3a) House Bill 373 Adjustment	1.0000	0.6859	
(3b) Average Trended Loss and LAE Ratio Post-Legislation (2e) * (3a)	0.2481	0.3713	0.6194
(4a) Excess Loss Factor at \$1,930,710 (Post-Legislative Basis) *			0.0817
(4b) Provision for Excess Loss (5a) - (3b)			0.0551
(5a) Total Trended Loss and LAE Ratio (3b) / (1.0 - (4a))	0.2614	0.4131	0.6745
(5b) Percentage of Total	38.75%	61.25%	
(6) Permissible Loss and Loss Adjustment Ratio			0.7056
(7) Indicated Change in Rates (5a) / (6)			0.9559
(8) Estimated Effect of the 7/1/18 Benefit Change			0.9948
(9) Indicated Change in Residual Market Rate Level (7) * (8)			0.9509
			-4.91%
(10) Indicated Change in Voluntary Market Loss Costs (9) * [0.7308 / 0.7102]			0.9785
			-2.15%

CHANGES IN MANUAL PREMIUM LEVEL BY INDUSTRY GROUP

	Mfg.	Cont.	Other	Total
(11) Current Collectible Premium Ratio	1.0282	1.0294	0.9197	
(12) Proposed Collectible Premium Ratio	1.0910	1.0442	0.9299	
(13) Change in Collectible Premium Ratio (12) / (11)	1.0611	1.0144	1.0111	1.0182
(14) Change in Residual Market Manual Rate Level (9) * (13)	1.0090	0.9646	0.9615	0.9682
(15) Change in Voluntary Market Manual Loss Cost Level (10) * (13)	1.0383	0.9926	0.9894	0.9963
(16) Current Offset for Residual Market Surcharge				0.9905
(17) Proposed Offset for Residual Market Surcharge				0.9927
(18) Adjusted Change in Voluntary Market Manual Loss Cost Level (15) * (17) / (16)	1.0406	0.9948	0.9916	0.9985

* \$2,744,000 on a Post-HB175, Pre-HB373 basis.

DETERMINATION OF TREND

INDEMNITY

Policy Year	2009	2010	2011	2012	2013	2014	2015
Actual Loss Ratio	0.2609	0.2568	0.2546	0.2614	0.2925	0.2546	0.2384
Normalized Frequency	0.6100	0.6100	0.5718	0.5123	0.5353	0.4630	0.4928
Severity Loss Ratio	0.4277	0.4210	0.4453	0.5102	0.5465	0.5498	0.4838
x	1	2	3	4	5	6	7
y	0.4277	0.4210	0.4453	0.5102	0.5465	0.5498	0.4838

7 Point Exponential Regression: $y = 0.410462 * 1.040379 ^ x$

Selected Annual Trend = 4.0%

Policy Year	Annual Trend Factor (1)	Trend Period # Years to 12/1/18 (2)	Severity Trend Factor (3) = (1)^(2)	Frequency Trend Factor (4) #
2012	1.0404	5.9167	1.2639	0.7372
2013	1.0404	4.9167	1.2149	0.7762
2014	1.0404	3.9167	1.1677	0.8172
2015	1.0404	2.9167	1.1224	0.8604

Trended Loss Ratio

Policy Year	Actual Loss Ratio (5)	Combined Trend Factor (6) = (3)*(4)	Trended Loss Ratio (7) = (5)*(6)
2012	0.2614	0.9317	0.2435
2013	0.2925	0.9430	0.2758
2014	0.2546	0.9542	0.2429
2015	0.2384	0.9657	0.2302
Average			0.2481

See Page 12.4 for column (4).

DETERMINATION OF TREND

MEDICAL

Policy Year	2009	2010	2011	2012	2013	2014	2015
Actual Loss Ratio	0.3934	0.4761	0.4352	0.4256	0.4933	0.4461	0.5472
Normalized Frequency	0.6100	0.6100	0.5718	0.5123	0.5353	0.4630	0.4928
Severity Loss Ratio	0.6449	0.7805	0.7611	0.8307	0.9216	0.9634	1.1104
x	1	2	3	4	5	6	7
y	0.6449	0.7805	0.7611	0.8307	0.9216	0.9634	1.1104

7 Point Exponential Regression: $y = 0.615106 * 1.083386 ^ x$

Selected Annual Trend = 8.3%

Policy Year	Annual Trend Factor (1)	Trend Period # Years to 12/1/18 (2)	Severity Trend Factor (3) = (1)^(2)	Frequency Trend Factor (4) #
2012	1.0834	5.9167	1.6062	0.7372
2013	1.0834	4.9167	1.4826	0.7762
2014	1.0834	3.9167	1.3685	0.8172
2015	1.0834	2.9167	1.2631	0.8604

Trended Loss Ratio

Policy Year	Actual Loss Ratio (5)	Combined Trend Factor (6) = (3)*(4)	Trended Loss Ratio (7) = (5)*(6)
2012	0.4256	1.1841	0.5040
2013	0.4933	1.1508	0.5677
2014	0.4461	1.1183	0.4989
2015	0.5472	1.0868	0.5947
Average			0.5413

See Page 12.4 for column (4).

DETERMINATION OF TREND

CLAIM FREQUENCY

Policy Year Frequency per \$1 million of Expected Losses

Policy Year	Claim Frequency	Normalized Frequency
2003	11.77	1.0000
2004	10.38	0.8819
2005	9.28	0.7884
2006	8.73	0.7417
2007	8.12	0.6899
2008	7.19	0.6109
2009	7.18	0.6100
2010	7.18	0.6100
2011	6.73	0.5718
2012	6.03	0.5123
2013	6.30	0.5353
2014	5.45	0.4630
2015	5.80	0.4928

Policy Year	2009	2010	2011	2012	2013	2014	2015
x	1	2	3	4	5	6	7
y	0.6100	0.6100	0.5718	0.5123	0.5353	0.4630	0.4928

7 Point (2009 - 2015) Exponential Regression: $y = 0.645767 * 0.956075^x$

Annual Trend = **-4.4%**

Policy Year	2007	2008	2011	2012	2013	2014	2015
x	1	2	3	4	5	6	7
y	0.6899	0.6109	0.5718	0.5123	0.5353	0.4630	0.4928

7 Point (2007 - 2008, 2011 - 2015) Exponential Regression: $y = 0.693214 * 0.943461^x$

Annual Trend = **-5.7%**

Selected Annual Trend (Average of -4.4% and -5.7%) = -5.0%

Policy Year	Annual Trend Factor (1)	# of Years to 12/1/18 (2)	Frequency Trend Factor (3) = (1)^(2)
2012	0.9498	5.9167	0.7372
2013	0.9498	4.9167	0.7762
2014	0.9498	3.9167	0.8172
2015	0.9498	2.9167	0.8604

DELAWARE COMPENSATION RATING BUREAU, INC.

Experience Rating Plan

Attached are reports monitoring the operation of the Experience Rating Plan for Manual Years 2010 through 2014. The reports compare actual (standard premium basis) and manual (manual premium basis) loss ratios by Manual Year and by size of risk within each industry group.

DATE 04/24/17

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2010 INDUSTRY GRP = 1

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80													1		6	
81- 85																
86- 90																
91- 95	2	3			1	3			1	5	.16	.15	2	18		
96- 99	29	43	.02	.02	43	153	.70	.68	23	137	.05	.05	13	107	.17	.17
100-100	142	138	.12	.12	34	124	2.24	2.24	17	105	.61	.61	10	87	1.17	1.17
CREDITS	173	184	.09	.09	78	281	1.37	1.36	41	247	.29	.28	26	217	.55	.54
101-105	3	4			1	5			2	12			1	8		
106-110	2	3	.18	.20	2	8			2	13						
111-115													2	20	.59	.67
116-120	1	1			1	4						1	10			
121-130					1	3			1	9			3	34	1.55	1.93
131-140									1	10			1	10	.06	.08
141- UP									1	10						
CHARGES	6	8	.06	.06	5	19			7	54			8	83	.79	.94
TOTALS	179	192	.09	.09	83	300	1.28	1.28	48	301	.24	.24	34	300	.62	.63

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80									1	34			4	213	.16	.12
81- 85					1	20	11.44	9.31					4	231	.27	.23
86- 90	1	13	.03	.03	2	38	13.72	12.11	12	381	1.93	1.69	3	148		
91- 95	7	80			9	161	.07	.06	10	292	.08	.08	3	208	1.24	1.17
96- 99	19	216	.04	.04	12	207	.06	.06	7	243	.31	.31				
100-100	5	64			5	87	3.87	3.87	9	306	1.54	1.54	6	452	.73	.73
CREDITS	32	373	.03	.02	29	513	2.17	2.07	39	1,256	1.04	.97	20	1,253	.55	.49
101-105	2	25	.01	.01	3	53	.03	.03	2	79	53.54	56.11	3	187	.29	.30
106-110	3	37			2	44	.05	.05	3	138	.07	.08	4	315	.26	.28
111-115	1	12	.18	.20	1	25			2	74	.03	.03	2	136	2.41	2.71
116-120					5	107	.37	.43	1	57	.25	.29	1	70	.05	.06
121-130	3	47	.01	.01	3	74	.08	.10	7	308	.09	.11	3	244	.16	.20
131-140					1	26			5	215	2.06	2.80	1	122	.01	.02
141- UP	2	35	.07	.10	2	60	2.70	4.05	3	205	.02	.03	1	118	.01	.01
CHARGES	11	156	.03	.04	17	388	.54	.65	23	1,075	4.37	5.59	15	1,192	.43	.50
TOTALS	43	528	.03	.03	46	901	1.47	1.53	62	2,331	2.58	2.75	35	2,445	.49	.49

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS							
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60					3	540	2.40	.84	3	540	2.40	.84				
61- 80	1	147	.47	.29	5	1,669	.07	.05	12	2,069	.10	.08				
81- 85	3	416	.10	.08	1	365	.01	.01	9	1,033	.32	.27				
86- 90	4	557	.55	.48	2	779	.77	.67	24	1,916	1.13	.99				
91- 95	2	190	3.43	3.15					37	961	.99	.92				
96- 99	4	501	.86	.84					150	1,608	.41	.40				
100-100	4	744	.59	.59	1	403	.13	.13	233	2,509	.83	.83				
CREDITS	18	2,555	.76	.68	12	3,756	.55	.37	468	10,635	.73	.59				
101-105	2	253	.01	.01	1	320		.01	20	946	4.51	4.64				
106-110	3	452	.21	.22					21	1,010	.19	.20				
111-115	2	308	2.67	3.02	1	1,205	.29	.33	11	1,779	.85	.97				
116-120									10	249	.23	.27				
121-130	3	660	.92	1.14	1	588	.55	.72	25	1,966	.54	.68				
131-140	1	232	.01	.01					10	615	.73	.98				
141- UP	8	2,231	.90	1.66	5	3,314	1.06	1.61	22	5,972	.95	1.56				
CHARGES	19	4,136	.86	1.24	8	5,426	.77	1.05	119	12,538	1.05	1.42				
TOTALS	37	6,692	.82	.96	20	9,183	.68	.66	587	23,172	.90	.94				

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2011 INDUSTRY GRP = 1

EXP-MOD	RSKS	UP TO - 2,499			RSKS	\$2,500 - 4,999			RSKS	\$5,000 - 7,499			RSKS	\$7,500 - 9,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60																
61- 80																
81- 85																
86- 90					1		4			1		6				
91- 95					2		8						3	27	26.49	25.18
96- 99	25	39	3.25	3.18	37	135	.08	.08	27	168	.10	.10	21	178	.35	.34
100-100	130	123	.04	.04	39	132	1.74	1.74	12	74	.69	.69	5	44		
CREDITS	155	163	.82	.81	79	278	.87	.85	40	248	.27	.27	29	249	3.10	3.02
101-105					5	19	.43	.44					4	35	.04	.04
106-110	1	1							1	6						
111-115	2	1	35.85	15.43	2	9							1	11		
116-120	2	2														
121-130									1	8			5	55	.05	.07
131-140					1	6			1	8			1	11		
141- UP													2	30		
CHARGES	5	4	92.43	21.51	8	34	.24	.26	3	22			13	141	.03	.04
TOTALS	160	167	5.19	5.18	87	313	.80	.80	43	270	.25	.25	42	391	1.99	2.10

EXP-MOD	RSKS	\$10,000 - 14,999			RSKS	\$15,000 - 24,999			RSKS	\$25,000 - 49,999			RSKS	\$50,000 - 99,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60																
61- 80																
81- 85	1	10							1	35	9.36	7.44	3	188	.11	.08
86- 90					2	38			14	422	.24	.21	1	85	.45	.40
91- 95	7	82			11	210	.06	.06	12	380	.86	.80	1	59	.86	.80
96- 99	17	193	.21	.20	10	186	4.66	4.54	5	156	10.29	9.99	5	339	.17	.17
100-100	6	72	.04	.04	5	90	1.21	1.21	8	305	.13	.13	3	174	.03	.03
CREDITS	31	357	.12	.12	28	523	1.89	1.81	40	1,297	1.85	1.72	17	1,057	.18	.16
101-105	5	63	.01	.01	3	53	.49	.51	1	42	8.22	8.58	7	437	.97	1.00
106-110	2	28			3	62	2.70	2.86					2	150	.21	.23
111-115	2	28	.02	.02	2	45			4	161	.33	.38	1	74	.05	.05
116-120					2	48	.35	.41	2	79	.02	.02	1	90		
121-130	1	16	.04	.05	1	21	.14	.17	4	173	.03	.03	3	218	.79	1.00
131-140	2	30	.07	.10	1	30							1	126	.49	.64
141- UP					2	59	.01	.02	6	383	7.58	11.95	1	77	.12	.17
CHARGES	12	165	.02	.02	14	317	.68	.80	17	837	3.95	5.24	16	1,172	.60	.68
TOTALS	43	522	.09	.09	42	840	1.43	1.48	57	2,134	2.67	2.81	33	2,228	.40	.40

EXP-MOD	RSKS	\$100,000 - 249,999			RSKS	\$250,000 AND OVER			ALL RISKS					
		SD PREM	A LR	M LR		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR		
0- 60	1	106	1.48	.65	4	888	1.34	.56	5	994	1.35	.57		
61- 80	3	448	.11	.08	3	1,270	.19	.13	10	1,941	.33	.23		
81- 85	1	99	.12	.10	1	299			8	625	.05	.04		
86- 90	3	418	.07	.06					21	966	.17	.15		
91- 95	4	626	.11	.11					40	1,391	.84	.79		
96- 99	4	511	2.18	2.12	3	1,373	.24	.23	154	3,279	1.29	1.26		
100-100	5	871	1.07	1.07					213	1,886	.73	.73		
CREDITS	21	3,080	.77	.67	11	3,830	.46	.31	451	11,083	.81	.65		
101-105	2	242	.07	.07					27	891	.92	.95		
106-110	1	147	.06	.06	1	1,076	.05	.05	11	1,470	.18	.19		
111-115									14	329	2.40	2.72		
116-120					1	298	.01	.01	8	517	.04	.05		
121-130	3	446	.13	.16	2	1,327	.24	.30	20	2,263	.25	.31		
131-140	3	716	4.12	5.61					10	927	3.25	4.40		
141- UP	5	1,595	.23	.44	5	4,195	.81	1.58	21	6,338	1.05	2.00		
CHARGES	14	3,147	1.08	1.63	9	6,895	.55	.84	111	12,735	.95	1.38		
TOTALS	35	6,227	.92	1.03	20	10,725	.52	.54	562	23,818	.89	.94		

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2012 INDUSTRY GRP = 1

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999				
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	
0- 60																	
61- 80																	
81- 85																	
86- 90					2		8	.02	.02								
91- 95										2		12		4	32	.02	.02
96- 99	15	18			34	128	.01	.01	27	165	.13	.13	18	151	.06	.06	
100-100	162	152	.12	.12	33	114	.61	.61	12	74	.44	.44	6	52	.32	.32	
CREDITS	177	170	.11	.11	69	250	.28	.28	41	250	.22	.21	28	235	.11	.11	
101-105					1	5	.15	.16	1	5			4	38	.01	.01	
106-110	1	2											1	9	.17	.18	
111-115	1	1			2	8	.12	.14									
116-120													1	10			
121-130									3	26			3	34		.01	
131-140					1	4							1	11			
141- UP	2	2			2	15	1.18	2.08									
CHARGES	4	5			6	31	.61	.83	4	31			10	103	.02	.02	
TOTALS	181	174	.10	.11	75	281	.32	.32	45	282	.19	.19	38	338	.08	.08	

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999				
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	
0- 60																	
61- 80										1	31			2	115	.21	.15
81- 85										2	57	.05	.04	1	51	.01	.01
86- 90	1	12			1	14			13	415	.17	.15	4	237	.51	.45	
91- 95	12	139	.41	.39	15	278	.12	.11	15	442	.49	.45	4	240	1.85	1.72	
96- 99	23	274	.81	.79	5	96	1.67	1.61	4	131	7.57	7.34	2	145	.18	.18	
100-100	12	153	.07	.07	6	106	.01	.01	5	195	.01	.01	2	116	.02	.02	
CREDITS	48	578	.50	.49	27	494	.39	.37	40	1,272	1.01	.92	15	903	.69	.61	
101-105	2	23	9.54	9.79	1	19	.92	.94	4	152	.10	.11	4	279	.13	.13	
106-110	2	30	.02	.03	2	36			1	54	.04	.04	3	248	.31	.34	
111-115	1	14	.85	.98					5	203	1.06	1.21	1	68	.03	.03	
116-120	1	17							1	37	.37	.44	1	69	.55	.66	
121-130	3	43	.16	.20	5	107	8.24	10.03					1	70	.10	.13	
131-140	1	16	.12	.16					2	74	3.10	4.17	3	292	.17	.22	
141- UP	1	26	2.65	4.69	2	71	2.83	4.29	1	58			5	512	.58	.88	
CHARGES	11	170	1.85	2.27	10	234	4.73	5.88	14	578	.82	.94	18	1,538	.33	.41	
TOTALS	59	747	.81	.82	37	727	1.78	1.84	54	1,849	.95	.93	33	2,441	.46	.50	

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS							
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60					6	1,284	.13	.06	6	1,284	.13	.06				
61- 80	3	426	.31	.21	5	2,081	.21	.15	11	2,653	.22	.16				
81- 85	4	427	.14	.12					7	535	.12	.10				
86- 90									21	685	.28	.25				
91- 95	3	444	4.92	4.61	1	450	.01	.01	56	2,037	1.44	1.35				
96- 99	3	348	1.00	.97	1	390	.15	.14	132	1,845	1.00	.97				
100-100	4	556	.03	.03	1	640	.62	.62	243	2,158	.26	.26				
CREDITS	17	2,201	1.25	1.09	14	4,845	.22	.15	476	11,197	.57	.45				
101-105									17	522	.56	.58				
106-110	2	251	.11	.12					12	629	.17	.19				
111-115	1	127	.38	.42					11	422	.66	.74				
116-120	3	834	.14	.16					7	968	.17	.20				
121-130	1	251	.45	.54	1	317	3.25	4.00	17	848	2.41	2.95				
131-140	3	633	.57	.78					11	1,030	.62	.84				
141- UP	5	1,269	.18	.31	5	4,768	.48	.99	23	6,719	.46	.89				
CHARGES	15	3,364	.26	.36	6	5,084	.65	1.29	98	11,138	.60	.92				
TOTALS	32	5,565	.65	.73	20	9,929	.44	.45	574	22,334	.58	.61				

DATE 04/24/17

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2013 INDUSTRY GRP = 1

EXP-MOD	RSKS	UP TO - 2,499			RSKS	\$2,500 - 4,999			RSKS	\$5,000 - 7,499			RSKS	\$7,500 - 9,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60																
61- 80																
81- 85																
86- 90																
91- 95	2	3	.12	.11					2	13			1	8		
96- 99	12	12	2.15	2.10	37	139	.06	.06	27	158	.02	.02	24	203	.58	.56
100-100	160	169	.02	.02	24	77			13	83	.06	.06	5	43		
CREDITS	174	184	.17	.17	61	215	.04	.04	42	255	.03	.03	30	254	.46	.45
101-105					3	11							2	18		
106-110					1	5			1	6						
111-115					2	6			1	6			1	11		
116-120									1	7						
121-130	1	3			1	5							1	13		
131-140	3	6	.17	.23					2	15						
141- UP	3	4							2	20			1	18		
CHARGES	7	12	.08	.12	7	27			7	53			5	60		
TOTALS	181	196	.16	.16	68	242	.03	.03	49	308	.03	.03	35	313	.37	.38

EXP-MOD	RSKS	\$10,000 - 14,999			RSKS	\$15,000 - 24,999			RSKS	\$25,000 - 49,999			RSKS	\$50,000 - 99,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60					1	11							1	50	5.47	2.80
61- 80					1	12										
81- 85									3	98	2.54	2.11	5	270	1.80	1.51
86- 90					2	35	.03	.02	15	511	.08	.07	5	297		
91- 95	17	207	.06	.06	19	351	.70	.66	13	364	.08	.07	2	136	.04	.04
96- 99	18	214	.35	.34	10	179	.02	.02	3	99	.27	.26	1	59		
100-100	5	59	.01	.01	6	116	.05	.05	5	166	.21	.21	3	205	.28	.28
CREDITS	40	480	.18	.17	39	703	.36	.34	40	1,257	.30	.28	17	1,016	.81	.70
101-105	4	52	1.39	1.42	2	39	2.98	3.10	1	36			2	132	.01	.01
106-110					2	37	.09	.09	2	97	.01	.02	4	352	.08	.09
111-115									5	227	.06	.07	1	83		
116-120	1	13			2	46			5	204	.57	.68	5	409	.57	.68
121-130	3	43	.02	.02	1	23			2	101	.06	.08	3	274	.10	.13
131-140	1	19	11.99	15.71									2	237	.91	1.22
141- UP	1	23	.07	.11	5	175	.81	1.25	1	52	.13	.20	4	451	.42	.64
CHARGES	10	151	1.98	2.35	12	319	.81	1.08	16	717	.20	.24	21	1,938	.36	.45
TOTALS	50	631	.61	.62	51	1,022	.50	.52	56	1,973	.27	.26	38	2,954	.51	.56

EXP-MOD	RSKS	\$100,000 - 249,999			RSKS	\$250,000 AND OVER			ALL RISKS							
		SD PREM	A LR	M LR		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60					8	2,299	.36	.16	10	2,361	.47	.21				
61- 80	10	1,180	.26	.18	8	2,981	.21	.14	20	4,191	.22	.15				
81- 85	1	119			1	250	.43	.35	10	736	1.14	.95				
86- 90	5	668	.23	.20					27	1,511	.13	.12				
91- 95	3	497	.14	.13	1	263			60	1,841	.20	.18				
96- 99	1	132	.08	.08					133	1,194	.23	.22				
100-100	2	320	1.01	1.01	1	955	.38	.38	224	2,192	.36	.36				
CREDITS	22	2,915	.29	.24	19	6,749	.29	.18	484	14,027	.32	.23				
101-105	1	103	.28	.29					15	390	.56	.57				
106-110	2	291	.23	.25					12	788	.13	.14				
111-115	1	113	.14	.15					11	446	.07	.08				
116-120	1	228	.11	.13					15	908	.41	.49				
121-130	1	175	.09	.12	2	655	.33	.41	15	1,290	.21	.26				
131-140	2	471	.55	.74	1	596	.16	.21	11	1,345	.59	.79				
141- UP	2	572	.21	.45	4	5,075	.26	.54	23	6,390	.28	.56				
CHARGES	10	1,954	.27	.38	7	6,326	.25	.48	102	11,557	.31	.48				
TOTALS	32	4,869	.29	.28	26	13,075	.27	.25	586	25,584	.31	.30				

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2014 INDUSTRY GRP = 1

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80																
81- 85																
86- 90					1	3			1	4			2	16		
91- 95					1	4			2	12	4.31	4.08	1	7		
96- 99	17	21	.06	.06	31	115	.04	.04	30	179	1.82	1.78	27	225	.21	.21
100-100	130	143	.44	.44	33	118	.16	.16	12	75	.01	.01	4	35	.02	.02
CREDITS	147	164	.39	.39	66	240	.09	.09	45	271	1.40	1.37	34	284	.17	.17
101-105	1	2			1	5			4	24			1	9		
106-110									2	12	.22	.24				
111-115	2	4							1	8			2	20	.17	.20
116-120	1	3											1	10		
121-130	1	1														
131-140	2	5							1	9	.06	.08				
141- UP					1	5	.07	.10	1	8						
CHARGES	7	15			2	10	.03	.04	9	62	.05	.06	4	39	.09	.10
TOTALS	154	179	.36	.36	68	249	.09	.09	54	333	1.15	1.16	38	322	.16	.16

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60									1	17						
61- 80													1	77	.92	.72
81- 85									1	41			8	563	.18	.15
86- 90									11	392	.99	.87	8	446	.27	.23
91- 95	5	57	.33	.30	25	438	.13	.13	15	435	.16	.15	5	293	.29	.27
96- 99	29	328	.16	.15	10	195	.07	.06	8	261	.13	.12	2	142	.29	.28
100-100	6	74	.01	.01	4	78			3	105						
CREDITS	40	459	.15	.15	39	710	.10	.10	39	1,250	.39	.36	24	1,521	.27	.24
101-105	3	32			2	35	.04	.04								
106-110					3	60			1	44	.47	.52	5	425	.69	.75
111-115					2	39			4	174	.04	.05	5	343	.94	1.06
116-120									2	69	1.52	1.80	2	138	.36	.42
121-130	2	35	1.53	1.89	3	70			2	121	.42	.52	2	200	.17	.22
131-140									2	128		.01	2	172	.12	.16
141- UP	1	19	55.26	2.62					4	188	1.25	1.97	2	260	.02	.04
CHARGES	6	86	12.86	15.83	10	204	.01	.01	15	724	.58	.74	18	1,537	.47	.58
TOTALS	46	545	2.15	2.16	49	914	.08	.08	54	1,974	.46	.47	42	3,058	.37	.38

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	2	140	.19	.07	6	2,175	.92	.39	9	2,332	.87	.36
61- 80	8	1,049	.18	.13	8	2,479	.21	.14	17	3,605	.22	.15
81- 85	3	437	.45	.37	4	2,079	.20	.16	17	3,125	.23	.19
86- 90	2	266	.06	.05	2	561	.06	.05	26	1,684	.33	.29
91- 95	4	602	.11	.10	1	422	.02	.02	59	2,269	.16	.15
96- 99	1	141	.02	.02	3	852	.26	.26	158	2,457	.30	.30
100-100	2	225	.44	.44	2	2,319	.13	.13	196	3,174	.15	.15
CREDITS	22	2,860	.21	.16	26	10,887	.32	.22	482	18,646	.30	.23
101-105	1	103	.06	.06	3	1,723	.16	.16	16	1,935	.15	.15
106-110	6	825	.44	.48	1	281	.01	.01	18	1,647	.41	.45
111-115									16	588	.57	.64
116-120					1	457	.02	.03	7	677	.24	.29
121-130									10	426	.32	.41
131-140	2	402	.17	.23					9	716	.12	.17
141- UP	5	1,040	.39	.62	2	3,398	.30	.89	16	4,918	.55	1.29
CHARGES	14	2,370	.35	.46	7	5,860	.22	.37	92	10,907	.40	.59
TOTALS	36	5,231	.27	.26	33	16,747	.29	.25	574	29,554	.34	.31

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2010 INDUSTRY GRP = 2

EXP-MOD	RSKS	UP TO - 2,499			RSKS	\$2,500 - 4,999			RSKS	\$5,000 - 7,499			RSKS	\$7,500 - 9,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60																
61- 80	3	1							1	4			2	11	7.16	5.09
81- 85	1				1	4							2	15		
86- 90	7	5	21.60	18.92	1	3			4	21			3	24		
91- 95	16	14			11	40	.02	.02	15	84	.46	.44	22	176	.02	.02
96- 99	253	312	2.24	2.20	211	759	.34	.34	121	720	3.78	3.69	52	441	1.17	1.14
100-100	1,030	916	3.21	3.21	169	591	.23	.23	76	467	1.42	1.42	37	318	.64	.64
CREDITS	1,310	1,250	3.00	2.98	393	1,397	.29	.28	217	1,297	2.64	2.59	118	985	.82	.79
101-105	17	19	3.62	3.71	12	44	3.94	4.02	10	62	4.10	4.21	7	62	.39	.39
106-110	13	15			3	12			2	13			7	64	.90	.97
111-115	4	9	.09	.10	8	36			4	27	2.05	2.31	4	36	11.16	12.57
116-120	10	19	1.22	1.44	3	14	.22	.27	2	15			6	63	.04	.05
121-130	12	11			13	63	7.17	8.93	18	135	2.85	3.53	12	130		
131-140	12	23	7.75	10.55	3	14	51.14	69.55	1	9			1	13	.01	.01
141- UP	19	33	.04	.06	8	41	.01	.02	5	46	.31	.47	7	94	1.27	1.90
CHARGES	87	130	2.10	2.60	50	224	6.08	7.36	42	306	2.31	2.77	44	462	1.31	1.59
TOTALS	1,397	1,380	2.92	2.95	443	1,621	1.09	1.10	259	1,603	2.58	2.62	162	1,447	.97	1.01

EXP-MOD	RSKS	\$10,000 - 14,999			RSKS	\$15,000 - 24,999			RSKS	\$25,000 - 49,999			RSKS	\$50,000 - 99,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60									1	16	.03	.02				
61- 80	2	19			1	14			1	29	6.24	4.12	9	474	.12	.09
81- 85	2	22			1	19	.78	.64	9	286	.11	.09	4	219	1.78	1.48
86- 90	3	33	.02	.02	20	355	.03	.03	20	650	1.03	.90	8	485	.34	.30
91- 95	39	440	.67	.63	42	763	.28	.26	19	615	1.62	1.50	3	203	.56	.53
96- 99	61	716	.49	.48	22	416	2.40	2.35	7	226	1.41	1.39	5	370	.01	.01
100-100	34	422	.44	.44	32	575	.29	.29	15	497	1.28	1.28	6	420	.13	.13
CREDITS	141	1,651	.50	.49	118	2,142	.66	.62	72	2,320	1.22	1.11	35	2,170	.36	.32
101-105	12	151	2.00	2.04	12	259	.51	.53	7	247	.04	.04	7	443	.23	.24
106-110	4	51	.13	.14	1	17	.13	.14	7	280	.51	.55	7	477		
111-115	4	56	4.39	4.96	5	112	.60	.68	11	457	2.66	3.01	4	304	.01	.01
116-120	7	98	.01	.01	8	182	.04	.04	6	269	.54	.64	2	185	.02	.02
121-130	9	146	3.11	3.88	4	96	.01	.01	8	341	2.91	3.63	4	364	.02	.02
131-140	4	69	.30	.41	3	78	.03	.04	6	259	.59	.81	5	509	1.17	1.57
141- UP	5	87	.05	.08	11	353	.14	.23	11	620	.60	.92	7	675	.12	.20
CHARGES	45	658	1.57	1.86	44	1,097	.24	.30	56	2,474	1.22	1.52	36	2,956	.27	.33
TOTALS	186	2,309	.81	.82	162	3,239	.51	.53	128	4,794	1.22	1.29	71	5,126	.31	.33

EXP-MOD	RSKS	\$100,000 - 249,999			RSKS	\$250,000 AND OVER			ALL RISKS					
		SD PREM	A LR	M LR		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR		
0- 60	2	164	.09	.05	5	802	.25	.12	8	982	.22	.11		
61- 80	10	1,104	.56	.42	1	192	.76	.47	30	1,848	.59	.43		
81- 85	1	93	.01	.01	3	1,429	.93	.79	24	2,087	.85	.71		
86- 90	2	251	.65	.57	1	371	1.13	.99	69	2,200	.70	.62		
91- 95	3	477	.11	.10					170	2,813	.61	.57		
96- 99	1	98							733	4,058	1.45	1.41		
100-100	2	250	2.73	2.73	2	1,926	.54	.54	1,403	6,381	1.05	1.05		
CREDITS	21	2,437	.63	.51	12	4,720	.66	.52	2,437	20,369	.93	.82		
101-105	3	495	.62	.63	2	759	.37	.38	89	2,540	.65	.67		
106-110									44	929	.23	.24		
111-115	3	531	.47	.53	1	290	.71	.78	48	1,858	1.31	1.48		
116-120									44	845	.22	.26		
121-130	2	482	.01	.01					82	1,768	1.30	1.61		
131-140	2	517	.18	.25					37	1,492	1.19	1.62		
141- UP	5	1,850	.13	.28	1	828	.18	.36	79	4,627	.22	.41		
CHARGES	15	3,875	.23	.35	4	1,877	.34	.45	423	14,059	.68	.90		
TOTALS	36	6,312	.38	.43	16	6,597	.57	.51	2,860	34,428	.83	.84		

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2011 INDUSTRY GRP = 2

EXP-MOD	RSKS	UP TO - 2,499			RSKS	\$2,500 - 4,999			RSKS	\$5,000 - 7,499			RSKS	\$7,500 - 9,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60	2	1			1	2										
61- 80	4	2			2	5			4	21			2	11		
81- 85	4	1			1	3							1	7	3.20	2.69
86- 90	7	5			4	11			1	6			1	8		
91- 95	21	16			15	52			12	69	3.18	2.99	11	94	.06	.06
96- 99	208	260	3.15	3.08	173	629	2.03	1.99	118	708	.70	.68	68	580	1.94	1.88
100-100	1,169	1,061	5.94	5.94	199	681	.56	.56	72	438	.96	.96	40	343	.20	.20
CREDITS	1,415	1,345	5.29	5.25	395	1,383	1.20	1.18	207	1,242	.91	.89	123	1,044	1.17	1.14
101-105	13	16			20	79	.38	.38	10	61	.05	.05	8	75	2.38	2.43
106-110	8	7			5	18	39.33	42.62	1	8			5	45	.07	.07
111-115	6	1			7	31			5	33			3	29	.19	.22
116-120	2	3			6	26	.09	.11	3	23	.62	.73	3	32	.58	.68
121-130	10	15			12	54	.15	.19	16	128	.34	.42	13	141	.98	1.22
131-140	11	17	.62	.83	7	38	.03	.05	4	34						
141- UP	15	34	.20	.31	9	47			3	31	.76	1.22	4	54		
CHARGES	65	92	.19	.24	66	291	2.55	3.03	42	318	.26	.32	36	376	.92	1.08
TOTALS	1,480	1,437	4.96	5.00	461	1,674	1.44	1.46	249	1,560	.78	.79	159	1,421	1.10	1.13

EXP-MOD	RSKS	\$10,000 - 14,999			RSKS	\$15,000 - 24,999			RSKS	\$25,000 - 49,999			RSKS	\$50,000 - 99,999		
		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR		SD PREM	A LR	M LR
0- 60		10			1	13			1	11			1	44	.01	
61- 80	1	23			1	15			3	103	.24	.21	7	373	.05	.03
81- 85	2	13			7	124	.04	.04	20	619	1.24	1.10	4	233	1.16	1.01
86- 90	1	300	.06	.06	36	653	.60	.56	27	822	1.79	1.65	5	277	.04	.04
91- 95	25	682	.24	.23	21	375	.04	.04	12	422	.15	.14	8	487	.29	.29
96- 99	60	477	.29	.29	23	444	.02	.02	11	376	.11	.11	7	525	.93	.93
100-100	40	1,506	.21	.20	89	1,623	.26	.25	74	2,351	1.01	.93	40	2,405	.39	.34
CREDITS	129	94	.03	.04	10	183	1.89	1.94	5	156	.01	.02	6	380	1.22	1.24
101-105	8	91	.04	.04	10	212	1.16	1.25	4	160	.08	.09	5	371	2.13	2.30
106-110	7	46			2	53			10	379	.46	.52	4	338	.46	.52
111-115	3	77	.01	.01	20	464	.33	.39	10	370	.26	.30	1	67	2.41	2.86
116-120	5	136	3.37	4.16	15	349	1.22	1.51	14	579	.12	.15	3	270	.10	.13
121-130	9	35			2	42			9	446	.10	.13	4	424	1.25	1.66
131-140	2	8			8	232	.22	.33	11	583	.88	1.37	10	1,101	.33	.52
141- UP		479	.97	1.11	67	1,534	.80	.96	63	2,673	.34	.43	33	2,951	.84	1.08
CHARGES	34	1,985	.39	.40	156	3,158	.52	.55	137	5,025	.65	.70	73	5,356	.64	.68
TOTALS	163															

EXP-MOD	RSKS	\$100,000 - 249,999			RSKS	\$250,000 AND OVER			ALL RISKS					
		SD PREM	A LR	M LR		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR		
0- 60	2	153			5	888	.15	.07	12	1,099	.12	.06		
61- 80	5	477	.20	.14					26	912	.12	.09		
81- 85	4	458	.19	.16	1	217	.16	.14	25	1,294	.13	.11		
86- 90	3	353	1.64	1.42					48	1,372	1.18	1.04		
91- 95	6	787	.61	.57					158	3,070	.85	.79		
96- 99									668	4,142	.99	.96		
100-100	3	481	3.95	3.95					1,564	4,826	2.02	2.02		
CREDITS	23	2,710	1.16	.97	6	1,106	.15	.08	2,501	16,715	1.11	.97		
101-105	3	475	.13	.14	1	272	.20	.21	84	1,791	.64	.66		
106-110	2	251	2.50	2.67					47	1,163	2.05	2.21		
111-115					2	1,055	.65	.73	42	1,965	.52	.59		
116-120	1	201							51	1,262	.35	.42		
121-130	2	456	.02	.02					94	2,128	.55	.69		
131-140	1	166	.58	.77					40	1,200	.57	.76		
141- UP	6	1,646	.52	.88	1	748	.01	.02	67	4,475	.41	.67		
CHARGES	15	3,196	.52	.71	4	2,075	.36	.46	425	13,985	.62	.79		
TOTALS	38	5,905	.81	.86	10	3,181	.29	.25	2,926	30,700	.89	.91		

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2012 INDUSTRY GRP = 2

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1	1			1	1										
61- 80	6	6			1	3			3	16			1	7		
81- 85									2	11			1	6		
86- 90	5	6			2	6										
91- 95	15	10			9	32			13	75	.01	.01	9	72	5.89	5.52
96- 99	148	184	.78	.76	158	570	1.58	1.55	115	691	.64	.63	74	615	.31	.30
100-100	1,169	1,122	.84	.84	237	826	1.12	1.12	86	528	.44	.44	47	399	.90	.90
CREDITS	1,344	1,328	.82	.81	408	1,439	1.27	1.25	219	1,321	.51	.50	132	1,099	.88	.86
101-105	12	17	2.34	2.38	13	53	.12	.12	13	81	.04	.04	6	56	7.63	7.80
106-110	4	3			5	21	.05	.06	7	48	.02	.02	5	47		
111-115	1	2			4	17	.03	.04	4	27			5	51	6.13	6.88
116-120	3	4			5	21	1.10	1.30	3	23	.72	.85	2	21		
121-130	6	9			15	71	5.73	7.22	12	93	.01	.02	7	80	2.02	2.52
131-140	5	9			4	23	12.67	17.08	4	34			4	47	.07	.09
141- UP	9	11			2	11	.08	.13	4	36	1.55	2.35	3	38	.13	.20
CHARGES	40	54	.72	.86	48	218	3.33	3.92	47	342	.23	.26	32	340	2.68	3.20
TOTALS	1,384	1,382	.82	.82	456	1,657	1.54	1.55	266	1,662	.45	.46	164	1,439	1.31	1.34

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60									2	28	.01		3	101		
61- 80	1	11			1	17			3	84			5	335	.56	.44
81- 85					1	13			7	215	.66	.55	7	425	.20	.16
86- 90	2	22			7	131			14	504	.29	.26	9	487	1.17	1.03
91- 95	25	300	.12	.11	35	624	.23	.21	34	1,071	.77	.72	11	677	.16	.15
96- 99	74	854	.31	.30	36	652	.05	.05	20	626	1.04	1.01	4	270	.28	.27
100-100	43	515	.03	.03	27	509	.29	.29	17	590	.28	.28	9	640	.73	.73
CREDITS	145	1,701	.19	.18	107	1,945	.17	.16	97	3,118	.62	.57	48	2,935	.51	.45
101-105	6	76	.50	.51	7	130	1.01	1.03	7	246	.12	.12	7	483	.57	.58
106-110	7	87	1.04	1.11	2	44	2.98	3.18	6	245	2.03	2.20	4	280	.30	.32
111-115	4	60	.04	.05	7	165	.48	.54	10	405	.23	.27	3	275	.69	.78
116-120	10	134	.06	.07	18	426	1.11	1.30	8	330			2	175	.21	.25
121-130	7	110	3.26	4.02	12	299	.21	.26	8	378	.13	.17	8	793	1.06	1.33
131-140	3	46		.01	6	164	1.60	2.19	3	143	.11	.15	1	78	.02	.03
141- UP	3	52			3	96	.50	.78	8	471	.19	.29	8	907	.31	.51
CHARGES	40	566	.88	1.04	55	1,323	.90	1.08	50	2,219	.35	.43	33	2,992	.57	.72
TOTALS	185	2,267	.36	.37	162	3,269	.46	.48	147	5,337	.51	.52	81	5,927	.54	.56

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS							
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60					4	1,195	.10	.05	11	1,325	.09	.05				
61- 80	11	1,373	.10	.07	4	803	.01	.01	36	2,653	.13	.09				
81- 85	4	402	1.02	.84					22	1,072	.59	.49				
86- 90	1	96	.88	.77					40	1,251	.64	.57				
91- 95	4	416	.08	.07	1	289	3.91	3.68	156	3,564	.76	.71				
96- 99	4	504	.29	.28					633	4,967	.57	.56				
100-100					1	393	.49	.49	1,636	5,524	.62	.62				
CREDITS	24	2,790	.29	.24	10	2,679	.54	.35	2,534	20,355	.54	.46				
101-105	3	439	.42	.43	2	665	1.04	1.07	76	2,246	.81	.83				
106-110	4	571	.01	.01					44	1,346	.60	.64				
111-115	1	119							39	1,122	.61	.69				
116-120	1	139	1.17	1.37					52	1,274	.57	.67				
121-130	3	616	1.55	1.95					78	2,450	1.16	1.45				
131-140	3	503	.19	.26					33	1,046	.64	.86				
141- UP	4	1,479	.05	.10	1	613	.78	1.19	45	3,713	.28	.47				
CHARGES	19	3,866	.38	.52	3	1,278	.91	1.11	367	13,198	.65	.82				
TOTALS	43	6,656	.35	.36	13	3,957	.66	.50	2,901	33,553	.58	.57				

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2013 INDUSTRY GRP = 2

EXP-MOD	RSKS	UP TO - 2,499				\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR		RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60										1	3						
61- 80	10	7			1	3			5	20			2	11			
81- 85									2	10	14.65	12.01	2	13			
86- 90	8	5			3	10			3	16	.03	.02					
91- 95	13	12			7	23	.17	.15	5	31			9	76	.38	.36	
96- 99	159	186	.55	.54	164	593	1.18	1.16	122	740	.13	.12	85	717	1.13	1.10	
100-100	1,017	995	.84	.84	258	929	1.06	1.06	87	519	.48	.48	48	418	.36	.36	
CREDITS	1,207	1,205	.78	.78	433	1,557	1.09	1.07	225	1,339	.37	.36	146	1,236	.80	.78	
101-105	7	11			13	42	1.61	1.65	12	80	.25	.25	7	62			
106-110	6	4			8	28	.18	.20	6	33	.29	.31	4	36			
111-115	3	1			4	14			3	23	.06	.07	3	26			
116-120	2	1			5	25	11.46	13.51	2	15			1	10			
121-130	9	11			6	26			10	82			7	72	.08	.10	
131-140	4	10	.10	.14	2	12	12.06	15.96	4	32	1.54	2.11	4	50	1.09	1.48	
141- UP	10	13	4.28	7.33	5	24			3	26			1	14			
CHARGES	41	52	1.09	1.38	43	171	2.89	3.38	40	292	.27	.32	27	270	.22	.26	
TOTALS	1,248	1,257	.79	.80	476	1,729	1.26	1.27	265	1,631	.35	.35	173	1,505	.70	.70	

EXP-MOD	RSKS	\$10,000 - 14,999				\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR		RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60														2	54	.03	.01
61- 80	1	8			2	26			3	77			8	473	.13	.10	
81- 85	1	11			1	18			1	32			12	709	1.07	.88	
86- 90	2	19			2	38			19	647	.24	.22	15	837	.20	.18	
91- 95	25	302	.52	.49	42	761	1.12	1.06	44	1,343	.53	.49	10	615	.01	.01	
96- 99	91	1,076	.19	.18	52	978	.68	.67	19	588	1.18	1.15	9	655	.54	.52	
100-100	52	625	.78	.78	33	593	.74	.74	18	604	.41	.41	6	407	.37	.37	
CREDITS	172	2,042	.41	.40	132	2,413	.81	.78	104	3,291	.55	.51	62	3,749	.40	.35	
101-105	11	145	.36	.37	8	155	1.49	1.54	5	174	.24	.24	8	608	.06	.06	
106-110					5	104			5	208	.09	.10	6	477	.18	.19	
111-115	5	74	4.55	5.15	5	116	.06	.07	10	442	.18	.20	2	154	.25	.28	
116-120	3	47	.01	.01	8	188	.68	.79	12	510	.10	.12	6	532	1.91	2.26	
121-130	13	191	.33	.41	9	226	.15	.19	6	239	1.56	1.95	6	550	.27	.34	
131-140	2	29			4	100	.01	.01	3	138	.62	.84	4	418	.13	.17	
141- UP	6	110	.49	.78	3	94			5	264	1.11	1.76	10	1,004	.34	.54	
CHARGES	40	595	.85	1.03	42	982	.41	.49	46	1,974	.48	.57	42	3,743	.46	.57	
TOTALS	212	2,637	.51	.52	174	3,395	.70	.71	150	5,265	.52	.53	104	7,492	.43	.44	

EXP-MOD	RSKS	\$100,000 - 249,999				\$250,000 AND OVER				ALL RISKS				
		SD PREM	A LR	M LR		RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	
0- 60					4	1,089	.25	.12	7	1,146	.24	.12		
61- 80	16	1,836	.40	.30	6	1,286	.10	.07	54	3,748	.25	.18		
81- 85	5	626	.02	.02					24	1,418	.64	.53		
86- 90	1	104							53	1,676	.20	.17		
91- 95	6	885	.24	.22					161	4,048	.49	.46		
96- 99	2	307	.09	.09					703	5,840	.62	.61		
100-100	2	355	.02	.02					1,521	5,445	.65	.65		
CREDITS	32	4,114	.24	.20	10	2,375	.17	.10	2,523	23,321	.50	.43		
101-105	4	526	.19	.19	1	291			76	2,094	.26	.27		
106-110	4	674	.46	.49					44	1,564	.27	.29		
111-115									35	850	.54	.61		
116-120					2	684	.07	.08	41	2,010	.76	.89		
121-130	1	177	3.74	4.51					67	1,575	.82	1.02		
131-140	3	497	.23	.31					30	1,286	.39	.52		
141- UP	5	1,245	.96	1.62	2	1,342	.12	.24	50	4,135	.51	.87		
CHARGES	17	3,119	.76	.99	5	2,316	.09	.13	343	13,515	.51	.64		
TOTALS	49	7,233	.47	.46	15	4,692	.13	.11	2,866	36,836	.50	.49		

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2014 INDUSTRY GRP = 2

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80	7	5			6	20			1	6			4	24		
81- 85	5	5	12.89	10.81	1	4			2	10			1	6		
86- 90	6	5			3	8			2	10			1	7		
91- 95	11	16			7	25	1.42	1.33	7	36			4	31		
96- 99	118	151	.83	.81	177	641	.41	.40	122	741	.08	.08	106	893	.37	.36
100-100	952	899	.91	.91	261	909	.59	.59	112	678	.41	.41	62	529	.13	.13
CREDITS	1,099	1,081	.93	.93	455	1,608	.52	.51	246	1,481	.23	.23	178	1,491	.27	.26
101-105	11	15			15	61	.58	.59	11	68			5	50		
106-110	5	8			1	4			8	53	.05	.06	4	37		
111-115	5	7			4	17			1	8			1	10		
116-120	3	4			4	19			4	31	.02	.02	3	30	1.35	1.61
121-130	5	9			6	29	.88	1.08	6	43	.03	.04	9	100	.15	.19
131-140	9	20			5	25	2.29	3.08	2	15			5	57	.12	.16
141- UP	8	18			3	17	2.16	3.24	1	14						
CHARGES	46	81			38	173	.90	1.04	33	231	.02	.02	27	285	.22	.26
TOTALS	1,145	1,162	.87	.87	493	1,780	.56	.56	279	1,712	.20	.20	205	1,775	.26	.26

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60									1	15	.06	.02				
61- 80	5	43			4	62	.30	.21	6	186			8	434	.03	.03
81- 85	2	24							1	39			8	507	.07	.06
86- 90	3	30			4	70	.01	.01	25	868	.05	.05	23	1,329	.67	.59
91- 95	18	215	.31	.29	44	818	.36	.34	39	1,199	.08	.08	8	510	.40	.37
96- 99	94	1,115	.09	.09	68	1,275	.16	.15	32	1,002	.13	.13	13	859	.58	.57
100-100	58	711			46	881	.43	.43	17	562	.37	.37	8	530	.01	.01
CREDITS	180	2,138	.08	.08	166	3,106	.29	.28	121	3,872	.13	.12	68	4,169	.40	.35
101-105	9	120	.27	.27	8	155	1.00	1.03	6	178	.13	.14	9	663	.30	.31
106-110					3	62	.22	.23	3	133	.55	.59	6	482	.01	.01
111-115	1	16			7	153	.05	.06	6	275	.20	.23	10	869	.03	.03
116-120	5	73	2.05	2.42	7	169	.70	.83	14	550	.07	.08	8	630	.33	.39
121-130	11	167	.03	.04	7	156	.78	.97	8	282	.01	.01	6	542	.08	.09
131-140	2	32	.16	.22	1	29			3	161	1.24	1.69	3	222	.14	.19
141- UP	2	38	.02	.03	2	58	.32	.47	6	313	.34	.53	5	633	1.06	1.74
CHARGES	30	446	.43	.51	35	782	.56	.65	46	1,892	.26	.32	47	4,040	.29	.35
TOTALS	210	2,584	.14	.14	201	3,888	.34	.34	167	5,764	.17	.17	115	8,209	.34	.35

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS							
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR				
0- 60					5	1,706	5.43	2.62	6	1,721	5.39	2.59				
61- 80	17	1,951	.27	.20	10	2,285	.08	.05	68	5,015	.15	.10				
81- 85	4	507	4.44	3.67	1	255	.29	.24	25	1,358	1.78	1.48				
86- 90	6	749	.15	.13	1	261	.05	.05	74	3,338	.32	.28				
91- 95	5	610	.73	.68	1	308	.08	.08	144	3,768	.31	.29				
96- 99	4	640	.22	.22					734	7,317	.25	.25				
100-100	2	235	.13	.13	1	1,154	.08	.08	1,519	7,087	.34	.34				
CREDITS	38	4,691	.75	.62	19	5,967	1.62	1.06	2,570	29,604	.64	.54				
101-105	1	120	.69	.70	1	347	.05	.05	76	1,776	.31	.32				
106-110	3	398	.57	.62	1	332	.68	.75	34	1,510	.36	.39				
111-115	4	669	.12	.14					39	2,024	.08	.09				
116-120	2	379	.50	.59					50	1,883	.39	.46				
121-130	6	1,102	.16	.21					64	2,430	.16	.20				
131-140	1	184							31	745	.40	.55				
141- UP					3	2,099	.24	.41	30	3,189	.42	.70				
CHARGES	17	2,851	.27	.32	5	2,777	.27	.40	324	13,558	.30	.37				
TOTALS	55	7,542	.57	.53	24	8,745	1.19	.95	2,894	43,162	.53	.50				

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2010 INDUSTRY GRP = 3

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1															
61- 80	7	4							1	4						
81- 85	1				1	4										
86- 90	9	7			2	7			3	19	.22	.20	1	8		
91- 95	26	27	2.04	1.92	9	35	.04	.04	17	106	.01	.01	31	261	1.85	1.75
96- 99	549	741	1.21	1.18	776	2,773	1.25	1.22	394	2,340	.69	.67	165	1,359	.94	.91
100-100	9,818	5,920	.71	.71	558	1,859	.52	.52	121	741	4.03	4.03	67	585	1.09	1.09
CREDITS	10,411	6,699	.77	.77	1,346	4,678	.95	.93	536	3,209	1.44	1.41	264	2,213	1.08	1.06
101-105	59	79	.06	.06	75	280	.21	.22	37	234	.95	.98	34	301	.44	.45
106-110	20	31	1.45	1.55	25	105	.06	.07	18	124	.54	.59	10	90	.12	.13
111-115	17	19	1.77	2.00	15	68	.10	.11	8	55	1.91	2.17	8	77	.04	.05
116-120	12	20	.06	.07	17	79	.04	.04	11	83	.13	.16	13	135	.18	.21
121-130	23	41	.04	.04	38	170	1.14	1.42	41	306	2.58	3.20	27	299	.46	.58
131-140	5	3			13	60	.07	.10	4	34	.56	.74	7	76	.06	.08
141- UP	25	46	1.60	2.57	18	96	.65	1.00	11	108	.53	.83	3	35	.20	.29
CHARGES	161	239	.67	.78	201	858	.39	.45	130	944	1.35	1.58	102	1,013	.32	.37
TOTALS	10,572	6,938	.76	.77	1,547	5,536	.86	.87	666	4,153	1.42	1.44	366	3,226	.84	.86

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60					1	7										
61- 80					1	14			3	80	.20	.16	11	648	3.95	2.97
81- 85	1	10							17	568	.58	.48	14	758	.15	.12
86- 90	3	35			9	179	.11	.10	40	1,241	.50	.44	17	1,055	1.12	.98
91- 95	85	988	.46	.43	102	1,832	1.58	1.47	51	1,524	1.06	.98	14	803	.18	.17
96- 99	132	1,555	.90	.87	77	1,444	.63	.61	36	1,201	1.07	1.05	14	987	.74	.72
100-100	70	855	.35	.35	57	1,096	.72	.72	30	1,044	.80	.80	13	912	1.20	1.20
CREDITS	291	3,443	.62	.60	247	4,573	1.01	.96	177	5,658	.83	.77	83	5,163	1.13	1.01
101-105	33	417	1.64	1.69	27	549	.96	.98	21	759	1.00	1.03	12	859	1.99	2.07
106-110	8	109	.67	.72	16	332	5.60	6.06	19	736	.20	.22	10	738	.63	.68
111-115	10	145	.96	1.09	10	221	.10	.11	22	938	1.54	1.75	10	771	.07	.08
116-120	13	181	.73	.86	27	632	.24	.29	17	700	6.25	7.41	11	850	.29	.34
121-130	39	586	.71	.87	24	580	.14	.18	21	925	1.18	1.48	11	1,011	.20	.25
131-140	9	145	.04	.06	4	122	7.27	9.70	19	923	2.97	4.03	12	1,121	1.32	1.78
141- UP	12	214	1.98	2.96	25	799	.59	.97	48	2,995	1.34	2.26	31	4,010	.96	1.80
CHARGES	124	1,797	1.04	1.24	133	3,236	1.24	1.53	167	7,978	1.83	2.42	97	9,360	.86	1.20
TOTALS	415	5,240	.77	.79	380	7,809	1.10	1.16	344	13,637	1.41	1.59	180	14,523	.95	1.11

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	2	183	.10	.05	4	2,384	.76	.30	8	2,574	.72	.29
61- 80	10	1,134	.55	.41	3	958	.22	.17	36	2,843	1.20	.90
81- 85	4	464	.26	.21	4	3,490	.32	.27	42	5,294	.32	.27
86- 90	6	848	1.04	.92	1	514	3.37	3.04	91	3,912	1.13	1.00
91- 95	9	1,202	.90	.84	1	911	.68	.63	345	7,689	.95	.89
96- 99	7	1,038	.13	.13	2	2,527	1.29	1.27	2,152	15,965	.94	.92
100-100	4	591	.73	.73	4	1,383	.95	.95	10,742	14,987	.91	.91
CREDITS	42	5,459	.60	.52	19	12,168	.83	.59	13,416	53,263	.89	.78
101-105	5	809	1.92	1.99	2	1,188	.24	.25	305	5,476	1.09	1.12
106-110	6	931	.27	.29	2	1,969	.85	.91	134	5,165	.89	.96
111-115	6	996	.45	.50	1	400			107	3,690	.61	.69
116-120	7	1,139	.95	1.11	3	1,580	.92	1.08	131	5,400	1.38	1.63
121-130	8	1,435	.45	.57	2	824	.32	.40	234	6,178	.62	.78
131-140	12	2,475	1.04	1.40	3	1,139	1.15	1.51	88	6,100	1.48	1.99
141- UP	33	9,355	.55	1.00	23	27,817	.50	.99	229	45,474	.62	1.17
CHARGES	77	17,140	.68	1.01	36	34,919	.54	.93	1,228	77,483	.79	1.19
TOTALS	119	22,599	.66	.83	55	47,087	.62	.78	14,644	130,747	.83	.97

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2011 INDUSTRY GRP = 3

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	3															
61- 80	3	2			1	3			1	3						
81- 85													1	8		
86- 90	11	8	5.80	5.18	1	3			3	16			2	15	.03	.03
91- 95	22	20	3.24	3.02	7	26	.03	.03	9	55	.52	.49	12	101	.02	.02
96- 99	452	598	.33	.33	722	2,554	.61	.60	415	2,478	1.98	1.94	183	1,523	1.20	1.17
100-100	10,815	6,343	.57	.57	597	1,997	1.15	1.15	116	703	.45	.45	69	591	.48	.48
CREDITS	11,306	6,971	.57	.57	1,328	4,584	.84	.83	544	3,255	1.61	1.58	267	2,238	.95	.93
101-105	38	39	.07	.07	64	234	.25	.25	43	264	.31	.32	33	297	.40	.41
106-110	13	18	9.19	9.85	27	104	.14	.15	14	98	.40	.43	12	111	.10	.11
111-115	11	11			18	77	1.19	1.34	15	98	.76	.86	12	113	.18	.20
116-120	13	17	.49	.58	16	73	.08	.10	4	26	.83	.98	8	81	.01	.01
121-130	17	21			25	117	.06	.08	47	357	.49	.60	22	234	.81	1.00
131-140	13	30	.97	1.30	16	76	.50	.67	14	111	.53	.71	4	48	.13	.17
141- UP	16	38	3.23	5.04	19	97	.11	.17	9	85			9	129	.02	.03
CHARGES	121	174	1.88	2.29	185	778	.29	.34	146	1,040	.43	.51	100	1,011	.35	.40
TOTALS	11,427	7,145	.60	.60	1,513	5,362	.76	.77	690	4,295	1.33	1.36	367	3,249	.76	.78

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80																
81- 85					2	32			7	217	.30	.25	14	777	.79	.66
86- 90	3	33	8.08	7.21	11	197	.02	.02	33	1,062	.78	.69	17	1,052	.53	.47
91- 95	59	707	.07	.06	106	1,953	1.42	1.33	57	1,653	.31	.29	10	666	.57	.53
96- 99	177	2,062	1.21	1.17	67	1,239	.87	.85	35	1,145	.59	.58	10	711	.64	.63
100-100	81	983	1.17	1.17	47	908	1.88	1.88	33	1,116	1.82	1.82	17	1,218	1.24	1.24
CREDITS	320	3,786	1.04	1.02	233	4,328	1.29	1.23	167	5,266	.79	.74	78	5,030	.72	.65
101-105	42	520	1.33	1.36	40	794	1.12	1.14	24	854	.77	.80	9	595	.57	.58
106-110	13	173	.78	.85	13	261	1.42	1.52	24	957	.57	.62	12	834	.50	.54
111-115	9	127	13.06	14.71	17	395	.02	.02	21	872	1.39	1.58	15	1,158	1.51	1.71
116-120	11	169	.61	.72	16	384	1.95	2.30	27	1,146	.67	.79	9	769	1.19	1.41
121-130	33	495	1.18	1.45	29	674	.34	.42	26	1,106	.26	.33	14	1,176	.67	.83
131-140	8	134	.15	.20	7	190	3.22	4.31	20	959	.60	.81	10	857	.82	1.12
141- UP	10	197	.87	1.32	23	713	.41	.64	41	2,548	.90	1.53	41	5,575	.97	1.94
CHARGES	126	1,814	1.85	2.16	145	3,410	.92	1.11	183	8,443	.75	.97	110	10,965	.94	1.40
TOTALS	446	5,599	1.31	1.34	378	7,738	1.13	1.18	350	13,710	.77	.87	188	15,995	.87	1.07

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1	60	8.65	5.07	3	2,453	.28	.12	7	2,514	.48	.21
61- 80	8	882	.21	.15	5	1,596	.17	.12	30	3,165	.19	.14
81- 85	5	447	1.94	1.61	4	2,822	.54	.45	33	4,303	.72	.59
86- 90	5	777	.20	.18					86	3,163	.59	.52
91- 95	8	1,034	.47	.44					290	6,216	.69	.65
96- 99	6	849	.41	.39	3	1,729	.20	.19	2,070	14,887	.93	.91
100-100	4	664	.26	.26	5	3,879	.56	.56	11,784	18,404	.83	.83
CREDITS	37	4,714	.58	.51	20	12,480	.40	.30	14,300	52,652	.76	.68
101-105	5	842	.33	.34	2	1,540	.52	.54	300	5,979	.65	.67
106-110	4	598	1.82	1.97	2	807	1.58	1.69	134	3,961	1.03	1.11
111-115	5	946	.52	.59	3	1,716	.72	.81	126	5,514	1.19	1.34
116-120	7	1,148	.16	.19	2	1,273	.51	.60	113	5,086	.67	.79
121-130	14	2,704	.48	.60	2	1,933	.37	.46	229	8,815	.48	.60
131-140	15	3,137	.38	.52	2	1,127	.61	.82	109	6,671	.59	.80
141- UP	35	10,250	.67	1.21	20	28,732	.49	1.04	223	48,362	.61	1.20
CHARGES	85	19,626	.58	.85	33	37,127	.53	.93	1,234	84,389	.66	1.01
TOTALS	122	24,340	.58	.75	53	49,607	.50	.65	15,534	137,040	.70	.84

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2012 INDUSTRY GRP = 3

EXP-MOD	RSKS	UP TO - 2,499				\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR		RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60										1				4			
61- 80	1	1								1				4			
81- 85	1																
86- 90	6	4			2	9				2	11	11.46	10.01	1	7	.61	.54
91- 95	23	18			12	44	.02	.02		12	72	.02	.02	17	138	1.35	1.27
96- 99	355	466	.29	.28	728	2,670	.69	.67		377	2,261	.46	.45	223	1,876	.77	.75
100-100	11,236	6,732	.48	.48	690	2,259	.53	.53		161	963	1.53	1.53	70	604	.32	.32
CREDITS	11,622	7,221	.47	.47	1,432	4,981	.61	.60		554	3,315	.80	.78	311	2,626	.70	.68
101-105	29	36	.10	.11	66	258	.66	.67		40	254	.30	.31	29	253	1.36	1.40
106-110	13	16			26	111	1.46	1.57		15	104	.01	.01	17	158	.83	.90
111-115	8	8			14	65	.01	.01		20	138	.37	.42	9	89	2.20	2.48
116-120	12	13	.80	.95	12	50	2.90	3.44		9	64	.88	1.04	8	82	2.87	3.42
121-130	30	41	1.17	1.45	33	165	1.13	1.42		38	293	.16	.20	20	211	2.67	3.29
131-140	9	17	1.28	1.71	20	99	4.49	6.08		7	57	.01	.02	8	93	.27	.37
141- UP	15	36	.06	.10	12	62	.06	.09		10	98	2.90	4.49	11	147	.10	.15
CHARGES	116	168	.51	.63	183	810	1.37	1.59		139	1,008	.51	.60	102	1,033	1.46	1.72
TOTALS	11,738	7,389	.47	.47	1,615	5,790	.72	.72		693	4,323	.73	.75	413	3,658	.91	.94

EXP-MOD	RSKS	\$10,000 - 14,999				\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR		RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60					1	13											
61- 80					1	11				1	29	8.74	5.72	11	662	.16	.12
81- 85	1	10			1	21				5	163	.03	.03	10	552	.40	.33
86- 90					14	253	.06	.05		38	1,137	1.42	1.26	14	796	.40	.35
91- 95	60	724	.28	.26	110	1,981	.59	.55		77	2,263	.57	.53	17	1,019	1.49	1.39
96- 99	163	1,896	.40	.39	85	1,540	.21	.20		34	1,112	.89	.87	14	905	1.01	.99
100-100	69	844	.84	.84	47	898	.53	.53		34	1,179	.63	.63	20	1,343	1.02	1.02
CREDITS	293	3,475	.48	.47	259	4,717	.42	.40		189	5,882	.83	.78	86	5,277	.84	.76
101-105	30	371	.34	.35	29	554	1.15	1.18		27	927	.33	.33	12	855	.31	.32
106-110	14	186	.40	.43	20	431	.08	.08		14	535	.08	.09	13	981	1.26	1.35
111-115	5	73	1.26	1.42	11	246	1.54	1.74		15	601	.32	.36	11	847	.26	.29
116-120	12	188	.62	.73	27	636	.91	1.07		25	956	1.28	1.51	13	1,177	.32	.37
121-130	23	342	.47	.58	31	749	.68	.84		30	1,329	.53	.66	18	1,440	2.37	2.96
131-140	5	93	.68	.92	8	197	.56	.75		13	644	.89	1.21	16	1,517	.63	.85
141- UP	7	139	.01	.02	18	582	.80	1.31		54	3,322	.64	1.08	36	4,839	.88	1.67
CHARGES	96	1,392	.46	.53	144	3,395	.80	.97		178	8,314	.62	.83	119	11,655	.92	1.29
TOTALS	389	4,866	.47	.48	403	8,112	.58	.60		367	14,196	.71	.80	205	16,931	.89	1.07

EXP-MOD	RSKS	\$100,000 - 249,999				\$250,000 AND OVER				ALL RISKS			
		SD PREM	A LR	M LR		RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	2	190	.75	.41	7	4,454	.46	.22		11	4,661	.47	.23
61- 80	15	1,726	.14	.10	4	1,794	.28	.20		34	4,227	.26	.19
81- 85	6	659	.39	.32	1	447	1.01	.82		25	1,851	.50	.41
86- 90	2	241	.36	.32						79	2,459	.88	.78
91- 95	3	301	.93	.87	1	642	.01	.01		332	7,203	.65	.60
96- 99	7	1,156	.10	.09	1	385	1.91	1.83		1,987	14,266	.58	.57
100-100	3	462	.09	.09	4	3,099	1.70	1.70		12,334	18,383	.80	.80
CREDITS	38	4,735	.24	.20	18	10,821	.83	.55		14,802	53,049	.64	.56
101-105	5	809	.18	.19						267	4,316	.48	.49
106-110	8	1,190	.90	.98	3	1,030	.52	.56		143	4,743	.69	.75
111-115	4	661	1.17	1.32	1	441	.15	.18		98	3,169	.62	.70
116-120	10	1,816	.61	.72	4	2,858	.34	.40		132	7,841	.61	.73
121-130	9	1,914	.44	.55	4	2,276	.29	.37		236	8,761	.82	1.02
131-140	13	2,915	.93	1.26	3	2,790	.55	.74		102	8,422	.76	1.03
141- UP	39	10,500	.35	.59	22	34,559	.52	1.04		224	54,282	.53	1.01
CHARGES	88	19,805	.52	.74	37	43,954	.50	.87		1,202	91,533	.60	.91
TOTALS	126	24,540	.47	.58	55	54,775	.56	.74		16,004	144,582	.61	.73

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2013 INDUSTRY GRP = 3

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																
61- 80	3	1							1	4			1		5	
81- 85	1								1	4	8.78	5.64				
86- 90	2	3	3.62	3.24	2	7			1	5			2	17	.03	.03
91- 95	16	13			14	48	.89	.84	12	72	.02	.02	20	171	.20	.19
96- 99	374	523	.12	.12	770	2,817	.37	.37	454	2,723	.45	.44	248	2,100	.23	.22
100-100	11,229	7,037	.55	.55	759	2,556	.75	.75	187	1,130	.52	.52	82	708	.40	.40
CREDITS	11,625	7,578	.52	.52	1,545	5,428	.55	.55	656	3,938	.47	.46	353	3,001	.27	.26
101-105	18	22	3.47	3.55	58	228	1.02	1.04	45	283	1.07	1.09	24	215	.41	.42
106-110	14	12	1.43	1.53	22	92	.07	.07	15	104	.87	.93	9	82	.17	.18
111-115	11	13	.93	1.05	8	37	.10	.12	12	84	.10	.11	11	111	.38	.43
116-120	10	12	.41	.49	8	33	.47	.56	9	66	2.34	2.77	11	117	2.18	2.59
121-130	26	34			32	157	.34	.43	32	247	.21	.26	27	292	.18	.22
131-140	7	14	2.75	3.72	18	83	1.86	2.50	7	57	.12	.16	5	56	.02	.02
141- UP	16	36	12.73	21.56	12	69	2.88	4.47	7	65	.05	.08	7	100	2.70	4.11
CHARGES	102	143	4.22	5.33	158	700	.95	1.11	127	906	.68	.78	94	972	.74	.87
TOTALS	11,727	7,720	.59	.59	1,703	6,128	.60	.60	783	4,844	.51	.51	447	3,972	.38	.39

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60					1	12										
61- 80	1	7							4	121	.77	.59	11	683	.30	.23
81- 85	1	9			1	17			8	295	.22	.18	12	703	.50	.42
86- 90	1	13			9	171	.18	.16	56	1,761	.80	.71	21	1,189	.70	.62
91- 95	78	934	.27	.26	133	2,452	.52	.49	89	2,727	.81	.75	23	1,527	.65	.60
96- 99	204	2,381	.55	.53	88	1,595	.72	.71	37	1,159	.99	.96	16	1,086	.53	.52
100-100	69	824	.75	.75	46	897	.67	.67	43	1,507	.66	.66	18	1,145	.42	.42
CREDITS	354	4,170	.52	.51	278	5,144	.60	.57	237	7,570	.78	.73	101	6,333	.54	.49
101-105	24	294	.30	.31	26	529	.44	.45	24	844	.34	.35	14	1,082	.97	1.00
106-110	17	231	1.59	1.71	16	341	.43	.47	13	470	.79	.86	12	882	.45	.49
111-115	5	76	3.68	4.19	17	381	.87	.98	16	686	.39	.44	16	1,261	.31	.35
116-120	18	274	.87	1.03	28	640	.63	.75	30	1,199	.64	.75	15	1,339	.47	.55
121-130	29	445	.09	.12	25	637	2.05	2.54	27	1,233	.72	.91	18	1,651	.62	.77
131-140	9	147	.06	.08	8	225	.43	.59	23	1,200	1.07	1.45	8	709	1.33	1.80
141- UP	11	201	.43	.66	23	741	.23	.37	34	2,030	.94	1.55	42	5,498	.62	1.12
CHARGES	113	1,668	.66	.79	143	3,494	.77	.94	167	7,663	.75	.96	125	12,422	.63	.87
TOTALS	467	5,839	.56	.58	421	8,638	.67	.70	404	15,233	.77	.83	226	18,755	.60	.70

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	3	280	.63	.34	12	6,958	.40	.20	18	7,260	.41	.20
61- 80	17	2,065	.36	.27	7	4,185	.82	.56	44	7,066	.64	.45
81- 85	7	760	.32	.26					30	1,783	.37	.31
86- 90	11	1,512	.53	.47	1	380	.70	.63	106	5,057	.66	.59
91- 95	8	971	.63	.58	3	958	.16	.15	396	9,875	.56	.53
96- 99	9	1,418	.76	.74	1	348	.34	.34	2,201	16,150	.51	.49
100-100	9	1,142	.71	.71	6	5,030	1.45	1.45	12,448	21,978	.80	.80
CREDITS	64	8,149	.55	.47	30	17,860	.79	.52	15,243	69,170	.62	.52
101-105	9	1,403	.22	.22	1	843	.36	.36	243	5,742	.52	.53
106-110	11	1,549	.63	.67	1	414	4.93	5.25	130	4,177	1.06	1.14
111-115	8	1,536	.78	.89	2	998	.83	.95	106	5,183	.65	.74
116-120	10	1,879	.62	.73	3	1,732	.35	.41	142	7,291	.58	.69
121-130	17	3,195	.44	.55	5	2,797	.59	.75	238	10,691	.61	.76
131-140	10	1,991	.43	.58	8	6,177	.65	.87	103	10,660	.69	.93
141- UP	24	6,930	.55	.98	26	35,598	.36	.65	202	51,267	.45	.81
CHARGES	89	18,484	.53	.71	46	48,560	.46	.74	1,164	95,012	.55	.80
TOTALS	153	26,633	.53	.61	76	66,420	.55	.64	16,407	164,182	.58	.65

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2014 INDUSTRY GRP = 3

EXP-MOD	RSKS	UP TO - 2,499				\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR		RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60										2	6	1.54	.79				
61- 80	3	2			1	4				1	5						
81- 85	1																
86- 90	5	5								6	31	.62	.55	2	16		
91- 95	26	19			12	42	.09	.08	10	64				8	66	.66	.62
96- 99	438	608	.06	.06	903	3,273	.31	.30	533	3,178	.34	.33	309	2,602	.37	.36	
100-100	10,906	7,017	.69	.69	795	2,699	.23	.23	190	1,153	.29	.29	86	747	.18	.18	
CREDITS	11,379	7,651	.64	.63	1,711	6,018	.27	.27	742	4,437	.32	.32	405	3,431	.33	.32	
101-105	24	31	.21	.21	42	162	1.27	1.29	34	216	.03	.03	28	245	.51	.52	
106-110	4	6			10	42			15	97	.03	.03	9	83	1.19	1.28	
111-115	12	16	.01	.01	11	46	.54	.61	6	40			5	51	.02	.02	
116-120	9	13			11	50	4.38	5.15	6	42	.14	.17	1	9	.43	.52	
121-130	15	20			27	139	1.76	2.19	34	262	1.78	2.19	24	262	.13	.16	
131-140	5	10			12	58	.69	.92	10	82	1.39	1.87	4	50	.19	.25	
141- UP	23	35	.26	.46	7	39	3.90	5.87	4	36	.01	.02	12	161	.71	1.10	
CHARGES	92	131	.12	.15	120	536	1.65	1.92	109	776	.77	.89	83	861	.45	.53	
TOTALS	11,471	7,782	.63	.63	1,831	6,554	.38	.38	851	5,213	.39	.39	488	4,292	.36	.36	

EXP-MOD	RSKS	\$10,000 - 14,999				\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR		RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60																	
61- 80					1	14	.03	.02	1	35	2.16	1.70	11	672	.42	.32	
81- 85	1	11			1	20	.13	.11	11	367	.01	.01	26	1,649	.23	.19	
86- 90	1	10			5	94	1.00	.89	81	2,727	.38	.34	28	1,694	.48	.42	
91- 95	69	835	.39	.37	170	3,085	.18	.17	100	3,042	.35	.32	27	1,742	.56	.52	
96- 99	262	3,019	.30	.29	121	2,189	.40	.38	50	1,609	.28	.27	20	1,429	.63	.62	
100-100	78	956	.44	.44	62	1,163	.22	.22	48	1,609	.40	.40	22	1,575	.28	.28	
CREDITS	411	4,832	.34	.33	360	6,565	.27	.26	291	9,388	.35	.32	134	8,761	.43	.39	
101-105	30	370	.85	.87	27	536	.82	.84	21	778	.51	.53	13	985	.29	.30	
106-110	16	205	.03	.03	13	248	.38	.41	14	559	.15	.16	12	852	.17	.18	
111-115	7	93	5.33	6.07	11	241	1.09	1.24	20	845	.39	.44	17	1,319	.30	.34	
116-120	21	311	.44	.52	25	576	.59	.70	33	1,356	.20	.24	12	892	.64	.76	
121-130	25	373	.12	.14	22	552	.15	.19	30	1,405	.41	.52	15	1,316	.12	.15	
131-140	6	105	.24	.33	9	232	1.28	1.69	17	896	.26	.36	12	1,131	.24	.33	
141- UP	13	237	.65	.96	17	573	.09	.15	29	1,686	.49	.80	29	3,635	.61	1.03	
CHARGES	118	1,694	.69	.82	124	2,958	.53	.65	164	7,523	.36	.45	110	10,130	.40	.52	
TOTALS	529	6,526	.43	.44	484	9,523	.35	.36	455	16,912	.35	.37	244	18,891	.41	.45	

EXP-MOD	RSKS	\$100,000 - 249,999				\$250,000 AND OVER				ALL RISKS			
		SD PREM	A LR	M LR		RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	2	210	.08	.04	11	4,981	.47	.20	15	5,197	.46	.19	
61- 80	30	3,620	.12	.09	11	9,886	.28	.19	59	14,238	.25	.18	
81- 85	14	1,652	.53	.44	4	1,746	.13	.11	58	5,445	.27	.23	
86- 90	15	2,218	.31	.27	3	1,301	.11	.10	146	8,096	.34	.30	
91- 95	13	1,583	.37	.35	5	1,665	.17	.15	440	12,144	.32	.29	
96- 99	12	1,881	.23	.22	3	1,714	.13	.13	2,651	21,502	.32	.31	
100-100	9	1,188	1.00	1.00	5	2,696	.24	.24	12,201	20,802	.46	.46	
CREDITS	95	12,351	.34	.29	42	23,988	.28	.18	15,570	87,423	.35	.29	
101-105	9	1,489	.25	.26	2	567	.56	.58	230	5,378	.46	.47	
106-110	9	1,508	.14	.15	4	2,846	.33	.35	106	6,446	.24	.26	
111-115	5	770	.19	.21	7	3,934	.32	.36	101	7,354	.40	.45	
116-120	11	1,691	.25	.30	2	1,034	.10	.12	131	5,976	.35	.41	
121-130	13	2,276	.49	.61	7	4,529	.29	.36	212	11,133	.36	.45	
131-140	10	2,074	.32	.43	5	3,717	.25	.34	90	8,355	.31	.42	
141- UP	31	7,965	.32	.54	20	27,246	.25	.43	185	41,613	.31	.53	
CHARGES	88	17,773	.31	.42	47	43,873	.27	.39	1,055	86,256	.33	.46	
TOTALS	183	30,124	.32	.35	89	67,862	.27	.28	16,625	173,680	.34	.35	

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2010

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1															
61- 80	10	5								2	8			3	17	4.68 3.41
81- 85	2				2	8							2	15		
86- 90	16	12	9.60	8.44	3	10			7	40	.11	.09	4	32		
91- 95	44	44	1.25	1.17	21	78	.03	.03	33	195	.21	.20	55	455	1.07	1.00
96- 99	831	1,097	1.45	1.42	1,030	3,684	1.04	1.02	538	3,197	1.36	1.33	230	1,907	.95	.92
100-100	10,990	6,974	1.02	1.02	761	2,575	.54	.54	214	1,313	2.83	2.83	114	989	.95	.95
CREDITS	11,894	8,132	1.10	1.09	1,817	6,355	.82	.81	794	4,753	1.71	1.67	408	3,415	.97	.95
101-105	79	102	.72	.74	88	329	.71	.72	49	308	1.55	1.59	42	372	.42	.43
106-110	35	49	.93	.99	30	125	.05	.06	22	150	.45	.49	17	154	.44	.48
111-115	21	28	1.21	1.37	23	104	.06	.07	12	82	1.96	2.22	14	133	3.14	3.55
116-120	23	40	.60	.71	21	97	.06	.07	13	98	.11	.13	20	208	.13	.15
121-130	35	53	.03	.03	52	236	2.73	3.40	60	450	2.61	3.23	42	462	.41	.51
131-140	17	26	6.85	9.34	16	74	9.92	13.43	6	52	.36	.48	9	99	.05	.07
141- UP	44	79	.94	1.47	26	137	.46	.71	17	163	.44	.68	10	129	.98	1.46
CHARGES	254	378	1.15	1.37	256	1,102	1.54	1.80	179	1,304	1.52	1.79	154	1,558	.64	.75
TOTALS	12,148	8,510	1.10	1.10	2,073	7,457	.93	.94	973	6,057	1.67	1.69	562	4,973	.87	.89

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60					1	7			1	16	.03	.02				
61- 80	2	19			2	28			5	144	1.38	1.04	24	1,335	1.99	1.50
81- 85	3	32			2	39	6.23	5.09	26	855	.42	.35	22	1,208	.47	.39
86- 90	7	81	.01	.01	31	572	.97	.87	72	2,272	.89	.78	28	1,688	.80	.70
91- 95	131	1,507	.49	.47	153	2,757	1.13	1.05	80	2,431	1.08	1.00	20	1,215	.43	.40
96- 99	212	2,487	.71	.68	111	2,067	.93	.91	50	1,671	1.01	.99	19	1,357	.54	.53
100-100	109	1,340	.36	.36	94	1,758	.74	.74	54	1,846	1.05	1.05	25	1,784	.83	.83
CREDITS	464	5,466	.55	.53	394	7,228	.99	.94	288	9,235	.96	.88	138	8,586	.85	.76
101-105	47	593	1.66	1.70	42	861	.77	.79	30	1,084	4.59	4.73	22	1,489	1.26	1.30
106-110	15	197	.40	.44	19	394	4.74	5.14	29	1,154	.26	.28	21	1,530	.36	.39
111-115	15	213	1.82	2.06	16	358	.25	.28	35	1,469	1.81	2.06	16	1,211	.32	.36
116-120	20	279	.48	.56	40	921	.22	.26	24	1,027	4.42	5.23	14	1,105	.23	.27
121-130	51	778	1.12	1.38	31	750	.12	.15	36	1,574	1.34	1.68	18	1,619	.15	.19
131-140	13	214	.13	.17	8	226	3.93	5.26	30	1,398	2.39	3.25	18	1,752	1.18	1.59
141- UP	19	336	1.28	1.91	38	1,211	.57	.92	62	3,821	1.15	1.91	39	4,802	.82	1.49
CHARGES	180	2,611	1.12	1.32	194	4,721	.95	1.17	246	11,527	1.94	2.52	148	13,508	.69	.92
TOTALS	644	8,077	.73	.75	588	11,949	.97	1.02	534	20,762	1.50	1.65	286	22,094	.75	.84

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	4	347	.09	.05	12	3,726	.89	.36	19	4,095	.82	.33
61- 80	21	2,385	.55	.40	9	2,819	.17	.12	78	6,760	.70	.51
81- 85	8	974	.17	.14	8	5,285	.47	.39	75	8,414	.45	.38
86- 90	12	1,656	.82	.72	4	1,664	1.65	1.46	184	8,028	1.01	.89
91- 95	14	1,869	.96	.89	1	911	.68	.63	552	11,462	.87	.81
96- 99	12	1,637	.35	.34	2	2,527	1.29	1.27	3,035	21,631	.99	.97
100-100	10	1,584	.98	.98	7	3,713	.65	.65	12,378	23,877	.94	.94
CREDITS	81	10,451	.65	.55	43	20,644	.74	.53	16,321	84,266	.88	.76
101-105	10	1,557	1.19	1.23	5	2,268	.25	.26	414	8,962	1.32	1.36
106-110	9	1,382	.25	.27	2	1,969	.85	.91	199	7,104	.70	.76
111-115	11	1,835	.83	.93	3	1,895	.29	.33	166	7,328	.85	.96
116-120	7	1,139	.95	1.11	3	1,580	.92	1.08	185	6,495	1.19	1.40
121-130	13	2,577	.49	.61	3	1,412	.42	.53	341	9,912	.72	.91
131-140	15	3,225	.82	1.12	3	1,139	1.15	1.51	135	8,207	1.37	1.85
141- UP	46	13,436	.55	1.03	29	31,958	.55	1.05	330	56,073	.62	1.15
CHARGES	111	25,151	.64	.95	48	42,222	.56	.92	1,770	104,080	.81	1.18
TOTALS	192	35,603	.64	.78	91	62,867	.62	.72	18,091	188,347	.84	.94

COMPARISON OF ACTUAL LOSS RATIOS AND MANUAL LOSS RATIOS
FOR MANUAL YEAR 2012

EXP-MOD	RSKS	UP TO - 2,499			\$2,500 - 4,999				\$5,000 - 7,499				\$7,500 - 9,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	1	1			1	1			1	4						
61- 80	7	7			1	3			4	20			1	7		
81- 85	1								2	11			1	6		
86- 90	11	10			6	23	.01	.01	2	11	11.46	10.01	1	7	.61	.54
91- 95	38	28			21	76	.01	.01	27	159	.01	.01	30	242	2.52	2.37
96- 99	518	668	.42	.41	920	3,367	.81	.80	519	3,117	.48	.47	315	2,643	.62	.60
100-100	12,567	8,006	.53	.53	960	3,199	.68	.68	259	1,564	1.11	1.11	123	1,054	.54	.54
CREDITS	13,143	8,719	.52	.51	1,909	6,669	.74	.73	814	4,886	.69	.68	471	3,960	.71	.70
101-105	41	53	.81	.82	80	316	.56	.57	54	340	.23	.24	39	347	2.22	2.28
106-110	18	21			31	132	1.23	1.33	22	152	.01	.02	23	214	.62	.67
111-115	10	11			20	90	.03	.03	24	165	.31	.35	14	140	3.64	4.10
116-120	15	17	.62	.73	17	71	2.36	2.80	12	87	.84	.99	11	113	2.08	2.48
121-130	36	50	.96	1.19	48	237	2.51	3.16	53	413	.12	.14	30	325	2.23	2.76
131-140	14	26	.85	1.13	25	125	5.83	7.89	11	91	.01	.01	13	151	.19	.26
141- UP	26	49	.04	.07	16	88	.25	.39	14	134	2.54	3.91	14	185	.11	.16
CHARGES	160	226	.55	.67	237	1,059	1.75	2.04	190	1,382	.43	.50	144	1,476	1.64	1.93
TOTALS	13,303	8,945	.52	.52	2,146	7,728	.88	.89	1,004	6,267	.63	.64	615	5,435	.97	.99

EXP-MOD	RSKS	\$10,000 - 14,999			\$15,000 - 24,999				\$25,000 - 49,999				\$50,000 - 99,999			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60					1	13			2	28	.01		3	101		
61- 80	1	11			2	27			5	144	1.75	1.31	18	1,113	.28	.22
81- 85	1	10			2	34			14	435	.34	.29	18	1,028	.29	.24
86- 90	3	33			22	398	.04	.03	65	2,056	.89	.79	27	1,519	.66	.58
91- 95	97	1,162	.25	.24	160	2,883	.46	.43	126	3,776	.62	.57	32	1,935	1.07	1.00
96- 99	260	3,024	.41	.40	126	2,288	.23	.22	58	1,869	1.41	1.37	20	1,320	.77	.75
100-100	124	1,512	.48	.48	80	1,514	.42	.42	56	1,964	.46	.46	31	2,099	.88	.88
CREDITS	486	5,753	.40	.38	393	7,157	.35	.33	326	10,272	.79	.73	149	9,114	.72	.64
101-105	38	471	.83	.84	37	703	1.12	1.14	38	1,324	.26	.27	23	1,617	.36	.37
106-110	23	304	.54	.58	24	511	.32	.34	21	834	.65	.71	20	1,509	.93	.99
111-115	10	147	.72	.82	18	411	1.12	1.26	30	1,209	.42	.47	15	1,190	.35	.39
116-120	23	339	.37	.43	45	1,062	.99	1.17	34	1,324	.93	1.10	16	1,421	.32	.37
121-130	33	495	1.07	1.32	48	1,155	1.26	1.55	38	1,707	.44	.55	27	2,303	1.85	2.31
131-140	9	155	.42	.57	14	361	1.03	1.39	18	861	.95	1.29	20	1,887	.53	.72
141- UP	11	216	.33	.50	23	749	.95	1.54	63	3,851	.58	.95	49	6,258	.77	1.40
CHARGES	147	2,128	.68	.80	209	4,952	1.01	1.22	242	11,110	.58	.75	170	16,185	.80	1.08
TOTALS	633	7,881	.47	.48	602	12,109	.62	.65	568	21,382	.68	.74	319	25,299	.77	.88

EXP-MOD	RSKS	\$100,000 - 249,999			\$250,000 AND OVER				ALL RISKS			
		SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR	RSKS	SD PREM	A LR	M LR
0- 60	2	190	.75	.41	17	6,933	.33	.16	28	7,270	.34	.16
61- 80	29	3,525	.14	.10	13	4,678	.20	.14	81	9,533	.21	.15
81- 85	14	1,488	.49	.40	1	447	1.01	.82	54	3,457	.47	.39
86- 90	3	337	.51	.45					140	4,395	.72	.63
91- 95	10	1,161	2.15	2.00	3	1,381	.83	.77	544	12,803	.80	.75
96- 99	14	2,008	.30	.29	2	775	1.02	.98	2,752	21,078	.62	.60
100-100	7	1,018	.06	.06	6	4,133	1.42	1.42	14,213	26,064	.72	.72
CREDITS	79	9,726	.48	.40	42	18,346	.63	.41	17,812	84,600	.61	.52
101-105	8	1,248	.27	.27	2	665	1.04	1.07	360	7,085	.59	.61
106-110	14	2,011	.55	.59	3	1,030	.52	.56	199	6,718	.63	.67
111-115	6	908	.90	1.02	1	441	.15	.18	148	4,713	.62	.70
116-120	14	2,789	.50	.59	4	2,858	.34	.40	191	10,082	.57	.67
121-130	13	2,781	.68	.86	5	2,592	.66	.82	331	12,058	1.00	1.24
131-140	19	4,051	.78	1.06	3	2,790	.55	.74	146	10,498	.74	1.00
141- UP	48	13,247	.30	.52	28	39,939	.52	1.04	292	64,715	.51	.96
CHARGES	122	27,035	.47	.66	46	50,316	.52	.92	1,667	115,869	.60	.90
TOTALS	201	36,761	.47	.56	88	68,662	.55	.67	19,479	200,469	.60	.69

DELAWARE COMPENSATION RATING BUREAU, INC.
DELAWARE CONSTRUCTION CLASSIFICATION
PREMIUM ADJUSTMENT PROGRAM (DCCPAP)

The DCCPAP is used in Delaware as a means of addressing construction employers' concerns regarding the effects of wage differentials on workers compensation premiums. The program establishes a set of tabular premium credits given to employers engaged in the construction trades and who have paid wages in excess of minimum qualifying levels.

The DCCPAP is intended to be a means of redistributing a portion of workers compensation insurance premiums between lower-wage and higher-wage employers. The procedure, as described herein, is consistent with that used to develop the factors which are a part of the current loss costs.

The DCRB has assembled 2014 Policy Year experience data which provides historical measures of the extent to which employers in each eligible classification have qualified for DCCPAP credits, and the magnitude of credits granted under this program. The attached exhibit presents the staff analysis of this experience, and derives a proposed set of DCCPAP loadings to maintain the intended balance within the affected classifications. A brief description of page 14.1 of the attached exhibit follows:

Column (1) - Class: The numeric designation of each classification eligible for DCCPAP credit.

Column (2) - # of Policies (Total): The number of policies reported in each class, whether or not those policies applied for or received DCCPAP credit.

Column (3) - # of Policies (DCCPAP): The number of policies qualified for DCCPAP credit for the 2014 policy term.

Column (4) - Payroll (Total): The payroll attributable to the policies reported in column (2).

Column (5) - Payroll (DCCPAP): The payroll attributable to policies reported in column (3).

Column (6) - DCCPAP Policy Premium, Pre-DCCPAP: The Standard Premium which would have applied to qualifying DCCPAP policies ABSENT the tabular DCCPAP credit for those policies. The current DCCPAP load on Manual Rates is omitted from this calculation.

Column (7) - DCCPAP Policy Premium, Post-DCCPAP: The Standard Premium attributable to qualifying DCCPAP policies, reflecting the tabular DCCPAP. The current DCCPAP load on Manual Rates is omitted from this calculation.

DELAWARE CONSTRUCTION CLASSIFICATION
PREMIUM ADJUSTMENT PROGRAM (DCCPAP)
(continued)

Columns (8) and (9) - Non-DCCPAP Policy Premium: The Standard Premium attributable to policies which did not qualify for DCCPAP credit in 2014. The current DCCPAP load on Manual Rates is omitted from this calculation.

Column (10) - Indicated Surcharge: The ratio of Pre-DCCPAP premiums for both qualifying and non-qualifying policies to Post-DCCPAP premiums for those same policies. This is computed as $(\text{Column (6)} + \text{Column (8)}) / (\text{Column (7)} + \text{Column (9)})$.

Column (11) - Average DCCPAP Credit: For qualifying policies, the average credit given in 2014. For example, an average credit of 0.1883 indicates that the average qualifying risk in Code 601 received an 18.69 percent reduction in standard premium by operation of the DCCPAP plan's tabular credit. This is computed as $(1.00 - (\text{Column (7)} / \text{Column (6)}))$.

Column (12) - Class "Z": This is the credibility assigned each classification's indicated DCCPAP surcharge. The credibility formula is a linear function of total classification policies, with 140 policies or more receiving full credibility. Staff perceives the use of total policies to be more appropriate where large portions of a class have not historically qualified for DCCPAP credit.

Column (13) - Formula Surcharge: The credibility-weighted classification loadings for DCCPAP credits. The calculation uses the following values:

$\text{Column (10)} \times \text{Column (12)} + (1.00 - \text{Column (12)}) \times \text{Average Column (10)}$

Bottom of Column (13) - Test Correction Factor (TCF): The test correction factor necessary to balance credibility-weighted surcharges across all classifications to the overall indicated surcharge of 6.41 percent. The calculation for the TCF is

$(\text{Total Indicated Surcharge}) / ((\text{Total Weighted Formula Surcharge}) / (\text{Total Premium Post-DCCPAP}))$

Column (14) - Final Surcharge: The product of the TCF and the formula surcharges (Column (13)) by classification.

Page 14.2 shows a comparison of the current to the proposed surcharges by classification.

Page 14.3 presents the derivation of the minimum eligibility wage for 6/1/18 based on changes in the statewide average weekly wage (SAWW). Those changes are expressed relative to the January 1, 1998 Table. Note that the calculations assume an **effective date of June 1, 2018** for the proposed table. **Please note that the proposed (effective 6/1/18) minimum eligibility wage has decreased from \$19.75 to \$19.40. Staff is therefore proposing a decrease to the wage table.**

Page 14.4 shows the current and proposed Wage Tables.

DCCPAP Manual Rate Surcharges
 For Policy Effective Dates 01/01/14 Through 12/31/14

100% Credibility = 150 Policies
 Partial Credibility = # of Policies / 150

Class (1)	# of Policies (Total) (2)	# of Policies (DCCPAP) (3)	Payroll (Total) (4)	Payroll (DCCPAP) (5)	***DCCPAP Policies***		**Non-DCCPAP Policies**		Indicated Surcharge (10)	Average DCCPAP Credit (11)	Class "Z" (12)	Formula Surcharge (13)	Final Surcharge (14)
					Premium Pre-DCCPAP (6)	Premium Post-DCCPAP (7)	Premium Pre-DCCPAP (8)	Premium Post-DCCPAP (9)					
601	41	15	25,002,932	9,596,057	873,020	708,647	1,044,364	1,044,364	1.0938	0.1883	0.27	1.0721	1.0710
602	21	13	10,668,470	6,058,477	459,298	379,324	269,224	269,224	1.1233	0.1741	0.14	1.0724	1.0713
603	33	16	5,256,157	2,469,691	226,937	195,326	245,337	245,337	1.0717	0.1393	0.22	1.0658	1.0647
605	7	1	538,358	328,043	26,159	24,066	17,512	17,512	1.0503	0.0800	0.05	1.0634	1.0623
607	26	1	2,361,370	15,286	1,507	1,146	169,601	169,601	1.0021	0.2395	0.17	1.0536	1.0525
608	201	61	42,800,659	25,572,709	1,550,981	1,304,730	1,058,324	1,058,324	1.1042	0.1588	1.00	1.1042	1.1031
609	162	39	51,257,880	20,693,875	1,075,898	937,005	1,600,568	1,600,568	1.0547	0.1291	1.00	1.0547	1.0536
611	5	2	356,557	92,918	9,692	8,761	25,388	25,388	1.0273	0.0961	0.03	1.0630	1.0619
615	0	0	0	0	0	0	0	0	1.0000	N/A	0.00	1.0641	1.0641
617	31	13	9,927,978	6,547,252	359,929	317,225	218,958	218,958	1.0796	0.1186	0.21	1.0674	1.0663
625	18	3	3,519,362	98,672	6,622	5,229	263,781	263,781	1.0052	0.2104	0.12	1.0570	1.0559
643	12	2	3,025,704	585,127	83,269	74,632	237,921	237,921	1.0276	0.1037	0.08	1.0612	1.0601
645	107	18	15,375,407	7,782,599	504,849	420,436	521,902	521,902	1.0896	0.1672	0.71	1.0822	1.0811
646	45	3	4,807,249	852,447	46,567	35,621	259,322	259,322	1.0371	0.2351	0.30	1.0560	1.0549
647	25	2	5,251,325	18,803	1,421	1,150	577,165	577,165	1.0005	0.1907	0.17	1.0533	1.0522
648	144	12	13,110,824	1,498,251	90,335	78,920	650,461	650,461	1.0157	0.1264	0.96	1.0176	1.0166
649	35	16	6,053,634	3,893,637	145,470	117,358	78,286	78,286	1.1437	0.1932	0.23	1.0824	1.0813
651	215	47	34,369,353	15,913,252	943,940	797,075	1,236,258	1,236,258	1.0722	0.1556	1.00	1.0722	1.0711
652	424	29	32,874,173	5,843,045	546,093	472,906	2,550,542	2,550,542	1.0242	0.1340	1.00	1.0242	1.0231
653	155	16	18,969,904	4,144,647	309,406	273,022	1,139,061	1,139,061	1.0258	0.1176	1.00	1.0258	1.0247
654	65	17	12,239,110	5,441,084	561,362	441,587	456,053	456,053	1.1334	0.2134	0.43	1.0939	1.0928
655	36	11	6,958,486	1,926,957	286,932	233,790	747,470	747,470	1.0542	0.1852	0.24	1.0617	1.0606
656	20	0	5,844,133	0	0	0	336,279	336,279	1.0000	N/A	0.13	1.0558	1.0641
657	4	0	165,061	0	0	0	15,949	15,949	1.0000	N/A	0.03	1.0622	1.0641
658	46	9	5,003,591	1,554,278	175,224	155,867	312,876	312,876	1.0413	0.1105	0.31	1.0570	1.0559
659	54	6	6,009,772	1,559,984	341,535	317,634	807,622	807,622	1.0212	0.0700	0.36	1.0487	1.0476
661	307	46	93,881,372	41,053,733	1,071,822	864,807	1,555,971	1,555,971	1.0855	0.1931	1.00	1.0855	1.0844
663	287	47	90,195,367	24,402,016	1,118,878	897,895	3,180,084	3,180,084	1.0542	0.1975	1.00	1.0542	1.0531
664	242	60	84,984,186	50,489,868	2,672,752	2,162,340	1,729,356	1,729,356	1.1312	0.1910	1.00	1.1312	1.1300
665	144	13	17,759,023	3,875,332	319,467	267,737	1,208,626	1,208,626	1.0350	0.1619	0.96	1.0362	1.0351
666	35	2	2,969,227	542,856	37,302	30,837	172,002	172,002	1.0319	0.1733	0.23	1.0567	1.0556
667	22	1	2,471,054	803,371	13,969	11,734	32,479	32,479	1.0506	0.1600	0.15	1.0621	1.0610
668	49	6	3,264,549	710,418	40,831	31,007	173,492	173,492	1.0480	0.2406	0.33	1.0588	1.0577
669	6	3	648,227	604,405	44,599	39,060	3,182	3,182	1.1311	0.1242	0.04	1.0668	1.0657
674	16	0	1,235,736	0	0	0	76,099	76,099	1.0000	N/A	0.11	1.0570	1.0641
675	185	16	57,247,625	7,493,904	354,895	290,502	2,210,938	2,210,938	1.0257	0.1814	1.00	1.0257	1.0246
676	37	8	5,593,235	2,742,382	162,285	138,623	155,948	155,948	1.0803	0.1458	0.25	1.0682	1.0671
677	8	0	18,841,956	0	0	0	469,270	469,270	1.0000	N/A	0.05	1.0609	1.0641
Total	3,270	554	700,839,006	255,205,376	14,463,246	12,035,999	25,807,671	25,807,671	1.0641	0.1678		1.0652	1.0642

Note: For each Class,

Indicated Surcharge = (Total Premium Pre-DCCPAP) / (Total Premium Post-DCCPAP)

Test Correction Factor = 0.99897

Basis of Credibility: 1 / ((# DCCPAP Policies)/(# Total Policies)) * 25 = 150 Policies for Full Credibility

Formula Surcharge = (Indicated Surcharge) * (Credibility for that Class) + (1 - Credibility) * (Average Indicated Surcharge)

Final Surcharge = Formula Surcharge * Test Correction Factor

DELAWARE COMPENSATION RATING BUREAU, INC.
2017 RESIDUAL MARKET AND LOSS COST FILING
DELAWARE CONSTRUCTION CLASS PREMIUM ADJUSTMENT PROGRAM
SURCHARGES BY CLASS CODE

Class	Current Surcharge	Proposed Surcharge	Percentage Change
601	1.0776	1.0710	-0.6%
602	1.0839	1.0713	-1.2%
603	1.0813	1.0647	-1.5%
605	1.0691	1.0623	-0.6%
607	1.0568	1.0525	-0.4%
608	1.0859	1.1031	1.6%
609	1.0671	1.0536	-1.3%
611	1.0661	1.0619	-0.4%
615	1.0695	1.0641	-0.5%
617	1.0707	1.0663	-0.4%
625	1.0617	1.0559	-0.5%
643	1.0647	1.0601	-0.4%
645	1.0873	1.0811	-0.6%
646	1.0573	1.0549	-0.2%
647	1.0550	1.0522	-0.3%
648	1.0191	1.0166	-0.2%
649	1.0929	1.0813	-1.1%
651	1.0584	1.0711	1.2%
652	1.0271	1.0231	-0.4%
653	1.0593	1.0247	-3.3%
654	1.0839	1.0928	0.8%
655	1.0681	1.0606	-0.7%
656	1.0695	1.0641	-0.5%
657	1.0695	1.0641	-0.5%
658	1.0592	1.0559	-0.3%
659	1.0473	1.0476	0.0%
661	1.0933	1.0844	-0.8%
663	1.0824	1.0531	-2.7%
664	1.1292	1.1300	0.1%
665	1.0459	1.0351	-1.0%
666	1.0607	1.0556	-0.5%
667	1.0726	1.0610	-1.1%
668	1.0627	1.0577	-0.5%
669	1.0693	1.0657	-0.3%
674	1.0695	1.0641	-0.5%
675	1.0044	1.0246	2.0%
676	1.0610	1.0671	0.6%
677	1.0612	1.0641	0.3%
Total	1.0697	1.0642	-0.5%

DELAWARE COMPENSATION RATING BUREAU, INC.

DERIVATION OF PROPOSED REVISION TO DCCPAP WAGE TABLE

Test for "Premium Reversals"

Minimum Wage (1)	Maximum Wage (2)	Average Wage (3)	DCCPAP Credit (4)	Effective Wage (3)x(1.0-(4)) (5)	Ratio (5)/Prior (5) (6)
\$0.00	\$19.39	(a)			
\$19.40	\$19.80	19.600	0.05	18.6200	
\$19.81	\$20.25	20.030	0.06	18.8282	1.01118
\$20.26	\$20.70	20.480	0.07	19.0464	1.01159
\$20.71	\$21.15	20.930	0.08	19.2556	1.01098
\$21.16	\$21.60	21.380	0.09	19.4558	1.01040
\$21.61	\$22.05	21.830	0.10	19.6470	1.00983
\$22.06	\$22.55	22.305	0.11	19.8515	1.01041
\$22.56	\$23.05	22.805	0.12	20.0684	1.01093
\$23.06	\$23.55	23.305	0.13	20.2754	1.01031
\$23.56	\$24.10	23.830	0.14	20.4938	1.01077
\$24.11	\$24.65	24.380	0.15	20.7230	1.01118
\$24.66	\$25.20	24.930	0.16	20.9412	1.01053
\$25.21	\$25.75	25.480	0.17	21.1484	1.00989
\$25.76	\$26.35	26.055	0.18	21.3651	1.01025
\$26.36	\$26.95	26.655	0.19	21.5906	1.01055
\$26.96	\$27.60	27.280	0.20	21.8240	1.01081
\$27.61	\$28.25	27.930	0.21	22.0647	1.01103
\$28.26	\$28.95	28.605	0.22	22.3119	1.01120
\$28.96	\$29.65	29.305	0.23	22.5649	1.01134
\$29.66	\$30.35	30.005	0.24	22.8038	1.01059
\$30.36			0.25		

(a) 1/1/98 entry point multiplied by change in Statewide Average Weekly Wage (estimated).

(1) SAWW based on 1/1/97 - 12/31/97	616.67
(2) SAWW based on 6/1/17 - 5/31/18	1,039.54 (estimated)
(3) Change (2) / (1)	1.6857
(4) 1/1/98 Minimum Eligibility Wage	11.50
(5) 6/1/18 Minimum Eligibility Wage (3) x (4)	19.40 (rounded to .05)

Note: Premium Reversals Would Occur if Effective Wage for any Given Average Wage is LOWER than Effective Wage for any Lower Average Wage(s)

DELAWARE COMPENSATION RATING BUREAU, INC.

COMPARISON OF CURRENT AND PROPOSED WAGE TABLES

DCCPAP Credit	Current Table Effective 6/1/17		Change from Lower Level	Proposed Table Effective 6/1/18		Change from Lower Level
0%	19.74 or less			19.39 or less		
5%	19.75	20.15	0.41	19.40	19.80	0.41
6%	20.16	20.60	0.45	19.81	20.25	0.45
7%	20.61	21.05	0.45	20.26	20.70	0.45
8%	21.06	21.50	0.45	20.71	21.15	0.45
9%	21.51	22.00	0.50	21.16	21.60	0.45
10%	22.01	22.50	0.50	21.61	22.05	0.45
11%	22.51	23.00	0.50	22.06	22.55	0.50
12%	23.01	23.55	0.55	22.56	23.05	0.50
13%	23.56	24.10	0.55	23.06	23.55	0.50
14%	24.11	24.65	0.55	23.56	24.10	0.55
15%	24.66	25.25	0.60	24.11	24.65	0.55
16%	25.26	25.85	0.60	24.66	25.20	0.55
17%	25.86	26.45	0.60	25.21	25.75	0.55
18%	26.46	27.10	0.65	25.76	26.35	0.60
19%	27.11	27.75	0.65	26.36	26.95	0.60
20%	27.76	28.40	0.65	26.96	27.60	0.65
21%	28.41	29.10	0.70	27.61	28.25	0.65
22%	29.11	29.80	0.70	28.26	28.95	0.70
23%	29.81	30.50	0.70	28.96	29.65	0.70
24%	30.51	31.25	0.75	29.66	30.35	0.70
25%	Over 31.25			Over 30.35		

DELAWARE COMPENSATION RATING BUREAU, INC.
RATE AND LOSS COST FORMULAE

The experience used for classification relativities for the December 1, 2017 revision will include all available risks. It is proposed that catastrophes be limited in accordance with the procedure previously employed in other DCRB filings. The experience period will be five (5) years for all classifications regardless of whether a classification might meet the full credibility requirements with less than five years of data. Credibility will be based on reported payrolls for classifications using payroll as the exposure base. For non-payroll classifications, expected losses will be used as the basis for credibility. Thus, two credibility tables will be prepared for use in the December 1, 2017 filing. The values for these respective tables will be established such that the credibility assigned to a payroll-based classification having the same portion of total statewide expected losses and payrolls attributable to its experience using each table would be equal. All occupational disease losses will be included in the exhibit of classification experience, with the total amount of such losses by type of injury being shown on a separate line on the classification rate worksheets.

The larger classifications are subject to standard procedures as described below. However, circumstances will sometimes require that some classifications' rating procedure be modified to recognize situations where the normal rating process would not be appropriate. Such classifications, and the manner in which their rates or loss costs have been derived, are separately identified within the filing material.

The calculation of assigned risk classification rates will be made in accordance with the following procedure:

- (1) Determine the pure premiums underlying present Manual Residual Market Rates by category (serious, non-serious, medical only and total) for each classification.
- (2) Adjust the present pure premiums by category (serious, non-serious, medical only and total) to the December 1, 2017 on-rate-level to obtain present on-rate-level pure premiums.
- (3) Determine Expected Losses (serious, non-serious, medical only and total) for each classification by multiplying the exposures from the experience period by the pure premiums underlying present Manual Rates.
- (4) Determine the indicated pure premiums (serious, non-serious, medical only and total) from the exposures and losses from the experience period.
- (5) Test the indicated total pure premiums by multiplying the exposures of the latest three years for each classification and obtaining the total Actual Losses for all classifications combined.
- (6) Calculate Expected Losses by multiplying the present pure premiums by the exposures from the last three years for each classification and by the overall average rate change.
- (7) Obtain correction factors by category of loss (serious, non-serious and medical only) by dividing the Expected Losses derived in (6) by the Actual Losses derived in (5).
- (8) Multiply the indicated (pre-test) pure premiums from (4) times the correction factors derived in (7) to obtain indicated (post-test) pure premiums.

RATE AND LOSS COST FORMULAE (continued)

- (9) Determine “formula” pure premiums from (2) and (8) above for each type of loss (serious, non-serious and medical only), with credibility for each category of loss corresponding to either the amount of reported payroll (for all classifications in which payroll is the exposure base) or to the amount of Expected Losses (for all “non-payroll” classifications). Credibility weights will be taken from exhibits appearing in the Class Book. The complement of credibility is in each case to be assigned to the present on December 1, 2017 level pure premiums for each category of loss.
- (10) Select proposed total pure premiums for each classification, using the middle value from the total pure premiums derived in (2), (8) and (9) above. If the proposed pure premium selected on this basis is different from the formula pure premium derived in (9) above, partial pure premiums are to be allocated between categories (serious, non-serious and medical only) in the same proportion as the partial pure premiums comprising the formula pure premium.
- (11) Test the proposed total pure premiums selected in (10) by multiplying by the exposures of the three latest years for each classification and obtaining the total Expected Losses for all classifications combined.
- (12) Obtain a correction factor by dividing the Expected Losses derived in (6) above by the Expected Losses derived in (11) above.
- (13) Calculate the “composite pure premium multipliers” for each industry group as the product of the following items:
 - (a) The pure premium correction factor determined in (12) above.
 - (b) The proposed experience rating plan off-balance factor (Collectible Premium Ratio).
 - (c) The inverse of the permissible loss and loss adjustment ratio.
 - (d) The estimated effect of the July 1, 2018 benefit change.
- (14) Apply the composite pure premium multiplier obtained in (13) above to the proposed total pure premiums to obtain Manual Rates.
- (15) Test to assure that the maximum departure of the Manual Rates derived in (14) above from current Manual Rates is in accordance with the following parameters:

Maximum Change in Rates:
Upward: The industry group average change plus 25% rounded to the nearest 1%.
Downward: The industry group average change minus 25% rounded to the nearest 1%.
- (16) Manual rates are to be rounded to the nearest \$.01.
- (17) Test the Manual Rates derived in (16) above to determine if balance has been achieved within 0.0005 of the indicated change in rate level by industry group. If such balance has not been achieved, calculate the necessary correction factor to adjust the composite pure premium multipliers derived in (13) above to achieve the necessary balance. Perform steps (14) through (17) iteratively until the desired balance is achieved.

RATE AND LOSS COST FORMULAE (continued)

Non-reviewed Classifications

- (18) For classifications with insufficient credibility (non-reviewed classifications), an alternative calculation is used to derive indicated rates.

Insufficient credibility is defined as having five-year payroll less than that necessary to achieve 5% credibility for the non-serious component of pure premium. For non-payroll based classifications, expected losses replace payrolls.

For these non-reviewed classes, the indicated rate is calculated as follows:

- a) An average loss cost using Pennsylvania loss cost values and the Delaware distribution of business by class is calculated.
- b) Classification relativities are then calculated that relate the Pennsylvania loss cost by classification to the average overall loss cost calculated in (a) above.
- c) Indicated average loss costs are calculated by class by multiplying the relativities in (b) above times the average Delaware loss cost value for all classes combined times the average manual change in rates times the indicated composite pure premium multiplier.
- d) A second indicated rate is calculated by applying the average manual change in rates by industry group to the current Delaware rate for the class.
- e) A final indicated rate, subject to capping and balancing criteria previously described, is calculated by applying one-third weight to (c) above plus two-thirds weight to (d) above.

Loss Costs

The calculation of non-assigned risk classification loss costs will be made in accordance with the following procedure:

- (19) Multiply the proposed assigned risk Manual Rates by classification by the permissible loss, loss adjustment expense and loss based assessment ratio.

DELAWARE COMPENSATION RATING BUREAU, INC.

Small Deductible Program

The attached exhibits review the impact of deductibles on loss costs and residual market manual rates. Staff has proposed nominal changes to the loss elimination ratios and premium credit factors currently in effect.

2017 DELAWARE DEDUCTIBLE STUDY

Proposed Effective Date 12/1/17

Deduct. Level	Effect of Deductible on Losses	Selected	Loss Elimination Ratio	Current Loss Elimination Ratio
		(12)	(13)	(14)
500	0.9851	0.984	0.016	0.016
1,000	0.9728	0.972	0.028	0.029
1,500	0.9629	0.962	0.038	0.039
2,000	0.9545	0.954	0.046	0.047
2,500	0.9471	0.946	0.054	0.054
3,000	0.9406	0.940	0.060	0.060
3,500	0.9346	0.934	0.066	0.066
4,000	0.9290	0.929	0.071	0.071
4,500	0.9239	0.924	0.076	0.076
5,000	0.9191	0.919	0.081	0.081

Deduct. Level	Effect of Deductible on Man. Rate	Selected	Premium Credit	Current Premium Credit
		(15)	(16)	(17)
500	0.9886	0.988	0.012	0.012
1,000	0.9792	0.979	0.021	0.022
1,500	0.9716	0.971	0.029	0.030
2,000	0.9652	0.965	0.035	0.036
2,500	0.9595	0.959	0.041	0.041
3,000	0.9546	0.954	0.046	0.046
3,500	0.9500	0.950	0.050	0.051
4,000	0.9457	0.946	0.054	0.054
4,500	0.9418	0.942	0.058	0.058
5,000	0.9381	0.938	0.062	0.062

2017 DELAWARE DEDUCTIBLE STUDY

Loss Range		Total Incurred Losses (1)	Adj Factor (2) a	Adj Factor (3) b	Adjusted Losses (1)*(2)*(3) (4)
0 -	499	2,022,596	1.000	0.9996	2,021,787
500 -	999	4,947,991	0.995	0.9996	4,921,282
1,000 -	1,499	4,974,667	0.990	0.9996	4,922,950
1,500 -	1,999	4,787,465	0.985	0.9996	4,713,767
2,000 -	2,499	4,357,313	0.980	0.9996	4,268,459
2,500 -	2,999	3,922,090	0.975	0.9996	3,822,508
3,000 -	3,499	3,504,027	0.970	0.9996	3,397,547
3,500 -	3,999	3,324,660	0.965	0.9996	3,207,014
4,000 -	4,499	3,276,167	0.960	0.9996	3,143,862
4,500 -	4,999	2,952,279	0.955	0.9996	2,818,299
5,000 -	& UP	732,064,338	0.950	0.9996	695,182,937

Deduct. Level (5)	# Claims >= Deduct Level (6)	Adj Losses < Deduct. Level (7) c	[(2)*(3)* (5)*(6)] (8)	Adj Tot Ded Collected (7)+(8) (9)
500	32,094	2,021,787	15,960,378	17,982,165
1,000	25,314	6,943,069	25,050,836	31,993,905
1,500	21,266	11,866,019	31,407,947	43,273,966
2,000	18,513	16,579,786	36,270,966	52,850,752
2,500	16,564	20,848,245	40,358,600	61,206,845
3,000	15,130	24,670,753	44,010,689	68,681,442
3,500	14,051	28,068,300	47,438,270	75,506,570
4,000	13,163	31,275,314	50,525,702	81,801,016
4,500	12,391	34,419,176	53,229,022	87,648,198
5,000	11,768	37,237,475	55,875,641	93,113,116

Deduct. Level (5)	Effect of Deductible on Losses (10) d	Effect of Deductible on Manual Rate (11) e
500	0.9851	0.9886
1,000	0.9728	0.9792
1,500	0.9629	0.9716
2,000	0.9545	0.9652
2,500	0.9471	0.9595
3,000	0.9406	0.9546
3,500	0.9346	0.9500
4,000	0.9290	0.9457
4,500	0.9239	0.9418
5,000	0.9191	0.9381

2017 DELAWARE DEDUCTIBLE STUDY

- a Adjustment factor for the amount of the deductible which will actually be reimbursed to the insurer by the insured.
- b Adjustment factor to put deductibles on a per occurrence basis instead of a per claim basis = 0.9996
- c Downward accumulation of Column (4).
- d Effect of deductible on Losses

$$= [A/B - Col(9) + P * C * Col(3)] / (A/B)$$

A = Total incurred indemnity on death claims plus total incurred medical on all claims = sum of Column (4) =	732,420,412
B = Death indemnity losses plus all medical losses as a % of all losses = 0.643	
Per Table II 2017 , Sect C	
1.All Losses	1,123,260,655
2.Death Indem (00)	84,094
3.All Medical (00)	7,135,506
4.[((2)+(3))/(1)] * 100	0.643

C = # of death indemnity claims plus # of claims with some medical portion =	39,137
P = Processing expense per claim =	25.00
- e Effect of deductible on Manual Rate

$$= [(Column (10) * permissible loss ratio) + fixed expenses] / (1 - variable expenses)$$

Fixed expenses = LAE + General + Admin	
=	0.1796
Variable expenses = Acquisition + P&C + Prem Tax + Workers' Comp. Fund + Misc. Tax + Prem Discount + Uncollectible Premium =	0.2366
Permissible Loss Ratio =	0.5838

DELAWARE COMPENSATION RATING BUREAU, INC.

Empirical Delaware Loss Distribution

Pages 1 through 4 of the attached exhibit present a distribution of Delaware losses by size of claim. The losses used to produce this distribution include three years of experience. Losses have been trended to the midpoint of the experience period for the proposed loss costs and adjusted to reflect current benefit levels. Additionally, losses were brought to an ultimate level by applying development factors to open claims.

Page 5 of the exhibit shows a summary and includes loss ranges consistent with those published with the excess loss factors. In certain instances it was necessary to interpolate between loss size ranges in the empirical distribution in deriving excess loss factors for specified limits.

Pages 6 through 9 of this exhibit show excess loss ratios by loss limitation separately for death, permanent total, permanent partial and temporary total claims. The columns labeled "Actual" represent excess losses based entirely on actual losses. For each type of injury, losses of \$250,000 and higher were fitted to a loss distribution curve and actual losses and claim counts were replaced by the fitted values. Cumulative losses and claim counts were then recalculated using fitted values above \$250,000 and actual values for loss limitations below \$250,000. The resulting excess loss ratios are shown in the column labeled "Fitted". Lognormal distributions were selected for use in fitting the data for each type of injury.

Page 10 is a graph showing the cumulative loss distribution for the above mentioned types of injury, along with the total for all injuries. The y-axis represents the cumulative percentage of total incurred losses.

DELAWARE
DISTRIBUTION OF LOSSES

LIMITS	ACCUMULATED CLAIMS (ADDED UP)	NUMBER OF CLAIMS	ACCUMULATED LOSSES (ADDED DOWN)	INDEMNITY AND MEDICAL	EXCESS RATIO	AVERAGE
-	1,000	23,569	10,744	\$ 4,752,763	\$ 4,752,763 .0000	\$ 442
1,000	1,999	12,825	3,576	\$ 9,791,003	\$ 5,038,240 .9941	\$ 1,409
2,000 -	2,999	9,249	1,466	\$ 13,369,515	\$ 3,578,512 .9648	\$ 2,441
3,000 -	3,999	7,783	869	\$ 16,369,858	\$ 3,000,343 .9543	\$ 3,453
4,000 -	4,999	6,914	598	\$ 19,050,931	\$ 2,681,073 .9452	\$ 4,483
5,000 -	5,999	6,316	443	\$ 21,477,322	\$ 2,426,391 .9370	\$ 5,477
6,000 -	6,999	5,873	350	\$ 23,743,011	\$ 2,265,689 .9294	\$ 6,473
7,000 -	7,999	5,523	277	\$ 25,821,732	\$ 2,078,721 .9223	\$ 7,504
8,000 -	8,999	5,246	245	\$ 27,894,635	\$ 2,072,903 .9156	\$ 8,461
9,000 -	9,999	5,001	195	\$ 29,744,384	\$ 1,849,749 .9092	\$ 9,486
10,000 -	10,999	4,806	177	\$ 31,599,638	\$ 1,855,254 .9031	\$ 10,482
11,000 -	11,999	4,629	195	\$ 33,836,262	\$ 2,236,624 .8973	\$ 11,470
12,000 -	12,999	4,434	134	\$ 35,517,195	\$ 1,680,933 .8916	\$ 12,544
13,000 -	13,999	4,300	129	\$ 37,254,351	\$ 1,737,156 .8862	\$ 13,466
14,000 -	14,999	4,171	104	\$ 38,760,443	\$ 1,506,092 .8809	\$ 14,482
15,000 -	15,999	4,067	130	\$ 40,778,333	\$ 2,017,890 .8758	\$ 15,522
16,000 -	16,999	3,937	82	\$ 42,132,922	\$ 1,354,589 .8708	\$ 16,519
17,000 -	17,999	3,855	101	\$ 43,899,461	\$ 1,766,539 .8660	\$ 17,490
18,000 -	18,999	3,754	79	\$ 45,361,961	\$ 1,462,500 .8612	\$ 18,513
19,000 -	19,999	3,675	77	\$ 46,864,856	\$ 1,502,895 .8566	\$ 19,518
20,000 -	20,999	3,598	71	\$ 48,317,920	\$ 1,453,064 .8521	\$ 20,466
21,000 -	21,999	3,527	72	\$ 49,864,917	\$ 1,546,997 .8476	\$ 21,486
22,000 -	22,999	3,455	60	\$ 51,210,191	\$ 1,345,274 .8433	\$ 22,421
23,000 -	23,999	3,395	49	\$ 52,361,212	\$ 1,151,021 .8390	\$ 23,490
24,000 -	24,999	3,346	48	\$ 53,537,355	\$ 1,176,143 .8348	\$ 24,503
25,000 -	25,999	3,298	69	\$ 55,291,526	\$ 1,754,171 .8307	\$ 25,423
26,000 -	26,999	3,229	53	\$ 56,696,644	\$ 1,405,118 .8266	\$ 26,512
27,000 -	27,999	3,176	55	\$ 58,208,347	\$ 1,511,703 .8227	\$ 27,486
28,000 -	28,999	3,121	48	\$ 59,573,978	\$ 1,365,631 .8187	\$ 28,451
29,000 -	29,999	3,073	51	\$ 61,081,800	\$ 1,507,822 .8149	\$ 29,565
30,000 -	30,999	3,022	53	\$ 62,695,704	\$ 1,613,904 .8111	\$ 30,451
31,000 -	31,999	2,969	40	\$ 63,956,509	\$ 1,260,805 .8074	\$ 31,520
32,000 -	32,999	2,929	48	\$ 65,519,563	\$ 1,563,054 .8037	\$ 32,564
33,000 -	33,999	2,881	42	\$ 66,922,339	\$ 1,402,776 .8001	\$ 33,399
34,000 -	34,999	2,839	36	\$ 68,164,909	\$ 1,242,570 .7965	\$ 34,516
35,000 -	35,999	2,803	47	\$ 69,835,889	\$ 1,670,980 .7930	\$ 35,553
36,000 -	36,999	2,756	38	\$ 71,223,941	\$ 1,388,052 .7895	\$ 36,528
37,000 -	37,999	2,718	36	\$ 72,574,863	\$ 1,350,922 .7861	\$ 37,526
38,000 -	38,999	2,682	24	\$ 73,499,212	\$ 924,349 .7828	\$ 38,515
39,000 -	39,999	2,658	27	\$ 74,568,141	\$ 1,068,929 .7794	\$ 39,590
40,000 -	40,999	2,631	49	\$ 76,552,316	\$ 1,984,175 .7761	\$ 40,493
41,000 -	41,999	2,582	37	\$ 78,088,236	\$ 1,535,920 .7729	\$ 41,511
42,000 -	42,999	2,545	30	\$ 79,364,663	\$ 1,276,427 .7697	\$ 42,548
43,000 -	43,999	2,515	27	\$ 80,537,345	\$ 1,172,682 .7666	\$ 43,433
44,000 -	44,999	2,488	28	\$ 81,783,689	\$ 1,246,344 .7634	\$ 44,512
45,000 -	45,999	2,460	33	\$ 83,282,409	\$ 1,498,720 .7604	\$ 45,416
46,000 -	46,999	2,427	20	\$ 84,211,333	\$ 928,924 .7573	\$ 46,446
47,000 -	47,999	2,407	43	\$ 86,254,837	\$ 2,043,504 .7543	\$ 47,523
48,000 -	48,999	2,364	26	\$ 87,515,925	\$ 1,261,088 .7513	\$ 48,503
49,000 -	49,999	2,338	25	\$ 88,752,433	\$ 1,236,508 .7484	\$ 49,460
50,000 -	50,999	2,313	26	\$ 90,065,887	\$ 1,313,454 .7455	\$ 50,517

DELAWARE
DISTRIBUTION OF LOSSES

LIMITS	ACCUMULATED CLAIMS (ADDED UP)	NUMBER OF CLAIMS	ACCUMULATED LOSSES (ADDED DOWN)	INDEMNITY AND MEDICAL	EXCESS RATIO	AVERAGE
51,000 -	51,999	25	\$ 91,354,604	\$ 1,288,717	.7427	\$ 51,549
52,000 -	52,999	29	\$ 92,876,442	\$ 1,521,838	.7398	\$ 52,477
53,000 -	53,999	30	\$ 94,479,258	\$ 1,602,816	.7370	\$ 53,427
54,000 -	54,999	29	\$ 96,059,583	\$ 1,580,325	.7343	\$ 54,494
55,000 -	55,999	22	\$ 97,280,856	\$ 1,221,273	.7315	\$ 55,512
56,000 -	56,999	20	\$ 98,410,994	\$ 1,130,138	.7289	\$ 56,507
57,000 -	57,999	23	\$ 99,732,123	\$ 1,321,129	.7262	\$ 57,440
58,000 -	58,999	33	\$ 101,665,906	\$ 1,933,783	.7235	\$ 58,599
59,000 -	59,999	17	\$ 102,676,881	\$ 1,010,975	.7209	\$ 59,469
60,000 -	60,999	20	\$ 103,887,563	\$ 1,210,682	.7184	\$ 60,534
61,000 -	61,999	25	\$ 105,425,547	\$ 1,537,984	.7158	\$ 61,519
62,000 -	62,999	18	\$ 106,551,483	\$ 1,125,936	.7133	\$ 62,552
63,000 -	63,999	29	\$ 108,395,722	\$ 1,844,239	.7108	\$ 63,594
64,000 -	64,999	24	\$ 109,942,641	\$ 1,546,919	.7083	\$ 64,455
65,000 -	65,999	21	\$ 111,319,557	\$ 1,376,916	.7059	\$ 65,567
66,000 -	66,999	16	\$ 112,383,676	\$ 1,064,119	.7035	\$ 66,507
67,000 -	67,999	23	\$ 113,934,039	\$ 1,550,363	.7011	\$ 67,407
68,000 -	68,999	17	\$ 115,098,566	\$ 1,164,527	.6987	\$ 68,502
69,000 -	69,999	20	\$ 116,486,416	\$ 1,387,850	.6964	\$ 69,393
70,000 -	70,999	18	\$ 117,754,624	\$ 1,268,208	.6941	\$ 70,456
71,000 -	71,999	14	\$ 118,754,726	\$ 1,000,102	.6918	\$ 71,436
72,000 -	72,999	16	\$ 119,915,871	\$ 1,161,145	.6896	\$ 72,572
73,000 -	73,999	24	\$ 121,681,978	\$ 1,766,107	.6873	\$ 73,588
74,000 -	74,999	11	\$ 122,501,734	\$ 819,756	.6851	\$ 74,523
75,000 -	75,999	11	\$ 123,331,651	\$ 829,917	.6829	\$ 75,447
76,000 -	76,999	24	\$ 125,168,296	\$ 1,836,645	.6807	\$ 76,527
77,000 -	77,999	15	\$ 126,330,997	\$ 1,162,701	.6785	\$ 77,513
78,000 -	78,999	20	\$ 127,899,231	\$ 1,568,234	.6764	\$ 78,412
79,000 -	79,999	11	\$ 128,774,668	\$ 875,437	.6743	\$ 79,585
80,000 -	80,999	16	\$ 130,062,832	\$ 1,288,164	.6722	\$ 80,510
81,000 -	81,999	13	\$ 131,121,718	\$ 1,058,886	.6701	\$ 81,453
82,000 -	82,999	22	\$ 132,937,639	\$ 1,815,921	.6680	\$ 82,542
83,000 -	83,999	12	\$ 133,938,910	\$ 1,001,271	.6660	\$ 83,439
84,000 -	84,999	12	\$ 134,954,252	\$ 1,015,342	.6639	\$ 84,612
85,000 -	85,999	12	\$ 135,978,632	\$ 1,024,380	.6619	\$ 85,365
86,000 -	86,999	9	\$ 136,757,854	\$ 779,222	.6599	\$ 86,580
87,000 -	87,999	18	\$ 138,332,851	\$ 1,574,997	.6580	\$ 87,500
88,000 -	88,999	15	\$ 139,660,125	\$ 1,327,274	.6560	\$ 88,485
89,000 -	89,999	11	\$ 140,644,559	\$ 984,434	.6541	\$ 89,494
90,000 -	90,999	12	\$ 141,729,864	\$ 1,085,305	.6521	\$ 90,442
91,000 -	91,999	10	\$ 142,645,453	\$ 915,589	.6502	\$ 91,559
92,000 -	92,999	10	\$ 143,571,519	\$ 926,066	.6483	\$ 92,607
93,000 -	93,999	13	\$ 144,787,346	\$ 1,215,827	.6464	\$ 93,525
94,000 -	94,999	9	\$ 145,637,820	\$ 850,474	.6446	\$ 94,497
95,000 -	95,999	13	\$ 146,880,786	\$ 1,242,966	.6427	\$ 95,613
96,000 -	96,999	9	\$ 147,748,652	\$ 867,866	.6408	\$ 96,430
97,000 -	97,999	10	\$ 148,722,802	\$ 974,150	.6390	\$ 97,415
98,000 -	98,999	12	\$ 149,905,199	\$ 1,182,397	.6372	\$ 98,533
99,000 -	99,999	15	\$ 151,397,952	\$ 1,492,753	.6354	\$ 99,517
100,000 -	109,999	98	\$ 161,637,310	\$ 10,239,358	.6336	\$ 104,483
110,000 -	119,999	92	\$ 172,161,753	\$ 10,524,443	.6165	\$ 114,396

DELAWARE
DISTRIBUTION OF LOSSES

LIMITS	ACCUMULATED CLAIMS (ADDED UP)	NUMBER OF CLAIMS	ACCUMULATED LOSSES (ADDED DOWN)	INDEMNITY AND MEDICAL	EXCESS RATIO	AVERAGE
120,000 -	129,999	93	\$ 183,753,964	\$ 11,592,211	.6006	\$ 124,647
130,000 -	139,999	56	\$ 191,311,776	\$ 7,557,812	.5858	\$ 134,961
140,000 -	149,999	66	\$ 200,828,660	\$ 9,516,884	.5718	\$ 144,195
150,000 -	159,999	52	\$ 208,867,257	\$ 8,038,597	.5587	\$ 154,588
160,000 -	169,999	47	\$ 216,631,307	\$ 7,764,050	.5463	\$ 165,193
170,000 -	179,999	42	\$ 223,968,926	\$ 7,337,619	.5345	\$ 174,705
180,000 -	189,999	48	\$ 232,857,592	\$ 8,888,666	.5233	\$ 185,181
190,000 -	199,999	29	\$ 238,511,602	\$ 5,654,010	.5126	\$ 194,966
200,000 -	209,999	35	\$ 245,705,001	\$ 7,193,399	.5024	\$ 205,526
210,000 -	219,999	34	\$ 252,995,143	\$ 7,290,142	.4925	\$ 214,416
220,000 -	229,999	31	\$ 259,932,759	\$ 6,937,616	.4832	\$ 223,794
230,000 -	239,999	30	\$ 266,976,146	\$ 7,043,387	.4742	\$ 234,780
240,000 -	249,999	29	\$ 274,079,704	\$ 7,103,558	.4656	\$ 244,950
250,000 -	259,999	12	\$ 277,133,297	\$ 3,053,593	.4574	\$ 254,466
260,000 -	269,999	13	\$ 280,578,593	\$ 3,445,296	.4494	\$ 265,023
270,000 -	279,999	21	\$ 286,352,279	\$ 5,773,686	.4416	\$ 274,937
280,000 -	289,999	16	\$ 290,912,197	\$ 4,559,918	.4340	\$ 284,995
290,000 -	299,999	9	\$ 293,569,736	\$ 2,657,539	.4266	\$ 295,282
300,000 -	314,999	23	\$ 300,622,567	\$ 7,052,831	.4194	\$ 306,645
315,000 -	329,999	16	\$ 305,761,244	\$ 5,138,677	.4089	\$ 321,167
330,000 -	344,999	17	\$ 311,482,433	\$ 5,721,189	.3987	\$ 336,541
345,000 -	359,999	25	\$ 320,279,694	\$ 8,797,261	.3889	\$ 351,890
360,000 -	374,999	17	\$ 326,525,916	\$ 6,246,222	.3794	\$ 367,425
375,000 -	389,999	16	\$ 332,658,003	\$ 6,132,087	.3703	\$ 383,255
390,000 -	404,999	18	\$ 339,779,466	\$ 7,121,463	.3615	\$ 395,637
405,000 -	419,999	13	\$ 345,143,425	\$ 5,363,959	.3531	\$ 412,612
420,000 -	439,999	21	\$ 354,158,945	\$ 9,015,520	.3449	\$ 429,310
440,000 -	459,999	20	\$ 363,146,357	\$ 8,987,412	.3345	\$ 449,371
460,000 -	479,999	19	\$ 372,053,138	\$ 8,906,781	.3245	\$ 468,778
480,000 -	499,999	14	\$ 378,905,194	\$ 6,852,056	.3151	\$ 489,433
500,000 -	519,999	21	\$ 389,609,662	\$ 10,704,468	.3060	\$ 509,737
520,000 -	539,999	13	\$ 396,477,123	\$ 6,867,461	.2974	\$ 528,266
540,000 -	559,999	13	\$ 403,637,239	\$ 7,160,116	.2892	\$ 550,778
560,000 -	579,999	8	\$ 408,199,234	\$ 4,561,995	.2814	\$ 570,249
580,000 -	599,999	18	\$ 418,835,548	\$ 10,636,314	.2737	\$ 590,906
600,000 -	629,999	12	\$ 426,232,652	\$ 7,397,104	.2664	\$ 616,425
630,000 -	659,999	11	\$ 433,284,219	\$ 7,051,567	.2560	\$ 641,052
660,000 -	699,999	21	\$ 447,519,374	\$ 14,235,155	.2461	\$ 677,865
700,000 -	749,999	20	\$ 462,036,624	\$ 14,517,250	.2337	\$ 725,863
750,000 -	799,999	21	\$ 478,261,629	\$ 16,225,005	.2194	\$ 772,619
800,000 -	849,999	13	\$ 488,991,131	\$ 10,729,502	.2064	\$ 825,346
850,000 -	899,999	14	\$ 501,236,943	\$ 12,245,812	.1944	\$ 874,701
900,000 -	999,999	26	\$ 525,735,098	\$ 24,498,155	.1833	\$ 942,237
1,000,000 -	1,099,999	23	\$ 549,789,540	\$ 24,054,442	.1637	\$ 1,045,845
1,100,000 -	1,199,999	21	\$ 573,852,235	\$ 24,062,695	.1471	\$ 1,145,843
1,200,000 -	1,299,999	20	\$ 598,742,384	\$ 24,890,149	.1332	\$ 1,244,507
1,300,000 -	1,399,999	14	\$ 617,653,296	\$ 18,910,912	.1219	\$ 1,350,779
1,400,000 -	1,499,999	4	\$ 623,508,220	\$ 5,854,924	.1125	\$ 1,463,731
1,500,000 -	1,599,999	10	\$ 639,239,407	\$ 15,731,187	.1042	\$ 1,573,119
1,600,000 -	1,699,999	3	\$ 644,137,103	\$ 4,897,696	.0966	\$ 1,632,565
1,700,000 -	1,799,999	9	\$ 659,974,615	\$ 15,837,512	.0901	\$ 1,759,724

DELAWARE
DISTRIBUTION OF LOSSES

LIMITS	ACCUMULATED CLAIMS (ADDED UP)	NUMBER OF CLAIMS	ACCUMULATED LOSSES (ADDED DOWN)	INDEMNITY AND MEDICAL	EXCESS RATIO	AVERAGE
1,800,000 -	1,899,999	42	\$ 667,283,626	\$ 7,309,011	.0842	\$ 1,827,253
1,900,000 -	1,999,999	38	\$ 682,891,154	\$ 15,607,528	.0794	\$ 1,950,941
2,000,000 -	2,999,999	30	\$ 718,862,188	\$ 35,971,034	.0751	\$ 2,398,069
3,000,000 -	3,999,999	15	\$ 732,091,927	\$ 13,229,739	.0490	\$ 3,307,435
4,000,000 -	4,999,999	11	\$ 745,001,598	\$ 12,909,671	.0338	\$ 4,303,224
5,000,000 -	5,999,999	8	\$ 761,223,005	\$ 16,221,407	.0227	\$ 5,407,136
6,000,000 -	6,999,999	5	\$ 767,982,897	\$ 6,759,892	.0149	\$ 6,759,892
7,000,000 -	7,999,999	4	\$ 790,310,384	\$ 22,327,487	.0090	\$ 7,442,496
8,000,000 -	8,999,999	1	\$ 790,310,384	\$ -	.0061	#DIV/0!
9,000,000 -	9,999,999	1	\$ 790,310,384	\$ -	.0049	#DIV/0!
10,000,000 -	AND GREATER	1	\$ 803,230,457	\$ 12,920,073	.0036	\$ 12,920,073
GRAND TOTALS		23,569	EXCLUDING CONTRACT MEDICAL	\$ 803,230,457		\$ 34,080

**Delaware Compensation Rating Bureau, Inc.
Distribution of Losses**

<u>Excess Loss Limits *</u>		Loss Amount	Number of Claims	Excess Loss Amount	Average	Empirical Excess Ratio
From	TO (<)					
				803,230,457		
0	10,000	29,744,384	18,763	725,426,073	1,585	.9031
10,000	15,000	9,016,059	739	703,465,014	12,200	.8758
15,000	20,000	8,104,413	469	684,405,601	17,280	.8521
20,000	25,000	6,672,499	300	667,243,102	22,242	.8307
25,000	30,000	7,544,445	276	651,488,657	27,335	.8111
30,000	35,000	7,083,109	219	636,960,548	32,343	.7930
35,000	40,000	6,403,232	172	623,422,316	37,228	.7761
40,000	50,000	14,184,292	318	598,828,024	44,605	.7455
50,000	75,000	33,749,301	550	548,503,723	61,362	.6829
75,000	100,000	28,896,218	334	508,932,505	86,516	.6336
100,000	125,000	26,559,907	237	476,210,098	112,304	.5929
125,000	150,000	22,870,802	169	448,801,797	135,732	.5587
150,000	175,000	19,471,457	120	424,730,340	162,262	.5288
175,000	200,000	18,211,486	98	403,518,855	185,831	.5024
200,000	225,000	17,952,349	85	384,429,006	212,454	.4786
225,000	250,000	17,615,753	75	367,400,753	236,453	.4574
250,000	275,000	9,385,732	36	351,602,521	264,387	.4377
275,000	300,000	10,104,300	36	336,860,721	284,628	.4194
300,000	325,000	10,478,616	34	322,923,772	311,246	.4020
325,000	350,000	10,366,502	31	309,732,270	338,038	.3856
350,000	375,000	12,111,063	34	297,454,541	359,735	.3703
375,000	400,000	10,879,729	28	285,824,812	388,562	.3558
400,000	425,000	9,991,660	24	274,889,402	412,027	.3422
425,000	450,000	11,255,346	26	264,577,806	437,101	.3294
450,000	475,000	11,173,792	24	254,922,764	460,775	.3174
475,000	500,000	9,078,751	19	245,825,263	484,200	.3060
500,000	600,000	39,930,354	73	213,994,909	546,991	.2664
600,000	700,000	28,683,826	44	187,711,083	651,905	.2337
700,000	800,000	30,742,255	41	165,768,828	749,811	.2064
800,000	900,000	22,975,314	27	147,193,514	850,938	.1833
900,000	1,000,000	24,498,155	26	131,495,359	942,237	.1637
1,000,000	2,000,000	157,156,056	116	60,339,303	1,354,794	.0751
2,000,000	3,000,000	35,971,034	15	39,368,269	2,398,069	.0490
3,000,000	4,000,000	13,229,739	4	27,138,530	3,307,435	.0338
4,000,000	5,000,000	12,909,671	3	18,228,859	4,303,224	.0227
5,000,000	6,000,000	16,221,407	3	12,007,452	5,407,136	.0149
6,000,000	7,000,000	6,759,892	1	7,247,560	6,759,892	.0090
7,000,000	8,000,000	22,327,487	3	4,920,073	7,442,496	.0061
8,000,000	9,000,000	0	0	3,920,073	8,500,000	.0049
9,000,000	10,000,000	0	0	2,920,073	9,500,000	.0036
10,000,000	& Over	12,920,073	1		12,920,073	.0000

TOTAL/AVERAGE 803,230,457 23,569

* Limits consistent with published loss limits for excess loss factors
Values have been interpolated when not available on prior pages

**DELAWARE
DISTRIBUTION OF LOSSES**

Loss Limit	Death-Lognormal		PT-Lognormal		PP-Lognormal		TT-Lognormal	
	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio
1,000	.9986	.9985	.9997	.9997	.9958	.9958	.9709	.9714
2,000	.9971	.9971	.9994	.9994	.9916	.9916	.9446	.9456
3,000	.9957	.9956	.9991	.9990	.9874	.9875	.9208	.9221
4,000	.9942	.9941	.9988	.9987	.9832	.9834	.8990	.9007
5,000	.9928	.9927	.9985	.9984	.9791	.9794	.8789	.8810
6,000	.9915	.9914	.9982	.9981	.9751	.9753	.8603	.8628
7,000	.9902	.9900	.9979	.9978	.9710	.9713	.8431	.8458
8,000	.9888	.9887	.9977	.9975	.9670	.9673	.8268	.8298
9,000	.9875	.9873	.9974	.9971	.9630	.9634	.8115	.8148
10,000	.9862	.9860	.9971	.9968	.9590	.9594	.7970	.8006
11,000	.9849	.9846	.9968	.9965	.9551	.9555	.7833	.7870
12,000	.9835	.9833	.9965	.9962	.9512	.9517	.7702	.7742
13,000	.9822	.9819	.9962	.9959	.9473	.9478	.7578	.7620
14,000	.9809	.9806	.9959	.9956	.9434	.9440	.7459	.7503
15,000	.9795	.9792	.9956	.9952	.9396	.9402	.7345	.7391
16,000	.9782	.9779	.9953	.9949	.9358	.9365	.7235	.7284
17,000	.9769	.9765	.9950	.9946	.9321	.9328	.7131	.7181
18,000	.9756	.9752	.9947	.9943	.9283	.9291	.7030	.7082
19,000	.9744	.9739	.9944	.9940	.9246	.9254	.6934	.6987
20,000	.9731	.9727	.9941	.9936	.9210	.9218	.6841	.6896
21,000	.9719	.9715	.9938	.9933	.9173	.9182	.6752	.6808
22,000	.9707	.9703	.9935	.9930	.9137	.9146	.6666	.6724
23,000	.9695	.9690	.9932	.9927	.9101	.9111	.6582	.6642
24,000	.9683	.9678	.9930	.9924	.9066	.9076	.6501	.6562
25,000	.9671	.9666	.9927	.9921	.9031	.9041	.6421	.6484
26,000	.9659	.9654	.9924	.9917	.8996	.9006	.6345	.6408
27,000	.9647	.9641	.9921	.9914	.8961	.8972	.6270	.6335
28,000	.9635	.9629	.9918	.9911	.8927	.8938	.6197	.6263
29,000	.9623	.9617	.9915	.9908	.8893	.8905	.6127	.6194
30,000	.9611	.9605	.9912	.9905	.8859	.8871	.6058	.6127
31,000	.9599	.9592	.9909	.9901	.8826	.8838	.5992	.6062
32,000	.9587	.9580	.9906	.9898	.8793	.8805	.5927	.5998
33,000	.9574	.9568	.9903	.9895	.8760	.8773	.5865	.5936
34,000	.9562	.9555	.9900	.9892	.8727	.8741	.5804	.5877
35,000	.9550	.9543	.9897	.9889	.8695	.8709	.5745	.5819
36,000	.9538	.9531	.9894	.9886	.8663	.8677	.5687	.5762
37,000	.9526	.9519	.9891	.9882	.8631	.8645	.5631	.5707
38,000	.9514	.9506	.9888	.9879	.8600	.8614	.5576	.5653
39,000	.9502	.9494	.9885	.9876	.8568	.8583	.5523	.5601
40,000	.9490	.9482	.9883	.9873	.8537	.8552	.5470	.5549
41,000	.9478	.9470	.9880	.9870	.8506	.8522	.5419	.5499
42,000	.9466	.9457	.9877	.9867	.8476	.8492	.5369	.5450
43,000	.9454	.9445	.9874	.9863	.8446	.8462	.5320	.5402
44,000	.9442	.9433	.9871	.9860	.8416	.8432	.5273	.5355
45,000	.9430	.9420	.9868	.9857	.8386	.8403	.5227	.5310
46,000	.9417	.9408	.9865	.9854	.8356	.8373	.5182	.5266
47,000	.9405	.9396	.9862	.9851	.8327	.8344	.5138	.5222
48,000	.9393	.9384	.9859	.9847	.8297	.8315	.5095	.5180
49,000	.9381	.9371	.9856	.9844	.8269	.8287	.5053	.5139
50,000	.9369	.9359	.9853	.9841	.8240	.8258	.5012	.5099

**DELAWARE
DISTRIBUTION OF LOSSES**

Loss Limit	Death-Lognormal		PT-Lognormal		PP-Lognormal		TT-Lognormal	
	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio
51,000	.9357	.9347	.9850	.9838	.8211	.8230	.4972	.5060
52,000	.9345	.9335	.9847	.9835	.8183	.8202	.4933	.5022
53,000	.9333	.9322	.9844	.9832	.8155	.8174	.4895	.4984
54,000	.9321	.9310	.9841	.9828	.8127	.8146	.4859	.4948
55,000	.9309	.9298	.9838	.9825	.8099	.8119	.4822	.4912
56,000	.9297	.9286	.9836	.9822	.8072	.8092	.4787	.4878
57,000	.9285	.9273	.9833	.9819	.8045	.8065	.4753	.4844
58,000	.9273	.9261	.9830	.9816	.8018	.8038	.4719	.4811
59,000	.9260	.9249	.9827	.9812	.7991	.8012	.4686	.4779
60,000	.9248	.9236	.9824	.9809	.7964	.7985	.4654	.4747
61,000	.9237	.9225	.9821	.9806	.7938	.7959	.4623	.4717
62,000	.9226	.9214	.9818	.9803	.7911	.7933	.4592	.4687
63,000	.9215	.9203	.9815	.9800	.7885	.7907	.4562	.4657
64,000	.9204	.9192	.9812	.9797	.7859	.7882	.4533	.4628
65,000	.9193	.9181	.9809	.9793	.7834	.7856	.4505	.4600
66,000	.9183	.9170	.9806	.9790	.7808	.7831	.4477	.4573
67,000	.9172	.9159	.9803	.9787	.7783	.7806	.4450	.4546
68,000	.9161	.9148	.9800	.9784	.7758	.7782	.4423	.4520
69,000	.9150	.9136	.9797	.9781	.7734	.7757	.4396	.4494
70,000	.9139	.9125	.9794	.9778	.7709	.7733	.4370	.4468
71,000	.9128	.9114	.9791	.9774	.7685	.7709	.4345	.4443
72,000	.9117	.9103	.9789	.9771	.7661	.7685	.4320	.4419
73,000	.9106	.9092	.9786	.9768	.7637	.7661	.4295	.4394
74,000	.9096	.9081	.9783	.9765	.7613	.7638	.4271	.4370
75,000	.9085	.9070	.9780	.9762	.7589	.7614	.4246	.4347
76,000	.9074	.9059	.9777	.9758	.7566	.7591	.4223	.4323
77,000	.9063	.9048	.9774	.9755	.7543	.7568	.4199	.4300
78,000	.9052	.9037	.9771	.9752	.7520	.7545	.4176	.4278
79,000	.9041	.9026	.9768	.9749	.7497	.7523	.4154	.4256
80,000	.9030	.9015	.9765	.9746	.7474	.7500	.4132	.4234
81,000	.9020	.9004	.9762	.9743	.7452	.7478	.4110	.4212
82,000	.9009	.8993	.9759	.9739	.7429	.7456	.4088	.4191
83,000	.8998	.8982	.9756	.9736	.7407	.7434	.4067	.4170
84,000	.8987	.8971	.9753	.9733	.7385	.7413	.4046	.4150
85,000	.8976	.8960	.9750	.9730	.7363	.7391	.4026	.4130
86,000	.8965	.8949	.9747	.9727	.7342	.7369	.4005	.4110
87,000	.8954	.8938	.9744	.9723	.7320	.7348	.3985	.4090
88,000	.8943	.8927	.9742	.9720	.7299	.7327	.3965	.4070
89,000	.8933	.8916	.9739	.9717	.7278	.7306	.3946	.4051
90,000	.8922	.8905	.9736	.9714	.7257	.7285	.3927	.4032
91,000	.8911	.8894	.9733	.9711	.7236	.7264	.3908	.4014
92,000	.8900	.8883	.9730	.9708	.7215	.7244	.3889	.3995
93,000	.8889	.8871	.9727	.9704	.7194	.7223	.3870	.3977
94,000	.8878	.8860	.9724	.9701	.7174	.7203	.3852	.3959
95,000	.8867	.8849	.9721	.9698	.7153	.7183	.3834	.3941
96,000	.8857	.8838	.9719	.9696	.7133	.7163	.3816	.3923
97,000	.8846	.8827	.9716	.9693	.7113	.7143	.3798	.3906
98,000	.8835	.8816	.9714	.9690	.7093	.7123	.3780	.3889
99,000	.8824	.8805	.9711	.9687	.7073	.7104	.3763	.3872
100,000	.8813	.8794	.9708	.9684	.7053	.7084	.3746	.3855
110,000	.8704	.8684	.9682	.9656	.6863	.6896	.3587	.3699

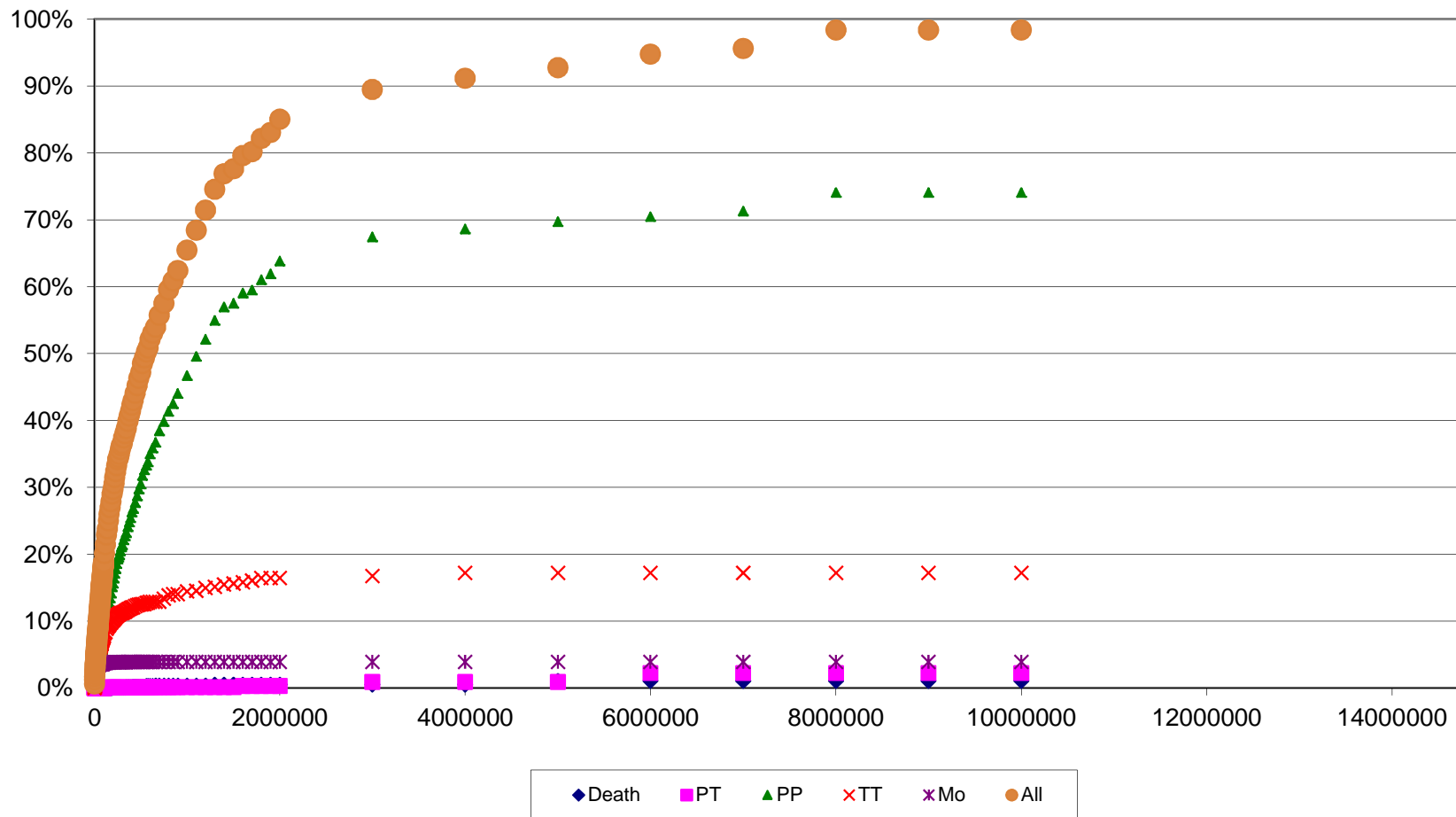
**DELAWARE
DISTRIBUTION OF LOSSES**

Loss Limit	Death-Lognormal		PT-Lognormal		PP-Lognormal		TT-Lognormal	
	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio
120,000	.8596	.8573	.9658	.9630	.6686	.6720	.3443	.3557
130,000	.8487	.8463	.9635	.9605	.6519	.6555	.3316	.3433
140,000	.8378	.8353	.9612	.9580	.6361	.6399	.3203	.3321
150,000	.8270	.8242	.9589	.9555	.6212	.6251	.3099	.3220
160,000	.8161	.8132	.9566	.9531	.6070	.6111	.3002	.3124
170,000	.8052	.8021	.9544	.9506	.5935	.5977	.2911	.3035
180,000	.7944	.7911	.9521	.9481	.5805	.5849	.2827	.2952
190,000	.7835	.7800	.9498	.9457	.5682	.5727	.2747	.2874
200,000	.7738	.7702	.9475	.9432	.5564	.5610	.2673	.2801
210,000	.7641	.7604	.9452	.9407	.5450	.5497	.2604	.2732
220,000	.7544	.7505	.9429	.9382	.5342	.5390	.2538	.2668
230,000	.7448	.7407	.9406	.9358	.5238	.5288	.2476	.2607
240,000	.7351	.7309	.9384	.9333	.5138	.5189	.2419	.2551
250,000	.7255	.7212	.9361	.9308	.5042	.5094	.2365	.2498
260,000	.7171	.7126	.9338	.9284	.4949	.5001	.2314	.2447
270,000	.7086	.7042	.9315	.9259	.4857	.4909	.2266	.2397
280,000	.7002	.6958	.9292	.9234	.4767	.4818	.2219	.2347
290,000	.6917	.6875	.9269	.9210	.4681	.4729	.2174	.2298
300,000	.6833	.6793	.9247	.9185	.4596	.4640	.2128	.2250
315,000	.6706	.6671	.9212	.9148	.4473	.4510	.2063	.2179
330,000	.6579	.6552	.9178	.9111	.4355	.4382	.1999	.2110
345,000	.6470	.6434	.9144	.9074	.4239	.4256	.1940	.2042
360,000	.6361	.6318	.9110	.9038	.4128	.4134	.1884	.1976
375,000	.6253	.6205	.9075	.9001	.4021	.4014	.1831	.1912
390,000	.6144	.6093	.9041	.8964	.3917	.3897	.1782	.1849
405,000	.6035	.5984	.9007	.8928	.3817	.3783	.1733	.1788
420,000	.5928	.5876	.8972	.8891	.3721	.3671	.1686	.1729
440,000	.5832	.5736	.8927	.8843	.3598	.3527	.1626	.1653
460,000	.5735	.5599	.8881	.8794	.3480	.3388	.1571	.1580
480,000	.5638	.5466	.8835	.8746	.3369	.3255	.1518	.1510
500,000	.5542	.5336	.8793	.8698	.3262	.3126	.1466	.1443
520,000	.5445	.5210	.8754	.8650	.3160	.3001	.1416	.1379
540,000	.5348	.5087	.8715	.8602	.3065	.2882	.1367	.1318
560,000	.5260	.4967	.8675	.8555	.2972	.2767	.1320	.1259
580,000	.5187	.4850	.8636	.8507	.2883	.2657	.1275	.1203
600,000	.5115	.4736	.8597	.8460	.2797	.2551	.1232	.1149
630,000	.5006	.4571	.8538	.8390	.2676	.2400	.1169	.1073
660,000	.4930	.4413	.8480	.8320	.2561	.2258	.1106	.1002
700,000	.4834	.4212	.8401	.8227	.2418	.2082	.1022	.0916
750,000	.4713	.3975	.8303	.8112	.2254	.1882	.0924	.0818
800,000	.4592	.3754	.8206	.7998	.2104	.1702	.0845	.0731
850,000	.4471	.3547	.8108	.7886	.1964	.1541	.0777	.0654
900,000	.4351	.3354	.8010	.7775	.1835	.1396	.0716	.0586
1,000,000	.4109	.3003	.7814	.7558	.1610	.1148	.0606	.0471
1,100,000	.3868	.2696	.7618	.7346	.1422	.0947	.0506	.0381
1,200,000	.3626	.2426	.7422	.7139	.1267	.0785	.0422	.0309
1,300,000	.3505	.2188	.7227	.6939	.1142	.0653	.0355	.0252
1,400,000	.3384	.1978	.7031	.6744	.1040	.0545	.0300	.0207
1,500,000	.3264	.1791	.6835	.6554	.0951	.0457	.0254	.0171
1,600,000	.3143	.1625	.6649	.6370	.0869	.0385	.0211	.0141
1,700,000	.3022	.1478	.6486	.6191	.0799	.0325	.0179	.0117

**DELAWARE
DISTRIBUTION OF LOSSES**

Loss Limit	Death-Lognormal		PT-Lognormal		PP-Lognormal		TT-Lognormal	
	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio	Actual Excess Ratio	Fitted Excess Ratio
1,800,000	.2901	.1346	.6323	.6018	.0735	.0275	.0154	.0098
1,900,000	.2781	.1228	.6160	.5849	.0683	.0234	.0140	.0082
2,000,000	.2660	.1122	.5997	.5685	.0639	.0200	.0126	.0069
3,000,000	.1452	.0512	.4684	.4332	.0389	.0047	.0050	.0014
4,000,000	.0245	.0261	.3705	.3305	.0262	.0014	.0000	.0004
5,000,000	.0000	.0143	.2726	.2513	.0166	.0005	.0000	.0001
6,000,000	.0000	.0082	.2258	.1893	.0086	.0002	.0000	.0000
7,000,000	.0000	.0049	.1932	.1399	.0022	.0001	.0000	.0000
8,000,000	.0000	.0029	.1606	.1001	.0000	.0000	.0000	.0000
9,000,000	.0000	.0017	.1279	.0675	.0000	.0000	.0000	.0000
10,000,000	.0000	.0010	.0953	.0406	.0000	.0000	.0000	.0000

Delaware Compensation Rating Bureau, Inc. Cumulative Distribution of Loss By Type of Injury (2010-2012)



DELAWARE COMPENSATION RATING BUREAU, INC.

Excess Loss (Pure Premium) Factors

Proposed excess loss (pure premium) factors are shown on the last page of the attachment together with the current factors and the percentage change.

The excess loss analysis relies almost entirely on actual Delaware size of loss data.

Because of the relatively small number of large claims (claims over \$1,000,000) in Delaware, excess ratios over \$1,000,000 have been established based on Pennsylvania relativities at higher loss limits. Those Pennsylvania relativities are applied to Delaware excess factors at \$1,000,000. For example, if the Pennsylvania excess loss ratio at \$5,000,000 is one-half the Pennsylvania excess loss ratio at \$1,000,000 then the Delaware excess loss ratio at \$5,000,000 will be equal to the Delaware excess loss ratio at \$1,000,000 multiplied by one-half. This approach is analogous to procedures used in prior Pennsylvania filings where excess loss factors at higher limits were based on Pennsylvania excess indications at a designated level and National Council on Compensation Insurance, Inc. excess loss factor relativities above that selected threshold.

Page 1, Exhibit I shows average claim costs by hazard group within each type of injury as well as overall average costs for all hazard groups combined. Total incurred loss weights by type of injury and hazard group are shown in Exhibit II. Factors representing Pennsylvania relativities at loss limits above \$1,000,000 are shown in Exhibit III.

Page 2 derives excess loss ratios by loss limitation for Hazard Group A using type of injury loss distributions from Exhibit 17a. The excess ratios by type of injury are weighted together and the resulting average pure excess loss ratios are shown in the last column on the page.

Pages 3 through 8 use the same approach to calculate excess ratios for Hazard Groups B through G, respectively.

Page 9 columns (1) through (7) display the overall average excess ratios from pages 2 through 8. In addition, ratios above \$1,000,000 are calculated using the relativities from Exhibit III page 1. Since published loss costs in Delaware include a provision for loss based assessments, it is necessary to apply an adjustment factor to express the excess ratios as a function of loss costs. This is shown in Columns (8) - (14) of page 9.

A risk load of 0.005, subject to a maximum equal to one-half each excess loss factor, was added. The resulting factors are shown in columns (15) - (21) of page 9.

The proposed excess loss factors shown on page 10 may differ slightly from these indicated on page 9. Excess loss factors will generally reflect incremental costs per unit of exposure which decrease as loss limitation levels increase. To maintain this pattern, minor modifications to the indicated values on page 9 may have been made and the resulting factors are shown on page 10.

Page 10 compares the proposed 2017 excess loss factors with the current 2016 excess loss factors.

Exhibit I Adjusted Average Cost Per Case by Injury Types for Each Hazard Group

I.	Injury Type	Average Cost Per Case						
		A	B	C	D	E	F	G
	Fatal	690,040						
	P.T.	3,404,899						
	PP	235,044						
	T.T.	33,413						
	M.O	1,855						
II.	Injury Type	Hazard Group						
	Fatal	579,634	613,414	649,164	686,997	727,035	769,406	814,247
	P.T.	1,872,695	2,237,484	2,673,331	3,194,079	3,816,265	4,559,649	5,447,839
	PP	165,119	186,794	211,316	239,056	270,438	305,940	346,103
	T.T.	28,401	30,256	32,232	34,338	36,581	38,970	41,515
	M.O	1,364	1,563	1,792	2,053	2,354	2,698	3,092

Exhibit II Combined Injury Weights

Type of Injury	A Injury Weights	B Injury Weights	C Injury Weights	D Injury Weights	E Injury Weights	F Injury Weights	G Injury Weights
Death	0.011	0.011	0.011	0.011	0.011	0.011	0.011
P.T.	0.009	0.083	0.027	0.067	0.040	0.066	0.091
PP	0.689	0.704	0.719	0.734	0.749	0.764	0.779
T.T.	0.229	0.158	0.193	0.149	0.173	0.136	0.104
Medical Only	0.062	0.044	0.050	0.039	0.027	0.023	0.015
Total	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Exhibit III Pennsylvania Relative to \$1,000,000

	A	B	C	D	E	F	G
\$1,000,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
\$2,000,000	0.567	0.577	0.586	0.603	0.609	0.644	0.669
\$3,000,000	0.410	0.421	0.428	0.448	0.455	0.496	0.528
\$4,000,000	0.329	0.337	0.345	0.362	0.370	0.410	0.443
\$5,000,000	0.275	0.285	0.291	0.307	0.314	0.352	0.386
\$6,000,000	0.238	0.247	0.253	0.268	0.274	0.310	0.343
\$7,000,000	0.211	0.216	0.225	0.238	0.245	0.278	0.310
\$8,000,000	0.185	0.195	0.200	0.214	0.222	0.253	0.283
\$9,000,000	0.167	0.174	0.182	0.194	0.202	0.232	0.260
\$10,000,000	0.148	0.158	0.166	0.178	0.186	0.215	0.241

DELAWARE

Excess Loss Factors Calculation
Hazard Group A

LOSS LIMIT	DEATH				P.T.				PP				T.T				M.O				AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.02	0.011	0.983	0.010	0.01	0.009	0.994	0.009	0.06	0.689	0.943	0.650	0.35	0.229	0.777	0.178	7.33	0.062	0.154	0.0096	0.857
\$15,000	0.03		0.976	0.010	0.01		0.991	0.009	0.09		0.917	0.632	0.53		0.712	0.163	11.00		0.110	0.0069	0.821
\$20,000	0.03		0.968	0.010	0.01		0.988	0.009	0.12		0.892	0.615	0.70		0.660	0.151	14.67		0.086	0.0054	0.790
\$25,000	0.04		0.961	0.010	0.01		0.986	0.009	0.15		0.869	0.599	0.88		0.617	0.141	18.33		0.070	0.0044	0.763
\$30,000	0.05		0.953	0.010	0.02		0.983	0.009	0.18		0.847	0.584	1.06		0.580	0.133	22.00		0.059	0.0037	0.740
\$35,000	0.06		0.946	0.010	0.02		0.980	0.009	0.21		0.826	0.569	1.23		0.549	0.126	25.67		0.050	0.0031	0.717
\$40,000	0.07		0.939	0.010	0.02		0.977	0.009	0.24		0.807	0.556	1.41		0.522	0.120	29.33		0.043	0.0027	0.698
\$50,000	0.09		0.924	0.010	0.03		0.971	0.009	0.30		0.771	0.531	1.76		0.478	0.110	36.66		0.032	0.0020	0.662
\$75,000	0.13		0.891	0.009	0.04		0.959	0.009	0.45		0.696	0.479	2.64		0.407	0.093	55.00		0.017	0.0011	0.591
\$100,000	0.17		0.858	0.009	0.05		0.948	0.009	0.61		0.636	0.438	3.52		0.359	0.082	73.33		0.009	0.0006	0.539
\$125,000	0.22		0.825	0.009	0.07		0.937	0.009	0.76		0.587	0.405	4.40		0.324	0.074	91.66		0.006	0.0004	0.497
\$150,000	0.26		0.793	0.008	0.08		0.925	0.008	0.91		0.546	0.377	5.28		0.298	0.068	109.99		0.005	0.0003	0.461
\$175,000	0.30		0.762	0.008	0.09		0.914	0.008	1.06		0.510	0.352	6.16		0.276	0.063	128.33		0.004	0.0002	0.431
\$200,000	0.35		0.733	0.008	0.11		0.903	0.008	1.21		0.477	0.329	7.04		0.258	0.059	146.66		0.003	0.0002	0.404
\$225,000	0.39		0.706	0.007	0.12		0.892	0.008	1.36		0.446	0.308	7.92		0.242	0.055	164.99		0.002	0.0001	0.378
\$250,000	0.43		0.681	0.007	0.13		0.881	0.008	1.51		0.417	0.287	8.80		0.227	0.052	183.32		0.001	0.0001	0.354
\$275,000	0.47		0.657	0.007	0.15		0.870	0.008	1.67		0.389	0.268	9.68		0.214	0.049	201.65		0.000	0.0000	0.332
\$300,000	0.52		0.634	0.007	0.16		0.859	0.008	1.82		0.362	0.250	10.56		0.201	0.046	219.99		0.004	0.0002	0.311
\$325,000	0.56		0.612	0.006	0.17		0.848	0.008	1.97		0.337	0.232	11.44		0.188	0.043	238.32		0.000	0.0000	0.289
\$350,000	0.60		0.590	0.006	0.19		0.838	0.008	2.12		0.314	0.216	12.32		0.176	0.040	256.65		0.000	0.0000	0.270
\$375,000	0.65		0.569	0.006	0.20		0.827	0.008	2.27		0.292	0.201	13.20		0.165	0.038	274.98		0.000	0.0000	0.253
\$400,000	0.69		0.549	0.006	0.21		0.816	0.007	2.42		0.272	0.187	14.08		0.154	0.035	293.31		0.000	0.0000	0.235
\$425,000	0.73		0.530	0.006	0.23		0.806	0.007	2.57		0.253	0.174	14.96		0.144	0.033	311.65		0.000	0.0000	0.220
\$450,000	0.78		0.511	0.005	0.24		0.796	0.007	2.73		0.235	0.162	15.84		0.135	0.031	329.98		0.000	0.0000	0.205
\$475,000	0.82		0.493	0.005	0.25		0.786	0.007	2.88		0.219	0.151	16.72		0.126	0.029	348.31		0.000	0.0000	0.192
\$500,000	0.86		0.476	0.005	0.27		0.776	0.007	3.03		0.203	0.140	17.61		0.118	0.027	366.64		0.000	0.0000	0.179
\$600,000	1.04		0.414	0.004	0.32		0.737	0.007	3.63		0.153	0.105	21.13		0.090	0.021	439.97		0.000	0.0000	0.137
\$700,000	1.21		0.362	0.004	0.37		0.700	0.006	4.24		0.115	0.079	24.65		0.069	0.016	513.30		0.000	0.0000	0.105
\$800,000	1.38		0.313	0.003	0.43		0.664	0.006	4.85		0.088	0.061	28.17		0.052	0.012	586.63		0.000	0.0000	0.082
\$900,000	1.55		0.278	0.003	0.48		0.630	0.006	5.45		0.068	0.047	31.69		0.042	0.010	659.96		0.000	0.0000	0.066
\$1,000,000	1.73		0.2451	0.0026	0.53		0.5986	0.0055	6.06		0.0523	0.0360	35.21		0.0325	0.0074	733.29		0.0000	0.0000	0.0515
\$2,000,000	3.45		0.0816	0.0009	1.07		0.3648	0.0033	12.11		0.0056	0.0039	70.42		0.0039	0.0009	1466.57		0.0000	0.0000	0.0090
\$3,000,000	5.18		0.0342	0.0004	1.60		0.2218	0.0020	18.17		0.0011	0.0008	105.63		0.0006	0.0001	2199.86		0.0000	0.0000	0.0033
\$4,000,000	6.90		0.0166	0.0002	2.14		0.1276	0.0012	24.23		0.0004	0.0003	140.84		0.0000	0.0000	2933.15		0.0000	0.0000	0.0017
\$5,000,000	8.63		0.0086	0.0001	2.67		0.0645	0.0006	30.28		0.0000	0.0000	176.05		0.0000	0.0000	3666.43		0.0000	0.0000	0.0007
\$6,000,000	10.35		0.0045	0.0000	3.20		0.0231	0.0002	36.34		0.0000	0.0000	211.26		0.0000	0.0000	4399.72		0.0000	0.0000	0.0002
\$7,000,000	12.08		0.0022	0.0000	3.74		0.0000	0.0000	42.39		0.0000	0.0000	246.47		0.0000	0.0000	5133.01		0.0000	0.0000	0.0000
\$8,000,000	13.80		0.0013	0.0000	4.27		0.0000	0.0000	48.45		0.0000	0.0000	281.68		0.0000	0.0000	5866.30		0.0000	0.0000	0.0000
\$9,000,000	15.53		0.0013	0.0000	4.81		0.0000	0.0000	54.51		0.0000	0.0000	316.89		0.0000	0.0000	6599.58		0.0000	0.0000	0.0000
\$10,000,000	17.25		0.0000	0.0000	5.34		0.0000	0.0000	60.56		0.0000	0.0000	352.10		0.0000	0.0000	7332.87		0.0000	0.0000	0.0000

Death Average Cost Per Case \$579,634
P.T. Average Cost Per Case \$1,872,695
P.P Average Cost Per Case \$165,119
T.T. Average Cost Per Case \$28,401

DELAWARE

Excess Loss Factors Calculation
Hazard Group B

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O				AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.02	0.011	0.984	0.010	0.00	0.083	0.995	0.083	0.05	0.704	0.949	0.668	0.33	0.158	0.787	0.124	6.40	0.044	0.172	0.0076	0.893
\$15,000	0.02		0.977	0.010	0.01		0.993	0.083	0.08		0.926	0.652	0.50		0.723	0.114	9.60		0.124	0.0055	0.865
\$20,000	0.03		0.970	0.010	0.01		0.990	0.083	0.11		0.904	0.636	0.66		0.672	0.106	12.80		0.097	0.0043	0.839
\$25,000	0.04		0.963	0.010	0.01		0.988	0.082	0.13		0.882	0.621	0.83		0.629	0.099	15.99		0.079	0.0035	0.816
\$30,000	0.05		0.956	0.010	0.01		0.986	0.082	0.16		0.862	0.607	0.99		0.593	0.094	19.19		0.067	0.0029	0.796
\$35,000	0.06		0.949	0.010	0.02		0.983	0.082	0.19		0.843	0.594	1.16		0.562	0.089	22.39		0.058	0.0025	0.778
\$40,000	0.07		0.942	0.010	0.02		0.981	0.082	0.21		0.825	0.581	1.32		0.535	0.084	25.59		0.050	0.0022	0.759
\$50,000	0.08		0.928	0.010	0.02		0.976	0.081	0.27		0.791	0.557	1.65		0.491	0.077	31.99		0.039	0.0017	0.727
\$75,000	0.12		0.897	0.009	0.03		0.965	0.080	0.40		0.720	0.507	2.48		0.417	0.066	47.98		0.022	0.0010	0.663
\$100,000	0.16		0.866	0.009	0.04		0.955	0.080	0.54		0.662	0.466	3.31		0.369	0.058	63.98		0.013	0.0006	0.614
\$125,000	0.20		0.834	0.009	0.06		0.946	0.079	0.67		0.615	0.433	4.13		0.334	0.053	79.97		0.008	0.0003	0.574
\$150,000	0.24		0.803	0.008	0.07		0.936	0.078	0.80		0.574	0.404	4.96		0.307	0.048	95.96		0.006	0.0003	0.538
\$175,000	0.29		0.774	0.008	0.08		0.927	0.077	0.94		0.539	0.380	5.78		0.285	0.045	111.96		0.005	0.0002	0.510
\$200,000	0.33		0.746	0.008	0.09		0.917	0.076	1.07		0.508	0.358	6.61		0.267	0.042	127.95		0.004	0.0002	0.484
\$225,000	0.37		0.719	0.008	0.10		0.908	0.076	1.20		0.479	0.337	7.44		0.251	0.040	143.95		0.003	0.0001	0.461
\$250,000	0.41		0.695	0.007	0.11		0.899	0.075	1.34		0.451	0.318	8.26		0.236	0.037	159.94		0.002	0.0001	0.437
\$275,000	0.45		0.671	0.007	0.12		0.890	0.074	1.47		0.425	0.299	9.09		0.223	0.035	175.94		0.001	0.0000	0.415
\$300,000	0.49		0.649	0.007	0.13		0.880	0.073	1.61		0.400	0.281	9.92		0.210	0.033	191.93		0.000	0.0000	0.394
\$325,000	0.53		0.628	0.007	0.15		0.871	0.073	1.74		0.376	0.264	10.74		0.198	0.031	207.92		0.000	0.0000	0.375
\$350,000	0.57		0.607	0.006	0.16		0.862	0.072	1.87		0.353	0.248	11.57		0.187	0.029	223.92		0.000	0.0000	0.355
\$375,000	0.61		0.587	0.006	0.17		0.853	0.071	2.01		0.331	0.233	12.39		0.175	0.028	239.91		0.000	0.0000	0.338
\$400,000	0.65		0.567	0.006	0.18		0.844	0.070	2.14		0.310	0.218	13.22		0.165	0.026	255.91		0.000	0.0000	0.320
\$425,000	0.69		0.548	0.006	0.19		0.835	0.070	2.28		0.291	0.205	14.05		0.155	0.024	271.90		0.000	0.0000	0.305
\$450,000	0.73		0.530	0.006	0.20		0.826	0.069	2.41		0.273	0.192	14.87		0.145	0.023	287.89		0.000	0.0000	0.290
\$475,000	0.77		0.512	0.005	0.21		0.817	0.068	2.54		0.256	0.181	15.70		0.136	0.022	303.89		0.000	0.0000	0.276
\$500,000	0.82		0.495	0.005	0.22		0.809	0.067	2.68		0.241	0.169	16.53		0.128	0.020	319.88		0.000	0.0000	0.261
\$600,000	0.98		0.434	0.005	0.27		0.775	0.065	3.21		0.186	0.131	19.83		0.100	0.016	383.86		0.000	0.0000	0.217
\$700,000	1.14		0.381	0.004	0.31		0.742	0.062	3.75		0.145	0.102	23.14		0.077	0.012	447.84		0.000	0.0000	0.180
\$800,000	1.30		0.335	0.004	0.36		0.711	0.059	4.28		0.113	0.080	26.44		0.061	0.010	511.81		0.000	0.0000	0.153
\$900,000	1.47		0.296	0.003	0.40		0.680	0.057	4.82		0.089	0.063	29.75		0.047	0.007	575.79		0.000	0.0000	0.130
\$1,000,000	1.63		0.2626	0.0028	0.45		0.6512	0.0543	5.35		0.0704	0.0496	33.05		0.0378	0.0060	639.76		0.0000	0.0000	0.1127
\$2,000,000	3.26		0.0909	0.0010	0.89		0.4276	0.0356	10.71		0.0090	0.0063	66.10		0.0049	0.0008	1279.53		0.0000	0.0000	0.0437
\$3,000,000	4.89		0.0390	0.0004	1.34		0.2839	0.0237	16.06		0.0018	0.0013	99.15		0.0009	0.0001	1919.29		0.0000	0.0000	0.0255
\$4,000,000	6.52		0.0193	0.0002	1.79		0.1847	0.0154	21.41		0.0006	0.0004	132.21		0.0002	0.0000	2559.06		0.0000	0.0000	0.0160
\$5,000,000	8.15		0.0103	0.0001	2.23		0.1140	0.0095	26.77		0.0002	0.0001	165.26		0.0001	0.0000	3198.82		0.0000	0.0000	0.0097
\$6,000,000	9.78		0.0056	0.0001	2.68		0.0634	0.0053	32.12		0.0000	0.0000	198.31		0.0000	0.0000	3838.59		0.0000	0.0000	0.0054
\$7,000,000	11.41		0.0029	0.0000	3.13		0.0279	0.0023	37.47		0.0000	0.0000	231.36		0.0000	0.0000	4478.35		0.0000	0.0000	0.0023
\$8,000,000	13.04		0.0016	0.0000	3.58		0.0041	0.0003	42.83		0.0000	0.0000	264.41		0.0000	0.0000	5118.12		0.0000	0.0000	0.0003
\$9,000,000	14.67		0.0011	0.0000	4.02		0.0000	0.0000	48.18		0.0000	0.0000	297.46		0.0000	0.0000	5757.88		0.0000	0.0000	0.0000
\$10,000,000	16.30		0.0000	0.0000	4.47		0.0000	0.0000	53.53		0.0000	0.0000	330.51		0.0000	0.0000	6397.65		0.0000	0.0000	0.0000

Death Average Cost Per Case	\$613,414
P.T. Average Cost Per Case	\$2,237,484
P.P Average Cost Per Case	\$186,794
T.T. Average Cost Per Case	\$30,256

DELAWARE

Excess Loss Factors Calculation
Hazard Group C

LOSS LIMIT	DEATH				P.T.				PP				TT				M.O				AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.02	0.011	0.985	0.010	0.00	0.027	0.996	0.027	0.05	0.719	0.955	0.687	0.31	0.193	0.796	0.154	5.58	0.050	0.191	0.0096	0.888
\$15,000	0.02		0.978	0.010	0.01		0.994	0.027	0.07		0.934	0.672	0.47		0.733	0.142	8.37		0.139	0.0069	0.858
\$20,000	0.03		0.971	0.010	0.01		0.992	0.027	0.09		0.914	0.657	0.62		0.683	0.132	11.16		0.109	0.0054	0.831
\$25,000	0.04		0.965	0.010	0.01		0.990	0.027	0.12		0.895	0.643	0.78		0.641	0.124	13.95		0.090	0.0045	0.809
\$30,000	0.05		0.958	0.010	0.01		0.988	0.027	0.14		0.876	0.630	0.93		0.606	0.117	16.75		0.076	0.0038	0.788
\$35,000	0.05		0.952	0.010	0.01		0.986	0.027	0.17		0.859	0.617	1.09		0.575	0.111	19.54		0.066	0.0033	0.768
\$40,000	0.06		0.945	0.010	0.01		0.984	0.027	0.19		0.842	0.605	1.24		0.548	0.106	22.33		0.058	0.0029	0.751
\$50,000	0.08		0.932	0.010	0.02		0.980	0.027	0.24		0.810	0.583	1.55		0.503	0.097	27.91		0.046	0.0023	0.719
\$75,000	0.12		0.902	0.009	0.03		0.970	0.027	0.35		0.743	0.534	2.33		0.428	0.083	41.86		0.027	0.0013	0.654
\$100,000	0.15		0.873	0.009	0.04		0.961	0.026	0.47		0.687	0.494	3.10		0.380	0.073	55.82		0.017	0.0008	0.603
\$125,000	0.19		0.843	0.009	0.05		0.953	0.026	0.59		0.641	0.461	3.88		0.344	0.066	69.77		0.011	0.0005	0.563
\$150,000	0.23		0.814	0.009	0.06		0.945	0.026	0.71		0.602	0.433	4.65		0.316	0.061	83.73		0.007	0.0004	0.529
\$175,000	0.27		0.785	0.008	0.07		0.938	0.026	0.83		0.567	0.408	5.43		0.294	0.057	97.68		0.006	0.0003	0.499
\$200,000	0.31		0.758	0.008	0.07		0.930	0.025	0.95		0.537	0.386	6.20		0.275	0.053	111.63		0.005	0.0002	0.472
\$225,000	0.35		0.732	0.008	0.08		0.922	0.025	1.06		0.509	0.366	6.98		0.259	0.050	125.59		0.004	0.0002	0.449
\$250,000	0.39		0.708	0.007	0.09		0.914	0.025	1.18		0.483	0.347	7.76		0.245	0.047	139.54		0.003	0.0002	0.426
\$275,000	0.42		0.685	0.007	0.10		0.906	0.025	1.30		0.459	0.330	8.53		0.232	0.045	153.50		0.002	0.0001	0.407
\$300,000	0.46		0.664	0.007	0.11		0.898	0.025	1.42		0.435	0.313	9.31		0.220	0.042	167.45		0.002	0.0001	0.387
\$325,000	0.50		0.643	0.007	0.12		0.891	0.024	1.54		0.412	0.296	10.08		0.208	0.040	181.41		0.001	0.0000	0.367
\$350,000	0.54		0.623	0.007	0.13		0.883	0.024	1.66		0.390	0.281	10.86		0.197	0.038	195.36		0.000	0.0000	0.350
\$375,000	0.58		0.603	0.006	0.14		0.875	0.024	1.77		0.369	0.266	11.63		0.186	0.036	209.31		0.000	0.0000	0.332
\$400,000	0.62		0.584	0.006	0.15		0.868	0.024	1.89		0.349	0.251	12.41		0.175	0.034	223.27		0.000	0.0000	0.315
\$425,000	0.65		0.566	0.006	0.16		0.860	0.024	2.01		0.330	0.237	13.19		0.165	0.032	237.22		0.000	0.0000	0.299
\$450,000	0.69		0.548	0.006	0.17		0.852	0.023	2.13		0.312	0.224	13.96		0.156	0.030	251.18		0.000	0.0000	0.283
\$475,000	0.73		0.530	0.006	0.18		0.845	0.023	2.25		0.295	0.212	14.74		0.147	0.028	265.13		0.000	0.0000	0.269
\$500,000	0.77		0.514	0.005	0.19		0.837	0.023	2.37		0.279	0.200	15.51		0.138	0.027	279.09		0.000	0.0000	0.255
\$600,000	0.92		0.453	0.005	0.22		0.808	0.022	2.84		0.223	0.160	18.61		0.110	0.021	334.90		0.000	0.0000	0.208
\$700,000	1.08		0.400	0.004	0.26		0.779	0.021	3.31		0.178	0.128	21.72		0.086	0.017	390.72		0.000	0.0000	0.170
\$800,000	1.23		0.355	0.004	0.30		0.752	0.021	3.79		0.143	0.102	24.82		0.069	0.013	446.54		0.000	0.0000	0.140
\$900,000	1.39		0.312	0.003	0.34		0.725	0.020	4.26		0.115	0.082	27.92		0.053	0.010	502.35		0.000	0.0000	0.115
\$1,000,000	1.54		0.2806	0.0030	0.37		0.6993	0.0191	4.73		0.0925	0.0665	31.02		0.0436	0.0084	558.17		0.0000	0.0000	0.0970
\$2,000,000	3.08		0.1009	0.0011	0.75		0.4891	0.0134	9.46		0.0140	0.0101	62.05		0.0061	0.0012	1116.34		0.0000	0.0000	0.0258
\$3,000,000	4.62		0.0444	0.0005	1.12		0.3471	0.0095	14.20		0.0029	0.0021	93.07		0.0012	0.0002	1674.51		0.0000	0.0000	0.0123
\$4,000,000	6.16		0.0223	0.0002	1.50		0.2454	0.0067	18.93		0.0009	0.0006	124.10		0.0002	0.0000	2232.68		0.0000	0.0000	0.0075
\$5,000,000	7.70		0.0122	0.0001	1.87		0.1698	0.0046	23.66		0.0004	0.0003	155.12		0.0001	0.0000	2790.85		0.0000	0.0000	0.0050
\$6,000,000	9.24		0.0069	0.0001	2.24		0.1127	0.0031	28.39		0.0001	0.0001	186.15		0.0000	0.0000	3349.02		0.0000	0.0000	0.0033
\$7,000,000	10.78		0.0038	0.0000	2.62		0.0696	0.0019	33.13		0.0000	0.0000	217.17		0.0000	0.0000	3907.19		0.0000	0.0000	0.0019
\$8,000,000	12.32		0.0020	0.0000	2.99		0.0373	0.0010	37.86		0.0000	0.0000	248.20		0.0000	0.0000	4465.36		0.0000	0.0000	0.0010
\$9,000,000	13.86		0.0012	0.0000	3.37		0.0139	0.0004	42.59		0.0000	0.0000	279.22		0.0000	0.0000	5023.53		0.0000	0.0000	0.0004
\$10,000,000	15.40		0.0000	0.0000	3.74		0.0000	0.0000	47.32		0.0000	0.0000	310.25		0.0000	0.0000	5581.70		0.0000	0.0000	0.0000

Death Average Cost Per Case	\$649,164
P.T. Average Cost Per Case	\$2,673,331
P.P Average Cost Per Case	\$211,316
T.T. Average Cost Per Case	\$32,232

DELAWARE

Excess Loss Factors Calculation
Hazard Group D

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O				AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.01	0.011	0.986	0.010	0.00	0.067	0.997	0.067	0.04	0.734	0.960	0.705	0.29	0.149	0.804	0.120	4.87	0.039	0.212	0.0083	0.910
\$15,000	0.02		0.979	0.010	0.00		0.995	0.067	0.06		0.941	0.691	0.44		0.744	0.111	7.30		0.155	0.0060	0.885
\$20,000	0.03		0.973	0.010	0.01		0.993	0.067	0.08		0.923	0.678	0.58		0.695	0.103	9.74		0.122	0.0048	0.863
\$25,000	0.04		0.966	0.010	0.01		0.992	0.067	0.10		0.906	0.665	0.73		0.653	0.097	12.17		0.101	0.0039	0.843
\$30,000	0.04		0.960	0.010	0.01		0.990	0.067	0.13		0.889	0.652	0.87		0.618	0.092	14.61		0.086	0.0034	0.824
\$35,000	0.05		0.954	0.010	0.01		0.988	0.067	0.15		0.873	0.641	1.02		0.587	0.088	17.04		0.075	0.0029	0.809
\$40,000	0.06		0.948	0.010	0.01		0.987	0.066	0.17		0.857	0.629	1.16		0.560	0.083	19.48		0.066	0.0026	0.791
\$50,000	0.07		0.936	0.010	0.02		0.983	0.066	0.21		0.828	0.608	1.46		0.515	0.077	24.35		0.053	0.0021	0.763
\$75,000	0.11		0.907	0.010	0.02		0.975	0.066	0.31		0.764	0.561	2.18		0.439	0.065	36.52		0.033	0.0013	0.703
\$100,000	0.15		0.879	0.009	0.03		0.967	0.065	0.42		0.712	0.523	2.91		0.390	0.058	48.70		0.021	0.0008	0.656
\$125,000	0.18		0.851	0.009	0.04		0.960	0.065	0.52		0.667	0.490	3.64		0.354	0.053	60.87		0.014	0.0006	0.618
\$150,000	0.22		0.823	0.009	0.05		0.953	0.064	0.63		0.628	0.461	4.37		0.326	0.049	73.05		0.010	0.0004	0.583
\$175,000	0.25		0.796	0.008	0.05		0.947	0.064	0.73		0.595	0.437	5.10		0.303	0.045	85.22		0.007	0.0003	0.554
\$200,000	0.29		0.769	0.008	0.06		0.940	0.063	0.84		0.565	0.415	5.82		0.284	0.042	97.40		0.006	0.0002	0.528
\$225,000	0.33		0.745	0.008	0.07		0.933	0.063	0.94		0.538	0.395	6.55		0.268	0.040	109.57		0.005	0.0002	0.506
\$250,000	0.36		0.721	0.008	0.08		0.927	0.062	1.05		0.513	0.377	7.28		0.254	0.038	121.75		0.004	0.0002	0.485
\$275,000	0.40		0.699	0.007	0.09		0.920	0.062	1.15		0.490	0.360	8.01		0.241	0.036	133.92		0.004	0.0001	0.465
\$300,000	0.44		0.678	0.007	0.09		0.914	0.062	1.25		0.468	0.344	8.74		0.229	0.034	146.09		0.003	0.0001	0.447
\$325,000	0.47		0.658	0.007	0.10		0.907	0.061	1.36		0.447	0.328	9.46		0.217	0.032	158.27		0.002	0.0001	0.428
\$350,000	0.51		0.638	0.007	0.11		0.901	0.061	1.46		0.426	0.313	10.19		0.206	0.031	170.44		0.001	0.0001	0.412
\$375,000	0.55		0.619	0.007	0.12		0.894	0.060	1.57		0.407	0.298	10.92		0.196	0.029	182.62		0.001	0.0000	0.394
\$400,000	0.58		0.601	0.006	0.13		0.888	0.060	1.67		0.387	0.284	11.65		0.186	0.028	194.79		0.000	0.0000	0.378
\$425,000	0.62		0.583	0.006	0.13		0.881	0.059	1.78		0.369	0.271	12.38		0.176	0.026	206.97		0.000	0.0000	0.362
\$450,000	0.66		0.566	0.006	0.14		0.875	0.059	1.88		0.351	0.258	13.11		0.166	0.025	219.14		0.000	0.0000	0.348
\$475,000	0.69		0.549	0.006	0.15		0.868	0.058	1.99		0.334	0.245	13.83		0.157	0.023	231.32		0.000	0.0000	0.332
\$500,000	0.73		0.532	0.006	0.16		0.862	0.058	2.09		0.318	0.233	14.56		0.149	0.022	243.49		0.000	0.0000	0.319
\$600,000	0.87		0.472	0.005	0.19		0.837	0.056	2.51		0.260	0.191	17.47		0.119	0.018	292.19		0.000	0.0000	0.270
\$700,000	1.02		0.420	0.004	0.22		0.812	0.055	2.93		0.213	0.157	20.39		0.096	0.014	340.89		0.000	0.0000	0.230
\$800,000	1.16		0.374	0.004	0.25		0.788	0.053	3.35		0.175	0.128	23.30		0.077	0.011	389.59		0.000	0.0000	0.196
\$900,000	1.31		0.334	0.004	0.28		0.764	0.051	3.76		0.144	0.106	26.21		0.062	0.009	438.28		0.000	0.0000	0.170
\$1,000,000	1.46		0.2989	0.0031	0.31		0.7418	0.0500	4.18		0.1173	0.0861	29.12		0.0471	0.0070	486.98		0.0000	0.0000	0.1462
\$2,000,000	2.91		0.1117	0.0012	0.63		0.5482	0.0369	8.37		0.0210	0.0154	58.25		0.0076	0.0011	973.96		0.0000	0.0000	0.0546
\$3,000,000	4.37		0.0503	0.0005	0.94		0.4102	0.0276	12.55		0.0048	0.0035	87.37		0.0016	0.0002	1460.95		0.0000	0.0000	0.0318
\$4,000,000	5.82		0.0257	0.0003	1.25		0.3081	0.0208	16.73		0.0015	0.0011	116.49		0.0004	0.0001	1947.93		0.0000	0.0000	0.0223
\$5,000,000	7.28		0.0143	0.0002	1.57		0.2297	0.0155	20.92		0.0007	0.0005	145.61		0.0001	0.0000	2434.91		0.0000	0.0000	0.0162
\$6,000,000	8.73		0.0083	0.0001	1.88		0.1684	0.0113	25.10		0.0003	0.0002	174.74		0.0001	0.0000	2921.89		0.0000	0.0000	0.0116
\$7,000,000	10.19		0.0048	0.0001	2.19		0.1198	0.0081	29.28		0.0001	0.0001	203.86		0.0000	0.0000	3408.88		0.0000	0.0000	0.0083
\$8,000,000	11.64		0.0027	0.0000	2.50		0.0814	0.0055	33.46		0.0000	0.0000	232.98		0.0000	0.0000	3895.86		0.0000	0.0000	0.0055
\$9,000,000	13.10		0.0015	0.0000	2.82		0.0512	0.0034	37.65		0.0000	0.0000	262.10		0.0000	0.0000	4382.84		0.0000	0.0000	0.0034
\$10,000,000	14.56		0.0011	0.0000	3.13		0.0278	0.0019	41.83		0.0000	0.0000	291.23		0.0000	0.0000	4869.82		0.0000	0.0000	0.0019

Death Average Cost Per Case	\$686,997
P.T. Average Cost Per Case	\$3,194,079
P.P Average Cost Per Case	\$239,056
T.T. Average Cost Per Case	\$34,338

DELAWARE

Excess Loss Factors Calculation
Hazard Group E

LOSS LIMIT	DEATH				P.T.				PP				T.T				M.O				AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.01	0.011	0.987	0.010	0.00	0.040	0.997	0.040	0.04	0.749	0.965	0.723	0.27	0.173	0.813	0.141	4.25	0.027	0.234	0.0063	0.920
\$15,000	0.02		0.980	0.010	0.00		0.996	0.040	0.06		0.948	0.710	0.41		0.754	0.130	6.37		0.173	0.0047	0.895
\$20,000	0.03		0.974	0.010	0.01		0.994	0.040	0.07		0.931	0.698	0.55		0.706	0.122	8.50		0.137	0.0037	0.874
\$25,000	0.03		0.968	0.010	0.01		0.993	0.040	0.09		0.916	0.686	0.68		0.665	0.115	10.62		0.114	0.0031	0.854
\$30,000	0.04		0.962	0.010	0.01		0.992	0.040	0.11		0.900	0.675	0.82		0.631	0.109	12.75		0.097	0.0026	0.837
\$35,000	0.05		0.957	0.010	0.01		0.990	0.040	0.13		0.886	0.664	0.96		0.600	0.104	14.87		0.085	0.0023	0.820
\$40,000	0.06		0.951	0.010	0.01		0.989	0.040	0.15		0.872	0.653	1.09		0.573	0.099	16.99		0.075	0.0020	0.804
\$50,000	0.07		0.939	0.010	0.01		0.986	0.040	0.18		0.845	0.633	1.37		0.528	0.091	21.24		0.061	0.0016	0.776
\$75,000	0.10		0.911	0.010	0.02		0.979	0.039	0.28		0.785	0.588	2.05		0.451	0.078	31.87		0.039	0.0011	0.716
\$100,000	0.14		0.885	0.009	0.03		0.972	0.039	0.37		0.735	0.551	2.73		0.401	0.069	42.49		0.026	0.0007	0.669
\$125,000	0.17		0.859	0.009	0.03		0.965	0.039	0.46		0.692	0.518	3.42		0.364	0.063	53.11		0.018	0.0005	0.630
\$150,000	0.21		0.832	0.009	0.04		0.960	0.039	0.55		0.655	0.490	4.10		0.335	0.058	63.73		0.013	0.0003	0.596
\$175,000	0.24		0.806	0.008	0.05		0.954	0.038	0.65		0.622	0.466	4.78		0.312	0.054	74.35		0.009	0.0002	0.566
\$200,000	0.28		0.781	0.008	0.05		0.949	0.038	0.74		0.593	0.444	5.47		0.293	0.051	84.97		0.007	0.0002	0.541
\$225,000	0.31		0.757	0.008	0.06		0.943	0.038	0.83		0.566	0.424	6.15		0.277	0.048	95.60		0.006	0.0002	0.518
\$250,000	0.34		0.734	0.008	0.07		0.938	0.038	0.92		0.542	0.406	6.83		0.262	0.045	106.22		0.005	0.0001	0.497
\$275,000	0.38		0.712	0.007	0.07		0.932	0.038	1.02		0.520	0.390	7.52		0.249	0.043	116.84		0.005	0.0001	0.478
\$300,000	0.41		0.692	0.007	0.08		0.927	0.037	1.11		0.499	0.374	8.20		0.237	0.041	127.46		0.004	0.0001	0.459
\$325,000	0.45		0.672	0.007	0.09		0.921	0.037	1.20		0.479	0.359	8.88		0.226	0.039	138.08		0.003	0.0001	0.442
\$350,000	0.48		0.653	0.007	0.09		0.916	0.037	1.29		0.460	0.345	9.57		0.216	0.037	148.71		0.003	0.0001	0.426
\$375,000	0.52		0.635	0.007	0.10		0.910	0.037	1.39		0.442	0.331	10.25		0.205	0.036	159.33		0.002	0.0001	0.411
\$400,000	0.55		0.617	0.006	0.10		0.905	0.037	1.48		0.424	0.317	10.93		0.195	0.034	169.95		0.001	0.0000	0.394
\$425,000	0.58		0.600	0.006	0.11		0.899	0.036	1.57		0.406	0.304	11.62		0.186	0.032	180.57		0.001	0.0000	0.378
\$450,000	0.62		0.583	0.006	0.12		0.894	0.036	1.66		0.389	0.291	12.30		0.177	0.031	191.19		0.000	0.0000	0.364
\$475,000	0.65		0.566	0.006	0.12		0.888	0.036	1.76		0.373	0.279	12.99		0.168	0.029	201.81		0.000	0.0000	0.350
\$500,000	0.69		0.550	0.006	0.13		0.883	0.036	1.85		0.357	0.267	13.67		0.159	0.028	212.44		0.000	0.0000	0.337
\$600,000	0.83		0.491	0.005	0.16		0.861	0.035	2.22		0.299	0.224	16.40		0.129	0.022	254.92		0.000	0.0000	0.286
\$700,000	0.96		0.439	0.005	0.18		0.840	0.034	2.59		0.251	0.188	19.14		0.105	0.018	297.41		0.000	0.0000	0.245
\$800,000	1.10		0.393	0.004	0.21		0.820	0.033	2.96		0.210	0.157	21.87		0.085	0.015	339.90		0.000	0.0000	0.209
\$900,000	1.24		0.353	0.004	0.24		0.799	0.032	3.33		0.176	0.132	24.60		0.070	0.012	382.39		0.000	0.0000	0.180
\$1,000,000	1.38		0.3147	0.0033	0.26		0.7792	0.0314	3.70		0.1486	0.1113	27.34		0.0563	0.0097	424.87		0.0000	0.0000	0.1557
\$2,000,000	2.75		0.1232	0.0013	0.52		0.6043	0.0244	7.40		0.0305	0.0228	54.67		0.0094	0.0016	849.75		0.0000	0.0000	0.0501
\$3,000,000	4.13		0.0568	0.0006	0.79		0.4722	0.0191	11.09		0.0079	0.0059	82.01		0.0021	0.0004	1274.62		0.0000	0.0000	0.0260
\$4,000,000	5.50		0.0296	0.0003	1.05		0.3714	0.0150	14.79		0.0025	0.0019	109.35		0.0005	0.0001	1699.49		0.0000	0.0000	0.0173
\$5,000,000	6.88		0.0167	0.0002	1.31		0.2921	0.0118	18.49		0.0010	0.0007	136.68		0.0001	0.0000	2124.37		0.0000	0.0000	0.0127
\$6,000,000	8.25		0.0099	0.0001	1.57		0.2282	0.0092	22.19		0.0005	0.0004	164.02		0.0000	0.0000	2549.24		0.0000	0.0000	0.0097
\$7,000,000	9.63		0.0059	0.0001	1.83		0.1762	0.0071	25.88		0.0003	0.0002	191.36		0.0000	0.0000	2974.11		0.0000	0.0000	0.0074
\$8,000,000	11.00		0.0035	0.0000	2.10		0.1334	0.0054	29.58		0.0001	0.0001	218.70		0.0000	0.0000	3398.99		0.0000	0.0000	0.0055
\$9,000,000	12.38		0.0020	0.0000	2.36		0.0982	0.0040	33.28		0.0000	0.0000	246.03		0.0000	0.0000	3823.86		0.0000	0.0000	0.0040
\$10,000,000	13.75		0.0013	0.0000	2.62		0.0694	0.0028	36.98		0.0000	0.0000	273.37		0.0000	0.0000	4248.73		0.0000	0.0000	0.0028

Death Average Cost Per Case	\$727,035
P.T. Average Cost Per Case	\$3,816,265
P.P Average Cost Per Case	\$270,438
T.T. Average Cost Per Case	\$36,581

DELAWARE

Excess Loss Factors Calculation
Hazard Group F

LOSS LIMIT	DEATH				P.T				PP				T.T				M.O				AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	EXCESS RATIO * INJ. WT.	
\$10,000	0.01	0.011	0.987	0.010	0.00	0.066	0.998	0.066	0.03	0.764	0.969	0.740	0.26	0.136	0.821	0.112	3.71	0.023	0.257	0.0059	0.934
\$15,000	0.02		0.981	0.010	0.00		0.996	0.066	0.05		0.954	0.729	0.38		0.764	0.104	5.56		0.192	0.0044	0.913
\$20,000	0.03		0.975	0.010	0.00		0.995	0.066	0.07		0.939	0.717	0.51		0.717	0.097	7.41		0.153	0.0035	0.894
\$25,000	0.03		0.970	0.010	0.01		0.994	0.066	0.08		0.925	0.707	0.64		0.677	0.092	9.27		0.128	0.0029	0.878
\$30,000	0.04		0.964	0.010	0.01		0.993	0.066	0.10		0.911	0.696	0.77		0.643	0.087	11.12		0.109	0.0025	0.862
\$35,000	0.05		0.959	0.010	0.01		0.992	0.066	0.11		0.898	0.686	0.90		0.613	0.083	12.97		0.096	0.0022	0.847
\$40,000	0.05		0.953	0.010	0.01		0.991	0.066	0.13		0.885	0.676	1.03		0.586	0.080	14.83		0.085	0.0020	0.834
\$50,000	0.06		0.942	0.010	0.01		0.988	0.066	0.16		0.860	0.657	1.28		0.541	0.074	18.53		0.069	0.0016	0.809
\$75,000	0.10		0.916	0.010	0.02		0.982	0.065	0.25		0.805	0.615	1.92		0.462	0.063	27.80		0.046	0.0011	0.754
\$100,000	0.13		0.891	0.009	0.02		0.976	0.065	0.33		0.757	0.579	2.57		0.412	0.056	37.07		0.032	0.0007	0.710
\$125,000	0.16		0.866	0.009	0.03		0.970	0.064	0.41		0.716	0.547	3.21		0.374	0.051	46.34		0.023	0.0005	0.672
\$150,000	0.19		0.841	0.009	0.03		0.965	0.064	0.49		0.680	0.520	3.85		0.345	0.047	55.60		0.017	0.0004	0.640
\$175,000	0.23		0.816	0.009	0.04		0.960	0.064	0.57		0.648	0.495	4.49		0.321	0.044	64.87		0.012	0.0003	0.612
\$200,000	0.26		0.792	0.008	0.04		0.956	0.063	0.65		0.620	0.473	5.13		0.302	0.041	74.14		0.009	0.0002	0.585
\$225,000	0.29		0.769	0.008	0.05		0.951	0.063	0.74		0.594	0.454	5.77		0.285	0.039	83.40		0.007	0.0002	0.564
\$250,000	0.32		0.746	0.008	0.05		0.947	0.063	0.82		0.570	0.436	6.42		0.271	0.037	92.67		0.006	0.0001	0.544
\$275,000	0.36		0.725	0.008	0.06		0.942	0.062	0.90		0.549	0.419	7.06		0.258	0.035	101.94		0.005	0.0001	0.524
\$300,000	0.39		0.705	0.007	0.07		0.937	0.062	0.98		0.529	0.404	7.70		0.246	0.033	111.21		0.005	0.0001	0.506
\$325,000	0.42		0.686	0.007	0.07		0.933	0.062	1.06		0.510	0.389	8.34		0.235	0.032	120.47		0.004	0.0001	0.490
\$350,000	0.45		0.668	0.007	0.08		0.928	0.062	1.14		0.492	0.376	8.98		0.225	0.031	129.74		0.004	0.0001	0.476
\$375,000	0.49		0.650	0.007	0.08		0.923	0.061	1.23		0.474	0.362	9.62		0.215	0.029	139.01		0.003	0.0001	0.459
\$400,000	0.52		0.633	0.007	0.09		0.919	0.061	1.31		0.457	0.350	10.26		0.205	0.028	148.27		0.003	0.0001	0.446
\$425,000	0.55		0.616	0.006	0.09		0.914	0.061	1.39		0.441	0.337	10.91		0.196	0.027	157.54		0.002	0.0000	0.431
\$450,000	0.58		0.600	0.006	0.10		0.910	0.060	1.47		0.425	0.325	11.55		0.187	0.025	166.81		0.002	0.0000	0.416
\$475,000	0.62		0.584	0.006	0.10		0.905	0.060	1.55		0.410	0.313	12.19		0.178	0.024	176.08		0.001	0.0000	0.403
\$500,000	0.65		0.568	0.006	0.11		0.901	0.060	1.63		0.394	0.301	12.83		0.170	0.023	185.34		0.000	0.0000	0.390
\$600,000	0.78		0.510	0.005	0.13		0.882	0.059	1.96		0.338	0.258	15.40		0.140	0.019	222.41		0.000	0.0000	0.341
\$700,000	0.91		0.459	0.005	0.15		0.864	0.057	2.29		0.289	0.221	17.96		0.115	0.016	259.48		0.000	0.0000	0.299
\$800,000	1.04		0.413	0.004	0.18		0.847	0.056	2.61		0.248	0.189	20.53		0.095	0.013	296.55		0.000	0.0000	0.262
\$900,000	1.17		0.372	0.004	0.20		0.829	0.055	2.94		0.212	0.162	23.09		0.078	0.011	333.62		0.000	0.0000	0.232
\$1,000,000	1.30		0.3366	0.0035	0.22		0.8119	0.0539	3.27		0.1812	0.1385	25.66		0.0647	0.0088	370.69		0.0000	0.0000	0.2047
\$2,000,000	2.60		0.1355	0.0014	0.44		0.6565	0.0436	6.54		0.0430	0.0329	51.32		0.0114	0.0016	741.37		0.0000	0.0000	0.0795
\$3,000,000	3.90		0.0639	0.0007	0.66		0.5320	0.0353	9.81		0.0124	0.0095	76.98		0.0028	0.0004	1112.06		0.0000	0.0000	0.0459
\$4,000,000	5.20		0.0339	0.0004	0.88		0.4342	0.0288	13.07		0.0041	0.0031	102.64		0.0007	0.0001	1482.74		0.0000	0.0000	0.0324
\$5,000,000	6.50		0.0195	0.0002	1.10		0.3554	0.0236	16.34		0.0016	0.0012	128.30		0.0002	0.0000	1853.43		0.0000	0.0000	0.0250
\$6,000,000	7.80		0.0118	0.0001	1.32		0.2905	0.0193	19.61		0.0008	0.0006	153.96		0.0001	0.0000	2224.11		0.0000	0.0000	0.0200
\$7,000,000	9.10		0.0072	0.0001	1.54		0.2365	0.0157	22.88		0.0005	0.0004	179.63		0.0001	0.0000	2594.80		0.0000	0.0000	0.0162
\$8,000,000	10.40		0.0044	0.0000	1.75		0.1909	0.0127	26.15		0.0003	0.0002	205.29		0.0000	0.0000	2965.49		0.0000	0.0000	0.0129
\$9,000,000	11.70		0.0026	0.0000	1.97		0.1524	0.0101	29.42		0.0001	0.0001	230.95		0.0000	0.0000	3336.17		0.0000	0.0000	0.0102
\$10,000,000	13.00		0.0016	0.0000	2.19		0.1196	0.0079	32.69		0.0000	0.0000	256.61		0.0000	0.0000	3706.86		0.0000	0.0000	0.0079

Death Average Cost Per Case \$769,406
P.T. Average Cost Per Case \$4,559,649
P.P Average Cost Per Case \$305,940
T.T. Average Cost Per Case \$38,970

DELAWARE
Excess Loss Factors Calculation
Hazard Group G

LOSS LIMIT	DEATH				P.T.				PP				TT				M.O				AVE. EX. RAT.
	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	RATIO * INJ. WT.	RATIO TO AVE.	INJ. WGT.	EXCESS RATIO	RATIO * INJ. WT.	
\$10,000	0.01	0.011	0.988	0.010	0.00	0.091	0.998	0.091	0.03	0.779	0.972	0.757	0.24	0.104	0.829	0.086	3.23	0.015	0.282	0.0042	0.948
\$15,000	0.02		0.982	0.010	0.00		0.997	0.091	0.04		0.959	0.747	0.36		0.773	0.080	4.85		0.212	0.0032	0.931
\$20,000	0.02		0.977	0.010	0.00		0.996	0.091	0.06		0.946	0.737	0.48		0.728	0.076	6.47		0.171	0.0026	0.917
\$25,000	0.03		0.971	0.010	0.00		0.995	0.091	0.07		0.933	0.727	0.60		0.689	0.072	8.09		0.143	0.0021	0.902
\$30,000	0.04		0.966	0.010	0.01		0.994	0.091	0.09		0.920	0.717	0.72		0.655	0.068	9.70		0.123	0.0018	0.888
\$35,000	0.04		0.961	0.010	0.01		0.993	0.091	0.10		0.908	0.708	0.84		0.625	0.065	11.32		0.108	0.0016	0.876
\$40,000	0.05		0.956	0.010	0.01		0.992	0.091	0.12		0.897	0.699	0.96		0.599	0.062	12.94		0.096	0.0014	0.863
\$50,000	0.06		0.945	0.010	0.01		0.990	0.090	0.14		0.874	0.681	1.20		0.554	0.058	16.17		0.079	0.0012	0.840
\$75,000	0.09		0.920	0.010	0.01		0.985	0.090	0.22		0.823	0.641	1.81		0.474	0.049	24.26		0.053	0.0008	0.791
\$100,000	0.12		0.896	0.009	0.02		0.980	0.090	0.29		0.778	0.606	2.41		0.422	0.044	32.34		0.038	0.0006	0.750
\$125,000	0.15		0.873	0.009	0.02		0.975	0.089	0.36		0.739	0.576	3.01		0.385	0.040	40.43		0.028	0.0004	0.714
\$150,000	0.18		0.849	0.009	0.03		0.970	0.089	0.43		0.705	0.549	3.61		0.355	0.037	48.51		0.021	0.0003	0.684
\$175,000	0.21		0.826	0.009	0.03		0.966	0.088	0.51		0.674	0.525	4.22		0.331	0.034	56.60		0.016	0.0002	0.656
\$200,000	0.25		0.803	0.008	0.04		0.962	0.088	0.58		0.646	0.503	4.82		0.311	0.032	64.68		0.013	0.0002	0.631
\$225,000	0.28		0.780	0.008	0.04		0.958	0.087	0.65		0.621	0.484	5.42		0.294	0.031	72.77		0.010	0.0001	0.610
\$250,000	0.31		0.758	0.008	0.05		0.954	0.087	0.72		0.598	0.466	6.02		0.280	0.029	80.85		0.008	0.0001	0.590
\$275,000	0.34		0.738	0.008	0.05		0.950	0.087	0.79		0.577	0.449	6.62		0.267	0.028	88.94		0.006	0.0001	0.572
\$300,000	0.37		0.718	0.008	0.06		0.946	0.086	0.87		0.557	0.434	7.23		0.255	0.026	97.02		0.006	0.0001	0.554
\$325,000	0.40		0.700	0.007	0.06		0.942	0.086	0.94		0.539	0.420	7.83		0.244	0.025	105.11		0.005	0.0001	0.538
\$350,000	0.43		0.682	0.007	0.06		0.939	0.086	1.01		0.521	0.406	8.43		0.234	0.024	113.19		0.005	0.0001	0.523
\$375,000	0.46		0.665	0.007	0.07		0.935	0.085	1.08		0.505	0.393	9.03		0.224	0.023	121.28		0.004	0.0001	0.508
\$400,000	0.49		0.648	0.007	0.07		0.931	0.085	1.16		0.489	0.381	9.63		0.215	0.022	129.36		0.004	0.0001	0.495
\$425,000	0.52		0.632	0.007	0.08		0.927	0.085	1.23		0.474	0.369	10.24		0.206	0.021	137.45		0.003	0.0000	0.482
\$450,000	0.55		0.616	0.006	0.08		0.923	0.084	1.30		0.459	0.358	10.84		0.197	0.020	145.53		0.003	0.0000	0.468
\$475,000	0.58		0.600	0.006	0.09		0.919	0.084	1.37		0.444	0.346	11.44		0.188	0.020	153.62		0.002	0.0000	0.456
\$500,000	0.61		0.585	0.006	0.09		0.915	0.084	1.44		0.430	0.335	12.04		0.180	0.019	161.70		0.002	0.0000	0.444
\$600,000	0.74		0.528	0.006	0.11		0.900	0.082	1.73		0.377	0.293	14.45		0.150	0.016	194.05		0.000	0.0000	0.397
\$700,000	0.86		0.478	0.005	0.13		0.885	0.081	2.02		0.328	0.256	16.86		0.125	0.013	226.39		0.000	0.0000	0.355
\$800,000	0.98		0.432	0.005	0.15		0.870	0.079	2.31		0.286	0.223	19.27		0.104	0.011	258.73		0.000	0.0000	0.318
\$900,000	1.11		0.391	0.004	0.17		0.855	0.078	2.60		0.250	0.194	21.68		0.087	0.009	291.07		0.000	0.0000	0.285
\$1,000,000	1.23		0.3560	0.0037	0.18		0.8402	0.0768	2.89		0.2173	0.1693	24.09		0.0722	0.0075	323.41		0.0000	0.0000	0.2573
\$2,000,000	2.46		0.1485	0.0016	0.37		0.7041	0.0643	5.78		0.0587	0.0457	48.17		0.0138	0.0014	646.82		0.0000	0.0000	0.1130
\$3,000,000	3.68		0.0717	0.0008	0.55		0.5891	0.0538	8.67		0.0188	0.0146	72.26		0.0035	0.0004	970.23		0.0000	0.0000	0.0696
\$4,000,000	4.91		0.0386	0.0004	0.73		0.4954	0.0453	11.56		0.0067	0.0052	96.35		0.0010	0.0001	1293.64		0.0000	0.0000	0.0510
\$5,000,000	6.14		0.0225	0.0002	0.92		0.4184	0.0382	14.45		0.0027	0.0021	120.44		0.0003	0.0000	1617.05		0.0000	0.0000	0.0405
\$6,000,000	7.37		0.0138	0.0001	1.10		0.3538	0.0323	17.34		0.0013	0.0010	144.52		0.0001	0.0000	1940.45		0.0000	0.0000	0.0334
\$7,000,000	8.60		0.0087	0.0001	1.28		0.2990	0.0273	20.23		0.0007	0.0005	168.61		0.0001	0.0000	2263.86		0.0000	0.0000	0.0279
\$8,000,000	9.83		0.0055	0.0001	1.47		0.2519	0.0230	23.11		0.0005	0.0004	192.70		0.0000	0.0000	2587.27		0.0000	0.0000	0.0235
\$9,000,000	11.05		0.0034	0.0000	1.65		0.2113	0.0193	26.00		0.0003	0.0002	216.79		0.0000	0.0000	2910.68		0.0000	0.0000	0.0195
\$10,000,000	12.28		0.0021	0.0000	1.84		0.1759	0.0161	28.89		0.0001	0.0001	240.87		0.0000	0.0000	3234.09		0.0000	0.0000	0.0162

Death Average Cost Per Case	\$814,247
P.T. Average Cost Per Case	\$5,447,839
P.P Average Cost Per Case	\$346,103
T.T. Average Cost Per Case	\$41,515

DELAWARE COMPENSATION RATING BUREAU, INC

Excess Loss Pure Premium Factors
Adjusted to Include Allocated Loss Adjustment Expenses

Average excess loss pure premium ratios by hazard group and loss limitation are derived in Exhibit 17b. Those same excess ratios are presented herein and adjusted to include a provision for allocated loss adjustment expenses.

Pages 1 and 2 show the calculation of excess ratios for hazard groups A through G.

These factors are applicable to voluntary market loss costs.

DELAWARE COMPENSATION RATING BUREAU, INC

Excess Loss Premium Factors

Average excess loss pure premium ratios by hazard group and loss limitation are derived in Exhibit 17b. Those same excess ratios are presented herein and adjusted to express excess losses as a portion of residual market rates.

Pages 1 and 2 show the calculation of excess ratios for hazard groups A through G.

DELAWARE COMPENSATION RATING BUREAU, INC

Excess Loss Premium Factors
Adjusted to Include Allocated Loss Adjustment Expenses

Average excess loss pure premium ratios by hazard group and loss limitation are derived in Exhibit 17b. Those same excess ratios are presented herein and adjusted to include allocated loss adjustment expenses and to express the resulting loss and ALAE as a portion of residual market rates.

Pages 1 and 2 show the calculation of excess ratios for hazard groups A through G.

DELAWARE COMPENSATION RATING BUREAU, INC.

State and Hazard Group Relativities

The attached exhibit pages present an analysis of Delaware State and Hazard Group relativities.

The exhibit shows the derivation of the December 1, 2017 proposed relativities. DCRB and NCCI average costs are shown by hazard group and in total. A credibility weight is calculated for each hazard group based on the number of claims. A credibility weighted average cost is then calculated and these average costs are related to the NCCI overall average cost to generate the indicated (and selected) relativities. An adjustment has been made to recognize the impact of Senate Bill 1, Senate Bill 238, House Bill 175 and House Bill 373 on Delaware average costs.

The bottom of the exhibit presents the approved December 1, 2016 relativities.

**Derivation of State Hazard Group Relativities
Delaware December 1, 2017 Filing**

Hazard Group	DCRB Average Cost (1)	Ratio to DCRB Total (2)=(1)All/(1)i	Ratio to NCCI Total (3)=(4)All/(4)i	NCCI Average Cost (4)	Ratio to NCCI Total (5)=(4)All/(4)i	# Claims (6)	Credibility * (7)	Cred Wtd Average Cost** (8)	Ratio to NCCI Total (9)=(4)All/(8)i	Selected St & HG Relativity (10)
A	59,744	1.743	1.000	37,292	1.602	663	0.065	38,751	1.542	1.542
B	82,193	1.267	0.727	45,689	1.307	1,559	0.100	49,339	1.211	1.211
C	82,436	1.263	0.725	51,116	1.169	3,501	0.150	55,814	1.070	1.070
D	106,419	0.979	0.561	60,165	0.993	881	0.075	63,634	0.939	0.939
E	133,358	0.781	0.448	71,093	0.840	1,865	0.110	77,942	0.766	0.766
F	166,571	0.625	0.359	87,212	0.685	677	0.066	92,450	0.646	0.646
G	533,593	0.195	0.112	100,004	0.597	95	0.025	110,844	0.539	0.539
All	104,132		0.574	59,736		9,241	0.244	70,569		

* Credibility = [# claims by TOI / 155,000]^{0.5}

** DCRB Avg Cost * Cred + NCCI Avg Cost * (1-Cred)

Delaware December 1, 2016 Filing

Hazard Group	Approved Relativity
A	1.548
B	1.224
C	1.048
D	0.918
E	0.756
F	0.647
G	0.584

DELAWARE COMPENSATION RATING BUREAU, INC.

Delaware Insurance Plan

The following pages present a review of the experience for the Delaware Insurance Plan.

Page 19.1 compares the reported loss ratio for a five-year period of the assigned risk and voluntary markets by the premium size range. The second page shows similar detail but by year rather than premium size.

The bottom portion of page 19.2 also shows the calculation of a manual rate offset for a residual market surcharge program applicable to rated Residual Market risks with debit experience modification factors. It is contemplated that these risks would be subject to a surcharge ranging from 0 to +50%, with a maximum set at the value of the modification factor less unity, and that the surcharge would be calculated by multiplying 50% times the complement of the risk's experience rating credibility. The offset is applicable to voluntary market risks.

The residual market share calculation is given on page 19.3.

Page 19.4 contains the calculation of the average surcharge based on the above methodology.

The assigned risk subsidy is derived as shown on page 19.5.

DELAWARE INSURANCE PLAN EXPERIENCE
Manual Years 2010 - 2014

SIZE OF STANDARD PREMIUM	STATEWIDE			DIP			STATEWIDE - DIP			INDICATED DIFFERENCE FACTOR DIP/(SW-DIP)
	TOTAL PREMIUM*	TOTAL LOSS	LOSS RATIO	TOTAL PREMIUM*	TOTAL LOSS	LOSS RATIO	TOTAL PREMIUM*	TOTAL LOSS	LOSS RATIO	
1-1,000	22,249,154	26,830,241	120.6	1,968,309	7,979,870	405.4	20,280,845	18,850,371	92.9	4.364
1,001-2,000	23,098,372	26,783,875	116.0	3,763,845	9,297,961	247.0	19,334,527	17,485,914	90.4	2.732
2,001-3,000	18,902,557	17,510,165	92.6	2,481,958	3,346,663	134.8	16,420,599	14,163,502	86.3	1.562
3,001-4,000	16,576,332	21,498,436	129.7	1,868,558	4,201,414	224.8	14,707,774	17,297,022	117.6	1.912
4,001-5,000	15,193,115	18,154,190	119.5	1,655,664	3,750,346	226.5	13,537,451	14,403,844	106.4	2.129
5,001-7,500	32,793,833	43,001,854	131.1	3,183,500	4,120,556	129.4	29,610,333	38,881,298	131.3	0.986
7,501-10,000	27,154,563	30,323,086	111.7	2,536,605	3,771,987	148.7	24,617,958	26,551,099	107.9	1.378
10,001-12,500	23,582,627	18,621,406	79.0	2,010,145	3,571,535	177.7	21,572,482	15,049,871	69.8	2.546
12,501-15,000	19,736,224	24,891,534	126.1	1,730,540	2,314,388	133.7	18,005,684	22,577,146	125.4	1.066
15,001-20,000	33,313,199	37,042,341	111.2	2,540,762	5,136,837	202.2	30,772,437	31,905,504	103.7	1.950
20,001-25,000	27,742,120	35,025,133	126.3	2,209,039	2,404,083	108.8	25,533,081	32,621,050	127.8	0.851
25,001-50,000	100,656,389	118,169,617	117.4	7,883,887	15,894,030	201.6	92,772,502	102,275,587	110.2	1.829
50,001-75,000	72,166,642	88,174,959	122.2	5,794,974	9,245,114	159.5	66,371,668	78,929,845	118.9	1.341
75,001-100,000	51,539,354	53,895,624	104.6	3,967,539	4,985,104	125.6	47,571,815	48,910,520	102.8	1.222
100,001-200,000	139,264,833	124,537,555	89.4	6,671,627	7,551,186	113.2	132,593,206	116,986,369	88.2	1.283
200,001-300,000	74,925,115	67,372,233	89.9	3,524,231	3,293,329	93.4	71,400,884	64,078,904	89.7	1.041
300,001-400,000	58,124,728	62,144,910	106.9	648,154	944,222	145.7	57,476,574	61,200,688	106.5	1.368
400,001-500,000	32,398,165	27,833,250	85.9	0	0	0.0	32,398,165	27,833,250	85.9	0.000
500,001-1,000,000	109,238,982	83,273,284	76.2	2,916,206	2,734,851	93.8	106,322,776	80,538,433	75.7	1.239
1,000,001 & higher	193,444,320	162,295,407	83.9	9,271,634	23,570,077	254.2	184,172,686	138,725,330	75.3	3.376
TOTALS	1,092,100,624	1,087,379,100	99.6	66,627,177	118,113,553	177.3	1,025,473,447	969,265,547	94.5	1.876

* Premium calculated based on DCRB voluntary market loss cost level.

DELAWARE INSURANCE PLAN EXPERIENCE
Manual Years 2010 - 2014

MANUAL YEAR	STATEWIDE			DIP			STATEWIDE - DIP		
	STANDARD PREMIUM WITH CONSTANTS *	DEVELOPED INCURRED LOSS	LOSS RATIO	STANDARD PREMIUM WITH CONSTANTS *	DEVELOPED INCURRED LOSS	LOSS RATIO	STANDARD PREMIUM WITH CONSTANTS *	DEVELOPED INCURRED LOSS	LOSS RATIO
2010	197,399,767	224,794,741	113.9	7,785,150	17,995,570	231.2	189,614,617	206,799,171	109.1
2011	200,057,806	217,601,564	108.8	10,317,085	19,227,648	186.4	189,740,721	198,373,916	104.5
2012	207,757,130	194,961,748	93.8	13,565,541	25,557,303	188.4	194,191,589	169,404,445	87.2
2013	234,155,428	224,164,082	95.7	18,321,999	30,980,082	169.1	215,833,429	193,184,000	89.5
2014	252,730,493	225,856,965	89.4	16,637,402	24,352,950	146.4	236,093,091	201,504,015	85.3
TOTALS	1,092,100,624	1,087,379,100	99.6	66,627,177	118,113,553	177.3	1,025,473,447	969,265,547	94.5

MANUAL YEAR	INDICATED DIFFERENCE FACTOR DIP/(SW-DIP)
2010	2.119
2011	1.784
2012	2.161
2013	1.889
2014	1.716
TOTAL 2010 - 2014	1.876

INDICATED MANUAL LOSS COST OFFSET

LOSS RATIO DIFFERENTIAL (for page 19.5)

(1) D I P MARKET SHARE	0.0738	(4) D I P LOSS RATIO	177.3
(2) AVERAGE SURCHARGE	0.092	(5) VOLUNTARY MKT LOSS RATIO	94.5
(3) MANUAL LOSS COST OFFSET APPLICABLE TO VOLUNTARY MARKET RISKS [1 - (1)*{1+(2)}] / [1 - (1)]	0.9927	(6) D I P SURCHARGE FACTOR	1.092
		(7) L R D [(4) / (5)] / (6)	1.72

* Premium calculated based on DCRB voluntary market loss cost level.

RESIDUAL MARKET SHARE (using financial data)

Policy Year Accumulated Standard Earned Premium @ 12/31/16

Residual Market Share excluding Large Deductible

Policy Year	(1) <u>Call #1</u>	(2) <u>Call #12</u>	(3) = (1)-(2) <u>Difference</u>	(4) <u>LCM</u>	(5) = (3)*(4) <u>VM @ RM</u> <u>DSR Level</u>	(6) = (2)+(5) <u>Total @ DSR</u>	(7) = (2)/(6) <u>Ratio</u>
2007	200,021,469	26,881,061	173,140,408	1.4008	242,535,084	269,416,145	0.0998
2008	151,172,480	16,835,706	134,336,774	1.3339	179,191,823	196,027,529	0.0859
2009	119,113,296	10,040,618	109,072,678	1.3403	146,190,110	156,230,728	0.0643
2010	106,675,436	8,752,054	97,923,382	1.3258	129,826,820	138,578,874	0.0632
2011	106,489,016	13,822,925	92,666,091	1.3114	121,522,312	135,345,237	0.1021
2012	115,705,744	20,965,707	94,740,037	1.3735	130,125,441	151,091,148	0.1388
2013	136,023,219	30,458,969	105,564,250	1.4243	150,355,161	180,814,130	0.1685
2014	149,156,953	24,764,957	124,391,996	1.3973	173,812,936	198,577,893	0.1247
2015	147,371,079	25,620,964	121,750,115	1.4328	174,443,565	200,064,529	0.1281
2016	88,215,578	11,629,904	76,585,674	1.4258	109,195,854	120,825,758	0.0963

Residual Market Share including Large Deductible (net basis)

Policy Year	(8) <u>Call #8</u>	(9) = (8)*(4) <u>VM @ RM</u> <u>DSR Level</u>	(10) = (6)+(9) <u>Total @ DSR</u>	(11) = (2)/(10) <u>Ratio</u>
2007	42,796,062	59,948,724	329,364,869	0.0816
2008	38,152,323	50,891,384	246,918,913	0.0682
2009	31,547,739	42,283,435	198,514,163	0.0506
2010	27,143,355	35,986,660	174,565,534	0.0501
2011	29,054,709	38,102,345	173,447,582	0.0797
2012	31,265,017	42,942,501	194,033,649	0.1081
2013	38,082,835	54,241,382	235,055,512	0.1296
2014	39,819,522	55,639,818	254,217,711	0.0974
2015	41,503,644	59,466,421	259,530,950	0.0987
2016	25,822,825	36,818,184	157,643,942	0.0738

**DELAWARE COMPENSATION RATING BUREAU, INC.
DELAWARE INSURANCE PLAN**

**CALCULATION OF AVERAGE SURCHARGE
0.50 * (1 - C), max = Mod Factor Less Unity**

	<u>Risk Count</u>	<u>Premium 2015</u>	<u>% Total Count</u>	<u>% Total Premium</u>
1 Risks with Credit Mod (<= 1.0)	474	7,132,952	19.78%	32.29%
2 Risks with Debit Mod (> 1.0)	205	9,312,178	8.56%	42.16%
3 Total - Rated Risks	679	16,445,130	28.34%	74.45%
4 Non-Rated Risks	1,717	5,644,269	71.66%	25.55%
5 Total - All Assigned Risks	2,396	22,089,399	100.00%	100.00%

	<u>Surcharged Premium</u>	<u>Average Surcharge</u>	<u>% Total Premium</u>
1 Risks with Credit Mod (<= 1.0)	7,132,952	0.000	29.58%
2 Risks with Debit Mod (> 1.0)	11,335,426	0.217	47.01%
3 Total - Rated Risks	18,468,378	0.123	76.59%
4 Non-Rated Risks	5,644,269	0.000	23.41%
5 Total - All Assigned Risks	24,112,647	0.092	100.00%

Surcharge = 50% * (1 - cred), not exceeding the modification factor less unity and applies to risks with debit modification factors.

DELAWARE INSURANCE PLAN
ASSIGNED RISK SUBSIDY

Calculation of residual market subsidy multiplier to be added to Retro Rating Plan tax multiplier.

1	ARMS	Delaware Insurance Plan Market Share	0.0738
2	VMS	Voluntary Market Share (1 - ARMS)	0.9262
3	LRD	Loss Ratio Differential	1.72
4	PLR	Permissible Loss Ratio	0.5838
5	ARLR	Assigned Risk Loss Ratio	
6	VLR	Voluntary Loss Ratio	
7	S	Subsidy	

$$\text{ARLR} * \text{ARMS} + \text{VLR} * \text{VMS} = \text{PLR}$$

$$\text{VLR} * 1.72 * 0.0738 + \text{VLR} * 0.9262 = 0.5838$$

$$\text{VLR} = 0.5544$$

$$\text{ARLR} = 1.72 * \text{VLR} = 0.9536$$

$$\text{DIFF} = \text{ARLR} - \text{VLR} = 0.3992$$

$$S = (0.8) * (\text{ARLR} - \text{VLR}) * (\text{ARMS} / \text{VMS})$$

$$= (0.8) * (39.92\%) * (0.0738 / 0.9262)$$

$$= (0.8) * (39.92\%) * (0.0797)$$

$$= 2.55\%$$

DELAWARE COMPENSATION RATING BUREAU, INC.

Review of Experience Rating Plan Parameters

Page 20.1 contains Collectible Premium Ratios.

Page 20.2 contains Expected Loss Cost Factors. They are applied to residual market rates by classification to produce Table A, Expected Loss Factors, which are the basis for the calculation of Expected Losses.

Page 20.3 contains the derivation of various factors, i.e. maximum single loss size, self-rating point, that are used to produce Table B.

COLLECTIBLE PREMIUM RATIOS *

Manual Years 2014 to 2016 Market Profile Report Data

Manual Year	Premium at Manual Rates	Collected Premium (Excluding Constants)	Collectible Premium Ratio (2)/(3)
(1)	(2)	(3)	(4)
ALL INDUSTRIES			
2014	258,211,562	260,286,052	0.9920
2015	247,095,158	259,025,925	0.9539
2016	286,601,879	297,368,719	0.9638
TOTAL	791,908,599	816,680,696	0.9697
MANUFACTURING AND UTILITIES			
2014	34,335,697	31,534,717	1.0888
2015	33,641,793	30,869,674	1.0898
2016	35,919,716	32,826,790	1.0942
TOTAL	103,897,207	95,231,181	1.0910
CONTRACTING AND QUARRYING			
2014	50,143,592	47,541,230	1.0547
2015	48,303,173	46,969,170	1.0284
2016	57,816,413	55,135,715	1.0486
TOTAL	156,263,179	149,646,115	1.0442
OTHER INDUSTRIES			
2014	173,732,273	181,210,105	0.9587
2015	165,150,191	181,187,081	0.9115
2016	192,865,750	209,406,215	0.9210
TOTAL	531,748,213	571,803,400	0.9299

* Excludes classifications and coverages not subject to experience rating.

EXPECTED LOSS RATE FACTORS

CALCULATION OF EXPECTED LOSS RATE FACTORS

Policy Year Beginning 12/1 (1)	Average Law Multiplier (2)	Adjustment Factor (3)	Loss Ratio Development Factor (4)	Expense Allowance * 1 / (PLR/CPR) (5)	Trend Factor (6)	Product (2) * (3) * (4) * (5) * (6) (7)	Expected Loss Rate Factor 1.0 / (7) (8)
<u>Manufacturing and Utilities</u>							
2013	0.9236	1.0000	1.6885	1.8688	1.2960	3.7771	0.2648
2014	0.9614	1.0000	1.7518	1.8688	1.2139	3.8206	0.2617
2015	0.9849	1.0000	2.5313	1.8688	1.1375	5.2997	0.1887
<u>Contracting and Quarrying</u>							
2013	0.9236	1.0000	1.5963	1.7886	1.2960	3.4176	0.2926
2014	0.9614	1.0000	1.8923	1.7886	1.2139	3.9499	0.2532
2015	0.9849	1.0000	2.5263	1.7886	1.1375	5.0622	0.1975
<u>Other Industries</u>							
2013	0.9236	1.0000	1.6005	1.5928	1.2960	3.0514	0.3277
2014	0.9614	1.0000	1.8439	1.5928	1.2139	3.4276	0.2917
2015	0.9849	1.0000	2.3951	1.5928	1.1375	4.2739	0.2340

* Permissible Loss Ratio = 0.5838
 Collectible Premium Ratios
 Manufacturing = 1.0910
 Contracting = 1.0442
 All Other = 0.9299

Experience Rating Plan Parameters

(1)	Eligibility Point = (3,161 = 1 yr Prem)	3 yr =	\$9,483
(2)	Permissible Loss Ratio =		0.6020 (a)
(3)	Expected Losses needed to achieve 5% credibility (1) * (2) = \$9,483 * 0.6020 =		\$5,709
(4)	Max Value :	$\frac{0.25 * \$5,709}{0.05} =$	\$28,545
(5)	K-Value a) If (3) is assigned 5% credibility, then $K = \frac{E * (1 - c)}{c} = \frac{\$5,709 * (1 - .05)}{.05} =$		\$108,471
(6)	.055 Credibility Interval - the .0525 left endpoint corresponds to $E = \frac{(K * C)}{(1 - C)} =$	$\frac{\$108,471 * .0525}{.9475} =$	\$6,010
(7)	Right endpoint for .05 credibility interval =		\$6,009
(8)	Self rating point = 25 * average serious claim = 25 * \$304,144 =		\$7,603,600
	6% of (8) rounded to the nearest \$1,000 =		\$456,000
		Selected =	\$456,000

(a) Standard LR / CPR = Manual LR
0.5838 / 0.9697 = 0.6020

DELAWARE COMPENSATION RATING BUREAU, INC.

Table B

This exhibit includes Table B, which is used in the Experience Rating Plan.

Proposed Effective: December 1, 2017
Table B
DELAWARE EXPERIENCE RATING PLAN

Expected Losses	Credibility "C"	Maximum Value of one Accident	Weighted Maximum Value Charge "L" * "C"	
(1)	(2)	(3)	(4)	
6,009	or less	0.0500	28,530	0.031
6,010	6,617	0.0550	28,700	0.034
6,618	7,230	0.0600	28,850	0.037
7,231	7,851	0.0650	29,004	0.040
7,852	8,478	0.0700	29,161	0.043
8,479	9,112	0.0750	29,320	0.046
9,113	9,753	0.0800	29,478	0.049
9,754	10,400	0.0850	29,638	0.052
10,401	11,055	0.0900	29,800	0.054
11,056	11,717	0.0950	29,966	0.057
11,718	12,387	0.1000	30,133	0.060
12,388	13,064	0.1050	30,300	0.063
13,065	13,749	0.1100	30,470	0.066
13,750	14,441	0.1150	30,643	0.069
14,442	15,142	0.1200	30,817	0.072
15,143	15,850	0.1250	30,994	0.075
15,851	16,567	0.1300	31,171	0.077
16,568	17,291	0.1350	31,352	0.080
17,292	18,025	0.1400	31,534	0.083
18,026	18,767	0.1450	31,719	0.086
18,768	19,517	0.1500	31,905	0.089
19,518	20,277	0.1550	32,094	0.091
20,278	21,046	0.1600	32,284	0.094
21,047	21,823	0.1650	32,477	0.097
21,824	22,611	0.1700	32,674	0.100
22,612	23,408	0.1750	32,871	0.102
23,409	24,214	0.1800	33,072	0.105
24,215	25,031	0.1850	33,274	0.108
25,032	25,857	0.1900	33,480	0.110
25,858	26,694	0.1950	33,687	0.113
26,695	27,542	0.2000	33,899	0.115
27,543	28,400	0.2050	34,112	0.118
28,401	29,269	0.2100	34,327	0.121
29,270	30,149	0.2150	34,547	0.123
30,150	31,041	0.2200	34,768	0.126
31,042	31,944	0.2250	34,992	0.128
31,945	32,858	0.2300	35,220	0.131
32,859	33,785	0.2350	35,449	0.133
33,786	34,724	0.2400	35,682	0.136
34,725	35,676	0.2450	35,919	0.138
35,677	36,640	0.2500	36,159	0.141
36,641	37,617	0.2550	36,401	0.143
37,618	38,607	0.2600	36,647	0.146
38,608	39,611	0.2650	36,896	0.148
39,612	40,629	0.2700	37,149	0.150
40,630	41,661	0.2750	37,405	0.153
41,662	42,707	0.2800	37,665	0.155
42,708	43,768	0.2850	37,928	0.157
43,769	44,844	0.2900	38,196	0.160
44,845	45,935	0.2950	38,466	0.162
45,936	47,042	0.3000	38,741	0.164
47,043	48,165	0.3050	39,020	0.166
48,166	49,304	0.3100	39,302	0.168
49,305	50,460	0.3150	39,590	0.171
50,461	51,633	0.3200	39,880	0.173
51,634	52,823	0.3250	40,176	0.175
52,824	54,031	0.3300	40,476	0.177
54,032	55,258	0.3350	40,780	0.179

Proposed Effective: December 1, 2017
Table B
DELAWARE EXPERIENCE RATING PLAN

Expected Losses	Credibility "C"	Maximum Value of one Accident	Weighted Maximum Value Charge "L" * "C"	
(1)	(2)	(3)	(4)	
55,259	56,503	0.3400	41,089	0.181
56,504	57,767	0.3450	41,403	0.183
57,768	59,051	0.3500	41,721	0.185
59,052	60,354	0.3550	42,044	0.187
60,355	61,679	0.3600	42,373	0.189
61,680	63,024	0.3650	42,707	0.191
63,025	64,390	0.3700	43,046	0.193
64,391	65,779	0.3750	43,390	0.195
65,780	67,190	0.3800	43,740	0.197
67,191	68,624	0.3850	44,096	0.199
68,625	70,081	0.3900	44,457	0.201
70,082	71,563	0.3950	44,825	0.202
71,564	73,069	0.4000	45,198	0.204
73,070	74,601	0.4050	45,578	0.206
74,602	76,159	0.4100	45,964	0.208
76,160	77,744	0.4150	46,357	0.209
77,745	79,357	0.4200	46,757	0.211
79,358	80,997	0.4250	47,164	0.213
80,998	82,666	0.4300	47,577	0.214
82,667	84,365	0.4350	47,998	0.216
84,366	86,095	0.4400	48,427	0.217
86,096	87,856	0.4450	48,863	0.219
87,857	89,649	0.4500	49,307	0.220
89,650	91,475	0.4550	49,760	0.222
91,476	93,335	0.4600	50,221	0.223
93,336	95,229	0.4650	50,690	0.225
95,230	97,160	0.4700	51,168	0.226
97,161	99,128	0.4750	51,655	0.227
99,129	101,134	0.4800	52,152	0.228
101,135	103,179	0.4850	52,658	0.230
103,180	105,264	0.4900	53,174	0.231
105,265	107,391	0.4950	53,701	0.232
107,392	109,560	0.5000	54,238	0.233
109,561	111,774	0.5050	54,786	0.234
111,775	114,033	0.5100	55,345	0.235
114,034	116,338	0.5150	55,916	0.236
116,339	118,692	0.5200	56,498	0.237
118,693	121,096	0.5250	57,093	0.238
121,097	123,552	0.5300	57,700	0.239
123,553	126,060	0.5350	58,321	0.240
126,061	128,623	0.5400	58,955	0.241
128,624	131,243	0.5450	59,603	0.242
131,244	133,921	0.5500	60,265	0.242
133,922	136,660	0.5550	60,942	0.243
136,661	139,462	0.5600	61,635	0.243
139,463	142,328	0.5650	62,343	0.244
142,329	145,261	0.5700	63,068	0.245
145,262	148,264	0.5750	63,810	0.245
148,265	151,339	0.5800	64,570	0.245
151,340	154,488	0.5850	65,348	0.246
154,489	157,715	0.5900	66,145	0.246
157,716	161,021	0.5950	66,962	0.246
161,022	164,411	0.6000	67,799	0.247
164,412	167,887	0.6050	68,657	0.247
167,888	171,453	0.6100	69,537	0.247
171,454	175,112	0.6150	70,440	0.247
175,113	178,868	0.6200	71,367	0.247
178,869	182,725	0.6250	72,319	0.247

Proposed Effective: December 1, 2017
Table B
DELAWARE EXPERIENCE RATING PLAN

Expected Losses	Credibility "C"	Maximum Value of one Accident	Weighted Maximum Value Charge "L" * "C"	
(1)	(2)	(3)	(4)	
182,726	186,687	0.6300	73,296	0.247
186,688	190,758	0.6350	74,300	0.247
190,759	194,943	0.6400	75,332	0.246
194,944	199,247	0.6450	76,394	0.246
199,248	203,675	0.6500	77,485	0.246
203,676	208,232	0.6550	78,608	0.245
208,233	212,924	0.6600	79,765	0.245
212,925	217,757	0.6650	80,955	0.244
217,758	222,737	0.6700	82,182	0.244
222,738	227,872	0.6750	83,446	0.243
227,873	233,169	0.6800	84,750	0.242
233,170	238,635	0.6850	86,096	0.241
238,636	244,279	0.6900	87,485	0.241
244,280	250,110	0.6950	88,919	0.240
250,111	256,136	0.7000	90,401	0.239
256,137	262,369	0.7050	91,934	0.238
262,370	268,818	0.7100	93,519	0.237
268,819	275,496	0.7150	95,160	0.235
275,497	282,414	0.7200	96,860	0.234
282,415	289,587	0.7250	98,621	0.233
289,588	297,027	0.7300	100,448	0.231
297,028	304,751	0.7350	102,344	0.230
304,752	312,775	0.7400	104,312	0.228
312,776	321,116	0.7450	106,358	0.226
321,117	329,795	0.7500	108,485	0.224
329,796	338,831	0.7550	110,700	0.222
338,832	348,248	0.7600	113,007	0.221
348,249	358,070	0.7650	115,412	0.219
358,071	368,324	0.7700	117,921	0.216
368,325	379,038	0.7750	120,543	0.214
379,039	390,245	0.7800	123,283	0.212
390,246	401,980	0.7850	126,151	0.209
401,981	414,280	0.7900	129,155	0.207
414,281	427,187	0.7950	132,306	0.204
427,188	440,748	0.8000	135,615	0.201
440,749	455,014	0.8050	139,094	0.198
455,015	470,040	0.8100	142,756	0.195
470,041	485,890	0.8150	146,615	0.191
485,891	502,632	0.8200	150,690	0.188
502,633	520,345	0.8250	154,997	0.184
520,346	539,116	0.8300	159,558	0.181
539,117	559,042	0.8350	164,395	0.177
559,043	580,233	0.8400	169,535	0.173
580,234	602,813	0.8450	175,007	0.169
602,814	626,925	0.8500	180,844	0.164
626,926	652,728	0.8550	187,084	0.160
652,729	680,408	0.8600	193,770	0.156
680,409	710,177	0.8650	200,952	0.151
710,178	742,281	0.8700	208,687	0.147
742,282	777,006	0.8750	217,041	0.142
777,007	814,685	0.8800	226,093	0.137
814,686	855,715	0.8850	235,932	0.132
855,716	900,561	0.8900	246,668	0.127
900,562	949,782	0.8950	258,428	0.122
949,783	1,004,051	0.9000	271,366	0.117
1,004,052	1,064,187	0.9050	285,669	0.112
1,064,188	1,131,197	0.9100	301,564	0.106
1,131,198	1,206,328	0.9150	319,334	0.101

Proposed Effective: December 1, 2017
Table B
DELAWARE EXPERIENCE RATING PLAN

Expected Losses		Credibility "C"	Maximum Value of one Accident	Weighted Maximum Value Charge "L" * "C"
(1)	(1)	(2)	(3)	(4)
1,206,329	1,291,154	0.9200	339,332	0.095
1,291,155	1,387,680	0.9250	362,005	0.090
1,387,681	1,498,506	0.9300	387,928	0.084
1,498,507	1,627,064	0.9350	417,857	0.079
1,627,065	1,777,980	0.9400	452,799	0.073
1,777,981	1,957,642	0.9450	456,000	0.073
1,957,643	2,175,128	0.9500	456,000	0.074
2,175,129	2,443,787	0.9550	456,000	0.074
2,443,788	2,756,706	0.9600	456,000	0.075
2,756,707	3,091,387	0.9650	456,000	0.075
3,091,388	3,452,968	0.9700	456,000	0.075
3,452,969	3,849,212	0.9750	456,000	0.076
3,849,213	4,292,541	0.9800	456,000	0.076
4,292,542	4,805,244	0.9850	456,000	0.077
4,805,245	5,436,002	0.9900	456,000	0.077
5,436,003	6,352,137	0.9950	456,000	0.077
6,352,138	and over	1.0000	456,000	0.078

DELAWARE COMPENSATION RATING BUREAU, INC.

Table II - Unit Statistical Data

Pages 1 through 4 contain indemnity and medical unit statistical data, in total and by industry group. The data includes loss adjustment expense and is on-level, trended and developed to ultimate. All medical losses, regardless of type of claim, are shown in the “medical” column.

Pages 5 through 8 contain the medical unit statistical data, on the same basis as pages 1 through 4, but separated by type of claim.

TABLE II

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2010 - 2014

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	13,242,559	157,810,013	2	462	4	21,722	227	362,877	656	131,258	1474	89,343	972,438	1.192
11	13,760,081	143,995,310	5	8,185	3	11,560	211	333,134	646	139,405	1342	77,321	870,349	1.046
12	14,100,016	121,030,277	5	15,239	2	1,609	184	258,063	609	132,105	1317	92,036	711,250	.858
13	15,056,188	121,347,254	5	13,758		0	157	212,744	751	153,211	1472	123,002	710,757	.806
14	15,395,351	92,050,015	9	25,702	1	5,182	50	77,743	318	74,028	1710	146,227	591,617	.598
ALL	71,554,195	636,232,869	26	63,346	10	40,073	829	1,244,561	2980	630,007	7315	527,929	3,856,411	.889
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	14,333,746	310,594,405	1	3,824	4	64,254	227	628,140	656	253,328	1474	205,936	1,950,462	2.167
11	14,573,035	290,945,554	5	19,101	3	48,180	213	589,114	656	253,316	1329	185,660	1,814,085	1.996
12	14,762,573	278,111,286	5	19,106	2	32,126	200	553,273	623	240,572	1285	179,404	1,756,632	1.884
13	15,514,590	312,123,103	5	19,109	1	16,059	230	636,090	752	290,525	1396	195,092	1,964,357	2.012
14	15,666,790	271,455,040	9	34,423	2	32,120	184	509,033	596	230,126	1294	180,819	1,728,029	1.733
ALL	74,850,734	1,463,229,388	25	95,563	12	192,739	1054	2,915,650	3283	1,267,867	6778	946,911	9,213,565	1.955
PURE PREMIUM		1.955		.013		.026		.390		.169		.127	1.231	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	14,333,746	216,693,813	4	15,297	3	48,180	135	376,304	513	198,068	1056	147,595	1,381,495	1.512
11	14,573,035	215,048,881	4	15,279	3	48,180	139	381,565	523	201,823	1073	149,844	1,353,798	1.476
12	14,762,573	222,779,368	4	15,291	3	48,187	141	387,862	529	204,202	1089	151,907	1,420,344	1.509
13	15,514,590	234,671,414	5	19,109	3	48,176	148	408,349	555	214,336	1144	159,756	1,496,988	1.513
14	15,666,790	234,067,179	5	19,118	4	48,321	149	412,666	559	215,936	1157	161,750	1,482,881	1.494
ALL	74,850,734	1,123,260,655	22	84,094	16	241,044	712	1,966,746	2679	1,034,365	5519	770,852	7,135,506	1.501
PURE PREMIUM		1.501		.011		.032		.263		.138		.103	.953	

TABLE II

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2010 - 2014

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	708,450	20,133,866	1	0	1	47	29	53,492	65	13,380	113	4,290	130,130	2.842
11	775,675	17,554,227		0	1	3,439	21	41,053	58	13,097	111	4,269	113,685	2.263
12	773,365	13,466,727		0		0	17	28,859	53	12,606	103	6,362	86,840	1.741
13	830,395	6,923,081		0		0	7	9,326	62	8,935	97	8,565	42,404	.834
14	854,791	9,391,528		0		0	7	15,763	20	5,922	129	15,084	57,146	1.099
ALL	3,942,676	67,469,429	1	0	2	3,486	81	148,493	258	53,940	553	38,570	430,205	1.711
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	766,826	33,455,597		0	1	138	29	92,594	65	25,824	113	9,889	206,112	4.363
11	821,502	37,242,004		0	1	13,394	21	72,037	59	23,671	110	11,133	252,185	4.533
12	809,706	31,279,133		0		2,147	18	59,988	54	22,663	101	13,117	214,877	3.863
13	855,678	16,429,372		23		808	14	32,188	60	17,247	93	13,072	100,957	1.920
14	869,862	28,400,819		95		2,216	15	63,197	43	22,872	97	19,208	176,419	3.265
ALL	4,123,574	146,806,925		118	2	18,703	97	320,004	281	112,277	514	66,419	950,550	3.560
PURE PREMIUM		3.560		.000		.045		.776		.272		.161	2.305	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	766,826	26,130,559		0	1	103	17	55,471	51	20,191	81	7,087	178,454	3.408
11	821,502	28,160,369		0	1	13,394	14	46,658	47	18,852	89	8,998	193,702	3.428
12	809,706	24,465,778		0		3,221	13	42,047	46	19,212	86	11,133	169,045	3.022
13	855,678	12,431,253		23		2,423	9	20,656	44	12,755	76	10,681	77,774	1.453
14	869,862	24,219,636		53		3,339	12	51,020	40	21,533	86	17,118	149,134	2.784
ALL	4,123,574	115,407,595		76	2	22,480	65	215,852	228	92,543	418	55,017	768,109	2.799
PURE PREMIUM		2.799		.000		.055		.523		.224		.133	1.863	

TABLE II

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2010 - 2014

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)

A. EXPERIENCE AS REPORTED

10	746,854	28,783,734		0	1	7,153	49	76,934	72	20,843	193	11,663	171,245	3.854
11	676,026	28,340,581	1	144		0	47	82,712	69	18,470	140	8,288	173,792	4.192
12	695,895	19,793,519		0		0	40	65,673	68	19,220	162	13,847	99,195	2.844
13	723,387	19,875,809	1	5,841		0	39	60,243	75	19,310	126	10,261	103,104	2.748
14	765,428	22,746,247	3	2,763	1	5,182	10	21,322	46	12,560	164	21,659	163,977	2.972
ALL	3,607,590	119,539,890	5	8,748	2	12,335	185	306,884	330	90,403	785	65,718	711,313	3.314

B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)

10	808,395	58,431,770		0	1	21,159	49	133,173	72	40,226	193	26,883	362,877	7.228
11	715,966	55,996,280	1	337		1,337	46	143,645	70	33,755	139	21,607	359,282	7.821
12	728,595	44,697,395		0		4,828	40	132,920	71	35,950	158	28,379	244,898	6.135
13	745,411	52,362,013	1	8,036		3,618	42	140,186	76	37,141	121	19,645	314,995	7.025
14	778,924	67,676,902	3	4,367	1	20,886	24	96,284	69	37,227	126	28,149	489,857	8.689
ALL	3,777,291	279,164,360	5	12,740	2	51,828	201	646,208	358	184,299	737	124,663	1,771,909	7.391
PURE PREMIUM		7.391		.034		.137		1.711		.488		.330	4.691	

C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)

10	808,395	38,694,991		0	1	15,866	29	79,781	56	31,451	138	19,267	240,585	4.787
11	715,966	38,892,868	1	270		1,337	30	93,038	56	26,889	112	17,446	249,949	5.432
12	728,595	34,856,739		0		7,242	28	93,167	60	30,525	134	24,018	193,615	4.784
13	745,411	38,897,028	1	8,036		10,854	27	90,026	56	27,292	100	16,167	236,596	5.218
14	778,924	59,845,633	2	2,425	2	31,364	20	78,956	65	34,869	113	25,238	425,605	7.683
ALL	3,777,291	211,187,259	4	10,731	3	66,663	134	434,968	293	151,026	597	102,136	1,346,350	5.591
PURE PREMIUM		5.591		.028		.176		1.152		.400		.270	3.564	

TABLE II

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2010 - 2014

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	11,787,255	108,892,413	1	462	2	14,522	149	232,451	519	97,035	1168	73,390	671,063	.924
11	12,308,380	98,100,502	4	8,041	2	8,121	143	209,369	519	107,838	1091	64,764	582,872	.797
12	12,630,756	87,770,031	5	15,239	2	1,609	127	163,531	488	100,279	1052	71,828	525,214	.695
13	13,502,406	94,548,364	4	7,917		0	111	143,175	614	124,966	1249	104,177	565,249	.700
14	13,775,132	59,912,240	6	22,940		0	33	40,658	252	55,546	1417	109,484	370,494	.435
ALL	64,003,929	449,223,550	20	54,599	6	24,252	563	789,184	2392	485,664	5977	423,643	2,714,892	.702
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	12,758,525	218,707,038	1	3,824	2	42,957	149	402,373	519	187,278	1168	169,165	1,381,473	1.714
11	13,035,567	197,707,270	4	18,764	2	33,448	146	373,432	527	195,889	1080	152,920	1,202,619	1.517
12	13,224,273	202,134,758	5	19,106	2	25,151	142	360,365	498	181,959	1026	137,909	1,296,857	1.529
13	13,913,501	243,331,718	4	11,050	1	11,633	174	463,716	616	236,137	1182	162,375	1,548,405	1.749
14	14,018,004	175,377,319	6	29,961	1	9,018	145	349,552	484	170,027	1071	133,462	1,061,753	1.251
ALL	66,949,870	1,037,258,103	20	82,705	8	122,207	756	1,949,438	2644	971,290	5527	755,831	6,491,107	1.549
PURE PREMIUM		1.549		.012		.018		.291		.145		.113	.970	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	12,758,525	151,868,263	4	15,297	1	32,211	89	241,052	406	146,426	837	121,241	962,457	1.190
11	13,035,567	147,995,644	3	15,009	2	33,448	95	241,870	420	156,082	872	123,400	910,147	1.135
12	13,224,273	163,456,851	4	15,291	3	37,725	100	252,648	423	154,465	869	116,755	1,057,684	1.236
13	13,913,501	183,343,133	4	11,050	3	34,899	112	297,667	455	174,290	968	132,907	1,182,619	1.318
14	14,018,004	150,001,910	3	16,640	2	13,618	117	282,690	454	159,535	958	119,394	908,142	1.070
ALL	66,949,870	796,665,801	18	73,287	11	151,901	513	1,315,927	2158	790,798	4504	613,697	5,021,049	1.190
PURE PREMIUM		1.190		.011		.023		.197		.118		.092	.750	

TABLE II

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2010 - 2014

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	13,242,559	97,243,828	2	37,703	4	53,240	227	436,461	656	202,764	1474	156,218	86,052	.734
11	13,760,081	87,034,860	5	0	3	24,884	211	432,439	646	194,894	1342	136,180	81,952	.633
12	14,100,016	71,125,002	5	5	2	3,919	184	271,967	609	195,515	1317	157,226	82,618	.504
13	15,056,188	71,075,685	5	1,301		0	157	190,367	751	228,306	1472	197,263	93,520	.472
14	15,395,351	59,161,704	9	1,499	1	61,880	50	99,990	318	88,946	1710	249,564	89,738	.384
ALL	71,554,195	385,641,079	26	40,508	10	143,923	829	1,431,224	2980	910,425	7315	896,451	433,880	.539
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	14,333,746	195,046,168	1	12,140	4	130,225	227	956,287	656	423,777	1474	344,304	83,729	1.361
11	14,573,035	181,408,539	5	0	3	97,645	213	897,276	656	423,690	1329	310,408	85,066	1.245
12	14,762,573	175,663,167	5	60,709	2	65,089	200	842,022	623	402,536	1285	300,106	86,171	1.190
13	15,514,590	196,435,669	5	60,718	1	32,551	230	969,021	752	485,545	1396	325,995	90,527	1.266
14	15,666,790	172,802,919	9	109,243	2	65,098	184	775,229	596	384,804	1294	302,212	91,443	1.103
ALL	74,850,734	921,356,462	25	242,810	12	390,608	1054	4,439,835	3283	2,120,352	6778	1,583,025	436,936	1.231
PURE PREMIUM		1.231		.032		.052		.593		.283		.211	.058	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	14,333,746	138,132,390	4	48,599	4	97,695	135	573,074	513	331,316	1056	246,668	83,972	.964
11	14,573,035	135,441,553		0	3	97,645	139	581,286	525	339,562	1073	250,602	85,321	.929
12	14,762,573	141,961,107	4	48,567	3	97,637	141	590,010	532	343,324	1086	253,618	86,455	.962
13	15,514,590	149,471,183	5	60,718	3	97,647	147	620,177	555	358,582	1140	266,319	91,269	.963
14	15,666,790	148,486,693	5	60,692	4	97,901	146	615,948	545	352,169	1134	264,948	93,208	.948
ALL	74,850,734	713,492,926	18	218,576	17	488,525	708	2,980,495	2670	1,724,953	5489	1,282,155	440,225	.953
PURE PREMIUM		.953		.029		.065		.398		.230		.171	.059	

TABLE II

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2010 - 2014

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	708,450	13,013,004	1	36,107	1	755	29	50,809	65	24,794	113	9,999	7,666	1.837
11	775,675	11,368,491		0	1	12,264	21	60,504	58	23,827	111	9,018	8,072	1.466
12	773,365	8,684,035		0		0	17	46,825	53	17,913	103	12,085	10,017	1.123
13	830,395	4,240,409		0		0	7	4,438	62	13,713	97	14,760	9,493	.511
14	854,791	5,714,597		0		0	7	22,011	20	6,128	129	20,184	8,823	.669
ALL	3,942,676	43,020,536	1	36,107	2	13,019	81	184,587	258	86,375	553	66,046	44,071	1.091
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	766,826	20,611,152		11,626	1	1,846	29	111,323	65	51,819	113	22,037	7,459	2.688
11	821,502	25,218,505		0	1	45,156	21	125,470	59	51,272	110	21,908	8,379	3.070
12	809,706	21,487,651		0		7,136	18	135,228	54	37,683	101	24,382	10,448	2.654
13	855,678	10,095,652		621		1,141	14	37,274	60	29,380	93	23,351	9,189	1.180
14	869,862	17,641,945		1,369		1,582	15	104,850	43	33,550	97	26,078	8,991	2.028
ALL	4,123,574	95,054,905		13,616	2	56,861	97	514,145	281	203,704	514	117,756	44,466	2.305
PURE PREMIUM		2.305		.033		.138		1.247		.494		.286	.108	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	766,826	17,842,162		46,542	1	1,385	17	66,713	51	40,513	81	15,788	7,481	2.327
11	821,502	19,359,269		0	1	45,156	14	81,283	47	41,026	89	17,722	8,404	2.357
12	809,706	16,866,843		0		10,704	13	94,748	46	32,106	85	20,628	10,482	2.083
13	855,678	7,795,383		621		3,422	9	23,846	44	21,774	76	19,027	9,265	.911
14	869,862	14,877,513		760		2,399	12	82,885	39	30,692	85	22,874	9,164	1.710
ALL	4,123,574	76,741,170		47,923	2	63,066	65	349,475	227	166,111	416	96,039	44,796	1.861
PURE PREMIUM		1.861		.116		.153		.848		.403		.233	.109	

TABLE II

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2010 - 2014

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	746,854	17,124,483		0	1	11,713	49	102,900	72	21,493	193	24,096	11,042	2.293
11	676,026	17,379,175	1	0		0	47	130,214	69	19,835	140	15,348	8,395	2.571
12	695,895	9,919,539		0		0	40	44,710	68	27,391	162	20,269	6,825	1.425
13	723,387	10,310,370	1	0		0	39	53,801	75	24,638	126	16,247	8,417	1.425
14	765,428	16,397,670	3	1,441	1	61,880	10	48,540	46	13,559	164	29,109	9,447	2.142
ALL	3,607,590	71,131,237	5	1,441	2	73,593	185	380,165	330	106,916	785	105,069	44,126	1.972
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	808,395	36,287,696		0	1	28,650	49	225,454	72	44,921	193	53,108	10,744	4.489
11	715,966	35,928,180	1	0		2,532	46	264,939	70	45,327	139	37,769	8,714	5.018
12	728,595	24,489,788		0		6,892	40	135,242	71	56,411	158	39,234	7,118	3.361
13	745,411	31,499,470	1	5,828		7,506	42	208,333	76	55,147	121	30,032	8,148	4.226
14	778,924	48,985,667	3	104,614	1	58,423	24	217,572	69	58,850	126	40,771	9,626	6.289
ALL	3,777,291	177,190,801	5	110,442	2	104,003	201	1,051,540	358	260,656	737	200,914	44,350	4.691
PURE PREMIUM		4.691		.292		.275		2.784		.690		.532	.117	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	808,395	24,054,429		0	1	21,493	29	135,107	56	35,120	138	38,048	10,776	2.976
11	715,966	24,973,679		0		2,532	30	171,637	56	36,346	112	30,482	8,741	3.488
12	728,595	19,350,006		0		10,339	28	94,758	61	48,087	134	33,174	7,142	2.656
13	745,411	23,507,801	1	5,828		22,516	27	133,308	56	40,580	99	24,632	8,215	3.154
14	778,924	42,048,203	2	58,119	2	87,752	19	175,210	63	53,615	111	35,973	9,812	5.398
ALL	3,777,291	133,934,118	3	63,947	3	144,632	133	710,020	292	213,748	594	162,309	44,686	3.546
PURE PREMIUM		3.546		.169		.383		1.880		.566		.430	.118	

TABLE II

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2010 - 2014

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO. DEATH COMP. IN HUNDREDS	PERM. NO. COMP. IN HUNDREDS	MAJOR PERM. NO. COMP. IN HUNDREDS	MINOR PERM. NO. COMP. IN HUNDREDS	TEMPORARY NO. COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	11,787,255	67,106,341	1	1,596	2	40,772	149	282,752	519	156,477	1168	122,123	67,343	.569
11	12,308,380	58,287,194	4	0	2	12,620	143	241,721	519	151,232	1091	111,815	65,484	.474
12	12,630,756	52,521,428	5	5	2	3,919	127	180,432	488	150,211	1052	124,872	65,777	.416
13	13,502,406	56,524,906	4	1,301		0	111	132,128	614	189,955	1249	166,256	75,609	.419
14	13,775,132	37,049,437	6	58		0	33	29,439	252	69,258	1417	200,271	71,468	.269
ALL	64,003,929	271,489,306	20	2,960	6	57,311	563	866,472	2392	717,133	5977	725,337	345,681	.424
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	12,758,525	138,147,320	1	514	2	99,729	149	619,510	519	327,037	1168	269,158	65,525	1.083
11	13,035,567	120,261,854	4	0	2	49,956	146	506,868	527	327,091	1080	250,731	67,973	.923
12	13,224,273	129,685,728	5	60,709	2	51,061	142	571,552	498	308,442	1026	236,489	68,605	.981
13	13,913,501	154,840,547	4	54,269	1	23,904	174	723,413	616	401,018	1182	272,611	73,190	1.113
14	14,018,004	106,175,307	6	3,260	1	5,093	145	452,807	484	292,404	1071	235,363	72,826	.757
ALL	66,949,870	649,110,756	20	118,752	8	229,743	756	2,874,150	2644	1,655,992	5527	1,264,352	348,119	.970
PURE PREMIUM		.970		.018		.034		.429		.247		.189	.052	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	12,758,525	96,235,799	4	2,057	2	74,817	89	371,254	406	255,684	837	192,832	65,715	.754
11	13,035,567	91,108,605		0	2	49,956	95	328,366	422	262,190	872	202,397	68,177	.699
12	13,224,273	105,744,258	4	48,567	3	76,594	100	400,503	425	263,131	867	199,815	68,831	.800
13	13,913,501	118,167,999	4	54,269	3	71,709	111	463,023	455	296,228	965	222,661	73,790	.849
14	14,018,004	91,560,977	3	1,813	2	7,750	115	357,854	443	267,862	938	206,100	74,232	.653
ALL	66,949,870	502,817,638	15	106,706	12	280,826	510	1,921,000	2151	1,345,095	4479	1,023,805	350,745	.751
PURE PREMIUM		.751		.016		.042		.287		.201		.153	.052	

DELAWARE COMPENSATION RATING BUREAU, INC.

Table III - Unit Statistical Data

Pages 1 through 4 contain indemnity and medical unit statistical data, in total and by industry group. The data includes loss adjustment expense and is developed to ultimate. All medical losses, regardless of type of claim, are shown in the "medical" column.

Pages 5 through 8 contain the medical unit statistical data on the same basis as Pages 1 through 4, but separated by type of claim.

TABLE III

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2010 - 2014

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	13,242,559	157,810,013	2	462	4	21,722	227	362,877	656	131,258	1474	89,343	972,438	1.192
11	13,760,081	143,995,310	5	8,185	3	11,560	211	333,134	646	139,405	1342	77,321	870,349	1.046
12	14,100,016	121,030,277	5	15,239	2	1,609	184	258,063	609	132,105	1317	92,036	711,250	.858
13	15,056,188	121,347,254	5	13,758		0	157	212,744	751	153,211	1472	123,002	710,757	.806
14	15,395,351	92,050,015	9	25,702	1	5,182	50	77,743	318	74,028	1710	146,227	591,617	.598
ALL	71,554,195	636,232,869	26	63,346	10	40,073	829	1,244,561	2980	630,007	7315	527,929	3,856,411	.889
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	13,242,559	271,853,710	1	735	4	81,328	227	501,859	656	163,416	1474	124,366	1,846,834	2.053
11	13,779,345	263,783,301	5	13,987	3	41,287	213	488,164	656	176,583	1329	109,787	1,808,024	1.914
12	14,128,216	234,121,115	5	25,201	2	12,111	200	447,995	623	169,216	1285	125,556	1,561,133	1.657
13	15,080,278	265,885,780	5	18,675	1	10,626	230	535,105	752	199,506	1396	158,998	1,735,948	1.763
14	15,426,142	258,934,820	9	36,147	2	31,771	184	458,627	596	168,732	1294	135,105	1,758,966	1.679
ALL	71,656,540	1,294,578,726	25	94,745	12	177,123	1054	2,431,750	3283	877,453	6778	653,812	8,710,905	1.807
PURE PREMIUM		1.807		.013		.025		.339		.122		.091	1.216	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	13,242,559	271,909,115	1	735	4	81,328	227	501,859	656	163,416	1474	124,366	1,847,388	2.053
11	13,779,345	264,410,721	5	13,987	3	41,287	213	488,164	657	177,041	1337	110,360	1,813,267	1.919
12	14,128,216	235,852,540	5	25,201	2	12,111	200	448,820	632	171,544	1304	127,383	1,573,466	1.669
13	15,080,278	271,386,670	5	18,675	1	10,626	231	539,451	787	208,863	1442	164,196	1,772,056	1.800
14	15,426,142	273,754,324	9	36,147	2	31,929	193	481,163	673	190,396	1439	150,114	1,847,794	1.775
ALL	71,656,540	1,317,313,370	25	94,745	12	177,281	1064	2,459,457	3405	911,260	6996	676,419	8,853,971	1.838
PURE PREMIUM		1.838		.013		.025		.343		.127		.094	1.236	

TABLE III

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2010 - 2014

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	708,450	20,133,866	1	0	1	47	29	53,492	65	13,380	113	4,290	130,130	2.842
11	775,675	17,554,227		0	1	3,439	21	41,053	58	13,097	111	4,269	113,685	2.263
12	773,365	13,466,727		0		0	17	28,859	53	12,606	103	6,362	86,840	1.741
13	830,395	6,923,081		0		0	7	9,326	62	8,935	97	8,565	42,404	.834
14	854,791	9,391,528		0		0	7	15,763	20	5,922	129	15,084	57,146	1.099
ALL	3,942,676	67,469,429	1	0	2	3,486	81	148,493	258	53,940	553	38,570	430,205	1.711
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	708,450	33,076,746		0	1	174	29	73,979	65	16,658	113	5,972	233,984	4.669
11	776,761	34,251,445		0	1	11,478	21	59,693	59	16,501	110	6,583	248,260	4.410
12	774,912	27,327,289		0		810	18	48,573	54	15,941	101	9,180	198,769	3.527
13	831,724	14,380,448		22		535	14	27,078	60	11,844	93	10,653	93,673	1.729
14	856,501	27,399,397		100		2,192	15	56,939	43	16,770	97	14,352	183,641	3.199
ALL	3,948,348	136,435,325		122	2	15,189	97	266,262	281	77,714	514	46,740	958,327	3.456
PURE PREMIUM		3.456		.000		.038		.674		.197		.118	2.427	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	708,450	33,083,766		0	1	174	29	73,979	65	16,658	113	5,972	234,054	4.670
11	776,761	34,331,750		0	1	11,478	21	59,693	59	16,538	111	6,629	248,980	4.420
12	774,912	27,528,133		0		810	18	48,657	55	16,139	102	9,336	200,340	3.552
13	831,724	14,687,905		22		535	14	27,290	63	12,431	95	10,980	95,621	1.766
14	856,501	28,957,716		100		2,209	16	59,474	49	18,989	108	15,890	192,915	3.381
ALL	3,948,348	138,589,270		122	2	15,206	98	269,093	291	80,755	529	48,807	971,910	3.510
PURE PREMIUM		3.510		.000		.039		.682		.205		.124	2.462	

TABLE III

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2010 - 2014

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	746,854	28,783,734		0	1	7,153	49	76,934	72	20,843	193	11,663	171,245	3.854
11	676,026	28,340,581	1	144		0	47	82,712	69	18,470	140	8,288	173,792	4.192
12	695,895	19,793,519		0		0	40	65,673	68	19,220	162	13,847	99,195	2.844
13	723,387	19,875,809	1	5,841		0	39	60,243	75	19,310	126	10,261	103,104	2.748
14	765,428	22,746,247	3	2,763	1	5,182	10	21,322	46	12,560	164	21,659	163,977	2.972
ALL	3,607,590	119,539,890	5	8,748	2	12,335	185	306,884	330	90,403	785	65,718	711,313	3.314
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	746,854	51,547,788		0	1	26,781	49	106,400	72	25,949	193	16,235	340,113	6.902
11	676,972	54,107,986	1	247		1,146	46	119,030	70	23,530	139	12,777	384,350	7.993
12	697,287	37,993,657		0		1,820	40	107,628	71	25,287	158	19,861	225,341	5.449
13	724,544	44,706,394	1	7,853		2,394	42	117,930	76	25,505	121	16,010	277,371	6.170
14	766,959	66,388,198	3	4,585	1	20,659	24	86,750	69	27,295	126	21,032	503,560	8.656
ALL	3,612,616	254,744,023	5	12,685	2	52,800	201	537,738	358	127,566	737	85,915	1,730,735	7.052
PURE PREMIUM		7.052		.035		.146		1.489		.353		.238	4.791	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	746,854	51,557,991		0	1	26,781	49	106,400	72	25,949	193	16,235	340,215	6.903
11	676,972	54,232,518	1	247		1,146	46	119,030	70	23,588	140	12,850	385,465	8.011
12	697,287	38,253,941		0		1,820	40	107,814	72	25,643	161	20,141	227,122	5.486
13	724,544	45,550,575	1	7,853		2,394	42	118,917	79	26,589	126	16,612	283,140	6.287
14	766,959	69,997,188	3	4,585	1	20,693	25	91,543	78	30,741	141	23,420	528,989	9.127
ALL	3,612,616	259,592,213	5	12,685	2	52,834	202	543,704	371	132,510	761	89,258	1,764,931	7.186
PURE PREMIUM		7.186		.035		.146		1.505		.367		.247	4.885	

TABLE III

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2010 - 2014

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	11,787,255	108,892,413	1	462	2	14,522	149	232,451	519	97,035	1168	73,390	671,063	.924
11	12,308,380	98,100,502	4	8,041	2	8,121	143	209,369	519	107,838	1091	64,764	582,872	.797
12	12,630,756	87,770,031	5	15,239	2	1,609	127	163,531	488	100,279	1052	71,828	525,214	.695
13	13,502,406	94,548,364	4	7,917		0	111	143,175	614	124,966	1249	104,177	565,249	.700
14	13,775,132	59,912,240	6	22,940		0	33	40,658	252	55,546	1417	109,484	370,494	.435
ALL	64,003,929	449,223,550	20	54,599	6	24,252	563	789,184	2392	485,664	5977	423,643	2,714,892	.702
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	11,787,255	187,229,176	1	735	2	54,372	149	321,480	519	120,809	1168	102,159	1,272,737	1.588
11	12,325,612	175,423,870	4	13,740	2	28,664	146	309,441	527	136,552	1080	90,427	1,175,414	1.423
12	12,656,018	168,800,169	5	25,201	2	9,482	142	291,795	498	127,988	1026	96,515	1,137,022	1.334
13	13,524,010	206,798,938	4	10,800	1	7,698	174	390,097	616	162,157	1182	132,334	1,364,904	1.529
14	13,802,682	165,147,225	6	31,462	1	8,919	145	314,938	484	124,667	1071	99,720	1,071,766	1.196
ALL	64,095,577	903,399,378	20	81,938	8	109,135	756	1,627,751	2644	672,173	5527	521,155	6,021,843	1.409
PURE PREMIUM		1.409		.013		.017		.254		.105		.081	.940	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	11,787,255	187,267,358	1	735	2	54,372	149	321,480	519	120,809	1168	102,159	1,273,119	1.589
11	12,325,612	175,846,453	4	13,740	2	28,664	146	309,441	528	136,915	1086	90,881	1,178,823	1.427
12	12,656,018	170,070,466	5	25,201	2	9,482	142	292,350	505	129,762	1041	97,907	1,146,004	1.344
13	13,524,010	211,148,190	4	10,800	1	7,698	175	393,243	645	169,843	1221	136,604	1,393,294	1.561
14	13,802,682	174,799,420	6	31,462	1	9,026	152	330,146	546	140,665	1190	110,805	1,125,890	1.266
ALL	64,095,577	919,131,887	20	81,938	8	109,242	764	1,646,660	2743	697,994	5706	538,356	6,117,130	1.434
PURE PREMIUM		1.434		.013		.017		.257		.109		.084	.954	

TABLE III

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2010 - 2014

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	13,242,559	97,243,828	2	37,703	4	53,240	227	436,461	656	202,764	1474	156,218	86,052	.734
11	13,760,081	87,034,860	5	0	3	24,884	211	432,439	646	194,894	1342	136,180	81,952	.633
12	14,100,016	71,125,002	5	5	2	3,919	184	271,967	609	195,515	1317	157,226	82,618	.504
13	15,056,188	71,075,685	5	1,301		0	157	190,367	751	228,306	1472	197,263	93,520	.472
14	15,395,351	59,161,704	9	1,499	1	61,880	50	99,990	318	88,946	1710	249,564	89,738	.384
ALL	71,554,195	385,641,079	26	40,508	10	143,923	829	1,431,224	2980	910,425	7315	896,451	433,880	.539
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	13,242,559	184,683,372	1	58,364	4	144,493	227	912,204	656	348,349	1474	275,255	108,168	1.395
11	13,779,345	180,802,417	5	0	3	72,229	213	1,028,693	656	360,883	1329	242,222	103,997	1.312
12	14,128,216	156,113,262	5	1,936	2	21,318	200	788,453	623	378,935	1285	264,658	105,834	1.105
13	15,080,278	173,594,832	5	3,166	1	17,407	230	865,493	752	416,251	1396	316,825	116,806	1.151
14	15,426,142	175,896,646	9	35,791	2	143,756	184	853,201	596	339,719	1294	275,763	110,737	1.140
ALL	71,656,540	871,090,529	25	99,257	12	399,203	1054	4,448,044	3283	1,844,137	6778	1,374,723	545,542	1.216
PURE PREMIUM		1.216		.014		.056		.621		.257		.192	.076	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	13,242,559	184,714,741	1	58,364	4	144,493	227	912,204	656	348,349	1474	275,255	108,481	1.395
11	13,779,345	181,273,883		0	3	72,229	213	1,028,693	662	364,019	1337	243,489	104,309	1.316
12	14,128,216	157,257,136	5	1,936	2	21,318	200	788,859	634	386,078	1303	268,197	106,183	1.113
13	15,080,278	177,015,844	5	3,166	1	17,407	231	869,569	787	435,751	1438	326,501	117,764	1.174
14	15,426,142	184,404,849	9	35,791	2	144,066	188	877,057	656	374,063	1409	300,198	112,874	1.195
ALL	71,656,540	884,666,453	20	99,257	12	399,513	1059	4,476,382	3395	1,908,260	6961	1,413,640	549,611	1.235
PURE PREMIUM		1.235		.014		.056		.625		.266		.197	.077	

TABLE III

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2010 - 2014

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	708,450	13,013,004	1	36,107	1	755	29	50,809	65	24,794	113	9,999	7,666	1.837
11	775,675	11,368,491		0	1	12,264	21	60,504	58	23,827	111	9,018	8,072	1.466
12	773,365	8,684,035		0		0	17	46,825	53	17,913	103	12,085	10,017	1.123
13	830,395	4,240,409		0		0	7	4,438	62	13,713	97	14,760	9,493	.511
14	854,791	5,714,597		0		0	7	22,011	20	6,128	129	20,184	8,823	.669
ALL	3,942,676	43,020,536	1	36,107	2	13,019	81	184,587	258	86,375	553	66,046	44,071	1.091
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	708,450	23,398,383		55,894	1	2,048	29	106,192	65	42,596	113	17,618	9,637	3.303
11	776,761	24,825,970		0	1	33,403	21	143,846	59	43,672	110	17,095	10,244	3.196
12	774,912	19,876,939		0		2,337	18	126,625	54	35,474	101	21,502	12,832	2.565
13	831,724	9,367,290		32		610	14	33,292	60	25,187	93	22,695	11,857	1.126
14	856,501	18,364,087		448		3,494	15	115,396	43	29,619	97	23,796	10,887	2.144
ALL	3,948,348	95,832,669		56,374	2	41,892	97	525,351	281	176,548	514	102,706	55,457	2.427
PURE PREMIUM		2.427		.143		.106		1.331		.447		.260	.140	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	708,450	23,401,178		55,894	1	2,048	29	106,192	65	42,596	113	17,618	9,665	3.303
11	776,761	24,873,403		0	1	33,403	21	143,846	59	43,988	111	17,223	10,274	3.202
12	774,912	19,982,202		0		2,337	18	126,689	55	36,106	102	21,816	12,874	2.579
13	831,724	9,583,191		32		610	14	33,448	63	26,460	95	23,327	11,954	1.152
14	856,501	19,174,465		448		3,530	15	118,152	47	32,600	106	25,917	11,098	2.239
ALL	3,948,348	97,014,439		56,374	2	41,928	97	528,327	289	181,750	527	105,901	55,865	2.457
PURE PREMIUM		2.457		.143		.106		1.338		.460		.268	.141	

TABLE III

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2010 - 2014

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	746,854	17,124,483		0	1	11,713	49	102,900	72	21,493	193	24,096	11,042	2.293
11	676,026	17,379,175	1	0		0	47	130,214	69	19,835	140	15,348	8,395	2.571
12	695,895	9,919,539		0		0	40	44,710	68	27,391	162	20,269	6,825	1.425
13	723,387	10,310,370	1	0		0	39	53,801	75	24,638	126	16,247	8,417	1.425
14	765,428	16,397,670	3	1,441	1	61,880	10	48,540	46	13,559	164	29,109	9,447	2.142
ALL	3,607,590	71,131,237	5	1,441	2	73,593	185	380,165	330	106,916	785	105,069	44,126	1.972
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	746,854	34,011,315		0	1	31,789	49	215,061	72	36,925	193	42,458	13,880	4.554
11	676,972	38,435,001	1	0		1,873	46	303,743	70	38,608	139	29,473	10,654	5.677
12	697,287	22,534,135		0		2,257	40	126,638	71	53,104	158	34,600	8,742	3.232
13	724,544	27,737,103	1	304		4,014	42	186,076	76	47,277	121	29,187	10,513	3.828
14	766,959	50,355,963	3	34,273	1	129,015	24	239,455	69	51,955	126	37,203	11,657	6.566
ALL	3,612,616	173,073,517	5	34,577	2	168,948	201	1,070,973	358	227,869	737	172,921	55,446	4.791
PURE PREMIUM		4.791		.096		.468		2.965		.631		.479	.153	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	746,854	34,015,340		0	1	31,789	49	215,061	72	36,925	193	42,458	13,921	4.554
11	676,972	38,487,896		0		1,873	46	303,743	71	38,962	140	29,616	10,686	5.685
12	697,287	22,689,053		0		2,257	40	126,702	72	54,077	161	35,082	8,771	3.254
13	724,544	28,137,633	1	304		4,014	42	186,951	79	49,311	125	30,197	10,599	3.883
14	766,959	52,172,342	3	34,273	1	129,136	25	248,759	76	56,930	138	40,742	11,882	6.802
ALL	3,612,616	175,502,264	4	34,577	2	169,069	202	1,081,216	370	236,205	757	178,095	55,859	4.858
PURE PREMIUM		4.858		.096		.468		2.993		.654		.493	.155	

TABLE III

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2010 - 2014

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	11,787,255	67,106,341	1	1,596	2	40,772	149	282,752	519	156,477	1168	122,123	67,343	.569
11	12,308,380	58,287,194	4	0	2	12,620	143	241,721	519	151,232	1091	111,815	65,484	.474
12	12,630,756	52,521,428	5	5	2	3,919	127	180,432	488	150,211	1052	124,872	65,777	.416
13	13,502,406	56,524,906	4	1,301		0	111	132,128	614	189,955	1249	166,256	75,609	.419
14	13,775,132	37,049,437	6	58		0	33	29,439	252	69,258	1417	200,271	71,468	.269
ALL	64,003,929	271,489,306	20	2,960	6	57,311	563	866,472	2392	717,133	5977	725,337	345,681	.424
B. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	11,787,255	127,273,674	1	2,471	2	110,656	149	590,952	519	268,828	1168	215,180	84,651	1.080
11	12,325,612	117,541,446	4	0	2	36,953	146	581,104	527	278,603	1080	195,654	83,100	.954
12	12,656,018	113,702,188	5	1,936	2	16,723	142	535,190	498	290,357	1026	208,555	84,260	.898
13	13,524,010	136,490,439	4	2,830	1	12,784	174	646,126	616	343,787	1182	264,943	94,436	1.009
14	13,802,682	107,176,596	6	1,069	1	11,246	145	498,350	484	258,145	1071	214,764	88,192	.776
ALL	64,095,577	602,184,343	20	8,306	8	188,362	756	2,851,722	2644	1,439,720	5527	1,099,096	434,639	.940
PURE PREMIUM		.940		.001		.029		.445		.225		.171	.068	
C. TRANSLATED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	11,787,255	127,298,223	1	2,471	2	110,656	149	590,952	519	268,828	1168	215,180	84,896	1.080
11	12,325,612	117,912,584		0	2	36,953	146	581,104	532	281,069	1086	196,650	83,349	.957
12	12,656,018	114,585,881	5	1,936	2	16,723	142	535,467	507	295,895	1040	211,299	84,538	.905
13	13,524,010	139,295,020	4	2,830	1	12,784	175	649,170	645	359,979	1218	272,978	95,210	1.030
14	13,802,682	113,058,042	6	1,069	1	11,400	148	510,146	533	284,533	1165	233,539	89,894	.819
ALL	64,095,577	612,149,750	16	8,306	8	188,516	760	2,866,839	2736	1,490,304	5677	1,129,646	437,887	.955
PURE PREMIUM		.955		.001		.029		.447		.233		.176	.068	

DELAWARE COMPENSATION RATING BUREAU, INC.

Table IV - Unit Statistical Data

Pages 1 through 4 contain payroll, premium and loss unit statistical data for the latest five manual years for which data is available, in total and by industry group. Pure premiums, incurred losses and claim counts by type of injury are shown.

All data is shown on a reported basis.

TABLE IV

TOTAL EXPERIENCE -
PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

MAN YEAR	PAYROLL IN THOUS	EARNED STANDARD PREMIUM INCLUDING EXP. CON.	EARNED STANDARD PREMIUM EXCLUDING EXP. CON.	INCURRED LOSSES UNMODIFIED	AVE. RATE (4)/(2)	LOSS RATIOS		ALL DEATH & P.T.	PURE PREMIUMS			MED.	
						INCL. EXP. CON (5)/(3)	EXCL. EXP. CON (5)/(4)		MAJOR PERM.	MINOR PERM.	TEMP. PERM.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
2010	13,242,559	199,736,802	196,640,901	157,810,013	1.48	.790	.803	1.19	.02	.27	.10	.07	.73
2011	13,760,081	203,078,955	199,933,503	143,995,310	1.45	.709	.720	1.05	.01	.24	.10	.06	.63
2012	14,100,016	212,603,658	209,330,276	121,030,277	1.48	.569	.578	.86	.01	.18	.09	.07	.50
2013	15,056,188	237,643,841	234,088,508	121,347,254	1.55	.511	.518	.81	.01	.14	.10	.08	.47
2014	15,395,351	255,869,493	252,097,153	92,050,015	1.64	.360	.365	.60	.02	.05	.05	.09	.38
ALL	71,554,195	1,108,932,749	1,092,090,341	636,232,869	1.53	.574	.583	.89	.01	.17	.09	.07	.54

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH INDEMNITY & FUNERAL		PERM. TOTAL INDEMNITY COMP.		MAJOR PERM. INDEMNITY COMP.		MINOR PERM. INDEMNITY COMP.		TEMP. COMP. INDEMNITY COMP.		MEDICAL
		NO.		NO.		NO.		NO.		NO.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2010	157,810,013	2	46,176	4	2,172,209	227	36,287,705	656	13,125,774	1,474	8,934,321	97,243,828
2011	143,995,310	5	818,510	3	1,156,025	211	33,313,365	646	13,940,476	1,342	7,732,074	87,034,860
2012	121,030,277	5	1,523,865	2	160,939	184	25,806,285	609	13,210,548	1,317	9,203,638	71,125,002
2013	121,347,254	5	1,375,766			157	21,274,421	751	15,321,143	1,472	12,300,239	71,075,685
2014	92,050,015	9	2,570,235	1	518,247	50	7,774,282	318	7,402,816	1,710	14,622,731	59,161,704
ALL	636,232,869	26	6,334,552	10	4,007,420	829	124,456,058	2,980	63,000,757	7,315	52,793,003	385,641,079

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH MEDICAL		PERM. TOTAL MEDICAL COMP.		MAJOR PERM. MEDICAL COMP.		MINOR PERM. MEDICAL COMP.		TEMP. COMP. MEDICAL COMP.		MEDICAL ONLY
		NO.		NO.		NO.		NO.		NO.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2010	97,243,828	2	3,770,303	4	5,323,991	227	43,646,141	656	20,276,407	1,474	15,621,762	8,605,224
2011	87,034,860	5		3	2,488,394	211	43,243,859	646	19,489,383	1,342	13,618,038	8,195,186
2012	71,125,002	5	458	2	391,913	184	27,196,707	609	19,551,503	1,317	15,722,598	8,261,823
2013	71,075,685	5	130,118			157	19,036,679	751	22,830,629	1,472	19,726,295	9,351,964
2014	59,161,704	9	149,912	1	6,188,036	50	9,998,982	318	8,894,604	1,710	24,956,371	8,973,799
ALL	385,641,079	26	4,050,791	10	14,392,334	829	143,122,368	2,980	91,042,526	7,315	89,645,064	43,387,996

TABLE IV - A

TOTAL EXPERIENCE - MANUFACTURE AND UTILITIES
PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

MAN YEAR	PAYROLL IN THOUS	EARNED STANDARD PREMIUM INCLUDING EXP. CON.	EARNED STANDARD PREMIUM EXCLUDING EXP. CON.	INCURRED LOSSES UNMODIFIED	AVE. RATE (4)/(2)	LOSS RATIOS		ALL DEATH & P.T.	PURE PREMIUMS			MED.	
						INCL. EXP. CON (5)/(3)	EXCL. EXP. CON (5)/(4)		MAJOR PERM.	MINOR PERM.	TEMP.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
2010	708,450	23,569,213	23,467,566	20,133,866	3.31	.854	.858	2.84	.00	.76	.19	.06	1.84
2011	775,675	23,941,654	23,844,400	17,554,227	3.07	.733	.736	2.26	.04	.53	.17	.06	1.47
2012	773,365	23,035,900	22,937,266	13,466,727	2.97	.585	.587	1.74	.00	.37	.16	.08	1.12
2013	830,395	25,918,514	25,820,237	6,923,081	3.11	.267	.268	.83	.00	.11	.11	.10	.51
2014	854,791	28,947,086	28,846,499	9,391,528	3.37	.324	.326	1.10	.00	.18	.07	.18	.67
ALL	3,942,676	125,412,367	124,915,968	67,469,429	3.17	.538	.540	1.71	.01	.38	.14	.10	1.09

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH INDEMNITY & FUNERAL NO.	PERM. TOTAL INDEMNITY COMP.		MAJOR PERM. INDEMNITY COMP.		MINOR PERM. INDEMNITY COMP.		TEMP. COMP. INDEMNITY COMP.		MEDICAL	
			NO.	NO.	NO.	NO.	NO.	NO.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2010	20,133,866	1		1	4,658	29	5,349,187	65	1,338,016	113	429,001	13,013,004
2011	17,554,227			1	343,892	21	4,105,294	58	1,309,676	111	426,874	11,368,491
2012	13,466,727					17	2,885,900	53	1,260,573	103	636,219	8,684,035
2013	6,923,081					7	932,637	62	893,544	97	856,491	4,240,409
2014	9,391,528					7	1,576,286	20	592,204	129	1,508,441	5,714,597
ALL	67,469,429	1		2	348,550	81	14,849,304	258	5,394,013	553	3,857,026	43,020,536

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH MEDICAL NO.	PERM. TOTAL MEDICAL COMP.		MAJOR PERM. MEDICAL COMP.		MINOR PERM. MEDICAL COMP.		TEMP. COMP. MEDICAL COMP.		MEDICAL ONLY	
			NO.	NO.	NO.	NO.	NO.	NO.				
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2010	13,013,004	1	3,610,709	1	75,478	29	5,080,940	65	2,479,378	113	999,866	766,633
2011	11,368,491			1	1,226,405	21	6,050,366	58	2,382,689	111	901,806	807,225
2012	8,684,035					17	4,682,518	53	1,791,320	103	1,208,494	1,001,703
2013	4,240,409					7	443,773	62	1,371,307	97	1,476,007	949,322
2014	5,714,597					7	2,201,125	20	612,814	129	2,018,372	882,286
ALL	43,020,536	1	3,610,709	2	1,301,883	81	18,458,722	258	8,637,508	553	6,604,545	4,407,169

TABLE IV - B

TOTAL EXPERIENCE - CONTRACTING AND QUARRYING
PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

MAN YEAR	PAYROLL IN THOUS	EARNED STANDARD PREMIUM INCLUDING EXP. CON.	EARNED STANDARD PREMIUM EXCLUDING EXP. CON.	INCURRED LOSSES UNMODIFIED	AVE. RATE (4)/(2)	LOSS RATIOS		ALL DEATH & P.T.	PURE PREMIUMS			MED.	
						INCL. EXP. CON (5)/(3)	EXCL. EXP. CON (5)/(4)		MAJOR PERM.	MINOR PERM.	TEMP.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
2010	746,854	35,689,672	35,182,614	28,783,734	4.71	.807	.818	3.85	.10	1.03	.28	.16	2.29
2011	676,026	32,483,643	31,976,359	28,340,581	4.73	.872	.886	4.19	.00	1.22	.27	.12	2.57
2012	695,895	34,427,069	33,926,536	19,793,519	4.88	.575	.583	2.84	.00	.94	.28	.20	1.43
2013	723,387	38,685,066	38,170,257	19,875,809	5.28	.514	.521	2.75	.08	.83	.27	.14	1.43
2014	765,428	44,409,744	43,876,083	22,746,247	5.73	.512	.518	2.97	.10	.28	.16	.28	2.14
ALL	3,607,590	185,695,194	183,131,849	119,539,890	5.08	.644	.653	3.31	.06	.85	.25	.18	1.97

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH INDEMNITY & FUNERAL		PERM. TOTAL INDEMNITY COMP.		MAJOR PERM. INDEMNITY COMP.		MINOR PERM. INDEMNITY COMP.		TEMP. COMP. INDEMNITY COMP.		MEDICAL
		NO.	NO.	NO.	NO.	NO.	NO.	NO.	NO.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2010	28,783,734			1	715,314	49	7,693,400	72	2,084,250	193	1,166,287	17,124,483
2011	28,340,581	1	14,441			47	8,271,183	69	1,846,966	140	828,816	17,379,175
2012	19,793,519					40	6,567,296	68	1,922,034	162	1,384,650	9,919,539
2013	19,875,809	1	584,076			39	6,024,283	75	1,931,026	126	1,026,054	10,310,370
2014	22,746,247	3	276,256	1	518,247	10	2,132,202	46	1,255,985	164	2,165,887	16,397,670
ALL	119,539,890	5	874,773	2	1,233,561	185	30,688,364	330	9,040,261	785	6,571,694	71,131,237

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH MEDICAL		PERM. TOTAL MEDICAL COMP.		MAJOR PERM. MEDICAL COMP.		MINOR PERM. MEDICAL COMP.		TEMP. COMP. MEDICAL COMP.		MEDICAL ONLY
		NO.	NO.	NO.	NO.	NO.	NO.	NO.	NO.			
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2010	17,124,483			1	1,171,298	49	10,289,981	72	2,149,319	193	2,409,637	1,104,248
2011	17,379,175	1				47	13,021,402	69	1,983,462	140	1,534,773	839,538
2012	9,919,539					40	4,471,032	68	2,739,100	162	2,026,945	682,462
2013	10,310,370	1				39	5,380,083	75	2,463,838	126	1,624,722	841,727
2014	16,397,670	3	144,112	1	6,188,036	10	4,853,999	46	1,355,947	164	2,910,884	944,692
ALL	71,131,237	5	144,112	2	7,359,334	185	38,016,497	330	10,691,666	785	10,506,961	4,412,667

TABLE IV - C

TOTAL EXPERIENCE - OTHER INDUSTRIES
PAYROLLS, PREMIUMS AND LOSSES BY MANUAL YEARS - AS REPORTED

MAN YEAR	PAYROLL IN THOUS	EARNED STANDARD PREMIUM INCLUDING EXP. CON.	EARNED STANDARD PREMIUM EXCLUDING EXP. CON.	INCURRED LOSSES UNMODIFIED	AVE. RATE (4)/(2)	LOSS RATIOS		ALL DEATH & P.T.	PURE PREMIUMS			MED.	
						INCL. EXP. CON (5)/(3)	EXCL. EXP. CON (5)/(4)		MAJOR PERM.	MINOR PERM.	TEMP.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
2010	11,787,255	140,477,917	137,990,721	108,892,413	1.17	.775	.789	.92	.01	.20	.08	.06	.57
2011	12,308,380	146,653,658	144,112,744	98,100,502	1.17	.669	.681	.80	.01	.17	.09	.05	.47
2012	12,630,756	155,140,689	152,466,474	87,770,031	1.21	.566	.576	.69	.01	.13	.08	.06	.42
2013	13,502,406	173,040,261	170,098,014	94,548,364	1.26	.546	.556	.70	.01	.11	.09	.08	.42
2014	13,775,132	182,512,663	179,374,571	59,912,240	1.30	.328	.334	.43	.02	.03	.04	.08	.27
ALL	64,003,929	797,825,188	784,042,524	449,223,550	1.22	.563	.573	.70	.01	.12	.08	.07	.42

INCURRED LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH INDEMNITY & FUNERAL		PERM. TOTAL INDEMNITY COMP.		MAJOR PERM. INDEMNITY COMP.		MINOR PERM. INDEMNITY COMP.		TEMP. COMP. INDEMNITY COMP.		MEDICAL
		NO.		NO.		NO.		NO.		NO.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2010	108,892,413	1	46,176	2	1,452,237	149	23,245,118	519	9,703,508	1,168	7,339,033	67,106,341
2011	98,100,502	4	804,069	2	812,133	143	20,936,888	519	10,783,834	1,091	6,476,384	58,287,194
2012	87,770,031	5	1,523,865	2	160,939	127	16,353,089	488	10,027,941	1,052	7,182,769	52,521,428
2013	94,548,364	4	791,690			111	14,317,501	614	12,496,573	1,249	10,417,694	56,524,906
2014	59,912,240	6	2,293,979			33	4,065,794	252	5,554,627	1,417	10,948,403	37,049,437
ALL	449,223,550	20	5,459,779	6	2,425,309	563	78,918,390	2,392	48,566,483	5,977	42,364,283	271,489,306

INCURRED MEDICAL LOSSES AS REPORTED BY KIND OF INJURY

MAN YEAR	ALL LOSSES	DEATH MEDICAL		PERM. TOTAL MEDICAL COMP.		MAJOR PERM. MEDICAL COMP.		MINOR PERM. MEDICAL COMP.		TEMP. COMP. MEDICAL COMP.		MEDICAL ONLY
		NO.		NO.		NO.		NO.		NO.		
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)
2010	67,106,341	1	159,594	2	4,077,215	149	28,275,220	519	15,647,710	1,168	12,212,259	6,734,343
2011	58,287,194	4		2	1,261,989	143	24,172,091	519	15,123,232	1,091	11,181,459	6,548,423
2012	52,521,428	5	458	2	391,913	127	18,043,157	488	15,021,083	1,052	12,487,159	6,577,658
2013	56,524,906	4	130,118			111	13,212,823	614	18,995,484	1,249	16,625,566	7,560,915
2014	37,049,437	6	5,800			33	2,943,858	252	6,925,843	1,417	20,027,115	7,146,821
ALL	271,489,306	20	295,970	6	5,731,117	563	86,647,149	2,392	71,713,352	5,977	72,533,558	34,568,160

DELAWARE COMPENSATION RATING BUREAU, INC.

Claim Frequencies

The attached exhibits examine historical Workers Compensation claim frequencies in Delaware.

Claim frequencies per \$1 million of expected losses are shown on page 1 based on statistics gathered by the DCRB. The second page shows a graph of the frequencies appearing in column (5) of page 1.

The third page shows annual changes in average quarterly wages over the last eight available calendar quarters.

Delaware W.C. - Claim Frequencies

DCRB Unit Statistical Plan
Excluding Deductible Business

Policy Year	# of Claim Indemnity (1)	% Change Counts (2)	Expected Losses (3)	% Change Exp Loss (4)	Claim Frequency (#Claims per \$1 million) (5)	% Change Frequency (6)
2001	1,973		161,848,772		12.19	
2002	1,930	-2.2%	156,789,809	-3.1%	12.31	1.0%
2003	1,845	-4.4%	156,721,208	0.0%	11.77	-4.4%
2004	1,734	-6.0%	167,049,185	6.6%	10.38	-11.8%
2005	1,648	-5.0%	177,562,982	6.3%	9.28	-10.6%
2006	1,601	-2.9%	183,396,760	3.3%	8.73	-5.9%
2007	1,479	-7.6%	182,235,772	-0.6%	8.12	-7.0%
2008	1,286	-13.1%	178,817,295	-1.9%	7.19	-11.5%
2009	1,245	-3.2%	173,280,138	-3.1%	7.18	-0.1%
2010	1,332	7.0%	185,469,816	7.0%	7.18	0.0%
2011	1,281	-3.8%	190,285,359	2.6%	6.73	-6.3%
2012	1,177	-8.1%	195,217,965	2.6%	6.03	-10.4%
2013	1,250	6.2%	198,451,697	1.7%	6.30	4.5%
2014	1,092	-12.6%	200,530,610	1.0%	5.45	-13.5%
2015 *	889 *	-18.6%	154,936,651 *	-22.7%	5.74 *	5.3%
2015 **					5.80	6.4%

Period	Annual % Change In Claim Frequency	Period	Annual % Change In Claim Frequency
PY01-PY15	-5.8%	PY01-PY14	-6.1%
PY02-PY15	-5.9%	PY02-PY14	-6.2%
PY03-PY15	-5.6%	PY03-PY14	-6.0%
PY04-PY15	-5.2%	PY04-PY14	-5.5%
PY05-PY15	-4.8%	PY05-PY14	-5.2%
PY06-PY15	-4.6%	PY06-PY14	-5.0%
PY07-PY15	-4.3%	PY07-PY14	-4.7%
PY08-PY15	-3.9%	PY08-PY14	-4.4%
PY09-PY15	-4.4%	PY09-PY14	-5.2%
PY10-PY15	-4.6%	PY10-PY14	-6.0%
PY11-PY15	-3.9%	PY11-PY14	-5.7%
PY12-PY15	-2.6%	PY12-PY14	-4.9%
PY13-PY15	-4.1%	PY13-PY14	-13.5%
PY14-PY15	6.4%		

* Includes approximately 1st 8 months of PY2015.

** Projected value for complete PY 2015 is 5.80 based on an annual change in claim frequency of 6.4%.

Policy Year	SAWW	% Change SAWW	SAWW Index	Adj Claim Freq. (1) (#Claims per \$1 million)	% Change Adj Claim Frequency
2001	748.78		1.0000	12.19	
2002	772.98	3.2%	1.0323	12.71	4.3%
2003	800.52	3.6%	1.0691	12.58	-1.0%
2004	836.38	4.5%	1.1170	11.59	-7.9%
2005	872.92	4.4%	1.1658	10.82	-6.6%
2006	898.06	2.9%	1.1994	10.47	-3.2%
2007	911.87	1.5%	1.2178	9.89	-5.5%
2008	915.37	0.4%	1.2225	8.79	-11.1%
2009	923.91	0.9%	1.2339	8.86	0.8%
2010	950.30	2.9%	1.2691	9.11	2.8%
2011	979.36	3.1%	1.3079	8.80	-3.4%
2012	994.77	1.6%	1.3285	8.01	-9.0%
2013	1,008.90	1.4%	1.3474	8.49	6.0%
2014	1,026.82	1.8%	1.3713	7.47	-12.0%
2015 (2)	1,031.42	0.4%	1.3775	7.91	
2015	1,032.34		1.3787	8.00	7.1%

Period	Annual % Change In Adjusted Claim Frequency	Period	Annual % Change in SAWW
PY01-PY15	-3.7%	PY01-PY15	2.3%
PY02-PY15	-3.8%	PY02-PY15	2.1%
PY03-PY15	-3.7%	PY03-PY15	2.0%
PY04-PY15	-3.4%	PY04-PY15	1.9%
PY05-PY15	-3.1%	PY05-PY15	1.7%
PY06-PY15	-2.9%	PY06-PY15	1.7%
PY07-PY15	-2.6%	PY07-PY15	1.8%
PY08-PY15	-2.1%	PY08-PY15	1.9%
PY09-PY15	-2.6%	PY09-PY15	1.9%
PY10-PY15	-3.0%	PY10-PY15	1.6%
PY11-PY15	-2.6%	PY11-PY15	1.4%
PY12-PY15	-1.3%	PY12-PY15	1.3%
PY13-PY15	-2.9%	PY13-PY15	1.2%
PY14-PY15	7.1%	PY14-PY15	0.5%

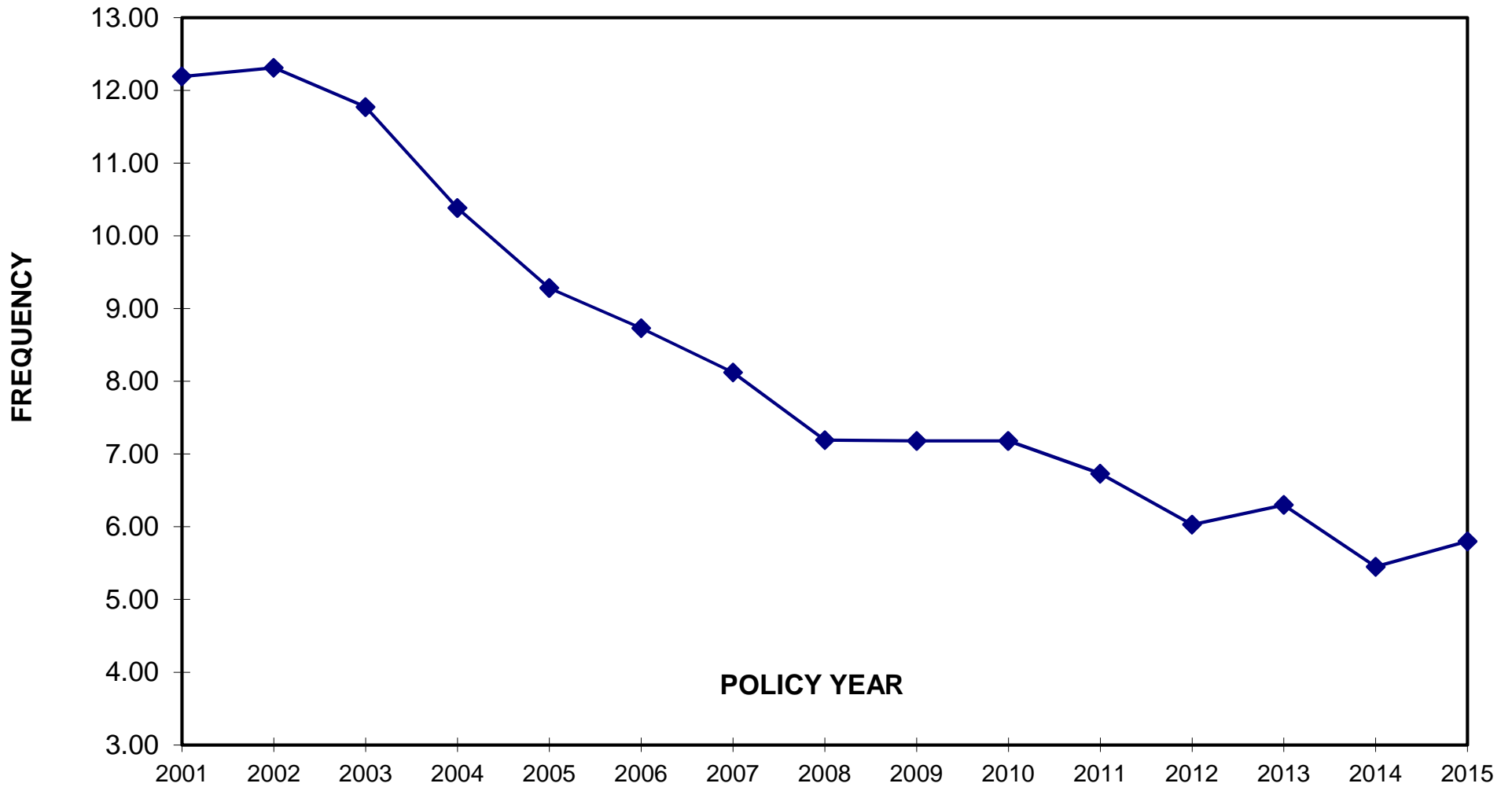
(1) Adjusted claim frequency is claim frequency per \$1 million expected losses at constant (2001) wages

(2) Includes approximately 1st 8 months of PY 2015. (Full Year=1032.34 - Average of CY 2015 and 2016)

DE W.C. - CLAIM FREQUENCIES

DCRB Unit Statistical Plan

(Excluding Deductible Business)



—◆— Claim Freq per \$1 Million

**DELAWARE COMPENSATION RATING BUREAU, INC.
DERIVATION OF WAGE TREND**

YEAR	QUARTER	SOURCE*	STATEWIDE AVERAGE QUARTERLY WAGE	ESTIMATE FOR YEARLY RATE OF WAGE INFLATION
2014	1	ACTUAL	14,382	
	2	ACTUAL	12,645	
	3	ACTUAL	12,410	
	4	ACTUAL	13,616	
2015	1	ACTUAL	14,307	0.9948
	2	ACTUAL	12,910	1.0210
	3	ACTUAL	12,508	1.0079
	4	ACTUAL	14,082	1.0342
2016	1	ACTUAL	13,881	0.9702
	2	ACTUAL	12,839	0.9945
	3	ACTUAL	13,221	1.0570
	4	ACTUAL	13,659	0.9700

Latest Eight Quarter Average = 1.0062
Selected Annual Wage Trend = 1.0062

* Delaware Department of Labor

DELAWARE COMPENSATION RATING BUREAU, INC.

Retrospective Development Factors

EXHIBIT XII

DELAWARE RETROSPECTIVE DEVELOPMENT FACTORS *

Retrospective development factors for first, second and third adjustments are calculated below. They are intended for use in retrospective plans with no loss limitation and applicable to the expected loss portion of premium.

First Adjustment	RDF =	0.5936
Second Adjustment	RDF =	0.4595
Third Adjustment	RDF =	0.3797

For those companies using retrospective development factors with loss limitations, the following formula may be used.

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

RDF(LIM) = Retrospective Development Factors at limited basis
ELF = Excess Loss (Pure Premium) Factors exclusive of allocated loss adjustment expenses for given Hazard Group and Loss Limitation
RDF = Retrospective Development Factors without Loss Limitation

For Example:

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

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

* The use of retrospective development factors is optional.

DELAWARE COMPENSATION RATING BUREAU, INC.

Tax Multiplier

EXHIBIT XI

**CALCULATION OF TAX MULTIPLIER FOR USE IN RETROSPECTIVE RATING PLANS
(O/T U.S.L. & H.W. Act Coverages)**

Expense Provisions for O/T U.S.L. & H.W. Classes

Losses	58.38
Loss Adjustment Expense	12.18
Loss & Loss Adjustment	70.56
Premium Discount	8.38
Acquisition	7.77
General Expenses	3.26
Profit and Contingencies	1.08
Taxes	2.33
Uncollectible Premium	1.10
Workers' Compensation Fund	3.00
Administrative Assessment	2.52
	29.44

If

- T = Tax multiplier
- E = Expense provision in rates (General, Acquisition, and Profit), less premium discount
- L = Loss provision in rates
- C = Loss conversion factor
- B = Assessments made on premiums
- A = Assessments made on losses (adjusted so as not to collect profit and general expense dollars on the extra premium generated by the assessments)

Using average discount (Schedule Y) this yields:

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

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

Then

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

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

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

DELAWARE COMPENSATION RATING BUREAU, INC.

Manual Rates, Loss Costs and Expected Loss Rates

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

Proposed Effective December 1, 2017 on New and Renewal Business

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZ GRP A-G
				A-1	A-2	A-3	
005	20.68	28.50	2,000	6.49	8.09	9.09	F
0006	5.42	7.48	1,285	1.70	2.12	2.39	D
007	6.64	9.15	2,000	2.08	2.60	2.92	C
0008	4.93	6.79	2,000	1.55	1.93	2.17	D
009	30.82	42.47	2,000	9.68	12.06	13.55	G
0011	4.37	6.02	1,890	1.37	1.71	1.92	B
0012	5.39	7.44	2,000	1.69	2.11	2.37	D
0013	5.39	7.44	2,000	1.69	2.11	2.37	C
015	18.34	25.28	2,000	5.76	7.18	8.06	E
0016	3.65	5.03	960	1.15	1.43	1.61	C
0034	4.30	5.94	1,080	1.35	1.69	1.89	C
0036	5.03	6.93	1,215	1.58	1.97	2.21	C
055	5.55	7.65	2,000	1.47	1.89	2.18	F
059	6.35	8.75	2,000	1.68	2.16	2.49	E
0083	5.96	8.21	1,385	1.87	2.33	2.62	C
101	4.99	6.88	2,000	1.26	1.75	1.77	E
104	5.28	7.27	2,000	1.34	1.85	1.87	B
105	5.56	7.66	2,000	1.41	1.95	1.98	D
106	8.89	12.25	2,000	2.25	3.12	3.16	C
107	4.11	5.66	1,795	1.04	1.44	1.46	B
108	5.69	7.84	2,000	1.44	2.00	2.02	C
109	6.85	9.44	2,000	1.73	2.41	2.43	C
110	4.89	6.74	2,000	1.24	1.72	1.74	B
111	8.53	11.75	2,000	2.16	2.99	3.03	C
112	15.36	21.17	2,000	3.89	5.39	5.46	C
113	3.74	5.16	1,660	0.95	1.31	1.33	C
114	10.60	14.62	2,000	2.69	3.72	3.77	E
115	3.31	4.56	1,505	0.84	1.16	1.18	D
119	6.04	8.32	2,000	1.53	2.12	2.14	C
130	8.52	11.74	2,000	2.16	2.99	3.03	E
132	2.27	3.13	1,125	0.58	0.80	0.81	C
134	5.33	7.34	2,000	1.35	1.87	1.89	C
135	4.26	5.88	1,855	1.08	1.50	1.51	C
136	4.18	5.76	1,820	1.06	1.47	1.49	C
139	6.64	9.15	2,000	1.68	2.33	2.36	C
141	7.55	10.41	2,000	1.91	2.65	2.68	B
142	3.49	4.81	1,570	0.88	1.22	1.24	C
161	3.09	4.26	1,425	0.78	1.09	1.10	C
163	6.37	8.77	2,000	1.61	2.23	2.26	C
165	8.43	11.63	2,000	2.14	2.96	3.00	B
166	4.69	6.47	2,000	1.19	1.65	1.67	C
185	5.28	7.27	2,000	1.34	1.85	1.87	B
187	4.11	5.66	1,795	1.04	1.44	1.46	B
191	3.09	4.26	1,425	0.78	1.09	1.10	C

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

** Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

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

Proposed Effective December 1, 2017 on New and Renewal Business

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN <u>EXPECTED LOSS FACTORS TABLE**</u>			HAZ GRP A-G
				A-1	A-2	A-3	
201	6.53	9.01	2,000	1.65	2.30	2.32	D
204	4.16	5.73	1,815	1.05	1.46	1.48	B
205	4.81	6.63	2,000	1.22	1.69	1.71	B
221	3.61	4.97	1,610	0.91	1.27	1.28	C
222	5.60	7.71	2,000	1.42	1.97	1.99	C
225	4.22	5.82	1,835	1.07	1.48	1.50	C
227	3.38	4.65	1,525	0.85	1.19	1.20	C
255	4.21	5.80	1,830	1.07	1.48	1.50	E
257	4.22	5.82	1,835	1.07	1.48	1.50	C
259	3.51	4.84	1,580	0.89	1.23	1.25	C
261	4.40	6.06	1,900	1.11	1.54	1.56	C
263	3.49	4.82	1,570	0.89	1.23	1.24	C
265	4.31	5.95	1,870	1.09	1.52	1.53	C
275	3.61	4.97	1,610	0.91	1.27	1.28	C
276	5.60	7.71	2,000	1.42	1.97	1.99	C
281	3.51	4.85	1,580	0.89	1.24	1.25	B
282	9.69	13.35	2,000	2.45	3.40	3.44	D
285	4.18	5.76	1,820	1.06	1.47	1.49	B
297	3.51	4.85	1,580	0.89	1.24	1.25	B
301	8.78	12.10	2,000	2.22	3.08	3.12	F
305	7.18	9.89	2,000	1.82	2.52	2.55	D
306	6.41	8.83	2,000	1.62	2.25	2.28	B
309	4.52	6.24	1,950	1.15	1.59	1.61	B
311	4.60	6.34	1,975	1.16	1.61	1.63	C
319	6.34	8.74	2,000	1.61	2.23	2.25	A
323	6.08	8.38	2,000	1.54	2.14	2.16	C
327	5.15	7.10	2,000	1.30	1.81	1.83	C
402	6.98	9.62	2,000	1.77	2.45	2.48	E
403	4.06	5.60	1,780	1.03	1.43	1.44	C
404	4.99	6.88	2,000	1.26	1.75	1.77	E
406	7.08	9.76	2,000	1.79	2.49	2.52	E
407	5.44	7.50	2,000	1.38	1.91	1.93	C
411	9.04	12.46	2,000	2.29	3.17	3.21	E
413	10.04	13.84	2,000	2.54	3.53	3.57	E
415	5.30	7.30	2,000	1.34	1.86	1.88	E
416	3.45	4.76	1,555	0.87	1.21	1.23	C
421	9.11	12.55	2,000	2.31	3.20	3.24	E
425	11.82	16.29	2,000	2.99	4.15	4.20	E
427	6.10	8.41	2,000	1.55	2.14	2.17	E
429	6.90	9.51	2,000	1.75	2.42	2.45	D
431	8.54	11.77	2,000	2.16	3.00	3.03	C
433	4.80	6.62	2,000	1.22	1.69	1.71	C
435	6.56	9.05	2,000	1.66	2.31	2.33	C
441	2.05	2.84	1,050	0.52	0.72	0.73	C

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

** Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

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

Proposed Effective December 1, 2017 on New and Renewal Business

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP A-G
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
445	4.65	6.42	1,995	1.18	1.64	1.66	C
446	2.43	3.36	1,185	0.62	0.86	0.87	B
447	7.59	10.46	2,000	1.92	2.66	2.70	E
449	3.52	4.86	1,585	0.89	1.24	1.25	D
451	5.20	7.16	2,000	1.32	1.82	1.85	D
454	8.75	12.07	2,000	2.22	3.07	3.11	C
456	7.21	9.94	2,000	1.83	2.53	2.56	D
457	5.39	7.43	2,000	1.36	1.89	1.91	C
458	3.05	4.21	1,410	0.77	1.07	1.09	B
459	1.65	2.28	900	0.42	0.58	0.59	C
461	5.53	7.61	2,000	1.40	1.94	1.96	D
463	4.37	6.02	1,890	1.11	1.53	1.55	D
464	4.55	6.28	1,960	1.15	1.60	1.62	C
465	5.27	7.26	2,000	1.33	1.85	1.87	D
467	6.58	9.08	2,000	1.67	2.31	2.34	B
471	1.62	2.24	890	0.41	0.57	0.58	B
472	1.80	2.48	950	0.45	0.63	0.64	B
473	3.40	4.68	1,535	0.86	1.19	1.21	B
474	2.73	3.77	1,295	0.69	0.96	0.97	C
475	4.19	5.77	1,825	1.06	1.47	1.49	D
476	2.21	3.04	1,100	0.56	0.77	0.78	C
477	3.28	4.52	1,495	0.83	1.15	1.17	C
483	2.29	3.15	1,130	0.58	0.80	0.81	B
485	2.09	2.88	1,060	0.53	0.73	0.74	B
486	2.54	3.50	1,225	0.64	0.89	0.90	C
487	1.71	2.35	920	0.43	0.60	0.61	C
488	1.10	1.51	695	0.28	0.38	0.39	B
489	2.27	3.13	1,125	0.58	0.80	0.81	B
491	4.06	5.60	1,780	1.03	1.43	1.44	C
495	5.20	7.16	2,000	1.32	1.82	1.85	D
497	1.80	2.48	950	0.45	0.63	0.64	B
499	4.19	5.77	1,825	1.06	1.47	1.49	D
501	5.21	7.18	2,000	1.32	1.83	1.85	E
502	5.47	7.55	2,000	1.39	1.92	1.95	A
506	2.98	4.11	1,385	0.75	1.05	1.06	C
507	3.68	5.07	1,640	0.93	1.29	1.31	F
509	8.94	12.32	2,000	2.26	3.14	3.17	G
511	8.99	12.39	2,000	2.28	3.16	3.19	E
512	7.34	a 10.13	b 2,000	1.86	2.58	2.61	E
513	5.20	c 7.17	d 2,000	1.32	1.83	1.85	B
535	4.32	5.96	1,875	1.09	1.52	1.54	C

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a OD: \$1.47 Supplementary is not subject to experience or retrospective rating. Code as 0175.

b OD: \$2.02 Supplementary is not subject to experience or retrospective rating. Code as 0175.

c OD: \$0.52 Supplementary is not subject to experience or retrospective rating. Code as 0176.

d OD: \$0.72 Supplementary is not subject to experience or retrospective rating. Code as 0176.

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

Proposed Effective December 1, 2017 on New and Renewal Business

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP A-G
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
536	8.54	11.77	2,000	2.16	3.00	3.03	C
544	9.78	13.48	2,000	2.48	3.43	3.47	E
551	2.02	2.79	1,035	0.51	0.71	0.72	F
553	5.73	7.90	2,000	1.45	2.01	2.04	G
555	1.44	1.98	820	0.36	0.51	0.51	B
563	2.13	2.94	1,075	0.54	0.75	0.76	C
571	4.02	5.54	1,765	1.02	1.41	1.43	C
573	6.20	8.55	2,000	1.57	2.18	2.20	F
581	2.16	2.97	1,080	0.55	0.76	0.77	E
587	2.13	2.94	1,075	0.54	0.75	0.76	C
601	11.71	16.14	2,000	2.90	3.72	4.30	G
602	6.65	9.16	2,000	1.65	2.11	2.44	F
603	9.48	13.07	2,000	2.36	3.03	3.50	F
605	10.21	14.08	2,000	2.55	3.27	3.78	E
607	7.51	10.37	2,000	1.90	2.43	2.81	F
608	6.84	9.43	2,000	1.65	2.11	2.44	F
609	6.21	8.57	2,000	1.57	2.01	2.32	F
611	12.79	17.62	2,000	3.20	4.10	4.73	E
615	13.64	18.80	2,000	3.40	4.36	5.04	G
617	5.68	7.82	2,000	1.41	1.81	2.09	F
625	7.57	10.43	2,000	1.90	2.44	2.82	F
643	15.59	21.49	2,000	2.60	3.33	3.85	G
645	8.52	11.75	2,000	2.09	2.68	3.10	F
646	7.73	10.65	2,000	1.94	2.49	2.88	E
647	10.31	14.22	2,000	2.60	3.33	3.85	D
648	6.51	8.98	2,000	1.70	2.18	2.52	E
649	4.47	6.16	1,810	1.10	1.41	1.63	E
651	7.53	10.39	2,000	1.87	2.40	2.77	F
652	10.26	14.15	2,000	2.66	3.41	3.94	F
653	8.77	12.09	2,000	2.27	2.91	3.36	F
654	7.41	10.23	2,000	1.80	2.31	2.67	F
655	18.72	25.80	2,000	4.68	6.01	6.94	G
656	9.53	13.13	2,000	2.38	3.05	3.52	G
657	11.45	15.78	2,000	2.86	3.66	4.23	F
658	12.42	17.12	2,000	3.12	4.00	4.63	F
659	23.84	32.87	2,000	6.04	7.74	8.95	G
660	2.79	3.85	1,315	0.74	0.95	1.10	E
661	3.82	5.27	1,585	0.94	1.20	1.39	E
662	6.77	9.34	2,000	1.80	2.30	2.66	E
663	4.96	6.84	2,000	1.25	1.60	1.85	E
664	6.47	8.91	2,000	1.52	1.95	2.25	E
665	9.92	13.67	2,000	2.54	3.26	3.77	F
666	9.26	12.76	2,000	2.33	2.98	3.45	E
667	2.63	3.63	1,205	0.66	0.85	0.98	F
668	8.61	11.87	2,000	2.16	2.77	3.20	E

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

Proposed Effective December 1, 2017 on New and Renewal Business

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP A-G
				<u>EXPECTED LOSS FACTORS TABLE**</u>			
				A-1	A-2	A-3	
669	9.42	12.98	2,000	2.35	3.01	3.48	F
670	7.04	9.70	2,000	1.86	2.39	2.76	E
673	7.26	10.00	2,000	1.92	2.47	2.85	F
674	6.84	9.43	2,000	1.71	2.19	2.53	E
675	5.13	7.07	2,000	1.33	1.70	1.97	F
676	6.14	8.46	2,000	1.53	1.96	2.26	E
677	4.28	5.90	1,770	1.07	1.37	1.58	G
679	10.63	14.66	2,000	2.82	3.61	4.18	F
681	7.04	9.70	2,000	1.86	2.39	2.76	F
682	19.90	27.43	2,000	5.27	6.76	7.81	E
691	6.21	8.57	2,000	1.57	2.01	2.32	F
693	7.53	10.39	2,000	1.87	2.40	2.77	F
695	3.82	5.27	1,585	0.94	1.20	1.39	E
709	2.44	3.37	1,190	0.65	0.83	0.96	G
716	3.47	4.79	1,565	0.92	1.18	1.36	E
718	3.73	5.14	1,655	0.99	1.27	1.46	E
721	15.24	21.01	2,000	3.86	5.35	5.42	F
744	0.96	1.31	640	0.24	0.33	0.34	D
751	3.36	4.63	1,520	0.85	1.18	1.19	E
752	1.51	2.09	850	0.38	0.53	0.54	G
753	5.59	7.70	2,000	1.42	1.96	1.99	C
755	2.99	4.12	1,385	0.76	1.05	1.06	F
757	2.99	4.12	1,385	0.76	1.05	1.06	E
759	7.51	10.35	2,000	1.90	2.64	2.67	E
801	10.30	14.21	2,000	3.24	4.03	4.53	E
802	8.30	11.44	2,000	2.61	3.25	3.65	E
803	22.05	30.41	2,000	6.93	8.63	9.70	E
804	3.89	5.37	1,720	1.22	1.53	1.71	E
805	7.51	10.35	2,000	2.36	2.94	3.30	E
806	12.84	17.70	2,000	4.03	5.03	5.65	E
807	7.80	10.74	2,000	2.45	3.05	3.43	E
808	7.87	10.85	2,000	2.47	3.08	3.46	E
809	5.28	7.27	2,000	1.66	2.07	2.32	F
811	9.33	12.86	2,000	2.93	3.65	4.10	E
812	9.27	12.77	2,000	2.91	3.63	4.07	F
813	5.93	8.17	2,000	1.86	2.32	2.61	D
814	4.59	6.33	1,970	1.44	1.80	2.02	C
815	3.68	5.07	1,640	1.16	1.44	1.62	D
816	3.06	4.22	1,415	0.96	1.20	1.35	D
817	10.32	14.23	2,000	3.24	4.04	4.54	E
818	2.09	2.88	1,060	0.66	0.82	0.92	D
819	1.59	2.19	875	0.50	0.62	0.70	D
820	3.25	4.47	1,480	1.02	1.27	1.43	D
821	8.23	11.34	2,000	2.58	3.22	3.62	C
825	4.60	6.34	1,975	1.44	1.80	2.02	C
828	10.47	14.42	2,000	3.29	4.10	4.60	E
855	6.85	9.44	2,000	2.15	2.68	3.01	E
857	7.28	10.04	2,000	2.29	2.85	3.20	E

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FOR DELAWARE COMPENSATION INSURANCE**

Proposed Effective December 1, 2017 on New and Renewal Business

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP A-G
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
858	9.37	12.91	2,000	2.94	3.67	4.12	F
859	9.76	13.46	2,000	3.07	3.82	4.29	E
860	10.63	14.66	2,000	3.34	4.16	4.68	E
862	9.47	13.06	2,000	2.97	3.71	4.17	E
865	3.35	4.62	1,520	1.05	1.31	1.47	C
867	5.93	8.17	2,000	1.86	2.32	2.61	D
871	7.47	10.29	2,000	2.34	2.92	3.28	D
877	3.36	4.63	1,520	1.06	1.32	1.48	B
879	3.58	4.94	1,605	1.13	1.40	1.58	B
880	7.78	10.71	2,000	2.44	3.04	3.42	C
881	3.63	5.00	1,620	1.14	1.42	1.60	B
882	7.99	11.02	2,000	2.51	3.13	3.52	B
883	3.35	4.61	1,515	1.05	1.31	1.47	B
884	1.09	1.50	695	0.34	0.43	0.48	B
885	3.98	5.49	1,750	1.25	1.56	1.75	C
886	2.97	4.09	1,380	0.93	1.16	1.30	B
887	1.42	1.95	810	0.44	0.55	0.62	C
888	5.50	7.58	2,000	1.73	2.15	2.42	C
889	0.21	0.29	370	0.07	0.08	0.09	B
890	0.67	0.92	540	0.21	0.26	0.29	C
891	1.75	2.40	930	0.55	0.68	0.77	B
895	0.56	0.78	500	0.18	0.22	0.25	B
896	2.33	3.22	1,150	0.73	0.91	1.03	A
897	2.46	3.39	1,195	0.77	0.96	1.08	A
898	4.99	6.88	2,000	1.57	1.95	2.20	C
899	1.89	2.61	985	0.59	0.74	0.83	C
903	0.45	0.63	460	0.14	0.18	0.20	E
904	1.76	2.42	935	0.55	0.69	0.77	E
905	0.24	0.33	380	0.07	0.09	0.10	D
907	5.63	7.76	2,000	1.77	2.20	2.47	B
910	7.06	9.73	2,000	2.22	2.76	3.10	C
911	4.90	6.75	2,000	1.54	1.92	2.15	B
914	3.36	4.63	1,520	1.06	1.32	1.48	B
915	3.43	4.73	1,550	1.08	1.34	1.51	C
916	2.47	3.40	1,195	0.77	0.97	1.08	B
917	4.25	5.87	1,850	1.34	1.67	1.87	C
918	3.33	4.58	1,510	1.04	1.30	1.46	C
919	2.96	4.08	1,375	0.93	1.16	1.30	B
920	0.82	1.13	595	0.26	0.32	0.36	C
921	7.47	10.29	2,000	2.34	2.92	3.28	D
922	3.56	4.91	1,595	1.12	1.39	1.57	D
923	3.58	4.94	1,605	1.13	1.40	1.58	B
924	4.12	5.68	1,800	1.29	1.61	1.81	B
925	3.08	4.25	1,420	0.97	1.21	1.36	B
926	3.63	5.00	1,620	1.14	1.42	1.60	B
927	1.41	1.94	810	0.44	0.55	0.62	B
928	3.35	4.61	1,515	1.05	1.31	1.47	B

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

Proposed Effective December 1, 2017 on New and Renewal Business

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP A-G
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
929	4.70	6.49	2,000	1.48	1.84	2.07	C
932	0.97	1.33	645	0.30	0.38	0.42	C
933	5.76	7.94	2,000	1.81	2.25	2.53	C
934	3.50	4.83	1,575	1.10	1.37	1.54	C
935	1.76	2.42	935	0.55	0.69	0.77	C
936	0.43	0.60	455	0.14	0.17	0.19	D
937	10.25	14.12	2,000	3.22	4.01	4.51	D
939	7.26	10.00	2,000	2.28	2.84	3.19	F
940	6.31	8.70	2,000	1.98	2.47	2.78	C
941	3.73	5.15	1,660	1.17	1.46	1.64	C
942	3.02	4.16	1,395	0.95	1.18	1.33	C
943	5.75	7.93	2,000	1.81	2.25	2.53	C
944	3.51	4.85	1,580	1.10	1.38	1.55	B
945	3.55	4.90	1,595	1.12	1.39	1.56	A
946	3.79	5.23	1,680	1.19	1.48	1.67	C
947	6.79	9.36	2,000	2.13	2.66	2.99	B
948	2.32	3.19	1,140	0.73	0.91	1.02	A
949	0.80	1.10	585	0.25	0.31	0.35	C
951	0.60	0.82	510	0.19	0.23	0.26	E
952	0.69	0.95	545	0.22	0.27	0.30	C
953	0.21	0.29	370	0.07	0.08	0.09	C
954	3.60	4.96	1,610	1.13	1.41	1.58	E
955	0.29	0.40	400	0.09	0.11	0.13	D
956	0.21	0.28	370	0.06	0.08	0.09	D
957	0.72	1.00	560	0.23	0.28	0.32	C
958	1.83	2.52	965	0.57	0.71	0.80	C
959	1.98	2.73	1,020	0.62	0.78	0.87	C
960	4.49	6.19	1,935	1.41	1.76	1.98	C
961	1.02	1.40	665	0.32	0.40	0.45	C
962	0.18	0.26	365	0.06	0.07	0.08	F
963	0.47	0.66	470	0.15	0.19	0.21	B
964	3.71	5.12	1,650	1.17	1.45	1.63	B
965	0.56	0.78	500	0.18	0.22	0.25	B
966	3.47	4.79	1,565	0.92	1.18	1.36	E
967	1.09	1.50	695	0.34	0.43	0.48	D
968	1.61	2.22	885	0.51	0.63	0.71	B
969	5.08	7.01	2,000	1.60	1.99	2.23	C
970	7.68	10.59	2,000	2.41	3.01	3.38	B
971	4.11	5.66	1,795	1.29	1.61	1.81	C
973	3.82	5.27	1,690	1.20	1.50	1.68	B
974	3.80	5.24	1,685	1.19	1.49	1.67	C
975	1.94	2.68	1,005	0.61	0.76	0.86	A
976	1.96	2.70	1,010	0.62	0.77	0.86	B
977	0.60	0.82	510	0.19	0.23	0.26	A
978	3.38	4.66	1,530	1.06	1.32	1.49	C

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

** Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

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

Proposed Effective December 1, 2017 on New and Renewal Business

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP A-G
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
979	5.06	6.97	2,000	1.59	1.98	2.23	C
980	4.63	6.39	1,990	1.46	1.81	2.04	E
981	3.28	4.52	1,495	1.03	1.28	1.44	A
983	9.36	12.90	2,000	2.94	3.66	4.12	C
984	0.29	0.39	400	0.09	0.11	0.12	C
985	5.08	7.02	2,000	1.60	1.99	2.24	E
986	2.13	2.94	1,075	0.67	0.83	0.94	C
988	0.23	0.32	380	0.07	0.09	0.10	C
991	7.68	10.59	2,000	2.41	3.01	3.38	A
992	5.28	7.27	2,000	1.66	2.07	2.32	E
995	9.40	12.95	2,000	2.95	3.68	4.13	F
997	1.27	1.76	760	0.40	0.50	0.56	D
999	6.05	8.34	2,000	1.90	2.37	2.66	D
4771	4.58	6.32	2,000	1.16	1.61	1.63	G
0771	1.14	1.57					G
4777	9.33	12.86	2,000	2.93	3.65	4.10	E
7405	2.43	3.36	1,480	0.77	0.95	1.07	E
7445	0.81	1.12					G
7413	1.06	1.46	765	0.33	0.41	0.47	G
7453	0.23	0.32					G
7421	1.28	1.77	765	0.40	0.50	0.56	F
7424	3.04	4.19	1,405	0.95	1.19	1.34	G
7428	2.24	3.09	1,115	0.70	0.88	0.99	E
9740	0.01	0.02					
9741	0.01	0.01					
Per capita							
0908	243.27	335.33	630	76.39	95.23	106.98	C
0909	104.84	144.51	440	32.92	41.04	46.10	B
0912	448.98	618.88	914	140.98	175.75	197.44	B
0913	569.83	785.47	1,080	178.93	223.05	250.58	C
A rated							
9985	A	A	A	A	A	A	

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

** Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

 Associated classes- both codes must be applied. The second code is not subject to experience rating and applies to the full payroll of the associated class.

DELAWARE COMPENSATION RATING BUREAU, INC.

DECEMBER 1, 2017 RESIDUAL MARKET RATE AND
VOLUNTARY MARKET LOSS COST FILING

INDEX TO CLASSIFICATION EXHIBITS

- 1 Composite Pure Premium Multipliers
- 2 Per Claim and Catastrophe Limitations
- 3 Credibility - 100% Expected Loss Standard
- 4 Expected Loss Credibility Table
- 5 Payroll Conversion Factors
- 6 Payroll Credibility Table
- 7 Table V - Total
- 8 Proposed Loss Cost Selections
- 9 Aircraft Procedure
- 10 Supplemental Class Book Pages - Combined Classifications

Note: As described in Exhibit 15, for low credibility classifications, an alternative approach may be employed to derive classification rating values. In those instances the final indicated rating value will generally be different than that shown in the Class Book.

December 1, 2017 Residual Market Rate and Voluntary Market Loss Cost Filing

Calculation of Composite Pure Premium Multipliers

Item	Manufacturing and Utilities	Contracting and Quarrying	Other Industries
(1) Pure Premium Test Correction Factor	0.9857	1.0023	1.0145
(2) Off-Balance Factor (Collectible Prem Ratio)	1.0910	1.0442	0.9299
(3) Expense Provision (= 1 / 0.7056)	1.4172	1.4172	1.4172
(4) Effect of 7/1/18 Benefit Change	0.9948	0.9948	0.9948
(5) Rate Test Correction Factor	1.0341	0.9889	0.9683
(6) Composite Pure Premium Multiplier (1)*(2)*(3)*(4)*(5)	1.5678	1.4591	1.2879

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Delaware experience for Manual Years 2010 through 2014 were translated using composite multipliers, yielding an average claim value of \$ 1,109,530 . Using twice this value as unity and using the indicated Hazard Group Relativities produced the following results:

Hazard Group (1)	Hazard Group Relativities * (2)	Per Claim Limit (2) * \$1,109,530 (3)	Per Accident Limit (3) * 2 (4)
A	0.70	776,671	1,553,342
B	0.79	876,529	1,753,058
C	0.90	998,577	1,997,154
D	1.02	1,131,721	2,263,442
E	1.15	1,275,960	2,551,920
F	1.30	1,442,389	2,884,778
G	1.47	1,631,009	3,262,018

@ From Delaware 12/1/17 excess loss analysis materials

CREDIBILITY

The classification relativity criteria for 100 percent credibility for the various categories of loss are as follows:

- Serious: 175 * Average Cost of Serious Case (including Medical)
- Non-Serious: 500 * Average Cost of Non-Serious Case (including Medical)
- Medical: 10 Percent of the Non-Serious

The following calculations are based on the figures in Table V, Section B.

	No. Cases	INDEMNITY AMOUNT	MEDICAL AMOUNT	TOTAL AMOUNT	AVERAGE COST (4) / (1)
	(1)	(2)	(3)	(4)	(5)
Death	25	9,791,500	25,987,900	35,779,400	1,431,176
Permanent Total	12	19,750,500	41,809,500	61,560,000	5,130,000
Major	1,054	298,779,800	475,148,900	773,928,700	734,278
Total Serious	1,091	328,321,800	542,946,300	871,268,100	798,596
Minor	3,283	134,947,000	233,664,800	368,611,800	112,279
Temporary	6,778	100,766,900	174,453,000	275,219,900	40,605
Total Non-Serious	10,061	235,713,900	408,117,800	643,831,700	63,993

Accordingly, the criteria for 100 percent credibility will be:

	Indicated Average Cost	Selected Average Cost	Criteria for 100% Credibility
Serious	798,596	1,109,530	194,167,750 *
Non-Serious	63,993	65,713	32,856,500 **
Medical	N/A	N/A	3,285,650 ***

* Serious Credibility = 175 x Selected Serious average cost

** Non-Serious = 500 x Selected Non-Serious average cost

*** Medical = 10% of Non-Serious credibility criteria

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	192,713,387	32,610,397	3,261,040
0.99	189,815,615	32,120,045	3,212,005
0.98	186,932,514	31,632,175	3,163,218
0.97	184,064,158	31,146,800	3,114,680
0.96	181,210,624	30,663,933	3,066,393
0.95	178,371,989	30,183,588	3,018,359
0.94	175,548,331	29,705,777	2,970,578
0.93	172,739,730	29,230,513	2,923,051
0.92	169,946,269	28,757,812	2,875,781
0.91	167,168,028	28,287,686	2,828,769
0.90	164,405,092	27,820,150	2,782,015
0.89	161,657,547	27,355,219	2,735,522
0.88	158,925,479	26,892,906	2,689,291
0.87	156,208,976	26,433,227	2,643,323
0.86	153,508,127	25,976,198	2,597,620
0.85	150,823,025	25,521,833	2,552,183
0.84	148,153,763	25,070,148	2,507,015
0.83	145,500,434	24,621,159	2,462,116
0.82	142,863,135	24,174,883	2,417,488
0.81	140,241,964	23,731,336	2,373,134
0.80	137,637,021	23,290,535	2,329,054
0.79	135,048,408	22,852,498	2,285,250
0.78	132,476,228	22,417,241	2,241,724
0.77	129,920,588	21,984,783	2,198,478
0.76	127,381,594	21,555,142	2,155,514
0.75	124,859,358	21,128,337	2,112,834
0.74	122,353,990	20,704,386	2,070,439
0.73	119,865,606	20,283,308	2,028,331
0.72	117,394,321	19,865,125	1,986,513
0.71	114,940,256	19,449,855	1,944,986
0.70	112,503,532	19,037,520	1,903,752
0.69	110,084,273	18,628,140	1,862,814
0.68	107,682,607	18,221,737	1,822,174
0.67	105,298,663	17,818,333	1,781,833
0.66	102,932,574	17,417,950	1,741,795
0.65	100,584,475	17,020,612	1,702,061
0.64	98,254,507	16,626,341	1,662,634
0.63	95,942,810	16,235,163	1,623,516
0.62	93,649,531	15,847,101	1,584,710
0.61	91,374,819	15,462,181	1,546,218
0.60	89,118,827	15,080,428	1,508,043
0.59	86,881,710	14,701,870	1,470,187
0.58	84,663,631	14,326,533	1,432,653
0.57	82,464,754	13,954,445	1,395,445
0.56	80,285,248	13,585,636	1,358,564
0.55	78,125,287	13,220,133	1,322,013
0.54	75,985,049	12,857,969	1,285,797
0.53	73,864,718	12,499,172	1,249,917
0.52	71,764,483	12,143,777	1,214,378
0.51	69,684,537	11,791,814	1,179,181
0.50	67,625,082	11,443,319	1,144,332
0.49	65,586,322	11,098,326	1,109,833
0.48	63,568,471	10,756,871	1,075,687
0.47	61,571,746	10,418,992	1,041,899
0.46	59,596,375	10,084,725	1,008,473
0.45	57,642,590	9,754,111	975,411

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	55,710,634	9,427,191	942,719
0.43	53,800,755	9,104,007	910,401
0.42	51,913,211	8,784,602	878,460
0.41	50,048,271	8,469,023	846,902
0.40	48,206,211	8,157,315	815,732
0.39	46,387,320	7,849,527	784,953
0.38	44,591,897	7,545,711	754,571
0.37	42,820,253	7,245,919	724,592
0.36	41,072,711	6,950,205	695,021
0.35	39,349,608	6,658,626	665,863
0.34	37,651,296	6,371,243	637,124
0.33	35,978,144	6,088,117	608,812
0.32	34,330,534	5,809,313	580,931
0.31	32,708,870	5,534,900	553,490
0.30	31,113,573	5,264,948	526,495
0.29	29,545,087	4,999,534	499,953
0.28	28,003,879	4,738,735	473,874
0.27	26,490,440	4,482,635	448,264
0.26	25,005,289	4,231,323	423,132
0.25	23,548,977	3,984,890	398,489
0.24	22,122,086	3,743,435	374,344
0.23	20,725,235	3,507,064	350,706
0.22	19,359,087	3,275,889	327,589
0.21	18,024,346	3,050,028	305,003
0.20	16,721,771	2,829,610	282,961
0.19	15,452,177	2,614,773	261,477
0.18	14,216,443	2,405,665	240,567
0.17	13,015,526	2,202,450	220,245
0.16	11,850,465	2,005,301	200,530
0.15	10,722,400	1,814,414	181,441
0.14	9,632,588	1,629,999	163,000
0.13	8,582,422	1,452,293	145,229
0.12	7,573,460	1,281,559	128,156
0.11	6,607,459	1,118,095	111,810
0.10	5,686,424	962,240	96,224
0.09	4,812,667	814,386	81,439
0.08	3,988,902	674,991	67,499
0.07	3,218,372	544,604	54,460
0.06	2,505,046	423,897	42,390
0.05	1,853,946	313,720	31,372
0.04	1,271,711	215,196	21,520
0.03	767,728	129,913	12,991
0.02	356,822	60,381	6,038
0.01	68,676	11,622	1,162
0.00	0	0	0

Classification Credibility Table

Payroll Conversion Factors

Convert the Expected Loss Credibility Table to a Payroll Basis

A)	<hr/> Five Year Payroll (00's) <hr/>		
	715,564,010		
B)	<hr/> Five Year Expected Losses * <hr/>		
	Serious	Non-Serious	Medical Only
	657,010,388	482,767,291	54,808,570
C) =A/B	<hr/> Ratio Payroll to Expected Loss <hr/>		
	Serious	Non-Serious	Medical Only
	1.0891	1.4822	13.0557

* Expected losses associated with payroll based classifications only

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	209,884,150	48,335,130	42,575,160
0.99	206,728,186	47,608,331	41,934,974
0.98	203,588,201	46,885,210	41,298,025
0.97	200,464,274	46,165,787	40,664,328
0.96	197,356,491	45,450,081	40,033,907
0.95	194,264,933	44,738,114	39,406,790
0.94	191,189,687	44,029,903	38,782,975
0.93	188,130,840	43,325,466	38,162,477
0.92	185,088,482	42,624,829	37,545,334
0.91	182,062,699	41,928,008	36,931,559
0.90	179,053,586	41,235,026	36,321,153
0.89	176,061,234	40,545,906	35,714,155
0.88	173,085,739	39,860,665	35,110,577
0.87	170,127,196	39,179,329	34,510,432
0.86	167,185,701	38,501,921	33,913,747
0.85	164,261,357	37,828,461	33,320,536
0.84	161,354,263	37,158,973	32,730,836
0.83	158,464,523	36,493,482	32,144,648
0.82	155,592,240	35,832,012	31,561,998
0.81	152,737,523	35,174,586	30,982,926
0.80	149,900,480	34,521,231	30,407,430
0.79	147,081,221	33,871,973	29,835,538
0.78	144,279,860	33,226,835	29,267,276
0.77	141,496,512	32,585,845	28,702,669
0.76	138,731,294	31,949,031	28,141,744
0.75	135,984,327	31,316,421	27,584,527
0.74	133,255,731	30,688,041	27,031,030
0.73	130,545,631	30,063,919	26,481,281
0.72	127,854,155	29,444,088	25,935,318
0.71	125,181,433	28,828,575	25,393,154
0.70	122,527,597	28,217,412	24,854,815
0.69	119,892,782	27,610,629	24,320,341
0.68	117,277,127	27,008,259	23,789,757
0.67	114,680,774	26,410,333	23,263,077
0.66	112,103,866	25,816,885	22,740,353
0.65	109,546,552	25,227,951	22,221,598
0.64	107,008,984	24,643,563	21,706,851
0.63	104,491,314	24,063,759	21,196,138
0.62	101,993,704	23,488,573	20,689,498
0.61	99,516,315	22,918,045	20,186,958
0.60	97,059,314	22,352,210	19,688,557
0.59	94,622,870	21,791,112	19,194,320
0.58	92,207,161	21,234,787	18,704,288
0.57	89,812,364	20,683,278	18,218,511
0.56	87,438,664	20,136,630	17,737,004
0.55	85,086,250	19,594,881	17,259,805
0.54	82,755,317	19,058,082	16,786,980
0.53	80,446,064	18,526,273	16,318,541
0.52	78,158,698	17,999,506	15,854,555
0.51	75,893,429	17,477,827	15,395,033
0.50	73,650,477	16,961,287	14,940,055
0.49	71,430,063	16,449,939	14,489,647
0.48	69,232,422	15,943,834	14,043,847
0.47	67,057,789	15,443,030	13,602,721
0.46	64,906,412	14,947,579	13,166,321
0.45	62,778,545	14,457,543	12,734,673

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	60,674,451	13,972,983	12,307,856
0.43	58,594,402	13,493,959	11,885,922
0.42	56,538,678	13,020,537	11,468,910
0.41	54,507,572	12,552,786	11,056,898
0.40	52,501,384	12,090,772	10,649,952
0.39	50,520,430	11,634,569	10,248,111
0.38	48,565,035	11,184,253	9,851,453
0.37	46,635,538	10,739,901	9,460,056
0.36	44,732,290	10,301,594	9,073,986
0.35	42,855,658	9,869,415	8,693,308
0.34	41,006,026	9,443,456	8,318,100
0.33	39,183,797	9,023,807	7,948,467
0.32	37,389,385	8,610,564	7,584,461
0.31	35,623,230	8,203,829	7,226,199
0.30	33,885,792	7,803,706	6,873,761
0.29	32,177,554	7,410,309	6,527,236
0.28	30,499,025	7,023,753	6,186,757
0.27	28,850,738	6,644,162	5,852,400
0.26	27,233,260	6,271,667	5,524,284
0.25	25,647,191	5,906,404	5,202,553
0.24	24,093,164	5,548,519	4,887,323
0.23	22,571,853	5,198,170	4,578,712
0.22	21,083,982	4,855,523	4,276,904
0.21	19,630,315	4,520,752	3,982,028
0.20	18,211,681	4,194,048	3,694,254
0.19	16,828,966	3,875,617	3,413,765
0.18	15,483,128	3,565,677	3,140,771
0.17	14,175,209	3,264,471	2,875,453
0.16	12,906,341	2,972,257	2,618,060
0.15	11,677,766	2,689,324	2,368,839
0.14	10,490,852	2,415,985	2,128,079
0.13	9,347,116	2,152,589	1,896,066
0.12	8,248,255	1,899,527	1,673,166
0.11	7,196,184	1,657,240	1,459,758
0.10	6,193,084	1,426,232	1,256,272
0.09	5,241,476	1,207,083	1,063,243
0.08	4,344,313	1,000,472	881,247
0.07	3,505,129	807,212	711,013
0.06	2,728,246	628,300	553,431
0.05	2,019,133	464,996	409,583
0.04	1,385,020	318,964	280,959
0.03	836,133	192,557	169,607
0.02	388,615	89,497	78,830
0.01	74,795	17,226	15,171
0.00	0	0	0

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2010 - 2014

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	13,242,559	157,810,013	2	462	4	21,722	227	362,877	656	131,258	1474	89,343	972,438	1.192
11	13,760,081	143,995,310	5	8,185	3	11,560	211	333,134	646	139,405	1342	77,321	870,349	1.046
12	14,100,016	121,030,277	5	15,239	2	1,609	184	258,063	609	132,105	1317	92,036	711,250	.858
13	15,056,188	121,347,254	5	13,758		0	157	212,744	751	153,211	1472	123,002	710,757	.806
14	15,395,351	92,050,015	9	25,702	1	5,182	50	77,743	318	74,028	1710	146,227	591,617	.598
ALL	71,554,195	636,232,869	26	63,346	10	40,073	829	1,244,561	2980	630,007	7315	527,929	3,856,411	.889
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	13,242,559	331,036,851	1	3,919	4	65,840	227	643,744	656	269,603	1474	219,159	2,108,104	2.500
11	13,760,081	310,049,047	5	19,575	3	49,371	213	603,587	656	269,627	1329	197,649	1,960,683	2.253
12	14,100,016	296,490,925	5	19,581	2	32,921	200	566,880	623	256,067	1285	190,950	1,898,511	2.103
13	15,056,188	332,879,847	5	19,578	1	16,456	230	651,953	752	309,274	1396	207,542	2,123,996	2.211
14	15,395,351	289,411,385	9	35,262	2	32,917	184	521,634	596	244,899	1294	192,369	1,867,033	1.880
ALL	71,554,195	1,559,868,055	25	97,915	12	197,505	1054	2,987,798	3283	1,349,470	6778	1,007,669	9,958,327	2.180
PURE PREMIUM		2.180		.014		.028		.418		.189		.141	1.392	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	13,242,559	218,329,365	4	15,675	3	49,374	125	354,531	489	200,956	1006	149,561	1,413,197	1.649
11	13,760,081	216,439,468	4	15,656	3	49,371	127	360,034	498	204,525	1022	151,904	1,382,904	1.573
12	14,100,016	223,796,034	4	15,655	3	49,380	129	363,529	503	206,689	1036	153,918	1,448,789	1.587
13	15,056,188	236,371,031	5	19,578	3	49,364	136	384,578	528	217,353	1089	161,999	1,530,838	1.570
14	15,395,351	234,980,859	5	19,594	4	49,504	136	386,456	533	218,688	1103	163,908	1,511,659	1.526
ALL	71,554,195	1,129,916,757	22	86,158	16	246,993	653	1,849,128	2551	1,048,211	5256	781,290	7,287,387	1.579
PURE PREMIUM		1.579		.012		.035		.258		.146		.109	1.018	

TABLE V

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2010 - 2014

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	708,450	20,133,866	1	0	1	47	29	53,492	65	13,380	113	4,290	130,130	2.842
11	775,675	17,554,227		0	1	3,439	21	41,053	58	13,097	111	4,269	113,685	2.263
12	773,365	13,466,727		0		0	17	28,859	53	12,606	103	6,362	86,840	1.741
13	830,395	6,923,081		0		0	7	9,326	62	8,935	97	8,565	42,404	.834
14	854,791	9,391,528		0		0	7	15,763	20	5,922	129	15,084	57,146	1.099
ALL	3,942,676	67,469,429	1	0	2	3,486	81	148,493	258	53,940	553	38,570	430,205	1.711
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	708,450	35,565,326		0	1	141	29	94,895	65	27,483	113	10,523	222,611	5.020
11	775,675	39,639,349		0	1	13,725	21	73,807	59	25,196	110	11,851	271,815	5.110
12	773,365	33,322,739		0		2,200	18	61,463	54	24,123	101	13,961	231,480	4.309
13	830,395	17,541,622		23		828	14	32,990	60	18,360	93	13,906	109,308	2.112
14	854,791	30,218,826		98		2,271	15	64,761	43	24,341	97	20,435	190,283	3.535
ALL	3,942,676	156,287,862		121	2	19,165	97	327,916	281	119,503	514	70,676	1,025,497	3.964
PURE PREMIUM		3.964		.000		.049		.832		.303		.179	2.601	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	708,450	26,372,537		0	1	106	16	52,262	48	20,485	77	7,181	183,691	3.723
11	775,675	28,471,225		0	1	13,725	13	44,025	45	19,104	85	9,122	198,736	3.671
12	773,365	24,397,211		0		3,300	12	39,409	44	19,446	82	11,280	170,537	3.155
13	830,395	12,562,435		23		2,483	8	19,453	42	12,935	72	10,831	79,899	1.513
14	854,791	24,055,556		54		3,421	11	47,760	39	21,807	82	17,346	150,167	2.814
ALL	3,942,676	115,858,964		77	2	23,035	60	202,909	218	93,777	398	55,760	783,030	2.939
PURE PREMIUM		2.939		.000		.058		.515		.238		.141	1.986	

TABLE V

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2010 - 2014

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	746,854	28,783,734		0	1	7,153	49	76,934	72	20,843	193	11,663	171,245	3.854
11	676,026	28,340,581	1	144		0	47	82,712	69	18,470	140	8,288	173,792	4.192
12	695,895	19,793,519		0		0	40	65,673	68	19,220	162	13,847	99,195	2.844
13	723,387	19,875,809	1	5,841		0	39	60,243	75	19,310	126	10,261	103,104	2.748
14	765,428	22,746,247	3	2,763	1	5,182	10	21,322	46	12,560	164	21,659	163,977	2.972
ALL	3,607,590	119,539,890	5	8,748	2	12,335	185	306,884	330	90,403	785	65,718	711,313	3.314
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	746,854	62,058,444		0	1	21,681	49	136,481	72	42,810	193	28,609	391,003	8.309
11	676,026	59,454,631	1	345		1,370	46	147,174	70	35,928	139	23,002	386,726	8.795
12	695,895	47,443,394		0		4,947	40	136,189	71	38,265	158	30,205	264,828	6.818
13	723,387	55,549,839	1	8,233		3,707	42	143,682	76	39,538	121	20,899	339,439	7.679
14	765,428	72,110,353	3	4,473	1	21,404	24	98,667	69	39,617	126	29,947	526,995	9.421
ALL	3,607,590	296,616,661	5	13,051	2	53,109	201	662,193	358	196,158	737	132,662	1,908,991	8.222
PURE PREMIUM		8.222		.036		.147		1.836		.544		.368	5.292	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	746,854	38,662,160		0	1	16,259	27	75,165	54	31,910	132	19,524	243,765	5.177
11	676,026	38,537,389	1	276		1,370	27	87,788	53	27,249	107	17,685	251,005	5.701
12	695,895	34,635,198		0		7,421	26	87,321	57	30,897	127	24,336	196,377	4.977
13	723,387	38,798,605	1	8,233		11,122	25	84,788	53	27,676	95	16,394	239,773	5.363
14	765,428	60,633,323	2	2,486	2	32,135	18	74,020	62	35,313	108	25,575	436,804	7.921
ALL	3,607,590	211,266,675	4	10,995	3	68,307	123	409,082	279	153,045	569	103,514	1,367,724	5.856
PURE PREMIUM		5.856		.030		.189		1.134		.424		.287	3.791	

TABLE V

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2010 - 2014

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	11,787,255	108,892,413	1	462	2	14,522	149	232,451	519	97,035	1168	73,390	671,063	.924
11	12,308,380	98,100,502	4	8,041	2	8,121	143	209,369	519	107,838	1091	64,764	582,872	.797
12	12,630,756	87,770,031	5	15,239	2	1,609	127	163,531	488	100,279	1052	71,828	525,214	.695
13	13,502,406	94,548,364	4	7,917		0	111	143,175	614	124,966	1249	104,177	565,249	.700
14	13,775,132	59,912,240	6	22,940		0	33	40,658	252	55,546	1417	109,484	370,494	.435
ALL	64,003,929	449,223,550	20	54,599	6	24,252	563	789,184	2392	485,664	5977	423,643	2,714,892	.702
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	11,787,255	233,413,081	1	3,919	2	44,017	149	412,368	519	199,310	1168	180,027	1,494,490	1.980
11	12,308,380	210,955,067	4	19,230	2	34,275	146	382,606	527	208,503	1080	162,795	1,302,142	1.714
12	12,630,756	215,724,792	5	19,581	2	25,773	142	369,229	498	193,679	1026	146,784	1,402,203	1.708
13	13,502,406	259,788,386	4	11,321	1	11,920	174	475,281	616	251,376	1182	172,738	1,675,248	1.924
14	13,775,132	187,082,206	6	30,691	1	9,242	145	358,205	484	180,941	1071	141,987	1,149,755	1.358
ALL	64,003,929	1,106,963,532	20	84,742	8	125,227	756	1,997,689	2644	1,033,809	5527	804,331	7,023,838	1.730
PURE PREMIUM		1.730		.013		.020		.312		.162		.126	1.097	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	11,787,255	153,294,668	4	15,675	1	33,009	82	227,105	387	148,561	797	122,855	985,741	1.301
11	12,308,380	149,430,854	3	15,380	2	34,275	87	228,221	400	158,172	830	125,096	933,164	1.214
12	12,630,756	164,763,625	4	15,655	3	38,659	91	236,799	402	156,346	827	118,302	1,081,875	1.304
13	13,502,406	185,009,991	4	11,321	3	35,760	103	280,337	433	176,743	922	134,773	1,211,166	1.370
14	13,775,132	150,291,980	3	17,055	2	13,948	107	264,675	432	161,568	913	120,987	924,688	1.091
ALL	64,003,929	802,791,118	18	75,086	11	155,651	470	1,237,137	2054	801,390	4289	622,013	5,136,634	1.254
PURE PREMIUM		1.254		.012		.024		.193		.125		.097	.803	

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2010 - 2014

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	13,242,559	97,243,828	2	37,703	4	53,240	227	436,461	656	202,764	1474	156,218	86,052	.734
11	13,760,081	87,034,860	5	0	3	24,884	211	432,439	646	194,894	1342	136,180	81,952	.633
12	14,100,016	71,125,002	5	5	2	3,919	184	271,967	609	195,515	1317	157,226	82,618	.504
13	15,056,188	71,075,685	5	1,301		0	157	190,367	751	228,306	1472	197,263	93,520	.472
14	15,395,351	59,161,704	9	1,499	1	61,880	50	99,990	318	88,946	1710	249,564	89,738	.384
ALL	71,554,195	385,641,079	26	40,508	10	143,923	829	1,431,224	2980	910,425	7315	896,451	433,880	.539
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	13,242,559	210,810,388	1	13,008	4	139,382	227	1,023,502	656	466,966	1474	379,453	85,794	1.592
11	13,760,081	196,068,286	5	0	3	104,511	213	960,278	656	466,753	1329	342,026	87,115	1.425
12	14,100,016	189,851,094	5	64,972	2	69,662	200	901,250	623	443,561	1285	330,747	88,319	1.346
13	15,056,188	212,399,553	5	64,981	1	34,834	230	1,036,935	752	535,214	1396	359,260	92,772	1.411
14	15,395,351	186,703,266	9	116,918	2	69,706	184	829,524	596	424,154	1294	333,044	93,686	1.213
ALL	71,554,195	995,832,587	25	259,879	12	418,095	1054	4,751,489	3283	2,336,648	6778	1,744,530	447,686	1.392
PURE PREMIUM		1.392		.036		.058		.664		.327		.244	.063	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	13,242,559	141,302,220	4	51,992	4	104,563	125	563,472	489	347,943	1006	259,009	86,043	1.067
11	13,760,081	138,365,516		0	3	104,511	127	572,426	500	356,308	1022	263,034	87,376	1.006
12	14,100,016	144,831,375	4	51,978	3	104,487	129	577,182	506	359,964	1033	266,092	88,610	1.027
13	15,056,188	152,909,361	5	64,981	3	104,503	135	609,828	529	376,586	1087	279,663	93,532	1.016
14	15,395,351	151,490,324	5	64,968	4	104,786	134	602,006	519	369,544	1080	278,105	95,495	.984
ALL	71,554,195	728,898,796	18	233,919	17	522,850	650	2,924,914	2543	1,810,345	5228	1,345,903	451,056	1.019
PURE PREMIUM		1.019		.033		.073		.409		.253		.188	.063	

TABLE V

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2010 - 2014

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	708,450	13,013,004	1	36,107	1	755	29	50,809	65	24,794	113	9,999	7,666	1.837
11	775,675	11,368,491		0	1	12,264	21	60,504	58	23,827	111	9,018	8,072	1.466
12	773,365	8,684,035		0		0	17	46,825	53	17,913	103	12,085	10,017	1.123
13	830,395	4,240,409		0		0	7	4,438	62	13,713	97	14,760	9,493	.511
14	854,791	5,714,597		0		0	7	22,011	20	6,128	129	20,184	8,823	.669
ALL	3,942,676	43,020,536	1	36,107	2	13,019	81	184,587	258	86,375	553	66,046	44,071	1.091
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	708,450	22,261,119		12,457	1	1,976	29	119,148	65	57,100	113	24,287	7,643	3.142
11	775,675	27,181,479		0	1	48,332	21	134,279	59	56,484	110	24,139	8,581	3.504
12	773,365	23,148,033		0		7,637	18	144,740	54	41,524	101	26,872	10,708	2.993
13	830,395	10,930,847		664		1,221	14	39,887	60	32,385	93	25,734	9,417	1.316
14	854,791	19,028,283		1,465		1,694	15	112,193	43	36,981	97	28,739	9,211	2.226
ALL	3,942,676	102,549,761		14,586	2	60,860	97	550,247	281	224,474	514	129,771	45,560	2.601
PURE PREMIUM		2.601		.037		.154		1.396		.569		.329	.116	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	708,450	18,365,845		49,792	1	1,482	16	65,595	48	42,546	77	16,578	7,665	2.592
11	775,675	19,863,384		0	1	48,332	13	80,045	45	43,049	85	18,602	8,607	2.561
12	773,365	17,019,085		0		11,455	12	92,688	44	33,662	81	21,643	10,744	2.201
13	830,395	8,011,515		664		3,662	8	23,448	42	22,867	72	19,980	9,495	.965
14	854,791	14,995,515		814		2,566	11	80,969	37	32,207	81	24,010	9,389	1.754
ALL	3,942,676	78,255,344		51,270	2	67,497	60	342,745	216	174,331	396	100,813	45,900	1.985
PURE PREMIUM		1.985		.130		.171		.869		.442		.256	.116	

TABLE V

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2010 - 2014

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	746,854	17,124,483		0	1	11,713	49	102,900	72	21,493	193	24,096	11,042	2.293
11	676,026	17,379,175	1	0		0	47	130,214	69	19,835	140	15,348	8,395	2.571
12	695,895	9,919,539		0		0	40	44,710	68	27,391	162	20,269	6,825	1.425
13	723,387	10,310,370	1	0		0	39	53,801	75	24,638	126	16,247	8,417	1.425
14	765,428	16,397,670	3	1,441	1	61,880	10	48,540	46	13,559	164	29,109	9,447	2.142
ALL	3,607,590	71,131,237	5	1,441	2	73,593	185	380,165	330	106,916	785	105,069	44,126	1.972
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	746,854	39,100,290		0	1	30,665	49	241,300	72	49,499	193	58,530	11,009	5.235
11	676,026	38,672,637	1	0		2,710	46	283,542	70	49,934	139	41,616	8,924	5.721
12	695,895	26,482,773		0		7,377	40	144,755	71	62,160	158	43,240	7,296	3.806
13	723,387	33,943,932	1	6,237		8,032	42	222,935	76	60,789	121	33,097	8,350	4.692
14	765,428	52,699,473	3	111,964	1	62,559	24	232,810	69	64,868	126	44,931	9,863	6.885
ALL	3,607,590	190,899,105	5	118,201	2	111,343	201	1,125,342	358	287,250	737	221,414	45,442	5.292
PURE PREMIUM		5.292		.328		.309		3.119		.796		.614	.126	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	746,854	24,372,333		0	1	23,004	27	132,844	54	36,882	132	39,952	11,041	3.263
11	676,026	25,081,395		0		2,710	27	169,020	53	38,138	107	31,994	8,951	3.710
12	695,895	19,630,495		0		11,064	26	92,697	58	50,418	127	34,806	7,320	2.821
13	723,387	23,831,668	1	6,237		24,097	25	131,081	53	42,617	95	25,866	8,418	3.294
14	765,428	43,168,333	2	62,215	2	93,934	18	171,462	60	56,260	106	37,760	10,053	5.640
ALL	3,607,590	136,084,224	3	68,452	3	154,809	123	697,104	278	224,315	567	170,378	45,783	3.772
PURE PREMIUM		3.772		.190		.429		1.932		.622		.472	.127	

TABLE V

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2010 - 2014

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	11,787,255	67,106,341	1	1,596	2	40,772	149	282,752	519	156,477	1168	122,123	67,343	.569
11	12,308,380	58,287,194	4	0	2	12,620	143	241,721	519	151,232	1091	111,815	65,484	.474
12	12,630,756	52,521,428	5	5	2	3,919	127	180,432	488	150,211	1052	124,872	65,777	.416
13	13,502,406	56,524,906	4	1,301		0	111	132,128	614	189,955	1249	166,256	75,609	.419
14	13,775,132	37,049,437	6	58		0	33	29,439	252	69,258	1417	200,271	71,468	.269
ALL	64,003,929	271,489,306	20	2,960	6	57,311	563	866,472	2392	717,133	5977	725,337	345,681	.424
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	11,787,255	149,448,979	1	551	2	106,741	149	663,054	519	360,367	1168	296,636	67,141	1.268
11	12,308,380	130,214,170	4	0	2	53,469	146	542,457	527	360,335	1080	276,271	69,610	1.058
12	12,630,756	140,220,288	5	64,972	2	54,648	142	611,755	498	339,877	1026	260,635	70,315	1.110
13	13,502,406	167,524,774	4	58,080	1	25,581	174	774,114	616	442,040	1182	300,429	75,004	1.241
14	13,775,132	114,975,510	6	3,489	1	5,453	145	484,520	484	322,305	1071	259,374	74,613	.835
ALL	64,003,929	702,383,721	20	127,092	8	245,892	756	3,075,900	2644	1,824,924	5527	1,393,345	356,683	1.097
PURE PREMIUM		1.097		.020		.038		.481		.285		.218	.056	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	11,787,255	98,564,042	4	2,201	2	80,077	82	365,033	387	268,515	797	202,479	67,336	.836
11	12,308,380	93,420,737		0	2	53,469	87	323,361	402	275,120	830	212,439	69,819	.759
12	12,630,756	108,181,795	4	51,978	3	81,968	91	391,797	404	275,885	825	209,643	70,547	.856
13	13,502,406	121,066,178	4	58,080	3	76,744	102	455,299	434	311,102	920	233,818	75,619	.897
14	13,775,132	93,326,476	3	1,939	2	8,286	105	349,575	422	281,077	893	216,335	76,053	.677
ALL	64,003,929	514,559,228	15	114,198	12	300,544	467	1,885,065	2049	1,411,699	4265	1,074,714	359,374	.804
PURE PREMIUM		.804		.018		.047		.295		.221		.168	.056	

DELAWARE COMPENSATION RATING BUREAU, INC.
DECEMBER 1, 2017 LOSS COST REVISION
RATE SELECTIONS
Before DCCPAP Surcharges

<u>Code</u>	<u>Selection</u>	<u>Basis for Rate Selection</u>	
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Temporary Staffing Classifications

185	7.08	Use rate for associated non-temporary class	104
187	5.51	Use rate for associated non-temporary class	107
191	4.15	Use rate for associated non-temporary class	161
275	4.84	Use rate for associated non-temporary class	221
276	7.51	Use rate for associated non-temporary class	222
297	4.72	Use rate for associated non-temporary class	281
491	5.45	Use rate for associated non-temporary class	403
495	6.97	Use rate for associated non-temporary class	451
497	2.41	Use rate for associated non-temporary class	472
499	5.62	Use rate for associated non-temporary class	475
587	2.86	Use rate for associated non-temporary class	563
691	7.93	Use rate for associated non-temporary class	609
693	9.46	Use rate for associated non-temporary class	651
695	4.74	Use rate for associated non-temporary class	661
867	7.95	Use rate for associated non-temporary class	813
871	10.02	Use rate for associated non-temporary class	921
877	4.51	Use rate for associated non-temporary class	914
879	4.81	Use rate for associated non-temporary class	923
881	4.87	Use rate for associated non-temporary class	926
883	4.49	Use rate for associated non-temporary class	928
889	0.28	Use rate for associated non-temporary class	953
895	0.76	Use rate for associated non-temporary class	965

Aircraft Classifications

* 7413	1.42	Aircraft Procedure
* 7421	1.72	Aircraft Procedure
* 7424	4.08	Aircraft Procedure
* 7453	0.31	Aircraft Procedure

Other Classifications

0175	1.97	Supplemental load, 20% of 512
0176	0.70	Supplemental load, 10% of 513
309	6.07	No comparable Pa. code, use industry group change
464	6.11	No comparable Pa. code, use industry group change
625	9.63	No comparable Pa. code, use industry group change
643	19.76	Asbestos encap., 150% of 647, Expected loss rates = 100% of 647
* 670	9.44	Use combined experience of 670, 681
* 681	9.44	Use combined experience of 670, 681
682	26.70	Based on percentage change of combined experience for 544, 682, 929, 937 & 947
809	7.08	Use combined experience of 809, 992
811	12.52	Use combined experience of 811, 4777
929	6.32	Based on percentage change of combined experience for 544, 682, 929, 937 & 947
947	9.11	Based on percentage change of combined experience for 544, 682, 929, 937 & 947
955	0.39	Capped due to secondary capping procedure
962	0.25	Capped due to secondary capping procedure
* 970	10.31	Use combined experience of 970, 991
* 991	10.31	Use combined experience of 970, 991
992	7.08	Use combined experience of 809, 992
4777	12.52	Use combined experience of 811, 4777
7445	1.09	Catastrophe load, 1/3 of 7405
9985	"A"	"A" Rated

* These classifications, along with their respective companion classifications, are combined for ratemaking purposes. However, even on a combined basis the volume of experience remains small and is therefore subject to the "non-reviewed" classification ratemaking procedure.

Delaware Compensation Rating Bureau. Inc.

Aircraft Operations Classifications *

		5 Year Payroll (000)	12/1/16 Manual	12/1/17 Indicated	12/1/17 Adjusted
INDEX	7413, 7421, 7424, 7453			3.03	
Code	Rate Index				
7413	0.70 * Index * 0.825	37	1.63	1.75	1.58
7421	0.70 * Index	26,055	1.98	2.12	1.92
7424	1.65 * Index	19,518	4.66	5.00	4.53
7453	0.70 * Index * 0.175	37	0.35	0.37	0.33
	Total	45,647			
	Average weighted by payroll		3.12	3.35	3.03

* See Page 8 for the loss cost selections for these classes.

CLASS:
Temp Classes

INDUSTRY GROUP:
3

CODE:
544 + 682 + 929 + 937 + 947

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2010	34,171	709,950	1,445,674	2.078	29,227	0.644	0	0	1	7	14	22
2011	35,558	1,449,098	3,015,754	4.075	40,552	0.956	0	0	4	12	18	34
2012	43,002	1,945,266	4,423,681	4.524	53,498	0.814	0	0	3	11	21	35
2013	66,801	1,742,771	4,848,952	2.609	22,455	1.033	0	0	1	28	40	69
2014	68,360	943,035	3,088,752	1.380	20,706	0.585	0	0	0	4	36	40
TOTAL	247,892	6,790,120	16,822,813	2.739	31,359	0.807	0	0	9	62	129	200
O.D.		0		0.000			0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2010	0	0	142,926	148,755	20,204	0	0	45,886	239,341	45,891	66,947
2011	0	0	371,451	243,332	54,879	0	0	410,497	164,968	133,649	70,322
2012	0	0	413,954	239,620	97,672	0	0	720,047	281,584	119,538	72,851
2013	0	0	75,770	517,103	130,703	0	0	285,003	422,826	117,997	193,369
2014	0	0	0	97,522	192,486	0	0	0	118,273	419,978	114,776
TOTAL	0	0	1,004,101	1,246,332	495,944	0	0	1,461,433	1,226,992	837,053	518,265
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2010	0	0	253,551	305,543	49,560	0	0	107,603	551,202	111,469	66,746
2011	0	6,166	675,327	462,716	147,810	0	8,538	907,849	398,126	334,470	74,752
2012	0	26,501	766,570	447,375	210,575	0	98,809	1,889,290	627,905	278,778	77,878
2013	200	16,383	748,446	874,241	242,873	33,725	52,150	1,561,092	863,244	264,776	191,822
2014	368	8,913	498,823	307,498	241,184	2,831	7,185	752,830	620,202	529,092	119,826
TOTAL	568	57,963	2,942,717	2,397,373	892,002	36,556	166,682	5,218,664	3,060,679	1,518,585	531,024
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,423,150	7,868,639	531,024	
IBNR + FREQ. ADJUSTMENT	(6,259,844)	(2,566,470)	6,854	
TOTAL LOSSES	2,163,306	5,302,169	537,878	
EXPECTED LOSSES CREDIBILITY	14,320,721	9,618,210	808,128	
	0.05	0.14	0.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.873	2.139	0.217	3.229
INDICATED (POST-TEST)	1.073	2.629	0.267	3.969
PRES. ON RATE LEVEL	5.722	3.843	0.323	9.888
DERIVED BY FORMULA	5.490	3.673	0.315	9.478
UNDERLYING PRES. RATE	5.777	3.880	0.326	9.983
PROPOSED	5.490	3.673	0.315	9.478
YEAR	12-01-16	12-01-17	IND. RATE =	12.207
IND. RATE		12.21		
MAN. RATE	12.59	12.21	ADJ. RATE =	12.21

Combined 12/1/16 rating value
12.59
Indicated percentage change
-3.02%

CLASS:
House Furnishings & Canvas Goods Erection

INDUSTRY GROUP:
2

CODE:
670 + 681

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					All
							Death	P.T.	Major	Minor	Temp	
2010	6,169	22,633	51,744	0.367	20,174	0.162	0	0	0	0	1	1
2011	6,501	1,254,213	1,917,319	19.293	624,287	0.308	0	0	2	0	0	2
2012	6,772	163,921	338,694	2.421	78,530	0.295	0	0	1	0	1	2
2013	6,552	468,820	1,438,333	7.155	76,827	0.916	0	0	1	3	2	6
2014	5,898	185,037	635,576	3.137	92,007	0.339	0	0	0	2	0	2
TOTAL	31,892	2,094,624	4,381,666	6.568	159,291	0.408	0	0	4	5	4	13
O.D.		0		0.000			0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2010	0	0	0	0	12,073	0	0	0	0	8,101	2,459
2011	0	0	779,169	0	0	0	0	469,405	0	0	5,639
2012	0	0	140,000	0	2,190	0	0	1,593	0	13,276	6,862
2013	0	0	113,695	49,286	17,823	0	0	173,149	89,728	17,280	7,859
2014	0	0	0	71,004	0	0	0	0	113,010	0	1,023
TOTAL	0	0	1,032,864	120,290	32,086	0	0	644,147	202,738	38,657	23,842
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2010	0	0	0	0	29,615	0	0	0	0	19,677	2,452
2011	0	10,049	1,060,094	5,501	22,561	0	7,540	782,130	9,566	13,884	5,994
2012	0	10,131	267,471	5,000	11,923	0	290	7,371	3,215	25,958	7,335
2013	265	7,235	282,736	94,194	38,418	19,972	25,701	712,259	197,862	51,895	7,796
2014	99	2,201	130,165	85,027	13,299	859	2,170	219,804	156,282	24,602	1,068
TOTAL	364	29,616	1,740,466	189,722	115,816	20,831	35,701	1,721,564	366,925	136,016	24,645
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	3,548,542	808,479	24,645	
IBNR + FREQ. ADJUSTMENT	(479,075)	(242,767)	349	
TOTAL LOSSES	3,069,467	565,712	24,994	
EXPECTED LOSSES	1,037,128	877,668	51,665	
CREDIBILITY	0.01	0.03	0.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.625	1.774	0.078	11.477
INDICATED (POST-TEST)	11.832	2.181	0.096	14.109
PRES. ON RATE LEVEL	3.221	2.726	0.160	6.107
DERIVED BY FORMULA	3.307	2.710	0.157	6.174
UNDERLYING PRES. RATE	3.252	2.752	0.162	6.166
PROPOSED	3.307	2.710	0.157	6.174
YEAR	12-01-16	12-01-17	IND. RATE =	9.008
IND. RATE		9.01		
MAN. RATE	9.15	9.01	ADJ. RATE =	9.01

CLASS:
Sanitary Company
Fuel Distribution

INDUSTRY GROUP:
3

CODE:
809 + 992

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2010	14,819	440,577	967,055	2.973	38,376	0.742	0	0	0	4	7	11
2011	13,104	294,309	703,181	2.246	44,619	0.458	0	0	0	0	6	6
2012	13,690	184,217	390,883	1.346	29,232	0.365	0	0	0	1	4	5
2013	15,689	818,830	2,179,931	5.219	56,933	0.892	0	0	0	3	11	14
2014	20,590	455,181	1,464,931	2.211	42,341	0.437	0	0	0	1	8	9
TOTAL	77,892	2,193,114	5,705,981	2.816	44,759	0.578	0	0	0	9	36	45
O.D.		0		0.000			0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2010	0	0	0	119,390	14,127	0	0	0	256,087	32,532	18,441
2011	0	0	0	0	59,702	0	0	0	0	208,010	26,597
2012	0	0	0	7,865	31,807	0	0	0	33,896	72,593	38,056
2013	0	0	0	79,203	175,942	0	0	0	125,129	416,790	21,766
2014	0	0	0	16,448	131,927	0	0	0	66,878	165,816	74,112
TOTAL	0	0	0	222,906	413,505	0	0	0	481,990	895,741	178,972
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2010	0	0	0	245,227	34,654	0	0	0	589,768	79,020	18,386
2011	0	0	5,749	4,472	141,147	0	0	12,460	21,300	489,780	28,273
2012	0	178	11,871	19,646	59,427	0	406	30,872	84,445	143,356	40,682
2013	35	5,256	201,463	197,263	262,581	3,960	10,006	372,187	422,320	683,268	21,592
2014	181	4,547	249,507	150,409	155,866	1,271	3,224	336,486	272,778	213,289	77,373
TOTAL	216	9,981	468,590	617,017	653,675	5,231	13,636	752,005	1,390,611	1,608,713	186,306
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	1,249,659	4,270,016	186,306	
IBNR + FREQ. ADJUSTMENT	(1,119,035)	(403,773)	1,271	
TOTAL LOSSES	130,624	3,866,243	187,577	
EXPECTED LOSSES	2,497,218	1,507,210	159,679	
CREDIBILITY	0.02	0.06	0.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.168	4.964	0.241	5.373
INDICATED (POST-TEST)	0.207	6.102	0.296	6.605
PRES. ON RATE LEVEL	3.176	1.917	0.203	5.296
DERIVED BY FORMULA	3.117	2.168	0.210	5.495
UNDERLYING PRES. RATE	3.206	1.935	0.205	5.346
PROPOSED	3.117	2.168	0.210	5.495
YEAR	12-01-16	12-01-17	IND. RATE =	7.077
IND. RATE		7.08		
MAN. RATE	7.22	7.08	ADJ. RATE =	7.08

CLASS:
Combined Classes 811 + 4777

INDUSTRY GROUP:
3

CODE:
811 + 4777

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					All
							Death	P.T.	Major	Minor	Temp	
2010	39,288	4,290,885	7,689,618	10,922	117,080	0.916	1		10	4	21	36
2011	40,841	2,447,488	5,174,974	5,993	73,278	0.808	1		6	10	16	33
2012	50,406	2,578,019	5,398,224	5,115	66,986	0.754			4	12	22	38
2013	52,175	2,160,826	5,098,600	4,141	60,895	0.671	1		3	10	21	35
2014	64,204	2,400,537	8,030,302	3,739	44,664	0.810			3	12	37	52
TOTAL	246,914	13,877,755	31,391,718	5,620	70,270	0.786	3	0	26	48	117	194
O.D.		0		0.000			0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2010	46,176	0	1,723,685	67,243	75,329	159,594	0	2,025,636	40,020	77,209	75,993
2011	335,569	0	870,057	237,652	91,347	0	0	432,172	300,523	150,844	29,324
2012	0	0	726,223	291,654	209,849	0	0	864,703	282,080	170,966	32,544
2013	706,028	0	278,523	279,006	175,320	1,553	0	225,005	249,035	216,841	29,515
2014	0	0	313,903	367,843	464,746	0	0	224,149	315,874	635,993	78,029
TOTAL	1,087,773	0	3,912,391	1,243,398	1,016,591	161,147	0	3,771,665	1,187,532	1,251,853	245,405
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2010	391,850	0	2,806,207	138,117	184,782	55,060	0	3,758,130	92,166	187,541	75,765
2011	802,513	14,443	1,551,999	459,359	252,527	0	8,989	967,402	707,449	379,122	31,171
2012	0	44,850	1,281,544	567,025	434,835	0	99,691	1,914,860	641,301	379,328	34,790
2013	978,948	23,498	940,821	534,241	299,781	77,158	40,361	1,191,283	587,413	395,817	29,279
2014	2,580	58,144	2,021,160	946,792	644,065	18,709	27,134	2,171,259	1,195,178	863,819	81,462
TOTAL	2,175,891	140,935	8,601,731	2,645,534	1,815,990	150,927	176,175	10,002,934	3,223,507	2,205,627	252,467
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	21,248,593	9,890,658	252,467	
IBNR + FREQ. ADJUSTMENT	(7,334,650)	(1,834,761)	2,121	
TOTAL LOSSES	13,913,943	8,055,897	254,588	
EXPECTED LOSSES	16,575,337	6,923,469	266,667	
CREDIBILITY	0.05	0.14	0.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.635	3.263	0.103	9.001
INDICATED (POST-TEST)	6.927	4.011	0.127	11.065
PRES. ON RATE LEVEL	6.649	2.777	0.107	9.533
DERIVED BY FORMULA	6.663	2.950	0.110	9.723
UNDERLYING PRES. RATE	6.713	2.804	0.108	9.625
PROPOSED	6.663	2.950	0.110	9.723
YEAR	12-01-16	12-01-17	IND. RATE =	12.522
IND. RATE		12.52		
MAN. RATE	13.00	12.52	ADJ. RATE =	12.52

CLASSIFICATION STUDY - DELAWARE

CLASS:
Contact + Non-contact sports

INDUSTRY GROUP:
3

CODE:
970 + 991

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2010	764	0	0	0.000	0	0.000	0	0	0	0	0	0
2011	661	0	0	0.000	0	0.000	0	0	0	0	0	0
2012	411	0	0	0.000	0	0.000	0	0	0	0	0	0
2013	900	51,757	97,520	5.751	4,772	6.667	0	0	0	0	6	6
2014	746	309	323	0.041	0	0.000	0	0	0	0	0	0
TOTAL	3,482	52,066	97,843	1.495	4,772	1.723	0	0	0	0	6	6
O.D.		0		0.000			0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2010	0	0	0	0	0	0	0	0	0	0	0
2011	0	0	0	0	0	0	0	0	0	0	0
2012	0	0	0	0	0	0	0	0	0	0	0
2013	0	0	0	0	11,296	0	0	0	0	17,334	23,127
2014	0	0	0	0	0	0	0	0	0	0	309
TOTAL	0	0	0	0	11,296	0	0	0	0	17,334	23,436
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2010	0	0	0	0	0	0	0	0	0	0	0
2011	0	0	0	0	0	0	0	0	0	0	0
2012	0	0	0	0	0	0	0	0	0	0	0
2013	2	243	7,930	4,658	16,387	165	255	9,007	8,197	27,734	22,942
2014	0	0	0	0	0	0	0	0	0	0	323
TOTAL	2	243	7,930	4,658	16,387	165	255	9,007	8,197	27,734	23,265
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,602	56,976	23,265	
IBNR + FREQ. ADJUSTMENT	(72,460)	(33,537)	420	
TOTAL LOSSES	0	23,439	23,685	
EXPECTED LOSSES	155,680	118,179	56,408	
CREDIBILITY	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.673	0.680	1.353
INDICATED (POST-TEST)	0.000	0.827	0.836	1.663
PRES. ON RATE LEVEL	4.429	3.362	1.605	9.396
DERIVED BY FORMULA	4.429	3.337	1.597	9.363
UNDERLYING PRES. RATE	4.471	3.394	1.620	9.485
PROPOSED	4.429	3.337	1.597	9.363
YEAR	12-01-16	12-01-17	IND. RATE =	12.059
IND. RATE		12.06		
MAN. RATE	11.73	12.06	ADJ. RATE =	12.06

CLASSIFICATION STUDY - DELAWARE
INDUSTRY GROUP:
3

CLASS:
Aircraft

CODE:
7413 + 7421 + 7424 + 7453

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2010	8,327	23,307	23,237	0.280	0	0.000	0	0	0	0	0	0
2011	9,274	3,106	3,302	0.033	0	0.000	0	0	0	0	0	0
2012	9,027	15,310	16,366	0.170	0	0.000	0	0	0	0	0	0
2013	9,985	0	0	0.000	0	0.000	0	0	0	0	0	0
2014	8,997	1,828,135	2,415,698	20.319	609,378	0.333	3	0	0	0	0	3
TOTAL	45,610	1,869,858	2,458,603	4.100	609,378	0.066	3	0	0	0	0	3
O.D.		0		0.000			0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2010	0	0	0	0	0	0	0	0	0	0	23,307
2011	0	0	0	0	0	0	0	0	0	0	3,106
2012	0	0	0	0	0	0	0	0	0	0	15,310
2013	0	0	0	0	0	0	0	0	0	0	0
2014	1,828,135	0	0	0	0	0	0	0	0	0	0
TOTAL	1,828,135	0	0	0	0	0	0	0	0	0	41,723
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2010	0	0	0	0	0	0	0	0	0	0	23,237
2011	0	0	0	0	0	0	0	0	0	0	3,302
2012	0	0	0	0	0	0	0	0	0	0	16,366
2013	0	0	0	0	0	0	0	0	0	0	0
2014	2,415,698	0	0	0	0	0	0	0	0	0	0
TOTAL	2,415,698	0	0	0	0	0	0	0	0	0	42,905
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,415,698	0	42,905	
IBNR + FREQ. ADJUSTMENT	(397,763)	(43,289)	224	
TOTAL LOSSES	2,017,935	0	43,129	
EXPECTED LOSSES	866,134	156,898	31,927	
CREDIBILITY	0.02	0.04	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.424	0.000	0.095	4.519
INDICATED (POST-TEST)	5.438	0.000	0.117	5.555
PRES. ON RATE LEVEL	1.881	0.341	0.069	2.291
DERIVED BY FORMULA	1.952	0.327	0.071	2.350
UNDERLYING PRES. RATE	1.899	0.344	0.070	2.313
PROPOSED	1.952	0.327	0.071	2.350
YEAR	12-01-16	12-01-17	IND. RATE =	3.027
IND. RATE		3.03		
MAN. RATE	3.07	3.03	ADJ. RATE =	3.03

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	5,970	10,432	.174			5,970					3	3
2011	6,539	137,592	2.104			6,539			1		3	4
2012	7,181	322,633	4.492			7,181		1		2	1	4
2013	7,366	169,600	2.302			7,366				2	2	4
2014	7,297	222,244	3.045			7,297				1	4	5
TOTAL	34,353	862,501	2.511			34,353		1	6	13	20	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					4,299					6,133	
2011				35,571	16,833				23,979	58,394	2,815
2012			123,853	72,291	2,572			39,010	57,821	8,761	18,325
2013				73,604	2,754				72,023	13,356	7,863
2014				55,874	48,334				47,520	65,088	5,428
TOTAL			123,853	237,340	74,792			39,010	201,343	151,732	34,431

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					10,546					14,897	
2011			4,432	67,804	40,409			5,581	60,285	138,088	2,992
2012		9,465	263,535	130,656	14,715		6,635	139,919	119,633	22,190	19,589
2013		1,392	74,359	117,024	10,812	127	2,418	96,487	135,952	30,815	7,800
2014	120	3,200	182,799	114,808	66,440	663	1,668	173,453	136,483	88,349	5,667
TOTAL	120	14,057	525,125	430,292	142,922	790	10,721	415,440	452,353	294,339	36,048

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	966,253	1,319,906	36,048	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,396,924	-553,509	1,354	
TOTAL LOSSES		766,397	37,402	
EXPECTED LOSSES	5,280,743	2,032,667	187,225	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.231	.109	2.340
INDICATED (POST-TEST)	.000	2.742	.134	2.876
PRES. ON RATE LEVEL	15.226	5.861	.540	21.627
DERIVED BY FORMULA	15.074	5.736	.524	21.334
UNDERLYING PRES. RATE	15.372	5.917	.545	21.834
PROPOSED	15.074	5.736	.524	21.334

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	27.476
IND. RATES				27.48	MINIMUM PREMIUM	2000
MAN. RATES	26.10	29.15	29.49	+ 27.48	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	3,498	116,641	3.334						2	2
2011	5,023	130,426	2.596						2	2
2012	5,672	1,097,925	19.356			2	2		3	7
2013	5,529	195,118	3.528						3	3
2014	6,271	19,430	.309							
TOTAL	25,993	1,559,540	6.000			2	2		10	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					54,970					57,572	4,099
2011					3,425					20,010	106,991
2012			588,308	39,513	39,103			349,683	59,969	21,202	147
2013					68,152					126,545	421
2014											19,430
TOTAL			588,308	39,513	165,650			349,683	59,969	225,329	131,088

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					134,842					139,842	4,087
2011			328	257	8,097			1,198	2,051	47,115	113,731
2012		40,440	1,074,927	94,300	105,147		54,653	1,001,356	146,366	61,495	157
2013	17	1,426	47,829	28,110	98,859	1,430	1,867	65,765	59,831	202,465	418
2014											20,285
TOTAL	17	41,866	1,123,084	122,667	346,945	1,430	56,520	1,068,319	208,248	450,917	138,678

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,291,236	1,128,777	138,678	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-432,092	-98,887	425	
TOTAL LOSSES	1,859,144	1,029,890	139,103	
EXPECTED LOSSES	974,477	373,259	55,365	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.152	3.962	.535	11.649
INDICATED (POST-TEST)	8.790	4.869	.658	14.317
PRES. ON RATE LEVEL	3.714	1.422	.211	5.347
DERIVED BY FORMULA	3.765	1.525	.224	5.514
UNDERLYING PRES. RATE	3.749	1.436	.213	5.398
PROPOSED	3.765	1.525	.224	5.514

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.101
IND. RATES				7.10	MINIMUM PREMIUM	1235
MAN. RATES	5.97	6.89	7.29	+ 7.10	PRESENT	1285

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	905					905						
2011	1,168	4,712	.403			1,168						
2012	1,089					1,089						
2013	1,400					1,400						
2014	1,216	256,166	21.066			1,216	1					1
TOTAL	5,778	260,878	4.515			5,778	1					1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											4,712
2014	250,755					3,000					2,411
TOTAL	250,755					3,000					7,123

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											5,009
2014	331,339					13,765					2,517
TOTAL	331,339					13,765					7,526

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	345,104		7,526	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-85,010	-50,908	112	
TOTAL LOSSES	260,094		7,638	
EXPECTED LOSSES	187,265	185,590	15,138	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.501	.000	.132	4.633
INDICATED (POST-TEST)	5.532	.000	.162	5.694
PRES. ON RATE LEVEL	3.210	3.181	.260	6.651
DERIVED BY FORMULA	3.210	3.149	.259	6.618
UNDERLYING PRES. RATE	3.241	3.212	.262	6.715
PROPOSED	3.210	3.149	.259	6.618

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE
IND. RATES				8.52	MINIMUM PREMIUM 2000
MAN. RATES	7.74	8.74	9.07	+ 8.52	PRESENT 2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,138	4,820	.423							
2011	1,351	560,976	41.523			1				1
2012	1,345									
2013	1,378									
2014	1,219									
TOTAL	6,431	565,796	8.798			1				1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											4,820
2011			226,185					334,103			688
TOTAL			226,185					334,103			5,508

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											4,806
2011		3,656	386,672	2,013	8,240		6,786	703,241	8,620	12,490	731
TOTAL		3,656	386,672	2,013	8,240		6,786	703,241	8,620	12,490	5,537

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,100,355	31,363	5,537	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-88,928	-26,299	83	
TOTAL LOSSES	1,011,427	5,064	5,620	
EXPECTED LOSSES	193,509	95,437	11,962	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	15.727	.079	.087	15.893
INDICATED (POST-TEST)	19.328	.097	.107	19.532
PRES. ON RATE LEVEL	2.981	1.470	.184	4.635
DERIVED BY FORMULA	2.981	1.456	.183	4.620
UNDERLYING PRES. RATE	3.009	1.484	.186	4.679
PROPOSED	2.991	1.461	.183	4.635

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.969
IND. RATES				5.97	MINIMUM PREMIUM	1875
MAN. RATES	4.50	5.64	6.32	+ 5.97	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	106	48,973	46.200			106				1		1
2011												
2012	1					1						
2013												
2014	1					1						
TOTAL	108	48,973	45.345			108				1		1

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				58,652					47,023		
TOTAL				58,652					47,023		

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		105,675		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,226	-2,648	1	
TOTAL LOSSES		103,027	1	
EXPECTED LOSSES	27,158	7,402	223	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	95.395	.001	95.396
INDICATED (POST-TEST)	.000	117.240	.001	117.241
PRES. ON RATE LEVEL	24.908	6.788	.205	31.901
DERIVED BY FORMULA	24.908	6.788	.205	31.901
UNDERLYING PRES. RATE	25.147	6.853	.207	32.207
PROPOSED	24.908	6.788	.205	31.901

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	41.085
IND. RATES				41.09	MINIMUM PREMIUM	2000
MAN. RATES	38.48	42.87	43.50	+ 41.09	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES				
							DEATH	P . T .	MAJOR	MINOR	TEMP
2010	244	3,021	1,238			244					
2011	225					225					
2012	217					217					
2013	178					178					
2014	276					276					
TOTAL	1,140	3,021	.265			1,140					

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			3,012	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,293	-5,939	38	
TOTAL LOSSES			3,050	
EXPECTED LOSSES	24,739	22,081	5,085	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.268	.268
INDICATED (POST-TEST)	.000	.000	.329	.329
PRES. ON RATE LEVEL	2.149	1.919	.442	4.510
DERIVED BY FORMULA	2.149	1.919	.442	4.510
UNDERLYING PRES. RATE	2.170	1.937	.446	4.553
PROPOSED	2.149	1.919	.442	4.510

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.808
IND. RATES				5.81	MINIMUM PREMIUM	1835
MAN. RATES	5.30	6.00	6.15	+ 5.81	PRESENT	1970

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	41,186	1,212,615	2.944			2	8	11	21
2011	45,263	1,006,804	2.224			3	7	14	24
2012	47,269	1,325,571	2.804			1	7	15	23
2013	53,455	1,401,822	2.622	1		3	6	19	29
2014	60,804	1,300,077	2.138			1	10	16	27
TOTAL	247,977	6,246,889	2.519			1	10	38	124

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			178,579	156,955	72,551			314,335	314,271	107,618	68,306
2011			284,101	174,900	42,947			128,748	149,005	130,566	96,537
2012			156,055	236,806	143,100			52,542	521,473	170,529	45,066
2013	41,125		338,895	106,752	128,131	7		412,025	84,616	153,803	136,468
2014			125,810	204,053	178,395			73,237	313,192	359,501	45,889
TOTAL	41,125		1,083,440	879,466	565,124	7		980,887	1,382,557	922,017	392,266

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			316,800	322,385	177,967			737,116	723,766	261,405	68,101
2011		4,710	515,715	333,009	115,164		2,678	298,492	354,221	316,039	102,619
2012		13,351	425,369	444,863	284,461		12,089	424,872	1,080,871	363,627	48,175
2013	57,666	19,578	753,910	244,264	215,865	38,537	47,407	1,297,115	277,984	280,574	135,376
2014	1,047	24,742	900,778	439,509	259,628	8,488	14,655	1,306,716	845,809	509,708	47,908
TOTAL	58,713	62,381	2,912,572	1,784,030	1,053,085	47,025	76,829	4,064,311	3,282,651	1,731,353	402,179

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,221,831	7,851,119	402,179	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,395,274	-1,610,684	3,937	
TOTAL LOSSES	3,826,557	6,240,435	406,116	
EXPECTED LOSSES	7,578,177	5,996,083	508,352	
CREDIBILITY	.05	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.543	2.517	.164	4.224
INDICATED (POST-TEST)	1.896	3.093	.202	5.191
PRES. ON RATE LEVEL	3.027	2.395	.203	5.625
DERIVED BY FORMULA	2.970	2.493	.203	5.666
UNDERLYING PRES. RATE	3.056	2.418	.205	5.679
PROPOSED	2.948	2.475	.202	5.625

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.244
IND. RATES				7.24	MINIMUM PREMIUM	2000
MAN. RATES	6.30	7.33	7.67	+ 7.24	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	2,691	663	.024			2,691						
2011	2,305	48,320	2.096			2,305				2		2
2012	2,189	1,945	.088			2,189						
2013	2,478	9,121	.368			2,478				1		1
2014	2,046	24,180	1.181			2,046				2		2
TOTAL	11,709	84,229	.719			11,709				5		5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											663
2011					19,382					27,962	976
2012											1,945
2013					610					5,460	3,051
2014					11,768					12,412	
TOTAL					31,760					45,834	6,635

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											661
2011			1,867	1,453	45,823			1,675	2,864	65,840	1,037
2012											2,079
2013		17	428	251	887	64	81	2,835	2,582	8,735	3,027
2014	12	353	19,567	11,662	13,626	50	143	15,449	13,500	14,875	
TOTAL	12	370	21,862	13,366	60,336	114	224	19,959	18,946	89,450	6,804

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	42,541	182,098	6,804	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-161,906	-80,579	169	
TOTAL LOSSES		101,519	6,973	
EXPECTED LOSSES	344,712	285,114	25,525	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.867	.060	.927
INDICATED (POST-TEST)	.000	1.066	.074	1.140
PRES. ON RATE LEVEL	2.916	2.412	.216	5.544
DERIVED BY FORMULA	2.887	2.385	.213	5.485
UNDERLYING PRES. RATE	2.944	2.435	.218	5.597
PROPOSED	2.887	2.385	.213	5.485

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.064
IND. RATES				7.06	MINIMUM PREMIUM	2000
MAN. RATES	6.72	7.47	7.56	+ 7.06	PRESENT	2000

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,754	-1,588		
TOTAL LOSSES				
EXPECTED LOSSES	16,658	4,542	130	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	15.138	4.127	.118	19.383
DERIVED BY FORMULA	15.138	4.127	.118	19.383
UNDERLYING PRES. RATE	15.283	4.167	.119	19.569
PROPOSED	15.138	4.127	.118	19.383

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	24.963
IND. RATES				24.96	MINIMUM PREMIUM	2000
MAN. RATES	24.05	26.45	26.43	+ 24.96	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010										
2011	1,510	10,908	.722						1	1
2012	1,501	252,274	16.807			1			1	2
2013	1,577									
2014	143									
TOTAL	4,731	263,182	5.563			1			2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011					4,910					4,888	1,110
2012			116,762		1,508			131,895		2,109	
TOTAL			116,762		6,418			131,895		6,997	1,110

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	631,236	57,226	1,180	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-36,813	-24,350	63	
TOTAL LOSSES	594,423	32,876	1,243	
EXPECTED LOSSES	79,623	85,678	12,633	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.564	.695	.026	13.285
INDICATED (POST-TEST)	15.441	.854	.032	16.327
PRES. ON RATE LEVEL	1.667	1.794	.264	3.725
DERIVED BY FORMULA	1.667	1.785	.262	3.714
UNDERLYING PRES. RATE	1.683	1.811	.267	3.761
PROPOSED	1.672	1.790	.263	3.725

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE
IND. RATES				4.80	MINIMUM PREMIUM 930
MAN. RATES	4.56	5.02	5.08	+ 4.80	PRESENT 985

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	22,690	1,613,170	7.109			22,690			3	3	14	20
2011	26,318	616,660	2.343			26,318				4	3	7
2012	44,687	353,325	.790			44,687				4	2	6
2013	28,214	385,508	1.366			28,214				6	3	9
2014	33,580	257,626	.767			33,580				2	1	3
TOTAL	155,489	3,226,289	2.075			155,489			3	19	23	45

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			268,275	82,946	222,478			545,863	82,890	314,604	96,114
2011				76,511	166,060				178,518	119,900	75,671
2012				122,163	54,001				110,376	11,124	55,661
2013				92,995	24,882				121,047	36,438	110,146
2014				60,125	22,740				117,200	27,679	29,882
TOTAL			268,275	434,740	490,161			545,863	610,031	509,745	367,474

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			475,919	170,371	545,738			1,280,048	190,896	764,173	95,826
2011			22,033	155,571	393,916			22,679	416,565	286,719	80,438
2012		948	60,404	223,156	105,402		719	52,819	222,206	27,732	59,502
2013	5	2,203	108,967	156,677	44,709	445	4,262	169,438	235,117	74,177	109,265
2014	103	2,548	148,040	94,541	37,596	1,036	2,568	262,417	192,156	58,684	31,197
TOTAL	108	5,699	815,363	800,316	1,127,361	1,481	7,549	1,787,401	1,256,940	1,211,485	376,228

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,617,601	4,396,102	376,228	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,966,122	-575,078	3,000	
TOTAL LOSSES	651,479	3,821,024	379,228	
EXPECTED LOSSES	4,437,657	2,187,730	419,821	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.419	2.457	.244	3.120
INDICATED (POST-TEST)	.515	3.020	.300	3.835
PRES. ON RATE LEVEL	2.827	1.394	.267	4.488
DERIVED BY FORMULA	2.735	1.557	.271	4.563
UNDERLYING PRES. RATE	2.854	1.407	.270	4.531
PROPOSED	2.690	1.531	.267	4.488

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.780
IND. RATES				5.78	MINIMUM PREMIUM	1060
MAN. RATES	5.65	5.95	6.12	+ 5.78	PRESENT	1130

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	791	9,155	1.157							
2011	896	2,222	.247							
2012	936	4,735	.505							
2013	1,300									
2014	1,565	14,939	.954						1	1
TOTAL	5,488	31,051	.566						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											9,155
2011											2,222
2012											4,735
2014					4,310					10,629	
TOTAL					4,310					10,629	16,112

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											9,128
2011											2,362
2012											5,062
2014	5	132	7,167	4,270	4,995	51	124	13,232	11,559	12,740	
TOTAL	5	132	7,167	4,270	4,995	51	124	13,232	11,559	12,740	16,552

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	20,711	33,564	16,552	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-45,333	-40,420	235	
TOTAL LOSSES			16,787	
EXPECTED LOSSES	103,449	152,951	27,605	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.306	.306
INDICATED (POST-TEST)	.000	.000	.376	.376
PRES. ON RATE LEVEL	1.867	2.761	.498	5.126
DERIVED BY FORMULA	1.867	2.733	.497	5.097
UNDERLYING PRES. RATE	1.885	2.787	.503	5.175
PROPOSED	1.867	2.733	.497	5.097

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.564
IND. RATES				6.56	MINIMUM PREMIUM	1165
MAN. RATES	6.12	6.87	6.99	+ 6.56	PRESENT	1245

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	5,445	1,076	.019			5,445						
2011	5,682	690,980	12.160			5,682			1	2		3
2012	5,302	177,048	3.339			5,302		1				2
2013	5,013	150,283	2.997			5,013				1	2	3
2014	2,656	156,527	5.893			2,656				2		2
TOTAL	24,098	1,175,914	4.880			24,098			2	5	3	10

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,076
2011			263,450	87,365				243,855	94,920		1,390
2012			68,081		291			104,139		3,522	1,015
2013				39,205	34,140				53,461	16,882	6,595
2014				70,082					85,592		853
TOTAL			331,531	196,652	34,431			347,994	233,973	20,404	10,929

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,073
2011		4,365	468,485	165,846	11,347		5,074	534,289	221,411	11,681	1,478
2012		4,946	129,850	2,293	4,357		16,674	298,739	7,616	12,052	1,085
2013	8	1,432	62,537	75,806	53,153	191	1,901	75,248	104,216	34,028	6,542
2014	89	2,169	128,487	83,938	13,119	662	1,640	166,481	118,352	18,637	891
TOTAL	97	12,912	789,359	327,883	81,976	853	25,289	1,074,757	451,595	76,398	11,069

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,903,267	937,852	11,069	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-408,229	-90,549	136	
TOTAL LOSSES	1,495,038	847,303	11,205	
EXPECTED LOSSES	849,455	313,756	24,339	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.204	3.516	.046	9.766
INDICATED (POST-TEST)	7.625	4.321	.057	12.003
PRES. ON RATE LEVEL	3.492	1.290	.099	4.881
DERIVED BY FORMULA	3.533	1.381	.098	5.012
UNDERLYING PRES. RATE	3.525	1.302	.101	4.928
PROPOSED	3.533	1.381	.098	5.012

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.313
IND. RATES				7.31	MINIMUM PREMIUM	2000
MAN. RATES	6.60	7.33	7.45	+ 7.31	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	225									
2011	322	19,175	5.954						1	1
2012	216									
2013	334	2,016	.603							
2014	201									
TOTAL	1,298	21,191	1.633						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011					1,062					14,822	3,291
2013											2,016
TOTAL					1,062					14,822	5,307

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011			103	80	2,511			888	1,518	34,902	3,498
2013											2,000
TOTAL			103	80	2,511			888	1,518	34,902	5,498

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	991	39,011	5,498	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-21,110	-6,695	26	
TOTAL LOSSES		32,316	5,524	
EXPECTED LOSSES	44,898	23,480	3,920	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.490	.426	2.916
INDICATED (POST-TEST)	.000	3.060	.524	3.584
PRES. ON RATE LEVEL	3.426	1.792	.299	5.517
DERIVED BY FORMULA	3.426	1.792	.299	5.517
UNDERLYING PRES. RATE	3.459	1.809	.302	5.570
PROPOSED	3.426	1.792	.299	5.517

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	8.049
IND. RATES				8.05	MINIMUM PREMIUM	2000
MAN. RATES	7.27	8.14	8.42	+ 8.05	PRESENT	2000

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,584	-3,903	15	
TOTAL LOSSES			15	
EXPECTED LOSSES	17,502	11,900	3,452	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	3.289	2.237	.649	6.175
DERIVED BY FORMULA	3.289	2.237	.649	6.175
UNDERLYING PRES. RATE	3.321	2.258	.655	6.234
PROPOSED	3.289	2.237	.649	6.175

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.952
IND. RATES				7.95	MINIMUM PREMIUM	1350
MAN. RATES	7.40	8.29	8.42	+ 7.95	PRESENT	1440

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	7,607	3,874	.050						1	1
2011	7,898	4,934	.062							
2012	6,144	33,229	.540						1	1
2013	7,024	11,334	.161							
2014	8,385	15,410	.183							
TOTAL	37,058	68,781	.186						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					337					123	3,414
2011											4,934
2012					9,030					21,951	2,248
2013											11,334
2014											15,410
TOTAL					9,367					22,074	37,340

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					827					299	3,404
2011											5,245
2012		31	2,545	1,681	16,781		53	4,649	5,142	42,789	2,403
2013											11,243
2014											16,088
TOTAL		31	2,545	1,681	17,608		53	4,649	5,142	43,088	38,383

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,278	67,519	38,383	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-530,858	-103,966	477	
TOTAL LOSSES			38,860	
EXPECTED LOSSES	1,152,875	379,475	65,221	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.105	.105
INDICATED (POST-TEST)	.000	.000	.129	.129
PRES. ON RATE LEVEL	3.082	1.014	.174	4.270
DERIVED BY FORMULA	3.051	.973	.172	4.196
UNDERLYING PRES. RATE	3.111	1.024	.176	4.311
PROPOSED	3.051	.973	.172	4.196

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.578
IND. RATES				6.58	MINIMUM PREMIUM	2000
MAN. RATES	5.82	6.46	6.51	+ 6.58	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	32,909	361,936	1.099				4	4	8
2011	32,036	820,000	2.559			1	1	3	5
2012	32,699	528,055	1.614			1	4	1	6
2013	25,448	357,066	1.403				6		6
2014	37,520	1,232,169	3.284			1		4	5
TOTAL	160,612	3,299,226	2.054			3	15	12	30

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				135,678	11,582				165,727	22,479	26,470
2011			156,333	41,977	7,914			512,941	37,415	7,451	55,969
2012			75,935	110,523	1,754			153,256	84,058	1,496	101,033
2013				56,345					152,914		147,807
2014			668,006		48,824			380,797		115,612	18,930
TOTAL			900,274	344,523	70,074			1,046,994	440,114	147,038	350,209

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				278,682	28,410				381,669	54,602	26,390
2011		1,581	171,482	79,992	23,003		6,526	679,971	93,786	30,474	59,495
2012		6,218	186,110	195,612	12,097		25,064	477,292	177,580	15,151	108,004
2013		1,021	55,439	88,712	5,218		4,709	190,119	275,251	20,065	146,625
2014	967	21,768	439,844	77,013	79,652	7,258	8,164	525,614	159,031	154,881	19,763
TOTAL	967	30,588	852,875	720,011	148,380	7,258	44,463	1,872,996	1,087,317	275,173	360,277

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,809,147	2,230,881	360,277	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,230,340	-628,794	2,009	
TOTAL LOSSES	578,807	1,602,087	362,286	
EXPECTED LOSSES	4,892,242	2,340,116	276,252	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.360	.997	.226	1.583
INDICATED (POST-TEST)	.442	1.225	.278	1.945
PRES. ON RATE LEVEL	3.017	1.443	.171	4.631
DERIVED BY FORMULA	2.914	1.421	.183	4.518
UNDERLYING PRES. RATE	3.046	1.457	.172	4.675
PROPOSED	2.914	1.421	.183	4.518

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.083
IND. RATES				7.08	MINIMUM PREMIUM	2000
MAN. RATES	6.37	7.04	7.06	+ 7.08	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	1,021	69,898	6.846			1,021				1		1
2011	1,629	95,369	5.854			1,629				1	1	2
2012	1,186	494	.041			1,186						
2013	1,176	796	.067			1,176						
2014	1,426	950	.066			1,426						
TOTAL	6,438	167,507	2.602			6,438				2	1	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				50,965					18,906		27
2011				62,936	3,074				23,668	4,631	1,060
2012											494
2013											796
2014											950
TOTAL				113,901	3,074				42,574	4,631	3,327

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				104,682					43,541		27
2011			5,269	117,968	8,355			2,331	54,072	11,487	1,127
2012											528
2013											790
2014											992
TOTAL			5,269	222,650	8,355			2,331	97,613	11,487	3,464

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,600	340,105	3,464	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-79,968	-29,856	53	
TOTAL LOSSES		310,249	3,517	
EXPECTED LOSSES	175,113	110,733	7,468	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	4.819	.055	4.874
INDICATED (POST-TEST)	.000	5.923	.068	5.991
PRES. ON RATE LEVEL	2.694	1.704	.115	4.513
DERIVED BY FORMULA	2.694	1.746	.115	4.555
UNDERLYING PRES. RATE	2.720	1.720	.116	4.556
PROPOSED	2.694	1.746	.115	4.555

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.141
IND. RATES				7.14	MINIMUM PREMIUM	2000
MAN. RATES	5.92	6.63	6.88	+ 7.14	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	1,548	26,135	1,688			1,548				1		1
2011	1,572	323	.020			1,572						
2012	1,542	121,192	7,859			1,542			1		1	2
2013	1,609					1,609						
2014	1,637	89,259	5,452			1,637				1		1
TOTAL	7,908	236,909	2,996			7,908			1	2	1	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				6,861					18,047		1,227
2011											323
2012			94,305		826			21,200		1,302	3,559
2014				21,629					65,949		1,681
TOTAL			94,305	28,490	826			21,200	83,996	1,302	6,790

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				14,092					41,562		1,223
2011											343
2012		6,849	179,982	3,254	6,819		3,397	60,939	1,690	3,594	3,805
2014	28	671	39,657	25,905	4,047	506	1,263	128,274	91,190	14,360	1,755
TOTAL	28	7,520	219,639	43,251	10,866	506	4,660	189,213	134,442	17,954	7,126

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	421,566	206,513	7,126	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-172,441	-58,619	141	
TOTAL LOSSES	249,125	147,894	7,267	
EXPECTED LOSSES	375,393	213,280	19,849	
CREDIBILITY	.01	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.150	1.870	.092	5.112
INDICATED (POST-TEST)	3.871	2.298	.113	6.282
PRES. ON RATE LEVEL	4.702	2.671	.249	7.622
DERIVED BY FORMULA	4.694	2.667	.246	7.607
UNDERLYING PRES. RATE	4.747	2.697	.251	7.695
PROPOSED	4.694	2.667	.246	7.607

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	11.926
IND. RATES				11.93	MINIMUM PREMIUM	2000
MAN. RATES	9.93	11.40	11.62	+ 11.93	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,594	433	.027							
2011	1,499	1,676	.111							
2012	1,713	3,069	.179							
2013	1,351	15,485	1.146						2	2
2014	1,389	922	.066							
TOTAL	7,546	21,585	.286						2	2

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											431
2011											1,782
2012											3,281
2013	2	133	4,368	2,563	9,021	128	147	4,810	4,376	14,825	
2014											963
TOTAL	2	133	4,368	2,563	9,021	128	147	4,810	4,376	14,825	6,457

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,588	30,785	6,457	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-67,614	-30,376	60	
TOTAL LOSSES		409	6,517	
EXPECTED LOSSES	145,939	110,246	9,132	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.005	.086	.091
INDICATED (POST-TEST)	.000	.006	.106	.112
PRES. ON RATE LEVEL	1.916	1.447	.120	3.483
DERIVED BY FORMULA	1.897	1.433	.120	3.450
UNDERLYING PRES. RATE	1.934	1.461	.121	3.516
PROPOSED	1.897	1.433	.120	3.450

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.408
IND. RATES				5.41	MINIMUM PREMIUM	1730
MAN. RATES	4.55	5.15	5.31	+ 5.41	PRESENT	1740

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	3,023	82,216	2,719						3	3
2011	3,982	62,478	1,569					1	1	2
2012	4,474	24,469	.546							
2013	5,089	24,168	.474						1	1
2014	5,658	7,658	.135						1	1
TOTAL	22,226	200,989	.904					1	6	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					55,947					22,642	3,627
2011				11,166	607				34,066	10,611	6,028
2012											24,469
2013					1,764					19,688	2,716
2014					5,209						2,449
TOTAL				11,166	63,527				34,066	52,941	39,289

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					137,238					54,997	3,616
2011			940	20,934	1,629			3,594	78,235	25,822	6,408
2012											26,157
2013		41	1,237	728	2,557	223	288	10,234	9,307	31,502	2,694
2014	6	155	8,659	5,159	6,031						2,557
TOTAL	6	196	10,836	26,821	147,455	223	288	13,828	87,542	112,321	41,432

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	25,377	374,139	41,432	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-258,502	-131,152	412	
TOTAL LOSSES		242,987	41,844	
EXPECTED LOSSES	585,655	494,307	51,786	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1,093	.188	1.281
INDICATED (POST-TEST)	.000	1,343	.231	1.574
PRES. ON RATE LEVEL	2.610	2,203	.231	5.044
DERIVED BY FORMULA	2.584	2,177	.231	4.992
UNDERLYING PRES. RATE	2.635	2,224	.233	5.092
PROPOSED	2.584	2,177	.231	4.992

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.826
IND. RATES				7.83	MINIMUM PREMIUM	2000
MAN. RATES	6.94	7.72	7.69	+ 7.83	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,980	10,498	.530						2	2
2011	1,326	1,382,770	104.281			1			1	2
2012	1,896	71,026	3.746				1			1
2013	2,657	202,324	7.614					1	5	6
2014	2,760	201,261	7.292			1			1	2
TOTAL	10,619	1,867,879	17.590			2		2	9	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					639					4,499	5,360
2011			545,760		838			830,727		2,574	2,871
2012				22,776					48,250		
2013				1,814	20,499				86,152	85,645	8,214
2014			93,513		910			101,500		584	4,754
TOTAL			639,273	24,590	22,886			932,227	134,402	93,302	21,199

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					1,568					10,928	5,344
2011		3,162	334,673	1,805	9,112		6,050	627,226	7,950	17,198	3,052
2012		142	8,423	39,730	942		302	22,058	95,995	2,647	
2013	8	477	16,166	11,309	29,902	953	3,921	151,629	195,570	148,336	8,148
2014	436	9,705	172,526	14,561	12,070	6,109	6,196	347,250	30,888	15,534	4,963
TOTAL	444	13,486	531,788	67,405	53,594	7,062	16,469	1,148,163	330,403	194,643	21,507

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,717,412	646,045	21,507	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-166,393	-61,793	223	
TOTAL LOSSES	1,551,019	584,252	21,730	
EXPECTED LOSSES	374,107	227,990	27,291	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.606	5.502	.205	20.313
INDICATED (POST-TEST)	17.951	6.762	.252	24.965
PRES. ON RATE LEVEL	3.489	2.127	.255	5.871
DERIVED BY FORMULA	3.634	2.220	.255	6.109
UNDERLYING PRES. RATE	3.523	2.147	.257	5.927
PROPOSED	3.634	2.220	.255	6.109

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.577
IND. RATES				9.58	MINIMUM PREMIUM	2000
MAN. RATES	7.83	8.85	8.95	+ 9.58	PRESENT	2000

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,758	-5,102	24	
TOTAL LOSSES			24	
EXPECTED LOSSES	17,432	18,546	2,602	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	1.906	2.028	.284	4.218
DERIVED BY FORMULA	1.906	2.028	.284	4.218
UNDERLYING PRES. RATE	1.924	2.047	.287	4.258
PROPOSED	1.906	2.028	.284	4.218

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.612
IND. RATES				6.61	MINIMUM PREMIUM	2000
MAN. RATES	5.68	6.35	6.43	+ 6.61	PRESENT	2000

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,481	-3,513	4	
TOTAL LOSSES			4	
EXPECTED LOSSES	7,611	12,863	801	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	2.257	3.814	.238	6.309
DERIVED BY FORMULA	2.257	3.814	.238	6.309
UNDERLYING PRES. RATE	2.279	3.851	.240	6.370
PROPOSED	2.257	3.814	.238	6.309

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.891
IND. RATES				9.89	MINIMUM PREMIUM	2000
MAN. RATES	6.46	8.18	9.62	+ 9.89	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	7,425	335,353	4.516			7,425			1	1	8	10
2011	9,872	321,416	3.255			9,872				5	10	15
2012	10,135	140,355	1.384			10,135				1	12	13
2013	10,280	698,949	6.799			10,280				1	13	14
2014	10,405	92,973	.893			10,405					14	14
TOTAL	48,117	1,589,046	3.302			48,117			1	8	57	66

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			178,802	34,974	9,947			64,147	15,157	13,454	18,872
2011				91,815	29,688				145,403	34,290	20,220
2012				35,500	16,104				14,102	42,794	31,855
2013				4,039	207,322				3,997	474,360	9,231
2014					26,070					40,633	26,270
TOTAL			178,802	166,328	289,131			64,147	178,659	605,531	106,448

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			317,195	71,837	24,401			150,425	34,907	32,680	18,815
2011			10,113	173,988	71,776			14,672	332,797	84,326	21,494
2012		264	17,670	64,927	31,390			15,517	38,077	84,191	34,053
2013	49	4,400	149,467	91,866	301,112	5,277	188	251,517	231,501	759,504	9,157
2014	26	772	43,344	25,830	30,187	181	7,109	50,590	44,178	48,680	27,426
TOTAL	75	5,436	537,789	428,448	458,866	5,458	7,772	482,721	681,460	1,009,381	110,945

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,039,251	2,578,155	110,945	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,672,961	-674,439	1,999	
TOTAL LOSSES		1,903,716	112,944	
EXPECTED LOSSES	3,704,528	2,495,829	274,268	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	3.956	.235	4.191
INDICATED (POST-TEST)	.000	4.862	.289	5.151
PRES. ON RATE LEVEL	7.626	5.138	.564	13.328
DERIVED BY FORMULA	7.473	5.124	.550	13.147
UNDERLYING PRES. RATE	7.699	5.187	.570	13.456
PROPOSED	7.473	5.124	.550	13.147

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	20.611
IND. RATES				20.61	MINIMUM PREMIUM	2000
MAN. RATES	17.76	19.89	20.32	+ 20.61	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	5,747	83,161	1.447						2	2
2011	6,660	91,000	1.366					1	5	6
2012	6,817	62,871	.922						3	3
2013	305									
2014	118									
TOTAL	19,647	237,032	1.206					1	10	11

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					28,087					39,606	15,468
2011				8,594	29,614				16,510	30,753	5,529
2012					12,840					19,557	30,474
TOTAL				8,594	70,541				16,510	89,916	51,471

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					68,898					96,203	15,422
2011			3,530	18,296	70,161			3,276	40,538	72,819	5,877
2012		50	3,620	2,390	23,860		44	4,140	4,584	38,124	32,577
TOTAL		50	7,150	20,686	162,919		44	7,416	45,122	207,146	53,876

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,660	435,873	53,876	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-171,268	-70,228	150	
TOTAL LOSSES		365,645	54,026	
EXPECTED LOSSES	337,731	244,212	49,119	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.861	.275	2.136
INDICATED (POST-TEST)	.000	2.287	.338	2.625
PRES. ON RATE LEVEL	1.703	1.231	.247	3.181
DERIVED BY FORMULA	1.686	1.263	.250	3.199
UNDERLYING PRES. RATE	1.719	1.243	.250	3.212
PROPOSED	1.676	1.256	.249	3.181

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.987
IND. RATES				4.99	MINIMUM PREMIUM	1615
MAN. RATES	4.17	4.71	4.85	+ 4.99	PRESENT	1615

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,007	-6,309	15	
TOTAL LOSSES			15	
EXPECTED LOSSES	23,891	22,752	2,228	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	4.524	4.309	.422	9.255
DERIVED BY FORMULA	4.524	4.309	.422	9.255
UNDERLYING PRES. RATE	4.568	4.350	.426	9.344
PROPOSED	4.524	4.309	.422	9.255

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	14.509
IND. RATES				14.51	MINIMUM PREMIUM	2000
MAN. RATES	12.80	14.15	14.11	+ 14.51	PRESENT	2000

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,383	-1,934	5	
TOTAL LOSSES			5	
EXPECTED LOSSES	6,474	6,486	1,737	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.197	1.198	.321	2.716
DERIVED BY FORMULA	1.197	1.198	.321	2.716
UNDERLYING PRES. RATE	1.208	1.210	.324	2.742
PROPOSED	1.197	1.198	.321	2.716

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.258
IND. RATES				4.26	MINIMUM PREMIUM	1425
MAN. RATES	3.40	3.93	4.14	+ 4.26	PRESENT	1420

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	721					721						
2011	844	14,418	1.708			844					2	2
2012	781					781						
2013	775	25,001	3.225			775					1	1
2014	864	4,242	.490			864						
TOTAL	3,985	43,661	1.096			3,985					3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011					3,652					10,766	
2013					25,000					1	
2014											4,242
TOTAL					28,652					10,767	4,242

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,075	81,944	4,429	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-55,646	-20,583	127	
TOTAL LOSSES		61,361	4,556	
EXPECTED LOSSES	121,862	75,715	17,494	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.540	.114	1.654
INDICATED (POST-TEST)	.000	1.893	.140	2.033
PRES. ON RATE LEVEL	3.029	1.882	.435	5.346
DERIVED BY FORMULA	3.029	1.882	.432	5.343
UNDERLYING PRES. RATE	3.058	1.900	.439	5.397
PROPOSED	3.029	1.882	.432	5.343

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	8.376
IND. RATES				8.38	MINIMUM PREMIUM	2000
MAN. RATES	7.61	8.30	8.15	+ 8.38	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	145	76,665	52.872				2			2
2011	127									
2012	61									
2013										
2014										
TOTAL	333	76,665	23.023				2			2

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				100,738					63,609		
TOTAL				100,738					63,609		

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		164,347		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,514	-2,058		
TOTAL LOSSES		162,289		
EXPECTED LOSSES	17,576	6,681	220	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	48.735	.000	48.735
INDICATED (POST-TEST)	.000	59.895	.000	59.895
PRES. ON RATE LEVEL	5.228	1.987	.065	7.280
DERIVED BY FORMULA	5.228	1.987	.065	7.280
UNDERLYING PRES. RATE	5.278	2.006	.066	7.350
PROPOSED	5.228	1.987	.065	7.280

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	11.413
IND. RATES				11.41	MINIMUM PREMIUM	2000
MAN. RATES	9.56	10.85	11.10	+ 11.41	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	11,392									
2011	11,878	191	.001							
2012	11,848	424	.003							
2013	11,783									
2014	12,175									
TOTAL	59,076	615	.001							

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			656	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-307,453	-122,768	588	
TOTAL LOSSES			1,244	
EXPECTED LOSSES	669,922	447,796	83,298	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	1.123	.751	.140	2.014
DERIVED BY FORMULA	1.101	.713	.132	1.946
UNDERLYING PRES. RATE	1.134	.758	.141	2.033
PROPOSED	1.101	.713	.132	1.946

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.050
IND. RATES				3.05	MINIMUM PREMIUM	1105
MAN. RATES	2.77	3.06	3.07	+ 3.05	PRESENT	1130

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	861	5,069	.588							
2011	840	1,133	.134						1	1
2012	763									
2013	652									
2014	853	3,966	.464							
TOTAL	3,969	10,168	.256						1	1

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											5,054
2011			15	13	391			18	29	657	732
2012											
2013											
2014											4,141
TOTAL			15	13	391			18	29	657	9,927

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	33	1,090	9,927	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-51,020	-16,001	119	
TOTAL LOSSES			10,046	
EXPECTED LOSSES	110,377	58,582	16,868	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.253	.253
INDICATED (POST-TEST)	.000	.000	.311	.311
PRES. ON RATE LEVEL	2.755	1.462	.421	4.638
DERIVED BY FORMULA	2.755	1.447	.420	4.622
UNDERLYING PRES. RATE	2.781	1.476	.425	4.682
PROPOSED	2.755	1.447	.420	4.622

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.246
IND. RATES				7.25	MINIMUM PREMIUM	2000
MAN. RATES	6.22	7.03	7.07	+ 7.25	PRESENT	2000

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,316	-6,575	44	
TOTAL LOSSES			44	
EXPECTED LOSSES	28,465	25,093	5,108	
CREDIBILITY	.00	.00	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	1.706	1.504	.305	3.515
DERIVED BY FORMULA	1.706	1.504	.302	3.512
UNDERLYING PRES. RATE	1.722	1.518	.309	3.549
PROPOSED	1.706	1.504	.302	3.512

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.506
IND. RATES				5.51	MINIMUM PREMIUM	1755
MAN. RATES	4.61	5.23	5.36	+ 5.51	PRESENT	1755

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	847	829	.097							
2011	987	419	.042							
2012	1,006	47,501	4.721				1			1
2013	1,086	4,277	.393							
2014	965	247,760	25.674			1				1
TOTAL	4,891	300,786	6.150			1	1			2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											829
2011											419
2012				12,270					32,639		2,592
2013											4,277
2014			143,554					102,639			1,567
TOTAL			143,554	12,270				102,639	32,639		9,684

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											827
2011											445
2012		71	4,540	21,404	510		204	14,922	64,937	1,790	2,771
2013											4,243
2014	671	14,857	262,529	20,965	16,914	6,175	6,256	350,414	30,594	15,005	1,636
TOTAL	671	14,928	267,069	42,369	17,424	6,175	6,460	365,336	95,531	16,795	9,922

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	660,639	172,119	9,922	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-67,128	-32,314	102	
TOTAL LOSSES	593,511	139,805	10,024	
EXPECTED LOSSES	146,779	117,531	14,575	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.135	2.858	.205	15.198
INDICATED (POST-TEST)	14.914	3.512	.252	18.678
PRES. ON RATE LEVEL	2.973	2.380	.295	5.648
DERIVED BY FORMULA	2.973	2.391	.295	5.659
UNDERLYING PRES. RATE	3.001	2.403	.298	5.702
PROPOSED	2.973	2.391	.295	5.659

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	8.872
IND. RATES				8.87	MINIMUM PREMIUM	2000
MAN. RATES	7.52	8.48	8.61	+ 8.87	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	11,166	553,239	4.954			11,166			1	2	2	5
2011	15,883	948,181	5.969			15,883				6	6	12
2012	13,821	207,722	1.502			13,821				1	3	4
2013	13,233	231,775	1.751			13,233				1	5	6
2014	13,126	215,209	1.639			13,126					5	5
TOTAL	67,229	2,156,126	3.207			67,229			1	10	21	32

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			172,121	49,395	523			255,411	50,401	2,407	22,981
2011				134,286	12,641				757,385	11,583	32,286
2012				33,907	44,683				71,356	33,866	23,910
2013				1,689	84,095				2,030	102,723	41,238
2014					97,829					90,316	27,064
TOTAL			172,121	219,277	239,771			255,411	881,172	240,895	147,479

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			295,971	101,458	1,283			580,557	116,073	5,847	22,912
2011			11,232	238,043	32,075			56,161	1,448,058	43,009	34,320
2012		377	25,133	67,469	84,434		532	39,791	149,903	69,925	25,560
2013	22	1,793	60,677	37,346	122,142	1,113	1,570	55,906	52,226	164,625	40,908
2014	108	2,964	162,633	96,933	113,301	415	1,053	112,433	98,211	108,226	28,255
TOTAL	130	5,134	555,646	541,249	353,235	1,528	3,155	844,848	1,864,471	391,632	151,955

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,410,441	3,150,587	151,955	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,070,073	-511,639	1,258	
TOTAL LOSSES	340,368	2,638,948	153,213	
EXPECTED LOSSES	2,329,485	1,872,999	182,864	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.506	3.925	.228	4.659
INDICATED (POST-TEST)	.622	4.824	.280	5.726
PRES. ON RATE LEVEL	3.432	2.760	.269	6.461
DERIVED BY FORMULA	3.376	2.884	.270	6.530
UNDERLYING PRES. RATE	3.465	2.786	.272	6.523
PROPOSED	3.340	2.854	.267	6.461

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	10.129
IND. RATES				10.13	MINIMUM PREMIUM	2000
MAN. RATES	8.49	9.51	9.85	+ 10.13	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	3,309									
2011	2,967	1,236	.041							
2012	2,832	116,532	4.114				1			1
2013	2,786	26,352	.945				1			1
2014	2,367	23,590	.996						1	1
TOTAL	14,261	167,710	1.176				2		1	3

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											1,314
2012		102	6,414	30,246	718		222	16,372	71,256	1,962	67,752
2013		197	10,759	17,218	1,010		478	19,173	27,754	2,024	
2014	12	306	16,627	9,908	11,581	66	158	16,920	14,775	16,288	
TOTAL	12	605	33,800	57,372	13,309	66	858	52,465	113,785	20,274	69,066

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	87,806	204,740	69,066	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-117,825	-43,508	104	
TOTAL LOSSES		161,232	69,170	
EXPECTED LOSSES	249,854	154,161	16,256	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.131	.485	1.616
INDICATED (POST-TEST)	.000	1.390	.596	1.986
PRES. ON RATE LEVEL	1.735	1.071	.113	2.919
DERIVED BY FORMULA	1.718	1.077	.123	2.918
UNDERLYING PRES. RATE	1.752	1.081	.114	2.947
PROPOSED	1.718	1.077	.123	2.918

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.574
IND. RATES				4.57	MINIMUM PREMIUM	1505
MAN. RATES	3.71	4.29	4.45	+ 4.57	PRESENT	1505

+PROPOSED

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

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											11,225
2011											743
2012											227
2013											117
TOTAL											12,312

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			12,312	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-53,109	-30,469	40	
TOTAL LOSSES			12,352	
EXPECTED LOSSES	105,833	100,624	8,839	
CREDIBILITY	.01	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.157	.157
INDICATED (POST-TEST)	.000	.000	.193	.193
PRES. ON RATE LEVEL	1.328	1.263	.111	2.702
DERIVED BY FORMULA	1.315	1.250	.113	2.678
UNDERLYING PRES. RATE	1.341	1.275	.112	2.728
PROPOSED	1.315	1.250	.113	2.678

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.198
IND. RATES				4.20	MINIMUM PREMIUM	1410
MAN. RATES	3.78	4.17	4.12	+ 4.20	PRESENT	1415

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	9,498	135,954	1.431				1	5	6
2011	10,102	896,583	8.875			1	1	3	5
2012	11,852	110,943	.936					4	4
2013	15,915	131,521	.826				2	2	4
2014	16,346	34,799	.212					3	3
TOTAL	63,713	1,309,800	2.056			1	4	17	22

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				39,210	15,050				22,439	39,462	19,793
2011			310,770	42,460	7,210			397,709	96,500	31,936	9,998
2012					49,799					36,311	24,833
2013				24,753	6,476				28,750	23,641	47,901
2014					6,996					11,627	16,176
TOTAL			310,770	106,423	85,531			397,709	147,689	142,977	118,701

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				80,537	36,917				51,677	95,853	19,734
2011		3,099	331,825	81,680	24,764		4,983	526,764	228,142	86,747	10,628
2012		193	14,033	9,277	92,535		89	7,690	8,506	70,776	26,546
2013	2	575	28,902	41,646	11,687	254	1,238	48,032	62,927	41,595	47,518
2014	6	210	11,627	6,935	8,098	50	137	14,470	12,636	13,937	16,888
TOTAL	8	4,077	386,387	220,075	174,001	304	6,447	596,956	363,888	308,908	121,314

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	994,179	1,066,872	121,314	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-591,120	-550,327	1,773	
TOTAL LOSSES	403,059	516,545	123,087	
EXPECTED LOSSES	1,336,699	2,051,558	219,173	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.633	.811	.193	1.637
INDICATED (POST-TEST)	.778	.997	.237	2.012
PRES. ON RATE LEVEL	2.078	3.189	.341	5.608
DERIVED BY FORMULA	2.052	3.057	.335	5.444
UNDERLYING PRES. RATE	2.098	3.220	.344	5.662
PROPOSED	2.052	3.057	.335	5.444

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	8.535
IND. RATES				8.54	MINIMUM PREMIUM	2000
MAN. RATES	7.15	8.32	8.55	+ 8.54	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,160	8,479	.730						1	1
2011	1,222	1,353	.110						1	1
2012	1,196	1,059	.088							
2013	1,197	7,000	.584						1	1
2014	1,259									
TOTAL	6,034	17,891	.297						3	3

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					3,706					16,925	
2011			41	32	1,017			55	96	2,175	
2012											1,132
2013	2	75	2,809	1,648	5,803	32	43	1,562	1,420	4,801	
TOTAL	2	75	2,850	1,680	10,526	32	43	1,617	1,516	23,901	1,132

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,619	37,623	1,132	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-93,108	-53,589	160	
TOTAL LOSSES			1,292	
EXPECTED LOSSES	202,983	195,682	22,507	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.021	.021
INDICATED (POST-TEST)	.000	.000	.026	.026
PRES. ON RATE LEVEL	3.332	3.212	.370	6.914
DERIVED BY FORMULA	3.332	3.180	.367	6.879
UNDERLYING PRES. RATE	3.364	3.243	.373	6.980
PROPOSED	3.332	3.180	.367	6.879

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	10.784
IND. RATES				10.78	MINIMUM PREMIUM	2000
MAN. RATES	8.53	9.95	10.54	+ 10.78	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	231	1,934	.837							
2011	255									
2012	283									
2013	288									
2014	386									
TOTAL	1,443	1,934	.134							

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,928	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,259	-7,406	36	
TOTAL LOSSES			1,964	
EXPECTED LOSSES	25,425	28,067	4,415	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.136	.136
INDICATED (POST-TEST)	.000	.000	.167	.167
PRES. ON RATE LEVEL	1.745	1.927	.303	3.975
DERIVED BY FORMULA	1.745	1.927	.303	3.975
UNDERLYING PRES. RATE	1.762	1.945	.306	4.013
PROPOSED	1.745	1.927	.303	3.975

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.232
IND. RATES				6.23	MINIMUM PREMIUM	1945
MAN. RATES	5.20	5.89	6.06	+ 6.23	PRESENT	1945

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	553	44,532	8.052						2	2
2011	948	408	.043							
2012	904	187,428	20.733				1		1	2
2013	795	37,546	4.722						2	2
2014	228									
TOTAL	3,428	269,914	7.874					1	5	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					8,858					35,324	350
2011											408
2012				28,332	3,500				150,559	4,216	821
2013					18,351					19,195	
TOTAL				28,332	30,709				150,559	58,735	1,579

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					21,729					85,802	349
2011											434
2012		183	11,468	50,077	7,678		958	69,725	300,531	16,473	878
2013	3	377	12,877	7,572	26,619	223	288	9,978	9,077	30,713	
TOTAL	3	560	24,345	57,649	56,026	223	1,246	79,703	309,608	132,988	1,661

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	106,080	556,271	1,661	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-53,274	-12,583	27	
TOTAL LOSSES	52,806	543,688	1,688	
EXPECTED LOSSES	111,204	43,638	5,416	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.540	15.860	.049	17.449
INDICATED (POST-TEST)	1.893	19.492	.060	21.445
PRES. ON RATE LEVEL	3.213	1.261	.157	4.631
DERIVED BY FORMULA	3.213	1.443	.156	4.812
UNDERLYING PRES. RATE	3.244	1.273	.158	4.675
PROPOSED	3.213	1.443	.156	4.812

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE
IND. RATES				7.54	MINIMUM PREMIUM
MAN. RATES	6.37	7.04	7.06	+ 7.54	PRESENT

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,671	-1,266	3	
TOTAL LOSSES			3	
EXPECTED LOSSES	10,652	6,836	303	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	2.085	1.338	.060	3.483
DERIVED BY FORMULA	2.085	1.338	.060	3.483
UNDERLYING PRES. RATE	2.105	1.351	.060	3.516
PROPOSED	2.085	1.338	.060	3.483

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.460
IND. RATES				5.46	MINIMUM PREMIUM	1740
MAN. RATES	4.55	5.15	5.31	+ 5.46	PRESENT	1740

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,213	-1,499	1	
TOTAL LOSSES			1	
EXPECTED LOSSES	5,567	4,347	452	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.451	1.133	.118	2.702
DERIVED BY FORMULA	1.451	1.133	.118	2.702
UNDERLYING PRES. RATE	1.465	1.144	.119	2.728
PROPOSED	1.451	1.133	.118	2.702

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.236
IND. RATES				4.24	MINIMUM PREMIUM	1420
MAN. RATES	3.78	4.17	4.12	+ 4.24	PRESENT	1415

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,058	-4,159	18	
TOTAL LOSSES			18	
EXPECTED LOSSES	10,983	15,103	2,562	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	1.320	1.816	.308	3.444
DERIVED BY FORMULA	1.320	1.816	.308	3.444
UNDERLYING PRES. RATE	1.333	1.833	.311	3.477
PROPOSED	1.320	1.816	.308	3.444

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.399
IND. RATES				5.40	MINIMUM PREMIUM	1725
MAN. RATES	4.45	5.05	5.25	+ 5.40	PRESENT	1725

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	75	7,086	9.448						1	1
2011	88									
2012	106	2,208	2.083						1	1
2013	124									
2014	131	2,637	2.012							
TOTAL	524	11,931	2.277						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					132					6,954	
2012					743					1,465	
2014											2,637
TOTAL					875					8,419	2,637

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					324					16,891	
2012			210	138	1,380			311	344	2,856	
2014											2,753
TOTAL			210	138	1,704			311	344	19,747	2,753

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	521	21,933	2,753	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,315	-2,145	13	
TOTAL LOSSES		19,788	2,766	
EXPECTED LOSSES	12,022	8,039	1,419	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	3.776	.528	4.304
INDICATED (POST-TEST)	.000	4.641	.649	5.290
PRES. ON RATE LEVEL	2.272	1.519	.269	4.060
DERIVED BY FORMULA	2.272	1.519	.269	4.060
UNDERLYING PRES. RATE	2.294	1.534	.271	4.099
PROPOSED	2.272	1.519	.269	4.060

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE
IND. RATES				6.37	1985
MAN. RATES	5.19	5.97	6.19	+ 6.37	1980

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	7,242	275,112	3.798			1	2			3
2011	9,042	228,443	2.526				3			3
2012	11,528	194,502	1.687				1	2		3
2013	8,008	34,253	.427				2			2
2014	7,080	29,843	.421						3	3
TOTAL	42,900	762,153	1.777			1	8		5	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			94,387	27,770				109,011	38,297		5,647
2011				91,372					131,664		5,407
2012				59,147	12,399				41,417	71,199	10,340
2013				11,507					21,803		943
2014					11,606					15,422	2,815
TOTAL			94,387	189,796	24,005			109,011	233,181	86,621	25,152

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			167,443	57,040				255,631	88,198		5,630
2011			7,220	170,936	1,581			11,433	298,174	3,242	5,748
2012		417	25,373	105,483	25,488		426	34,015	99,084	141,057	11,053
2013		209	11,322	18,115	1,065		668	27,108	39,247	2,859	935
2014	11	353	19,294	11,497	13,442	76	179	19,196	16,769	18,478	2,939
TOTAL	11	979	230,652	363,071	41,576	76	1,273	347,383	541,472	165,636	26,305

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	580,374	1,111,755	26,305	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-346,436	-160,908	372	
TOTAL LOSSES	233,938	950,847	26,677	
EXPECTED LOSSES	755,040	589,876	58,344	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.545	2.216	.062	2.823
INDICATED (POST-TEST)	.670	2.723	.076	3.469
PRES. ON RATE LEVEL	1.743	1.362	.135	3.240
DERIVED BY FORMULA	1.722	1.416	.132	3.270
UNDERLYING PRES. RATE	1.760	1.375	.136	3.271
PROPOSED	1.722	1.416	.132	3.270

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.126
IND. RATES				5.13	MINIMUM PREMIUM	1655
MAN. RATES	4.38	5.15	4.94	+ 5.13	PRESENT	1640

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	34,128	1,106,162	3.241			3	2	4	9
2011	33,911	964,881	2.845			1	2	3	6
2012	33,994	1,568,254	4.613			4	1	3	8
2013	38,698	280,834	.725			1		4	5
2014	36,717	301,240	.820			1		4	5
TOTAL	177,448	4,221,371	2.379			10	5	18	33

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			353,051	51,227	16,699			558,978	77,711	23,013	25,483
2011			288,637	57,965	3,222			470,037	99,655	3,667	41,698
2012			460,426	11,048	10,726			925,784	24,611	92,777	42,882
2013			81,824		63,479			19,304		90,240	25,987
2014			130,318		36,924			54,844		22,537	56,617
TOTAL			1,314,256	120,240	131,050			2,028,947	201,977	232,234	192,667

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			626,313	105,220	40,963			1,310,804	178,968	55,899	25,407
2011		3,025	324,890	110,350	15,442		6,189	650,486	233,925	22,485	44,325
2012		28,530	752,335	34,122	42,299		111,730	2,021,309	116,055	216,851	45,841
2013	200	5,600	204,107	32,837	97,824	3,212	3,856	112,869	45,808	145,771	25,779
2014	644	14,597	299,704	55,620	58,120	3,398	3,603	215,295	40,860	35,027	59,108
TOTAL	844	51,752	2,207,349	338,149	254,648	6,610	125,378	4,310,763	615,616	476,033	200,460

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,702,696	1,684,446	200,460	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,642,582	-728,001	2,679	
TOTAL LOSSES	4,060,114	956,445	203,139	
EXPECTED LOSSES	5,763,510	2,640,427	374,415	
CREDIBILITY	.04	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.288	.539	.114	2.941
INDICATED (POST-TEST)	2.812	.662	.140	3.614
PRES. ON RATE LEVEL	3.217	1.474	.209	4.900
DERIVED BY FORMULA	3.201	1.385	.201	4.787
UNDERLYING PRES. RATE	3.248	1.488	.211	4.947
PROPOSED	3.201	1.385	.201	4.787

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.505
IND. RATES				7.51	MINIMUM PREMIUM	2000
MAN. RATES	6.62	7.32	7.47	+ 7.51	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	3,029	4,387	.144							
2011	2,972	709	.023							
2012	3,419	1,842	.053							
2013	3,427	1,156	.033							
2014	3,468	84,000	2.422					1	1	2
TOTAL	16,315	92,094	.564					1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											4,387
2011											709
2012											1,842
2013											1,156
2014				9,916	6,598				8,433	46,587	12,466
TOTAL				9,916	6,598				8,433	46,587	20,560

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											4,374
2011											754
2012											1,969
2013											1,147
2014	20	508	29,146	18,412	9,494	283	703	74,393	62,312	57,662	13,015
TOTAL	20	508	29,146	18,412	9,494	283	703	74,393	62,312	57,662	21,259

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	105,053	147,880	21,259	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-216,850	-30,851	157	
TOTAL LOSSES		117,029	21,416	
EXPECTED LOSSES	476,724	113,063	21,699	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.717	.131	.848
INDICATED (POST-TEST)	.000	.881	.161	1.042
PRES. ON RATE LEVEL	2.894	.686	.132	3.712
DERIVED BY FORMULA	2.865	.690	.133	3.688
UNDERLYING PRES. RATE	2.922	.693	.133	3.748
PROPOSED	2.865	.690	.133	3.688

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE
IND. RATES				5.78	MINIMUM PREMIUM
MAN. RATES	5.28	5.76	5.66	+ 5.78	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	27,655	1,300,977	4.704			2		1	3
2011	27,006	516	.001						
2012	27,364	16,670	.060					2	2
2013	36,426	2,654	.007						
2014	38,433	785	.002						
TOTAL	156,884	1,321,602	.842			2		3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			594,687		11,083			658,666		33,570	2,971
2011											516
2012					1,107					2,793	12,770
2013											2,654
2014											785
TOTAL			594,687		12,190			658,666		36,363	19,696

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			822,461		27,187			844,809		81,542	2,962
2011											549
2012			312	203	2,058		9	595	654	5,443	13,651
2013											2,633
2014											820
TOTAL			822,773	203	29,245		9	845,404	654	86,985	20,615

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,668,186	117,087	20,615	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,710,033	-241,019	1,090	
TOTAL LOSSES			21,705	
EXPECTED LOSSES	3,802,867	887,963	139,626	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.014	.014
INDICATED (POST-TEST)	.000	.000	.017	.017
PRES. ON RATE LEVEL	2.401	.561	.088	3.050
DERIVED BY FORMULA	2.305	.505	.080	2.890
UNDERLYING PRES. RATE	2.424	.566	.089	3.079
PROPOSED	2.305	.505	.080	2.890

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.530
IND. RATES				4.53	MINIMUM PREMIUM	1495
MAN. RATES	4.46	4.75	4.65	+ 4.53	PRESENT	1560

+PROPOSED

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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											1,795
2014					8,240					57,999	4,187
TOTAL					8,240					57,999	5,982

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											1,781
2014	8	248	13,698	8,164	9,541	273	674	72,199	63,065	69,502	4,371
TOTAL	8	248	13,698	8,164	9,541	273	674	72,199	63,065	69,502	6,152

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	87,100	150,272	6,152	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-56,315	-23,350	177	
TOTAL LOSSES	30,785	126,922	6,329	
EXPECTED LOSSES	147,232	91,958	13,605	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.432	1.782	.089	2.303
INDICATED (POST-TEST)	.531	2.190	.109	2.830
PRES. ON RATE LEVEL	2.047	1.279	.189	3.515
DERIVED BY FORMULA	2.047	1.288	.188	3.523
UNDERLYING PRES. RATE	2.067	1.291	.191	3.549
PROPOSED	2.042	1.285	.188	3.515

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.510
IND. RATES				5.51	MINIMUM PREMIUM	1755
MAN. RATES	4.41	5.11	5.36	+ 5.51	PRESENT	1755

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,946	184,026	9.456						3	3
2011	1,278									
2012	747									
2013	103									
2014	110									
TOTAL	4,184	184,026	4.398						3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					78,644					98,510	6,872
TOTAL					78,644					98,510	6,872

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					192,913					239,280	6,851
TOTAL					192,913					239,280	6,851

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		432,193	6,851	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-48,676	-15,715	35	
TOTAL LOSSES		416,478	6,886	
EXPECTED LOSSES	90,876	50,920	10,293	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	9.954	.165	10.119
INDICATED (POST-TEST)	.000	12.233	.203	12.436
PRES. ON RATE LEVEL	2.151	1.205	.244	3.600
DERIVED BY FORMULA	2.151	1.315	.244	3.710
UNDERLYING PRES. RATE	2.172	1.217	.246	3.635
PROPOSED	2.151	1.315	.244	3.710

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.816
IND. RATES				5.82	MINIMUM PREMIUM	1835
MAN. RATES	4.69	5.33	5.49	+ 5.82	PRESENT	1790

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	12,351	139,370	1.128				1			1
2011	12,622	124,156	.983				1		1	2
2012	13,261	42,782	.322				1		1	2
2013	14,189	274,391	1.933			1	1			2
2014	10,951	87,119	.795						3	3
TOTAL	63,374	667,818	1.054				1	4	5	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				40,270					95,492		3,608
2011				28,758					33,336	20,034	41,053
2012				1,618					9,845	29,079	724
2013			151,011	13,048				85,908	3,447		20,977
2014					14,100					51,215	21,804
TOTAL			151,011	83,694	16,591			85,908	142,120	100,328	88,166

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				82,715					219,918		3,597
2011			2,367	53,872	2,802			4,093	77,548	47,993	43,639
2012		20	1,024	3,103	2,882			10,662	26,402	57,225	774
2013	345	8,117	307,324	32,831	11,801	9,664	11,335	297,866	20,184	6,630	20,809
2014	16	427	23,436	13,970	16,325	237	597	63,755	55,689	61,370	22,763
TOTAL	361	8,564	334,151	186,491	33,810	9,901	12,065	376,376	399,741	173,218	91,582

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	741,418	793,260	91,582	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-617,710	-128,852	891	
TOTAL LOSSES	123,708	664,408	92,473	
EXPECTED LOSSES	1,331,489	460,729	133,720	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.195	1.048	.146	1.389
INDICATED (POST-TEST)	.240	1.288	.179	1.707
PRES. ON RATE LEVEL	2.081	.720	.209	3.010
DERIVED BY FORMULA	2.044	.754	.207	3.005
UNDERLYING PRES. RATE	2.101	.727	.211	3.039
PROPOSED	2.044	.754	.207	3.005

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.711
IND. RATES				4.71	MINIMUM PREMIUM	1545
MAN. RATES	3.98	4.49	4.59	+ 4.71	PRESENT	1545

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	4,306	48,556	1.127						2	2
2011	4,584	26,402	.575				1			1
2012	3,908	491	.012							
2013	3,856									
2014	119									
TOTAL	16,773	75,449	.450				1		2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					12,100					35,167	1,289
2011				7,501					16,996		1,905
2012											491
TOTAL				7,501	12,100				16,996	35,167	3,685

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					29,682					85,421	1,285
2011			593	14,033	130			1,475	38,489	418	2,025
2012											525
TOTAL			593	14,033	29,812			1,475	38,489	85,839	3,835

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,068	168,173	3,835	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-223,278	-55,617	107	
TOTAL LOSSES		112,556	3,942	
EXPECTED LOSSES	443,310	182,323	26,334	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.671	.024	.695
INDICATED (POST-TEST)	.000	.825	.029	.854
PRES. ON RATE LEVEL	2.618	1.077	.155	3.850
DERIVED BY FORMULA	2.592	1.072	.152	3.816
UNDERLYING PRES. RATE	2.643	1.087	.157	3.887
PROPOSED	2.592	1.072	.152	3.816

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.982
IND. RATES				5.98	MINIMUM PREMIUM	1880
MAN. RATES	5.47	5.94	5.87	+ 5.98	PRESENT	1895

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-13,193	-3,239	33	
TOTAL LOSSES			33	
EXPECTED LOSSES	30,483	12,254	4,090	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	2.016	.810	.270	3.096
DERIVED BY FORMULA	2.016	.810	.270	3.096
UNDERLYING PRES. RATE	2.035	.818	.273	3.126
PROPOSED	2.016	.810	.270	3.096

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.853
IND. RATES				4.85	MINIMUM PREMIUM	1580
MAN. RATES	4.46	4.81	4.72	+ 4.85	PRESENT	1580

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-30	-25		
TOTAL LOSSES				
EXPECTED LOSSES	64	72	14	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.594	1.788	.343	3.725
DERIVED BY FORMULA	1.594	1.788	.343	3.725
UNDERLYING PRES. RATE	1.610	1.805	.346	3.761
PROPOSED	1.594	1.788	.343	3.725

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.840
IND. RATES				5.84	MINIMUM PREMIUM	1845
MAN. RATES	5.06	5.63	5.68	+ 5.84	PRESENT	1840

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	2,369	59,459	2.509				1		1	2
2011	2,008	3,261	.162				1		1	2
2012	1,055	5,677	.538				1			1
2013	700									
2014	988	50,397	5.100				1		2	3
TOTAL	7,120	118,794	1.668				4		4	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				22,738	5,600				19,360	7,054	4,707
2011				906	268				1,562	525	
2012				165					366		5,146
2014				27,135	1,611				15,774	1,679	4,198
TOTAL				50,944	7,479				37,062	9,258	14,051

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				46,704	13,737				44,586	17,134	4,693
2011			98	1,717	649			168	3,590	1,274	
2012			61	288	6			167	728	22	5,501
2014	38	893	52,423	34,096	6,949	131	320	32,768	23,638	5,450	4,383
TOTAL	38	893	52,582	82,805	21,341	131	320	33,103	72,542	23,880	14,577

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	87,067	200,568	14,577	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-65,823	-25,518	71	
TOTAL LOSSES	21,244	175,050	14,648	
EXPECTED LOSSES	131,934	87,861	13,101	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.298	2.459	.206	2.963
INDICATED (POST-TEST)	.366	3.022	.253	3.641
PRES. ON RATE LEVEL	1.836	1.222	.182	3.240
DERIVED BY FORMULA	1.836	1.240	.183	3.259
UNDERLYING PRES. RATE	1.853	1.234	.184	3.271
PROPOSED	1.836	1.240	.183	3.259

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.109
IND. RATES				5.11	MINIMUM PREMIUM	1650
MAN. RATES	4.38	5.15	4.94	+ 5.11	PRESENT	1640

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	430	225	.052							
2011	1,079									
2012	1,175	212,885	18.117			1		1		2
2013	1,867	115,094	6.164				1			1
2014	527	3,370	.639						1	1
TOTAL	5,078	331,574	6.530			1	1	2		4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											225
2012			125,367		4,608			57,340		23,879	1,691
2013				43,841					71,000		253
2014					1,128					1,788	454
TOTAL			125,367	43,841	5,736			57,340	71,000	25,667	2,623

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											224
2012		9,128	240,258	4,977	15,587		9,241	169,139	9,335	49,404	1,808
2013		794	43,139	69,028	4,063		2,183	88,274	127,799	9,311	250
2014	2	35	1,875	1,120	1,308	10	21	2,229	1,946	2,141	474
TOTAL	2	9,957	285,272	75,125	20,958	10	11,445	259,642	139,080	60,856	2,756

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	566,328	296,019	2,756	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-72,529	-23,293	79	
TOTAL LOSSES	493,799	272,726	2,835	
EXPECTED LOSSES	157,927	80,843	12,442	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.724	5.371	.056	15.151
INDICATED (POST-TEST)	11.951	6.601	.069	18.621
PRES. ON RATE LEVEL	3.080	1.577	.243	4.900
DERIVED BY FORMULA	3.080	1.627	.241	4.948
UNDERLYING PRES. RATE	3.110	1.592	.245	4.947
PROPOSED	3.080	1.627	.241	4.948

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.757
IND. RATES				7.76	MINIMUM PREMIUM	2000
MAN. RATES	6.62	7.32	7.47	+ 7.76	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	4,013	485	.012							
2011	3,802	3,870	.101						1	1
2012	4,115	16,837	.409				1			1
2013	4,086	1,541	.037							
2014	3,829	5,074	.132							
TOTAL	19,845	27,807	.140					1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											485
2011					1,244					2,626	
2012				16,687							150
2013											1,541
2014											5,074
TOTAL				16,687	1,244					2,626	7,250

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											484
2011			120	93	2,942			158	269	6,183	
2012		102	6,172	29,108	692						160
2013											1,529
2014											5,297
TOTAL		102	6,292	29,201	3,634			158	269	6,183	7,470

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,552	39,287	7,470	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-165,672	-56,693	178	
TOTAL LOSSES			7,648	
EXPECTED LOSSES	359,195	204,999	25,800	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.039	.039
INDICATED (POST-TEST)	.000	.000	.048	.048
PRES. ON RATE LEVEL	1.793	1.023	.129	2.945
DERIVED BY FORMULA	1.775	.992	.127	2.894
UNDERLYING PRES. RATE	1.810	1.033	.130	2.973
PROPOSED	1.775	.992	.127	2.894

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.537
IND. RATES				4.54	MINIMUM PREMIUM	1500
MAN. RATES	4.02	4.47	4.49	+ 4.54	PRESENT	1515

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	2,523	22,245	.881						2	2
2011	2,124	1,604,614	75.546		1				5	6
2012	1,960	2,348	.119							
2013	1,934	9,443	.488						2	2
2014	2,007	23,486	1.170					1	1	2
TOTAL	10,548	1,662,136	15.758		1			1	10	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					3,662					10,179	8,404
2011		343,892			14,523		1,226,405			9,898	9,896
2012											2,348
2013					2,414					5,956	1,073
2014				887	4,674				2,497	8,105	7,323
TOTAL		343,892		887	25,273		1,226,405		2,497	34,138	29,044

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					8,983					24,725	8,379
2011		239,269	9,347	1,089	34,332		863,392	21,702	1,016	23,305	10,519
2012											2,510
2013		52	1,690	994	3,498	64	92	3,093	2,812	9,531	1,064
2014	7	167	9,398	5,697	5,578	50	142	14,950	12,263	10,259	7,645
TOTAL	7	239,488	20,435	7,780	52,391	114	863,626	39,745	16,091	67,820	30,117

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,163,415	144,082	30,117	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-223,368	-100,300	330	
TOTAL LOSSES	940,047	43,782	30,447	
EXPECTED LOSSES	476,348	358,737	49,154	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.912	.415	.289	9.616
INDICATED (POST-TEST)	10.953	.510	.355	11.818
PRES. ON RATE LEVEL	4.472	3.369	.462	8.303
DERIVED BY FORMULA	4.537	3.312	.460	8.309
UNDERLYING PRES. RATE	4.516	3.401	.466	8.383
PROPOSED	4.537	3.312	.460	8.309

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	13.026
IND. RATES				13.03	MINIMUM PREMIUM	2000
MAN. RATES	10.35	12.18	12.66	+ 13.03	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	4,633	1,973	.042							
2011	3,938	1,919	.048							
2012	4,272	12,778	.299					2		2
2013	4,410	7,632	.173							
2014	4,320	53,628	1.241						2	2
TOTAL	21,573	77,930	.361					4		4

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,967
2011											2,040
2012		10	947	623	6,226		18	1,216	1,345	11,191	3,941
2013											7,571
2014	22	582	32,102	19,131	22,365	127	307	32,892	28,730	31,663	8,244
TOTAL	22	592	33,049	19,754	28,591	127	325	34,108	30,075	42,854	23,763

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	68,223	121,274	23,763	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-220,808	-78,162	188	
TOTAL LOSSES		43,112	23,951	
EXPECTED LOSSES	478,273	282,176	26,750	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.200	.111	.311
INDICATED (POST-TEST)	.000	.246	.136	.382
PRES. ON RATE LEVEL	2.196	1.296	.122	3.614
DERIVED BY FORMULA	2.174	1.265	.122	3.561
UNDERLYING PRES. RATE	2.217	1.308	.124	3.649
PROPOSED	2.174	1.265	.122	3.561

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.582
IND. RATES				5.58	MINIMUM PREMIUM	1775
MAN. RATES	4.73	5.40	5.51	+ 5.58	PRESENT	1795

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	815	6,107	.749						1	1
2011	506									
2012	771									
2013	778									
2014	835	1,460	.174							
TOTAL	3,705	7,567	.204						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					88					3,436	2,583
2014											1,460
TOTAL					88					3,436	4,043

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					216					8,346	2,575
2014											1,524
TOTAL					216					8,346	4,099

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		8,562	4,099	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-30,290	-10,224	45	
TOTAL LOSSES			4,144	
EXPECTED LOSSES	66,690	37,346	6,114	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.112	.112
INDICATED (POST-TEST)	.000	.000	.138	.138
PRES. ON RATE LEVEL	1.783	.998	.164	2.945
DERIVED BY FORMULA	1.783	.988	.164	2.935
UNDERLYING PRES. RATE	1.800	1.008	.165	2.973
PROPOSED	1.783	.988	.164	2.935

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.601
IND. RATES				4.60	MINIMUM PREMIUM	1515
MAN. RATES	4.02	4.47	4.49	+ 4.60	PRESENT	1515

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,317	-694		
TOTAL LOSSES				
EXPECTED LOSSES	2,660	2,522	144	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	3.765	3.569	.203	7.537
DERIVED BY FORMULA	3.765	3.569	.203	7.537
UNDERLYING PRES. RATE	3.801	3.603	.205	7.609
PROPOSED	3.765	3.569	.203	7.537

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	11.816
IND. RATES				11.82	MINIMUM PREMIUM	2000
MAN. RATES	9.91	11.27	11.49	+ 11.82	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	7,291	388,901	5.333			1	3	3	7
2011	8,133	573,063	7.046			1	2	7	10
2012	8,258	381,269	4.616				4	5	9
2013	8,167	79,787	.976				2	3	5
2014	8,896	207,937	2.337				1	4	5
TOTAL	40,745	1,630,957	4.003			2	12	22	36

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			135,987	41,223	1,054			132,895	62,557	6,630	8,555
2011			212,964	43,851	21,326			92,311	94,247	92,185	16,179
2012				58,690	45,115				115,597	125,136	36,731
2013				10,088	3,984				9,068	4,292	52,355
2014				42,568	24,951				40,336	67,806	32,276
TOTAL			348,951	196,420	96,430			225,206	321,805	296,049	146,096

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			241,241	84,672	2,586			311,639	144,069	16,103	8,530
2011		3,528	378,643	85,577	59,131		1,920	212,836	225,320	222,919	17,198
2012		538	34,420	110,775	86,265		1,029	79,355	259,313	250,268	39,265
2013		279	12,728	17,526	6,715	32	341	13,496	18,348	8,056	51,936
2014	81	2,072	119,522	75,706	36,866	621	1,560	162,872	129,504	90,032	33,696
TOTAL	81	6,417	786,554	374,256	191,563	653	4,850	780,198	776,554	587,378	150,625

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,578,753	1,929,751	150,625	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-622,598	-328,706	835	
TOTAL LOSSES	956,155	1,601,045	151,460	
EXPECTED LOSSES	1,369,033	1,210,942	115,309	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.347	3.929	.372	6.648
INDICATED (POST-TEST)	2.884	4.829	.457	8.170
PRES. ON RATE LEVEL	3.328	2.944	.280	6.552
DERIVED BY FORMULA	3.319	3.019	.287	6.625
UNDERLYING PRES. RATE	3.360	2.972	.283	6.615
PROPOSED	3.319	3.019	.287	6.625

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	10.386
IND. RATES				10.39	MINIMUM PREMIUM	2000
MAN. RATES	10.58	10.71	9.99	+ 10.39	PRESENT	2000

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-163	-100	2	
TOTAL LOSSES			2	
EXPECTED LOSSES	542	646	85	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.009	.009
INDICATED (POST-TEST)	.000	.000	.011	.011
PRES. ON RATE LEVEL	2.336	2.780	.367	5.483
DERIVED BY FORMULA	2.336	2.780	.367	5.483
UNDERLYING PRES. RATE	2.358	2.807	.371	5.536
PROPOSED	2.336	2.780	.367	5.483

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	8.596
IND. RATES				8.60	MINIMUM PREMIUM	2000
MAN. RATES	7.19	8.18	8.36	+ 8.60	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	4,331	48,617	1.122				1	3	4
2011	3,843	18,620	.484					2	2
2012	4,852	58,425	1.204				1	3	4
2013	5,094	17,005	.333					2	2
2014	4,511	6,639	.147					1	1
TOTAL	22,631	149,306	.660				2	11	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				2,825	7,905				15,272	19,261	3,354
2011					2,816					9,670	6,134
2012				16,860	3,732				11,597	20,361	5,875
2013					5,012					5,147	6,846
2014					186					3,104	3,349
TOTAL				19,685	19,651				26,869	57,543	25,558

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				5,803	19,391				35,171	46,785	3,344
2011			270	211	6,656			580	991	22,768	6,520
2012		122	7,287	30,109	7,632		115	9,620	27,845	40,328	6,280
2013	2	104	3,520	2,067	7,274	64	76	2,674	2,435	8,238	6,791
2014		8	308	184	218	15	38	3,863	3,372	3,720	3,496
TOTAL	2	234	11,385	38,374	41,171	79	229	16,737	69,814	121,839	26,431

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	28,666	271,198	26,431	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-241,470	-105,611	217	
TOTAL LOSSES		165,587	26,648	
EXPECTED LOSSES	528,886	383,142	30,552	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.732	.118	.850
INDICATED (POST-TEST)	.000	.900	.145	1.045
PRES. ON RATE LEVEL	2.315	1.677	.133	4.125
DERIVED BY FORMULA	2.292	1.654	.133	4.079
UNDERLYING PRES. RATE	2.337	1.693	.135	4.165
PROPOSED	2.292	1.654	.133	4.079

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE
IND. RATES				6.40	MINIMUM PREMIUM
MAN. RATES	6.46	6.61	6.29	+ 6.40	PRESENT

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-334	-246	6	
TOTAL LOSSES			6	
EXPECTED LOSSES	1,111	1,586	330	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.011	.011
INDICATED (POST-TEST)	.000	.000	.014	.014
PRES. ON RATE LEVEL	2.001	2.856	.594	5.451
DERIVED BY FORMULA	2.001	2.856	.594	5.451
UNDERLYING PRES. RATE	2.020	2.883	.600	5.503
PROPOSED	2.001	2.856	.594	5.451

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	8.546
IND. RATES				8.55	MINIMUM PREMIUM	2000
MAN. RATES	7.45	8.24	8.31	+ 8.55	PRESENT	2000

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,953	-9,495	22	
TOTAL LOSSES			22	
EXPECTED LOSSES	36,740	34,287	3,289	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	2.477	2.312	.222	5.011
DERIVED BY FORMULA	2.477	2.312	.222	5.011
UNDERLYING PRES. RATE	2.501	2.334	.224	5.059
PROPOSED	2.477	2.312	.222	5.011

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.856
IND. RATES				7.86	MINIMUM PREMIUM	2000
MAN. RATES	5.77	7.07	7.64	+ 7.86	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES				
							DEATH	P . T .	MAJOR	MINOR	TEMP
2010	361					361					
2011	407					407					
2012	446					446					
2013	520					520					
2014	553	17,394	3.145			553					
TOTAL	2,287	17,394	.761			2,287					

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			18,159	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,387	-17,385	65	
TOTAL LOSSES			18,224	
EXPECTED LOSSES	32,202	64,652	8,394	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.797	.797
INDICATED (POST-TEST)	.000	.000	.980	.980
PRES. ON RATE LEVEL	1.395	2.800	.363	4.558
DERIVED BY FORMULA	1.395	2.772	.369	4.536
UNDERLYING PRES. RATE	1.408	2.827	.367	4.602
PROPOSED	1.395	2.772	.369	4.536

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.111
IND. RATES				7.11	MINIMUM PREMIUM	2000
MAN. RATES	6.17	6.96	6.95	+ 7.11	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	645									
2011	855									
2012	881									
2013	987	19,303	1,955						1	1
2014	1,192	68,414	5,739						1	1
TOTAL	4,560	87,717	1,924						1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					4,322					14,981	
2014				36,376					32,038		
TOTAL				36,376	4,322				32,038	14,981	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	2	93	3,033	1,783	6,269	159	217	7,782	7,080	23,968	
2014	47	1,125	66,694	43,569	6,810	243	613	62,317	44,299	6,976	
TOTAL	49	1,218	69,727	45,352	13,079	402	830	70,099	51,379	30,944	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	142,325	140,754		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-72,569	-28,591	95	
TOTAL LOSSES	69,756	112,163	95	
EXPECTED LOSSES	164,114	108,073	11,947	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.530	2.460	.002	3.992
INDICATED (POST-TEST)	1.880	3.023	.002	4.905
PRES. ON RATE LEVEL	3.565	2.347	.260	6.172
DERIVED BY FORMULA	3.565	2.354	.257	6.176
UNDERLYING PRES. RATE	3.599	2.370	.262	6.231
PROPOSED	3.563	2.352	.257	6.172

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.676
IND. RATES				9.68	MINIMUM PREMIUM	2000
MAN. RATES	8.70	9.56	9.41	+ 9.68	PRESENT	2000

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,554	-762	1	
TOTAL LOSSES			1	
EXPECTED LOSSES	2,581	2,111	368	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.763	1.442	.252	3.457
DERIVED BY FORMULA	1.763	1.442	.252	3.457
UNDERLYING PRES. RATE	1.780	1.456	.254	3.490
PROPOSED	1.763	1.442	.252	3.457

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.419
IND. RATES				5.42	MINIMUM PREMIUM	1730
MAN. RATES	4.82	5.28	5.27	+ 5.42	PRESENT	1730

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	13,815	79,342	.574						2	2
2011	13,252	92,352	.696						4	4
2012	13,680	225,362	1.647				1		5	6
2013	14,679	16,947	.115							
2014	10,619	195,027	1.836						4	4
TOTAL	66,045	609,030	.922						1	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					7,609					33,160	38,573
2011					21,337					68,279	2,736
2012				32,805	73,512				52,884	39,664	26,497
2013											16,947
2014					79,537					111,363	4,127
TOTAL				32,805	181,995				52,884	252,466	88,880

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					18,665					80,546	38,457
2011			2,055	1,599	50,443			4,090	6,995	160,774	2,908
2012		488	32,851	70,922	137,958		426	32,580	114,509	80,217	28,325
2013											16,811
2014	85	2,408	132,228	78,809	92,116	511	1,296	138,636	121,089	133,452	4,309
TOTAL	85	2,896	167,134	151,330	299,182	511	1,722	175,306	242,593	454,989	90,810

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	347,654	1,148,094	90,810	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-691,911	-430,377	1,118	
TOTAL LOSSES		717,717	91,928	
EXPECTED LOSSES	1,478,087	1,524,318	173,038	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.087	.139	1.226
INDICATED (POST-TEST)	.000	1.336	.171	1.507
PRES. ON RATE LEVEL	2.217	2.286	.259	4.762
DERIVED BY FORMULA	2.173	2.229	.254	4.656
UNDERLYING PRES. RATE	2.238	2.308	.262	4.808
PROPOSED	2.173	2.229	.254	4.656

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.299
IND. RATES				7.30	MINIMUM PREMIUM	2000
MAN. RATES	6.57	7.27	7.26	+ 7.30	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	7,340	285,277	3.886			1	1	3	5
2011	8,257	16,214	.196					2	2
2012	6,717	2,159,490	32.149			3	2	3	8
2013	6,166	274,257	4.447			1			1
2014	5,646	23,477	.415					1	1
TOTAL	34,126	2,758,715	8.084			5	3	9	17

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			106,421	38,448	7,619			108,491	11,819	8,371	4,108
2011					2,475					3,799	9,940
2012			715,533	127,434	2,753			978,704	302,063	21,747	11,256
2013			186,067					86,312			1,878
2014					5,000					12,500	5,977
TOTAL			1,008,021	165,882	17,847			1,173,507	313,882	46,417	33,159

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			188,791	78,972	18,690			254,411	27,219	20,333	4,096
2011			238	186	5,851			228	391	8,945	10,566
2012		34,844	940,244	238,191	36,630		99,179	1,880,974	645,661	89,206	12,033
2013	424	9,706	362,850	15,141	13,052	9,728	11,286	294,959	14,049	6,208	1,863
2014	6	151	8,313	4,953	5,791	61	145	15,561	13,593	14,979	6,240
TOTAL	430	44,701	1,500,436	337,443	80,014	9,789	110,610	2,446,133	700,913	139,671	34,798

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,112,099	1,258,041	34,798	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-878,703	-256,899	438	
TOTAL LOSSES	3,233,396	1,001,142	35,236	
EXPECTED LOSSES	1,861,572	916,625	69,276	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.475	2.934	.103	12.512
INDICATED (POST-TEST)	11.645	3.606	.127	15.378
PRES. ON RATE LEVEL	5.403	2.661	.201	8.265
DERIVED BY FORMULA	5.465	2.699	.198	8.362
UNDERLYING PRES. RATE	5.455	2.686	.203	8.344
PROPOSED	5.465	2.699	.198	8.362

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	13.109
IND. RATES				13.11	MINIMUM PREMIUM	2000
MAN. RATES	13.61	13.52	12.60	+ 13.11	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	10,210	764,675	7.489			1	1	1	3
2011	9,746	230,616	2.366			1		4	5
2012	10,682	5,880	.055					1	1
2013	10,024	52,263	.521					1	1
2014	10,649	103,248	.969				1	3	4
TOTAL	51,311	1,156,682	2.254			2	2	10	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			393,250	53,256	1,951			264,935	3,133	1,240	46,910
2011			113,245		7,751			39,177		48,456	21,987
2012					737					1,484	3,659
2013					4,664					31,700	15,899
2014				58,123	4,860				15,344	18,634	6,287
TOTAL			506,495	111,379	19,963			304,112	18,477	101,514	94,742

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			674,913	109,388	4,786			601,046	7,215	3,012	46,769
2011		1,876	199,157	1,614	22,552		817	87,414	5,999	115,595	23,372
2012			208	136	1,368			315	348	2,893	3,911
2013	2	93	3,271	1,926	6,765	350	467	16,474	14,990	50,721	15,772
2014	80	1,947	114,643	74,426	16,510	207	510	53,041	41,476	25,670	6,564
TOTAL	82	3,916	992,192	187,490	51,981	557	1,794	758,290	70,028	197,891	96,388

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,756,831	507,390	96,388	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,427,248	-355,716	1,028	
TOTAL LOSSES	329,583	151,674	97,416	
EXPECTED LOSSES	3,114,577	1,299,707	145,723	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.642	.296	.190	1.128
INDICATED (POST-TEST)	.789	.364	.234	1.387
PRES. ON RATE LEVEL	6.013	2.509	.281	8.803
DERIVED BY FORMULA	5.909	2.402	.279	8.590
UNDERLYING PRES. RATE	6.070	2.533	.284	8.887
PROPOSED	5.909	2.402	.279	8.590

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	13.467
IND. RATES				13.47	MINIMUM PREMIUM	2000
MAN. RATES	11.70	13.19	13.42	+ 13.47	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,664	4,204,924	252.699	1		1				2
2011	940	4,557	.484							
2012	1,299	69,900	5.381				1			1
2013	1,241	14,489	1.167					1		1
2014	1,260									
TOTAL	6,404	4,293,870	67.050	1		1	1	1		4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			347,245			3,610,709		241,629			5,341
2011											4,557
2012				38,007					30,687		1,206
2013					8,304					6,185	
TOTAL			347,245	38,007	8,304	3,610,709		241,629	30,687	6,185	11,104

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			616,013			998,577		566,620			5,325
2011											4,844
2012		234	14,060	66,298	1,573		195	14,031	61,054	1,682	1,289
2013	2	174	5,828	3,426	12,045	95	92	3,218	2,925	9,894	
TOTAL	2	408	635,901	69,724	13,618	998,672	287	583,869	63,979	11,576	11,458

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,219,139	158,897	11,458	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-92,386	-21,592	97	
TOTAL LOSSES	2,126,753	137,305	11,555	
EXPECTED LOSSES	198,460	77,168	14,025	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	33.210	2.144	.180	35.534
INDICATED (POST-TEST)	40.815	2.635	.221	43.671
PRES. ON RATE LEVEL	3.069	1.194	.217	4.480
DERIVED BY FORMULA	3.069	1.208	.217	4.494
UNDERLYING PRES. RATE	3.099	1.205	.219	4.523
PROPOSED	3.069	1.208	.217	4.494

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				7.05	MINIMUM PREMIUM	2000
MAN. RATES	5.75	6.56	6.83	+ 7.05	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	2,016	50,381	2.499				1			1
2011	2,082	3,529	.169							
2012	2,209									
2013	3,098									
2014	3,147	72,340	2.298						2	2
TOTAL	12,552	126,250	1.006				1		2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				3,408					46,973		
2011											3,529
2014					33,731					38,609	
TOTAL				3,408	33,731				46,973	38,609	3,529

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				7,000					108,179		
2011											3,751
2014	36	1,021	56,074	33,418	39,063	182	450	48,067	41,979	46,265	
TOTAL	36	1,021	56,074	40,418	39,063	182	450	48,067	150,158	46,265	3,751

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	105,830	275,904	3,751	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-118,167	-39,257	75	
TOTAL LOSSES		236,647	3,826	
EXPECTED LOSSES	264,973	145,227	9,539	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.885	.030	1.915
INDICATED (POST-TEST)	.000	2.317	.037	2.354
PRES. ON RATE LEVEL	2.091	1.146	.075	3.312
DERIVED BY FORMULA	2.070	1.169	.074	3.313
UNDERLYING PRES. RATE	2.111	1.157	.076	3.344
PROPOSED	2.069	1.169	.074	3.312

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.192
IND. RATES				5.19	MINIMUM PREMIUM	1670
MAN. RATES	6.11	5.75	5.05	+ 5.19	PRESENT	1670

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,017	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,893	-5,806	19	
TOTAL LOSSES			1,036	
EXPECTED LOSSES	33,293	21,360	2,384	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.075	.075
INDICATED (POST-TEST)	.000	.000	.092	.092
PRES. ON RATE LEVEL	2.393	1.535	.172	4.100
DERIVED BY FORMULA	2.393	1.535	.172	4.100
UNDERLYING PRES. RATE	2.416	1.550	.173	4.139
PROPOSED	2.393	1.535	.172	4.100

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE
IND. RATES				6.43	MINIMUM PREMIUM
MAN. RATES	5.61	6.19	6.25	+ 6.43	PRESENT
					1995

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			804	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-9,425	-4,499	25	
TOTAL LOSSES			829	
EXPECTED LOSSES	21,547	17,380	2,992	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.036	.036
INDICATED (POST-TEST)	.000	.000	.044	.044
PRES. ON RATE LEVEL	.927	.748	.129	1.804
DERIVED BY FORMULA	.927	.741	.128	1.796
UNDERLYING PRES. RATE	.936	.755	.130	1.821
PROPOSED	.927	.741	.128	1.796

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	2.815
IND. RATES				2.82	MINIMUM PREMIUM	1040
MAN. RATES	2.51	2.76	2.75	+ 2.82	PRESENT	1040

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	3,262	33,981	1.041				1			1
2011	3,567	10,429	.292							
2012	3,654	11,734	.321					1		1
2013	3,067	12,116	.395					1		1
2014	3,207	72,634	2.264					2		2
TOTAL	16,757	140,894	.841					1	4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				3,840					27,058		3,083
2011											10,429
2012					591					6,658	4,485
2013					905					5,642	5,569
2014					22,167					47,009	3,458
TOTAL				3,840	23,663				27,058	59,309	27,024

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				7,887					62,315		3,074
2011											11,086
2012			168	109	1,099		18	1,410	1,561	12,979	4,794
2013		23	637	372	1,312	64	81	2,932	2,671	9,027	5,524
2014	24	667	36,852	21,963	25,673	218	548	58,522	51,115	56,334	3,610
TOTAL	24	690	37,657	30,331	28,084	282	647	62,864	117,662	78,340	28,088

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	102,164	254,417	28,088	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-186,192	-75,109	295	
TOTAL LOSSES		179,308	28,383	
EXPECTED LOSSES	403,508	273,976	43,736	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.070	.169	1.239
INDICATED (POST-TEST)	.000	1.315	.208	1.523
PRES. ON RATE LEVEL	2.385	1.619	.259	4.263
DERIVED BY FORMULA	2.361	1.613	.258	4.232
UNDERLYING PRES. RATE	2.408	1.635	.261	4.304
PROPOSED	2.361	1.613	.258	4.232

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.634
IND. RATES				6.63	MINIMUM PREMIUM	2000
MAN. RATES	6.42	6.79	6.50	+ 6.63	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	2,572	399	.015							
2011	2,562	9,012	.351						2	2
2012	2,355									
2013	2,471	2,384	.096							
2014	2,458	181	.007							
TOTAL	12,418	11,976	.096						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											399
2011					2,229					6,783	
2013											2,384
2014											181
TOTAL					2,229					6,783	2,964

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											398
2011			216	167	5,270			406	696	15,971	
2013											2,365
2014											189
TOTAL			216	167	5,270			406	696	15,971	2,952

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	622	22,104	2,952	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-66,684	-30,918	133	
TOTAL LOSSES			3,085	
EXPECTED LOSSES	143,924	111,636	19,123	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.025	.025
INDICATED (POST-TEST)	.000	.000	.031	.031
PRES. ON RATE LEVEL	1.148	.890	.153	2.191
DERIVED BY FORMULA	1.137	.872	.151	2.160
UNDERLYING PRES. RATE	1.159	.899	.154	2.212
PROPOSED	1.137	.872	.151	2.160

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.386
IND. RATES				3.39	MINIMUM PREMIUM	1195
MAN. RATES	3.10	3.40	3.34	+ 3.39	PRESENT	1205

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-29,535	-10,871	20	
TOTAL LOSSES			20	
EXPECTED LOSSES	56,750	35,937	4,968	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.788	1.132	.156	3.076
DERIVED BY FORMULA	1.788	1.121	.154	3.063
UNDERLYING PRES. RATE	1.805	1.143	.158	3.106
PROPOSED	1.788	1.121	.154	3.063

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.802
IND. RATES				4.80	MINIMUM PREMIUM	1565
MAN. RATES	4.51	4.84	4.69	+ 4.80	PRESENT	1570

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	617	1,010	.163							
2011	741	58,996	7.961				1			1
2012	784	610	.077							
2013	735	76,989	10.474				2			2
2014	593									
TOTAL	3,470	137,605	3.966				3			3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,010
2011				19,761					35,766		3,469
2012											610
2013				22,583					53,978		428
TOTAL				42,344					89,744		5,517

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,007
2011			1,561	36,969	341			3,106	80,999	881	3,688
2012											652
2013		412	22,219	35,558	2,090		1,667	67,117	97,165	7,076	425
TOTAL		412	23,780	72,527	2,431		1,667	70,223	178,164	7,957	5,772

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	96,082	261,079	5,772	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-42,814	-15,959	58	
TOTAL LOSSES	53,268	245,120	5,830	
EXPECTED LOSSES	92,684	57,636	8,918	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.535	7.064	.168	8.767
INDICATED (POST-TEST)	1.887	8.682	.206	10.775
PRES. ON RATE LEVEL	2.646	1.645	.254	4.545
DERIVED BY FORMULA	2.646	1.715	.254	4.615
UNDERLYING PRES. RATE	2.671	1.661	.257	4.589
PROPOSED	2.646	1.715	.254	4.615

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.235
IND. RATES				7.24	MINIMUM PREMIUM	2000
MAN. RATES	6.41	7.00	6.93	+ 7.24	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	15,592	504,187	3.233			1	1	5	7
2011	16,424	180,298	1.097				1	5	6
2012	17,396	135,678	.779				1	3	4
2013	16,826	390,088	2.318				4	2	6
2014	17,177	252,300	1.468				1	3	4
TOTAL	83,415	1,462,551	1.753			1	8	18	27

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			183,008	37,314	3,298			148,549	76,013	34,902	21,103
2011				4,906	13,529				9,005	128,396	24,462
2012				21,744	5,946				23,386	11,753	72,849
2013				36,222	44,799				198,307	56,684	54,076
2014				38,443	31,233				86,622	42,252	53,750
TOTAL			183,008	138,629	98,805			148,549	393,333	273,987	226,240

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			324,656	76,643	8,089			348,347	175,058	84,777	21,040
2011			1,689	10,191	32,069			8,474	33,546	302,546	26,003
2012		162	9,717	39,041	11,953			13,185	49,284	24,188	77,876
2013	10	1,588	67,084	75,502	68,341	636	178	276,026	383,759	116,707	53,643
2014	85	2,130	122,405	76,988	43,370	866	6,946	221,092	165,721	69,494	56,115
TOTAL	95	3,880	525,551	278,365	163,822	1,502	9,278	867,124	807,368	597,712	234,677

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,407,430	1,847,267	234,677	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,643,044	-670,451	2,952	
TOTAL LOSSES		1,176,816	237,629	
EXPECTED LOSSES	3,592,684	2,452,401	417,909	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.411	.285	1.696
INDICATED (POST-TEST)	.000	1.734	.350	2.084
PRES. ON RATE LEVEL	4.266	2.912	.496	7.674
DERIVED BY FORMULA	4.181	2.830	.486	7.497
UNDERLYING PRES. RATE	4.307	2.940	.501	7.748
PROPOSED	4.181	2.830	.486	7.497

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	11.753
IND. RATES				11.75	MINIMUM PREMIUM	2000
MAN. RATES	10.38	11.53	11.70	+ 11.75	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	16,459	732,295	4.449			1	8	1	10
2011	16,926	1,599,951	9.452			2	9	5	16
2012	16,290	2,685,824	16.487			1	8	1	10
2013	11,224	108,167	.963				2	2	4
2014	15,994	47,746	.298					1	1
TOTAL	76,893	5,173,983	6.729			4	27	10	41

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			78,403	136,186	1,085			49,803	409,751	24,454	32,613
2011			252,388	158,882	8,637			699,567	349,059	38,290	93,128
2012			435,661	212,532	6,702			1,707,799	275,495	22,949	24,686
2013				28,042	2,911				60,439	10,229	6,546
2014					675					24,804	22,267
TOTAL			766,452	535,642	20,010			2,457,169	1,094,744	120,726	179,240

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			139,087	279,727	2,662			116,788	943,657	59,399	32,515
2011		4,182	455,586	300,182	32,588		14,562	1,541,718	812,918	125,567	98,995
2012		7,064	230,686	374,575	25,677		51,214	1,014,649	573,623	75,228	26,389
2013		569	29,637	45,352	6,821	95	2,015	80,474	113,629	24,299	6,494
2014		19	1,118	667	781	116	288	30,874	26,967	29,722	23,247
TOTAL		11,834	856,114	1,000,503	68,529	211	68,079	2,784,503	2,470,794	314,215	187,640

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,720,741	3,854,041	187,640	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,037,539	-539,213	2,925	
TOTAL LOSSES	2,683,202	3,314,828	190,565	
EXPECTED LOSSES	2,243,738	1,986,147	429,063	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.490	4.311	.248	8.049
INDICATED (POST-TEST)	4.289	5.298	.305	9.892
PRES. ON RATE LEVEL	2.890	2.558	.553	6.001
DERIVED BY FORMULA	2.918	2.722	.536	6.176
UNDERLYING PRES. RATE	2.918	2.583	.558	6.059
PROPOSED	2.918	2.722	.536	6.176

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.682
IND. RATES				9.68	MINIMUM PREMIUM	2000
MAN. RATES	6.99	8.55	9.15	+ 9.68	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	4,728	135,104	2.857				1			1
2011	3,114	1,205,409	38.709			1			1	2
2012	2,470	21,518	.871						1	1
2013	2,183	1,172	.053							
2014	2,108	892	.042							
TOTAL	14,603	1,364,095	9.341			1	1		2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				26,205					53,865		55,034
2011			140,373		290			1,063,850		110	786
2012					518					6,741	14,259
2013											1,172
2014											892
TOTAL			140,373	26,205	808			1,063,850	53,865	6,851	72,143

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				53,825					124,051		54,869
2011		878	93,026	505	2,669		8,371	867,814	10,648	15,672	836
2012			147	96	963		18	1,426	1,579	13,142	15,243
2013											1,163
2014											931
TOTAL		878	93,173	54,426	3,632		8,389	869,240	136,278	28,814	73,042

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	971,680	223,150	73,042	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-231,259	-62,266	110	
TOTAL LOSSES	740,421	160,884	73,152	
EXPECTED LOSSES	471,823	214,079	18,983	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.070	1.102	.501	6.673
INDICATED (POST-TEST)	6.231	1.354	.616	8.201
PRES. ON RATE LEVEL	3.200	1.452	.129	4.781
DERIVED BY FORMULA	3.230	1.450	.139	4.819
UNDERLYING PRES. RATE	3.231	1.466	.130	4.827
PROPOSED	3.230	1.450	.139	4.819

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.555
IND. RATES				7.56	MINIMUM PREMIUM	2000
MAN. RATES	7.01	7.51	7.29	+ 7.56	PRESENT	2000

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-15,654	-6,604	13	
TOTAL LOSSES			13	
EXPECTED LOSSES	34,803	24,498	1,599	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.552	1.093	.071	2.716
DERIVED BY FORMULA	1.552	1.082	.070	2.704
UNDERLYING PRES. RATE	1.567	1.103	.072	2.742
PROPOSED	1.552	1.082	.070	2.704

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.239
IND. RATES				4.24	MINIMUM PREMIUM	1420
MAN. RATES	3.87	4.22	4.14	+ 4.24	PRESENT	1420

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,995	2,642	.132							
2011	1,595	469	.029							
2012	1,546	145	.009							
2013	1,646	547	.033							
2014	1,586	325	.020							
TOTAL	8,368	4,128	.049							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											2,642
2011											469
2012											145
2013											547
2014											325
TOTAL											4,128

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											2,634
2011											499
2012											155
2013											543
2014											339
TOTAL											4,170

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			4,170	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-30,087	-14,976	54	
TOTAL LOSSES			4,224	
EXPECTED LOSSES	64,266	53,387	8,117	
CREDIBILITY	.01	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.050	.050
INDICATED (POST-TEST)	.000	.000	.061	.061
PRES. ON RATE LEVEL	.761	.632	.096	1.489
DERIVED BY FORMULA	.753	.626	.095	1.474
UNDERLYING PRES. RATE	.768	.638	.097	1.503
PROPOSED	.753	.626	.095	1.474

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				2.31	MINIMUM PREMIUM	905
MAN. RATES	2.19	2.34	2.27	+ 2.31	PRESENT	910

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	15,185	198,138	1.304				1	5	6
2011	18,631	493,176	2.647			1	1	3	5
2012	20,182	257,368	1.275				1	4	5
2013	19,733	400,771	2.030			2	2	3	7
2014	21,503	208,900	.971					5	5
TOTAL	95,234	1,558,353	1.636			3	5	20	28

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				11,072	14,942				91,794	46,885	33,445
2011			146,968	53,877	7,590			188,244	71,563	9,316	15,618
2012				4,053	76,951				15,869	123,159	37,336
2013			230,991	18,792	14,658			81,501	12,086	38,263	4,480
2014					87,616					87,546	33,738
TOTAL			377,959	87,794	201,757			269,745	191,312	305,169	124,617

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				22,742	36,653				211,402	113,883	33,345
2011		2,435	262,485	102,701	24,363		3,919	412,855	167,999	30,909	16,602
2012		315	23,181	21,401	143,150		391	33,346	60,436	240,948	39,912
2013	531	12,691	479,234	54,436	39,209	9,633	11,594	313,423	53,102	68,662	4,444
2014	100	2,650	145,652	86,807	101,467	404	1,019	108,980	95,191	104,906	35,222
TOTAL	631	18,091	910,552	288,087	344,842	10,037	16,923	868,604	588,130	559,308	129,525

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,824,838	1,780,367	129,525	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,301,413	-402,510	1,586	
TOTAL LOSSES	523,425	1,377,857	131,111	
EXPECTED LOSSES	2,892,255	1,497,078	214,277	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.550	1.447	.138	2.135
INDICATED (POST-TEST)	.676	1.778	.170	2.624
PRES. ON RATE LEVEL	3.008	1.557	.223	4.788
DERIVED BY FORMULA	2.938	1.572	.219	4.729
UNDERLYING PRES. RATE	3.037	1.572	.225	4.834
PROPOSED	2.938	1.572	.219	4.729

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.414
IND. RATES				7.41	MINIMUM PREMIUM	2000
MAN. RATES	6.29	7.14	7.30	+ 7.41	PRESENT	2000

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,115	-3,602	13			
TOTAL LOSSES			13			
EXPECTED LOSSES	13,157	16,650	2,477			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.001	.001		
INDICATED (POST-TEST)	.000	.000	.001	.001		
PRES. ON RATE LEVEL	1.500	1.898	.282	3.680		
DERIVED BY FORMULA	1.500	1.898	.282	3.680		
UNDERLYING PRES. RATE	1.514	1.916	.285	3.715		
PROPOSED	1.500	1.898	.282	3.680		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.769
IND. RATES				5.77	MINIMUM PREMIUM	1825
MAN. RATES	4.56	5.37	5.61	+ 5.77	PRESENT	1820

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,149									
2011	193	501	.259							
2012	223	18,432	8.265							
2013	159	3,110	1.955							
2014	345									
TOTAL	2,069	22,043	1.065							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											501
2012											18,432
2013											3,110
TOTAL											22,043

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			23,322	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-27,133	-7,731	28	
TOTAL LOSSES			23,350	
EXPECTED LOSSES	52,841	25,408	4,779	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	1.129	1.129
INDICATED (POST-TEST)	.000	.000	1.388	1.388
PRES. ON RATE LEVEL	2.530	1.216	.229	3.975
DERIVED BY FORMULA	2.530	1.204	.241	3.975
UNDERLYING PRES. RATE	2.554	1.228	.231	4.013
PROPOSED	2.530	1.204	.241	3.975

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.232
IND. RATES				6.23	MINIMUM PREMIUM	1945
MAN. RATES	5.39	6.00	6.06	+ 6.23	PRESENT	1945

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	3,236	303,862	9.390			1			1	2
2011	4,407	1,009	.022							
2012	2,300									
2013	1,915									
2014	864									
TOTAL	12,722	304,871	2.396			1			1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			97,395		11,552			144,508		30,229	20,178
2011											1,009
TOTAL			97,395		11,552			144,508		30,229	21,187

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			172,779		28,337			338,871		73,426	20,117
2011											1,073
TOTAL			172,779		28,337			338,871		73,426	21,190

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	511,650	101,763	21,190			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-52,534	-17,354	63			
TOTAL LOSSES	459,116	84,409	21,253			
EXPECTED LOSSES	104,575	58,775	13,612			
CREDIBILITY	.01	.02	.02			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.609	.663	.167	4.439		
INDICATED (POST-TEST)	4.435	.815	.205	5.455		
PRES. ON RATE LEVEL	.814	.458	.106	1.378		
DERIVED BY FORMULA	.850	.465	.108	1.423		
UNDERLYING PRES. RATE	.822	.462	.107	1.391		
PROPOSED	.850	.465	.108	1.423		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	2.230
IND. RATES				2.23	MINIMUM PREMIUM	885
MAN. RATES	1.92	2.11	2.10	+ 2.23	PRESENT	865

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	3,639	2,051	.056						1	1
2011	2,544	4,448	.174							
2012	2,379	17,770	.746						1	1
2013	2,127									
2014	2,212	5,011	.226							
TOTAL	12,901	29,280	.227						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					964					255	832
2011											4,448
2012					11,149					6,621	
2014											5,011
TOTAL					12,113					6,876	10,291

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					2,365					619	830
2011											4,728
2012		41	3,141	2,078	20,717		18	1,402	1,550	12,908	
2014											5,231
TOTAL		41	3,141	2,078	23,082		18	1,402	1,550	13,527	10,789

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,602	40,237	10,789	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-56,887	-20,642	100	
TOTAL LOSSES		19,595	10,889	
EXPECTED LOSSES	119,076	72,634	15,868	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.152	.084	.236
INDICATED (POST-TEST)	.000	.187	.103	.290
PRES. ON RATE LEVEL	.914	.558	.122	1.594
DERIVED BY FORMULA	.905	.551	.122	1.578
UNDERLYING PRES. RATE	.923	.563	.123	1.609
PROPOSED	.905	.551	.122	1.578

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				2.47	MINIMUM PREMIUM	950
MAN. RATES	2.40	2.52	2.43	+ 2.47	PRESENT	960

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	6,519	9,677	.148						1	1
2011	6,993	725	.010							
2012	7,087	1,503	.021							
2013	7,990	208	.002							
2014	7,925	15,883	.200						2	2
TOTAL	36,514	27,996	.077						3	3

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					3,812					16,984	1,128
2011											771
2012											1,607
2013											206
2014		31	1,522	904	1,061	61	152	16,467	14,380	15,852	1,817
TOTAL		31	1,522	904	4,873	61	152	16,467	14,380	32,836	5,529

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	18,233	52,993	5,529	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-269,033	-97,978	443	
TOTAL LOSSES			5,972	
EXPECTED LOSSES	591,527	358,568	60,613	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.016	.016
INDICATED (POST-TEST)	.000	.000	.020	.020
PRES. ON RATE LEVEL	1.605	.973	.164	2.742
DERIVED BY FORMULA	1.589	.934	.158	2.681
UNDERLYING PRES. RATE	1.620	.982	.166	2.768
PROPOSED	1.589	.934	.158	2.681

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE
IND. RATES				4.20	MINIMUM PREMIUM 1410
MAN. RATES	3.59	3.98	4.18	+ 4.20	PRESENT 1430

+PROPOSED

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

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014	6	178	9,889	5,896	6,889	30	86	9,276	8,106	8,931	
TOTAL	6	178	9,889	5,896	6,889	30	86	9,276	8,106	8,931	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,465	29,822		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,997	-4,567	49	
TOTAL LOSSES	4,468	25,255	49	
EXPECTED LOSSES	42,729	21,135	3,277	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.146	.825	.002	.973
INDICATED (POST-TEST)	.179	1.014	.002	1.195
PRES. ON RATE LEVEL	1.382	.683	.106	2.171
DERIVED BY FORMULA	1.382	.686	.105	2.173
UNDERLYING PRES. RATE	1.395	.690	.107	2.192
PROPOSED	1.381	.685	.105	2.171

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.403
IND. RATES				3.40	MINIMUM PREMIUM	1195
MAN. RATES	2.18	2.92	3.31	+ 3.40	PRESENT	1195

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	18,517	10,596	.057							
2011	20,345	231,866	1.139			1				1
2012	17,372	6,053	.034							
2013	16,867	40,791	.241				1			1
2014	17,051	84,497	.495						1	1
TOTAL	90,152	373,803	.415			1	1	1		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											10,596
2011			193,790					21,963			16,113
2012											6,053
2013				4,659							36,132
2014					22,520					52,200	9,777
TOTAL			193,790	4,659	22,520			21,963		52,200	78,671

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											10,564
2011		3,210	339,532	1,768	7,235		456	47,378	580	841	17,128
2012											6,471
2013		81	4,583	7,334	434						35,843
2014	25	683	37,439	22,309	26,079	243	609	64,979	56,757	62,550	10,207
TOTAL	25	3,974	381,554	31,411	33,748	243	1,065	112,357	57,337	63,391	80,213

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	499,218	185,887	80,213	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,164,522	-204,570	1,023	
TOTAL LOSSES			81,236	
EXPECTED LOSSES	2,499,915	738,346	152,357	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.090	.090
INDICATED (POST-TEST)	.000	.000	.111	.111
PRES. ON RATE LEVEL	2.747	.811	.167	3.725
DERIVED BY FORMULA	2.665	.754	.163	3.582
UNDERLYING PRES. RATE	2.773	.819	.169	3.761
PROPOSED	2.665	.754	.163	3.582

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.615
IND. RATES				5.62	MINIMUM PREMIUM	1785
MAN. RATES	5.11	5.68	5.68	+ 5.62	PRESENT	1840

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	747	388	.051							
2011	824	8,555	1.038						1	1
2012	946	725	.076							
2013	952	705	.074							
2014	993	783	.078							
TOTAL	4,462	11,156	.250						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											388
2011					171					7,739	645
2012											725
2013											705
2014											783
TOTAL					171					7,739	3,246

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											387
2011			17	13	403			464	793	18,222	686
2012											775
2013											699
2014											817
TOTAL			17	13	403			464	793	18,222	3,364

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	481	19,431	3,364	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-23,370	-7,440	35	
TOTAL LOSSES		11,991	3,399	
EXPECTED LOSSES	51,849	27,531	4,819	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.269	.076	.345
INDICATED (POST-TEST)	.000	.331	.093	.424
PRES. ON RATE LEVEL	1.151	.611	.107	1.869
DERIVED BY FORMULA	1.151	.608	.107	1.866
UNDERLYING PRES. RATE	1.162	.617	.108	1.887
PROPOSED	1.151	.608	.107	1.866

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	2.925
IND. RATES				2.93	MINIMUM PREMIUM	1070
MAN. RATES	2.38	2.75	2.85	+ 2.93	PRESENT	1070

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	576									
2011	460									
2012	227									
2013	413	133	.032							
2014	591	1,897	.320							
TOTAL	2,267	2,030	.090							

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			2,112	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-16,779	-7,306	26	
TOTAL LOSSES			2,138	
EXPECTED LOSSES	36,091	26,410	3,402	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.094	.094
INDICATED (POST-TEST)	.000	.000	.116	.116
PRES. ON RATE LEVEL	1.577	1.154	.148	2.879
DERIVED BY FORMULA	1.577	1.142	.148	2.867
UNDERLYING PRES. RATE	1.592	1.165	.150	2.907
PROPOSED	1.577	1.142	.148	2.867

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.494
IND. RATES				4.49	MINIMUM PREMIUM	1485
MAN. RATES	4.01	4.41	4.39	+ 4.49	PRESENT	1490

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,281	-4,840	20	
TOTAL LOSSES			20	
EXPECTED LOSSES	15,888	17,353	2,726	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	.849	.927	.146	1.922
DERIVED BY FORMULA	.849	.918	.145	1.912
UNDERLYING PRES. RATE	.857	.936	.147	1.940
PROPOSED	.849	.918	.145	1.912

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	2.997
IND. RATES				3.00	MINIMUM PREMIUM	1090
MAN. RATES	2.42	2.80	2.93	+ 3.00	PRESENT	1095

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	361	1,648	.456						1	1
2011	366									
2012	373									
2013	366									
2014	534									
TOTAL	2,000	1,648	.082						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					664					984	
TOTAL					664					984	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					1,629					2,390	
TOTAL					1,629					2,390	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		4,019		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,455	-3,053	16	
TOTAL LOSSES		966	16	
EXPECTED LOSSES	23,400	11,519	2,039	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.048	.001	.049
INDICATED (POST-TEST)	.000	.059	.001	.060
PRES. ON RATE LEVEL	1.159	.571	.100	1.830
DERIVED BY FORMULA	1.159	.566	.099	1.824
UNDERLYING PRES. RATE	1.170	.576	.102	1.848
PROPOSED	1.159	.566	.099	1.824

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	2.859
IND. RATES				2.86	MINIMUM PREMIUM	1055
MAN. RATES	2.42	2.77	2.79	+ 2.86	PRESENT	1055

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-573	-196	5	
TOTAL LOSSES			5	
EXPECTED LOSSES	1,907	1,265	276	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	1.259	.835	.182	2.276
DERIVED BY FORMULA	1.259	.835	.182	2.276
UNDERLYING PRES. RATE	1.271	.843	.184	2.298
PROPOSED	1.259	.835	.182	2.276

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.568
IND. RATES				3.57	MINIMUM PREMIUM	1240
MAN. RATES	3.29	3.56	3.47	+ 3.57	PRESENT	1240

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,093	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-67,695	-17,494	68	
TOTAL LOSSES			1,161	
EXPECTED LOSSES	145,877	63,219	10,091	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.008	.008
INDICATED (POST-TEST)	.000	.000	.010	.010
PRES. ON RATE LEVEL	.974	.422	.067	1.463
DERIVED BY FORMULA	.964	.414	.066	1.444
UNDERLYING PRES. RATE	.983	.426	.068	1.477
PROPOSED	.964	.414	.066	1.444

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				2.26	MINIMUM PREMIUM	895
MAN. RATES	1.91	2.18	2.23	+ 2.26	PRESENT	900

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	21,232	25,032	.117						2	2
2011	20,850	21,423	.102						1	1
2012	20,487	23,046	.112						2	2
2013	21,356	6,208	.029							
2014	23,477	134,024	.570					1	1	2
TOTAL	107,402	209,733	.195					1	6	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					1,198					5,025	18,809
2011					73					4,348	17,002
2012					548					11,524	10,974
2013											6,208
2014				35,341	7,465				20,173	13,000	58,045
TOTAL				35,341	9,284				20,173	33,897	111,038

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					2,939					12,206	18,753
2011			7	6	173			259	444	10,238	18,073
2012			156	104	1,016		27	2,439	2,701	22,465	11,731
2013											6,158
2014	55	1,315	77,208	49,723	15,262	218	537	55,415	42,030	19,977	60,599
TOTAL	55	1,315	77,371	49,833	19,390	218	564	58,113	45,175	64,886	115,314

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	137,636	179,284	115,314	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-312,616	-74,006	662	
TOTAL LOSSES		105,278	115,976	
EXPECTED LOSSES	683,077	270,653	91,292	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.098	.108	.206
INDICATED (POST-TEST)	.000	.120	.133	.253
PRES. ON RATE LEVEL	.630	.250	.084	.964
DERIVED BY FORMULA	.611	.240	.088	.939
UNDERLYING PRES. RATE	.636	.252	.085	.973
PROPOSED	.611	.240	.088	.939

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.472
IND. RATES				1.47	MINIMUM PREMIUM	685
MAN. RATES	1.36	1.48	1.47	+ 1.47	PRESENT	695

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	2,916	128,555	4.408		1		1	2	4
2011	2,636	574	.021						
2012	2,273	196,213	8.632			1			1
2013	2,392	1,107	.046						
2014	2,321	7,400	.318				1		1
TOTAL	12,538	333,849	2.663		1	1	2	2	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		4,658		25,355	1,575		75,478		2,521	18,783	185
2011											574
2012			85,635					109,314			1,264
2013											1,107
2014				7,400							
TOTAL		4,658	85,635	32,755	1,575		75,478	109,314	2,521	18,783	3,130

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		14,118		52,079	3,863		197,601		5,806	45,624	184
2011											610
2012		6,218	163,226	2,815	4,799		17,499	312,801	7,127	5,443	1,351
2013											1,098
2014	9	229	13,567	8,863	1,385						
TOTAL	9	20,565	176,793	63,757	10,047		215,100	312,801	12,933	51,067	3,243

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	725,268	137,804	3,243	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-70,917	-28,491	67	
TOTAL LOSSES	654,351	109,313	3,310	
EXPECTED LOSSES	150,958	101,558	9,906	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.219	.872	.026	6.117
INDICATED (POST-TEST)	6.414	1.072	.032	7.518
PRES. ON RATE LEVEL	1.193	.802	.078	2.073
DERIVED BY FORMULA	1.245	.807	.077	2.129
UNDERLYING PRES. RATE	1.204	.810	.079	2.093
PROPOSED	1.245	.807	.077	2.129

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.337
IND. RATES				3.34	MINIMUM PREMIUM	1180
MAN. RATES	3.07	3.30	3.16	+ 3.34	PRESENT	1155

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,596	-1,989	5	
TOTAL LOSSES			5	
EXPECTED LOSSES	5,658	5,758	625	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.625	1.653	.179	3.457
DERIVED BY FORMULA	1.625	1.653	.179	3.457
UNDERLYING PRES. RATE	1.640	1.669	.181	3.490
PROPOSED	1.625	1.653	.179	3.457

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.419
IND. RATES				5.42	MINIMUM PREMIUM	1730
MAN. RATES	4.82	5.28	5.27	+ 5.42	PRESENT	1730

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,878	-582	5	
TOTAL LOSSES			5	
EXPECTED LOSSES	4,885	2,886	444	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	2.702	1.597	.246	4.545
DERIVED BY FORMULA	2.702	1.597	.246	4.545
UNDERLYING PRES. RATE	2.729	1.612	.248	4.589
PROPOSED	2.702	1.597	.246	4.545

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.125
IND. RATES				7.13	MINIMUM PREMIUM	2000
MAN. RATES	6.41	7.00	6.93	+ 7.13	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,037	6,484	.625						1	1
2011	795	125,841	15.829				1			1
2012	521									
2013	500									
2014	2,990									
TOTAL	5,843	132,325	2.265						1	1
										2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					213					1,296	4,975
2011				56,063					66,816		2,962
TOTAL				56,063	213				66,816	1,296	7,937

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					522					3,148	4,960
2011			4,429	104,882	970			5,800	151,316	1,645	3,149
TOTAL			4,429	104,882	1,492			5,800	151,316	4,793	8,109

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	10,229	262,483	8,109	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-20,729	-8,901	56	
TOTAL LOSSES		253,582	8,165	
EXPECTED LOSSES	50,659	38,272	5,083	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	4.340	.140	4.480
INDICATED (POST-TEST)	.000	5.334	.172	5.506
PRES. ON RATE LEVEL	.859	.649	.086	1.594
DERIVED BY FORMULA	.859	.696	.087	1.642
UNDERLYING PRES. RATE	.867	.655	.087	1.609
PROPOSED	.859	.696	.087	1.642

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				2.57	MINIMUM PREMIUM	975
MAN. RATES	2.40	2.52	2.43	+ 2.57	PRESENT	960

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010										
2011	131									
2012	40									
2013										
2014	34	78,684	231,423					1		1
TOTAL	205	78,684	38,382					1		1

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014	39	915	54,421	35,551	5,556	379	941	95,307	67,758	10,668	
TOTAL	39	915	54,421	35,551	5,556	379	941	95,307	67,758	10,668	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	152,002	119,533		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,496	-532	2	
TOTAL LOSSES	149,506	119,001	2	
EXPECTED LOSSES	5,281	2,099	330	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	72.930	58.049	.001	130.980
INDICATED (POST-TEST)	89.631	71.342	.001	160.974
PRES. ON RATE LEVEL	2.552	1.014	.159	3.725
DERIVED BY FORMULA	2.552	1.014	.159	3.725
UNDERLYING PRES. RATE	2.576	1.024	.161	3.761
PROPOSED	2.552	1.014	.159	3.725

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.840
IND. RATES				5.84	MINIMUM PREMIUM	1845
MAN. RATES	5.11	5.68	5.68	+ 5.84	PRESENT	1840

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	33									
2011	61									
2012	75									
2013	71									
2014	251	170	.067							
TOTAL	491	170	.035							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											170
TOTAL											170

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			177	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,657	-1,845	8	
TOTAL LOSSES			185	
EXPECTED LOSSES	11,971	8,229	771	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.038	.038
INDICATED (POST-TEST)	.000	.000	.047	.047
PRES. ON RATE LEVEL	2.415	1.660	.155	4.230
DERIVED BY FORMULA	2.415	1.660	.155	4.230
UNDERLYING PRES. RATE	2.438	1.676	.157	4.271
PROPOSED	2.415	1.660	.155	4.230

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.631
IND. RATES				6.63	MINIMUM PREMIUM	2000
MAN. RATES	5.21	6.10	6.45	+ 6.63	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	6,593	1,099,815	16,681			3				3
2011	3,215	51,322	1,596				1			1
2012	2,387	44,637	1,870				1			1
2013	2,924	155,493	5,317				1			1
2014	2,236	5,166	.231							
TOTAL	17,355	1,356,433	7.816			3	3			6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			663,019					418,160			18,636
2011				9,000					40,496		1,826
2012				22,913					21,724		
2013				40,638					113,103		1,752
2014											5,166
TOTAL			663,019	72,551				418,160	175,323		27,380

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			927,915					749,437			18,580
2011			711	16,837	155			3,516	91,711	998	1,941
2012		142	8,477	39,969	951		133	9,929	43,222	1,191	
2013		736	39,990	63,981	3,763		3,487	140,627	203,586	14,837	1,738
2014											5,393
TOTAL		878	977,093	120,787	4,869		3,620	903,509	338,519	17,026	27,652

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,885,100	481,201	27,652	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-119,117	-62,719	163	
TOTAL LOSSES	1,765,983	418,482	27,815	
EXPECTED LOSSES	238,111	208,954	28,809	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.176	2.411	.160	12.747
INDICATED (POST-TEST)	12.506	2.963	.197	15.666
PRES. ON RATE LEVEL	1.359	1.193	.164	2.716
DERIVED BY FORMULA	1.470	1.228	.165	2.863
UNDERLYING PRES. RATE	1.372	1.204	.166	2.742
PROPOSED	1.470	1.228	.165	2.863

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.488
IND. RATES				4.49	MINIMUM PREMIUM	1485
MAN. RATES	4.39	4.42	4.14	+ 4.49	PRESENT	1420

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-720	-194	4	
TOTAL LOSSES			4	
EXPECTED LOSSES	2,397	1,248	208	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	1.995	1.039	.173	3.207
DERIVED BY FORMULA	1.995	1.039	.173	3.207
UNDERLYING PRES. RATE	2.014	1.049	.175	3.238
PROPOSED	1.995	1.039	.173	3.207

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.027
IND. RATES				5.03	MINIMUM PREMIUM	1630
MAN. RATES	4.52	4.92	4.89	+ 5.03	PRESENT	1625

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	4,787	519,197	10,845			1	2	3	6
2011	3,886	363,295	9,348			1		1	2
2012	4,197	30,655	.730					2	2
2013	4,916	111,543	2.268					3	3
2014	5,034	448,174	8.902			1		3	4
TOTAL	22,820	1,472,864	6.454			3	2	12	17

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			144,608	8,695	10,820			256,599	5,030	83,478	9,967
2011			91,688		4,615			231,246		31,888	3,858
2012					3,710					23,747	3,198
2013					63,828					23,170	24,545
2014			74,847		59,975			250,000		28,327	35,025
TOTAL			311,143	8,695	142,948			737,845	5,030	190,610	76,593

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			256,535	17,860	26,541			601,725	11,584	202,768	9,937
2011		1,518	161,089	1,182	14,334		4,815	500,759	9,381	83,945	4,101
2012		10	1,043	693	6,893		53	5,034	5,562	46,289	3,419
2013	17	1,345	44,792	26,327	92,587	254	347	12,044	10,956	37,075	24,349
2014	415	9,557	236,584	70,361	78,285	15,171	15,571	888,770	105,313	70,492	36,566
TOTAL	432	12,430	700,043	116,423	218,640	15,425	20,786	2,008,332	142,796	440,569	78,372

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,757,448	918,428	78,372	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-521,801	-156,542	472	
TOTAL LOSSES	2,235,647	761,886	78,844	
EXPECTED LOSSES	1,140,315	568,217	64,125	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.797	3.339	.346	13.482
INDICATED (POST-TEST)	12.041	4.104	.425	16.570
PRES. ON RATE LEVEL	4.950	2.466	.278	7.694
DERIVED BY FORMULA	5.021	2.515	.282	7.818
UNDERLYING PRES. RATE	4.997	2.490	.281	7.768
PROPOSED	5.021	2.515	.282	7.818

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	12.257
IND. RATES				12.26	MINIMUM PREMIUM	2000
MAN. RATES	10.16	11.50	11.73	+ 12.26	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	460	5,613	1.220							
2011	410									
2012	414									
2013	396	2,604	.657							
2014	309									
TOTAL	1,989	8,217	.413							

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											5,596
2013											2,583
TOTAL											8,179

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			8,179	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-29,854	-20,125	57	
TOTAL LOSSES			8,236	
EXPECTED LOSSES	63,191	71,067	9,170	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.414	.414
INDICATED (POST-TEST)	.000	.000	.509	.509
PRES. ON RATE LEVEL	3.147	3.539	.456	7.142
DERIVED BY FORMULA	3.147	3.504	.457	7.108
UNDERLYING PRES. RATE	3.177	3.573	.461	7.211
PROPOSED	3.147	3.504	.457	7.108

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	11.143
IND. RATES				11.14	MINIMUM PREMIUM	2000
MAN. RATES	9.07	10.42	10.89	+ 11.14	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	7,625	78,601	1.030				1	7	8
2011	9,063	415,369	4.583			1	4	4	9
2012	14,326	469,512	3.277				5	12	17
2013	16,417	414,025	2.521				11	12	23
2014	16,501	170,647	1.034				2	8	10
TOTAL	63,932	1,548,154	2.422			1	23	43	67

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				17,175	4,392				15,143	20,843	21,048
2011			78,357	74,948	16,938			164,755	14,604	55,360	10,407
2012				103,045	69,165				177,202	94,965	25,135
2013				178,743	11,329				148,887	23,876	51,190
2014				42,510	22,829				46,984	31,753	26,571
TOTAL			78,357	416,421	124,653			164,755	402,820	226,797	134,351

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				35,277	10,774				34,874	50,629	20,985
2011		1,298	144,841	142,196	44,266		3,428	360,000	43,100	137,027	11,063
2012		906	57,604	192,630	132,789		1,340	101,131	374,801	194,829	26,869
2013	2	3,466	183,837	286,101	32,989	255	4,942	197,521	279,288	57,738	50,780
2014	79	2,013	115,885	73,530	34,393	500	1,269	130,922	99,495	48,272	27,740
TOTAL	81	7,683	502,167	729,734	255,211	755	10,979	789,574	831,558	488,495	137,437

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,311,239	2,304,998	137,437	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,234,699	-626,102	2,140	
TOTAL LOSSES	76,540	1,678,896	139,577	
EXPECTED LOSSES	2,843,694	2,372,517	262,122	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.120	2.626	.218	2.964
INDICATED (POST-TEST)	.147	3.227	.268	3.642
PRES. ON RATE LEVEL	4.406	3.676	.406	8.488
DERIVED BY FORMULA	4.321	3.649	.398	8.368
UNDERLYING PRES. RATE	4.448	3.711	.410	8.569
PROPOSED	4.321	3.649	.398	8.368

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	13.119
IND. RATES				13.12	MINIMUM PREMIUM	2000
MAN. RATES	11.21	12.62	12.94	+ 13.12	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	50,750	426,581	.840			1	4	3	8	
2011	49,616	78,802	.158				1	1	2	
2012	51,754	691,211	1.335			1	1	4	6	
2013	86,598	408,187	.471			1	4	2	7	
2014	92,753	241,779	.260				3	2	5	
TOTAL	331,471	1,846,560	.557			3	13	12	28	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			85,722	62,757	6,735			53,388	169,068	38,376	10,535
2011				21,066	4,120				3,056	10,655	39,905
2012			198,037	12,354	42,325			211,277	21,609	98,227	107,382
2013			101,982	64,922	1,677			103,958	98,205	9,478	27,965
2014				85,051	25,591				78,479	23,527	29,131
TOTAL			385,741	246,150	80,448			368,623	370,417	180,263	214,918

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			152,071	128,903	16,521			125,195	389,364	93,215	10,503
2011			2,061	39,718	10,104			903	8,013	25,164	42,419
2012		14,655	393,967	35,942	90,256		34,189	635,254	79,782	203,186	114,791
2013	234	6,535	263,933	111,209	15,603	11,826	16,766	482,291	198,179	35,513	27,742
2014	137	3,410	198,481	127,223	45,560	722	1,779	181,937	134,101	45,289	30,413
TOTAL	371	24,600	1,010,513	442,995	178,044	12,548	52,734	1,425,580	809,439	402,367	225,868

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,526,346	1,832,845	225,868	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,711,373	-477,101	2,762	
TOTAL LOSSES	814,973	1,355,744	228,630	
EXPECTED LOSSES	3,888,156	1,780,000	324,842	
CREDIBILITY	.06	.17	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.246	.409	.069	.724
INDICATED (POST-TEST)	.302	.503	.085	.890
PRES. ON RATE LEVEL	1.162	.532	.097	1.791
DERIVED BY FORMULA	1.110	.527	.095	1.732
UNDERLYING PRES. RATE	1.173	.537	.098	1.808
PROPOSED	1.110	.527	.095	1.732

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				2.72	MINIMUM PREMIUM	1015
MAN. RATES	2.54	2.77	2.73	+ 2.72	PRESENT	1035

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	17,256	200,340	1.160			1			1	2
2011	15,199	457,361	3.009			1			3	4
2012	17,658	25,790	.146						1	1
2013	19,131	25,401	.132							
2014	17,581	265,896	1.512						2	2
TOTAL	86,825	974,788	1.123			2			7	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			149,859		4,617			35,493		2,116	8,255
2011			212,599		123,702			56,608		63,449	1,003
2012					10,259					13,226	2,305
2013											25,401
2014					119,137					146,759	
TOTAL			362,458		257,715			92,101		225,550	36,964

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			265,850		11,326			83,231		5,140	8,230
2011		3,523	384,399	11,205	300,392		1,178	125,916	7,997	151,570	1,066
2012		41	2,891	1,910	19,061		35	2,802	3,099	25,779	2,464
2013											25,198
2014	129	3,603	198,061	118,042	137,973	672	1,711	182,689	159,571	175,868	
TOTAL	129	7,167	851,201	131,157	468,752	672	2,924	394,638	170,667	358,357	36,958

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,256,731	1,128,933	36,958	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,650,862	-189,187	617	
TOTAL LOSSES		939,746	37,575	
EXPECTED LOSSES	3,603,239	685,050	86,825	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.082	.043	1.125
INDICATED (POST-TEST)	.000	1.330	.053	1.383
PRES. ON RATE LEVEL	4.111	.782	.098	4.991
DERIVED BY FORMULA	3.988	.820	.095	4.903
UNDERLYING PRES. RATE	4.150	.789	.100	5.039
PROPOSED	3.988	.820	.095	4.903

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.686
IND. RATES				7.69	MINIMUM PREMIUM	2000
MAN. RATES	6.74	7.52	7.61	+ 7.69	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	56,255	509,417	.905			1	2	2	5	
2011	54,566	233,501	.427				4	1	5	
2012	81,786	184,207	.225				3		3	
2013	79,809	453,982	.568				1	5	6	
2014	63,137	201,305	.318					5	5	
TOTAL	335,553	1,582,412	.472			1	10	13	24	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			215,606	37,821	1,893			127,706	57,081	23,120	46,190
2011				88,611	3,223				76,050	3,966	61,651
2012				55,319					13,739		115,149
2013				33,500	119,833				31,877	184,829	83,943
2014					26,429					59,855	115,021
TOTAL			215,606	215,251	151,378			127,706	178,747	271,770	421,954

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			382,485	77,684	4,644			299,471	131,458	56,159	46,051
2011			7,311	166,014	9,155			6,843	172,634	11,210	65,535
2012		337	20,461	96,495	2,294		80	6,281	27,336	755	123,094
2013	30	3,114	117,063	102,170	176,937	2,067	3,688	135,691	144,778	299,914	83,272
2014	27	799	43,937	26,190	30,604	272	697	74,514	65,081	71,730	120,082
TOTAL	57	4,250	571,257	468,553	223,634	2,339	4,465	522,800	541,287	439,768	438,034

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,105,168	1,673,242	438,034	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,086,126	-405,942	2,695	
TOTAL LOSSES	19,042	1,267,300	440,729	
EXPECTED LOSSES	2,399,204	1,479,789	385,886	
CREDIBILITY	.06	.17	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.006	.378	.131	.515
INDICATED (POST-TEST)	.007	.465	.161	.633
PRES. ON RATE LEVEL	.708	.437	.114	1.259
DERIVED BY FORMULA	.666	.442	.122	1.230
UNDERLYING PRES. RATE	.715	.441	.115	1.271
PROPOSED	.666	.442	.122	1.230

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.928
IND. RATES				1.93	MINIMUM PREMIUM	805
MAN. RATES	1.64	1.89	1.92	+ 1.93	PRESENT	815

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	17,748	69,042	.389				1			1
2011	20,631	14,308	.069					1		1
2012	22,466	2,557	.011						2	2
2013	22,398	84,171	.375						1	1
2014	18,884	6,497	.034						1	1
TOTAL	102,127	176,575	.173				1		4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				40,248					18,957		9,837
2011					711					2,406	11,191
2012										39,518	2,557
2013					19,163					3,123	25,490
2014					1,331					45,047	2,043
TOTAL				40,248	21,205				18,957		51,118

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				82,669					43,658		9,807
2011			68	53	1,682			144	247	5,665	11,896
2012											2,733
2013	3	400	13,444	7,905	27,797	445	581	20,538	18,686	63,224	25,286
2014	2	43	2,216	1,319	1,542	15	38	3,887	3,396	3,745	2,133
TOTAL	5	443	15,728	91,946	31,021	460	619	24,569	65,987	72,634	51,855

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	41,824	261,588	51,855	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-715,614	-79,643	579	
TOTAL LOSSES		181,945	52,434	
EXPECTED LOSSES	1,560,500	289,020	84,766	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.178	.051	.229
INDICATED (POST-TEST)	.000	.219	.063	.282
PRES. ON RATE LEVEL	1.514	.280	.082	1.876
DERIVED BY FORMULA	1.469	.275	.080	1.824
UNDERLYING PRES. RATE	1.528	.283	.083	1.894
PROPOSED	1.469	.275	.080	1.824

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	2.859
IND. RATES				2.86	MINIMUM PREMIUM	1055
MAN. RATES	2.59	2.85	2.86	+ 2.86	PRESENT	1075

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	18,161	424,152	2,335				3			3
2011	17,059	44,844	.262						2	2
2012	16,669	146,031	.876						2	2
2013	17,862	26,265	.147				1		1	2
2014	18,418	182,577	.991						1	1
TOTAL	88,169	823,869	.934				4		6	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				108,639					311,403		4,110
2011					10,677					30,120	4,047
2012					47,895					96,519	1,617
2013				4,470	5,989				1,387	9,539	4,880
2014					113,888					28,473	40,216
TOTAL				113,109	178,449				312,790	164,651	54,870

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				223,144					717,161		4,098
2011			1,028	800	25,243			1,803	3,086	70,920	4,302
2012		183	13,493	8,921	88,996		231	20,448	22,619	188,148	1,729
2013	2	209	8,602	9,509	9,101	95	184	6,681	7,003	15,443	4,841
2014	123	3,448	189,333	112,842	131,894	131	332	35,442	30,961	34,118	41,986
TOTAL	125	3,840	212,456	355,216	255,234	226	747	64,374	780,830	308,629	56,956

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	281,768	1,699,909	56,956	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-831,821	-299,195	1,317	
TOTAL LOSSES		1,400,714	58,273	
EXPECTED LOSSES	1,806,583	1,085,360	185,155	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.589	.066	1.655
INDICATED (POST-TEST)	.000	1.953	.081	2.034
PRES. ON RATE LEVEL	2.030	1.219	.208	3.457
DERIVED BY FORMULA	1.969	1.270	.198	3.437
UNDERLYING PRES. RATE	2.049	1.231	.210	3.490
PROPOSED	1.969	1.270	.198	3.437

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.388
IND. RATES				5.39	MINIMUM PREMIUM	1725
MAN. RATES	4.67	5.21	5.27	+ 5.39	PRESENT	1730

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	423									
2011	870	1,776	.204							
2012	931									
2013	956	4,138	.432						1	1
2014	1,532	5,505	.359							
TOTAL	4,712	11,419	.242						1	1

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,885	7,827	7,635	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-68,694	-18,786	107	
TOTAL LOSSES			7,742	
EXPECTED LOSSES	161,952	74,780	11,968	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.164	.164
INDICATED (POST-TEST)	.000	.000	.202	.202
PRES. ON RATE LEVEL	3.404	1.572	.252	5.228
DERIVED BY FORMULA	3.404	1.556	.252	5.212
UNDERLYING PRES. RATE	3.437	1.587	.254	5.278
PROPOSED	3.404	1.556	.252	5.212

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	8.171
IND. RATES				8.17	MINIMUM PREMIUM	2000
MAN. RATES	6.67	7.68	7.97	+ 8.17	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	25,492	1,006,027	3,946			2	1	3	6
2011	94,994	330,163	.347				4		4
2012	68,288	70,637	.103					3	3
2013	69,181	136,063	.196				1	2	3
2014	79,810	1,659,211	2,078			1	1	4	6
TOTAL	337,765	3,202,101	.948			3	7	12	22

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			424,225	18,944	4,616			527,634	18,300	8,369	3,939
2011				98,308					173,825		58,030
2012					27,799					24,597	18,241
2013				3,556	8,928				2,965	29,112	91,502
2014			153,325	40,777	29,937			1,248,912	82,306	67,080	36,874
TOTAL			577,550	161,585	71,280			1,776,546	277,396	129,158	208,586

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			752,575	38,911	11,324			1,237,301	42,145	20,328	3,927
2011			7,767	183,913	1,699			15,091	393,656	4,279	61,686
2012		112	7,833	5,179	51,653		62	5,211	5,765	47,951	19,500
2013	2	255	9,765	9,282	13,280	318	527	18,818	19,101	46,969	90,770
2014	257	5,983	191,944	83,887	46,645	19,012	20,665	1,268,682	276,237	142,200	38,496
TOTAL	259	6,350	969,884	321,172	124,601	19,330	21,254	2,545,103	736,904	261,727	214,379

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,562,180	1,444,404	214,379	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,975,252	-493,404	1,482	
TOTAL LOSSES	1,586,928	951,000	215,861	
EXPECTED LOSSES	4,451,744	1,884,729	195,904	
CREDIBILITY	.06	.17	.18	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.470	.282	.064	.816
INDICATED (POST-TEST)	.578	.347	.079	1.004
PRES. ON RATE LEVEL	1.306	.553	.057	1.916
DERIVED BY FORMULA	1.262	.518	.061	1.841
UNDERLYING PRES. RATE	1.318	.558	.058	1.934
PROPOSED	1.262	.518	.061	1.841

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	2.886
IND. RATES				2.89	MINIMUM PREMIUM	1060
MAN. RATES	2.83	3.02	2.92	+ 2.89	PRESENT	1090

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-10,173	-2,084	14	
TOTAL LOSSES			14	
EXPECTED LOSSES	23,320	8,163	1,698	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.318	.462	.096	1.876
DERIVED BY FORMULA	1.318	.457	.095	1.870
UNDERLYING PRES. RATE	1.331	.466	.097	1.894
PROPOSED	1.318	.457	.095	1.870

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	2.931
IND. RATES				2.93	MINIMUM PREMIUM	1070
MAN. RATES	2.59	2.85	2.86	+ 2.93	PRESENT	1075

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	15,553	465,164	2.990			1	3	5	9
2011	17,563	1,287,547	7.331			3	5	5	13
2012	19,827	1,678,263	8.464			2	3	5	10
2013	20,222	689,145	3.407			2	4	1	7
2014	25,003	9,236,840	36.942		1	1		3	5
TOTAL	98,168	13,356,959	13.606		1	9	15	19	44

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			79,995	65,918	33,725			104,333	27,888	106,770	46,535
2011			442,522	111,978	29,718			498,092	85,095	36,887	83,255
2012			465,056	26,043	362,661			548,585	31,214	227,467	17,237
2013			344,917	109,533	1,749			149,303	65,656	4,235	13,752
2014		518,247	350,776		15,029		6,188,036	2,042,330		56,091	66,331
TOTAL		518,247	1,683,266	313,472	442,882		6,188,036	3,342,643	209,853	431,450	227,110

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			141,911	135,395	82,727			244,661	64,226	259,345	46,395
2011		7,329	787,036	215,756	88,716		10,371	1,084,093	209,657	108,036	88,500
2012		32,460	921,879	126,944	698,775		79,460	1,469,788	147,467	469,609	18,426
2013	791	20,009	781,633	201,250	36,882	16,882	21,610	594,062	144,478	26,120	13,642
2014	6,339	167,015	148,197	24,280	24,980	922,987	543,200	1,387,221	172,553	121,933	69,250
TOTAL	7,130	226,813	2,780,656	703,625	932,080	939,869	654,641	4,779,825	738,381	985,043	236,213

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	9,388,934	3,359,129	236,213			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,005,363	-761,858	2,334			
TOTAL LOSSES	6,383,571	2,597,271	238,547			
EXPECTED LOSSES	6,761,812	2,869,450	297,450			
CREDIBILITY	.03	.07	.08			
PURE PREMIUMS						
INDICATED (PRE-TEST)	6.503	2.646	.243	9.392		
INDICATED (POST-TEST)	7.992	3.252	.299	11.543		
PRES. ON RATE LEVEL	6.823	2.895	.300	10.018		
DERIVED BY FORMULA	6.858	2.920	.300	10.078		
UNDERLYING PRES. RATE	6.888	2.923	.303	10.114		
PROPOSED	6.858	2.920	.300	10.078		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	14.704
IND. RATES				14.70	MINIMUM PREMIUM	2000
MAN. RATES	14.23	15.40	15.29	+ 14.70	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	11,493	179,895	1.565				3	5	8
2011	6,007	476,564	7.933			2		2	4
2012	7,798	82,905	1.063				1	3	4
2013	10,395	42,813	.411					3	3
2014	10,668	153,113	1.435				2		2
TOTAL	46,361	935,290	2.017			2	6	13	21

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				47,493	16,707				44,192	55,516	15,987
2011			339,473		1,584			113,824		6,745	14,938
2012				36,839	4,171				27,895	10,041	3,959
2013					2,799					20,476	19,538
2014				89,537					56,044		7,532
TOTAL			339,473	173,869	25,261			113,824	128,131	92,778	61,954

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				97,551	40,982				101,774	134,848	15,939
2011		5,623	594,931	3,216	16,422		2,368	245,948	3,701	20,243	15,879
2012		234	14,801	65,038	9,272		195	14,881	57,849	21,099	4,232
2013		58	1,963	1,159	4,063	190	310	10,634	9,684	32,761	19,382
2014	116	2,774	164,160	107,237	16,760	430	1,074	109,006	77,497	12,206	7,863
TOTAL	116	8,689	775,855	274,201	87,499	620	3,947	380,469	250,505	221,157	63,295

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,169,696	833,362	63,295	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-816,864	-239,293	482	
TOTAL LOSSES	352,832	594,069	63,777	
EXPECTED LOSSES	1,778,871	859,069	63,978	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.761	1.281	.138	2.180
INDICATED (POST-TEST)	.935	1.574	.170	2.679
PRES. ON RATE LEVEL	3.801	1.835	.137	5.773
DERIVED BY FORMULA	3.744	1.825	.139	5.708
UNDERLYING PRES. RATE	3.837	1.853	.138	5.828
PROPOSED	3.744	1.825	.139	5.708

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	8.328
IND. RATES				8.33	MINIMUM PREMIUM	2000
MAN. RATES	8.62	9.05	8.81	+ 8.33	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	10,955	93,694	.855				1	2	3
2011	7,034	4,539	.064						
2012	4,260	58,951	1.383					2	2
2013	4,609	86,203	1.870				2	1	3
2014	5,256	21,879	.416					3	3
TOTAL	32,114	265,266	.826				3	8	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				21,424	13,209				13,251	28,861	16,949
2011											4,539
2012					18,732					39,014	1,205
2013				26,342	7,122				47,181	5,558	
2014					6,357					13,067	2,455
TOTAL				47,766	45,420				60,432	86,500	25,148

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				44,005	32,402				30,517	70,103	16,898
2011											4,825
2012		71	5,278	3,491	34,810		88	8,268	9,144	76,050	1,288
2013	2	626	30,921	44,412	12,772	64	1,537	61,548	87,549	15,079	
2014	6	193	10,569	6,301	7,364	61	152	16,267	14,211	15,660	2,563
TOTAL	8	890	46,768	98,209	87,348	125	1,777	86,083	141,421	176,892	25,574

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	135,651	503,870	25,574	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,020,446	-160,354	257	
TOTAL LOSSES		343,516	25,831	
EXPECTED LOSSES	2,073,600	550,112	42,391	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.070	.080	1.150
INDICATED (POST-TEST)	.000	1.315	.098	1.413
PRES. ON RATE LEVEL	6.395	1.697	.131	8.223
DERIVED BY FORMULA	6.331	1.682	.130	8.143
UNDERLYING PRES. RATE	6.457	1.713	.132	8.302
PROPOSED	6.331	1.682	.130	8.143

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	11.881
IND. RATES				11.88	MINIMUM PREMIUM	2000
MAN. RATES	12.99	13.11	12.55	+ 11.88	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	401	185	.046						1	1
2011	313									
2012	343									
2013	373									
2014	538	21,570	4.009						1	1
TOTAL	1,968	21,755	1.105						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					185						
2014					6,653					14,917	
TOTAL					6,838					14,917	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					454						
2014	6	202	11,058	6,592	7,704	71	175	18,570	16,218	17,877	
TOTAL	6	202	11,058	6,592	8,158	71	175	18,570	16,218	17,877	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	30,082	48,845		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-44,765	-17,188	40	
TOTAL LOSSES		31,657	40	
EXPECTED LOSSES	99,936	64,354	4,960	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.609	.002	1.611
INDICATED (POST-TEST)	.000	1.977	.002	1.979
PRES. ON RATE LEVEL	5.030	3.239	.249	8.518
DERIVED BY FORMULA	5.030	3.226	.247	8.503
UNDERLYING PRES. RATE	5.078	3.270	.252	8.600
PROPOSED	5.030	3.226	.247	8.503

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	12.406
IND. RATES				12.41	MINIMUM PREMIUM	2000
MAN. RATES	11.12	12.60	13.00	+ 12.41	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,868	157,268	8.419				2	1		3
2011	1,486	712,004	47.914			1	1			2
2012	2,193	17,939	.818					1		1
2013	1,540	741	.048							
2014	2,357	150,576	6.388						1	1
TOTAL	9,444	1,038,528	10.997			1	3	3		7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				56,183	2,352				86,941	2,495	9,297
2011			231,100	9,629				423,644	38,185		9,446
2012					5,261					12,678	
2013											741
2014					90,000					58,900	1,676
TOTAL			231,100	65,812	97,613			423,644	125,126	74,073	21,160

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				115,399	5,769				200,225	6,060	9,269
2011		3,828	405,663	20,122	8,793		8,816	917,208	97,677	17,172	10,041
2012		20	1,481	980	9,776		27	2,685	2,970	24,713	
2013											735
2014	95	2,727	149,619	89,175	104,231	278	687	73,325	64,048	70,584	1,750
TOTAL	95	6,575	556,763	225,676	128,569	278	9,530	993,218	364,920	118,529	21,795

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,566,459	837,694	21,795	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-194,878	-60,387	101	
TOTAL LOSSES	1,371,581	777,307	21,896	
EXPECTED LOSSES	435,651	228,263	13,315	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.523	8.231	.232	22.986
INDICATED (POST-TEST)	17.849	10.116	.285	28.250
PRES. ON RATE LEVEL	4.569	2.394	.140	7.103
DERIVED BY FORMULA	4.702	2.548	.143	7.393
UNDERLYING PRES. RATE	4.613	2.417	.141	7.171
PROPOSED	4.702	2.548	.143	7.393

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	10.787
IND. RATES				10.79	MINIMUM PREMIUM	2000
MAN. RATES	11.09	11.64	10.84	+ 10.79	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	38,293	3,444,365	8.994			3	4	13	20
2011	39,390	734,264	1.864			2	8	6	16
2012	44,762	684,066	1.528				7	12	19
2013	40,086	838,980	2.092			1		9	10
2014	42,801	842,736	1.968			1	2	7	10
TOTAL	205,332	6,544,411	3.187			7	21	47	75

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			711,799	116,951	47,845			2,253,190	139,558	148,583	26,439
2011			205,173	178,671	31,954			54,938	147,146	74,241	42,141
2012				245,315	49,114				240,369	122,217	27,051
2013			148,400		170,237			269,400		229,888	21,055
2014			104,000	87,129	62,396			400,000	80,707	59,275	49,229
TOTAL			1,169,372	628,066	361,546			2,977,528	607,780	634,204	165,915

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			830,222	240,217	117,364			1,648,513	321,402	360,908	26,360
2011		3,398	376,667	338,520	86,295		1,142	135,730	342,291	180,536	44,796
2012		1,708	104,580	437,066	101,432		1,784	135,786	506,866	251,416	28,918
2013	383	11,307	408,864	82,291	257,356	32,935	38,614	1,040,098	152,544	387,196	20,887
2014	564	13,118	414,151	178,212	98,283	19,951	21,556	1,312,694	270,499	134,936	51,395
TOTAL	947	29,531	2,134,484	1,276,306	660,730	52,886	63,096	4,272,821	1,593,602	1,314,992	172,356

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,553,765	4,845,630	172,356			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,399,020	-1,180,803	1,394			
TOTAL LOSSES	3,154,745	3,664,827	173,750			
EXPECTED LOSSES	7,455,605	4,340,719	197,119			
CREDIBILITY	.05	.12	.13			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.536	1.785	.085	3.406		
INDICATED (POST-TEST)	1.888	2.194	.104	4.186		
PRES. ON RATE LEVEL	3.597	2.094	.095	5.786		
DERIVED BY FORMULA	3.512	2.106	.096	5.714		
UNDERLYING PRES. RATE	3.631	2.114	.096	5.841		
PROPOSED	3.512	2.106	.096	5.714		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	8.337
IND. RATES				8.34	MINIMUM PREMIUM	2000
MAN. RATES	8.27	9.02	8.83	+ 8.34	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	39,376	1,335,440	3.391			2	7	16	25
2011	40,250	1,649,331	4.097	1		3	5	7	16
2012	44,369	423,774	.955			1	2	9	12
2013	43,358	1,086,621	2.506			3	6	6	15
2014	51,249	3,157,634	6.161	1		2	4	19	26
TOTAL	218,602	7,652,800	3.501	2		11	24	57	94

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			252,577	200,727	142,975			227,718	172,206	300,830	38,407
2011	14,441		656,641	149,899	15,039			676,421	100,322	23,694	12,874
2012			120,355	14,263	28,035			65,229	56,365	93,551	45,976
2013			378,761	89,742	35,920			300,553	139,945	48,790	92,910
2014	87,938		839,103	104,009	191,440	1,500		1,445,782	128,131	256,688	103,043
TOTAL	102,379		2,247,437	558,640	413,409	1,500		2,715,703	596,969	723,553	293,210

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			448,072	412,293	350,719			533,998	396,590	730,716	38,292
2011	34,536	7,991	858,773	285,958	56,167		9,365	980,516	241,518	75,495	13,685
2012		8,934	242,587	34,065	59,424		11,016	232,233	138,317	188,697	49,148
2013	876	22,142	852,145	186,939	86,981	34,367	44,334	1,226,470	323,893	118,034	92,167
2014	117,626	33,234	936,922	348,421	268,739	26,930	23,541	1,582,318	544,767	378,887	107,577
TOTAL	153,038	72,301	3,338,499	1,267,676	822,030	61,297	88,256	4,555,535	1,645,085	1,491,829	300,869

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,268,926	5,226,620	300,869	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,846,030	-871,699	1,786	
TOTAL LOSSES	4,422,896	4,354,921	302,655	
EXPECTED LOSSES	8,525,478	3,237,497	238,276	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.023	1.992	.138	4.153
INDICATED (POST-TEST)	2.486	2.448	.170	5.104
PRES. ON RATE LEVEL	3.863	1.467	.108	5.438
DERIVED BY FORMULA	3.794	1.595	.117	5.506
UNDERLYING PRES. RATE	3.900	1.481	.109	5.490
PROPOSED	3.747	1.575	.116	5.438

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.934
IND. RATES				7.93	MINIMUM PREMIUM	2000
MAN. RATES	7.52	8.12	8.30	+ 7.93	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	685	12,441	1.816						2	2
2011	589									
2012	431									
2013	531									
2014	355									
TOTAL	2,591	12,441	.480						2	2

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					11,112					19,216	
TOTAL					11,112					19,216	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		30,328		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-98,364	-19,832	28	
TOTAL LOSSES		10,496	28	
EXPECTED LOSSES	203,134	68,144	4,845	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.405	.001	.406
INDICATED (POST-TEST)	.000	.498	.001	.499
PRES. ON RATE LEVEL	7.766	2.605	.185	10.556
DERIVED BY FORMULA	7.766	2.584	.183	10.533
UNDERLYING PRES. RATE	7.840	2.630	.187	10.657
PROPOSED	7.766	2.584	.183	10.533

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	15.368
IND. RATES				15.37	MINIMUM PREMIUM	2000
MAN. RATES	14.09	15.68	16.11	+ 15.37	PRESENT	2000

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			220	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8,641	-2,905	2	
TOTAL LOSSES			222	
EXPECTED LOSSES	14,351	8,047	719	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.113	.113
INDICATED (POST-TEST)	.000	.000	.139	.139
PRES. ON RATE LEVEL	7.216	4.046	.362	11.624
DERIVED BY FORMULA	7.216	4.046	.362	11.624
UNDERLYING PRES. RATE	7.285	4.085	.365	11.735
PROPOSED	7.216	4.046	.362	11.624

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	16.960
IND. RATES				16.96	MINIMUM PREMIUM	2000
MAN. RATES	16.38	17.78	17.74	+ 16.96	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	7,111	157,335	2.212				2	1	3
2011	8,657	9,719	.112				1	2	3
2012	10,709	31,104	.290					4	4
2013	8,695	617,436	7.101	1				3	4
2014	9,928	180,192	1.814				2		2
TOTAL	45,100	995,786	2.208	1			5	10	16

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				83,826	622				58,039	1,799	13,049
2011				92	2,599				358	2,070	4,600
2012					9,186					8,190	13,728
2013	584,076				15,507					15,327	2,526
2014				80,376					92,563		7,253
TOTAL	584,076			164,294	27,914				150,960	27,386	41,156

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				172,179	1,526				133,664	4,370	13,010
2011			257	369	6,148			156	1,024	4,884	4,890
2012		30	2,587	1,711	17,070		18	1,739	1,916	15,961	14,675
2013	809,279	325	10,883	6,395	22,494	159	228	7,960	7,248	24,521	2,506
2014	105	2,491	147,361	96,262	15,051	708	1,773	180,039	127,996	20,154	7,572
TOTAL	809,384	2,846	161,088	276,916	62,289	867	2,019	189,894	271,848	69,890	42,653

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,166,098	680,943	42,653	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-767,943	-168,102	483	
TOTAL LOSSES	398,155	512,841	43,136	
EXPECTED LOSSES	1,711,093	629,597	66,747	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.883	1.137	.096	2.116
INDICATED (POST-TEST)	1.085	1.397	.118	2.600
PRES. ON RATE LEVEL	3.758	1.383	.146	5.287
DERIVED BY FORMULA	3.705	1.384	.145	5.234
UNDERLYING PRES. RATE	3.794	1.396	.148	5.338
PROPOSED	3.705	1.384	.145	5.234

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.636
IND. RATES				7.64	MINIMUM PREMIUM	2000
MAN. RATES	8.35	9.13	8.07	+ 7.64	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	3,041	262,915	8.645				1			1
2011	3,281	3,245	.098							
2012	2,982	2,454	.082							
2013	4,968	115,708	2.329				1		1	2
2014	3,519	83,265	2.366						2	2
TOTAL	17,791	467,587	2.628				2		3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				50,119					212,265		531
2011											3,245
2012											2,454
2013				55,932	1,725				54,410	2,224	1,417
2014					48,695					34,450	120
TOTAL				106,051	50,420				266,675	36,674	7,767

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				102,944					488,846		529
2011											3,449
2012											2,623
2013		1,044	56,249	88,772	7,682	32	1,711	68,807	98,989	10,697	1,406
2014	53	1,474	80,955	48,247	56,398	161	403	42,883	37,458	41,287	125
TOTAL	53	2,518	137,204	239,963	64,080	193	2,114	111,690	625,293	51,984	8,132

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	253,772	981,320	8,132	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-363,405	-95,747	289	
TOTAL LOSSES		885,573	8,421	
EXPECTED LOSSES	793,656	341,231	39,674	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	4.978	.047	5.025
INDICATED (POST-TEST)	.000	6.118	.058	6.176
PRES. ON RATE LEVEL	4.418	1.900	.221	6.539
DERIVED BY FORMULA	4.374	1.984	.216	6.574
UNDERLYING PRES. RATE	4.461	1.918	.223	6.602
PROPOSED	4.351	1.973	.215	6.539

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.541
IND. RATES				9.54	MINIMUM PREMIUM	2000
MAN. RATES	9.00	9.92	9.98	+ 9.54	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,948									
2011	2,083	603,708	28,982			1	1			2
2012	2,176	660	.030							
2013	2,625									
2014	3,026	9,266	.306							
TOTAL	11,858	613,634	5.175			1	1			2

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011		2,641	284,317	116,524	7,020		6,966	725,445	99,612	13,811	8,448
2012											706
2014											9,674
TOTAL		2,641	284,317	116,524	7,020		6,966	725,445	99,612	13,811	18,828

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,019,369	236,967	18,828	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-479,909	-114,233	386	
TOTAL LOSSES	539,460	122,734	19,214	
EXPECTED LOSSES	1,075,876	426,296	48,619	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.549	1.035	.162	5.746
INDICATED (POST-TEST)	5.591	1.272	.199	7.062
PRES. ON RATE LEVEL	8.987	3.561	.406	12.954
DERIVED BY FORMULA	8.953	3.515	.402	12.870
UNDERLYING PRES. RATE	9.073	3.595	.410	13.078
PROPOSED	8.953	3.515	.402	12.870

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	18.778
IND. RATES				18.78	MINIMUM PREMIUM	2000
MAN. RATES	16.94	19.19	19.77	+ 18.78	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	10,664	686,190	6.434			1	3	1	5
2011	11,836	522,883	4.417			1	1	5	7
2012	18,177	538,026	2.959			2	2	5	9
2013	15,529	1,003,047	6.459			3	3	1	7
2014	15,375	191,199	1.243					7	7
TOTAL	71,581	2,941,345	4.109			7	9	19	35

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			85,383	139,085	55,421			101,043	227,190	27,570	50,498
2011			136,570	52,372	26,503			200,742	24,327	75,623	6,746
2012			159,663	63,809	7,597			140,132	127,952	21,785	17,088
2013			482,071	19,236	38,255			342,616	70,606	38,130	12,133
2014					133,352					49,962	7,885
TOTAL			863,687	274,502	261,128			784,533	450,075	213,070	94,350

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			151,469	285,680	135,948			236,946	523,218	66,968	50,347
2011		2,261	245,968	101,205	68,659		4,178	439,686	68,147	186,354	7,171
2012		12,019	330,077	117,974	25,702		23,300	464,097	268,807	56,463	18,267
2013	1,089	25,758	966,025	84,464	90,384	37,865	46,192	1,243,772	199,238	94,176	12,036
2014	143	4,033	221,688	132,136	154,441	227	580	62,197	54,332	59,868	8,232
TOTAL	1,232	44,071	1,915,227	721,459	475,134	38,092	74,250	2,446,698	1,113,742	463,829	96,053

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,519,570	2,774,164	96,053	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,458,552	-474,888	914	
TOTAL LOSSES	3,061,018	2,299,276	96,967	
EXPECTED LOSSES	3,274,831	1,775,209	125,267	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.276	3.212	.135	7.623
INDICATED (POST-TEST)	5.255	3.948	.166	9.369
PRES. ON RATE LEVEL	4.532	2.456	.173	7.161
DERIVED BY FORMULA	4.546	2.546	.173	7.265
UNDERLYING PRES. RATE	4.575	2.480	.175	7.230
PROPOSED	4.546	2.546	.173	7.265

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	10.600
IND. RATES				10.60	MINIMUM PREMIUM	2000
MAN. RATES	9.51	10.64	10.93	+ 10.60	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	5,350	1,078,061	20.150			2	2	1	5
2011	5,808	855,954	14.737			3	1	1	5
2012	5,293	484,430	9.152			2		3	5
2013	5,066	186,591	3.683				1	1	2
2014	4,807	427,977	8.903			1		2	3
TOTAL	26,324	3,033,013	11.522			8	4	8	20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			347,144	94,789	278			585,306	46,193	411	3,940
2011			267,003	8,000	6,435			560,541		4,011	9,964
2012			249,205		2,728			205,680		21,414	5,403
2013				54,821	46,702				49,850	18,491	16,727
2014			85,992		65,352			164,932		101,964	9,737
TOTAL			949,344	157,610	121,495			1,516,459	96,043	146,291	45,771

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			532,234	194,697	682			1,144,726	106,382	998	3,928
2011		4,423	469,059	17,888	25,323		11,664	1,209,450	15,234	30,923	10,592
2012		18,115	475,774	8,703	19,034		32,958	593,091	18,423	51,987	5,776
2013	10	1,977	86,717	105,580	72,826	191	1,803	71,592	98,475	36,125	16,593
2014	473	10,881	265,903	77,307	85,821	10,392	11,243	690,016	160,030	146,295	10,165
TOTAL	483	35,396	1,829,687	404,175	203,686	10,583	57,668	3,708,875	398,544	266,328	47,054

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,642,692	1,272,733	47,054	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-505,296	-155,638	334	
TOTAL LOSSES	5,137,396	1,117,095	47,388	
EXPECTED LOSSES	1,085,076	560,701	50,279	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	19.516	4.244	.180	23.940
INDICATED (POST-TEST)	23.985	5.216	.221	29.422
PRES. ON RATE LEVEL	4.083	2.110	.189	6.382
DERIVED BY FORMULA	4.282	2.203	.190	6.675
UNDERLYING PRES. RATE	4.122	2.130	.191	6.443
PROPOSED	4.282	2.203	.190	6.675

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.739
IND. RATES				9.74	MINIMUM PREMIUM	2000
MAN. RATES	8.21	9.33	9.74	+ 9.74	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	4,221	134,553	3.187				1	2	3
2011	3,853	391,014	10.148			1	2	3	6
2012	4,346	372,996	8.582				2	4	6
2013	5,471	363,832	6.650				3	2	5
2014	5,251	227,253	4.327				5	3	8
TOTAL	23,142	1,489,648	6.437			1	13	14	28

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				35,999	8,590				67,138	21,330	1,496
2011			132,585	24,004	9,565			172,342	10,713	28,464	13,341
2012				90,130	38,463				208,648	8,528	27,227
2013				68,692	827				260,083	905	33,325
2014				58,443	5,473				132,016	4,235	27,086
TOTAL			132,585	277,268	62,918			172,342	678,598	63,462	102,475

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				73,942	21,071				154,619	51,810	1,492
2011		2,198	235,116	46,830	27,983		3,585	374,415	31,731	73,892	14,181
2012		691	44,174	164,381	75,209		1,331	97,194	417,118	28,065	29,106
2013		1,265	68,175	108,499	7,565		8,032	323,843	468,583	35,561	33,059
2014	83	1,985	116,247	75,410	17,275	1,041	2,580	262,047	187,145	33,816	28,278
TOTAL	83	6,139	463,712	469,062	149,103	1,041	15,528	1,057,499	1,259,196	223,144	106,116

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,544,002	2,100,505	106,116	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-519,996	-221,618	440	
TOTAL LOSSES	1,024,006	1,878,887	106,556	
EXPECTED LOSSES	1,149,926	809,738	58,086	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.425	8.119	.460	13.004
INDICATED (POST-TEST)	5.438	9.978	.565	15.981
PRES. ON RATE LEVEL	4.922	3.466	.248	8.636
DERIVED BY FORMULA	4.927	3.661	.258	8.846
UNDERLYING PRES. RATE	4.969	3.499	.251	8.719
PROPOSED	4.927	3.661	.258	8.846

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	12.907
IND. RATES				12.91	MINIMUM PREMIUM	2000
MAN. RATES	11.29	12.79	13.18	+ 12.91	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	11,122	575,825	5.177			1	2	3	6
2011	11,606	1,055,310	9.092			1		4	5
2012	11,664	308,083	2.641			1	1	2	4
2013	12,179	78,254	.642				2	3	5
2014	13,111	129,021	.984					5	5
TOTAL	59,682	2,146,493	3.597			3	5	17	25

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			162,606	58,353	11,903			240,399	54,070	45,573	2,921
2011			552,119		20,880			434,952		28,277	19,082
2012			179,402	737	9,191			79,559	1,841	9,300	28,053
2013				24,360	7,437				35,137	5,208	6,112
2014					31,015					96,083	1,923
TOTAL			894,127	83,450	80,426			754,910	91,048	184,441	58,091

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			288,463	119,857	29,198			563,736	124,523	110,698	2,912
2011		6,671	707,540	5,240	64,401		6,602	686,028	11,286	78,738	20,284
2012		13,087	344,813	8,893	27,161		12,754	230,469	11,024	22,195	29,989
2013	2	585	29,189	41,422	13,043	32	1,157	46,392	65,704	12,940	6,063
2014	31	942	51,565	30,728	35,925	445	1,119	119,607	104,472	115,141	2,008
TOTAL	33	21,285	1,421,570	206,140	169,728	477	21,632	1,646,232	317,009	339,712	61,256

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,111,229	1,032,589	61,256	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-986,838	-343,952	913	
TOTAL LOSSES	2,124,391	688,637	62,169	
EXPECTED LOSSES	2,165,860	1,262,275	125,332	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.560	1.154	.104	4.818
INDICATED (POST-TEST)	4.375	1.418	.128	5.921
PRES. ON RATE LEVEL	3.595	2.095	.207	5.897
DERIVED BY FORMULA	3.611	2.061	.202	5.874
UNDERLYING PRES. RATE	3.629	2.115	.210	5.954
PROPOSED	3.625	2.069	.203	5.897

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	8.604
IND. RATES				8.60	MINIMUM PREMIUM	2000
MAN. RATES	7.80	8.89	9.00	+ 8.60	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	5,336	429,016	8.040			2				2
2011	5,033	744	.014							
2012	5,318	58,605	1.102						1	1
2013	5,886	37,938	.644				1		1	2
2014	6,054	63,955	1.056						3	3
TOTAL	27,627	590,258	2.137			2	1		5	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			310,330					115,558			3,128
2011											744
2012					16,402					39,489	2,714
2013				1,236	755				455	7,619	27,873
2014					27,045					31,687	5,223
TOTAL			310,330	1,236	44,202			115,558	455	78,795	39,682

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			550,525					270,984			3,119
2011											791
2012		61	4,622	3,056	30,476		98	8,369	9,253	76,978	2,901
2013		46	1,747	2,258	1,208	95	130	4,527	4,418	12,250	27,650
2014	30	814	44,960	26,797	31,324	142	369	39,441	34,451	37,970	5,453
TOTAL	30	921	601,854	32,111	63,008	237	597	323,321	48,122	127,198	39,914

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	926,960	270,439	39,914	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-290,443	-89,330	158	
TOTAL LOSSES	636,517	181,109	40,072	
EXPECTED LOSSES	637,078	326,276	21,549	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.304	.656	.145	3.105
INDICATED (POST-TEST)	2.832	.806	.178	3.816
PRES. ON RATE LEVEL	2.284	1.170	.077	3.531
DERIVED BY FORMULA	2.289	1.159	.080	3.528
UNDERLYING PRES. RATE	2.306	1.181	.078	3.565
PROPOSED	2.291	1.160	.080	3.531

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.152
IND. RATES				5.15	MINIMUM PREMIUM	1660
MAN. RATES	4.71	5.22	5.39	+ 5.15	PRESENT	1765

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	27,176	1,357,437	4.994			2	5	10	17
2011	25,867	666,967	2.578			2	1	12	15
2012	29,695	1,493,653	5.029			4	3	12	19
2013	32,806	840,779	2.562			2	2	12	16
2014	34,357	270,678	.787				4	3	7
TOTAL	149,901	4,629,514	3.088			10	15	49	74

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			459,223	170,658	19,821			287,902	195,549	106,207	118,077
2011			176,521	21,915	100,531			143,157	26,025	172,456	26,362
2012			772,141	77,987	95,870			381,168	51,383	102,538	12,566
2013			292,292	88,136	53,738			56,424	138,131	193,758	18,300
2014			91,206	23,590	29,590				44,653	79,433	31,796
TOTAL			1,700,177	449,902	293,550			868,651	455,741	654,392	207,101

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			814,661	350,531	48,620			675,130	450,350	257,978	117,723
2011		2,923	320,688	50,139	244,640		2,980	321,409	80,389	412,207	28,023
2012		57,030	1,527,627	179,275	224,639		61,570	1,135,919	151,104	221,677	13,433
2013	683	17,951	694,437	184,719	106,628	8,553	14,488	465,259	349,444	332,195	18,154
2014	138	3,538	206,436	132,613	44,394	712	1,777	185,741	148,111	104,910	33,195
TOTAL	821	81,442	3,563,849	897,277	668,921	9,265	80,815	2,783,458	1,179,398	1,328,967	210,528

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,519,650	4,074,563	210,528	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,735,793	-948,574	2,060	
TOTAL LOSSES	3,783,857	3,125,989	212,588	
EXPECTED LOSSES	6,058,999	3,492,694	274,319	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.524	2.085	.142	4.751
INDICATED (POST-TEST)	3.102	2.562	.175	5.839
PRES. ON RATE LEVEL	4.004	2.308	.181	6.493
DERIVED BY FORMULA	3.968	2.333	.180	6.481
UNDERLYING PRES. RATE	4.042	2.330	.183	6.555
PROPOSED	3.968	2.333	.180	6.481

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.456
IND. RATES				9.46	MINIMUM PREMIUM	2000
MAN. RATES	9.13	9.85	9.91	+ 9.46	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	32,527	3,007,320	9,245		1	2	5	23	31
2011	31,213	1,029,717	3,299			1	9	12	22
2012	30,251	1,590,543	5,257			2	8	11	21
2013	31,901	1,770,207	5,549			5	8	14	27
2014	32,874	1,504,901	4,577			1	3	11	15
TOTAL	158,766	8,902,688	5,607		1	11	33	71	116

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		715,314	203,640	71,387	71,035		1,171,298	379,520	91,977	254,768	48,381
2011			71,726	251,921	37,095			166,811	280,255	105,994	115,915
2012			218,873	313,633	40,976			294,317	571,957	95,384	55,403
2013			651,822	235,235	40,770			406,264	269,794	76,321	90,001
2014			269,193	135,399	180,264			557,969	106,058	234,433	21,585
TOTAL		715,314	1,415,254	1,007,575	370,140		1,171,298	1,804,881	1,320,041	766,900	331,285

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		597,425	361,257	146,627	174,247		844,963	889,975	211,823	618,831	48,236
2011		1,186	149,144	474,725	94,733		3,471	390,533	649,950	262,871	123,218
2012		17,991	544,743	561,917	101,393		50,945	1,123,874	1,179,475	231,958	59,226
2013	1,499	39,137	1,531,210	440,227	126,657	46,479	62,567	1,763,444	587,852	186,719	89,281
2014	1,011	23,922	800,364	360,930	250,378	19,103	22,201	1,474,953	486,848	345,849	22,535
TOTAL	2,510	679,661	3,386,718	1,984,426	747,408	65,582	984,147	5,642,779	3,115,948	1,646,228	342,496

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,761,397	7,494,010	342,496			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,244,817	-1,383,284	2,447			
TOTAL LOSSES	6,516,580	6,110,726	344,943			
EXPECTED LOSSES	9,213,191	5,018,593	346,109			
CREDIBILITY	.04	.10	.11			
PURE PREMIUMS						
INDICATED (PRE-TEST)	4.105	3.849	.217	8.171		
INDICATED (POST-TEST)	5.045	4.730	.267	10.042		
PRES. ON RATE LEVEL	5.748	3.131	.216	9.095		
DERIVED BY FORMULA	5.720	3.291	.222	9.233		
UNDERLYING PRES. RATE	5.803	3.161	.218	9.182		
PROPOSED	5.720	3.291	.222	9.233		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	13.471
IND. RATES				13.47	MINIMUM PREMIUM	2000
MAN. RATES	12.39	13.84	13.88	+ 13.47	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	19,975	374,919	1.876			1	1	7	9
2011	19,543	854,611	4.372			1	4	5	10
2012	21,920	448,668	2.046			1	3	7	11
2013	19,298	991,809	5.139			2	5	1	8
2014	18,970	200,067	1.054				1	2	3
TOTAL	99,706	2,870,074	2.879			5	14	22	41

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			69,723	65,781	68,398			34,428	70,225	55,567	10,797
2011			192,994	152,052	26,319			271,321	180,517	16,846	14,562
2012			108,829	80,292	37,015			57,374	99,386	64,686	1,086
2013			276,196	179,811	2,526			287,288	234,096	8,049	3,843
2014			30,668	30,668	60,337				22,000	78,074	8,988
TOTAL			647,742	508,604	194,595			650,411	606,224	223,222	39,276

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			123,689	135,114	167,781			80,734	161,728	134,973	10,765
2011		3,197	352,687	288,186	72,056		5,647	601,982	417,710	54,506	15,479
2012		8,548	247,568	150,530	78,196		9,979	223,311	216,636	134,404	1,161
2013	632	17,725	717,326	306,629	39,699	32,395	44,898	1,277,007	471,937	64,247	3,812
2014	104	2,769	156,532	96,518	75,623	526	1,332	139,980	115,313	98,347	9,383
TOTAL	736	32,239	1,597,802	976,977	433,355	32,921	61,856	2,323,014	1,383,324	486,477	40,600

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,048,568	3,280,133	40,600	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,537,200	-652,040	730	
TOTAL LOSSES	1,511,368	2,628,093	41,330	
EXPECTED LOSSES	5,503,772	2,369,014	107,683	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.516	2.636	.041	4.193
INDICATED (POST-TEST)	1.863	3.240	.050	5.153
PRES. ON RATE LEVEL	5.468	2.353	.107	7.928
DERIVED BY FORMULA	5.360	2.415	.102	7.877
UNDERLYING PRES. RATE	5.520	2.376	.108	8.004
PROPOSED	5.360	2.415	.102	7.877

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	11.493
IND. RATES				11.49	MINIMUM PREMIUM	2000
MAN. RATES	11.10	12.10	12.10	+ 11.49	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	20,568	200,142	.973			1			1	2
2011	13,935	104,013	.746					1	2	3
2012	15,138	78,954	.521					1	1	2
2013	15,577	156,420	1.004						4	4
2014	12,239	65,101	.531						1	1
TOTAL	77,457	604,630	.781			1		2	9	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			143,474		2,840			38,526		4,462	10,840
2011				41,990	18,507				16,005	9,923	17,588
2012				7,500	17,784				1,048	17,740	34,882
2013					52,863					86,392	17,165
2014					16,311					27,198	21,592
TOTAL			143,474	49,490	108,305			38,526	17,053	145,715	102,067

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			254,523		6,967			90,343		10,838	10,807
2011			5,099	79,938	44,482			1,982	37,260	23,758	18,696
2012		122	7,786	16,394	33,357		53	4,236	6,242	34,639	37,289
2013	12	1,119	37,097	21,801	76,679	985	1,271	44,897	40,846	138,229	17,028
2014	17	497	27,117	16,162	18,888	126	317	33,857	29,571	32,595	22,542
TOTAL	29	1,738	331,622	134,295	180,373	1,111	1,641	175,315	113,919	240,059	106,362

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	511,456	668,646	106,362	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,721,383	-363,659	830	
TOTAL LOSSES		304,987	107,192	
EXPECTED LOSSES	3,619,566	1,270,295	131,678	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.394	.138	.532
INDICATED (POST-TEST)	.000	.484	.170	.654
PRES. ON RATE LEVEL	4.629	1.624	.168	6.421
DERIVED BY FORMULA	4.536	1.556	.168	6.260
UNDERLYING PRES. RATE	4.673	1.640	.170	6.483
PROPOSED	4.536	1.556	.168	6.260

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.133
IND. RATES				9.13	MINIMUM PREMIUM	2000
MAN. RATES	9.54	10.09	9.80	+ 9.13	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	6,458	7,687	.119							
2011	9,059	357,317	3.944			1			1	2
2012	7,734	882,764	11.414			3			2	6
2013	7,307	400,762	5.484			1	1			2
2014	6,958	38,906	.559						3	3
TOTAL	37,516	1,687,436	4.498			5	2		6	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											7,687
2011			189,408		903			162,739		2,153	2,114
2012			488,778	1,699	17,437			328,242	779	20,214	25,615
2013			289,709	75				93,677			17,301
2014					21,721					15,522	1,663
TOTAL			967,895	1,774	40,061			584,658	779	37,889	54,380

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											7,664
2011		3,138	331,942	1,796	9,207		3,389	351,194	4,524	11,306	2,247
2012		35,609	937,184	22,277	59,859		52,593	943,904	27,680	55,797	27,382
2013	663	15,110	565,034	23,689	20,332	10,555	12,247	320,129	15,247	6,735	17,163
2014	24	659	36,103	21,523	25,150	71	180	19,314	16,873	18,598	1,736
TOTAL	687	54,516	1,870,263	69,285	114,548	10,626	68,409	1,634,541	64,324	92,436	56,192

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,639,042	340,593	56,192	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,278,599	-280,254	536	
TOTAL LOSSES	1,360,443	60,339	56,728	
EXPECTED LOSSES	4,930,352	1,020,059	79,910	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.626	.161	.151	3.938
INDICATED (POST-TEST)	4.456	.198	.186	4.840
PRES. ON RATE LEVEL	13.017	2.693	.211	15.921
DERIVED BY FORMULA	12.931	2.593	.210	15.734
UNDERLYING PRES. RATE	13.142	2.719	.213	16.074
PROPOSED	12.931	2.593	.210	15.734

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	22.957
IND. RATES				22.96	MINIMUM PREMIUM	2000
MAN. RATES	21.92	23.90	24.30	+ 22.96	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	3,728	92,729	2.487				1	1	2
2011	4,946	803	.016					1	1
2012	6,895	188,964	2.740			1			1
2013	6,327	854	.013						
2014	5,844	943	.016						
TOTAL	27,740	284,293	1.025			1	1	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				17,669	10,471				22,069	25,047	17,473
2011					126					677	
2012			184,147					3,689			1,128
2013											854
2014											943
TOTAL			184,147	17,669	10,597			3,689	22,069	25,724	20,398

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				36,292	25,685				50,825	60,839	17,421
2011			12	10	298			41	69	1,595	
2012		13,393	350,998	6,051	10,316		585	10,557	239	185	1,206
2013											847
2014											984
TOTAL		13,393	351,010	42,353	36,299		585	10,598	51,133	62,619	20,458

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	375,586	192,404	20,458	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-794,568	-120,438	358	
TOTAL LOSSES		71,966	20,816	
EXPECTED LOSSES	1,784,237	449,388	49,100	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.259	.075	.334
INDICATED (POST-TEST)	.000	.318	.092	.410
PRES. ON RATE LEVEL	6.371	1.605	.175	8.151
DERIVED BY FORMULA	6.307	1.566	.173	8.046
UNDERLYING PRES. RATE	6.432	1.620	.177	8.229
PROPOSED	6.307	1.566	.173	8.046

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	11.739
IND. RATES				11.74	MINIMUM PREMIUM	2000
MAN. RATES	11.20	12.42	12.44	+ 11.74	PRESENT	2000

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-66,052	-13,935	13	
TOTAL LOSSES			13	
EXPECTED LOSSES	141,508	52,155	2,630	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	6.820	2.514	.127	9.461
DERIVED BY FORMULA	6.820	2.489	.126	9.435
UNDERLYING PRES. RATE	6.886	2.538	.128	9.552
PROPOSED	6.820	2.489	.126	9.435

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	13.766
IND. RATES				13.77	MINIMUM PREMIUM	2000
MAN. RATES	12.67	14.09	14.44	+ 13.77	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	4,453	346,524	7.781			1				1
2011	4,166	90,649	2.175						1	1
2012	5,136	62,906	1.224				2			2
2013	5,385	3,271	.060							
2014	5,004	87,751	1.753					2	1	3
TOTAL	24,144	591,101	2.448			1	4	2		7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			249,663					96,861			
2011					4,879					70,480	15,290
2012				37,403					13,743		11,760
2013											3,271
2014				28,320	108				41,608	11,899	5,816
TOTAL			249,663	65,723	4,987			96,861	55,351	82,379	36,137

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			442,902					227,139			
2011			470	365	11,535			4,222	7,219	165,955	16,253
2012		234	13,834	65,243	1,550			6,281	27,344	753	12,571
2013							89				3,245
2014	39	877	52,104	34,024	5,427	379	936	95,737	70,467	23,317	6,072
TOTAL	39	1,111	509,310	99,632	18,512	379	1,025	333,379	105,030	190,025	38,141

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	845,243	413,199	38,141	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-786,240	-195,600	488	
TOTAL LOSSES	59,003	217,599	38,629	
EXPECTED LOSSES	1,729,436	713,697	67,603	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.244	.901	.160	1.305
INDICATED (POST-TEST)	.300	1.107	.197	1.604
PRES. ON RATE LEVEL	7.095	2.928	.277	10.300
DERIVED BY FORMULA	7.027	2.873	.275	10.175
UNDERLYING PRES. RATE	7.163	2.956	.280	10.399
PROPOSED	7.027	2.873	.275	10.175

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	14.846
IND. RATES				14.85	MINIMUM PREMIUM	2000
MAN. RATES	13.17	15.09	15.72	+ 14.85	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	5,945	951,584	16.006			2	1	4	7
2011	6,073	1,522,492	25.069			4	3	1	8
2012	6,111	282,175	4.617			1	2	1	4
2013	6,353	822,768	12.950			2	3	3	8
2014	6,010	512,373	8.525			1	1	3	6
TOTAL	30,492	4,091,392	13.418			1	10	12	33

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			194,214	19,633	28,932			589,483	74,702	42,426	2,194
2011			363,353	72,859	12,885			837,110	114,911	114,334	7,040
2012			116,167	13,498	525			71,059	64,435	3,914	12,577
2013			339,215	76,669	8,215			263,021	100,928	33,468	1,252
2014	184,818		125,395	12,000	4,424	1,068		118,680		8,786	57,202
TOTAL	184,818		1,138,344	194,659	54,981	1,068		1,879,353	354,976	202,928	80,265

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			344,536	40,326	70,970			1,382,338	172,039	103,054	2,187
2011		6,026	643,614	140,585	45,290		17,420	1,822,657	294,084	304,122	7,484
2012		8,529	226,564	27,463	8,043		11,778	233,621	133,745	14,704	13,445
2013	779	19,251	742,701	151,705	42,817	29,979	37,978	1,041,715	240,303	85,698	1,242
2014	244,817	13,479	258,678	37,073	22,141	12,075	7,333	416,113	44,925	27,878	59,719
TOTAL	245,596	47,285	2,216,093	397,152	189,261	42,054	74,509	4,896,444	885,096	535,456	84,077

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	7,521,981	2,006,965	84,077	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,781,087	-628,626	543	
TOTAL LOSSES	5,740,894	1,378,339	84,620	
EXPECTED LOSSES	3,867,300	2,277,143	78,060	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	18.828	4.520	.278	23.626
INDICATED (POST-TEST)	23.140	5.555	.342	29.037
PRES. ON RATE LEVEL	12.563	7.396	.254	20.213
DERIVED BY FORMULA	12.669	7.341	.258	20.268
UNDERLYING PRES. RATE	12.683	7.468	.256	20.407
PROPOSED	12.669	7.341	.258	20.268

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	29.573
IND. RATES				29.57	MINIMUM PREMIUM	2000
MAN. RATES	26.79	30.11	30.85	+ 29.57	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	28,202	192,888	.683				1	6	7
2011	27,067	115,771	.427				1	1	2
2012	28,740	185,590	.645				2	2	4
2013	31,909	705,463	2.210			1	3	4	8
2014	34,494	134,988	.391				2	3	5
TOTAL	150,412	1,334,700	.887			1	9	16	26

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				6,098	35,069				5,460	136,445	9,816
2011				52,120	11,824				24,527	11,960	15,340
2012				69,807	2,091				89,161	5,909	18,622
2013			246,293	79,851	9,219			199,029	92,221	35,900	42,950
2014				25,703	18,451				51,410	29,874	9,550
TOTAL			246,293	233,579	76,654			199,029	262,779	220,088	96,278

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				12,525	86,024				12,574	331,424	9,787
2011			5,257	98,390	28,856			2,845	56,770	28,767	16,306
2012		427	26,408	122,157	6,781		576	42,015	178,778	16,412	19,907
2013	550	14,203	554,183	149,099	37,647	22,273	28,787	797,661	214,609	83,522	42,606
2014	54	1,358	77,798	49,065	26,186	526	1,332	137,187	103,580	46,988	9,970
TOTAL	604	15,988	663,646	431,236	185,494	22,799	30,695	979,708	566,311	507,113	98,576

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,713,440	1,690,154	98,576	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,162,006	-329,820	1,158	
TOTAL LOSSES	551,434	1,360,334	99,734	
EXPECTED LOSSES	2,563,021	1,212,321	154,924	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.367	.904	.066	1.337
INDICATED (POST-TEST)	.451	1.111	.081	1.643
PRES. ON RATE LEVEL	1.688	.798	.102	2.588
DERIVED BY FORMULA	1.639	.829	.100	2.568
UNDERLYING PRES. RATE	1.704	.806	.103	2.613
PROPOSED	1.639	.829	.100	2.568

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.746
IND. RATES				3.75	MINIMUM PREMIUM	1290
MAN. RATES	3.75	3.98	3.95	+ 3.75	PRESENT	1370

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	96,606	2,061,150	2.133			5	3	11	19
2011	89,931	5,125,140	5.698			3		12	15
2012	89,165	1,922,296	2.155			3	5	14	22
2013	91,557	1,604,397	1.752			3	4	9	16
2014	93,881	1,225,290	1.305				4	10	15
TOTAL	461,140	11,938,273	2.589			1	14	56	87

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			753,583	65,313	29,771			867,861	52,069	154,927	137,626
2011			899,989		37,053			4,002,485		115,997	69,616
2012			666,251	179,761	143,701			355,243	310,589	223,548	43,203
2013			524,574	180,465	53,263			398,984	177,259	204,101	65,751
2014	3,500			63,478	300,626	141,544			31,751	489,262	195,129
TOTAL	3,500		2,844,397	489,017	564,414	141,544		5,624,573	571,668	1,187,835	511,325

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,227,621	134,153	73,028			1,686,047	119,915	376,316	137,213
2011		5,735	610,081	5,935	100,523		21,415	2,226,737	39,093	312,559	74,002
2012		50,120	1,376,902	362,239	311,795		59,346	1,205,881	693,472	470,482	46,184
2013	1,102	29,159	1,141,122	344,758	127,294	42,260	54,940	1,540,782	473,406	375,375	65,225
2014	5,031	11,070	616,150	373,905	360,036	651,903	6,302	670,812	575,894	593,212	203,715
TOTAL	6,133	96,084	4,971,876	1,220,990	972,676	694,163	142,003	7,330,259	1,901,780	2,127,944	526,339

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,240,518	6,223,390	526,339	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,521,682	-1,201,942	3,037	
TOTAL LOSSES	8,718,836	5,021,448	529,376	
EXPECTED LOSSES	9,794,613	4,353,163	433,472	
CREDIBILITY	.08	.21	.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.891	1.089	.115	3.095
INDICATED (POST-TEST)	2.324	1.338	.141	3.803
PRES. ON RATE LEVEL	2.104	.935	.093	3.132
DERIVED BY FORMULA	2.122	1.020	.104	3.246
UNDERLYING PRES. RATE	2.124	.944	.094	3.162
PROPOSED	2.122	1.020	.104	3.246

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.736
IND. RATES				4.74	MINIMUM PREMIUM	1550
MAN. RATES	4.12	4.65	4.78	+ 4.74	PRESENT	1595

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	5,930	794,109	13.391			3	1	3	7
2011	4,159	193,776	4.659			1		1	2
2012	6,233	322,581	5.175			1		3	4
2013	5,982	41,717	.697				1		1
2014	6,562	11,898	.181						
TOTAL	28,866	1,364,081	4.726			5	2	7	14

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			304,776	2,113	12,394			428,618	2,678	39,054	4,476
2011			71,868		18,000			79,910		5,020	18,978
2012			121,855		31,948			87,423		78,604	2,751
2013				18,794					21,688		1,235
2014											11,898
TOTAL			498,499	20,907	62,342			595,951	24,366	122,678	39,338

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			540,673	4,340	30,403			1,005,109	6,167	94,862	4,463
2011		1,191	127,650	2,004	45,238		1,665	172,683	2,626	14,883	20,174
2012		8,986	241,264	9,954	66,190		14,191	266,813	24,122	157,574	2,941
2013		342	18,493	29,593	1,743		668	26,963	39,040	2,847	1,225
2014											12,422
TOTAL		10,519	928,080	45,891	143,574		16,524	1,471,568	71,955	270,166	41,225

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,426,691	531,586	41,225	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-430,372	-177,769	451	
TOTAL LOSSES	1,996,319	353,817	41,676	
EXPECTED LOSSES	952,289	654,104	60,618	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.916	1.226	.144	8.286
INDICATED (POST-TEST)	8.500	1.507	.177	10.184
PRES. ON RATE LEVEL	3.268	2.244	.208	5.720
DERIVED BY FORMULA	3.320	2.222	.207	5.749
UNDERLYING PRES. RATE	3.299	2.266	.210	5.775
PROPOSED	3.320	2.222	.207	5.749

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	8.388
IND. RATES				8.39	MINIMUM PREMIUM	2000
MAN. RATES	7.01	8.15	8.73	+ 8.39	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	131,042	3,765,821	2.873			8	8	27	43
2011	80,654	1,275,868	1.581			2	7	18	27
2012	76,078	1,842,707	2.422			3	8	12	23
2013	90,936	2,275,583	2.502			6	4	12	22
2014	90,195	392,788	.435				3	13	16
TOTAL	468,905	9,552,767	2.037			19	30	82	131

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,386,844	236,612	145,116			1,308,417	135,930	348,711	204,191
2011			282,834	222,708	139,138			128,493	176,097	179,464	147,134
2012			474,854	207,776	52,742			435,209	435,220	153,441	83,465
2013			905,218	112,726	125,959			716,983	164,225	142,646	107,826
2014				30,340	122,840				47,777	129,766	62,065
TOTAL			3,049,750	810,162	585,795			2,589,102	959,249	954,028	604,681

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			2,241,634	486,001	355,970			2,677,558	313,047	847,019	203,578
2011		4,687	526,538	429,636	343,357		2,674	303,225	420,580	431,837	156,403
2012		35,298	977,232	387,534	132,643		70,679	1,439,872	929,387	343,991	89,224
2013	2,000	49,588	1,878,820	299,517	253,567	75,453	92,784	2,516,719	469,683	296,873	106,963
2014	172	4,656	259,843	158,058	147,947	965	2,429	254,459	207,161	165,911	64,796
TOTAL	2,172	94,229	5,884,067	1,760,746	1,233,484	76,418	168,566	7,191,833	2,339,858	2,085,631	620,964

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,417,285	7,419,719	620,964	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,565,921	-1,772,257	4,616	
TOTAL LOSSES	6,851,364	5,647,462	625,580	
EXPECTED LOSSES	13,870,209	6,231,748	679,912	
CREDIBILITY	.08	.21	.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.461	1.204	.133	2.798
INDICATED (POST-TEST)	1.796	1.480	.163	3.439
PRES. ON RATE LEVEL	2.930	1.316	.144	4.390
DERIVED BY FORMULA	2.839	1.350	.148	4.337
UNDERLYING PRES. RATE	2.958	1.329	.145	4.432
PROPOSED	2.839	1.350	.148	4.337

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.328
IND. RATES				6.33	MINIMUM PREMIUM	1970
MAN. RATES	6.11	6.63	6.70	+ 6.33	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	69,540	3,621,626	5.207			5	6	25	36
2011	68,613	2,521,933	3.675			3	4	22	29
2012	72,573	2,495,970	3.439			6	4	22	32
2013	78,085	1,728,927	2.214			3	6	22	31
2014	84,984	1,180,011	1.388			1	1	26	28
TOTAL	373,795	11,548,467	3.090			18	21	117	156

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,124,202	257,396	191,736			1,521,702	207,597	244,858	74,135
2011			588,218	112,373	130,157			1,049,279	316,563	245,873	79,470
2012			819,127	163,067	220,605			647,202	127,840	387,565	130,564
2013			582,654	117,782	150,657			353,531	153,416	291,785	79,102
2014			164,972	69,787	250,270			51,475	66,863	435,297	141,347
TOTAL			3,279,173	720,405	943,425			3,623,189	872,279	1,605,378	504,618

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,666,983	528,692	470,328			2,846,846	478,096	594,760	73,913
2011		8,904	963,439	224,882	329,728		20,455	2,162,422	768,080	624,397	84,477
2012		61,428	1,683,803	352,463	462,573		105,311	1,992,527	387,360	794,738	139,573
2013	1,357	35,490	1,349,824	294,659	270,030	42,765	54,940	1,542,919	471,305	512,264	78,469
2014	1,134	26,787	845,692	355,647	322,337	5,577	9,486	847,650	581,115	543,732	147,566
TOTAL	2,491	132,609	6,509,741	1,756,343	1,854,996	48,342	190,192	9,392,364	2,685,956	3,069,891	523,998

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,275,739	9,367,186	523,998			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,721,873	-2,325,744	4,778			
TOTAL LOSSES	11,553,866	7,041,442	528,776			
EXPECTED LOSSES	10,410,190	8,556,169	642,927			
CREDIBILITY	.07	.18	.20			
PURE PREMIUMS						
INDICATED (PRE-TEST)	3.091	1.884	.141	5.116		
INDICATED (POST-TEST)	3.799	2.315	.173	6.287		
PRES. ON RATE LEVEL	2.759	2.267	.170	5.196		
DERIVED BY FORMULA	2.832	2.276	.171	5.279		
UNDERLYING PRES. RATE	2.785	2.289	.172	5.246		
PROPOSED	2.832	2.276	.171	5.279		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.702
IND. RATES				7.70	MINIMUM PREMIUM	2000
MAN. RATES	6.68	7.67	7.93	+ 7.70	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	8,401	224,898	2.677				2	3		5
2011	12,361	42,623	.344				1			1
2012	11,594	252,741	2.179				3	2		5
2013	13,403	770,811	5.751			1	1	1		3
2014	17,759	45,993	.258					1		1
TOTAL	63,518	1,337,066	2.105			1	7	7		15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				65,776	27,405				46,885	78,891	5,941
2011				3,732					35,004		3,887
2012				110,292	10,150				84,369	44,546	3,384
2013			110,460	1,126	244			637,911	7,153	11,718	2,199
2014					25,000					20,000	993
TOTAL			110,460	180,926	62,799			637,911	173,411	155,155	16,404

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				135,104	67,225				107,976	191,627	5,923
2011			294	6,982	65			3,040	79,272	863	4,132
2012		703	43,657	194,281	23,433		638	48,009	178,291	91,459	3,617
2013	119	2,720	102,215	6,083	4,086	33,778	39,464	1,036,477	67,068	41,180	2,181
2014	26	756	41,560	24,772	28,955	96	233	24,898	21,746	23,968	1,037
TOTAL	145	4,179	187,726	367,222	123,764	33,874	40,335	1,112,424	454,353	349,097	16,890

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,378,683	1,294,436	16,890	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,880,924	-371,515	483	
TOTAL LOSSES		922,921	17,373	
EXPECTED LOSSES	4,283,017	1,418,992	58,436	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.453	.027	1.480
INDICATED (POST-TEST)	.000	1.786	.033	1.819
PRES. ON RATE LEVEL	6.679	2.213	.091	8.983
DERIVED BY FORMULA	6.545	2.187	.088	8.820
UNDERLYING PRES. RATE	6.743	2.234	.092	9.069
PROPOSED	6.545	2.187	.088	8.820

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	12.869
IND. RATES				12.87	MINIMUM PREMIUM	2000
MAN. RATES	12.90	13.86	13.71	+ 12.87	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	3,092	3,194	.103							
2011	2,587	644	.024							
2012	3,405	394	.011							
2013	2,569	30,643	1.192				2	1		3
2014	2,969	158	.005							
TOTAL	14,622	35,033	.240				2	1		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											3,194
2011											644
2012											394
2013				14,008	5,925				5,311	2,098	3,301
2014											158
TOTAL				14,008	5,925				5,311	2,098	7,691

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											3,184
2011											685
2012											421
2013	2	383	17,946	24,499	9,889	32	195	7,694	10,559	4,056	3,275
2014											165
TOTAL	2	383	17,946	24,499	9,889	32	195	7,694	10,559	4,056	7,730

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	26,252	49,003	7,730	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-337,557	-93,418	252	
TOTAL LOSSES			7,982	
EXPECTED LOSSES	736,656	342,885	36,701	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.055	.055
INDICATED (POST-TEST)	.000	.000	.068	.068
PRES. ON RATE LEVEL	4.989	2.323	.249	7.561
DERIVED BY FORMULA	4.939	2.277	.245	7.461
UNDERLYING PRES. RATE	5.038	2.345	.251	7.634
PROPOSED	4.939	2.277	.245	7.461

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	10.886
IND. RATES				10.89	MINIMUM PREMIUM	2000
MAN. RATES	9.68	11.02	11.54	+ 10.89	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,944	1,106	.056							
2011	2,166	242,600	11.200			1				1
2012	1,723	34,280	1.989					1		1
2013	2,099									
2014	2,471									
TOTAL	10,403	277,986	2.672			1		1		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,106
2011			122,700					119,900			
2012					7,186					27,094	
TOTAL			122,700		7,186			119,900		27,094	1,106

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,103
2011		2,033	214,978	1,120	4,581		2,494	258,650	3,171	4,593	
2012		31	2,025	1,340	13,352		62	5,741	6,349	52,813	
TOTAL		2,064	217,003	2,460	17,933		2,556	264,391	9,520	57,406	1,103

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	486,014	87,319	1,103	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-65,846	-21,610	40	
TOTAL LOSSES	420,168	65,709	1,143	
EXPECTED LOSSES	144,497	79,478	5,203	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.039	.632	.011	4.682
INDICATED (POST-TEST)	4.964	.777	.014	5.755
PRES. ON RATE LEVEL	1.376	.757	.049	2.182
DERIVED BY FORMULA	1.412	.757	.048	2.217
UNDERLYING PRES. RATE	1.389	.764	.050	2.203
PROPOSED	1.412	.757	.048	2.217

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.234
IND. RATES				3.23	MINIMUM PREMIUM	1150
MAN. RATES	2.84	3.20	3.33	+ 3.23	PRESENT	1200

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	2,248	1,113,784	49,545			2		1	3
2011	3,116	100,941	3,239				2	2	4
2012	3,121	83,311	2,669				1	3	4
2013	3,753	43,681	1,163				1	1	1
2014	3,265	165,514	5,069				2	4	6
TOTAL	15,503	1,507,231	9,722			2	6	10	18

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			362,645		1,499			746,962		2,678	
2011				38,227	13,997				21,073	18,777	8,867
2012				31,987	14,528				9,506	19,291	7,999
2013				15,724					21,726		6,231
2014				39,353	31,628				51,347	39,618	3,568
TOTAL			362,645	125,291	61,652			746,962	103,652	80,364	26,665

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			466,228		3,677			1,096,774		6,505	
2011			4,367	72,562	33,754			2,952	49,648	44,734	9,426
2012		254	15,924	58,501	28,323		106	8,431	23,432	38,128	8,551
2013		290	15,473	24,758	1,457		668	27,013	39,106	2,847	6,181
2014	87	2,166	124,734	78,468	44,002	582	1,445	149,188	114,088	58,660	3,725
TOTAL	87	2,710	626,726	234,289	111,213	582	2,219	1,284,358	226,274	150,874	27,883

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,916,682	722,650	27,883	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-283,725	-109,335	189	
TOTAL LOSSES	1,632,957	613,315	28,072	
EXPECTED LOSSES	628,492	401,063	25,736	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.533	3.956	.181	14.670
INDICATED (POST-TEST)	12.945	4.862	.222	18.029
PRES. ON RATE LEVEL	4.016	2.562	.164	6.742
DERIVED BY FORMULA	4.105	2.608	.165	6.878
UNDERLYING PRES. RATE	4.054	2.587	.166	6.807
PROPOSED	4.105	2.608	.165	6.878

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	10.035
IND. RATES				10.04	MINIMUM PREMIUM	2000
MAN. RATES	8.18	9.52	10.29	+ 10.04	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	614									
2011	477									
2012	694									
2013	600	8	.001							
2014	648	215	.033							
TOTAL	3,033	223	.007							

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			232	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-79,116	-16,301	34	
TOTAL LOSSES			266	
EXPECTED LOSSES	174,275	59,932	4,732	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.009	.009
INDICATED (POST-TEST)	.000	.000	.011	.011
PRES. ON RATE LEVEL	5.691	1.957	.155	7.803
DERIVED BY FORMULA	5.691	1.937	.154	7.782
UNDERLYING PRES. RATE	5.746	1.976	.156	7.878
PROPOSED	5.691	1.937	.154	7.782

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	11.354
IND. RATES				11.35	MINIMUM PREMIUM	2000
MAN. RATES	10.28	11.57	11.91	+ 11.35	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	5,587	22,633	.405						1	1
2011	5,908	1,254,213	21,229			2				2
2012	6,139	163,921	2,670			1			1	2
2013	5,959	468,820	7,867			1	3		2	6
2014	5,229	148,676	2,843				1			1
TOTAL	28,822	2,058,263	7,141			4	4		4	12

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					12,073					8,101	2,459
2011			779,169					469,405			5,639
2012			140,000		2,190			1,593		13,276	6,862
2013			113,695	49,286	17,823			173,149	89,728	17,280	7,859
2014				47,479					100,491		706
TOTAL			1,032,864	96,765	32,086			644,147	190,219	38,657	23,525

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					29,615					19,677	2,452
2011		10,022	1,060,069	5,520	22,590		7,543	782,140	9,586	13,891	5,994
2012		10,197	267,465	5,010	11,912		292	7,368	3,216	25,959	7,335
2013	265	7,189	282,726	94,203	38,395	19,678	25,661	712,255	197,866	51,872	7,796
2014	62	1,474	87,048	56,864	8,889	774	1,924	195,460	138,957	21,882	737
TOTAL	327	28,882	1,697,308	161,597	111,401	20,452	35,420	1,697,223	349,625	133,281	24,314

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,479,612	755,904	24,314	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-432,671	-221,204	292	
TOTAL LOSSES	3,046,941	534,700	24,606	
EXPECTED LOSSES	935,275	798,082	43,521	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.572	1.855	.085	12.512
INDICATED (POST-TEST)	12.993	2.280	.104	15.377
PRES. ON RATE LEVEL	3.213	2.743	.150	6.106
DERIVED BY FORMULA	3.311	2.729	.148	6.188
UNDERLYING PRES. RATE	3.245	2.769	.151	6.165
PROPOSED	3.311	2.729	.148	6.188

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.028
IND. RATES				9.03	MINIMUM PREMIUM	2000
MAN. RATES	8.03	9.01	9.32	+ 9.03	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,442	6,794	.471							
2011	1,498	9,499	.634						1	1
2012	1,712	52,046	3.040						1	1
2013	1,899	21,456	1.129						2	2
2014	2,126	109,632	5.156						2	2
TOTAL	8,677	199,427	2.298						6	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											6,794
2011					926					8,573	
2012					8,446					39,967	3,633
2013					2,381					18,477	598
2014					25,174					84,458	
TOTAL					36,927					151,475	11,025

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											6,774
2011			89	68	2,190			513	878	20,185	
2012		31	2,377	1,573	15,693		98	8,467	9,365	77,909	3,884
2013		53	1,673	984	3,456	191	266	9,603	8,734	29,561	593
2014	30	761	41,853	24,946	29,151	389	983	105,140	91,838	101,206	
TOTAL	30	845	45,992	27,571	50,490	580	1,347	123,723	110,815	228,861	11,251

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	172,517	417,737	11,251	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-158,060	-48,332	143	
TOTAL LOSSES	14,457	369,405	11,394	
EXPECTED LOSSES	353,674	180,049	18,482	
CREDIBILITY	.01	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.167	4.257	.131	4.555
INDICATED (POST-TEST)	.205	5.232	.161	5.598
PRES. ON RATE LEVEL	4.037	2.056	.211	6.304
DERIVED BY FORMULA	3.999	2.088	.210	6.297
UNDERLYING PRES. RATE	4.076	2.075	.213	6.364
PROPOSED	3.999	2.088	.210	6.297

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	
IND. RATES				9.19	MINIMUM PREMIUM	2000
MAN. RATES	8.25	9.27	9.62	+ 9.19	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	938	752	.080							
2011	946	85,100	8.995			1				1
2012	1,200	41,005	3.417					2		2
2013	1,086									
2014	1,236	82,809	6.699				1		1	2
TOTAL	5,406	209,666	3.878			1	1	3		5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											752
2011			71,459					13,641			
2012					23,870					16,621	514
2014				41,630	830				34,193	5,276	880
TOTAL			71,459	41,630	24,700			13,641	34,193	21,897	2,146

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											750
2011		1,182	125,201	652	2,669		283	29,427	360	522	
2012		91	6,724	4,446	44,357		35	3,526	3,897	32,400	549
2014	53	1,315	77,705	50,683	8,756	283	716	73,068	53,022	13,768	919
TOTAL	53	2,588	209,630	55,781	55,782	283	1,034	106,021	57,279	46,690	2,218

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	319,609	215,532	2,218	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-74,150	-33,007	118	
TOTAL LOSSES	245,459	182,525	2,336	
EXPECTED LOSSES	165,045	122,933	16,002	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.540	3.376	.043	7.959
INDICATED (POST-TEST)	5.580	4.149	.053	9.782
PRES. ON RATE LEVEL	3.024	2.253	.293	5.570
DERIVED BY FORMULA	3.024	2.272	.291	5.587
UNDERLYING PRES. RATE	3.053	2.274	.296	5.623
PROPOSED	3.024	2.272	.291	5.587

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE
IND. RATES				8.15	MINIMUM PREMIUM 2000
MAN. RATES	7.24	8.17	8.50	+ 8.15	PRESENT 2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	54,944	1,174,299	2.137			4	5	10	19
2011	50,534	1,186,399	2.347			3	6	9	18
2012	50,072	1,346,338	2.688			3	3	7	13
2013	49,962	765,465	1.532			1	3	1	5
2014	56,818	890,890	1.567			1	2	11	14
TOTAL	262,330	5,363,391	2.045			12	19	38	69

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			400,292	99,326	84,410			320,459	29,818	64,634	175,360
2011			383,610	153,415	103,115			180,775	199,223	134,418	31,843
2012			718,745	35,783	38,573			425,924	72,436	27,607	27,270
2013			75,218	126,271	81,039			211,450	125,549	44,827	101,111
2014			110,661	96,103	226,849			58,014	116,535	221,988	60,740
TOTAL			1,688,526	510,898	533,986			1,196,622	543,561	493,474	396,324

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			710,118	204,015	207,056			751,475	68,670	156,996	174,834
2011		6,353	694,157	298,231	260,754		3,758	415,322	469,720	328,346	33,849
2012		52,655	1,394,092	93,236	113,431		68,717	1,257,746	178,351	78,995	29,152
2013	190	7,914	327,815	238,354	134,530	24,257	32,167	901,997	281,607	103,395	100,302
2014	882	21,300	755,695	356,036	293,745	5,410	8,353	701,065	419,807	299,871	63,413
TOTAL	1,072	88,222	3,881,877	1,189,872	1,009,516	29,667	112,995	4,027,605	1,418,155	967,603	401,550

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,141,438	4,585,146	401,550	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,851,365	-924,499	3,178	
TOTAL LOSSES	4,290,073	3,660,647	404,728	
EXPECTED LOSSES	8,381,443	3,373,563	443,337	
CREDIBILITY	.05	.14	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.635	1.395	.154	3.184
INDICATED (POST-TEST)	2.009	1.714	.189	3.912
PRES. ON RATE LEVEL	3.165	1.274	.167	4.606
DERIVED BY FORMULA	3.107	1.336	.171	4.614
UNDERLYING PRES. RATE	3.195	1.286	.169	4.650
PROPOSED	3.101	1.334	.171	4.606

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.720
IND. RATES				6.72	MINIMUM PREMIUM	2000
MAN. RATES	6.37	7.15	7.03	+ 6.72	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	7,134	144,082	2,019				1	3	4
2011	6,070	507,758	8,365			2	2	1	5
2012	4,151	406,810	9,800			1	1	1	3
2013	4,761	77,074	1,618					3	3
2014	5,593	67,697	1,210					2	2
TOTAL	27,709	1,203,421	4,343			3	4	10	17

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				30,168	15,208				47,529	38,934	12,243
2011			222,882	36,724	1,252			188,383	46,996	7,298	4,223
2012			222,863	21,449	4,808			117,356	32,374	7,072	888
2013					28,257					44,169	4,648
2014					17,740					49,487	470
TOTAL			445,745	88,341	67,265			305,739	126,899	146,960	22,472

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				61,965	37,305				109,459	94,571	12,206
2011		3,694	393,526	70,829	11,916		3,923	410,903	112,158	25,563	4,489
2012		16,364	434,083	45,636	22,307		19,015	352,112	73,719	21,408	949
2013	6	592	19,828	11,657	40,989	509	652	22,951	20,880	70,671	4,611
2014	20	535	29,493	17,578	20,543	228	577	61,602	53,811	59,301	491
TOTAL	26	21,185	876,930	207,665	133,060	737	24,167	847,568	370,027	271,514	22,746

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,770,613	982,266	22,746	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-455,211	-115,918	264	
TOTAL LOSSES	1,315,402	866,348	23,010	
EXPECTED LOSSES	962,056	412,586	38,515	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.747	3.127	.083	7.957
INDICATED (POST-TEST)	5.834	3.843	.102	9.779
PRES. ON RATE LEVEL	3.439	1.475	.138	5.052
DERIVED BY FORMULA	3.463	1.546	.137	5.146
UNDERLYING PRES. RATE	3.472	1.489	.139	5.100
PROPOSED	3.463	1.546	.137	5.146

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.508
IND. RATES				7.51	MINIMUM PREMIUM	2000
MAN. RATES	6.94	7.61	7.71	+ 7.51	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	25,148	123,617	.491						3	3
2011	22,894	22,497	.098						1	1
2012	12,540	441,969	3.524			1			1	2
2013	14,464	2,741	.018							
2014	18,842	38,183	.202						1	1
TOTAL	93,888	629,007	.670			1			6	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					71,630					51,663	324
2011					14,255					8,242	
2012			272,904		35,000			121,909		12,156	
2013											2,741
2014					25,000					6,753	6,430
TOTAL			272,904		145,885			121,909		78,814	9,495

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					175,709					125,489	323
2011			1,373	1,068	33,701			494	844	19,406	
2012		19,987	530,038	15,487	80,329		19,539	351,419	10,793	29,771	
2013											2,719
2014	26	756	41,560	24,772	28,955	30	80	8,408	7,347	8,091	6,713
TOTAL	26	20,743	572,971	41,327	318,694	30	19,619	360,321	18,984	182,757	9,755

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	973,710	561,762	9,755	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,374,258	-182,826	643	
TOTAL LOSSES		378,936	10,398	
EXPECTED LOSSES	2,876,729	648,766	95,766	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.404	.011	.415
INDICATED (POST-TEST)	.000	.497	.014	.511
PRES. ON RATE LEVEL	3.035	.684	.101	3.820
DERIVED BY FORMULA	2.944	.671	.094	3.709
UNDERLYING PRES. RATE	3.064	.691	.102	3.857
PROPOSED	2.944	.671	.094	3.709

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.411
IND. RATES				5.41	MINIMUM PREMIUM	1730
MAN. RATES	5.62	5.98	5.83	+ 5.41	PRESENT	1880

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	264	5,111	1,935							
2011	331									
2012	383									
2013	455									
2014	274	409	.149							
TOTAL	1,707	5,520	.323							

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			5,523	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-52,896	-11,548	32	
TOTAL LOSSES			5,555	
EXPECTED LOSSES	115,256	41,241	4,643	
CREDIBILITY	.00	.00	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.325	.325
INDICATED (POST-TEST)	.000	.000	.399	.399
PRES. ON RATE LEVEL	6.688	2.393	.269	9.350
DERIVED BY FORMULA	6.688	2.393	.270	9.351
UNDERLYING PRES. RATE	6.752	2.416	.272	9.440
PROPOSED	6.687	2.393	.270	9.350

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	13.642
IND. RATES				13.64	MINIMUM PREMIUM	2000
MAN. RATES	12.43	13.88	14.27	+ 13.64	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	582									
2011	593									
2012	633									
2013	593									
2014	669	36,361	5,435						1	1
TOTAL	3,070	36,361	1,184						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014				23,525					12,519		317
TOTAL				23,525					12,519		317

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	68,579	52,623	331	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-46,341	-21,580	57	
TOTAL LOSSES	22,238	31,043	388	
EXPECTED LOSSES	101,709	79,452	8,105	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.724	1.011	.013	1.748
INDICATED (POST-TEST)	.890	1.243	.016	2.149
PRES. ON RATE LEVEL	3.282	2.563	.261	6.106
DERIVED BY FORMULA	3.282	2.550	.259	6.091
UNDERLYING PRES. RATE	3.313	2.588	.264	6.165
PROPOSED	3.282	2.550	.259	6.091

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	8.887
IND. RATES				8.89	MINIMUM PREMIUM	2000
MAN. RATES	8.03	9.01	9.32	+ 8.89	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,224	810	.066							
2011	1,161	11,485	.989				1			1
2012	2,761	112,365	4.069				2		1	3
2013	1,718	501,069	29.165			1	2		1	4
2014	2,148	123,293	5.739				1		2	3
TOTAL	9,012	749,022	8.311				1		6	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											810
2011				3,412					5,122		2,951
2012				57,747	834				51,715	1,403	666
2013			75,770	55,095	30,000			285,003	52,484		2,717
2014				31,418	11,589				53,689	26,597	
TOTAL			75,770	147,672	42,423			285,003	163,010	28,000	7,144

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											808
2011			270	6,384	60			445	11,599	127	3,137
2012		357	21,598	100,883	3,940		328	23,940	103,217	5,572	712
2013	179	5,571	223,030	105,285	53,937	32,077	38,870	1,039,218	140,866	27,383	2,695
2014	55	1,331	76,864	49,113	19,303	536	1,339	137,537	103,161	43,560	
TOTAL	234	7,259	321,762	261,665	77,240	32,613	40,537	1,201,140	358,843	76,642	7,352

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,603,545	774,390	7,352	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-315,485	-227,788	247	
TOTAL LOSSES	1,288,060	546,602	7,599	
EXPECTED LOSSES	727,358	881,103	32,712	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.293	6.065	.084	20.442
INDICATED (POST-TEST)	17.566	7.454	.103	25.123
PRES. ON RATE LEVEL	7.994	9.684	.360	18.038
DERIVED BY FORMULA	8.090	9.639	.355	18.084
UNDERLYING PRES. RATE	8.071	9.777	.363	18.211
PROPOSED	8.090	9.639	.355	18.084

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	26.386
IND. RATES				26.39	MINIMUM PREMIUM	2000
MAN. RATES	26.87	30.15	27.53	+ 26.39	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	434									
2011	637	888	.139							
2012	263									
2013	230									
2014	312	225	.072							
TOTAL	1,876	1,113	.059							

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,179	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-38,300	-6,191	12	
TOTAL LOSSES			1,191	
EXPECTED LOSSES	78,942	22,006	2,045	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.063	.063
INDICATED (POST-TEST)	.000	.000	.077	.077
PRES. ON RATE LEVEL	4.168	1.162	.108	5.438
DERIVED BY FORMULA	4.168	1.150	.108	5.426
UNDERLYING PRES. RATE	4.208	1.173	.109	5.490
PROPOSED	4.168	1.150	.108	5.426

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.917
IND. RATES				7.92	MINIMUM PREMIUM	2000
MAN. RATES	7.52	8.12	8.30	+ 7.92	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	649									
2011	604	398	.065							
2012	850	64,092	7.540				1			1
2013	515									
2014	1,148	81,548	7.103						4	4
TOTAL	3,766	146,038	3.878				1		4	5

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											423
2012		214	13,025	61,433	1,459		177	13,199	57,448	1,581	
2014	42	1,132	62,154	37,043	43,303	208	514	54,976	48,019	52,926	
TOTAL	42	1,346	75,179	98,476	44,762	208	691	68,175	105,467	54,507	423

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	145,641	303,212	423	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-65,139	-22,953	57	
TOTAL LOSSES	80,502	280,259	480	
EXPECTED LOSSES	149,586	90,309	6,968	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.138	7.442	.013	9.593
INDICATED (POST-TEST)	2.628	9.146	.016	11.790
PRES. ON RATE LEVEL	3.935	2.375	.183	6.493
DERIVED BY FORMULA	3.935	2.443	.181	6.559
UNDERLYING PRES. RATE	3.972	2.398	.185	6.555
PROPOSED	3.935	2.443	.181	6.559

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.570
IND. RATES				9.57	MINIMUM PREMIUM	2000
MAN. RATES	9.13	9.85	9.91	+ 9.57	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	835	132,982	15.925			1				1
2011	802	1,986,252	247.662			1			1	2
2012	893									
2013	1,175									
2014	1,147	164,854	14.372						2	2
TOTAL	4,852	2,284,088	47.075			2			3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			91,287					41,695			
2011			468,315		12,515			1,493,968		11,454	
2012											
2013											
2014					77,747					87,107	
TOTAL			559,602		90,262			1,535,663		98,561	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			161,943					97,775			
2011		2,356	250,438	2,234	34,899		9,444	979,617	13,172	44,356	
2012											
2013											
2014	85	2,355	129,250	77,030	90,040	405	1,014	108,429	94,714	104,385	
TOTAL	85	4,711	541,631	79,264	124,939	405	10,458	1,185,821	107,886	148,741	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,743,111	460,830		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-34,906	-18,718	53	
TOTAL LOSSES	1,708,205	442,112	53	
EXPECTED LOSSES	77,680	68,753	6,987	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	35.206	9.112	.001	44.319
INDICATED (POST-TEST)	43.268	11.199	.001	54.468
PRES. ON RATE LEVEL	1.586	1.404	.142	3.132
DERIVED BY FORMULA	1.586	1.502	.141	3.229
UNDERLYING PRES. RATE	1.601	1.417	.144	3.162
PROPOSED	1.586	1.502	.141	3.229

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.711
IND. RATES				4.71	MINIMUM PREMIUM	1545
MAN. RATES	4.12	4.65	4.78	+ 4.71	PRESENT	1595

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-892	-367		
TOTAL LOSSES				
EXPECTED LOSSES	1,847	1,313	224	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.187	.844	.144	2.175
DERIVED BY FORMULA	1.187	.844	.144	2.175
UNDERLYING PRES. RATE	1.199	.852	.145	2.196
PROPOSED	1.187	.844	.144	2.175

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.173
IND. RATES				3.17	MINIMUM PREMIUM	1135
MAN. RATES	2.99	3.29	3.32	+ 3.17	PRESENT	1200

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	887									
2011	1,242	152	.012							
2012	1,021	8,126	.795					1		1
2013	992	2,097	.211							
2014	1,064	8,308	.780						1	1
TOTAL	5,206	18,683	.359					2		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											152
2012					1,499					6,627	
2013											2,097
2014					2,694					5,614	
TOTAL					4,193					12,241	2,249

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											162
2012		10	422	281	2,786		18	1,405	1,552	12,917	
2013											2,080
2014	2	85	4,480	2,669	3,120	20	63	6,990	6,105	6,731	
TOTAL	2	95	4,902	2,950	5,906	20	81	8,395	7,657	19,648	2,242

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,495	36,161	2,242	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-25,941	-25,647	70	
TOTAL LOSSES		10,514	2,312	
EXPECTED LOSSES	56,485	94,124	9,892	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.202	.044	.246
INDICATED (POST-TEST)	.000	.248	.054	.302
PRES. ON RATE LEVEL	1.075	1.791	.188	3.054
DERIVED BY FORMULA	1.075	1.776	.187	3.038
UNDERLYING PRES. RATE	1.085	1.808	.190	3.083
PROPOSED	1.075	1.776	.187	3.038

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.432
IND. RATES				4.43	MINIMUM PREMIUM	1470
MAN. RATES	4.15	4.57	4.66	+ 4.43	PRESENT	1565

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,067									
2011	1,233	3,196	.259							
2012	1,142									
2013	1,687	510,529	30.262			1	1			2
2014	1,584	5,462	.344						1	1
TOTAL	6,713	519,187	7.734			1	1		1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											3,196
2013			187,018	66,703				235,497	21,311		
2014					2,500					2,962	
TOTAL			187,018	66,703	2,500			235,497	21,311	2,962	3,196

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											3,397
2013	411	10,628	418,028	119,727	18,854	25,618	30,400	804,106	75,392	19,156	
2014	2	74	4,157	2,477	2,896	15	36	3,684	3,218	3,552	
TOTAL	413	10,702	422,185	122,204	21,750	25,633	30,436	807,790	78,610	22,708	3,397

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,297,159	245,272	3,397	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-65,077	-18,770	76	
TOTAL LOSSES	1,232,082	226,502	3,473	
EXPECTED LOSSES	144,665	68,809	9,868	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	18.354	3.374	.052	21.780
INDICATED (POST-TEST)	22.557	4.147	.064	26.768
PRES. ON RATE LEVEL	2.135	1.014	.146	3.295
DERIVED BY FORMULA	2.135	1.045	.145	3.325
UNDERLYING PRES. RATE	2.155	1.025	.147	3.327
PROPOSED	2.135	1.045	.145	3.325

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.851
IND. RATES				4.85	MINIMUM PREMIUM	1580
MAN. RATES	4.46	4.94	5.03	+ 4.85	PRESENT	1665

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,451	-10,805	36	
TOTAL LOSSES			36	
EXPECTED LOSSES	27,613	42,473	4,067	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.006	.006
INDICATED (POST-TEST)	.000	.000	.007	.007
PRES. ON RATE LEVEL	4.875	7.499	.718	13.092
DERIVED BY FORMULA	4.875	7.499	.718	13.092
UNDERLYING PRES. RATE	4.922	7.571	.725	13.218
PROPOSED	4.875	7.499	.718	13.092

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	20.525
IND. RATES				20.53	MINIMUM PREMIUM	2000
MAN. RATES	17.49	19.67	19.96	+ 20.53	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	1,987	7,726	.388			1,987						
2011	2,257	8,031	.355			2,257				1		1
2012	2,555	1,162	.045			2,555						
2013	2,864	17,851	.623			2,864				1		1
2014	3,027	25,475	.841			3,027				2		2
TOTAL	12,690	60,245	.475			12,690				4		4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											7,726
2011					2,488					5,543	
2012											1,162
2013					6,325					6,904	4,622
2014					9,282					14,925	1,268
TOTAL					18,095					27,372	14,778

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											7,703
2011			239	186	5,882			332	569	13,052	
2012											1,242
2013	2	128	4,438	2,607	9,176	95	109	3,588	3,267	11,047	4,585
2014	11	275	15,431	9,201	10,746	76	175	18,577	16,229	17,886	1,324
TOTAL	13	403	20,108	11,994	25,804	171	284	22,497	20,065	41,985	14,854

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	43,476	99,848	14,854	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-109,930	-33,321	223	
TOTAL LOSSES		66,527	15,077	
EXPECTED LOSSES	246,059	123,981	29,061	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.524	.119	.643
INDICATED (POST-TEST)	.000	.644	.146	.790
PRES. ON RATE LEVEL	1.920	.968	.227	3.115
DERIVED BY FORMULA	1.901	.962	.225	3.088
UNDERLYING PRES. RATE	1.939	.977	.229	3.145
PROPOSED	1.901	.962	.225	3.088

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.841
IND. RATES				4.84	MINIMUM PREMIUM	1580
MAN. RATES	4.46	4.93	4.75	+ 4.84	PRESENT	1590

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	2,094									
2011	2,327									
2012	2,430	1,668	.068							
2013	2,683	5,044	.187						1	1
2014	2,707									
TOTAL	12,241	6,712	.055						1	1

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,912	10,252	1,783	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-37,131	-20,137	57	
TOTAL LOSSES			1,840	
EXPECTED LOSSES	82,015	74,058	7,711	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.015	.015
INDICATED (POST-TEST)	.000	.000	.018	.018
PRES. ON RATE LEVEL	.664	.599	.062	1.325
DERIVED BY FORMULA	.657	.587	.061	1.305
UNDERLYING PRES. RATE	.670	.605	.063	1.338
PROPOSED	.657	.587	.061	1.305

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				2.05	MINIMUM PREMIUM	840
MAN. RATES	1.86	2.06	2.02	+ 2.05	PRESENT	845

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	16,757	64,973	.387			16,757				1	1	2
2011	16,766	866,011	5.165			16,766			1	1	2	4
2012	15,292	227,533	1.487			15,292				2	3	5
2013	16,477	18,500	.112			16,477					2	2
2014	17,705	212,596	1.200			17,705				1	3	4
TOTAL	82,997	1,389,613	1.674			82,997			1	5	11	17

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				16,226	1,740				15,087	13,451	18,469
2011			264,085	16,795	3,301			509,690	9,706	5,673	56,761
2012				67,633	16,742				97,224	36,171	9,763
2013					1,246					2,326	14,928
2014				60,480	23,743				34,256	84,553	9,564
TOTAL			264,085	161,134	46,772			509,690	156,273	142,174	109,485

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				33,328	4,268				34,745	32,672	18,413
2011		2,692	286,419	33,150	14,163		6,528	677,899	30,856	25,615	60,337
2012		479	29,732	121,096	33,913		701	52,112	201,906	75,839	10,437
2013		35	871	513	1,804	32	27	1,209	1,102	3,722	14,809
2014	103	2,596	150,357	95,960	38,821	652	1,641	171,891	139,309	108,784	9,985
TOTAL	103	5,802	467,379	284,047	92,969	684	8,897	903,111	407,918	246,632	113,981

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,385,976	1,031,566	113,981	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,189,914	-349,908	1,681	
TOTAL LOSSES	196,062	681,658	115,662	
EXPECTED LOSSES	2,586,187	1,273,173	234,881	
CREDIBILITY	.02	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.236	.821	.139	1.196
INDICATED (POST-TEST)	.290	1.009	.171	1.470
PRES. ON RATE LEVEL	3.086	1.520	.280	4.886
DERIVED BY FORMULA	3.030	1.484	.272	4.786
UNDERLYING PRES. RATE	3.116	1.534	.283	4.933
PROPOSED	3.030	1.484	.272	4.786

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.503
IND. RATES				7.50	MINIMUM PREMIUM	2000
MAN. RATES	6.69	7.41	7.45	+ 7.50	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	37,817	214,349	.566				1	5	6
2011	29,812	85,857	.287					2	2
2012	21,457	13,161	.061					1	1
2013	35,809	415,756	1.161			1	1	2	4
2014	35,565	48,990	.137					2	2
TOTAL	160,460	778,113	.485			1	2	12	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				3,784	36,671				3,547	154,454	15,893
2011					33,008					36,509	16,340
2012					886					3,215	9,060
2013			180,762	56,573	6,985			66,790	42,149	43,441	19,056
2014					18,636					18,418	11,936
TOTAL			180,762	60,357	96,186			66,790	45,696	256,037	72,285

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				7,772	89,954				8,169	375,170	15,845
2011			3,177	2,471	78,036			2,187	3,739	85,965	17,369
2012			250	164	1,643		9	678	752	6,267	9,685
2013	416	10,593	413,077	106,659	28,051	8,042	10,671	303,230	107,279	79,844	18,904
2014	22	566	30,982	18,468	21,586	86	215	22,929	20,028	22,069	12,461
TOTAL	438	11,159	447,486	135,534	219,270	8,128	10,895	329,024	139,967	569,315	74,264

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	807,130	1,064,086	74,264	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,340,165	-361,007	1,020	
TOTAL LOSSES		703,079	75,284	
EXPECTED LOSSES	2,880,257	1,285,285	137,996	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.438	.047	.485
INDICATED (POST-TEST)	.000	.538	.058	.596
PRES. ON RATE LEVEL	1.778	.794	.085	2.657
DERIVED BY FORMULA	1.707	.768	.082	2.557
UNDERLYING PRES. RATE	1.795	.801	.086	2.682
PROPOSED	1.707	.768	.082	2.557

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.008
IND. RATES				4.01	MINIMUM PREMIUM	1360
MAN. RATES	3.62	4.05	4.05	+ 4.01	PRESENT	1395

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	40,716	1,017,354	2,498			2	4	4	10	
2011	41,582	568,743	1,367			2	1	4	7	
2012	38,215	344,213	.900			1	5	2	8	
2013	37,964	445,771	1,174				6	6	12	
2014	51,212	354,887	.692				2	2	4	
TOTAL	209,689	2,730,968	1,302			5	18	18	41	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			453,619	26,978	6,708			465,143	29,812	2,752	32,342
2011			349,995	14,931	6,378			166,818	13,020	10,482	7,119
2012			183,162	71,261	6,911			18,952	49,564	10,364	3,999
2013				159,175	70,731				124,906	85,524	5,435
2014				55,884	125,799				34,623	132,483	6,098
TOTAL			986,776	328,229	216,527			650,913	251,925	241,605	54,993

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			682,075	55,412	16,454			911,949	68,657	6,685	32,245
2011		5,797	615,007	31,606	28,409		3,476	361,620	34,971	31,394	7,567
2012		13,769	377,426	131,611	26,059		3,380	79,088	102,277	23,868	4,275
2013	19	4,361	206,273	279,788	117,349	889	5,117	199,756	265,273	153,226	5,392
2014	208	5,543	311,592	191,577	156,156	875	2,203	232,273	191,930	166,303	6,366
TOTAL	227	29,470	2,192,373	689,994	344,427	1,764	14,176	1,784,686	663,108	381,476	55,845

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,022,696	2,079,005	55,845	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,373,319	-610,833	1,331	
TOTAL LOSSES	2,649,377	1,468,172	57,176	
EXPECTED LOSSES	3,025,812	2,268,834	176,139	
CREDIBILITY	.05	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.263	.700	.027	1.990
INDICATED (POST-TEST)	1.552	.860	.033	2.445
PRES. ON RATE LEVEL	1.429	1.072	.083	2.584
DERIVED BY FORMULA	1.435	1.047	.077	2.559
UNDERLYING PRES. RATE	1.443	1.082	.084	2.609
PROPOSED	1.435	1.047	.077	2.559

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.012
IND. RATES				4.01	MINIMUM PREMIUM	1360
MAN. RATES	3.18	3.73	3.94	+ 4.01	PRESENT	1370

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	17,160	1,604,879	9.352			3	7	7	17
2011	15,100	1,538,896	10.191			4	3	7	14
2012	15,060	1,202,953	7.987			3	2	5	10
2013	15,450	175,323	1.134				7	3	10
2014	16,204	1,059,985	6.541			1		15	16
TOTAL	78,974	5,582,036	7.068			11	19	37	67

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			477,772	109,484	27,137			459,794	486,037	9,593	35,062
2011			747,342	68,941	13,424			604,723	31,316	45,837	27,313
2012			511,839	66,612	9,287			498,892	69,662	21,241	25,420
2013				63,611	6,732				88,439	6,817	9,724
2014			312,723		305,029			62,433		335,474	44,326
TOTAL			2,049,676	308,648	361,609			1,625,842	675,454	418,962	141,845

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			847,567	224,880	66,568			1,078,217	1,119,344	23,301	34,957
2011		12,379	1,316,134	136,801	60,834		12,585	1,309,988	91,609	131,872	29,034
2012		37,674	1,002,860	134,746	48,695		80,353	1,463,925	176,097	70,076	27,174
2013	2	1,305	67,319	102,934	15,650	96	2,836	113,525	162,415	22,509	9,646
2014	1,793	41,597	1,078,987	347,898	390,105	5,293	7,721	630,774	383,381	411,140	46,276
TOTAL	1,795	92,955	4,312,867	947,259	581,852	5,389	103,495	4,596,429	1,932,846	658,898	147,087

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	9,112,930	4,120,855	147,087	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,261,186	-528,356	1,357	
TOTAL LOSSES	7,851,744	3,592,499	148,444	
EXPECTED LOSSES	2,727,761	1,911,171	193,487	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.942	4.549	.188	14.679
INDICATED (POST-TEST)	12.219	5.591	.231	18.041
PRES. ON RATE LEVEL	3.421	2.397	.243	6.061
DERIVED BY FORMULA	3.597	2.589	.242	6.428
UNDERLYING PRES. RATE	3.454	2.420	.245	6.119
PROPOSED	3.597	2.589	.242	6.428

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	10.077
IND. RATES				10.08	MINIMUM PREMIUM	2000
MAN. RATES	6.81	8.34	9.24	+ 10.08	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	10,296	962,454	9.347			2	3	9	14
2011	9,397	532,103	5.662			1	6	7	14
2012	6,573	267,833	4.074					4	4
2013	5,611	160,969	2.868				1	4	5
2014	6,066	338,727	5.584				3	9	12
TOTAL	37,943	2,262,086	5.962			3	13	33	49

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			355,435	79,225	134,790			122,881	67,832	197,627	4,664
2011			80,492	110,448	32,383			26,131	190,462	70,441	21,746
2012					103,608					161,329	2,896
2013				29,800	54,580				12,172	60,741	3,676
2014				53,354	59,799				126,447	97,611	1,516
TOTAL			435,927	272,827	385,160			149,012	396,913	587,749	34,498

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			630,542	162,728	330,640			288,156	156,218	480,035	4,650
2011		1,334	152,867	209,780	81,474		542	77,121	439,238	171,557	23,116
2012		407	29,193	19,302	192,519		389	34,177	37,804	314,485	3,096
2013	13	1,688	67,624	69,440	81,936	668	1,271	46,700	50,629	98,779	3,647
2014	135	3,463	197,227	123,150	79,243	1,432	3,560	367,447	280,989	144,500	1,583
TOTAL	148	6,892	1,077,453	584,400	765,812	2,100	5,762	813,601	964,878	1,209,356	36,092

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,905,956	3,524,446	36,092	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-863,732	-542,532	842	
TOTAL LOSSES	1,042,224	2,981,914	36,934	
EXPECTED LOSSES	1,789,393	1,906,257	138,871	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.747	7.859	.097	10.703
INDICATED (POST-TEST)	3.376	9.659	.119	13.154
PRES. ON RATE LEVEL	4.671	4.976	.363	10.010
DERIVED BY FORMULA	4.658	5.163	.353	10.174
UNDERLYING PRES. RATE	4.716	5.024	.366	10.106
PROPOSED	4.658	5.163	.353	10.174

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	13.103
IND. RATES				13.10	MINIMUM PREMIUM	2000
MAN. RATES	10.60	12.24	13.65	+ 13.10	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,889	478,264	25.318			1				1
2011	2,088									
2012	2,243	86,806	3.870				1			1
2013	2,641	1,268	.048							
2014	3,134	698	.022							
TOTAL	11,995	567,036	4.727			1	1			2

REPORTED LOSSES

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

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			279,843					751,612			
2012		285	17,211	81,161	1,929		257	18,412	80,136	2,209	
2013											1,258
2014											729
TOTAL		285	297,054	81,161	1,929		257	770,024	80,136	2,209	1,987

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,067,620	165,435	1,987	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-334,089	-79,239	88	
TOTAL LOSSES	733,531	86,196	2,075	
EXPECTED LOSSES	752,807	297,475	11,036	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.115	.719	.017	6.851
INDICATED (POST-TEST)	7.515	.884	.021	8.420
PRES. ON RATE LEVEL	6.216	2.457	.091	8.764
DERIVED BY FORMULA	6.229	2.426	.090	8.745
UNDERLYING PRES. RATE	6.276	2.480	.092	8.848
PROPOSED	6.229	2.426	.090	8.745

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	11.262
IND. RATES				11.26	MINIMUM PREMIUM	2000
MAN. RATES	10.94	11.99	11.95	+ 11.26	PRESENT	2000

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-433	-147		
TOTAL LOSSES				
EXPECTED LOSSES	1,078	653	120	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	13.353	8.082	1.483	22.918
DERIVED BY FORMULA	13.353	8.082	1.483	22.918
UNDERLYING PRES. RATE	13.481	8.160	1.497	23.138
PROPOSED	13.353	8.082	1.483	22.918

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	29.516
IND. RATES				29.52	MINIMUM PREMIUM	2000
MAN. RATES	27.36	30.69	31.25	+ 29.52	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	19,450	638,528	3.282			19,450			1	6	4	11
2011	19,236	284,377	1.478			19,236				3	5	8
2012	19,862	360,143	1.813			19,862				5	2	7
2013	20,659	671,833	3.252			20,659				8	6	14
2014	22,981	190,705	.829			22,981				1	7	8
TOTAL	102,188	2,145,586	2.100			102,188			1	23	24	48

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			122,325	64,516	12,296			235,591	136,046	43,366	24,388
2011				77,731	48,910				43,136	78,447	36,153
2012				90,684	15,404				212,412	27,001	14,642
2013				115,235	110,114				215,602	172,585	58,297
2014				21,402	18,976				13,401	94,661	42,265
TOTAL			122,325	369,568	205,700			235,591	620,597	416,060	175,745

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			217,005	132,515	30,162			552,461	313,314	105,337	24,315
2011			10,851	149,081	116,974			8,444	105,727	185,775	38,431
2012		610	37,879	161,059	32,388		1,393	102,827	428,935	64,281	15,652
2013	23	4,395	190,676	226,854	170,404	1,876	9,199	357,765	469,692	304,419	57,831
2014	46	1,246	70,786	44,435	25,976	536	1,360	143,904	121,465	116,347	44,125
TOTAL	69	6,251	527,197	713,944	375,904	2,412	11,952	1,165,401	1,439,133	776,159	180,354

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,713,282	3,305,140	180,354	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-731,735	-627,702	1,475	
TOTAL LOSSES	981,547	2,677,438	181,829	
EXPECTED LOSSES	1,608,440	2,307,405	200,290	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.961	2.620	.178	3.759
INDICATED (POST-TEST)	1.181	3.220	.219	4.620
PRES. ON RATE LEVEL	1.559	2.237	.194	3.990
DERIVED BY FORMULA	1.548	2.316	.196	4.060
UNDERLYING PRES. RATE	1.574	2.258	.196	4.028
PROPOSED	1.548	2.316	.196	4.060

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.228
IND. RATES				5.23	MINIMUM PREMIUM	1680
MAN. RATES	4.62	5.20	5.44	+ 5.23	PRESENT	1775

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,186									
2011	850	81,906	9.636						1	1
2012	940	346,462	36.857			1				1
2013	918	75,763	8.253				1		1	2
2014	1,278	361	.028							
TOTAL	5,172	504,492	9.754			1	1		2	4

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,032,629	380,783	1,565	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-103,287	-40,233	136	
TOTAL LOSSES	929,342	340,550	1,701	
EXPECTED LOSSES	226,638	148,332	17,947	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	17.969	6.584	.033	24.586
INDICATED (POST-TEST)	22.084	8.092	.041	30.217
PRES. ON RATE LEVEL	4.340	2.841	.344	7.525
DERIVED BY FORMULA	4.340	2.894	.341	7.575
UNDERLYING PRES. RATE	4.382	2.868	.347	7.597
PROPOSED	4.340	2.894	.341	7.575

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.755
IND. RATES				9.76	MINIMUM PREMIUM	2000
MAN. RATES	8.44	9.73	10.26	+ 9.76	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	4,961	832,440	16.779			4,961				4	12	16
2011	5,754	823,514	14.312			5,754			1	1	7	9
2012	5,498	151,457	2.754			5,498					13	13
2013	4,647	243,983	5.250			4,647				3	5	8
2014	4,970	39,181	.788			4,970					3	3
TOTAL	25,830	2,090,575	8.094			25,830			1	8	40	49

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				145,981	50,293				568,421	51,993	15,752
2011			158,052	23,469	54,614			494,422	18,943	60,949	13,065
2012					81,792					58,229	11,436
2013				76,115	21,533				71,021	8,459	66,855
2014					9,563					19,045	10,573
TOTAL			158,052	245,565	217,795			494,422	658,385	198,675	117,681

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				299,846	123,369				1,309,074	126,289	15,705
2011		2,394	260,259	49,314	134,915		9,405	980,321	61,096	161,299	13,888
2012		305	23,052	15,233	151,978		124	12,331	13,646	113,505	12,225
2013	5	1,833	90,010	128,722	38,280	64	2,314	92,691	131,840	22,845	66,320
2014	10	291	15,901	9,472	11,074	86	223	23,710	20,708	22,819	11,038
TOTAL	15	4,823	389,222	502,587	459,616	150	12,066	1,109,053	1,536,364	446,757	119,176

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,515,329	2,945,324	119,176	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-690,086	-459,811	920	
TOTAL LOSSES	825,243	2,485,513	120,096	
EXPECTED LOSSES	1,493,749	1,678,434	136,382	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.195	9.623	.465	13.283
INDICATED (POST-TEST)	3.927	11.827	.571	16.325
PRES. ON RATE LEVEL	5.728	6.436	.523	12.687
DERIVED BY FORMULA	5.710	6.598	.524	12.832
UNDERLYING PRES. RATE	5.783	6.498	.528	12.809
PROPOSED	5.710	6.598	.524	12.832

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	16.526
IND. RATES				16.53	MINIMUM PREMIUM	2000
MAN. RATES	14.12	16.34	17.30	+ 16.53	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	7,560	749,526	9.914			1	6	23	30
2011	5,218	1,347,497	25.824			3	8	20	31
2012	5,493	1,191,686	21.694			3	4	13	20
2013	7,636	1,134,400	14.855			3	6	16	25
2014	5,376	712,196	13.247			1	2	13	16
TOTAL	31,283	5,135,305	16.416			11	26	85	122

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			76,324	57,293	93,996			238,836	84,027	132,969	66,081
2011			441,429	142,321	39,280			497,437	141,211	63,722	22,097
2012			421,994	119,492	14,539			442,143	79,035	42,092	72,391
2013			302,729	117,811	24,961			414,699	178,888	57,299	38,013
2014			115,024	83,850	95,658			149,974	72,099	189,060	6,531
TOTAL			1,357,500	520,767	268,434			1,743,089	555,260	485,142	205,113

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			135,399	117,680	230,575			560,070	193,514	322,985	65,883
2011		7,311	788,435	273,219	111,804		10,351	1,089,157	339,474	172,578	23,489
2012		31,506	852,644	225,019	55,614		71,353	1,310,247	195,928	108,407	77,386
2013	700	18,445	723,791	220,412	68,355	47,401	60,555	1,669,354	416,585	144,962	37,709
2014	746	17,385	523,106	212,008	140,040	10,438	12,721	887,606	349,965	264,176	6,818
TOTAL	1,446	74,647	3,023,375	1,048,338	606,388	57,839	154,980	5,516,434	1,495,466	1,013,108	211,285

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,828,721	4,163,300	211,285	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-525,524	-370,329	568	
TOTAL LOSSES	8,303,197	3,792,971	211,853	
EXPECTED LOSSES	1,117,741	1,292,302	84,464	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	26.542	12.125	.677	39.344
INDICATED (POST-TEST)	32.620	14.902	.832	48.354
PRES. ON RATE LEVEL	3.539	4.092	.267	7.898
DERIVED BY FORMULA	3.830	4.416	.290	8.536
UNDERLYING PRES. RATE	3.573	4.131	.270	7.974
PROPOSED	3.830	4.416	.290	8.536

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	10.993
IND. RATES				10.99	MINIMUM PREMIUM	2000
MAN. RATES	9.07	10.41	10.77	+ 10.99	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	44,423	566,323	1.274				9	17	26
2011	39,682	606,496	1.528			1	5	17	23
2012	42,381	934,540	2.205			2	2	8	12
2013	44,239	544,919	1.231			1	5	20	26
2014	49,463	1,560,057	3.153			2	4	25	31
TOTAL	220,188	4,212,335	1.913			6	25	87	118

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				157,234	69,375				212,799	93,930	32,985
2011			73,164	101,618	52,951			71,581	103,033	114,431	89,718
2012			347,639	18,241	50,391			352,144	18,754	113,976	33,395
2013			92,297	59,520	78,138			54,300	130,110	99,169	31,385
2014			374,833	114,213	160,608			313,758	126,590	401,566	68,489
TOTAL			887,933	450,826	411,463			791,783	591,286	823,072	255,972

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				322,959	170,178				490,075	228,156	32,886
2011		1,213	141,313	194,739	129,676		1,488	170,215	246,947	274,722	95,370
2012		22,132	592,824	51,066	111,205		48,082	885,180	83,445	238,048	35,699
2013	230	7,536	293,400	133,462	125,331	7,187	12,573	398,855	289,935	179,646	31,134
2014	2,079	47,185	1,161,881	350,668	251,553	21,699	26,234	1,817,284	705,189	554,645	71,503
TOTAL	2,309	78,066	2,189,418	1,052,894	787,943	28,886	88,377	3,271,534	1,815,591	1,475,217	266,592

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,658,590	5,131,645	266,592	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,697,896	-1,708,646	2,719	
TOTAL LOSSES		3,422,999	269,311	
EXPECTED LOSSES	12,493,468	6,259,945	369,917	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.555	.122	1.677
INDICATED (POST-TEST)	.000	1.911	.150	2.061
PRES. ON RATE LEVEL	5.620	2.816	.166	8.602
DERIVED BY FORMULA	5.339	2.698	.164	8.201
UNDERLYING PRES. RATE	5.674	2.843	.168	8.685
PROPOSED	5.339	2.698	.164	8.201

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	10.562
IND. RATES				10.56	MINIMUM PREMIUM	2000
MAN. RATES	11.44	12.15	11.73	+ 10.56	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	12,608	194,769	1.544				3	5	8
2011	10,970	153,742	1.401					5	5
2012	11,253	168,760	1.499				1	4	5
2013	13,601	566,146	4.162					10	10
2014	17,916	279,517	1.560				1	7	8
TOTAL	66,348	1,362,934	2.054				5	31	36

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				73,750	6,279				87,146	18,495	9,099
2011					41,701					86,973	25,068
2012				7,865	31,807				33,896	72,593	22,599
2013					164,977					379,403	21,766
2014				16,448	35,257				66,878	86,822	74,112
TOTAL				98,063	280,021				187,920	644,286	152,644

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				151,482	15,402				200,697	44,925	9,072
2011			4,016	3,124	98,592			5,210	8,908	204,792	26,647
2012		173	11,870	19,645	59,425			30,876	84,450	143,367	24,158
2013	40	3,475	115,769	68,041	239,318	4,230	391	197,190	179,398	607,045	21,592
2014	59	1,567	88,764	54,625	43,909	909	2,286	238,153	186,880	118,607	77,373
TOTAL	99	5,215	220,419	296,917	456,646	5,139	8,271	471,429	660,333	1,118,736	158,842

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	710,572	2,532,632	158,842	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-962,495	-334,518	1,178	
TOTAL LOSSES		2,198,114	160,020	
EXPECTED LOSSES	2,151,665	1,249,333	145,966	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	3.313	.241	3.554
INDICATED (POST-TEST)	.000	4.072	.296	4.368
PRES. ON RATE LEVEL	3.212	1.865	.218	5.295
DERIVED BY FORMULA	3.148	1.997	.223	5.368
UNDERLYING PRES. RATE	3.243	1.883	.220	5.346
PROPOSED	3.105	1.970	.220	5.295

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.819
IND. RATES				6.82	MINIMUM PREMIUM	2000
MAN. RATES	6.15	6.83	7.22	+ 6.82	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	39,232	4,290,885	10.937			39,232	1		10	4	21	36
2011	40,804	2,447,488	5.998			40,804	1		6	10	16	33
2012	50,374	2,578,019	5.117			50,374			4	12	22	38
2013	52,144	2,160,826	4.143			52,144	1		3	10	21	35
2014	64,175	2,400,537	3.740			64,175			3	12	37	52
TOTAL	246,729	13,877,755	5.625			246,729	3		26	48	117	194

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	46,176		1,723,685	67,243	75,329	159,594		2,025,636	40,020	77,209	75,993
2011	335,569		870,057	237,652	91,347			432,172	300,523	150,844	29,324
2012			726,223	291,654	209,849			864,703	282,080	170,966	32,544
2013	706,028		278,523	279,006	175,320	1,553		225,005	249,035	216,841	29,515
2014			313,903	367,843	464,746			224,149	315,874	635,993	78,029
TOTAL	1,087,773		3,912,391	1,243,398	1,016,591	161,147		3,771,665	1,187,532	1,251,853	245,405

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	391,850		2,806,208	138,117	184,781	55,060		3,758,131	92,165	187,540	75,765
2011	802,526	14,407	1,551,966	459,367	252,553		8,992	967,416	707,468	379,140	31,171
2012		45,139	1,281,543	567,068	434,788		100,077	1,915,058	641,136	379,186	34,790
2013	978,928	23,262	940,737	534,260	299,696	77,157	40,308	1,191,244	587,431	395,789	29,279
2014	2,438	57,945	2,021,077	946,851	644,097	18,826	27,118	2,171,352	1,195,118	863,654	81,462
TOTAL	2,175,742	140,753	8,601,531	2,645,663	1,815,915	151,043	176,495	10,003,201	3,223,318	2,205,309	252,467

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	21,248,765	9,890,205	252,467	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,328,878	-1,833,483	2,120	
TOTAL LOSSES	13,919,887	8,056,722	254,587	
EXPECTED LOSSES	16,562,919	6,918,281	266,468	
CREDIBILITY	.05	.14	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.642	3.265	.103	9.010
INDICATED (POST-TEST)	6.934	4.013	.127	11.074
PRES. ON RATE LEVEL	6.649	2.778	.107	9.534
DERIVED BY FORMULA	6.663	2.951	.110	9.724
UNDERLYING PRES. RATE	6.713	2.804	.108	9.625
PROPOSED	6.663	2.951	.110	9.724

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	12.523
IND. RATES				12.52	MINIMUM PREMIUM	2000
MAN. RATES	11.16	12.52	13.00	+ 12.52	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,955	11,092	.567						1	1
2011	2,253									
2012	2,331									
2013	2,480									
2014	2,687									
TOTAL	11,706	11,092	.095						1	1

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					12,886					14,183	
TOTAL					12,886					14,183	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		27,069		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-338,792	-83,221	133	
TOTAL LOSSES			133	
EXPECTED LOSSES	751,292	308,218	17,794	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	6.357	2.608	.151	9.116
DERIVED BY FORMULA	6.293	2.556	.148	8.997
UNDERLYING PRES. RATE	6.418	2.633	.152	9.203
PROPOSED	6.293	2.556	.148	8.997

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	11.587
IND. RATES				11.59	MINIMUM PREMIUM	2000
MAN. RATES	10.05	11.69	12.43	+ 11.59	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	13,889	484,545	3.488			13,889			1	4	1	6
2011	16,897	1,302,320	7.707			16,897			1	7	6	14
2012	22,495	257,664	1.145			22,495			1	1	4	6
2013	28,838	540,959	1.875			28,838				2	7	9
2014	31,494	475,588	1.510			31,494				3	13	16
TOTAL	113,613	3,061,076	2.694			113,613			3	17	31	51

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			166,974	60,549	2,004			158,659	39,537	4,078	52,744
2011			256,048	211,696	22,211			402,418	233,848	100,292	75,807
2012			69,657	17,772	13,896			56,761	28,511	40,939	30,128
2013				14,170	129,781				6,805	323,274	66,929
2014				68,130	123,568				22,871	203,346	57,673
TOTAL			492,679	372,317	291,460			617,838	331,572	671,929	283,281

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			296,212	124,367	4,916			372,055	91,053	9,905	52,586
2011		3,509	390,185	399,629	64,080		6,932	744,852	548,667	254,677	80,583
2012		5,230	143,258	35,880	30,462		9,357	184,131	70,021	84,189	32,207
2013	32	2,968	105,018	75,844	189,569	3,560	4,985	176,475	165,104	518,135	66,394
2014	220	5,856	330,348	204,024	155,859	1,120	2,812	297,628	252,721	248,653	60,211
TOTAL	252	17,563	1,265,021	839,744	444,886	4,680	24,086	1,775,141	1,127,566	1,115,559	291,981

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,086,743	3,527,755	291,981	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,747,995	-732,178	2,340	
TOTAL LOSSES	1,338,748	2,795,577	294,321	
EXPECTED LOSSES	4,030,990	2,783,520	277,216	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.178	2.461	.259	3.898
INDICATED (POST-TEST)	1.448	3.025	.318	4.791
PRES. ON RATE LEVEL	3.514	2.427	.242	6.183
DERIVED BY FORMULA	3.452	2.475	.249	6.176
UNDERLYING PRES. RATE	3.548	2.450	.244	6.242
PROPOSED	3.452	2.475	.249	6.176

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.954
IND. RATES				7.95	MINIMUM PREMIUM	2000
MAN. RATES	7.24	8.21	8.43	+ 7.95	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	21,176	680,689	3.214			21,176			1	3	7	11
2011	22,154	101,616	.458			22,154				1	3	4
2012	20,781	252,037	1.212			20,781				2	5	7
2013	24,196	450,522	1.861			24,196			1		2	3
2014	25,376	95,762	.377			25,376				1	2	3
TOTAL	113,683	1,580,626	1.390			113,683			2	7	19	28

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			144,694	32,334	61,851			276,576	43,912	109,066	12,256
2011				32,232	1,850				26,341	3,649	37,544
2012				44,543	46,491				73,634	76,341	11,028
2013			146,362		5,438			226,275		22,595	49,852
2014				9,600	10,845				37,220	16,189	21,908
TOTAL			291,056	118,709	126,475			502,851	181,107	227,840	132,588

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			256,687	66,414	151,721			648,571	101,128	264,921	12,219
2011			2,723	60,439	4,929			2,506	60,027	9,243	39,909
2012		448	29,576	86,354	88,225		656	49,834	164,387	152,849	11,789
2013	318	7,317	273,666	13,503	17,597	24,391	28,296	742,835	45,507	51,537	49,453
2014	26	628	35,633	22,246	14,358	364	903	92,544	69,069	27,507	22,872
TOTAL	344	8,393	598,285	248,956	276,830	24,755	29,855	1,536,290	440,118	506,057	136,242

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,197,922	1,471,961	136,242	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,658,815	-484,446	1,560	
TOTAL LOSSES	539,107	987,515	137,802	
EXPECTED LOSSES	3,638,994	1,772,319	211,450	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.474	.869	.121	1.464
INDICATED (POST-TEST)	.583	1.068	.149	1.800
PRES. ON RATE LEVEL	3.171	1.544	.184	4.899
DERIVED BY FORMULA	3.093	1.506	.181	4.780
UNDERLYING PRES. RATE	3.201	1.559	.186	4.946
PROPOSED	3.093	1.506	.181	4.780

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.156
IND. RATES				6.16	MINIMUM PREMIUM	1925
MAN. RATES	5.96	6.62	6.68	+ 6.16	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	90,850	1,805,628	1.987			90,850			2	13	23	38
2011	88,592	1,706,026	1.925			88,592			2	12	24	38
2012	91,725	1,632,491	1.779			91,725			5	8	15	28
2013	93,206	2,279,902	2.446			93,206			5	12	21	38
2014	94,215	1,666,298	1.768			94,215			2	9	21	32
TOTAL	458,588	9,090,345	1.982			458,588			16	54	104	174

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			404,926	239,057	135,637			374,701	337,594	200,979	112,734
2011			371,008	273,033	164,543			71,982	293,325	328,175	203,960
2012			591,013	179,954	108,482			356,401	172,348	152,016	72,277
2013			715,614	332,105	72,523			380,061	465,261	170,954	143,384
2014			296,999	328,371	222,911			218,957	264,857	233,822	100,381
TOTAL			2,379,560	1,352,520	704,096			1,402,102	1,533,385	1,085,946	632,736

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			718,339	491,023	332,718			878,674	777,480	488,178	112,396
2011		6,143	687,440	526,497	407,587		1,496	200,407	699,802	782,713	216,810
2012		44,506	1,223,643	353,541	242,149		58,507	1,130,834	401,762	323,531	77,265
2013	1,648	44,888	1,773,217	611,037	186,161	44,730	66,565	1,966,141	980,196	361,894	142,237
2014	2,052	47,641	1,515,746	657,503	354,623	16,290	21,143	1,553,757	685,746	369,871	104,798
TOTAL	3,700	143,178	5,918,385	2,639,601	1,523,238	61,020	147,711	5,729,813	3,544,986	2,326,187	653,506

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,003,807	10,034,012	653,506	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,331,757	-1,919,958	4,437	
TOTAL LOSSES	7,672,050	8,114,054	657,943	
EXPECTED LOSSES	9,433,155	6,984,295	628,266	
CREDIBILITY	.08	.21	.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.673	1.769	.143	3.585
INDICATED (POST-TEST)	2.056	2.174	.176	4.406
PRES. ON RATE LEVEL	2.037	1.509	.136	3.682
DERIVED BY FORMULA	2.039	1.649	.145	3.833
UNDERLYING PRES. RATE	2.057	1.523	.137	3.717
PROPOSED	2.039	1.649	.145	3.833

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.936
IND. RATES				4.94	MINIMUM PREMIUM	1605
MAN. RATES	4.08	4.70	5.02	+ 4.94	PRESENT	1660

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	6,385	1,762,423	27.602		1		1		2	4
2011	6,557	16,435	.250					1		1
2012	6,467	36,552	.565					1		1
2013	6,655	1,483	.022				1			1
2014	7,616	127,848	1.678						5	5
TOTAL	33,680	1,944,741	5.774		1			2	9	12

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		357,000		49,504	62,200		1,262,500		19,466	10,386	1,367
2011					2,600					7,559	6,276
2012					17,687					10,461	8,404
2013				200				200			1,083
2014					50,143					73,284	4,421
TOTAL		357,000		49,704	132,630		1,262,500		19,666	101,690	21,551

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		279,123		101,681	152,577		852,597		44,830	25,228	1,363
2011			250	194	6,147			453	773	17,799	6,671
2012		71	4,982	3,295	32,866		27	2,217	2,449	20,388	8,984
2013			199	313	20		5	248	360	24	1,074
2014	53	1,523	83,360	49,682	58,077	334	854	91,227	79,685	87,824	4,616
TOTAL	53	280,717	88,791	155,165	249,687	334	853,483	94,145	128,097	151,263	22,708

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,317,523	684,212	22,708	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-259,903	-115,844	203	
TOTAL LOSSES	1,057,620	568,368	22,911	
EXPECTED LOSSES	570,876	426,389	27,618	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.140	1.688	.068	4.896
INDICATED (POST-TEST)	3.859	2.075	.084	6.018
PRES. ON RATE LEVEL	1.679	1.254	.081	3.014
DERIVED BY FORMULA	1.701	1.287	.081	3.069
UNDERLYING PRES. RATE	1.695	1.266	.082	3.043
PROPOSED	1.701	1.287	.081	3.069

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.952
IND. RATES				3.95	MINIMUM PREMIUM	1340
MAN. RATES	3.45	3.92	4.11	+ 3.95	PRESENT	1415

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	5,028	769,842	15,311			1	2	4	7
2011	40,035	1,474,121	3,682			1	14	46	61
2012	41,349	5,034,095	12,174			12	26	47	85
2013	40,836	5,874,795	14,386			13	30	48	91
2014	6,329	97,220	1,536					10	10
TOTAL	133,577	13,250,073	9,919			27	72	155	254

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			124,581	61,356	195,891			129,687	19,877	222,929	15,521
2011			132,215	389,127	230,466			84,089	300,704	319,072	18,448
2012			1,456,976	787,020	212,243			1,579,050	633,620	334,818	30,368
2013			1,754,959	1,025,422	327,303			1,294,890	853,703	548,022	70,496
2014					33,651					59,239	4,330
TOTAL			3,468,731	2,262,925	999,554			3,087,716	1,807,904	1,484,080	139,163

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			221,007	126,025	480,520			304,116	45,776	541,494	15,474
2011		2,189	284,584	746,448	556,531		1,751	226,618	715,906	761,929	19,610
2012		107,555	3,021,748	1,458,438	505,500		227,987	4,350,750	1,429,979	756,861	32,463
2013	4,086	117,008	4,661,066	1,892,320	692,891	151,801	203,720	5,771,372	2,006,573	1,081,930	69,932
2014	36	1,027	55,947	33,337	38,973	267	684	73,746	64,412	70,989	4,521
TOTAL	4,122	227,779	8,244,352	4,256,568	2,274,415	152,068	434,142	10,726,602	4,262,646	3,213,203	142,000

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	19,789,065	14,006,832	142,000	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,085,309	-1,819,866	1,184	
TOTAL LOSSES	16,703,756	12,186,966	143,184	
EXPECTED LOSSES	6,652,134	6,419,711	229,752	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.505	9.124	.107	21.736
INDICATED (POST-TEST)	15.369	11.213	.132	26.714
PRES. ON RATE LEVEL	4.933	4.760	.170	9.863
DERIVED BY FORMULA	5.246	5.341	.166	10.753
UNDERLYING PRES. RATE	4.980	4.806	.172	9.958
PROPOSED	5.246	5.341	.166	10.753

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	13.848
IND. RATES				13.85	MINIMUM PREMIUM	2000
MAN. RATES	10.14	11.88	13.45	+ 13.85	PRESENT	2000

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	208,032	2,980,408	1.432			5	9	41	55
2011	225,046	4,342,219	1.929		1	4	14	32	51
2012	232,179	1,604,734	.691			2	13	26	41
2013	257,259	2,702,433	1.050			5	12	30	47
2014	265,646	1,881,538	.708			1	11	42	54
TOTAL	1,188,162	13,511,332	1.137		1	17	59	171	248

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			707,886	119,813	341,640			705,524	314,365	568,998	222,182
2011		589,564	768,811	171,855	342,541		753,121	759,806	368,180	431,485	156,856
2012			179,958	115,363	186,122			247,549	420,979	240,452	214,311
2013			610,984	231,842	159,297			761,994	438,208	299,067	201,041
2014			202,000	154,235	367,945			100,000	357,212	542,240	157,906
TOTAL		589,564	2,469,639	793,108	1,397,545		753,121	2,574,873	1,898,944	2,082,242	952,296

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,227,210	246,097	838,045			1,579,352	723,982	1,382,095	221,516
2011		492,541	1,380,914	354,029	840,893		635,691	1,645,603	897,277	1,052,993	166,738
2012		14,480	438,145	241,825	360,692		42,862	951,760	910,035	504,125	229,098
2013	1,338	37,349	1,454,289	477,233	292,636	84,320	111,874	3,156,775	1,047,179	587,691	199,433
2014	1,536	36,819	1,263,877	578,802	478,821	11,232	19,254	1,711,201	1,113,344	742,164	164,854
TOTAL	2,874	581,189	5,764,435	1,897,986	2,811,087	95,552	809,681	9,044,691	4,691,817	4,269,068	981,639

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	16,298,422	13,669,958	981,639			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,872,557	-2,978,689	9,247			
TOTAL LOSSES	10,425,865	10,691,269	990,886			
EXPECTED LOSSES	12,962,848	10,954,853	1,247,570			
CREDIBILITY	.15	.39	.42			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.877	.900	.083	1.860		
INDICATED (POST-TEST)	1.078	1.106	.102	2.286		
PRES. ON RATE LEVEL	1.081	.913	.104	2.098		
DERIVED BY FORMULA	1.081	.988	.103	2.172		
UNDERLYING PRES. RATE	1.091	.922	.105	2.118		
PROPOSED	1.081	.988	.103	2.172		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	2.797
IND. RATES				2.80	MINIMUM PREMIUM	1035
MAN. RATES	2.52	2.83	2.86	+ 2.80	PRESENT	1075

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	6,135	40,216	.655						2	2
2011	6,235	5,344	.085						1	1
2012	7,118	42,982	.603						1	1
2013	8,102	34,466	.425						2	2
2014	7,602	198	.002							
TOTAL	35,192	123,206	.350						6	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					27,225					3,710	9,281
2011					951					655	3,738
2012					25,927					17,055	
2013					7,390					27,076	
2014											198
TOTAL					61,493					48,496	13,217

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					66,783					9,012	9,253
2011			92	70	2,248			39	67	1,543	3,973
2012		102	7,305	4,829	48,177		44	3,615	3,994	33,246	
2013	2	150	5,185	3,050	10,720	254	396	14,075	12,803	43,325	
2014											207
TOTAL	2	252	12,582	7,949	127,928	254	440	17,729	16,864	87,126	13,433

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	31,259	239,867	13,433	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-154,242	-41,448	192	
TOTAL LOSSES		198,419	13,625	
EXPECTED LOSSES	340,658	151,679	26,041	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.564	.039	.603
INDICATED (POST-TEST)	.000	.693	.048	.741
PRES. ON RATE LEVEL	.959	.427	.073	1.459
DERIVED BY FORMULA	.949	.438	.072	1.459
UNDERLYING PRES. RATE	.968	.431	.074	1.473
PROPOSED	.949	.438	.072	1.459

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.879
IND. RATES				1.88	MINIMUM PREMIUM	795
MAN. RATES	1.40	1.75	1.99	+ 1.88	PRESENT	835

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-14,784	-11,329	23	
TOTAL LOSSES			23	
EXPECTED LOSSES	32,715	41,115	3,283	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.431	1.799	.144	3.374
DERIVED BY FORMULA	1.431	1.781	.143	3.355
UNDERLYING PRES. RATE	1.445	1.816	.145	3.406
PROPOSED	1.431	1.781	.143	3.355

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.320
IND. RATES				4.32	MINIMUM PREMIUM	1440
MAN. RATES	4.27	4.64	4.60	+ 4.32	PRESENT	1550

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	12,340	570,426	4.622			12,340			1	3	11	15
2011	11,817	1,344,676	11.379			11,817			4	6	7	17
2012	12,573	720,290	5.728			12,573			2	9	10	21
2013	10,049	930,542	9.260			10,049			2	6	4	12
2014	13,249	403,110	3.042			13,249				1	25	26
TOTAL	60,028	3,969,044	6.612			60,028			9	25	57	91

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			179,715	34,059	24,668			209,272	22,968	62,186	37,558
2011			618,596	117,136	10,019			382,544	159,497	23,619	33,265
2012			189,928	48,402	11,040			195,295	182,486	53,547	39,592
2013			249,473	142,711	5,272			353,752	129,753	18,448	31,133
2014				26,536	115,959				34,623	211,455	14,537
TOTAL			1,237,712	368,844	166,958			1,140,863	529,327	369,255	156,085

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			318,814	69,957	60,510			490,743	52,895	151,050	37,445
2011		10,243	1,094,039	225,530	48,811		7,961	840,492	373,738	74,195	35,361
2012		14,156	383,039	92,723	33,149		32,551	653,597	388,346	124,106	42,324
2013	483	13,685	555,516	244,032	35,671	31,693	40,858	1,127,001	287,817	66,662	30,884
2014	154	4,312	241,426	146,672	139,265	1,245	3,131	330,553	277,799	260,921	15,177
TOTAL	637	42,396	2,592,834	778,914	317,406	32,938	84,501	3,442,386	1,380,595	676,934	161,191

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,195,692	3,153,849	161,191	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,273,206	-567,958	1,351	
TOTAL LOSSES	4,922,486	2,585,891	162,542	
EXPECTED LOSSES	2,782,898	2,098,578	189,689	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.200	4.308	.271	12.779
INDICATED (POST-TEST)	10.078	5.295	.333	15.706
PRES. ON RATE LEVEL	4.592	3.463	.313	8.368
DERIVED BY FORMULA	4.702	3.555	.314	8.571
UNDERLYING PRES. RATE	4.636	3.496	.316	8.448
PROPOSED	4.702	3.555	.314	8.571

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	11.038
IND. RATES				11.04	MINIMUM PREMIUM	2000
MAN. RATES	9.40	10.79	11.41	+ 11.04	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	4,611	480,590	10.422			4,611			1		2	3
2011	4,856	141,477	2.913			4,856			1	2	2	5
2012	4,598	141,199	3.070			4,598			1			1
2013	4,768	30,518	.640			4,768					2	2
2014	5,411	223,441	4.129			5,411				1	3	4
TOTAL	24,244	1,017,225	4.196			24,244			3	3	9	15

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			124,315		347			352,508		2,617	803
2011			70,000	29,823	559				39,156	1,939	
2012			90,865					48,899			1,435
2013					4,033					22,968	3,517
2014				56,241	15,146				41,389	87,979	22,686
TOTAL			285,180	86,064	20,085			401,407	80,545	115,503	28,441

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			210,302		851			788,274		6,357	801
2011		1,160	125,053	56,474	4,453			3,514	88,876	5,533	
2012		6,605	173,194	2,986	5,091		7,822	139,924	3,187	2,435	1,534
2013		87	2,829	1,668	5,851	254	331	11,934	10,859	36,751	3,489
2014	92	2,204	128,295	82,366	28,066	718	1,814	190,023	152,891	114,444	23,684
TOTAL	92	10,056	639,673	143,494	44,312	972	9,967	1,133,669	255,813	165,520	29,508

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,794,429	609,139	29,508	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-260,363	-136,017	182	
TOTAL LOSSES	1,534,066	473,122	29,690	
EXPECTED LOSSES	570,462	499,669	24,728	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.328	1.952	.122	8.402
INDICATED (POST-TEST)	7.777	2.399	.150	10.326
PRES. ON RATE LEVEL	2.331	2.041	.101	4.473
DERIVED BY FORMULA	2.385	2.052	.102	4.539
UNDERLYING PRES. RATE	2.353	2.061	.102	4.516
PROPOSED	2.385	2.052	.102	4.539

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.845
IND. RATES				5.85	MINIMUM PREMIUM	1845
MAN. RATES	4.88	5.70	6.10	+ 5.85	PRESENT	1955

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	997	347,193	34.823			1				1
2011	633	35,089	5.543						1	1
2012	578	1,431	.247						1	1
2013	610									
2014	693	12,867	1.856					1		1
TOTAL	3,511	396,580	11.295			1	1		2	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			145,754					201,214			225
2011					8,784					26,305	
2012					235					1,196	
2014				10,115					2,752		
TOTAL			145,754	10,115	9,019			201,214	2,752	27,501	225

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			258,568					471,847			224
2011			846	658	20,767			1,576	2,695	61,939	
2012			67	45	436			251	282	2,332	
2014	14	314	18,541	12,116	1,893	15	51	5,350	3,803	600	
TOTAL	14	314	278,022	12,819	23,096	15	51	479,024	6,780	64,871	224

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	757,440	107,566	224	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-90,793	-51,667	54	
TOTAL LOSSES	666,647	55,899	278	
EXPECTED LOSSES	191,665	182,784	7,935	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	18.987	1.592	.008	20.587
INDICATED (POST-TEST)	23.335	1.957	.010	25.302
PRES. ON RATE LEVEL	5.407	5.157	.224	10.788
DERIVED BY FORMULA	5.407	5.125	.222	10.754
UNDERLYING PRES. RATE	5.459	5.206	.226	10.891
PROPOSED	5.424	5.141	.223	10.788

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	13.893
IND. RATES				13.89	MINIMUM PREMIUM	2000
MAN. RATES	12.51	14.32	14.71	+ 13.89	PRESENT	2000

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	36,866	7,332,965	19,890		1	4	3	9	17
2011	38,766	4,608,315	11,887	1		5	7	6	19
2012	38,022	1,281,626	3,370	1			3	13	17
2013	42,549	1,183,752	2,782			3	7	11	21
2014	44,799	576,600	1,287	1				13	14
TOTAL	201,002	14,983,258	7,454	3	1	12	20	52	88

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		1,095,237	916,133	45,502	105,466		2,814,715	2,071,662	126,725	103,004	54,521
2011	265,000		939,792	165,486	97,318			2,888,694	127,563	57,315	67,147
2012	631,547			93,446	81,527	425			100,704	265,595	108,382
2013			305,277	171,778	86,077			160,665	260,414	136,297	63,244
2014	141,226				101,374	2,500				244,824	86,676
TOTAL	1,037,773	1,095,237	2,161,202	476,212	471,762	2,925	2,814,715	5,121,021	615,406	807,035	379,970

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		396,287	1,131,930	93,460	258,708		879,672	3,164,449	291,848	250,195	54,357
2011	633,757	9,531	1,030,772	322,127	254,429		16,372	1,711,564	315,558	168,237	71,377
2012	805,359	896	57,541	178,187	155,352	21,144	1,260	102,311	262,592	523,250	115,860
2013	720	20,835	824,753	330,801	162,187	19,583	31,022	943,681	559,354	263,801	62,738
2014	186,720	3,073	168,528	100,429	117,400	12,602	2,851	304,781	266,205	293,382	90,490
TOTAL	1,626,556	430,622	3,213,524	1,025,004	948,076	53,329	931,177	6,226,786	1,695,557	1,498,865	394,822

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,481,994	5,167,502	394,822	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,263,276	-1,253,604	3,232	
TOTAL LOSSES	8,218,718	3,913,898	398,054	
EXPECTED LOSSES	9,370,713	4,596,915	438,185	
CREDIBILITY	.04	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.089	1.947	.198	6.234
INDICATED (POST-TEST)	5.025	2.393	.243	7.661
PRES. ON RATE LEVEL	4.618	2.265	.216	7.099
DERIVED BY FORMULA	4.634	2.280	.220	7.134
UNDERLYING PRES. RATE	4.662	2.287	.218	7.167
PROPOSED	4.634	2.280	.220	7.134

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.187
IND. RATES				9.19	MINIMUM PREMIUM	2000
MAN. RATES	8.21	9.34	9.68	+ 9.19	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	3,350	881,226	26,305			3,350			1		2	3
2011	3,748	42,811	1,142			3,748					4	4
2012	4,015	47,363	1,179			4,015					4	4
2013	4,658	48,017	1,030			4,658					1	1
2014	4,105	58,624	1,428			4,105				2	2	4
TOTAL	19,876	1,078,041	5,424			19,876			1	2	13	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			391,248		5,750			470,790		9,281	4,157
2011					11,880					27,937	2,994
2012					11,332					26,705	9,326
2013					7,081					29,823	11,113
2014				16,578	3,424				19,533	5,184	13,905
TOTAL			391,248	16,578	39,467			470,790	19,533	98,930	41,495

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			556,775		14,104			885,613		22,544	4,145
2011			1,146	888	28,085			1,674	2,860	65,783	3,183
2012		40	3,199	2,113	21,060		63	5,664	6,263	52,055	9,969
2013	2	145	4,967	2,920	10,272	318	445	15,502	14,100	47,716	11,024
2014	24	613	36,086	23,242	7,070	172	433	44,449	32,651	10,468	14,517
TOTAL	26	798	602,173	29,163	80,591	490	941	952,902	55,874	198,566	42,838

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,557,330	364,194	42,838	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-432,251	-137,911	598	
TOTAL LOSSES	1,125,079	226,283	43,436	
EXPECTED LOSSES	951,265	502,664	82,486	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.660	1.138	.219	7.017
INDICATED (POST-TEST)	6.956	1.399	.269	8.624
PRES. ON RATE LEVEL	4.741	2.505	.411	7.657
DERIVED BY FORMULA	4.763	2.472	.407	7.642
UNDERLYING PRES. RATE	4.786	2.529	.415	7.730
PROPOSED	4.772	2.477	.408	7.657

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.861
IND. RATES				9.86	MINIMUM PREMIUM	2000
MAN. RATES	9.56	10.48	10.44	+ 9.86	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	3,171	97,560	3.076				2	1	3
2011	3,596	20,910	.581						
2012	2,713	698,718	25.754			1		1	2
2013	2,869	32,505	1.132					1	1
2014	2,087	70,651	3.385					1	1
TOTAL	14,436	920,344	6.375			1	2	4	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				46,842	1,063				45,935	2,102	1,618
2011											20,910
2012			283,824		943			380,011		2,278	31,662
2013					14,306					9,238	8,961
2014					43,611					19,311	7,729
TOTAL			283,824	46,842	59,923			380,011	45,935	32,929	70,880

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				96,214	2,608				105,788	5,106	1,613
2011											22,227
2012		14,811	388,324	6,862	13,156		43,644	780,486	18,303	18,018	33,847
2013	3	301	10,039	5,900	20,752	95	136	4,805	4,369	14,781	8,889
2014	47	1,319	72,501	43,214	50,507	86	225	24,039	20,997	23,140	8,069
TOTAL	50	16,431	470,864	152,190	87,023	181	44,005	809,330	149,457	61,045	74,645

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,340,861	449,715	74,645	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-410,645	-139,405	300	
TOTAL LOSSES	930,216	310,310	74,945	
EXPECTED LOSSES	860,675	489,091	49,371	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	6.444	2.150	.519	9.113
INDICATED (POST-TEST)	7.920	2.642	.638	11.200
PRES. ON RATE LEVEL	5.905	3.356	.339	9.600
DERIVED BY FORMULA	5.925	3.342	.345	9.612
UNDERLYING PRES. RATE	5.962	3.388	.342	9.692
PROPOSED	5.925	3.342	.345	9.612

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	12.379
IND. RATES				12.38	MINIMUM PREMIUM	2000
MAN. RATES	11.49	12.83	13.09	+ 12.38	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,311	337	.025							
2011	1,265	4,297	.339						1	1
2012	396									
2013	512									
2014	569									
TOTAL	4,053	4,634	.114						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											337
2011					3,152					1,145	
TOTAL					3,152					1,145	337

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											336
2011			303	236	7,453			68	118	2,697	
TOTAL			303	236	7,453			68	118	2,697	336

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	371	10,504	336	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-141,506	-33,497	92	
TOTAL LOSSES			428	
EXPECTED LOSSES	281,480	113,769	16,456	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.011	.011
INDICATED (POST-TEST)	.000	.000	.014	.014
PRES. ON RATE LEVEL	6.879	2.780	.402	10.061
DERIVED BY FORMULA	6.879	2.752	.398	10.029
UNDERLYING PRES. RATE	6.945	2.807	.406	10.158
PROPOSED	6.879	2.752	.398	10.029

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	12.916
IND. RATES				12.92	MINIMUM PREMIUM	2000
MAN. RATES	12.27	13.59	13.72	+ 12.92	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	1,492	100,566	6.740			1,492					2	2
2011	1,748	183	.010			1,748						
2012	1,261	4,319	.342			1,261						
2013	1,370					1,370						
2014	1,596					1,596						
TOTAL	7,467	105,068	1.407			7,467					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					12,414					84,519	3,633
2011											183
2012											4,319
TOTAL					12,414					84,519	8,135

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					30,452					205,297	3,622
2011											195
2012											4,617
TOTAL					30,452					205,297	8,434

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		235,749	8,434	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-264,120	-62,411	234	
TOTAL LOSSES		173,338	8,668	
EXPECTED LOSSES	570,256	227,221	32,930	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.321	.116	2.437
INDICATED (POST-TEST)	.000	2.853	.143	2.996
PRES. ON RATE LEVEL	7.564	3.014	.437	11.015
DERIVED BY FORMULA	7.564	3.012	.434	11.010
UNDERLYING PRES. RATE	7.637	3.043	.441	11.121
PROPOSED	7.564	3.012	.434	11.010

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	14.179
IND. RATES				14.18	MINIMUM PREMIUM	2000
MAN. RATES	13.10	14.72	15.02	+ 14.18	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2010	1,425	675,018	47,369			1	3				4
2011	1,407	41,193	2,927				1		1		2
2012	1,510	85,368	5,653						4		5
2013	2,867	414,315	14,451						3	2	5
2014	3,505	114,668	3,271						1	3	4
TOTAL	10,714	1,330,562	12,419			1	9		10		20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			142,062	93,658				277,629	161,131		538
2011				14,302	6,064				7,780	13,047	
2012				33,896	6,047				23,024	19,667	2,734
2013				46,637	97,162				56,953	190,863	22,700
2014				15,470	13,005				34,808	38,814	12,571
TOTAL			142,062	203,963	122,278			277,629	283,696	262,391	38,543

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			252,018	192,374				651,040	371,085		536
2011			1,713	27,211	14,585			1,457	18,953	30,914	
2012		224	14,241	60,254	12,639		186	14,690	50,419	39,598	2,923
2013	23	2,882	114,082	113,502	145,268	2,098	4,567	170,010	192,763	312,858	22,518
2014	34	869	49,982	31,407	17,953	449	1,120	116,016	90,341	54,087	13,124
TOTAL	57	3,975	432,036	424,748	190,445	2,547	5,873	953,213	723,561	437,457	39,101

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,397,701	1,776,211	39,101	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-243,480	-116,468	364	
TOTAL LOSSES	1,154,221	1,659,743	39,465	
EXPECTED LOSSES	567,308	445,168	39,428	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.773	15.491	.368	26.632
INDICATED (POST-TEST)	13.240	19.038	.452	32.730
PRES. ON RATE LEVEL	5.245	4.116	.364	9.725
DERIVED BY FORMULA	5.325	4.414	.366	10.105
UNDERLYING PRES. RATE	5.295	4.155	.368	9.818
PROPOSED	5.325	4.414	.366	10.105

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	13.014
IND. RATES				13.01	MINIMUM PREMIUM	2000
MAN. RATES	11.72	13.07	13.26	+ 13.01	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	184,698	3,799,852	2.057			5	19	47	71
2011	172,989	2,192,582	1.267			4	15	18	37
2012	194,550	5,560,777	2.858			3	19	28	50
2013	208,422	3,386,752	1.624			1	16	23	40
2014	207,849	1,862,231	.895				2	52	54
TOTAL	968,508	16,802,194	1.735			13	71	168	252

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			875,079	494,020	658,743			329,249	726,021	402,070	314,670
2011			518,637	221,613	211,247			504,725	291,581	202,153	242,626
2012			768,514	414,218	296,296			2,098,067	839,395	671,766	472,521
2013			403,933	288,664	288,709			880,047	310,670	804,187	410,542
2014				17,481	372,973				58,623	854,409	558,745
TOTAL			2,566,163	1,435,996	1,827,968			3,812,088	2,226,290	2,934,585	1,999,104

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,552,390	1,014,717	1,615,897			772,089	1,672,024	976,626	313,726
2011		8,586	946,528	435,145	522,608		10,509	1,126,229	694,389	502,517	257,911
2012		34,425	1,042,054	791,619	591,381		86,391	1,947,129	1,859,807	1,380,234	505,125
2013	287	16,182	669,632	581,213	452,123	31,872	48,154	1,502,795	972,738	1,342,162	407,258
2014	433	11,863	652,104	390,494	435,210	4,356	11,066	1,177,616	1,010,060	1,036,630	583,330
TOTAL	720	71,056	4,862,708	3,213,188	3,617,219	36,228	156,120	6,525,858	6,209,018	5,238,169	2,067,350

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,652,690	18,277,594	2,067,350	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,829,142	-5,041,294	19,350	
TOTAL LOSSES	4,823,548	13,236,300	2,086,700	
EXPECTED LOSSES	14,992,505	18,411,337	2,663,399	
CREDIBILITY	.13	.34	.37	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.498	1.367	.215	2.080
INDICATED (POST-TEST)	.612	1.680	.264	2.556
PRES. ON RATE LEVEL	1.533	1.883	.273	3.689
DERIVED BY FORMULA	1.413	1.814	.270	3.497
UNDERLYING PRES. RATE	1.548	1.901	.275	3.724
PROPOSED	1.413	1.814	.270	3.497

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.503
IND. RATES				4.50	MINIMUM PREMIUM	1490
MAN. RATES	3.74	4.83	5.03	+ 4.50	PRESENT	1665

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	2,519	89	.003							
2011	1,001	158,066	15.790				1	4	5	
2012	1,536	85,021	5.535				1	2	3	
2013	1,166	21,184	1.816					3	3	
2014	1,650	59,552	3.609				1	1	2	
TOTAL	7,872	323,912	4.115				3	10	13	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											89
2011				32,060	32,234				52,658	36,093	5,021
2012				10,000	16,039				7,338	44,618	7,026
2013					4,109					14,471	2,604
2014				24,428	1,529				28,350	4,529	716
TOTAL				66,488	53,911				88,346	99,711	15,456

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											89
2011			5,639	62,392	76,761			6,733	122,951	86,282	5,337
2012		122	8,217	20,433	30,219		150	12,807	25,057	87,376	7,511
2013		87	2,881	1,691	5,958	159	212	7,517	6,844	23,155	2,583
2014	33	810	47,332	30,773	6,342	237	593	60,781	44,127	11,599	748
TOTAL	33	1,019	64,069	115,289	119,280	396	955	87,838	198,979	208,412	16,268

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	154,310	641,960	16,268	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-131,023	-53,690	148	
TOTAL LOSSES	23,287	588,270	16,416	
EXPECTED LOSSES	278,276	191,603	21,491	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.296	7.473	.209	7.978
INDICATED (POST-TEST)	.364	9.184	.257	9.805
PRES. ON RATE LEVEL	3.502	2.411	.270	6.183
DERIVED BY FORMULA	3.471	2.479	.270	6.220
UNDERLYING PRES. RATE	3.535	2.434	.273	6.242
PROPOSED	3.471	2.479	.270	6.220

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	8.010
IND. RATES				8.01	MINIMUM PREMIUM	2000
MAN. RATES	7.24	8.21	8.43	+ 8.01	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010										
2011										
2012	36									
2013	44									
2014	31									
TOTAL	111									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,680	-993	3	
TOTAL LOSSES			3	
EXPECTED LOSSES	4,233	3,900	365	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	3.777	3.480	.326	7.583
DERIVED BY FORMULA	3.777	3.480	.326	7.583
UNDERLYING PRES. RATE	3.813	3.514	.329	7.656
PROPOSED	3.777	3.480	.326	7.583

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.766
IND. RATES				9.77	MINIMUM PREMIUM	2000
MAN. RATES	8.54	9.85	10.34	+ 9.77	PRESENT	2000

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8	-5		
TOTAL LOSSES				
EXPECTED LOSSES	18	15	2	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.820	1.485	.193	3.498
DERIVED BY FORMULA	1.820	1.485	.193	3.498
UNDERLYING PRES. RATE	1.837	1.499	.196	3.532
PROPOSED	1.820	1.485	.193	3.498

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.505
IND. RATES				4.51	MINIMUM PREMIUM	1490
MAN. RATES	4.21	4.75	4.77	+ 4.51	PRESENT	1595

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	1,507	16,429	1.090				1	2	3
2011	1,116	2,625	.235						
2012	1,145								
2013	1,948	228,823	11.746			1	1		2
2014	1,905	26,209	1.375					5	5
TOTAL	7,621	274,086	3.596			1	2	7	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				649	454				9,344	1,789	4,193
2011											2,625
2013			90,340	4,000				128,100	6,076		307
2014					11,935					9,442	4,832
TOTAL			90,340	4,649	12,389			128,100	15,420	11,231	11,957

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				1,333	1,114				21,519	4,345	4,180
2011											2,790
2013	205	4,789	180,105	13,649	6,709	14,401	16,934	445,314	31,784	10,008	305
2014	13	360	19,840	11,825	13,817	35	111	11,751	10,268	11,316	5,045
TOTAL	218	5,149	199,945	26,807	21,640	14,436	17,045	457,065	63,571	25,669	12,320

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	693,858	137,687	12,320	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-64,872	-33,044	84	
TOTAL LOSSES	628,986	104,643	12,404	
EXPECTED LOSSES	143,732	120,031	10,442	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.253	1.373	.163	9.789
INDICATED (POST-TEST)	10.143	1.687	.200	12.030
PRES. ON RATE LEVEL	1.868	1.560	.136	3.564
DERIVED BY FORMULA	1.951	1.561	.137	3.649
UNDERLYING PRES. RATE	1.886	1.575	.137	3.598
PROPOSED	1.951	1.561	.137	3.649

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE
IND. RATES				4.70	MINIMUM PREMIUM 1540
MAN. RATES	4.07	4.62	4.86	+ 4.70	PRESENT 1615

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	26,738	2,233,281	8.352			6	6	18	30
2011	28,929	2,696,503	9.321			4	6	20	30
2012	29,842	1,552,799	5.203		1	1	4	16	22
2013	34,691	3,207,645	9.246			5	5	20	30
2014	35,296	1,245,435	3.528			3	6	19	28
TOTAL	155,496	10,935,663	7.033		1	19	27	93	140

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			812,183	92,106	68,352			942,551	62,928	124,204	130,957
2011			930,326	179,221	196,974			870,195	116,532	317,473	85,782
2012	350,000		127,546	145,115	192,885			264,672	76,109	320,384	76,088
2013			1,177,017	228,954	385,011			431,945	283,598	613,756	87,364
2014			316,898	177,364	141,897			234,160	158,929	163,918	52,269
TOTAL	350,000		3,363,970	822,760	985,119			2,743,523	698,096	1,539,735	432,460

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,333,002	189,186	167,668			1,966,409	144,923	301,690	130,564
2011		11,355	1,234,263	356,287	494,378		12,839	1,359,979	312,738	774,048	91,186
2012	446,326	10,100	329,957	292,884	370,955		39,916	794,028	242,253	640,723	81,338
2013	2,238	59,947	2,286,239	561,295	522,438	54,030	72,287	2,077,851	808,370	838,493	86,665
2014	1,858	42,580	1,140,612	399,278	234,872	16,049	19,220	1,312,596	467,780	265,273	54,569
TOTAL	450,422	123,982	6,324,073	1,798,930	1,790,311	70,079	144,262	7,510,863	1,976,064	2,820,227	444,322

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,623,681	8,385,532	444,322	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,778,963	-1,491,736	3,136	
TOTAL LOSSES	11,844,718	6,893,796	447,458	
EXPECTED LOSSES	6,148,313	5,487,453	418,284	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.617	4.433	.288	12.338
INDICATED (POST-TEST)	9.361	5.448	.354	15.163
PRES. ON RATE LEVEL	3.916	3.496	.266	7.678
DERIVED BY FORMULA	4.134	3.691	.276	8.101
UNDERLYING PRES. RATE	3.954	3.529	.269	7.752
PROPOSED	4.134	3.691	.276	8.101

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	10.433
IND. RATES				10.43	MINIMUM PREMIUM	2000
MAN. RATES	8.08	9.61	10.47	+ 10.43	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	161									
2011	128									
2012	117									
2013	143									
2014	256	185	.072							
TOTAL	805	185	.023							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											185
TOTAL											185

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											193
TOTAL											193

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			193	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,810	-3,004	15	
TOTAL LOSSES			208	
EXPECTED LOSSES	17,670	11,463	1,683	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.026	.026
INDICATED (POST-TEST)	.000	.000	.032	.032
PRES. ON RATE LEVEL	2.174	1.411	.207	3.792
DERIVED BY FORMULA	2.174	1.411	.207	3.792
UNDERLYING PRES. RATE	2.195	1.424	.209	3.828
PROPOSED	2.174	1.411	.207	3.792

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.883
IND. RATES				4.88	MINIMUM PREMIUM	1590
MAN. RATES	4.49	5.07	5.17	+ 4.88	PRESENT	1700

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	3,035	42,136	1,388						3	3
2011	3,399	215,466	6,339			1			3	4
2012	3,497	428,833	12,262						2	5
2013	3,786	122,483	3,235					1	4	5
2014	4,070	55,639	1,367						4	4
TOTAL	17,787	864,557	4,861			1		4	16	21

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					2,526					38,718	892
2011			95,227		6,726			98,718		8,431	6,364
2012				109,960	8,821				285,158	18,528	6,366
2013				24,390	21,585				42,735	22,987	10,786
2014					32,426					23,213	
TOTAL			95,227	134,350	72,084			98,718	327,893	111,877	24,408

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					6,196					94,045	889
2011		1,576	167,493	1,372	19,459		2,054	213,461	3,476	23,635	6,765
2012		703	43,161	193,454	20,949		1,836	134,287	571,677	51,752	6,805
2013	5	898	39,148	47,298	33,573	222	1,667	65,086	87,790	42,387	10,700
2014	36	985	53,904	32,127	37,552	106	271	28,889	25,233	27,813	
TOTAL	41	4,162	303,706	274,251	117,729	328	5,828	441,723	688,176	239,632	25,159

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	755,788	1,319,788	25,159	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-328,948	-189,147	424	
TOTAL LOSSES	426,840	1,130,641	25,583	
EXPECTED LOSSES	728,378	699,030	56,740	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.400	6.357	.144	8.901
INDICATED (POST-TEST)	2.950	7.813	.177	10.940
PRES. ON RATE LEVEL	4.056	3.893	.316	8.265
DERIVED BY FORMULA	4.045	3.971	.312	8.328
UNDERLYING PRES. RATE	4.095	3.930	.319	8.344
PROPOSED	4.045	3.971	.312	8.328

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	10.725
IND. RATES				10.73	MINIMUM PREMIUM	2000
MAN. RATES	10.13	11.18	11.27	+ 10.73	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	320	409	.127							
2011	1,440	1,067	.074							
2012	1,902									
2013	594									
2014	341									
TOTAL	4,597	1,476	.032							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											409
2011											1,067
TOTAL											1,476

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											408
2011											1,134
TOTAL											1,542

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,542	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-41,736	-13,446	38	
TOTAL LOSSES			1,580	
EXPECTED LOSSES	90,975	50,752	8,046	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.034	.034
INDICATED (POST-TEST)	.000	.000	.042	.042
PRES. ON RATE LEVEL	1.960	1.094	.173	3.227
DERIVED BY FORMULA	1.960	1.083	.172	3.215
UNDERLYING PRES. RATE	1.979	1.104	.175	3.258
PROPOSED	1.960	1.083	.172	3.215

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.140
IND. RATES				4.14	MINIMUM PREMIUM	1390
MAN. RATES	3.81	4.27	4.40	+ 4.14	PRESENT	1495

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	10,441	2,123	.020							
2011	11,662	556,648	4.773			1				1
2012	12,498	41,272	.330				1		1	2
2013	13,301	24,274	.182						2	2
2014	14,700	56,673	.385						2	2
TOTAL	62,602	680,990	1.088			1	1		5	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											2,123
2011			276,355					271,954			8,339
2012				7,872	2,518				13,110	4,840	12,932
2013					2,107					20,813	1,354
2014					27,162					27,608	1,903
TOTAL			276,355	7,872	31,787			271,954	13,110	53,261	26,651

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											2,117
2011		4,114	434,980	2,266	9,271		5,083	527,039	6,459	9,360	8,864
2012		61	3,621	14,199	5,005		89	7,019	27,217	10,156	13,824
2013		41	1,476	868	3,057	254	304	10,810	9,843	33,302	1,343
2014	28	823	45,155	26,913	31,458	126	321	34,367	30,015	33,084	1,987
TOTAL	28	5,039	485,232	44,246	48,791	380	5,797	579,235	73,534	85,902	28,135

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,075,711	252,473	28,135	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-164,636	-82,269	247	
TOTAL LOSSES	911,075	170,204	28,382	
EXPECTED LOSSES	366,222	305,498	32,553	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.455	.272	.045	1.772
INDICATED (POST-TEST)	1.788	.334	.055	2.177
PRES. ON RATE LEVEL	.579	.483	.052	1.114
DERIVED BY FORMULA	.603	.476	.052	1.131
UNDERLYING PRES. RATE	.585	.488	.052	1.125
PROPOSED	.603	.476	.052	1.131

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.456
IND. RATES				1.46	MINIMUM PREMIUM	680
MAN. RATES	1.24	1.45	1.52	+ 1.46	PRESENT	710

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	7,384	42,703	.578						3	3
2011	10,201	66,709	.653						3	3
2012	9,862	485,538	4.923		1			1	4	6
2013	11,364	205,617	1.809					3	3	6
2014	10,722	556,096	5.186						11	11
TOTAL	49,533	1,356,663	2.739		1			4	24	29

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					10,677					15,254	16,772
2011					18,054					42,117	6,538
2012		51,129		2,651	225,348		50,277		10,290	135,270	10,573
2013				94,193	7,223				67,240	13,241	23,720
2014					235,229					303,502	17,365
TOTAL		51,129		96,844	496,531		50,277		77,530	509,384	74,968

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					26,191					37,052	16,722
2011			1,737	1,354	42,681			2,522	4,313	99,172	6,950
2012	2,995	262,871	68,397	46,597	418,836	527,310	200,109	36,008	52,176	264,245	11,303
2013	2	1,855	97,750	151,295	19,197	127	2,259	90,481	127,289	30,007	23,530
2014	253	7,123	391,049	233,065	272,435	1,394	3,538	377,815	330,006	363,688	18,129
TOTAL	3,250	271,849	558,933	432,311	779,340	528,831	205,906	506,826	513,784	794,164	76,634

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,075,595	2,519,599	76,634	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-522,074	-193,654	577	
TOTAL LOSSES	1,553,521	2,325,945	77,211	
EXPECTED LOSSES	1,156,100	713,276	78,263	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.136	4.696	.156	7.988
INDICATED (POST-TEST)	3.854	5.771	.192	9.817
PRES. ON RATE LEVEL	2.312	1.426	.157	3.895
DERIVED BY FORMULA	2.343	1.643	.159	4.145
UNDERLYING PRES. RATE	2.334	1.440	.158	3.932
PROPOSED	2.343	1.643	.159	4.145

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.338
IND. RATES				5.34	MINIMUM PREMIUM	1710
MAN. RATES	4.64	5.18	5.31	+ 5.34	PRESENT	1740

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	4,790	108,629	2.267				1	1	2
2011	4,276	5,209	.121						
2012	4,651	4,713	.101					1	1
2013	5,078	28,374	.558					2	2
2014	5,093	12,400	.243					3	3
TOTAL	23,888	159,325	.667				1	7	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				38,345	157				68,275	602	1,250
2011											5,209
2012					1,035					2,052	1,626
2013					12,496					13,318	2,560
2014					2,683					3,408	6,309
TOTAL				38,345	16,371				68,275	19,380	16,954

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				78,761	385				157,237	1,462	1,246
2011											5,537
2012			292	194	1,924		9	435	481	3,999	1,738
2013	2	266	8,774	5,155	18,126	127	201	6,921	6,298	21,309	2,540
2014	2	82	4,463	2,656	3,104	15	41	4,246	3,709	4,087	6,587
TOTAL	4	348	13,529	86,766	23,539	142	251	11,602	167,725	30,857	17,648

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	25,876	308,887	17,648	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-190,274	-78,093	259	
TOTAL LOSSES		230,794	17,907	
EXPECTED LOSSES	415,890	284,028	35,833	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.966	.075	1.041
INDICATED (POST-TEST)	.000	1.187	.092	1.279
PRES. ON RATE LEVEL	1.724	1.178	.149	3.051
DERIVED BY FORMULA	1.707	1.178	.147	3.032
UNDERLYING PRES. RATE	1.741	1.189	.150	3.080
PROPOSED	1.707	1.178	.147	3.032

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.904
IND. RATES				3.90	MINIMUM PREMIUM	1330
MAN. RATES	3.57	4.04	4.16	+ 3.90	PRESENT	1425

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	19,428	69,594	.358						3	3
2011	19,003	68,013	.357					1	1	2
2012	20,424	200,111	.979					2	4	6
2013	20,236	25,902	.127						3	3
2014	21,707	13,636	.062						1	1
TOTAL	100,798	377,256	.374						3	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					20,780					36,017	12,797
2011				17,752	75				40,530	129	9,527
2012				77,477	11,136				81,079	22,026	8,393
2013					2,038					14,548	9,316
2014					1,539					2,238	9,859
TOTAL				95,229	35,568				121,609	74,958	49,892

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					50,973					87,485	12,759
2011			1,409	33,216	484			3,528	91,799	1,302	10,127
2012		519	31,792	137,224	23,902		568	41,733	166,473	47,387	8,972
2013		41	1,432	839	2,955	191	217	7,559	6,875	23,275	9,241
2014	2	50	2,561	1,525	1,782	10	26	2,788	2,435	2,679	10,292
TOTAL	2	610	37,194	172,804	80,096	201	811	55,608	267,582	162,128	51,391

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	94,426	682,610	51,391	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-377,640	-167,507	582	
TOTAL LOSSES		515,103	51,973	
EXPECTED LOSSES	827,552	613,860	80,638	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.511	.052	.563
INDICATED (POST-TEST)	.000	.628	.064	.692
PRES. ON RATE LEVEL	.813	.603	.080	1.496
DERIVED BY FORMULA	.789	.605	.079	1.473
UNDERLYING PRES. RATE	.821	.609	.080	1.510
PROPOSED	.789	.605	.079	1.473

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.897
IND. RATES				1.90	MINIMUM PREMIUM	800
MAN. RATES	1.82	2.00	2.04	+ 1.90	PRESENT	850

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	3,838	4,240	.110							
2011	3,440	1,529	.044							
2012	3,612	803	.022							
2013	3,798	38,049	1.001					1		1
2014	3,898									
TOTAL	18,586	44,621	.240					1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											4,240
2011											1,529
2012											803
2013				12,495					22,827		2,727
TOTAL				12,495					22,827		9,299

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											4,227
2011											1,625
2012											858
2013		226	12,295	19,674	1,157		701	28,385	41,090	2,995	2,705
TOTAL		226	12,295	19,674	1,157		701	28,385	41,090	2,995	9,415

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	41,607	64,916	9,415	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-221,319	-90,383	209	
TOTAL LOSSES			9,624	
EXPECTED LOSSES	481,749	328,229	29,366	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.052	.052
INDICATED (POST-TEST)	.000	.000	.064	.064
PRES. ON RATE LEVEL	2.567	1.749	.157	4.473
DERIVED BY FORMULA	2.541	1.714	.154	4.409
UNDERLYING PRES. RATE	2.592	1.766	.158	4.516
PROPOSED	2.541	1.714	.154	4.409

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.678
IND. RATES				5.68	MINIMUM PREMIUM	1800
MAN. RATES	5.40	5.79	6.10	+ 5.68	PRESENT	1955

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	109,122	327,433	.300			1			2	3
2011	120,473	55,533	.046				1		2	3
2012	116,229	255,367	.219				4		3	7
2013	117,035	268,798	.229				4		4	4
2014	129,156	158,372	.122				1		3	4
TOTAL	592,015	1,065,503	.180			1	10		10	21

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			187,800		1,995			110,856		9,097	17,685
2011				14,220	7,266				8,316	4,206	21,525
2012				129,045	5,395				94,908	10,120	15,899
2013				82,304					162,177		24,317
2014				42,026	6,039				41,229	41,241	27,837
TOTAL			187,800	267,595	20,695			110,856	306,630	64,664	107,263

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			333,157		4,894			259,957		22,097	17,632
2011			1,822	27,149	17,425			974	19,265	10,109	22,881
2012		814	49,254	226,108	15,374			45,534	191,195	24,934	16,996
2013		1,496	80,987	129,592	7,622		612	201,634	291,926	21,274	24,122
2014	60	1,481	87,088	56,319	14,865	501	1,268	131,523	101,849	58,394	29,062
TOTAL	60	3,791	552,308	439,168	60,180	501	6,877	639,622	604,235	136,808	110,693

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,203,159	1,240,391	110,693	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-226,886	-206,187	428	
TOTAL LOSSES	976,273	1,034,204	111,121	
EXPECTED LOSSES	497,291	757,779	59,202	
CREDIBILITY	.09	.25	.27	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.165	.175	.019	.359
INDICATED (POST-TEST)	.203	.215	.023	.441
PRES. ON RATE LEVEL	.083	.127	.010	.220
DERIVED BY FORMULA	.094	.149	.014	.257
UNDERLYING PRES. RATE	.084	.128	.010	.222
PROPOSED	.094	.149	.014	.257

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	
IND. RATES				.33	MINIMUM PREMIUM	380
MAN. RATES	.32	.33	.30	+ .33	PRESENT	375

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	5,398									
2011	5,722	1,353	.023							
2012	5,369	886	.016							
2013	5,286	56,153	1.062				1	1		2
2014	4,956	111,495	2.249				1			1
TOTAL	26,731	169,887	.636				2	1		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											1,353
2012											886
2013				17,294	227				35,268	1,954	1,410
2014				28,933					76,091		6,471
TOTAL				46,227	227				111,359	1,954	10,120

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											1,438
2012											947
2013		313	17,180	27,321	1,928	32	1,113	44,867	64,403	7,756	1,399
2014	37	896	53,046	34,653	5,417	587	1,458	148,001	105,219	16,566	6,756
TOTAL	37	1,209	70,226	61,974	7,345	619	2,571	192,868	169,622	24,322	10,540

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	267,530	263,263	10,540	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-31,541	-28,997	104	
TOTAL LOSSES	235,989	234,266	10,644	
EXPECTED LOSSES	67,896	104,518	15,504	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.883	.876	.040	1.799
INDICATED (POST-TEST)	1.085	1.077	.049	2.211
PRES. ON RATE LEVEL	.252	.387	.057	.696
DERIVED BY FORMULA	.260	.408	.057	.725
UNDERLYING PRES. RATE	.254	.391	.058	.703
PROPOSED	.260	.408	.057	.725

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	
IND. RATES				.93	MINIMUM PREMIUM	540
MAN. RATES	.87	.95	.95	+ .93	PRESENT	555

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	64,410	800,662	1.243			1	8	20	29
2011	67,454	742,384	1.100			1	8	13	22
2012	71,693	1,132,901	1.580	1		2	4	11	18
2013	72,515	940,011	1.296			1	7	11	19
2014	74,885	280,831	.375				4	14	18
TOTAL	350,957	3,896,789	1.110	1		5	31	69	106

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			77,010	77,557	68,268			251,516	97,488	157,311	71,512
2011			98,803	123,436	135,060			40,195	185,701	128,478	30,711
2012	50,392		207,653	129,887	44,026			301,957	220,660	131,105	47,221
2013			88,547	150,889	43,724			417,277	125,151	52,152	62,271
2014			50,874	9,530					105,358	80,876	34,193
TOTAL	50,392		472,013	532,643	300,608			1,010,945	734,358	549,922	245,908

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			136,616	159,301	167,465			589,805	224,514	382,108	71,297
2011		1,639	195,866	241,935	325,134		836	110,527	434,772	308,637	32,646
2012	64,260	15,994	454,839	241,570	98,780		49,678	986,242	489,269	282,597	50,479
2013	105	5,886	262,485	259,078	80,404	23,280	30,934	870,851	282,720	114,340	61,773
2014	75	1,852	109,127	70,372	20,580	1,182	2,955	305,592	233,614	119,847	35,697
TOTAL	64,440	25,371	1,158,933	972,256	692,363	24,462	84,403	2,863,017	1,664,889	1,207,529	251,892

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,220,626	4,537,037	251,892			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-984,841	-1,007,844	2,352			
TOTAL LOSSES	3,235,785	3,529,193	254,244			
EXPECTED LOSSES	2,161,896	3,695,577	326,389			
CREDIBILITY	.07	.17	.19			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.922	1.006	.072	2.000		
INDICATED (POST-TEST)	1.133	1.236	.088	2.457		
PRES. ON RATE LEVEL	.610	1.043	.092	1.745		
DERIVED BY FORMULA	.647	1.076	.091	1.814		
UNDERLYING PRES. RATE	.616	1.053	.093	1.762		
PROPOSED	.647	1.076	.091	1.814		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	2.336
IND. RATES				2.34	MINIMUM PREMIUM	915
MAN. RATES	1.78	2.14	2.38	+ 2.34	PRESENT	940

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,347	646	.047							
2011	1,775	72	.004							
2012	2,092	63,134	3.017				1	1		2
2013	1,366	19,547	1.430					2		2
2014	4,758	37,761	.793					1		1
TOTAL	11,338	121,160	1.069				1	4		5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											646
2011											72
2012				2,427	10,000				17,203	20,783	12,721
2013					1,920					13,656	3,971
2014					1,494					30,050	6,217
TOTAL				2,427	13,414				17,203	64,489	23,627

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											644
2011											77
2012		51	3,716	6,096	18,680		159	12,265	39,098	41,454	13,599
2013		35	1,345	789	2,784	190	201	7,099	6,459	21,848	3,939
2014	2	43	2,484	1,478	1,728	142	351	37,411	32,675	36,010	6,491
TOTAL	2	129	7,545	8,363	23,192	332	711	56,775	78,232	99,312	24,750

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	65,494	209,099	24,750	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,386	-7,888	53	
TOTAL LOSSES	54,108	201,211	24,803	
EXPECTED LOSSES	27,665	33,334	5,328	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.477	1.775	.219	2.471
INDICATED (POST-TEST)	.586	2.181	.269	3.036
PRES. ON RATE LEVEL	.242	.291	.046	.579
DERIVED BY FORMULA	.245	.329	.050	.624
UNDERLYING PRES. RATE	.244	.294	.047	.585
PROPOSED	.245	.329	.050	.624

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	
IND. RATES				.80	MINIMUM PREMIUM	505
MAN. RATES	.70	.79	.79	+ .80	PRESENT	510

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	6,544	80,349	1.227				1			1
2011	6,756	37,235	.551				1		1	2
2012	6,528	72,847	1.115						2	2
2013	6,826	286,901	4.203						3	3
2014	6,547	936	.014							
TOTAL	33,201	478,268	1.441				2		6	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				27,002					48,591		4,756
2011				14,575	1,055				16,209	3,269	2,127
2012					21,052					49,979	1,816
2013					103,049					147,558	36,294
2014											936
TOTAL				41,577	125,156				64,800	200,806	45,929

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				55,462					111,905		4,742
2011			1,252	27,346	2,746			1,602	37,043	8,096	2,261
2012		81	5,932	3,921	39,118		124	10,591	11,712	97,427	1,941
2013	25	2,157	72,318	42,503	149,480	1,621	2,178	76,693	69,776	236,099	36,004
2014											977
TOTAL	25	2,238	79,502	129,232	191,344	1,621	2,302	88,886	230,436	341,622	45,925

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	174,574	892,634	45,925	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-177,853	-106,403	334	
TOTAL LOSSES		786,231	46,259	
EXPECTED LOSSES	385,464	385,132	48,142	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.368	.139	2.507
INDICATED (POST-TEST)	.000	2.910	.171	3.081
PRES. ON RATE LEVEL	1.150	1.149	.144	2.443
DERIVED BY FORMULA	1.139	1.219	.145	2.503
UNDERLYING PRES. RATE	1.161	1.160	.145	2.466
PROPOSED	1.139	1.219	.145	2.503

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.223
IND. RATES				3.22	MINIMUM PREMIUM	1150
MAN. RATES	2.99	3.30	3.33	+ 3.22	PRESENT	1200

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	119,952	2,522,278	2.102			1	16	37	54
2011	125,130	1,165,151	.931				12	34	46
2012	133,931	1,159,165	.865				7	30	37
2013	134,682	1,723,061	1.279				12	38	50
2014	139,904	795,913	.568				3	49	52
TOTAL	653,599	7,365,568	1.127			1	50	188	239

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			114,478	271,346	426,769			118,615	690,550	768,171	132,349
2011				155,777	214,709				226,834	401,579	166,252
2012				169,198	124,271				461,841	262,053	141,802
2013				263,245	297,335				670,204	397,132	95,145
2014				41,047	178,673				34,036	432,509	109,648
TOTAL			114,478	900,613	1,241,757			118,615	2,083,465	2,261,444	645,196

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			203,084	557,345	803,671			278,152	1,590,335	1,438,240	131,952
2011			32,978	307,507	510,292			43,755	554,842	951,159	176,726
2012		1,497	97,599	318,295	237,920		3,524	266,649	980,262	536,152	151,586
2013	68	10,680	449,723	508,385	454,000	4,388	20,224	786,965	1,028,282	696,667	94,384
2014	234	6,666	372,284	226,153	214,624	2,232	5,679	604,605	517,343	525,707	114,473
TOTAL	302	18,843	1,155,668	1,917,685	2,220,507	6,620	29,427	1,980,126	4,671,064	4,147,925	669,121

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	3,190,986	12,957,181	669,121			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,776,689	-2,670,314	7,166			
TOTAL LOSSES	414,297	10,286,867	676,287			
EXPECTED LOSSES	6,098,078	9,797,449	993,471			
CREDIBILITY	.10	.26	.29			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.063	1.574	.103	1.740		
INDICATED (POST-TEST)	.077	1.934	.127	2.138		
PRES. ON RATE LEVEL	.923	1.485	.151	2.559		
DERIVED BY FORMULA	.838	1.602	.144	2.584		
UNDERLYING PRES. RATE	.933	1.499	.152	2.584		
PROPOSED	.830	1.587	.142	2.559		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.295
IND. RATES				3.30	MINIMUM PREMIUM	1170
MAN. RATES	3.12	3.39	3.49	+ 3.30	PRESENT	1245

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	32,296	783,752	2.426			2	6	4	12
2011	33,728	1,436,783	4.259			1	5	6	12
2012	36,343	1,368,744	3.766			1	14	5	20
2013	36,909	1,144,517	3.100			2	11	10	23
2014	37,529	702,093	1.870					21	21
TOTAL	176,805	5,435,889	3.075			6	36	46	88

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			202,289	107,033	26,218			222,754	97,195	35,646	92,617
2011			140,799	83,128	11,147			1,066,897	68,038	10,991	55,783
2012			95,201	361,906	58,354			204,119	525,274	29,743	94,147
2013			283,038	257,485	94,176			109,249	272,445	80,672	47,452
2014					188,828					418,404	94,861
TOTAL			721,327	809,552	378,723			1,603,019	962,952	575,456	384,860

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			358,860	219,847	64,313			522,358	223,840	86,584	92,339
2011		879	100,657	156,831	29,771		8,373	874,358	165,848	42,967	59,297
2012		9,373	331,771	645,294	128,762		36,045	830,521	1,065,330	96,950	100,643
2013	672	21,454	871,415	467,276	180,315	13,225	23,854	754,026	546,329	172,682	47,072
2014	203	5,717	313,924	187,097	218,685	1,930	4,864	520,828	454,946	501,385	99,035
TOTAL	875	37,423	1,976,627	1,676,345	621,846	15,155	73,136	3,502,091	2,456,293	900,568	398,386

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,605,307	5,655,052	398,386			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,856,778	-1,271,159	3,081			
TOTAL LOSSES	3,748,529	4,383,893	401,467			
EXPECTED LOSSES	4,077,125	4,658,812	427,868			
CREDIBILITY	.04	.11	.12			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.120	2.480	.227	4.827		
INDICATED (POST-TEST)	2.605	3.048	.279	5.932		
PRES. ON RATE LEVEL	2.284	2.610	.240	5.134		
DERIVED BY FORMULA	2.297	2.658	.245	5.200		
UNDERLYING PRES. RATE	2.306	2.635	.242	5.183		
PROPOSED	2.297	2.658	.245	5.200		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.697
IND. RATES				6.70	MINIMUM PREMIUM	2000
MAN. RATES	5.87	6.67	7.00	+ 6.70	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	5,528	163,823	2.963				1	1	2
2011	6,708	22,166	.330					2	2
2012	7,366	9,896	.134						
2013	7,624	15,063	.197					1	1
2014	7,788	49,221	.632					1	1
TOTAL	35,014	260,169	.743				1	5	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				58,852	148				46,478	36,047	22,298
2011					2,912					17,512	1,742
2012											9,896
2013					2,300					2,147	10,616
2014					17,780					30,472	969
TOTAL				58,852	23,140				46,478	86,178	45,521

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				120,882	363				107,039	87,558	22,231
2011			280	218	6,884			1,050	1,794	41,236	1,852
2012											10,579
2013		52	1,616	948	3,338	32	27	1,114	1,016	3,435	10,531
2014	20	539	29,558	17,615	20,593	142	357	37,933	33,134	36,514	1,012
TOTAL	20	591	31,454	139,663	31,178	174	384	40,097	142,983	168,743	46,205

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	72,720	482,567	46,205	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-129,062	-90,073	378	
TOTAL LOSSES		392,494	46,583	
EXPECTED LOSSES	286,766	333,684	51,120	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.121	.133	1.254
INDICATED (POST-TEST)	.000	1.378	.163	1.541
PRES. ON RATE LEVEL	.811	.944	.145	1.900
DERIVED BY FORMULA	.803	.961	.146	1.910
UNDERLYING PRES. RATE	.819	.953	.146	1.918
PROPOSED	.799	.956	.145	1.900

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				2.45	MINIMUM PREMIUM	945
MAN. RATES	2.19	2.50	2.59	+ 2.45	PRESENT	1000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	8,187									
2011	7,625									
2012	5,907	974	.016							
2013	7,638									
2014	8,138									
TOTAL	37,495	974	.003							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											974
TOTAL											974

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											1,041
TOTAL											1,041

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,041	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-59,093	-14,256	50	
TOTAL LOSSES			1,091	
EXPECTED LOSSES	127,483	51,368	7,124	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	.337	.135	.019	.491
DERIVED BY FORMULA	.334	.130	.018	.482
UNDERLYING PRES. RATE	.340	.137	.019	.496
PROPOSED	.334	.130	.018	.482

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	
IND. RATES				.62	MINIMUM PREMIUM	460
MAN. RATES	.63	.69	.67	+ .62	PRESENT	480

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	873									
2011	785									
2012	912	76	.008							
2013	957									
2014	547									
TOTAL	4,074	76	.002							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											76
TOTAL											76

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											81
TOTAL											81

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			81	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,978	-8,505	12	
TOTAL LOSSES			93	
EXPECTED LOSSES	40,251	29,741	2,118	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	.979	.723	.051	1.753
DERIVED BY FORMULA	.979	.716	.051	1.746
UNDERLYING PRES. RATE	.988	.730	.052	1.770
PROPOSED	.979	.716	.051	1.746

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	2.248
IND. RATES				2.25	MINIMUM PREMIUM	890
MAN. RATES	2.09	2.33	2.39	+ 2.25	PRESENT	945

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	7,798									
2011	5,781									
2012	5,884									
2013	5,915									
2014	5,481									
TOTAL	30,859									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-27,644	-6,974	38	
TOTAL LOSSES			38	
EXPECTED LOSSES	58,633	24,687	5,863	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.188	.079	.019	.286
DERIVED BY FORMULA	.186	.077	.018	.281
UNDERLYING PRES. RATE	.190	.080	.019	.289
PROPOSED	.186	.077	.018	.281

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	
IND. RATES				.36	MINIMUM PREMIUM	390
MAN. RATES	.51	.47	.39	+ .36	PRESENT	400

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	5,745	265,278	4.617			5,745			1		1	2
2011	5,718	28,329	.495			5,718					1	1
2012	7,607	146,800	1.929			7,607				1	1	2
2013	8,029	201,816	2.513			8,029				1	8	9
2014	11,694	272,466	2.329			11,694			1		5	6
TOTAL	38,793	914,689	2.358			38,793			2	2	16	20

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			95,653		1,364			160,413		3,735	4,113
2011					1,063					15,808	11,458
2012				50,797	397				49,214	13,983	32,409
2013				16,439	25,703				42,139	86,790	30,745
2014			128,949		23,905			65,501		43,474	10,637
TOTAL			224,602	67,236	52,432			225,914	91,353	163,790	89,362

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			169,688		3,346			376,168		9,072	4,101
2011			103	80	2,514			946	1,620	37,223	12,180
2012		315	18,900	88,685	2,845		345	25,465	101,192	29,953	34,645
2013	6	846	34,213	36,486	38,807	921	2,601	97,503	116,888	144,385	30,499
2014	625	14,066	275,560	42,523	42,869	4,141	4,502	277,748	66,793	61,672	11,105
TOTAL	631	15,227	498,464	167,774	90,381	5,062	7,448	777,830	286,493	282,305	92,530

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,304,662	826,953	92,530	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-586,739	-212,586	735	
TOTAL LOSSES	717,923	614,367	93,265	
EXPECTED LOSSES	1,353,876	820,860	85,732	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.851	1.584	.240	3.675
INDICATED (POST-TEST)	2.275	1.947	.295	4.517
PRES. ON RATE LEVEL	3.457	2.096	.219	5.772
DERIVED BY FORMULA	3.445	2.090	.222	5.757
UNDERLYING PRES. RATE	3.490	2.116	.221	5.827
PROPOSED	3.445	2.090	.222	5.757

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.414
IND. RATES				7.41	MINIMUM PREMIUM	2000
MAN. RATES	7.08	7.81	7.87	+ 7.41	PRESENT	2000

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	194	2,146	11.061							
2011	454	21,353	47.033						1	1
2012	578									
2013	661	9,654	14.605						1	1
2014	594									
TOTAL	2,481	33,153	13.363						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											2,146
2011					10,000					11,353	
2013					1,792					2,356	5,506
TOTAL					11,792					13,709	7,652

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											2,140
2011			963	749	23,642			681	1,162	26,731	
2013		41	1,259	739	2,598	32	38	1,224	1,113	3,772	5,462
TOTAL		41	2,222	1,488	26,240	32	38	1,905	2,275	30,503	7,602

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,238	60,506	7,602	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-130,571	-81,448	331	
TOTAL LOSSES			7,933	
EXPECTED LOSSES	300,791	309,217	41,865	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	3.198	3.198
INDICATED (POST-TEST)	.000	.000	3.930	3.930
PRES. ON RATE LEVEL	120.086	123.450	16.714	260.250
DERIVED BY FORMULA	118.885	118.512	16.075	253.472
UNDERLYING PRES. RATE	121.238	124.634	16.874	262.746
PROPOSED	118.885	118.512	16.075	253.472

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	326.446
IND. RATES				326.45	MINIMUM PREMIUM	621
MAN. RATES	323.72	353.41	354.87	+326.45	PRESENT	660

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	26									
2011	30	7,860	262.000							
2012	34									
2013	28									
2014	19									
TOTAL	137	7,860	57.372							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											7,860
TOTAL											7,860

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											8,355
TOTAL											8,355

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			8,355	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,289	-2,970	10	
TOTAL LOSSES			8,365	
EXPECTED LOSSES	2,755	10,601	1,595	
CREDIBILITY	.00	.00	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	61.058	61.058
INDICATED (POST-TEST)	.000	.000	75.040	75.040
PRES. ON RATE LEVEL	19.923	76.643	11.525	108.091
DERIVED BY FORMULA	19.923	76.643	12.160	108.726
UNDERLYING PRES. RATE	20.114	77.378	11.636	109.128
PROPOSED	19.807	76.195	12.089	108.091

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	139.210
IND. RATES				139.21	MINIMUM PREMIUM	434
MAN. RATES	126.45	143.70	147.39	+139.21	PRESENT	446

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	685	108,038	15.771			685				1	1	2
2011	539					539						
2012	518	175,958	33.968			518		1				1
2013	613	8,303	1.354			613				1		1
2014	592	2,471	.417			592						
TOTAL	2,947	294,770	10.002			2,947			1	1	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				29,902	1,494				69,696	1,549	5,397
2012			101,128					74,830			
2013					434					7,869	
2014											2,471
TOTAL			101,128	29,902	1,928			74,830	69,696	9,418	7,868

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				61,419	3,665				160,510	3,763	5,381
2012		7,348	192,757	3,325	5,667		11,982	214,126	4,877	3,728	
2013		12	305	181	630	95	119	4,092	3,720	12,591	
2014											2,580
TOTAL		7,360	193,062	64,925	9,962	95	12,101	218,218	169,107	20,082	7,961

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	430,836	264,076	7,961	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-61,051	-22,034	52	
TOTAL LOSSES	369,785	242,042	8,013	
EXPECTED LOSSES	131,171	78,743	7,397	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.548	8.213	.272	21.033
INDICATED (POST-TEST)	15.421	10.094	.334	25.849
PRES. ON RATE LEVEL	4.409	2.647	.248	7.304
DERIVED BY FORMULA	4.409	2.721	.249	7.379
UNDERLYING PRES. RATE	4.451	2.672	.251	7.374
PROPOSED	4.409	2.721	.249	7.379

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.503
IND. RATES				9.50	MINIMUM PREMIUM	2000
MAN. RATES	9.30	10.04	9.96	+ 9.50	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	14,718	294,746	2.002			14,718			1	1	2	4
2011	13,838	765	.005			13,838						
2012	13,263	53,088	.400			13,263					1	1
2013	13,805	177,053	1.282			13,805			1		1	2
2014	12,820	25,248	.196			12,820					2	2
TOTAL	68,444	550,900	.805			68,444			2	1	6	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			95,150	25,134	9,593			109,929	23,767	10,861	20,312
2011										32,805	765
2012					14,388					852	5,895
2013			123,914		1,544			42,917		10,682	7,826
2014					1,723						12,843
TOTAL			219,064	25,134	27,248			152,846	23,767	55,200	47,641

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			168,796	51,625	23,531			257,784	54,735	26,381	20,251
2011											813
2012		51	4,055	2,681	26,733		80	6,947	7,688	63,946	6,302
2013	284	6,488	242,728	10,719	10,932	4,864	5,632	147,100	7,389	4,448	7,763
2014	2	51	2,866	1,703	1,996	51	123	13,302	11,615	12,800	13,408
TOTAL	286	6,590	418,445	66,728	63,192	4,915	5,835	425,133	81,427	107,575	48,537

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	861,204	318,922	48,537	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-949,940	-405,170	1,121	
TOTAL LOSSES			49,658	
EXPECTED LOSSES	2,040,316	1,453,066	165,634	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.073	.073
INDICATED (POST-TEST)	.000	.000	.090	.090
PRES. ON RATE LEVEL	2.952	2.103	.240	5.295
DERIVED BY FORMULA	2.893	1.977	.231	5.101
UNDERLYING PRES. RATE	2.981	2.123	.242	5.346
PROPOSED	2.893	1.977	.231	5.101

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.569
IND. RATES				6.57	MINIMUM PREMIUM	2000
MAN. RATES	6.66	7.27	7.22	+ 6.57	PRESENT	2000

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	91									
2011	82	69,664	849,560				1			1
2012	74	2,296	31,027							
2013	65									
2014	54	67,225	1244,907				1			1
TOTAL	366	139,185	380,287				2			2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011				40,009					22,251		7,404
2012											2,296
2014				46,800					20,050		375
TOTAL				86,809					42,301		10,075

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011			3,160	74,848	692			1,931	50,391	547	7,870
2012											2,454
2014	62	1,451	85,802	56,051	8,762	152	383	38,996	27,722	4,365	392
TOTAL	62	1,451	88,962	130,899	9,454	152	383	40,927	78,113	4,912	10,716

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	131,937	223,378	10,716	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-31,260	-23,931	60	
TOTAL LOSSES	100,677	199,447	10,776	
EXPECTED LOSSES	65,411	84,095	10,084	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	275,074	544,937	29,443	849,454
INDICATED (POST-TEST)	338,066	669,728	36,185	1043,979
PRES. ON RATE LEVEL	177,019	227,582	27,293	431,894
DERIVED BY FORMULA	177,019	236,425	27,471	440,915
UNDERLYING PRES. RATE	178,717	229,765	27,554	436,036
PROPOSED	177,019	236,425	27,471	440,915

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	567.854
IND. RATES				567.85	MINIMUM PREMIUM	862
MAN. RATES	454.27	541.02	588.92	+567.85	PRESENT	900

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	162	1,556	9.604							
2011	295	118	.400							
2012	349	68,002	194.848						2	2
2013	357	184,239	516.075						3	6
2014	373	163,821	439.198						2	4
TOTAL	1,536	417,736	271.964						5	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,556
2011											118
2012					46,362					21,640	
2013				74,325	46,564				48,002	12,736	2,612
2014				65,427	14,064				70,103	13,745	482
TOTAL				139,752	106,990				118,105	48,121	4,768

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,551
2011											125
2012		183	13,066	8,638	86,150		53	4,584	5,072	42,182	
2013	12	2,324	105,811	136,234	74,432	127	1,672	66,306	92,427	26,674	2,591
2014	100	2,459	143,337	92,295	28,542	612	1,502	153,463	111,885	31,731	503
TOTAL	112	4,966	262,214	237,167	189,124	739	3,227	224,353	209,384	100,587	4,770

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	495,611	736,262	4,770	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-205,183	-102,731	368	
TOTAL LOSSES	290,428	633,531	5,138	
EXPECTED LOSSES	467,997	390,270	47,272	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	189,081	412,455	3,345	604,881
INDICATED (POST-TEST)	232,381	506,907	4,111	743,399
PRES. ON RATE LEVEL	301,791	251,668	30,484	583,943
DERIVED BY FORMULA	300,403	264,430	28,902	593,735
UNDERLYING PRES. RATE	304,686	254,082	30,776	589,544
PROPOSED	300,403	264,430	28,902	593,735

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	764.671
IND. RATES				764.67	MINIMUM PREMIUM	1059
MAN. RATES	708.25	772.24	796.25	+764.67	PRESENT	1113

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	38,722	642,777	1.659				9	11	20
2011	37,672	605,051	1.606				4	9	13
2012	49,586	602,213	1.214				7	13	20
2013	46,391	738,046	1.590				9	10	19
2014	44,791	414,312	.924				3	10	13
TOTAL	217,162	3,002,399	1.383				32	53	85

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				210,324	11,712				325,343	45,454	49,944
2011				97,090	22,782				327,096	68,750	89,333
2012				81,787	63,886				272,223	95,512	88,805
2013				59,634	168,117				244,552	205,265	60,478
2014				102,529	48,727				106,150	106,445	50,461
TOTAL				551,364	315,224				1,275,364	521,426	339,021

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				432,006	28,730				749,266	110,409	49,794
2011			9,863	183,341	55,540			32,518	747,805	169,937	94,960
2012		742	48,257	154,567	122,100		1,962	144,681	563,981	201,103	94,932
2013	39	4,603	176,657	163,235	249,399	2,320	10,547	410,741	537,249	360,511	59,994
2014	184	4,649	268,980	171,082	75,631	1,308	3,270	338,984	262,522	150,678	52,681
TOTAL	223	9,994	503,757	1,104,231	531,400	3,628	15,779	926,924	2,860,823	992,638	352,361

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,460,305	5,489,092	352,361			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,575,164	-1,034,429	2,805			
TOTAL LOSSES		4,454,663	355,166			
EXPECTED LOSSES	3,476,764	3,800,336	393,064			
CREDIBILITY	.05	.13	.14			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	2.051	.164	2.215		
INDICATED (POST-TEST)	.000	2.521	.202	2.723		
PRES. ON RATE LEVEL	1.586	1.733	.179	3.498		
DERIVED BY FORMULA	1.507	1.835	.182	3.524		
UNDERLYING PRES. RATE	1.601	1.750	.181	3.532		
PROPOSED	1.496	1.821	.181	3.498		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.505
IND. RATES				4.51	MINIMUM PREMIUM	1490
MAN. RATES	4.21	4.75	4.77	+ 4.51	PRESENT	1595

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	2,622	1,837	.070			2,622						
2011	3,416	474	.013			3,416						
2012	3,369	33,138	.983			3,369				1		1
2013	3,626	1,809	.049			3,626					2	2
2014	3,838	32,791	.854			3,838					1	1
TOTAL	16,871	70,049	.415			16,871				1	3	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,837
2011											474
2012				6,411					26,727		
2013					335					1,474	
2014					3,552					16,642	12,597
TOTAL				6,411	3,887				26,727	18,116	14,908

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,831
2011											504
2012		41	2,371	11,183	267		169	12,217	53,175	1,464	
2013		6	235	137	484	32	22	766	696	2,358	
2014	5	109	5,905	3,520	4,113	71	193	20,718	18,093	19,939	13,151
TOTAL	5	156	8,511	14,840	4,864	103	384	33,701	71,964	23,761	15,486

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	42,860	115,429	15,486	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-140,117	-71,359	263	
TOTAL LOSSES		44,070	15,749	
EXPECTED LOSSES	311,101	264,706	35,092	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.261	.093	.354
INDICATED (POST-TEST)	.000	.321	.114	.435
PRES. ON RATE LEVEL	1.827	1.554	.206	3.587
DERIVED BY FORMULA	1.809	1.529	.204	3.542
UNDERLYING PRES. RATE	1.844	1.569	.208	3.621
PROPOSED	1.809	1.529	.204	3.542

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE
IND. RATES				4.56	MINIMUM PREMIUM 1505
MAN. RATES	4.41	4.85	4.89	+ 4.56	PRESENT 1625

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	76,811	1,563,380	2.035			76,811			4	7	20	31
2011	88,415	1,575,584	1.782			88,415			3	6	16	25
2012	89,104	742,179	.832			89,104			2	6	14	22
2013	89,550	1,466,342	1.637			89,550			2	14	22	38
2014	92,835	519,938	.560			92,835				1	16	17
TOTAL	436,715	5,867,423	1.344			436,715			11	34	88	133

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			510,706	84,872	273,568			223,987	203,954	153,668	112,625
2011			448,163	128,234	48,730			551,241	144,607	173,599	81,010
2012			192,055	66,518	53,884			175,706	85,597	79,366	89,053
2013			232,283	195,822	74,108			175,407	527,674	173,517	87,531
2014			37,453	37,453	72,457				20,587	311,224	78,217
TOTAL			1,383,207	512,899	522,747			1,126,341	982,419	891,374	448,436

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			905,991	174,328	671,064			525,249	469,706	373,257	112,287
2011		6,494	701,889	247,128	132,067		10,105	1,070,149	358,100	430,923	86,114
2012		14,573	405,864	132,371	113,652		28,853	558,711	200,354	168,155	95,198
2013	536	17,003	688,763	357,411	141,602	21,062	41,034	1,326,788	1,059,518	359,054	86,831
2014	127	3,364	189,117	116,662	90,933	1,604	4,018	427,465	366,860	377,419	81,659
TOTAL	663	41,434	2,891,624	1,027,900	1,149,318	22,666	84,010	3,908,362	2,454,538	1,708,808	462,089

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,948,759	6,340,564	462,089			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,309,048	-1,513,165	4,016			
TOTAL LOSSES	4,639,711	4,827,399	466,105			
EXPECTED LOSSES	5,070,261	5,559,383	558,995			
CREDIBILITY	.08	.20	.22			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.062	1.105	.107	2.274		
INDICATED (POST-TEST)	1.305	1.358	.132	2.795		
PRES. ON RATE LEVEL	1.150	1.261	.127	2.538		
DERIVED BY FORMULA	1.162	1.280	.128	2.570		
UNDERLYING PRES. RATE	1.161	1.273	.128	2.562		
PROPOSED	1.162	1.280	.128	2.570		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.309
IND. RATES				3.31	MINIMUM PREMIUM	1170
MAN. RATES	2.88	3.37	3.46	+ 3.31	PRESENT	1235

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	93,874	3,368,083	3.587			93,874			5	7	49	61
2011	94,855	1,873,476	1.975			94,855			3	10	43	56
2012	109,563	3,091,834	2.821			109,563	1		2	9	39	51
2013	154,020	2,509,443	1.629			154,020			1	23	44	68
2014	152,375	1,921,369	1.260			152,375			1	15	48	64
TOTAL	604,687	12,764,205	2.111			604,687	1		12	64	223	300

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			727,552	154,948	425,790			984,804	186,362	710,888	177,739
2011			394,591	161,538	345,915			266,720	122,185	474,704	107,823
2012	158,598		185,096	156,285	679,777	32		429,186	214,514	1,145,152	123,194
2013			91,375	350,573	524,542			179,996	409,144	806,613	147,200
2014			81,424	174,369	416,251			26,551	316,408	692,676	213,690
TOTAL	158,598		1,480,038	997,713	2,392,275	32		1,887,257	1,248,613	3,830,033	769,646

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,225,998	318,263	1,044,463			2,192,453	429,193	1,726,745	177,206
2011		6,536	737,412	331,709	835,319		5,549	614,408	332,383	1,130,993	114,616
2012	202,247	14,338	526,899	398,836	1,224,728	1,610	51,897	1,191,113	708,747	2,209,905	131,694
2013	336	22,131	891,266	775,765	799,778	29,247	48,064	1,543,028	1,147,137	1,357,210	146,022
2014	1,056	26,425	1,160,580	633,115	524,327	7,181	15,742	1,568,327	1,198,612	902,841	223,092
TOTAL	203,639	69,430	4,542,155	2,457,688	4,428,615	38,038	121,252	7,109,329	3,816,072	7,327,694	792,630

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,083,843	18,030,069	792,630			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,850,035	-3,474,745	7,977			
TOTAL LOSSES	6,233,808	14,555,324	800,607			
EXPECTED LOSSES	13,176,129	12,873,786	991,686			
CREDIBILITY	.09	.25	.27			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.031	2.407	.132	3.570		
INDICATED (POST-TEST)	1.267	2.958	.162	4.387		
PRES. ON RATE LEVEL	2.158	2.109	.163	4.430		
DERIVED BY FORMULA	2.078	2.321	.163	4.562		
UNDERLYING PRES. RATE	2.179	2.129	.164	4.472		
PROPOSED	2.018	2.254	.158	4.430		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.705
IND. RATES				5.71	MINIMUM PREMIUM	1810
MAN. RATES	5.13	5.83	6.04	+ 5.71	PRESENT	1940

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	3,816	7,268	.190			3,816						
2011	3,960	46,922	1.184			3,960				1	1	2
2012	4,489	481	.010			4,489						
2013	4,341	47,436	1.092			4,341					2	2
2014	4,757	2,069	.043			4,757				1		1
TOTAL	21,363	104,176	.488			21,363				2	3	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											7,268
2011				31,159	474				6,649	2,484	6,156
2012											481
2013					6,615					39,568	1,253
2014				962					940		167
TOTAL				32,121	7,089				7,589	42,052	15,325

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											7,246
2011			2,508	58,328	1,659			725	15,314	6,013	6,544
2012											514
2013	2	133	4,642	2,731	9,597	445	587	20,560	18,711	63,313	1,243
2014	2	27	1,765	1,155	182	10	17	1,827	1,298	204	174
TOTAL	4	160	8,915	62,214	11,438	455	604	23,112	35,323	69,530	15,721

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	33,250	178,505	15,721	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-150,793	-102,012	255	
TOTAL LOSSES		76,493	15,976	
EXPECTED LOSSES	333,263	377,057	34,607	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.358	.075	.433
INDICATED (POST-TEST)	.000	.440	.092	.532
PRES. ON RATE LEVEL	1.545	1.748	.161	3.454
DERIVED BY FORMULA	1.530	1.709	.159	3.398
UNDERLYING PRES. RATE	1.560	1.765	.162	3.487
PROPOSED	1.530	1.709	.159	3.398

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.376
IND. RATES				4.38	MINIMUM PREMIUM	1455
MAN. RATES	4.24	4.71	4.71	+ 4.38	PRESENT	1580

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	4,966	59,773	1,203			4,966				1	3	4
2011	5,123	453,167	8,845			5,123				3	2	5
2012	5,438	151,370	2,783			5,438				1	1	2
2013	4,882	10,203	.208			4,882					1	1
2014	4,744	153,630	3,238			4,744				1	3	4
TOTAL	25,153	828,143	3,292			25,153				6	10	16

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				15,958	9,776				6,303	19,701	8,035
2011				63,103	3,017				376,487	8,913	1,647
2012				33,177	3,229				102,619	5,147	7,198
2013					94					5,199	4,910
2014				28,517	16,548				5,635	99,664	3,266
TOTAL				140,755	32,664				491,044	138,624	25,056

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				32,778	23,980				14,516	47,854	8,011
2011			5,114	114,444	8,187			32,259	828,429	29,987	1,751
2012		214	13,181	58,476	7,373		656	48,005	205,372	15,658	7,695
2013			66	37	136	64	76	2,697	2,459	8,320	4,871
2014	55	1,385	79,797	50,555	24,507	502	1,269	135,025	116,158	120,662	3,410
TOTAL	55	1,599	98,158	256,290	64,183	566	2,001	217,986	1,166,934	222,481	25,738

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	320,365	1,709,888	25,738	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-177,669	-99,234	238	
TOTAL LOSSES	142,696	1,610,654	25,976	
EXPECTED LOSSES	384,841	360,190	35,214	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.567	6.403	.103	7.073
INDICATED (POST-TEST)	.697	7.869	.127	8.693
PRES. ON RATE LEVEL	1.516	1.418	.139	3.073
DERIVED BY FORMULA	1.508	1.612	.139	3.259
UNDERLYING PRES. RATE	1.530	1.432	.140	3.102
PROPOSED	1.508	1.612	.139	3.259

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.197
IND. RATES				4.20	MINIMUM PREMIUM	1410
MAN. RATES	3.58	4.09	4.19	+ 4.20	PRESENT	1435

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	17,994	44,679	.248			17,994				1		1
2011	21,101	155,888	.738			21,101				2		2
2012	20,913	237	.001			20,913						
2013	20,667	71,232	.344			20,667					1	1
2014	23,079	8,511	.036			23,079					3	3
TOTAL	103,754	280,547	.270			103,754				3	4	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				19,109					22,148		3,422
2011				64,484					71,226		20,178
2012											237
2013					7,987					53,220	10,025
2014					1,752					6,500	259
TOTAL				83,593	9,739				93,374	59,720	34,121

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				39,250					51,007		3,412
2011			5,095	120,634	1,115			6,185	161,304	1,757	21,449
2012											253
2013	2	168	5,604	3,293	11,587	604	787	27,662	25,165	85,155	9,945
2014	2	59	2,911	1,735	2,029	30	77	8,094	7,061	7,786	270
TOTAL	4	227	13,610	164,912	14,731	634	864	41,941	244,537	94,698	35,329

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	57,280	518,878	35,329	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-245,249	-87,001	213	
TOTAL LOSSES		431,877	35,542	
EXPECTED LOSSES	540,559	321,637	29,051	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.416	.034	.450
INDICATED (POST-TEST)	.000	.511	.042	.553
PRES. ON RATE LEVEL	.516	.307	.028	.851
DERIVED BY FORMULA	.501	.323	.029	.853
UNDERLYING PRES. RATE	.521	.310	.028	.859
PROPOSED	.500	.322	.029	.851

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.096
IND. RATES				1.10	MINIMUM PREMIUM	585
MAN. RATES	1.00	1.14	1.16	+ 1.10	PRESENT	610

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	2,809	2,813	.100						1	1
2011	2,740	219,038	7.994			1	1			2
2012	2,724	65,342	2.398					3		3
2013	3,190	38,417	1.204							
2014	3,510	113,611	3.236				1		1	1
TOTAL	14,973	439,221	2.933			1	2		4	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					597					728	1,488
2011			73,285	34,000				96,152			15,601
2012					11,140					47,693	6,509
2013											38,417
2014				52,978					58,418		2,215
TOTAL			73,285	86,978	11,737			96,152	58,418	48,421	64,230

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					1,464					1,768	1,484
2011		1,213	131,086	64,275	3,326		2,003	207,421	2,542	3,685	16,584
2012		40	3,142	2,078	20,700		116	10,108	11,175	92,964	6,958
2013											38,110
2014	67	1,641	97,130	63,451	9,920	450	1,119	113,625	80,776	12,721	2,312
TOTAL	67	2,894	231,358	129,804	35,410	450	3,238	331,154	94,493	111,138	65,448

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	569,161	370,845	65,448	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-260,595	-141,128	399	
TOTAL LOSSES	308,566	229,717	65,847	
EXPECTED LOSSES	574,814	518,816	52,705	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.061	1.534	.440	4.035
INDICATED (POST-TEST)	2.533	1.885	.541	4.959
PRES. ON RATE LEVEL	3.803	3.431	.349	7.583
DERIVED BY FORMULA	3.790	3.400	.353	7.543
UNDERLYING PRES. RATE	3.839	3.465	.352	7.656
PROPOSED	3.790	3.400	.353	7.543

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.714
IND. RATES				9.71	MINIMUM PREMIUM	2000
MAN. RATES	8.54	9.85	10.34	+ 9.71	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	46,156	504,851	1.093			46,156			1	1	14	16
2011	43,772	1,693,937	3.869			43,772			2	7	10	19
2012	45,896	426,516	.929			45,896			1	2	4	7
2013	48,645	530,479	1.090			48,645				10	10	20
2014	50,133	206,477	.411			50,133				1	13	14
TOTAL	234,602	3,362,260	1.433			234,602			4	21	51	76

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			199,402	4,587	39,953			97,268	10,689	112,317	40,635
2011			285,177	121,304	68,861			918,690	185,398	59,607	54,900
2012			69,786	25,545	3,204			216,035	46,811	11,784	53,351
2013				172,017	47,612				155,708	78,788	76,354
2014				32,558	48,367				14,951	63,548	47,053
TOTAL			554,365	356,011	207,997			1,231,993	413,557	326,044	272,293

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			353,739	9,422	98,005			228,093	24,617	272,819	40,513
2011		4,146	454,504	234,370	174,234		10,640	1,122,581	439,491	164,513	58,359
2012		5,241	143,370	47,449	10,921		34,891	642,083	109,978	36,298	57,032
2013	11	4,133	202,686	290,482	85,007	922	5,984	234,538	317,533	146,474	75,743
2014	92	2,466	140,090	86,915	62,115	398	1,020	108,183	89,770	79,399	49,123
TOTAL	103	15,986	1,294,389	668,638	430,282	1,320	52,535	2,335,478	981,389	699,503	280,770

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,699,811	2,779,812	280,770	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,114,106	-1,175,392	2,282	
TOTAL LOSSES	1,585,705	1,604,420	283,052	
EXPECTED LOSSES	4,621,659	4,286,178	316,714	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.676	.684	.121	1.481
INDICATED (POST-TEST)	.831	.841	.149	1.821
PRES. ON RATE LEVEL	1.951	1.810	.134	3.895
DERIVED BY FORMULA	1.895	1.684	.136	3.715
UNDERLYING PRES. RATE	1.970	1.827	.135	3.932
PROPOSED	1.895	1.684	.136	3.715

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.784
IND. RATES				4.78	MINIMUM PREMIUM	1560
MAN. RATES	4.83	5.31	5.31	+ 4.78	PRESENT	1740

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	622									
2011	785									
2012	888									
2013	1,420	220,998	15.563			1			2	3
2014	850									
TOTAL	4,565	220,998	4.841			1			2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			82,114		679			136,895		1,310	
TOTAL			82,114		679			136,895		1,310	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	189	4,297	160,602	6,962	6,749	15,387	17,911	468,498	22,903	11,940	
TOTAL	189	4,297	160,602	6,962	6,749	15,387	17,911	468,498	22,903	11,940	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	666,884	48,554		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-46,084	-15,600	48	
TOTAL LOSSES	620,800	32,954	48	
EXPECTED LOSSES	101,890	55,739	6,620	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.599	.722	.001	14.322
INDICATED (POST-TEST)	16.713	.887	.001	17.601
PRES. ON RATE LEVEL	2.211	1.209	.144	3.564
DERIVED BY FORMULA	2.211	1.206	.143	3.560
UNDERLYING PRES. RATE	2.232	1.221	.145	3.598
PROPOSED	2.214	1.207	.143	3.564

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.590
IND. RATES				4.59	MINIMUM PREMIUM	1510
MAN. RATES	4.07	4.62	4.86	+ 4.59	PRESENT	1615

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	66,480	2,180,045	3.279			66,480			6	8	14	28
2011	69,557	1,057,739	1.520			69,557			1	15	13	29
2012	76,151	953,864	1.252			76,151			1	10	12	23
2013	91,022	3,731,448	4.099			91,022			6	14	33	53
2014	113,157	2,226,094	1.967			113,157			3	2	50	55
TOTAL	416,367	10,149,190	2.438			416,367			17	49	122	188

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			654,133	186,097	21,735			963,616	225,523	53,638	75,303
2011			290,764	234,641	49,872			115,886	194,881	66,224	105,471
2012			76,976	254,118	29,141			64,882	279,317	169,742	79,688
2013			619,853	308,392	878,235			602,847	347,999	761,999	212,123
2014			279,742	102,723	438,430			317,668	178,416	698,668	210,447
TOTAL			1,921,468	1,085,971	1,417,413			2,064,899	1,226,136	1,750,271	683,032

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,110,783	382,243	53,315			2,109,927	519,379	130,287	75,077
2011		4,817	532,770	445,347	132,814		2,411	270,875	451,183	165,174	112,116
2012		7,256	248,934	451,234	68,987		12,568	349,319	599,719	349,428	85,186
2013	1,571	54,937	2,076,337	896,036	1,344,130	69,600	92,955	2,684,380	1,075,084	1,303,929	210,426
2014	1,698	40,652	1,345,114	591,615	554,571	18,291	25,457	1,994,225	1,074,283	909,362	219,707
TOTAL	3,269	107,662	5,313,938	2,766,475	2,153,817	87,891	133,391	7,408,726	3,719,648	2,858,180	702,512

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,054,877	11,498,120	702,512	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,012,941	-1,928,669	5,239	
TOTAL LOSSES	9,041,936	9,569,451	707,751	
EXPECTED LOSSES	9,076,802	7,269,767	641,206	
CREDIBILITY	.07	.19	.21	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.172	2.298	.170	4.640
INDICATED (POST-TEST)	2.669	2.824	.209	5.702
PRES. ON RATE LEVEL	2.159	1.729	.153	4.041
DERIVED BY FORMULA	2.195	1.937	.165	4.297
UNDERLYING PRES. RATE	2.180	1.746	.154	4.080
PROPOSED	2.195	1.937	.165	4.297

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.534
IND. RATES				5.53	MINIMUM PREMIUM	1760
MAN. RATES	4.49	5.12	5.51	+ 5.53	PRESENT	1795

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	56,417	2,122,161	3.761			56,417			4	12	5	21
2011	58,908	733,450	1.245			58,908			1	8	17	26
2012	58,123	1,037,504	1.785			58,123				12	17	29
2013	59,005	891,717	1.511			59,005				9	15	24
2014	64,310	485,487	.754			64,310				3	12	15
TOTAL	296,763	5,270,319	1.776			296,763			5	44	66	115

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			672,551	104,035	65,033			700,245	371,696	125,992	82,609
2011			127,967	104,331	40,374			82,362	159,434	123,873	95,109
2012				223,255	38,543				525,715	176,057	73,934
2013				120,656	74,009				332,584	224,349	140,119
2014				110,793	37,108				117,837	125,390	94,359
TOTAL			800,518	663,070	255,067			782,607	1,507,266	775,661	486,130

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,074,653	213,689	159,526			1,431,023	856,016	306,034	82,361
2011		2,118	236,339	199,367	102,037		1,716	198,935	375,933	298,761	101,101
2012		1,515	93,429	396,622	80,876		3,725	277,644	1,087,196	372,003	79,035
2013	16	3,745	170,666	220,504	118,537	2,574	13,567	530,129	704,748	402,583	138,998
2014	183	4,542	264,825	169,474	63,721	1,487	3,719	385,282	299,296	175,918	98,511
TOTAL	199	11,920	1,839,912	1,199,656	524,697	4,061	22,727	2,823,013	3,323,189	1,555,299	500,006

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,701,832	6,602,841	500,006	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,039,419	-1,206,300	3,275	
TOTAL LOSSES	2,662,413	5,396,541	503,281	
EXPECTED LOSSES	4,463,315	4,421,769	454,047	
CREDIBILITY	.06	.15	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.897	1.818	.170	2.885
INDICATED (POST-TEST)	1.102	2.234	.209	3.545
PRES. ON RATE LEVEL	1.490	1.476	.151	3.117
DERIVED BY FORMULA	1.467	1.590	.161	3.218
UNDERLYING PRES. RATE	1.504	1.490	.153	3.147
PROPOSED	1.467	1.590	.161	3.218

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.144
IND. RATES				4.14	MINIMUM PREMIUM	1390
MAN. RATES	3.33	3.98	4.25	+ 4.14	PRESENT	1455

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	16,918	76,088	.449			16,918				1	3	4
2011	17,399	118,639	.681			17,399				3	1	4
2012	18,109	546,999	3.020			18,109			1	3	1	5
2013	20,102	355,822	1.770			20,102			1	4	2	7
2014	20,249	310,427	1.533			20,249				1	8	9
TOTAL	92,777	1,407,975	1.518			92,777			2	12	15	29

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				41,134	5,796				3,125	17,661	8,372
2011				62,566	2,933				27,935	5,976	19,229
2012			148,241	92,613	1,070			192,000	101,347		11,728
2013			87,225	77,283	43,887			43,000	41,961	22,677	39,789
2014				12,464	85,710				4,065	194,636	13,552
TOTAL			235,466	286,060	139,396			235,000	178,433	240,950	92,670

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				84,489	14,218				7,197	42,899	8,347
2011			5,223	117,267	8,016			2,784	63,874	14,761	20,440
2012		10,965	307,106	166,450	13,836		30,281	576,269	213,705	14,782	12,537
2013	210	6,865	276,956	146,883	76,939	5,118	7,233	210,907	93,251	44,886	39,471
2014	110	2,987	165,341	99,859	101,593	921	2,342	250,200	217,253	234,118	14,148
TOTAL	320	20,817	754,626	614,948	214,602	6,039	39,856	1,040,160	595,280	351,446	94,943

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,861,818	1,776,276	94,943			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-864,954	-414,114	980			
TOTAL LOSSES	996,864	1,362,162	95,923			
EXPECTED LOSSES	1,901,930	1,515,977	133,600			
CREDIBILITY	.03	.07	.08			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.074	1.468	.103	2.645		
INDICATED (POST-TEST)	1.320	1.804	.127	3.251		
PRES. ON RATE LEVEL	2.031	1.618	.143	3.792		
DERIVED BY FORMULA	2.010	1.631	.142	3.783		
UNDERLYING PRES. RATE	2.050	1.634	.144	3.828		
PROPOSED	2.010	1.631	.142	3.783		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.872
IND. RATES				4.87	MINIMUM PREMIUM	1585
MAN. RATES	4.49	5.07	5.17	+ 4.87	PRESENT	1700

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	98,660	540,131	.547				2	19	21
2011	98,629	1,659,055	1.682			2	8	18	28
2012	101,507	893,429	.880			1	4	10	15
2013	102,922	841,660	.817				7	10	17
2014	104,079	702,787	.675				1	20	21
TOTAL	505,797	4,637,062	.917			3	22	77	102

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				41,445	135,118				179,417	118,271	65,880
2011			378,235	165,097	39,491			459,440	429,634	115,227	71,931
2012			72,341	65,823	85,541			332,237	93,542	121,245	122,700
2013				114,946	30,013				463,772	164,812	68,117
2014				20,915	103,006				7,750	468,130	102,986
TOTAL			450,576	408,226	393,169			791,677	1,174,115	987,685	431,614

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				85,128	331,445				413,197	287,278	65,682
2011		5,535	602,102	314,863	108,690		8,847	961,158	996,018	298,190	76,463
2012		4,602	149,880	132,509	164,651		40,004	767,740	230,444	253,638	131,166
2013	5	2,736	134,164	193,361	54,185	1,844	16,716	662,285	912,726	324,534	67,572
2014	139	3,783	209,587	127,096	123,209	2,212	5,594	597,827	519,738	562,658	107,517
TOTAL	144	16,656	1,095,733	852,957	782,180	4,056	71,161	2,989,010	3,072,123	1,726,298	448,400

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,176,760	6,433,558	448,400	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,385,471	-881,970	2,824	
TOTAL LOSSES	2,791,289	5,551,588	451,224	
EXPECTED LOSSES	3,019,608	3,211,811	399,579	
CREDIBILITY	.08	.22	.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.552	1.098	.089	1.739
INDICATED (POST-TEST)	.678	1.349	.109	2.136
PRES. ON RATE LEVEL	.592	.629	.078	1.299
DERIVED BY FORMULA	.599	.787	.085	1.471
UNDERLYING PRES. RATE	.597	.635	.079	1.311
PROPOSED	.599	.787	.085	1.471

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.894
IND. RATES				1.89	MINIMUM PREMIUM	795
MAN. RATES	1.53	1.72	1.77	+ 1.89	PRESENT	775

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	240,035	3,974,524	1,655			240,035			4	40	56	100
2011	244,884	6,905,150	2,819			244,884			12	39	49	100
2012	247,092	4,784,513	1,936			247,092			9	39	39	87
2013	253,474	3,091,108	1,219			253,474			3	33	31	67
2014	268,796	4,061,873	1,511			268,796			2	14	69	85
TOTAL	1,254,281	22,817,168	1,819			1,254,281			30	165	244	439

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			508,685	571,390	305,103			438,213	1,083,884	717,807	349,442
2011			1,722,431	711,623	314,864			1,721,995	1,462,743	639,331	332,163
2012			1,028,040	733,305	287,593			737,735	1,238,978	436,119	322,743
2013			231,748	510,744	315,536			160,210	922,787	504,879	445,204
2014			243,215	216,838	797,285			96,781	456,591	1,670,578	580,585
TOTAL			3,734,119	2,743,900	2,020,381			3,154,934	5,164,983	3,968,714	2,030,137

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			902,408	1,173,634	748,419			1,027,610	2,496,183	1,743,553	348,394
2011		26,682	2,909,190	1,369,567	816,849		33,460	3,633,428	3,420,603	1,603,031	353,089
2012		80,394	2,311,810	1,366,544	622,403		126,901	2,769,822	2,615,297	954,793	345,013
2013	606	27,962	1,175,936	953,162	521,292	23,590	56,838	1,957,263	1,925,856	940,380	441,642
2014	2,283	56,033	2,167,771	1,085,194	992,601	16,965	34,090	3,298,102	2,476,741	2,115,479	606,131
TOTAL	2,889	191,071	9,467,115	5,948,101	3,701,564	40,555	251,289	12,686,225	12,934,680	7,357,236	2,094,269

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,639,144	29,941,581	2,094,269			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,127,639	-6,215,958	18,226			
TOTAL LOSSES	15,511,505	23,725,623	2,112,495			
EXPECTED LOSSES	15,590,713	22,740,115	2,533,648			
CREDIBILITY	.15	.40	.44			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.237	1.892	.168	3.297		
INDICATED (POST-TEST)	1.520	2.325	.206	4.051		
PRES. ON RATE LEVEL	1.231	1.796	.200	3.227		
DERIVED BY FORMULA	1.274	2.008	.203	3.485		
UNDERLYING PRES. RATE	1.243	1.813	.202	3.258		
PROPOSED	1.274	2.008	.203	3.485		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.488
IND. RATES				4.49	MINIMUM PREMIUM	1485
MAN. RATES	3.81	4.27	4.40	+ 4.49	PRESENT	1495

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,262	160	.012							
2011	917									
2012	1,420	514,260	36.215			1				1
2013	1,344	23,614	1.756						4	4
2014	1,167	47,966	4.110						3	3
TOTAL	6,110	586,000	9.591			1			7	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											160
2012			236,246					277,569			445
2013					7,509					12,984	3,121
2014					11,082					34,638	2,246
TOTAL			236,246		18,591			277,569		47,622	5,972

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											160
2012		12,629	330,852	5,705	9,726		32,640	583,570	13,295	10,156	476
2013	2	162	5,268	3,098	10,892	159	201	6,744	6,137	20,776	3,096
2014	11	338	18,421	10,980	12,829	167	406	43,113	37,664	41,505	2,345
TOTAL	13	13,129	354,541	19,783	33,447	326	33,247	633,427	57,096	72,437	6,077

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,034,683	182,763	6,077	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-92,900	-22,513	72	
TOTAL LOSSES	941,783	160,250	6,149	
EXPECTED LOSSES	203,097	81,447	10,387	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	15.414	2.623	.101	18.138
INDICATED (POST-TEST)	18.944	3.224	.124	22.292
PRES. ON RATE LEVEL	3.293	1.320	.168	4.781
DERIVED BY FORMULA	3.293	1.339	.168	4.800
UNDERLYING PRES. RATE	3.324	1.333	.170	4.827
PROPOSED	3.293	1.339	.168	4.800

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE
IND. RATES				6.18	MINIMUM PREMIUM
MAN. RATES	6.36	7.14	6.52	+ 6.18	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	14,720	161,496	1.097				2	1	3
2011	16,106	40,851	.253					1	1
2012	15,348	73,698	.480					2	2
2013	15,414	15,169	.098				1		1
2014	11,726	27,772	.236					3	3
TOTAL	73,314	318,986	.435				3	7	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				90,938	1,800				56,229	1,208	11,321
2011					5,520					21,203	14,128
2012					7,151					39,632	26,915
2013				2,520					11,210		1,439
2014					1,873					9,608	16,291
TOTAL				93,458	16,344				67,439	71,651	70,094

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				186,787	4,415				129,495	2,934	11,287
2011			532	413	13,051			1,270	2,171	49,927	15,018
2012		31	2,017	1,332	13,287		89	8,400	9,289	77,255	28,772
2013		46	2,480	3,966	233		348	13,937	20,175	1,469	1,427
2014	2	59	3,112	1,850	2,171	35	111	11,952	10,444	11,513	17,008
TOTAL	2	136	8,141	194,348	33,157	35	548	35,559	171,574	143,098	73,512

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	44,421	542,177	73,512	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-159,343	-102,376	248	
TOTAL LOSSES		439,801	73,760	
EXPECTED LOSSES	340,178	364,371	38,856	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.600	.101	.701
INDICATED (POST-TEST)	.000	.737	.124	.861
PRES. ON RATE LEVEL	.460	.492	.052	1.004
DERIVED BY FORMULA	.451	.507	.057	1.015
UNDERLYING PRES. RATE	.464	.497	.053	1.014
PROPOSED	.446	.502	.056	1.004

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.293
IND. RATES				1.29	MINIMUM PREMIUM	635
MAN. RATES	1.16	1.33	1.37	+ 1.29	PRESENT	670

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	5,830	7,754	.133			5,830					2	2
2011	4,561	439	.009			4,561						
2012	4,407	174,805	3.966			4,407			1			1
2013	4,545	3,660	.080			4,545					1	1
2014	3,606	12,389	.343			3,606					1	1
TOTAL	22,949	199,047	.867			22,949			1		4	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					249					1,852	5,653
2011											439
2012			150,026					22,911			1,868
2013					299					3,361	
2014					4,009					8,380	
TOTAL			150,026		4,557			22,911		13,593	7,960

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					611					4,498	5,636
2011											467
2012		10,910	285,962	4,929	8,407		3,663	65,559	1,492	1,141	1,997
2013		6	211	125	434	32	54	1,745	1,588	5,379	
2014	5	116	6,663	3,972	4,644	35	97	10,434	9,114	10,042	
TOTAL	5	11,032	292,836	9,026	14,096	67	3,814	77,738	12,194	21,060	8,100

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	385,492	56,376	8,100	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-411,080	-135,925	281	
TOTAL LOSSES			8,381	
EXPECTED LOSSES	864,031	475,961	44,752	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.037	.037
INDICATED (POST-TEST)	.000	.000	.045	.045
PRES. ON RATE LEVEL	3.729	2.055	.193	5.977
DERIVED BY FORMULA	3.692	1.993	.189	5.874
UNDERLYING PRES. RATE	3.765	2.074	.195	6.034
PROPOSED	3.692	1.993	.189	5.874

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.565
IND. RATES				7.57	MINIMUM PREMIUM	2000
MAN. RATES	7.17	8.04	8.15	+ 7.57	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	26,183	267,834	1.022			26,183				3	10	13
2011	25,641	1,251,788	4.881			25,641			3	3	10	16
2012	23,774	297,083	1.249			23,774				3	7	10
2013	26,000	496,747	1.910			26,000			1	3	9	13
2014	28,190	210,458	.746			28,190				1	7	8
TOTAL	129,788	2,523,910	1.945			129,788			4	13	43	60

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				48,222	18,589				115,039	40,582	45,402
2011			343,954	96,221	28,174			435,889	172,269	121,689	53,592
2012				51,002	60,151				39,447	105,903	40,580
2013			79,800	32,805	27,302			110,400	107,403	85,788	53,249
2014				4,658	46,598				22,043	85,958	51,201
TOTAL			423,754	232,908	180,814			546,289	456,201	439,920	244,024

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				99,047	45,600				264,934	98,573	45,266
2011		5,699	612,944	185,255	81,120		9,072	962,554	414,123	307,483	56,968
2012		549	35,817	100,172	113,882		515	40,466	103,303	208,604	43,380
2013	187	5,351	207,058	69,399	48,247	13,385	18,998	555,413	251,851	159,284	52,823
2014	54	1,552	86,005	51,748	54,838	562	1,423	149,888	123,958	107,808	53,454
TOTAL	241	13,151	941,824	505,621	343,687	13,947	30,008	1,708,321	1,158,169	881,752	251,891

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,707,492	2,889,229	251,891	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,123,969	-546,481	1,950	
TOTAL LOSSES	1,583,523	2,342,748	253,841	
EXPECTED LOSSES	2,447,801	1,990,948	269,959	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.220	1.805	.196	3.221
INDICATED (POST-TEST)	1.499	2.218	.241	3.958
PRES. ON RATE LEVEL	1.868	1.520	.206	3.594
DERIVED BY FORMULA	1.857	1.583	.210	3.650
UNDERLYING PRES. RATE	1.886	1.534	.208	3.628
PROPOSED	1.857	1.583	.210	3.650

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.700
IND. RATES				4.70	MINIMUM PREMIUM	1540
MAN. RATES	4.04	4.66	4.90	+ 4.70	PRESENT	1630

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	4,131	60,009	1.452			4,131					2	2
2011	4,221	12,074	.286			4,221					1	1
2012	4,080	44,466	1.089			4,080			1			1
2013	4,463	2,750	.061			4,463						
2014	4,358	11,540	.264			4,358				1		1
TOTAL	21,253	130,839	.616			21,253				2	3	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					16,604					39,405	4,000
2011					1,667					8,942	1,465
2012				737					37,274		6,455
2013											2,750
2014				1,969					8,176		1,395
TOTAL				2,706	18,271				45,450	48,347	16,065

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					40,730					95,714	3,988
2011			161	125	3,942			537	915	21,056	1,557
2012			271	1,285	32		231	17,041	74,158	2,043	6,900
2013											2,728
2014	2	62	3,612	2,358	367	66	157	15,900	11,304	1,779	1,456
TOTAL	2	62	4,044	3,768	45,071	66	388	33,478	86,377	120,592	16,629

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	38,040	255,808	16,629	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-88,799	-49,258	175	
TOTAL LOSSES		206,550	16,804	
EXPECTED LOSSES	193,190	178,739	24,653	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.972	.079	1.051
INDICATED (POST-TEST)	.000	1.195	.097	1.292
PRES. ON RATE LEVEL	.900	.833	.115	1.848
DERIVED BY FORMULA	.891	.844	.114	1.849
UNDERLYING PRES. RATE	.909	.841	.116	1.866
PROPOSED	.890	.844	.114	1.848

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				2.38	MINIMUM PREMIUM	925
MAN. RATES	2.29	2.52	2.52	+ 2.38	PRESENT	980

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	35,538	138								
2011	60,707	18,490	.030							
2012	58,020	6,406	.011							
2013	65,999	13,045	.019					1		1
2014	69,206	992	.001							
TOTAL	289,470	39,071	.013					1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											138
2011											18,490
2012											6,406
2013					3,803					668	8,574
2014											992
TOTAL					3,803					668	34,600

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											138
2011											19,655
2012											6,848
2013	2	75	2,667	1,567	5,518		16	348	316	1,069	8,505
2014											1,036
TOTAL	2	75	2,667	1,567	5,518		16	348	316	1,069	36,182

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,108	8,470	36,182	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-402,690	-129,555	334	
TOTAL LOSSES			36,516	
EXPECTED LOSSES	906,042	486,310	43,421	
CREDIBILITY	.06	.15	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.013	.013
INDICATED (POST-TEST)	.000	.000	.016	.016
PRES. ON RATE LEVEL	.310	.166	.015	.491
DERIVED BY FORMULA	.291	.141	.015	.447
UNDERLYING PRES. RATE	.313	.168	.015	.496
PROPOSED	.291	.141	.015	.447

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	
IND. RATES				.58	MINIMUM PREMIUM	450
MAN. RATES	.66	.71	.67	+ .58	PRESENT	480

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	21,021	437,070	2.079				6	6		12
2011	18,647	947,111	5.079							21
2012	17,060	803,046	4.707			3	7			11
2013	39,254	427,235	1.088			2	4			10
2014	36,833	435,687	1.182				7			13
TOTAL	132,815	3,050,149	2.297			5	24			48
										77

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				131,580	14,691				224,198	23,669	42,932
2011			293,094	164,972	20,275			245,742	145,242	30,174	47,612
2012			177,708	78,828	18,774			442,478	52,667	15,012	17,579
2013				83,420	65,343				111,413	57,153	109,906
2014					91,785					270,929	72,973
TOTAL			470,802	458,800	210,868			688,220	533,520	396,937	291,002

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				270,266	36,038				516,327	57,492	42,803
2011		4,858	528,507	312,819	61,731		5,117	544,535	338,519	84,042	50,612
2012		12,755	354,018	146,521	47,539		64,798	1,179,105	134,539	52,195	18,792
2013	16	2,901	127,943	158,296	102,508	636	4,291	168,226	227,562	106,056	109,027
2014	103	2,772	152,595	90,944	106,292	1,263	3,156	337,246	294,594	324,668	76,184
TOTAL	119	23,286	1,163,063	978,846	354,108	1,899	77,362	2,229,112	1,511,541	624,453	297,418

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,494,841	3,468,948	297,418	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,113,733	-1,393,051	3,586	
TOTAL LOSSES		2,075,897	301,004	
EXPECTED LOSSES	9,302,362	5,110,722	415,711	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.563	.227	1.790
INDICATED (POST-TEST)	.000	1.921	.279	2.200
PRES. ON RATE LEVEL	6.938	3.811	.310	11.059
DERIVED BY FORMULA	6.730	3.641	.307	10.678
UNDERLYING PRES. RATE	7.004	3.848	.313	11.165
PROPOSED	6.730	3.641	.307	10.678

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	13.752
IND. RATES				13.75	MINIMUM PREMIUM	2000
MAN. RATES	14.07	15.22	15.08	+ 13.75	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	134					134						
2011	40					40						
2012	36					36						
2013	44	2,876	6.536			44						
2014	41	39,879	97.265			41					1	1
TOTAL	295	42,755	14.493			295					1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											2,876
2014					10,000					25,000	4,879
TOTAL					10,000					25,000	7,755

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											2,853
2014	12	306	16,627	9,908	11,581	116	290	31,118	27,181	29,958	5,094
TOTAL	12	306	16,627	9,908	11,581	116	290	31,118	27,181	29,958	7,947

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	48,469	78,628	7,947	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,371	-3,045	10	
TOTAL LOSSES	43,098	75,583	7,957	
EXPECTED LOSSES	10,612	10,015	1,499	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.609	25.621	2.697	42.927
INDICATED (POST-TEST)	17.954	31.488	3.315	52.757
PRES. ON RATE LEVEL	3.563	3.363	.503	7.429
DERIVED BY FORMULA	3.563	3.363	.503	7.429
UNDERLYING PRES. RATE	3.597	3.395	.508	7.500
PROPOSED	3.563	3.363	.503	7.429

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.567
IND. RATES				9.57	MINIMUM PREMIUM	2000
MAN. RATES	8.61	9.83	10.13	+ 9.57	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	6,094	304,165	4.991				3	2	5
2011	5,746	55,468	.965				1		1
2012	6,213	4,782	.076						
2013	6,482	109,844	1.694					2	2
2014	6,924	75,515	1.090					4	4
TOTAL	31,459	549,774	1.748				4	8	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				101,858	1,644				158,561	7,175	34,927
2011				5,675					29,512		20,281
2012											4,782
2013					20,328					84,986	4,530
2014					44,372					25,343	5,800
TOTAL				107,533	66,344				188,073	117,504	70,320

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				209,217	4,033				365,166	17,428	34,822
2011			448	10,617	98			2,562	66,836	726	21,559
2012											5,112
2013	5	423	14,265	8,384	29,486	954	1,260	44,176	40,186	135,978	4,494
2014	47	1,346	73,766	43,970	51,387	117	297	31,544	27,558	30,369	6,055
TOTAL	52	1,769	88,479	272,188	85,004	1,071	1,557	78,282	499,746	184,501	72,042

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	171,210	1,041,439	72,042	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-402,141	-259,072	859	
TOTAL LOSSES		782,367	72,901	
EXPECTED LOSSES	882,740	949,118	117,658	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.487	.232	2.719
INDICATED (POST-TEST)	.000	3.057	.285	3.342
PRES. ON RATE LEVEL	2.779	2.988	.371	6.138
DERIVED BY FORMULA	2.751	2.990	.368	6.109
UNDERLYING PRES. RATE	2.806	3.017	.374	6.197
PROPOSED	2.751	2.990	.368	6.109

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.867
IND. RATES				7.87	MINIMUM PREMIUM	2000
MAN. RATES	6.59	7.71	8.37	+ 7.87	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	60,303	936,922	1,553				13	38		51
2011	63,771	1,905,916	2,988			1	16	27		44
2012	69,703	1,450,465	2,080			4	12	39		55
2013	92,606	2,807,537	3,031			3	26	50		79
2014	91,175	1,647,405	1,806				10	57		67
TOTAL	377,558	8,748,245	2,317			8	77	211		296

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				221,328	83,486				309,422	204,310	118,376
2011			113,243	321,354	56,740			668,632	464,056	171,165	110,726
2012			344,733	199,988	124,651			144,768	222,497	263,304	150,524
2013			264,053	441,499	444,905			399,674	505,764	584,660	166,982
2014				244,801	258,520				417,849	506,925	219,310
TOTAL			722,029	1,428,970	968,302			1,213,074	1,919,588	1,730,364	765,918

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				454,609	204,790				712,598	496,270	118,021
2011		1,098	147,041	606,039	142,178		8,150	895,239	1,078,819	429,465	117,702
2012		26,813	766,181	383,409	259,207		25,220	571,769	513,820	532,682	160,910
2013	656	29,824	1,214,018	898,129	703,089	41,043	64,255	1,978,363	1,236,618	1,023,796	165,646
2014	595	15,407	878,603	549,334	345,255	5,533	13,905	1,443,766	1,128,983	698,454	228,960
TOTAL	1,251	73,142	3,005,843	2,891,520	1,654,519	46,576	111,530	4,889,137	4,670,838	3,180,667	791,239

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	8,127,479	12,397,544	791,239	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,521,620	-1,958,226	6,270	
TOTAL LOSSES	5,605,859	10,439,318	797,509	
EXPECTED LOSSES	5,640,718	7,230,235	800,423	
CREDIBILITY	.07	.18	.20	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.485	2.765	.211	4.461
INDICATED (POST-TEST)	1.825	3.398	.259	5.482
PRES. ON RATE LEVEL	1.480	1.897	.210	3.587
DERIVED BY FORMULA	1.504	2.167	.220	3.891
UNDERLYING PRES. RATE	1.494	1.915	.212	3.621
PROPOSED	1.504	2.167	.220	3.891

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.011
IND. RATES				5.01	MINIMUM PREMIUM	1625
MAN. RATES	3.91	4.50	4.89	+ 5.01	PRESENT	1625

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	54,463	428,531	.786			1	5	21	27
2011	59,512	549,897	.924			1	5	18	24
2012	60,104	1,953,829	3.250			2	4	22	28
2013	57,566	1,133,056	1.968			2	4	27	33
2014	64,746	805,345	1.243					32	32
TOTAL	296,391	4,870,658	1.643			6	18	120	144

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			83,338	83,539	25,838			31,864	94,403	55,026	54,523
2011			78,648	146,837	49,991			2,202	94,105	87,158	90,956
2012			622,575	97,170	70,708			828,340	119,099	166,976	48,961
2013			214,932	53,862	390,775			84,708	17,727	280,747	90,305
2014					334,670					370,492	100,183
TOTAL			999,493	381,408	871,982			947,114	325,334	960,399	384,928

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			147,842	171,589	63,381			74,721	217,410	133,659	54,359
2011		1,303	154,211	279,162	123,670		47	18,143	222,102	207,631	96,686
2012		24,119	665,300	193,185	153,328		69,342	1,308,698	303,849	353,225	52,339
2013	587	20,404	746,374	263,472	586,916	12,656	15,772	457,411	178,433	457,613	89,582
2014	353	10,131	556,366	331,613	387,600	1,696	4,312	461,206	402,836	443,967	104,591
TOTAL	940	55,957	2,270,093	1,239,021	1,314,895	14,352	89,473	2,320,179	1,324,630	1,596,095	397,557

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,750,994	5,474,641	397,557	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,973,857	-1,263,708	3,060	
TOTAL LOSSES	2,777,137	4,210,933	400,617	
EXPECTED LOSSES	4,333,236	4,656,304	423,839	
CREDIBILITY	.06	.15	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.937	1.421	.135	2.493
INDICATED (POST-TEST)	1.152	1.746	.166	3.064
PRES. ON RATE LEVEL	1.448	1.556	.142	3.146
DERIVED BY FORMULA	1.430	1.585	.146	3.161
UNDERLYING PRES. RATE	1.462	1.571	.143	3.176
PROPOSED	1.423	1.578	.145	3.146

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.051
IND. RATES				4.05	MINIMUM PREMIUM	1370
MAN. RATES	3.63	4.04	4.29	+ 4.05	PRESENT	1465

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	20,088	161,622	.804				4	8	12
2011	23,492	516,437	2.198			1	4	11	16
2012	28,144	517,955	1.840			1	5	9	15
2013	28,493	929,718	3.262			1	3	24	28
2014	30,910	747,537	2.418				4	24	28
TOTAL	131,127	2,873,269	2.191			3	20	76	99

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				19,381	38,075				30,381	45,056	28,729
2011			183,575	81,942	19,550			78,648	88,233	44,305	20,184
2012			87,797	80,815	16,500			100,135	138,663	62,311	31,734
2013			95,050	63,253	175,427			197,649	73,314	274,711	50,314
2014				66,398	180,936				103,082	344,320	52,801
TOTAL			366,422	311,789	430,488			376,432	433,673	770,703	183,762

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				39,809	93,398				69,968	109,442	28,643
2011		3,040	329,994	156,432	54,486		1,638	179,974	206,435	109,509	21,455
2012		6,940	201,895	146,922	38,931		17,048	363,125	297,015	134,057	33,924
2013	261	9,769	370,710	179,684	267,009	25,338	32,168	909,362	294,031	463,373	49,911
2014	278	7,525	422,531	258,786	221,980	2,371	5,980	629,135	516,933	435,048	55,124
TOTAL	539	27,274	1,325,130	781,633	675,804	27,709	56,834	2,081,596	1,384,382	1,251,429	189,057

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,519,082	4,093,248	189,057	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,254,707	-729,680	1,209	
TOTAL LOSSES	1,264,375	3,363,568	190,266	
EXPECTED LOSSES	5,054,946	2,727,441	158,663	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.964	2.565	.145	3.674
INDICATED (POST-TEST)	1.185	3.152	.178	4.515
PRES. ON RATE LEVEL	3.818	2.060	.120	5.998
DERIVED BY FORMULA	3.739	2.158	.126	6.023
UNDERLYING PRES. RATE	3.855	2.080	.121	6.056
PROPOSED	3.723	2.149	.126	5.998

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.724
IND. RATES				7.72	MINIMUM PREMIUM	2000
MAN. RATES	7.47	8.11	8.18	+ 7.72	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	31,712	268,055	.845			31,712					10	10
2011	32,332	1,233,836	3.816			32,332			2	4	8	14
2012	31,546	469,872	1.489			31,546			1	1	16	18
2013	32,348	588,485	1.819			32,348			1		15	16
2014	33,498	367,820	1.098			33,498				2	7	9
TOTAL	161,436	2,928,068	1.814			161,436			4	7	56	67

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					61,499					163,929	42,627
2011			251,914	56,755	33,088			701,554	89,060	56,073	45,392
2012			145,493	130	101,374			31,056		146,960	44,859
2013			111,500		116,686			58,000		158,151	144,148
2014				57,602	83,239					40,362	141,956
TOTAL			508,907	114,487	395,886			790,610	129,422	667,069	321,687

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					150,857					398,186	42,499
2011		3,293	356,102	110,467	86,633		11,085	1,160,133	221,519	154,636	48,252
2012		10,960	305,934	23,892	196,528		5,321	120,001	36,470	288,010	47,954
2013	280	8,255	299,324	57,208	177,083	8,266	9,918	280,404	84,219	257,211	142,995
2014	161	4,300	243,988	151,456	107,183	965	2,428	255,218	210,172	178,895	46,626
TOTAL	441	26,808	1,205,348	343,023	718,284	9,231	28,752	1,815,756	552,380	1,276,938	328,326

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,086,336	2,890,625	328,326	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,381,132	-737,700	2,183	
TOTAL LOSSES	1,705,204	2,152,925	330,509	
EXPECTED LOSSES	3,005,939	2,686,295	308,343	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.056	1.334	.205	2.595
INDICATED (POST-TEST)	1.298	1.639	.252	3.189
PRES. ON RATE LEVEL	1.845	1.648	.189	3.682
DERIVED BY FORMULA	1.823	1.647	.196	3.666
UNDERLYING PRES. RATE	1.862	1.664	.191	3.717
PROPOSED	1.823	1.647	.196	3.666

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.721
IND. RATES				4.72	MINIMUM PREMIUM	1545
MAN. RATES	4.28	4.87	5.02	+ 4.72	PRESENT	1660

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	6,211	338,614	5.451			6,211				2	2	4
2011	6,305	63,960	1.014			6,305				1	2	3
2012	6,644	106,233	1.598			6,644				2	4	6
2013	12,335	260,911	2.115			12,335				4	3	7
2014	12,561	203,841	1.622			12,561				2	6	8
TOTAL	44,056	973,559	2.210			44,056				11	17	28

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				16,495	25,877				263,731	19,876	12,635
2011				3,352	3,623				24,073	7,970	24,942
2012				42,022	1,375				39,487	2,710	20,639
2013				103,583	3,938				114,738	10,279	28,373
2014				29,050	47,124				24,735	80,975	21,957
TOTAL				194,502	81,937				466,764	121,810	108,546

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				33,881	63,476				607,372	48,279	12,597
2011			613	6,543	8,621			2,568	55,333	19,359	26,513
2012		255	15,931	73,560	4,293		248	18,630	79,191	7,447	22,063
2013		1,966	104,693	164,714	15,303	127	3,692	148,006	211,388	31,493	28,146
2014	91	2,328	131,605	81,478	60,015	567	1,418	148,902	122,253	102,419	22,923
TOTAL	91	4,549	252,842	360,176	151,708	694	5,358	318,106	1,075,537	208,997	112,242

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	581,640	1,796,418	112,242	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-335,494	-206,209	735	
TOTAL LOSSES	246,146	1,590,209	112,977	
EXPECTED LOSSES	767,015	769,658	84,587	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.559	3.610	.256	4.425
INDICATED (POST-TEST)	.687	4.437	.315	5.439
PRES. ON RATE LEVEL	1.725	1.730	.190	3.645
DERIVED BY FORMULA	1.704	1.838	.196	3.738
UNDERLYING PRES. RATE	1.741	1.747	.192	3.680
PROPOSED	1.704	1.838	.196	3.738

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.814
IND. RATES				4.81	MINIMUM PREMIUM	1570
MAN. RATES	4.24	4.83	4.97	+ 4.81	PRESENT	1650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	12,534	282,851	2.256				2	5	7	
2011	12,316	137,294	1.114				2	2	4	
2012	13,438	43,833	.326				2		2	
2013	14,137	125,424	.887				3	3	6	
2014	16,991	119,828	.705					5	5	
TOTAL	69,416	709,230	1.022				9	15	24	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				70,242	19,708				90,235	86,667	15,999
2011				33,874	52,075				20,941	23,972	6,432
2012				12,020					30,276		1,537
2013				35,320	18,698				38,185	10,509	22,712
2014					63,999					52,874	2,955
TOTAL				151,456	154,480				179,637	174,022	49,635

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				144,277	48,344				207,811	210,513	15,951
2011			7,691	67,271	123,699			3,254	49,880	56,961	6,837
2012		82	4,449	20,971	497		186	13,842	60,237	1,658	1,643
2013	3	1,031	47,874	63,328	30,400	127	1,335	52,939	73,703	21,820	22,531
2014	73	1,939	106,401	63,416	74,111	243	618	65,823	57,490	63,368	3,085
TOTAL	76	3,052	166,415	359,263	277,051	370	2,139	135,858	449,121	354,320	50,047

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	307,910	1,439,755	50,047	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-733,359	-294,842	406	
TOTAL LOSSES		1,144,913	50,453	
EXPECTED LOSSES	1,631,277	1,096,773	52,756	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.649	.073	1.722
INDICATED (POST-TEST)	.000	2.027	.090	2.117
PRES. ON RATE LEVEL	2.328	1.565	.075	3.968
DERIVED BY FORMULA	2.281	1.593	.076	3.950
UNDERLYING PRES. RATE	2.350	1.580	.076	4.006
PROPOSED	2.281	1.593	.076	3.950

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.087
IND. RATES				5.09	MINIMUM PREMIUM	1645
MAN. RATES	4.70	5.26	5.41	+ 5.09	PRESENT	1770

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	3,039	193,309	6,360			1			1	2
2011	5,770	75,133	1,302						3	3
2012	7,435	46,083	.619						4	4
2013	8,068	376,828	4,670					8	10	18
2014	11,711	165,442	1,412					1	9	10
TOTAL	36,023	856,795	2,378			1		9	27	37

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			142,926		1,121			45,886		1,379	1,997
2011					17,666					48,115	9,352
2012					8,899					8,158	29,026
2013				199,845	16,522				110,042	23,984	26,435
2014				23,594	55,201				17,600	56,061	12,986
TOTAL			142,926	223,439	99,409			45,886	127,642	137,697	79,796

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			253,551		2,750			107,603		3,350	1,991
2011			1,700	1,323	41,765			2,881	4,928	113,294	9,941
2012		31	2,506	1,658	16,536		9	1,726	1,909	15,903	31,029
2013	4	3,944	208,251	321,472	42,470	223	3,736	149,296	209,427	52,814	26,224
2014	89	2,402	135,022	82,956	68,339	399	992	104,023	85,291	71,001	13,557
TOTAL	93	6,377	601,030	407,409	171,860	622	4,737	365,529	301,555	256,362	82,742

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	978,388	1,137,186	82,742	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-523,489	-295,066	795	
TOTAL LOSSES	454,899	842,120	83,537	
EXPECTED LOSSES	1,243,513	1,172,909	87,896	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.263	2.338	.232	3.833
INDICATED (POST-TEST)	1.552	2.873	.285	4.710
PRES. ON RATE LEVEL	3.419	3.225	.242	6.886
DERIVED BY FORMULA	3.400	3.211	.244	6.855
UNDERLYING PRES. RATE	3.452	3.256	.244	6.952
PROPOSED	3.400	3.211	.244	6.855

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	8.828
IND. RATES				8.83	MINIMUM PREMIUM	2000
MAN. RATES	9.17	10.29	9.39	+ 8.83	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	13,583	772,332	5.686			2	4	2	8
2011	10,108	56,389	.557				1		1
2012	11,475	32,194	.280					4	4
2013	11,482	41,613	.362					2	2
2014	9,032	112,997	1.251					5	5
TOTAL	55,680	1,015,525	1.824			2	5	13	20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			302,881	76,840	12,540			196,949	91,790	41,299	50,033
2011				12,000					30,993		13,396
2012					2,285					9,928	19,981
2013					3,295					14,687	23,631
2014					18,725					66,370	27,902
TOTAL			302,881	88,840	36,845			196,949	122,783	132,284	134,943

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			537,311	157,829	30,760			461,846	211,392	100,315	49,883
2011			947	22,449	208			2,690	70,189	764	14,240
2012			642	426	4,245		27	2,107	2,325	19,350	21,360
2013		70	2,313	1,357	4,779	159	223	7,637	6,947	23,498	23,441
2014	19	570	31,136	18,555	21,684	308	774	82,618	72,164	79,539	29,130
TOTAL	19	640	572,349	200,616	61,676	467	1,024	556,898	363,017	223,466	138,054

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,131,397	848,775	138,054			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-230,691	-219,477	492			
TOTAL LOSSES	900,706	629,298	138,546			
EXPECTED LOSSES	489,427	773,395	76,839			
CREDIBILITY	.02	.05	.06			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.618	1.130	.249	2.997		
INDICATED (POST-TEST)	1.989	1.389	.306	3.684		
PRES. ON RATE LEVEL	.870	1.376	.137	2.383		
DERIVED BY FORMULA	.892	1.377	.147	2.416		
UNDERLYING PRES. RATE	.879	1.389	.138	2.406		
PROPOSED	.892	1.377	.147	2.416		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.111
IND. RATES				3.11	MINIMUM PREMIUM	1120
MAN. RATES	2.40	2.88	3.25	+ 3.11	PRESENT	1180

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	16,420	1,274	.007				1			1
2011	8,485	5,674	.066					1		1
2012	5,513	59,654	1.082				1			1
2013	6,009	4,590	.076					1		1
2014	6,665	62,455	.937					1		1
TOTAL	43,092	133,647	.310				2	3		5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				770					504		
2011					525					1,858	3,291
2012				20,145					36,717		2,792
2013					611					673	3,306
2014					60,000					2,245	210
TOTAL				20,915	61,136				37,221	4,776	9,599

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				1,582					1,161		
2011			51	40	1,240			111	191	4,374	3,498
2012		122	7,452	35,140	836		231	16,785	73,050	2,013	2,985
2013		17	428	253	889		16	348	316	1,077	3,280
2014	65	1,815	99,746	59,450	69,489	10	26	2,794	2,443	2,690	219
TOTAL	65	1,954	107,677	96,465	72,454	10	273	20,038	77,161	10,154	9,982

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	130,017	256,234	9,982	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-114,107	-44,973	104	
TOTAL LOSSES	15,910	211,261	10,086	
EXPECTED LOSSES	229,249	152,115	17,668	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.037	.490	.023	.550
INDICATED (POST-TEST)	.045	.602	.028	.675
PRES. ON RATE LEVEL	.527	.350	.040	.917
DERIVED BY FORMULA	.517	.360	.039	.916
UNDERLYING PRES. RATE	.532	.353	.041	.926
PROPOSED	.517	.360	.039	.916

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.179
IND. RATES				1.18	MINIMUM PREMIUM	610
MAN. RATES	1.13	1.23	1.25	+ 1.18	PRESENT	635

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	736,120	3,217,722	.437			4	17	27	48
2011	781,902	2,958,751	.378	1	1	3	12	24	41
2012	814,022	1,235,993	.151			1	11	16	28
2013	830,130	3,072,143	.370			2	15	25	42
2014	878,777	1,888,513	.214			2	6	27	35
TOTAL	4,040,951	12,373,122	.306	1	1	12	61	119	194

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			808,894	520,552	153,838			622,755	594,655	357,655	159,373
2011	200,000	222,569	706,680	329,067	72,367	508,868		338,618	335,877	101,510	143,195
2012			70,686	155,786	151,176			117,026	182,398	416,939	141,982
2013			327,403	264,382	459,903			300,649	622,410	803,943	293,453
2014			256,560	61,563	295,849			143,453	118,901	593,426	418,761
TOTAL	200,000	222,569	2,170,223	1,331,350	1,133,133	508,868		1,522,501	1,854,241	2,273,473	1,156,764

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,434,978	1,069,213	377,365			1,460,361	1,369,488	868,747	158,894
2011	478,307	386,639	1,283,571	627,484	203,165		874,409	786,917	780,002	260,268	152,216
2012		6,725	234,957	302,232	291,328		20,914	506,585	468,233	828,583	151,779
2013	840	30,983	1,201,342	631,771	713,882	41,765	69,151	2,188,061	1,547,943	1,388,935	291,105
2014	1,604	37,387	1,073,908	404,331	384,385	12,258	17,934	1,459,726	852,427	757,973	437,186
TOTAL	480,751	461,734	5,228,756	3,035,031	1,970,125	54,023	982,408	6,401,650	5,018,093	4,104,506	1,191,180

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,609,322	14,127,755	1,191,180			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,460,310	-3,134,605	9,684			
TOTAL LOSSES	8,149,012	10,993,150	1,200,864			
EXPECTED LOSSES	12,001,624	11,516,711	1,333,514			
CREDIBILITY	.33	.88	.96			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.202	.272	.030	.504		
INDICATED (POST-TEST)	.248	.334	.037	.619		
PRES. ON RATE LEVEL	.294	.282	.033	.609		
DERIVED BY FORMULA	.279	.328	.037	.644		
UNDERLYING PRES. RATE	.297	.285	.033	.615		
PROPOSED	.268	.315	.036	.619		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	.797
IND. RATES				.80	MINIMUM PREMIUM	505
MAN. RATES	.68	.77	.83	+ .80	PRESENT	520

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	113,349	923,560	.814			1				1
2011	111,232	589,265	.529			1	1		7	9
2012	107,477	394,277	.366			1	2		5	8
2013	68,282	198,676	.290			1	1		3	5
2014	66,621	103,962	.156						5	5
TOTAL	466,961	2,209,740	.473			4	4		20	28

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			485,036					406,109			32,415
2011			91,233	5,315	24,717			267,096	94,945	77,155	28,804
2012			99,700	31,399	45,248			88,100	65,953	33,306	30,571
2013			73,737	2,287	7,470			36,968	23,097	32,793	22,324
2014					35,851					46,242	21,869
TOTAL			749,706	39,001	113,286			798,273	183,995	189,496	135,983

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			473,984					524,592			32,318
2011		1,513	162,647	12,627	61,937		5,561	589,050	229,984	194,246	30,619
2012		7,632	214,400	66,474	90,967		14,598	289,306	144,762	72,928	32,680
2013	171	4,035	151,290	12,681	16,218	4,515	6,028	172,091	63,096	58,159	22,146
2014	39	1,083	59,600	35,520	41,521	218	539	57,566	50,281	55,411	22,831
TOTAL	210	14,263	1,061,921	127,302	210,643	4,733	26,726	1,632,605	488,123	380,744	140,594

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,740,458	1,206,812	140,594	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,063,103	-274,355	867	
TOTAL LOSSES	1,677,355	932,457	141,461	
EXPECTED LOSSES	2,227,404	975,948	149,428	
CREDIBILITY	.08	.21	.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.359	.200	.030	.589
INDICATED (POST-TEST)	.441	.246	.037	.724
PRES. ON RATE LEVEL	.472	.207	.032	.711
DERIVED BY FORMULA	.470	.215	.033	.718
UNDERLYING PRES. RATE	.477	.209	.032	.718
PROPOSED	.470	.215	.033	.718

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	
IND. RATES				.92	MINIMUM PREMIUM	540
MAN. RATES	.89	.96	.97	+ .92	PRESENT	560

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	4,278,504	8,771,464	.205			12	40	49	101
2011	4,422,774	6,387,906	.144			9	39	45	93
2012	4,589,292	3,602,267	.078			6	32	36	74
2013	4,933,998	3,606,923	.073			2	27	51	80
2014	4,696,914	3,648,022	.077			1	14	78	93
TOTAL	22,921,482	26,016,582	.114			30	152	259	441

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			2,275,655	692,896	311,903			2,714,758	1,138,851	1,003,241	634,160
2011			1,640,154	826,938	284,283			1,212,090	1,297,902	595,757	530,782
2012			655,356	568,454	238,137			512,893	724,090	305,409	597,928
2013			170,846	561,426	567,430			170,453	713,458	929,477	493,833
2014			72,921	276,820	838,726			112,826	353,184	1,377,084	616,461
TOTAL			4,814,932	2,926,534	2,240,479			4,723,020	4,227,485	4,210,968	2,873,164

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			3,405,468	1,423,208	765,097			4,652,812	2,622,774	2,436,872	632,258
2011		26,687	2,915,428	1,583,001	746,551		24,356	2,673,023	3,031,281	1,479,610	564,222
2012		52,098	1,526,526	1,057,480	502,768		87,412	1,863,372	1,545,616	660,579	639,185
2013	529	31,000	1,283,796	1,131,898	887,122	29,537	57,952	1,952,656	1,751,465	1,592,975	489,882
2014	1,611	41,490	2,035,237	1,173,210	1,031,748	15,818	29,691	2,786,418	2,019,353	1,743,591	643,585
TOTAL	2,140	151,275	11,166,455	6,368,797	3,933,286	45,355	199,411	13,928,281	10,970,489	7,913,627	2,969,132

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	25,492,917	29,186,199	2,969,132			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-12,168,461	-5,480,952	30,983			
TOTAL LOSSES	13,324,456	23,705,247	3,000,115			
EXPECTED LOSSES	26,588,920	19,941,688	4,355,082			
CREDIBILITY	1.00	1.00	1.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.058	.103	.013	.174		
INDICATED (POST-TEST)	.071	.127	.016	.214		
PRES. ON RATE LEVEL	.115	.086	.019	.220		
DERIVED BY FORMULA	.071	.127	.016	.214		
UNDERLYING PRES. RATE	.116	.087	.019	.222		
PROPOSED	.071	.127	.016	.214		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	.275
IND. RATES				.28	MINIMUM PREMIUM	370
MAN. RATES	.32	.33	.30	+ .28	PRESENT	375

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	40,983	1,803,765	4.401			40,983			3	4	7	14
2011	43,175	297,751	.689			43,175			1	1	7	9
2012	44,089	1,484,655	3.367			44,089			3	4	9	16
2013	45,687	432,590	.946			45,687			1	2	6	9
2014	44,447	388,154	.873			44,447				1	8	9
TOTAL	218,381	4,406,915	2.018			218,381			8	12	37	57

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			573,132	100,410	21,619			917,539	112,308	40,243	38,514
2011			88,719	3,000	30,641			111,516	106	31,210	32,559
2012			322,506	101,303	140,087			474,523	164,456	258,682	23,098
2013			109,695	13,482	139,055			71,776	10,330	79,219	9,033
2014				30,000	94,690				81,288	150,035	32,141
TOTAL			1,094,052	248,195	426,092			1,575,354	368,488	559,389	135,345

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			884,374	206,242	53,031			1,817,481	258,645	97,750	38,398
2011		1,468	158,628	8,719	75,809		2,321	242,444	6,386	77,764	34,610
2012		24,617	691,669	213,397	282,571		77,630	1,487,837	418,745	536,897	24,692
2013	288	8,883	324,774	87,504	210,655	8,965	10,866	299,290	67,735	133,266	8,961
2014	141	3,793	212,421	129,749	115,279	1,310	3,305	344,874	275,529	197,487	33,555
TOTAL	429	38,761	2,271,866	645,611	737,345	10,275	94,122	4,191,926	1,027,040	1,043,164	140,216

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,607,379	3,453,160	140,216	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,067,668	-970,986	1,510	
TOTAL LOSSES	4,539,711	2,482,174	141,726	
EXPECTED LOSSES	4,511,752	3,535,589	214,013	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.079	1.137	.065	3.281
INDICATED (POST-TEST)	2.555	1.397	.080	4.032
PRES. ON RATE LEVEL	2.046	1.604	.097	3.747
DERIVED BY FORMULA	2.071	1.577	.095	3.743
UNDERLYING PRES. RATE	2.066	1.619	.098	3.783
PROPOSED	2.073	1.579	.095	3.747

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.825
IND. RATES				4.83	MINIMUM PREMIUM	1575
MAN. RATES	4.60	5.09	5.11	+ 4.83	PRESENT	1685

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	420,060	1,756,924	.418			420,060			1	1	8	10
2011	487,390	619,223	.127			487,390			2	1	4	7
2012	467,460	155,501	.033			467,460				3	3	6
2013	499,865	678,859	.135			499,865			2	3	7	12
2014	510,777	123,529	.024			510,777					4	4
TOTAL	2,385,552	3,334,036	.140			2,385,552			5	8	26	39

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			195,342	23,711	47,233			1,217,927	24,466	187,508	60,737
2011			153,508	15,000	15,986			155,825		256,156	22,748
2012				44,148	12,393				54,554	10,727	33,679
2013			193,675	23,296	48,506			164,027	126,825	91,004	31,526
2014					10,263					37,520	75,746
TOTAL			542,525	106,155	134,381			1,537,779	205,845	582,915	224,436

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			122,458	48,702	115,863			1,009,262	56,345	455,458	60,555
2011		2,543	271,679	30,663	43,790		3,243	351,491	30,359	609,126	24,181
2012		316	19,824	79,319	24,857		364	27,216	111,052	23,899	36,003
2013	454	11,533	434,648	72,445	86,114	19,487	26,694	765,520	298,024	174,032	31,274
2014	12	322	17,061	10,171	11,888	177	437	46,708	40,798	44,961	79,079
TOTAL	466	14,714	865,670	241,300	282,512	19,664	30,738	2,200,197	536,578	1,307,476	231,092

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	3,131,449	2,367,866	231,092		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-1,728,941	-937,032	2,587		
TOTAL LOSSES	1,402,508	1,430,834	233,679		
EXPECTED LOSSES	3,793,026	3,435,195	357,834		
CREDIBILITY	.23	.62	.68		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.059	.060	.010	.129	
INDICATED (POST-TEST)	.073	.074	.012	.159	
PRES. ON RATE LEVEL	.157	.143	.015	.315	
DERIVED BY FORMULA	.138	.100	.013	.251	
UNDERLYING PRES. RATE	.159	.144	.015	.318	
PROPOSED	.138	.100	.013	.251	
IND. RATES					
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE
IND. RATES				.32	MINIMUM PREMIUM
MAN. RATES	.40	.38	.43	+ .32	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	376,997	148,339	.039				1		3	4
2011	391,230	731,221	.186			2	4			6
2012	391,117	342,321	.087				2		4	6
2013	396,654	389,373	.098				4		2	6
2014	401,899	429,948	.106			1	2		1	4
TOTAL	1,957,897	2,041,202	.104			3	13		10	26

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				19,724	27,940				55,113	22,428	23,134
2011			233,451	57,262				335,980	58,989		45,539
2012				18,814	109,227				56,960	135,222	22,098
2013				150,340	10,573				208,085	2,773	17,602
2014			190,758	68,570	2,266			75,787	79,119		13,448
TOTAL			424,209	314,710	150,006			411,767	458,266	160,423	121,821

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				40,513	68,537				126,925	54,478	23,065
2011		3,863	413,546	109,253	9,708		6,994	729,904	142,479	14,323	48,408
2012		540	37,736	53,163	203,737		684	54,689	145,015	266,715	23,623
2013	2	2,963	155,361	241,074	29,263	32	6,453	260,162	375,866	31,729	17,461
2014	979	21,924	478,345	112,231	37,939	5,163	6,134	412,633	131,991	28,306	14,040
TOTAL	981	29,290	1,084,988	556,234	349,184	5,195	20,265	1,457,388	922,276	395,551	126,597

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,598,107	2,223,245	126,597	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-988,506	-381,569	1,656	
TOTAL LOSSES	1,609,601	1,841,676	128,253	
EXPECTED LOSSES	2,153,687	1,390,106	234,948	
CREDIBILITY	.20	.54	.59	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.082	.094	.007	.183
INDICATED (POST-TEST)	.101	.116	.009	.226
PRES. ON RATE LEVEL	.109	.070	.012	.191
DERIVED BY FORMULA	.107	.095	.010	.212
UNDERLYING PRES. RATE	.110	.071	.012	.193
PROPOSED	.107	.095	.010	.212

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				.27	MINIMUM PREMIUM	365
MAN. RATES	.19	.23	.26	+ .27	PRESENT	365

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	727,737	3,208,467	.440			4	14	29	47
2011	744,064	3,770,682	.506			7	16	30	53
2012	778,600	3,151,217	.404			6	16	24	46
2013	828,597	2,110,353	.254		1	2	19	32	54
2014	868,591	2,478,601	.285		1	1	6	63	71
TOTAL	3,947,589	14,719,320	.373		2	20	71	178	271

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			659,221	255,174	273,394			586,445	651,293	440,964	341,976
2011			1,099,302	462,003	349,969			746,126	439,272	440,082	233,928
2012			996,270	301,639	492,855			246,563	433,302	406,777	273,811
2013	41,037		223,803	299,838	209,215	128,558		182,093	457,177	295,245	273,387
2014	73,863		224,577	93,067	594,063	300		62,058	59,147	901,835	469,691
TOTAL	114,900		3,203,173	1,411,721	1,919,496	128,858		1,823,285	2,040,191	2,484,903	1,592,793

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,065,401	524,129	670,634			1,229,128	1,499,928	1,071,105	340,950
2011		18,208	1,996,242	900,551	876,429		15,536	1,674,048	1,059,611	1,075,636	248,665
2012		75,979	2,131,594	638,938	866,670		43,067	981,890	964,700	756,071	292,704
2013	14,265	21,510	878,294	576,588	346,958	1,008,713	42,246	1,344,130	992,172	545,463	271,200
2014	99,416	44,097	1,568,945	732,863	731,893	9,724	15,421	1,449,582	1,080,886	1,102,661	490,357
TOTAL	113,681	159,794	7,640,476	3,373,069	3,492,584	1,018,437	116,270	6,678,778	5,597,297	4,550,936	1,643,876

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,727,436	17,013,886	1,643,876			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,198,179	-2,926,338	13,008			
TOTAL LOSSES	8,529,257	14,087,548	1,656,884			
EXPECTED LOSSES	15,829,832	10,737,443	1,776,416			
CREDIBILITY	.33	.87	.95			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.216	.357	.042	.615		
INDICATED (POST-TEST)	.265	.439	.052	.756		
PRES. ON RATE LEVEL	.397	.269	.045	.711		
DERIVED BY FORMULA	.353	.417	.052	.822		
UNDERLYING PRES. RATE	.401	.272	.045	.718		
PROPOSED	.325	.383	.048	.756		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	.973
IND. RATES				.97	MINIMUM PREMIUM	550
MAN. RATES	.81	1.01	.97	+ .97	PRESENT	560

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	28,051	216,046	.770			1	2	3	6
2011	31,472	669,246	2.126			1	3	10	14
2012	33,882	833,386	2.459			1	7	9	17
2013	36,550	566,957	1.551			1	3	13	17
2014	39,326	373,822	.950				2	11	13
TOTAL	169,281	2,659,457	1.571			4	17	46	67

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			68,591	8,488	5,285			85,172	1,861	10,524	36,125
2011			140,408	58,354	50,726			235,233	51,574	67,691	65,260
2012			151,145	209,730	60,298			54,000	267,497	50,843	39,873
2013			178,808	55,191	58,554			58,727	84,822	102,254	28,601
2014				59,988	101,913				14,910	103,722	93,289
TOTAL			538,952	391,751	276,776			433,132	420,664	335,034	263,148

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			121,680	17,434	12,964			199,728	4,286	25,563	36,017
2011		2,328	255,499	114,248	126,176		4,897	515,981	129,952	169,676	69,371
2012		12,517	382,656	382,044	129,201		10,439	287,578	547,636	116,454	42,624
2013	423	11,556	444,089	125,597	102,593	7,758	11,810	359,298	210,585	178,947	28,372
2014	187	4,950	279,400	172,828	129,259	591	1,492	158,110	133,396	127,540	97,394
TOTAL	610	31,351	1,483,324	812,151	500,193	8,349	28,638	1,520,695	1,025,855	618,180	273,778

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,072,967	2,956,379	273,778	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-676,065	-324,640	1,890	
TOTAL LOSSES	2,396,902	2,631,739	275,668	
EXPECTED LOSSES	1,503,215	1,203,589	250,535	
CREDIBILITY	.04	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.416	1.555	.163	3.134
INDICATED (POST-TEST)	1.740	1.911	.200	3.851
PRES. ON RATE LEVEL	.880	.703	.147	1.730
DERIVED BY FORMULA	.914	.836	.153	1.903
UNDERLYING PRES. RATE	.888	.711	.148	1.747
PROPOSED	.914	.836	.153	1.903

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	2.450
IND. RATES				2.45	MINIMUM PREMIUM	945
MAN. RATES	1.74	2.17	2.36	+ 2.45	PRESENT	935

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	34,890	1,845,578	5.289			34,890			3	4	3	10
2011	34,773	581,781	1.673			34,773				1	8	9
2012	38,788	218,316	.562			38,788				2	8	10
2013	39,655	153,105	.386			39,655				1	7	8
2014	41,794	226,801	.542			41,794				2	7	9
TOTAL	189,900	3,025,581	1.593			189,900			3	10	33	46

REPORTED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			387,996	87,749	1,275			1,087,895	119,487	8,869	152,307
2011				51,226	71,838				41,571	247,626	169,520
2012				10,497	12,336				30,503	45,404	119,576
2013				600	5,626				326	42,147	104,406
2014				34,033	46,964				23,791	48,205	73,808
TOTAL			387,996	184,105	138,039			1,087,895	215,678	392,251	619,617

TRANSLATED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			453,145	180,236	3,128			1,388,946	275,179	21,542	151,850
2011			10,965	101,215	170,722			18,441	119,508	584,095	180,200
2012		102	7,360	20,605	23,355		302	23,574	71,330	90,175	127,827
2013		117	4,531	3,268	8,219	412	651	22,311	20,509	67,482	103,571
2014	94	2,484	140,471	87,303	60,768	403	1,014	106,276	85,318	62,951	77,056
TOTAL	94	2,703	616,472	392,627	266,192	815	1,967	1,559,548	571,844	826,245	640,504

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,181,599	2,056,908	640,504	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-754,885	-452,956	4,045	
TOTAL LOSSES	1,426,714	1,603,952	644,549	
EXPECTED LOSSES	1,663,523	1,665,422	552,609	
CREDIBILITY	.04	.11	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.751	.845	.339	1.935
INDICATED (POST-TEST)	.923	1.039	.417	2.379
PRES. ON RATE LEVEL	.868	.869	.288	2.025
DERIVED BY FORMULA	.870	.888	.305	2.063
UNDERLYING PRES. RATE	.876	.877	.291	2.044
PROPOSED	.870	.888	.305	2.063

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	2.656
IND. RATES				2.66	MINIMUM PREMIUM	1000
MAN. RATES	2.30	2.64	2.76	+ 2.66	PRESENT	1050

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	158,568	5,193,938	3.275			158,568			9	22	64	95
2011	162,779	4,848,209	2.978			162,779			8	17	71	96
2012	186,876	4,228,992	2.262			186,876			7	20	64	91
2013	188,333	5,779,277	3.068			188,333			6	46	82	134
2014	176,588	1,428,964	.809			176,588			1	10	34	45
TOTAL	873,144	21,479,380	2.460			873,144			31	115	315	461

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,251,880	362,828	248,686			2,201,565	407,505	406,999	314,475
2011			1,164,043	392,251	441,604			1,464,582	380,330	765,795	239,604
2012			812,450	392,244	317,835			1,209,840	698,270	471,914	326,439
2013			574,029	1,071,337	383,718			559,738	2,198,873	654,399	337,183
2014			75,582	235,791	229,391			52,608	285,523	407,805	142,264
TOTAL			3,877,984	2,454,451	1,621,234			5,488,333	3,970,501	2,706,912	1,359,965

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,758,618	745,248	610,029			3,812,055	938,483	988,601	313,531
2011		18,928	2,075,556	777,327	1,093,465		29,278	3,113,698	976,958	1,866,454	254,699
2012		60,737	1,731,538	769,232	650,833		188,962	3,698,953	1,574,565	1,015,240	348,963
2013	1,392	57,364	2,437,241	1,882,702	695,578	70,260	148,297	4,893,446	4,223,275	1,365,876	334,486
2014	894	22,068	951,861	520,707	318,713	7,228	13,437	1,242,604	853,898	558,550	148,524
TOTAL	2,286	159,097	8,954,814	4,695,216	3,368,618	77,488	379,974	16,760,756	8,567,179	5,794,721	1,400,203

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	26,334,415	22,425,734	1,400,203			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,655,927	-4,459,339	14,526			
TOTAL LOSSES	16,678,488	17,966,395	1,414,729			
EXPECTED LOSSES	21,173,742	16,275,405	2,051,890			
CREDIBILITY	.12	.32	.35			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.910	2.058	.162	4.130		
INDICATED (POST-TEST)	2.347	2.529	.199	5.075		
PRES. ON RATE LEVEL	2.402	1.846	.233	4.481		
DERIVED BY FORMULA	2.395	2.065	.221	4.681		
UNDERLYING PRES. RATE	2.425	1.864	.235	4.524		
PROPOSED	2.395	2.065	.221	4.681		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.028
IND. RATES				6.03	MINIMUM PREMIUM	1895
MAN. RATES	5.06	5.68	6.11	+ 6.03	PRESENT	1960

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	340,743	2,385,772	.700			5	6	29	40	
2011	374,535	1,664,784	.444			5	4	38	47	
2012	379,780	2,474,244	.651			5	3	47	55	
2013	391,763	2,119,053	.540			3	11	54	68	
2014	371,360	993,504	.267			1	5	42	48	
TOTAL	1,858,181	9,637,357	.519			19	29	210	258	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			919,995	92,532	214,622			497,244	177,267	333,197	150,915
2011			642,445	56,577	163,610			228,571	90,626	392,058	90,897
2012			742,800	76,052	366,398			368,576	182,615	557,112	180,691
2013			386,179	207,292	341,378			317,611	315,858	423,284	127,451
2014			107,614	168,336	164,855			114,214	91,051	270,077	77,357
TOTAL			2,799,033	600,789	1,250,863			1,526,216	857,417	1,975,728	627,311

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,576,096	190,062	526,470			1,099,722	408,247	809,334	150,462
2011		10,643	1,145,825	123,966	411,763		4,765	524,423	251,446	934,148	96,623
2012		55,909	1,547,202	225,324	725,597		61,465	1,256,202	517,911	1,114,357	193,159
2013	966	31,076	1,196,622	498,610	541,497	40,408	57,469	1,698,081	820,411	741,508	126,432
2014	890	21,318	779,515	380,666	235,111	8,823	11,865	903,241	453,620	360,187	80,761
TOTAL	1,856	118,946	6,245,260	1,418,628	2,440,438	49,231	135,564	5,481,669	2,451,635	3,959,534	647,437

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,032,526	10,270,235	647,437	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,915,084	-2,108,498	7,039	
TOTAL LOSSES	7,117,442	8,161,737	654,476	
EXPECTED LOSSES	10,721,705	7,674,288	1,003,417	
CREDIBILITY	.20	.53	.57	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.383	.439	.035	.857
INDICATED (POST-TEST)	.471	.540	.043	1.054
PRES. ON RATE LEVEL	.572	.409	.053	1.034
DERIVED BY FORMULA	.552	.478	.047	1.077
UNDERLYING PRES. RATE	.577	.413	.054	1.044
PROPOSED	.540	.468	.046	1.054

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.357
IND. RATES				1.36	MINIMUM PREMIUM	655
MAN. RATES	1.33	1.41	1.41	+ 1.36	PRESENT	680

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	81,380	2,769	.003							
2011	98,687	5,946	.006							
2012	102,713	238,835	.232			1	1			2
2013	110,740	347,099	.313							
2014	116,839	206								
TOTAL	510,359	594,855	.117			1	1			2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											2,769
2011											5,946
2012			104,147	25,672				76,755	20,000		12,261
2013											347,099
2014											206
TOTAL			104,147	25,672				76,755	20,000		368,281

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											2,761
2011											6,321
2012		7,745	208,005	48,202	6,897		12,408	228,782	44,797	4,920	13,107
2013											344,322
2014											215
TOTAL		7,745	208,005	48,202	6,897		12,408	228,782	44,797	4,920	366,726

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	456,940	104,816	366,726	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-183,698	-99,109	1,263	
TOTAL LOSSES	273,242	5,707	367,989	
EXPECTED LOSSES	408,287	367,459	168,418	
CREDIBILITY	.08	.22	.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.054	.001	.072	.127
INDICATED (POST-TEST)	.066	.001	.088	.155
PRES. ON RATE LEVEL	.079	.071	.033	.183
DERIVED BY FORMULA	.078	.056	.046	.180
UNDERLYING PRES. RATE	.080	.072	.033	.185
PROPOSED	.078	.056	.046	.180

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				.23	MINIMUM PREMIUM	355
MAN. RATES	.18	.20	.25	+ .23	PRESENT	365

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	59,508	39,316	.066							
2011	58,067	17,110	.029							
2012	62,346	33,483	.053							
2013	61,836	121,945	.197				1	2		3
2014	61,562	147,528	.239				1	5		6
TOTAL	303,319	359,382	.118				2	7		9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											39,316
2011											17,110
2012											33,483
2013				63,458	6,368				17,431	24,308	10,380
2014				12,600	41,457				31,147	51,307	11,017
TOTAL				76,058	47,825				48,578	75,615	111,306

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											39,198
2011											18,188
2012											35,793
2013	2	1,294	66,911	102,541	15,116	286	902	34,307	42,875	41,175	10,297
2014	62	1,645	92,025	56,173	50,374	475	1,192	124,456	98,863	68,262	11,502
TOTAL	64	2,939	158,936	158,714	65,490	761	2,094	158,763	141,738	109,437	114,978

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	323,557	475,379	114,978	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-375,795	-171,690	1,216	
TOTAL LOSSES		303,689	116,194	
EXPECTED LOSSES	818,961	624,837	172,892	
CREDIBILITY	.06	.16	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.100	.038	.138
INDICATED (POST-TEST)	.000	.123	.047	.170
PRES. ON RATE LEVEL	.267	.204	.057	.528
DERIVED BY FORMULA	.251	.191	.055	.497
UNDERLYING PRES. RATE	.270	.206	.057	.533
PROPOSED	.251	.191	.055	.497

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	
IND. RATES				.64	MINIMUM PREMIUM	465
MAN. RATES	.69	.73	.72	+ .64	PRESENT	490

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	15,672	753,459	4.807			1	10	13	24
2011	14,572	572,356	3.927			1	6	12	19
2012	12,405	341,432	2.752				5	8	13
2013	11,840	511,524	4.320			1	1	4	6
2014	12,928	55,438	.428				3		3
TOTAL	67,417	2,234,209	3.314			3	25	37	65

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			138,069	179,584	13,978			79,326	231,604	50,863	60,035
2011			135,001	102,419	12,970			87,651	117,943	32,014	84,358
2012				101,809	2,963				155,967	35,335	45,358
2013			88,137	69,038	10,608			123,994	149,239	39,540	30,968
2014				11,194					15,567		28,677
TOTAL			361,207	464,044	40,519			290,971	670,320	157,752	249,396

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			244,934	368,865	34,288			186,019	533,384	123,547	59,855
2011		2,239	245,869	193,811	37,473		1,826	201,242	272,698	81,649	89,672
2012		621	38,489	178,139	9,721		1,064	78,791	318,588	77,421	48,488
2013	206	6,059	247,261	120,248	27,963	14,402	21,399	629,835	307,510	91,755	30,720
2014	14	345	20,531	13,410	2,095	121	298	30,280	21,531	3,388	29,939
TOTAL	220	9,264	797,084	874,473	111,540	14,523	24,587	1,126,167	1,453,711	377,760	258,674

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,971,845	2,817,484	258,674	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-400,282	-397,358	1,547	
TOTAL LOSSES	1,571,563	2,420,126	260,221	
EXPECTED LOSSES	853,499	1,426,544	230,566	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.331	3.590	.386	6.307
INDICATED (POST-TEST)	2.865	4.412	.474	7.751
PRES. ON RATE LEVEL	1.254	2.096	.339	3.689
DERIVED BY FORMULA	1.286	2.235	.347	3.868
UNDERLYING PRES. RATE	1.266	2.116	.342	3.724
PROPOSED	1.286	2.235	.347	3.868

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.981
IND. RATES				4.98	MINIMUM PREMIUM	1615
MAN. RATES	4.07	4.70	5.03	+ 4.98	PRESENT	1665

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	257,408	522,319	.202				2	8	10	
2011	264,802	1,025,934	.387	1		1	7	10	19	
2012	274,521	873,229	.318	1			3	5	9	
2013	272,780	717,345	.262				6	8	14	
2014	272,901	734,202	.269				2	17	19	
TOTAL	1,342,412	3,873,029	.289	2		1	20	48	71	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				73,713	93,822				122,429	60,728	171,627
2011	3,500		81,553	145,642	148,307			131,179	188,344	169,342	158,067
2012	333,328			104,110	10,960	1			235,820	69,198	119,812
2013				135,467	117,774				209,324	137,137	117,643
2014				74,169	139,707				140,962	300,366	78,998
TOTAL	336,828		81,553	533,101	510,570	1		131,179	896,879	736,771	646,147

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				151,406	230,146				281,954	147,508	171,112
2011	8,371	1,352	168,670	284,316	356,185		2,729	309,475	447,350	408,412	168,025
2012	425,064	680	41,596	183,647	24,689	52	1,650	122,469	485,393	147,814	128,079
2013	29	4,912	215,950	261,865	183,392	1,527	8,455	331,536	441,640	246,878	116,702
2014	242	6,530	368,241	227,264	175,692	2,461	6,203	648,085	521,517	390,633	82,474
TOTAL	433,706	13,474	794,457	1,108,498	970,104	4,040	19,037	1,411,565	2,177,854	1,341,245	666,392

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,676,279	5,597,701	666,392			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,410,116	-1,060,997	6,418			
TOTAL LOSSES	1,266,163	4,536,704	672,810			
EXPECTED LOSSES	3,074,123	3,866,146	912,839			
CREDIBILITY	.16	.42	.46			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.094	.338	.050	.482		
INDICATED (POST-TEST)	.116	.415	.061	.592		
PRES. ON RATE LEVEL	.227	.285	.067	.579		
DERIVED BY FORMULA	.209	.340	.064	.613		
UNDERLYING PRES. RATE	.229	.288	.068	.585		
PROPOSED	.202	.328	.062	.592		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	.762
IND. RATES				.76	MINIMUM PREMIUM	495
MAN. RATES	.70	.79	.79	+ .76	PRESENT	510

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	3,776	42,092	1.114				1		1	2
2011	4,058	9,898	.243							
2012	4,971	69,046	1.388						2	2
2013	4,926	38,850	.788				1			1
2014	5,419	97,322	1.795			1				1
TOTAL	23,150	257,208	1.111			1	2	3		6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				5,453	137				17,900	4,615	13,987
2011											9,898
2012					25,040					40,546	3,460
2013				24,170					12,034		2,646
2014			82,110					14,817			395
TOTAL			82,110	29,623	25,177			14,817	29,934	45,161	30,386

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				11,200	336				41,224	11,210	13,945
2011											10,522
2012		91	7,053	4,667	46,527		97	8,588	9,502	79,036	3,699
2013		435	23,782	38,056	2,240		375	14,964	21,661	1,578	2,625
2014	384	8,491	150,162	11,989	9,672	890	903	50,585	4,417	2,168	412
TOTAL	384	9,017	180,997	65,912	58,775	890	1,375	74,137	76,804	93,992	31,203

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	266,800	295,483	31,203	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-145,621	-83,755	227	
TOTAL LOSSES	121,179	211,728	31,430	
EXPECTED LOSSES	325,489	312,293	29,865	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.523	.915	.136	1.574
INDICATED (POST-TEST)	.643	1.125	.167	1.935
PRES. ON RATE LEVEL	1.393	1.336	.128	2.857
DERIVED BY FORMULA	1.386	1.330	.129	2.845
UNDERLYING PRES. RATE	1.406	1.349	.129	2.884
PROPOSED	1.386	1.330	.129	2.845

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.151
IND. RATES				4.15	MINIMUM PREMIUM	1395
MAN. RATES	3.32	3.95	4.36	+ 4.15	PRESENT	1480

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	8,726	8,277	.094							
2011	9,489	14,851	.156						1	1
2012	10,927	13,291	.121							
2013	9,673	148,621	1.536						1	1
2014	9,960	67,806	.680						1	2
TOTAL	48,775	252,846	.518						2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											8,277
2011					476					154	14,221
2012											13,291
2013				40,404					101,707		6,510
2014				19,712	222				43,119	250	4,503
TOTAL				60,116	698				144,826	404	46,802

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											8,252
2011			46	36	1,125			10	16	363	15,117
2012											14,208
2013		731	39,759	63,615	3,741		3,134	126,455	183,075	13,341	6,458
2014	25	617	36,508	23,829	3,946	334	828	84,176	59,900	9,691	4,701
TOTAL	25	1,348	76,313	87,480	8,812	334	3,962	210,641	242,991	23,395	48,736

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	292,623	362,678	48,736	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-125,266	-57,679	460	
TOTAL LOSSES	167,357	304,999	49,196	
EXPECTED LOSSES	275,091	212,171	65,358	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.343	.625	.101	1.069
INDICATED (POST-TEST)	.422	.768	.124	1.314
PRES. ON RATE LEVEL	.558	.431	.133	1.122
DERIVED BY FORMULA	.555	.448	.133	1.136
UNDERLYING PRES. RATE	.564	.435	.134	1.133
PROPOSED	.555	.448	.133	1.136

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.463
IND. RATES				1.46	MINIMUM PREMIUM	680
MAN. RATES	1.28	1.50	1.53	+ 1.46	PRESENT	710

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	6,532	6,024	.092			6,532						
2011	6,949	15,091	.217			6,949				1		1
2012	6,871	150,618	2.192			6,871			1	1		2
2013	7,220	15,717	.217			7,220				1		1
2014	7,623	2,965	.038			7,623					2	2
TOTAL	35,195	190,415	.541			35,195				1	5	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					7,248					2,823	6,024
2011				45,592	10,203				59,184	9,321	5,020
2012					283					1,669	26,318
2013					562					1,217	13,765
2014				45,592	18,296						1,186
TOTAL				45,592	18,296				59,184	15,030	52,313

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					17,136			170	289	6,648	6,006
2011			698	544	20,848			29,031	119,934	21,415	5,336
2012		326	19,738	81,430	411	32	399	866	786	2,673	28,134
2013		6	195	116	652	5	22	1,518	1,322	1,458	13,655
2014		16	928	556		13					1,238
TOTAL		348	21,559	82,646	39,047	37	434	31,585	122,331	32,194	54,369

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	53,963	276,218	54,369	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-166,043	-52,542	273	
TOTAL LOSSES		223,676	54,642	
EXPECTED LOSSES	363,917	192,516	37,658	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.636	.155	.791
INDICATED (POST-TEST)	.000	.782	.190	.972
PRES. ON RATE LEVEL	1.024	.542	.106	1.672
DERIVED BY FORMULA	1.014	.552	.109	1.675
UNDERLYING PRES. RATE	1.034	.547	.107	1.688
PROPOSED	1.012	.551	.109	1.672

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	2.153
IND. RATES				2.15	MINIMUM PREMIUM	865
MAN. RATES	2.15	2.31	2.28	+ 2.15	PRESENT	915

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	17,402	232,595	1.336			17,402				4	6	10
2011	20,246	160,450	.792			20,246				4	1	5
2012	15,909	172,198	1.082			15,909				1	3	4
2013	15,362	273,981	1.783			15,362				1		1
2014	15,574	438,068	2.812			15,574				3	11	14
TOTAL	84,493	1,277,292	1.512			84,493				13	21	34

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				67,867	11,899				68,334	46,851	37,644
2011				28,377	563				54,493	181	76,836
2012				50,584	11,367				42,156	50,500	17,591
2013				42,577					217,689		13,715
2014				65,690	85,091				107,312	142,422	37,553
TOTAL				255,095	108,920				489,984	239,954	183,339

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				139,400	29,189				157,373	113,801	37,531
2011			2,297	53,128	1,822			4,745	123,425	1,768	81,677
2012		356	21,912	90,357	23,220		391	29,972	95,705	100,748	18,804
2013		777	41,896	67,035	3,943		6,707	270,662	391,843	28,553	13,605
2014	178	4,629	261,896	162,982	110,843	1,463	3,714	386,032	303,244	194,044	39,205
TOTAL	178	5,762	328,001	512,902	169,017	1,463	10,812	691,411	1,071,590	438,914	190,822

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,037,627	2,192,423	190,822	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,109,240	-551,635	1,517	
TOTAL LOSSES		1,640,788	192,339	
EXPECTED LOSSES	2,370,028	1,986,431	228,976	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.942	.228	2.170
INDICATED (POST-TEST)	.000	2.387	.280	2.667
PRES. ON RATE LEVEL	2.778	2.329	.268	5.375
DERIVED BY FORMULA	2.695	2.333	.269	5.297
UNDERLYING PRES. RATE	2.805	2.351	.271	5.427
PROPOSED	2.695	2.333	.269	5.297

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE
IND. RATES				6.82	MINIMUM PREMIUM
MAN. RATES	6.64	7.38	7.33	+ 6.82	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	115,322	2,020,414	1.751			2	16	34	52
2011	117,484	1,869,015	1.590			2	15	30	47
2012	122,363	1,491,663	1.219			2	10	32	44
2013	128,733	4,050,325	3.146	1		5	26	52	84
2014	130,368	1,456,039	1.116			1	9	32	42
TOTAL	614,270	10,887,456	1.772	1		12	76	180	269

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			298,404	226,494	164,568			625,502	263,034	297,448	144,964
2011			158,906	355,148	198,137			252,632	460,990	242,351	200,851
2012			186,817	135,116	161,592			253,308	148,886	408,906	197,038
2013	3,500		898,885	553,016	373,667			588,516	724,867	791,853	116,021
2014			97,228	191,282	226,308			99,126	224,704	423,857	193,534
TOTAL	3,500		1,640,240	1,461,056	1,124,272			1,819,084	1,822,481	2,164,415	852,408

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			456,691	465,219	403,685			1,196,610	605,767	722,501	144,529
2011		2,632	325,551	680,694	480,506		5,258	599,520	1,075,490	591,680	213,505
2012		15,020	451,595	271,938	316,322		42,458	879,545	408,542	817,859	210,634
2013	6,367	50,353	2,021,801	1,075,545	636,972	55,309	87,788	2,718,534	1,746,170	1,391,662	115,093
2014	942	22,828	904,728	467,516	309,364	9,625	15,284	1,303,131	801,155	571,345	202,049
TOTAL	7,309	90,833	4,160,366	2,960,912	2,146,849	64,934	150,788	6,697,340	4,637,124	4,095,047	885,810

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,171,570	13,839,932	885,810			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,971,908	-2,847,784	6,678			
TOTAL LOSSES	4,199,662	10,992,148	892,488			
EXPECTED LOSSES	15,270,751	10,405,734	927,548			
CREDIBILITY	.09	.25	.27			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.684	1.789	.145	2.618		
INDICATED (POST-TEST)	.841	2.199	.178	3.218		
PRES. ON RATE LEVEL	2.462	1.678	.150	4.290		
DERIVED BY FORMULA	2.316	1.808	.158	4.282		
UNDERLYING PRES. RATE	2.486	1.694	.151	4.331		
PROPOSED	2.316	1.808	.158	4.282		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.514
IND. RATES				5.51	MINIMUM PREMIUM	1755
MAN. RATES	5.40	5.79	5.85	+ 5.51	PRESENT	1890

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	41,913	1,013,972	2.419			41,913			2	4	17	23
2011	44,016	978,138	2.222			44,016			1	8	11	20
2012	45,194	1,512,879	3.347			45,194			3	12	14	29
2013	49,293	482,063	.977			49,293			1	3	10	14
2014	54,853	1,013,660	1.847			54,853			1	3	19	23
TOTAL	235,269	5,000,712	2.126			235,269			8	30	71	109

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			386,918	39,392	68,615			219,500	162,412	108,481	28,654
2011			100,489	188,093	21,398			126,813	396,319	90,858	54,168
2012			266,183	311,757	47,768			423,497	356,976	73,804	32,894
2013			140,000	31,442	81,845			1,016	15,710	130,193	81,857
2014			92,759	102,262	205,175			36,067	119,775	383,915	73,707
TOTAL			986,349	672,946	424,801			806,893	1,051,192	787,251	271,280

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			686,393	80,912	168,311			514,728	374,035	263,500	28,568
2011		1,665	192,983	354,395	57,593		2,639	313,412	910,186	228,558	57,581
2012		21,389	634,465	561,440	116,544		69,757	1,382,420	754,942	184,392	35,164
2013	340	9,591	361,385	94,651	131,461	1,621	2,562	90,673	90,002	210,444	81,202
2014	788	18,988	698,213	339,310	267,696	4,865	8,959	834,013	593,819	491,412	76,950
TOTAL	1,128	51,633	2,573,439	1,430,708	741,605	6,486	83,917	3,135,246	2,722,984	1,378,306	279,465

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,851,849	6,273,603	279,465	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,900,058	-1,269,652	2,409	
TOTAL LOSSES	3,951,791	5,003,951	281,874	
EXPECTED LOSSES	4,204,257	4,691,263	319,966	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.680	2.127	.120	3.927
INDICATED (POST-TEST)	2.065	2.614	.147	4.826
PRES. ON RATE LEVEL	1.770	1.975	.135	3.880
DERIVED BY FORMULA	1.785	2.058	.137	3.980
UNDERLYING PRES. RATE	1.787	1.994	.136	3.917
PROPOSED	1.785	2.058	.137	3.980

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.125
IND. RATES				5.13	MINIMUM PREMIUM	1655
MAN. RATES	4.36	5.13	5.29	+ 5.13	PRESENT	1735

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	33,405	1,464,453	4.383			33,405			2	8	14	24
2011	42,737	1,118,475	2.617			42,737			1	11	12	24
2012	55,196	764,266	1.384			55,196			1	5	11	17
2013	42,955	384,391	.894			42,955				3	6	9
2014	36,379	752,604	2.068			36,379				4	27	31
TOTAL	210,672	4,484,189	2.129			210,672			4	31	70	105

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			203,683	133,621	116,041			314,486	383,857	277,123	35,642
2011			91,154	233,728	50,299			51,573	492,289	89,239	110,193
2012			74,985	141,258	18,911			31,059	295,857	99,925	102,271
2013				109,614	11,065				181,733	34,252	47,727
2014				130,294	129,106				125,559	271,778	95,867
TOTAL			369,822	748,515	325,422			397,118	1,479,295	772,317	391,700

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			361,333	274,457	284,648			737,470	884,024	673,132	35,535
2011		1,509	183,010	441,857	126,360		1,072	159,340	1,125,379	224,227	117,135
2012		6,391	200,504	252,390	45,180		7,061	245,307	614,073	212,557	109,328
2013	4	2,209	115,623	177,147	26,203	382	6,109	243,756	343,318	78,642	47,345
2014	312	7,953	453,526	283,970	173,920	2,206	5,564	582,548	469,136	353,012	100,085
TOTAL	316	18,062	1,313,996	1,429,821	656,311	2,588	19,806	1,968,421	3,435,930	1,541,570	409,428

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,323,189	7,063,632	409,428	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,641,588	-1,121,727	2,493	
TOTAL LOSSES	1,681,601	5,941,905	411,921	
EXPECTED LOSSES	3,600,384	4,116,532	379,210	
CREDIBILITY	.05	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.798	2.820	.196	3.814
INDICATED (POST-TEST)	.981	3.466	.241	4.688
PRES. ON RATE LEVEL	1.693	1.935	.178	3.806
DERIVED BY FORMULA	1.657	2.119	.186	3.962
UNDERLYING PRES. RATE	1.709	1.954	.180	3.843
PROPOSED	1.657	2.119	.186	3.962

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.102
IND. RATES				5.10	MINIMUM PREMIUM	1645
MAN. RATES	4.60	5.16	5.19	+ 5.10	PRESENT	1705

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	224,614	2,562,788	1.140			224,614			3	24	52	79
2011	223,918	2,231,441	.996			223,918			2	16	51	69
2012	226,147	1,968,938	.870			226,147			3	16	58	77
2013	238,595	2,592,361	1.086			238,595				21	53	74
2014	253,756	2,254,678	.888			253,756			3	10	51	64
TOTAL	1,167,030	11,610,206	.995			1,167,030			11	87	265	363

REPORTED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			402,138	412,829	104,216			527,158	460,774	360,760	294,913
2011			230,572	284,484	292,382			247,748	347,697	469,575	358,983
2012			285,248	181,338	140,777			233,302	404,740	416,315	307,218
2013				419,981	242,941				1,026,451	631,286	271,702
2014			358,449	197,488	279,813			371,183	210,318	598,088	239,339
TOTAL			1,276,407	1,496,120	1,060,129			1,379,391	2,449,980	2,476,024	1,472,155

TRANSLATED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			665,606	847,948	255,643			1,075,425	1,061,164	876,285	294,028
2011		3,819	454,595	556,203	704,771		5,156	592,762	842,060	1,123,736	381,599
2012		22,360	650,459	351,912	285,040		40,890	940,805	918,015	845,343	328,416
2013	48	12,433	565,114	731,592	389,543	7,123	37,578	1,469,338	1,950,747	1,130,476	269,528
2014	2,113	49,059	1,436,583	562,412	400,301	25,094	31,987	2,329,559	1,043,815	812,852	249,870
TOTAL	2,161	87,671	3,772,357	3,050,067	2,035,298	32,217	115,611	6,407,889	5,815,801	4,788,692	1,523,441

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,417,906	15,689,858	1,523,441			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,891,221	-3,359,251	14,559			
TOTAL LOSSES	6,526,685	12,330,607	1,538,000			
EXPECTED LOSSES	8,519,319	12,288,826	2,007,291			
CREDIBILITY	.14	.39	.42			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.559	1.057	.132	1.748		
INDICATED (POST-TEST)	.687	1.299	.162	2.148		
PRES. ON RATE LEVEL	.723	1.043	.170	1.936		
DERIVED BY FORMULA	.718	1.143	.167	2.028		
UNDERLYING PRES. RATE	.730	1.053	.172	1.955		
PROPOSED	.718	1.143	.167	2.028		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	2.611
IND. RATES				2.61	MINIMUM PREMIUM	985
MAN. RATES	2.49	2.66	2.64	+ 2.61	PRESENT	1015

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	53,300	697,360	1.308				4	11	15
2011	53,611	1,443,169	2.691				7	11	18
2012	55,513	310,519	.559				1	12	13
2013	53,638	736,074	1.372				5	13	18
2014	55,906	292,139	.522				3	8	11
TOTAL	271,968	3,479,261	1.279				20	55	75

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				64,092	11,230				340,734	113,157	168,147
2011				189,730	171,661				894,872	122,912	63,994
2012				13,311	89,789				11,069	149,445	46,905
2013				133,364	43,308				393,519	86,757	79,126
2014				11,798	27,894				38,545	164,839	49,063
TOTAL				412,295	343,882				1,678,739	637,110	407,235

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				131,645	27,548				784,711	274,858	167,643
2011			30,668	347,709	408,926			64,716	1,508,628	305,689	68,026
2012		406	30,223	39,933	167,379			36,721	57,048	291,923	50,142
2013	7	3,340	161,611	227,835	75,168	954	435	534,362	749,375	190,433	78,493
2014	45	1,209	68,007	41,759	34,518	1,047	2,657	280,169	232,532	205,915	51,222
TOTAL	52	4,955	290,509	788,881	713,539	2,001	16,482	915,968	3,332,294	1,268,818	415,526

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,229,967	6,103,532	415,526	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-726,445	-856,540	3,004	
TOTAL LOSSES	503,522	5,246,992	418,530	
EXPECTED LOSSES	1,582,854	3,124,912	426,989	
CREDIBILITY	.05	.15	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.185	1.929	.154	2.268
INDICATED (POST-TEST)	.227	2.371	.189	2.787
PRES. ON RATE LEVEL	.576	1.138	.156	1.870
DERIVED BY FORMULA	.559	1.323	.161	2.043
UNDERLYING PRES. RATE	.582	1.149	.157	1.888
PROPOSED	.559	1.323	.161	2.043

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				2.63	MINIMUM PREMIUM	990
MAN. RATES	2.17	2.43	2.55	+ 2.63	PRESENT	990

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	41,575	47,510	.114			41,575					3	3
2011	43,724	36,003	.082			43,724				1	1	2
2012	43,326	19,325	.044			43,326					1	1
2013	45,560	318,403	.698			45,560			1	1	2	4
2014	50,066	97,122	.193			50,066					4	4
TOTAL	224,251	518,363	.231			224,251			1	2	11	14

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					20,835					18,813	7,862
2011				1,176	296				21,459	633	12,439
2012					4,892					4,086	10,347
2013			99,019	23,769	15,329			84,634	70,973	2,158	22,521
2014					37,068					56,413	3,641
TOTAL			99,019	24,945	78,420			84,634	92,432	82,103	56,810

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					51,108					45,696	7,838
2011			121	2,222	719			1,900	48,661	2,017	13,223
2012		20	1,377	910	9,090			865	957	7,965	11,061
2013	228	5,926	227,249	51,806	31,386	9,538	13,278	378,588	142,554	18,852	22,341
2014	36	1,117	61,622	36,732	42,933	274	655	70,226	61,343	67,604	3,801
TOTAL	264	7,063	290,369	91,670	135,236	9,812	13,942	451,579	253,515	142,134	58,264

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	773,029	622,555	58,264	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-271,469	-204,358	592	
TOTAL LOSSES	501,560	418,197	58,856	
EXPECTED LOSSES	596,509	751,240	80,731	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.224	.186	.026	.436
INDICATED (POST-TEST)	.275	.229	.032	.536
PRES. ON RATE LEVEL	.263	.332	.036	.631
DERIVED BY FORMULA	.264	.319	.035	.618
UNDERLYING PRES. RATE	.266	.335	.036	.637
PROPOSED	.264	.319	.035	.618

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	
IND. RATES				.80	MINIMUM PREMIUM	505
MAN. RATES	.76	.85	.86	+ .80	PRESENT	530

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	3,582	72,410	2.021				1			1
2011	3,589	39,205	1.092					4		4
2012	4,060	3,795	.093							
2013	3,404	79,743	2.342				3			3
2014	3,784	4,662	.123							
TOTAL	18,419	199,815	1.085				4	4		8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				49,696					17,711		5,003
2011					3,474					34,294	1,437
2012											3,795
2013				36,253					37,077		6,413
2014											4,662
TOTAL				85,949	3,474				54,788	34,294	21,310

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				102,076					40,788		4,988
2011			336	260	8,215			2,054	3,512	80,753	1,528
2012											4,057
2013		656	35,671	57,082	3,354		1,146	46,099	66,740	4,866	6,362
2014											4,867
TOTAL		656	36,007	159,418	11,569		1,146	48,153	111,040	85,619	21,802

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	85,962	367,646	21,802	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-172,867	-53,600	292	
TOTAL LOSSES		314,046	22,094	
EXPECTED LOSSES	377,774	196,899	41,811	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.705	.120	1.825
INDICATED (POST-TEST)	.000	2.095	.147	2.242
PRES. ON RATE LEVEL	2.031	1.059	.225	3.315
DERIVED BY FORMULA	2.011	1.080	.223	3.314
UNDERLYING PRES. RATE	2.051	1.069	.227	3.347
PROPOSED	2.011	1.080	.223	3.314

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.268
IND. RATES				4.27	MINIMUM PREMIUM	1425
MAN. RATES	3.71	4.26	4.52	+ 4.27	PRESENT	1525

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	13,986	894,394	6.394			1	5	5	11
2011	14,696	302,617	2.059				4	9	13
2012	15,203	684,093	4.499			1	2	13	16
2013	15,141	156,917	1.036				2	5	7
2014	16,159	235,996	1.460			1		6	7
TOTAL	75,185	2,274,017	3.025			3	13	38	54

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			144,270	93,573	113,297			156,418	181,727	187,076	18,033
2011				129,664	5,104				109,464	23,243	35,142
2012			115,054	45,123	182,977			185,243	25,532	98,070	32,094
2013				11,399	4,506				27,820	51,778	61,414
2014			110,549		5,174			55,800		54,244	10,229
TOTAL			369,873	279,759	311,058			397,461	344,543	414,411	156,912

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			255,935	192,198	277,917			366,800	418,517	454,407	17,979
2011			10,739	242,954	14,308			10,898	250,285	57,427	37,356
2012		9,352	287,561	116,579	348,322		30,041	562,521	85,856	201,791	34,308
2013		302	14,379	19,800	7,590	541	1,613	61,498	74,554	86,494	60,923
2014	520	11,599	210,779	21,271	19,019	3,605	4,036	258,029	75,615	73,155	10,679
TOTAL	520	21,253	779,393	592,802	667,156	4,146	35,690	1,259,746	904,827	873,274	161,245

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,100,748	3,038,059	161,245	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-850,982	-518,556	1,159	
TOTAL LOSSES	1,249,766	2,519,503	162,404	
EXPECTED LOSSES	1,866,092	1,902,933	160,895	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.662	3.351	.216	5.229
INDICATED (POST-TEST)	2.043	4.118	.265	6.426
PRES. ON RATE LEVEL	2.458	2.507	.212	5.177
DERIVED BY FORMULA	2.450	2.604	.216	5.270
UNDERLYING PRES. RATE	2.482	2.531	.214	5.227
PROPOSED	2.450	2.604	.216	5.270

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.787
IND. RATES				6.79	MINIMUM PREMIUM	2000
MAN. RATES	5.89	6.77	7.06	+ 6.79	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	38,070	1,198,436	3.147			1	7	24	32
2011	39,443	592,824	1.502			1		18	19
2012	40,155	1,061,671	2.643			1	1	24	26
2013	40,460	652,993	1.613				3	14	17
2014	27,632	381,777	1.381					10	10
TOTAL	185,760	3,887,701	2.093			3	11	90	104

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			109,096	125,750	104,267			184,745	253,784	330,108	90,686
2011			74,797		110,632			70,653		260,293	76,449
2012			124,665	20,041	162,931			101,161	15,710	539,277	97,886
2013				93,049	158,995				60,317	244,165	96,467
2014					55,167					252,539	74,071
TOTAL			308,558	238,840	591,992			356,559	329,811	1,626,382	435,559

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			193,536	258,292	255,767			433,227	584,464	801,832	90,414
2011		1,240	141,698	8,967	264,352		1,469	168,005	28,529	615,601	81,265
2012		9,809	290,945	69,403	310,557		17,599	410,892	164,232	1,057,117	104,640
2013	37	5,027	203,146	212,085	239,252	2,734	5,475	201,881	224,018	398,578	95,695
2014	57	1,663	91,709	54,658	63,903	1,157	2,938	314,372	274,598	302,631	77,330
TOTAL	94	17,739	921,034	603,405	1,133,831	3,891	27,481	1,528,377	1,275,841	3,175,759	449,344

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,498,616	6,188,836	449,344	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,919,156	-1,278,075	2,788	
TOTAL LOSSES	579,460	4,910,761	452,132	
EXPECTED LOSSES	4,084,862	4,519,541	445,824	
CREDIBILITY	.04	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.312	2.644	.243	3.199
INDICATED (POST-TEST)	.383	3.249	.299	3.931
PRES. ON RATE LEVEL	2.178	2.410	.238	4.826
DERIVED BY FORMULA	2.106	2.502	.245	4.853
UNDERLYING PRES. RATE	2.199	2.433	.240	4.872
PROPOSED	2.094	2.488	.244	4.826

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.215
IND. RATES				6.22	MINIMUM PREMIUM	1945
MAN. RATES	5.54	6.22	6.58	+ 6.22	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	72,300	1,020,644	1.411			1	12	24	37
2011	61,415	1,928,809	3.140			4	8	21	33
2012	69,549	993,075	1.427		1		8	20	29
2013	54,750	672,173	1.227				14	12	26
2014	51,655	133,636	.258				1	8	9
TOTAL	309,669	4,748,337	1.533			1	5	43	134

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			130,754	184,515	59,229			53,247	319,203	170,897	102,799
2011			398,600	146,094	46,824			808,340	295,957	139,412	93,582
2012		109,810		109,963	36,792		341,636		188,920	125,111	80,843
2013				254,244	12,405				273,690	76,311	55,523
2014				9,476	16,954				25,706	45,061	36,439
TOTAL		109,810	529,354	704,292	172,204		341,636	861,587	1,103,476	556,792	369,186

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			231,958	378,995	145,290			124,864	735,124	415,109	102,491
2011		5,994	650,006	280,121	126,737		14,314	1,517,311	702,702	361,893	99,477
2012	902	79,728	52,222	198,669	72,910	502,721	191,896	115,390	405,175	254,228	86,421
2013		4,867	258,893	405,417	41,540	859	9,553	379,939	528,734	157,983	55,078
2014	31	800	45,553	28,150	21,401	393	1,017	106,098	84,539	59,597	38,042
TOTAL	933	91,389	1,238,632	1,291,352	407,878	503,973	216,780	2,243,602	2,456,274	1,248,810	381,509

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,295,309	5,404,314	381,509	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,472,164	-1,383,739	4,254	
TOTAL LOSSES	1,823,145	4,020,575	385,763	
EXPECTED LOSSES	5,267,470	4,951,608	671,982	
CREDIBILITY	.06	.16	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.589	1.298	.125	2.012
INDICATED (POST-TEST)	.724	1.595	.154	2.473
PRES. ON RATE LEVEL	1.685	1.584	.215	3.484
DERIVED BY FORMULA	1.627	1.586	.205	3.418
UNDERLYING PRES. RATE	1.701	1.599	.217	3.517
PROPOSED	1.627	1.586	.205	3.418

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.402
IND. RATES				4.40	MINIMUM PREMIUM	1460
MAN. RATES	4.10	4.60	4.75	+ 4.40	PRESENT	1590

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	3,554	149,375	4.203				2		2	4
2011	3,293	454,785	13.810			2			1	3
2012	2,726	1,206,224	44.248			2		2		4
2013	2,488	298,761	12.008			1		1	3	5
2014	2,453	24,583	1.002						3	3
TOTAL	14,514	2,133,728	14.701			5		5	9	19

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				35,780	4,127				94,927	2,942	11,599
2011			168,840		2,932			273,258		3,348	6,407
2012			329,277	13,366				796,786	33,191		33,604
2013			74,713	24,984	4,717			75,386	66,611	42,445	9,905
2014					7,689					13,070	3,824
TOTAL			572,830	74,130	19,465			1,145,430	194,729	61,805	65,339

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				73,492	10,124				218,617	7,146	11,564
2011		2,799	296,100	1,761	13,237		5,686	589,678	7,568	18,353	6,811
2012		13,620	360,053	29,438	10,996		47,929	868,102	85,467	16,668	35,923
2013	170	4,446	173,595	47,364	14,400	8,933	12,535	362,504	152,235	82,073	9,826
2014	9	236	12,784	7,620	8,905	60	151	16,268	14,208	15,666	3,992
TOTAL	179	21,101	842,532	159,675	57,662	8,993	66,301	1,836,552	478,095	139,906	68,116

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,775,658	835,338	68,116	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-354,846	-164,809	340	
TOTAL LOSSES	2,420,812	670,529	68,456	
EXPECTED LOSSES	747,035	584,479	53,702	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	16.679	4.620	.472	21.771
INDICATED (POST-TEST)	20.498	5.678	.580	26.756
PRES. ON RATE LEVEL	5.098	3.989	.366	9.453
DERIVED BY FORMULA	5.252	4.023	.370	9.645
UNDERLYING PRES. RATE	5.147	4.027	.370	9.544
PROPOSED	5.252	4.023	.370	9.645

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	12.421
IND. RATES				12.42	MINIMUM PREMIUM	2000
MAN. RATES	11.13	12.49	12.89	+ 12.42	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	322,071	270,156	.083				3	6	9
2011	355,436	256,309	.072				1	6	7
2012	320,387	440,169	.137				2	2	4
2013	356,587	450,505	.126			1	1	4	6
2014	400,907	395,820	.098				1	8	9
TOTAL	1,755,388	1,812,959	.103				1	8	35

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				60,634	43,456				65,667	65,306	35,093
2011				17,928	44,983				8,052	144,267	41,079
2012				73,091	5,017				283,269	28,584	50,208
2013			87,400	25,869	25,123			137,750	51,096	81,004	42,263
2014				67,765	88,844				86,000	99,166	54,045
TOTAL			87,400	245,287	207,423			137,750	494,084	418,327	222,688

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				124,542	106,597				151,230	158,628	34,988
2011			5,746	36,909	106,659			9,337	33,014	339,898	43,667
2012		468	28,445	128,432	12,353		1,852	135,552	570,276	71,246	53,672
2013	206	5,565	213,527	58,213	44,979	16,468	20,772	576,375	152,698	146,215	41,925
2014	183	4,786	271,940	169,186	115,580	1,101	2,802	290,713	226,746	137,555	56,423
TOTAL	389	10,819	519,658	517,282	386,168	17,569	25,426	1,011,977	1,133,964	853,542	230,675

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	1,585,838	2,890,956	230,675		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-1,374,451	-520,201	1,952		
TOTAL LOSSES	211,387	2,370,755	232,627		
EXPECTED LOSSES	3,019,268	1,913,373	263,308		
CREDIBILITY	.19	.51	.55		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.012	.135	.013	.160	
INDICATED (POST-TEST)	.015	.166	.016	.197	
PRES. ON RATE LEVEL	.170	.108	.015	.293	
DERIVED BY FORMULA	.141	.138	.016	.295	
UNDERLYING PRES. RATE	.172	.109	.015	.296	
PROPOSED	.140	.137	.016	.293	
IND. RATES					
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE
IND. RATES				.38	MINIMUM PREMIUM
MAN. RATES	.40	.41	.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
2010	21,906	818,719	3.737			1	5	10	16
2011	23,057	726,950	3.152			1	3	5	9
2012	23,896	336,921	1.409			1	1	7	9
2013	24,186	184,624	.763				1	10	11
2014	15,114	227,368	1.504				2	3	5
TOTAL	108,159	2,294,582	2.121			3	12	35	50

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			173,850	163,194	146,076			14,468	150,478	112,683	57,970
2011			181,417	101,689	13,901			140,301	166,453	49,452	73,737
2012			176,247	9,983	26,728			46,651	2,420	38,632	36,260
2013				12,346	15,236				27,446	68,565	61,031
2014				28,881	72,144				10,032	67,463	48,848
TOTAL			531,514	316,093	274,085			201,420	356,829	336,795	277,846

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			308,410	335,200	358,326			33,927	346,551	273,708	57,796
2011		3,004	327,226	192,933	41,397		2,922	320,072	385,735	125,916	78,383
2012		12,975	347,164	28,185	59,952		7,575	142,780	16,915	77,764	38,762
2013	2	534	22,838	25,720	23,248	732	1,861	69,757	81,827	113,303	60,543
2014	116	3,089	172,888	106,078	88,960	389	975	103,492	87,229	83,032	50,997
TOTAL	118	19,602	1,178,526	688,116	571,883	1,121	13,333	670,028	918,257	673,723	286,481

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,882,728	2,851,979	286,481	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,621,547	-585,185	1,941	
TOTAL LOSSES	261,181	2,266,794	288,422	
EXPECTED LOSSES	3,444,864	2,061,510	315,824	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.241	2.096	.267	2.604
INDICATED (POST-TEST)	.296	2.576	.328	3.200
PRES. ON RATE LEVEL	3.155	1.888	.289	5.332
DERIVED BY FORMULA	3.069	1.943	.293	5.305
UNDERLYING PRES. RATE	3.185	1.906	.292	5.383
PROPOSED	3.069	1.943	.293	5.305

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.832
IND. RATES				6.83	MINIMUM PREMIUM	2000
MAN. RATES	6.19	7.07	7.27	+ 6.83	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	15,437	40,902	.264				1	6	7
2011	15,494	517,853	3.342			1	4	5	10
2012	15,328	232,524	1.516			1	2	1	4
2013	15,741	51,906	.329					2	2
2014	15,885	136,797	.861				1	6	7
TOTAL	77,885	979,982	1.258			2	8	20	30

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				6,114	7,339				3,936	15,897	7,616
2011			89,222	70,730	20,639			165,993	73,586	96,244	1,439
2012			86,516	43,857	48			44,384	55,781	423	1,515
2013					11,087					17,407	23,412
2014				11,520	15,434					65,256	44,587
TOTAL			175,738	132,221	54,547			210,377	133,303	195,227	78,569

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				12,558	18,003				9,065	38,614	7,593
2011		1,477	163,900	134,679	53,347		3,456	370,237	180,894	234,794	1,530
2012		6,575	181,141	79,355	6,754		7,450	152,593	113,970	6,091	1,620
2013	2	226	7,781	4,572	16,081	190	256	9,045	8,240	27,852	23,225
2014	31	822	46,793	29,089	20,033	304	763	81,234	70,959	78,197	46,549
TOTAL	33	9,100	399,615	260,253	114,218	494	11,925	613,109	383,128	385,548	80,517

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,034,276	1,143,147	80,517			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-358,349	-244,162	450			
TOTAL LOSSES	675,927	898,985	80,967			
EXPECTED LOSSES	778,850	887,110	63,866			
CREDIBILITY	.02	.06	.07			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.868	1.154	.104	2.126		
INDICATED (POST-TEST)	1.067	1.418	.128	2.613		
PRES. ON RATE LEVEL	.991	1.128	.081	2.200		
DERIVED BY FORMULA	.993	1.145	.084	2.222		
UNDERLYING PRES. RATE	1.000	1.139	.082	2.221		
PROPOSED	.993	1.145	.084	2.222		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	2.861
IND. RATES				2.86	MINIMUM PREMIUM	1055
MAN. RATES	2.48	2.91	3.00	+ 2.86	PRESENT	1110

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	594,292	830,593	.139				8	18	26	
2011	602,772	983,937	.163			2	4	6	12	
2012	531,302	861,550	.162			2	9	7	18	
2013	740,291	1,128,609	.152			2	8	10	20	
2014	1,012,126	257,241	.025				1	8	9	
TOTAL	3,480,783	4,061,930	.117			6	30	49	85	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				191,176	172,698				278,284	127,574	60,861
2011			176,782	113,310	16,544			467,201	96,743	62,705	50,652
2012			191,918	211,545	56,226			139,859	153,019	36,605	72,378
2013			314,776	179,868	36,395			172,325	231,736	107,754	85,755
2014				14,638	28,328				27,023	127,775	59,477
TOTAL			683,476	710,537	310,191			779,385	786,805	462,413	329,123

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				392,677	423,630				640,889	309,876	60,678
2011		2,770	303,630	214,742	47,317		8,819	926,347	236,720	166,268	53,843
2012		15,477	459,908	385,796	123,986		23,441	477,913	322,137	86,715	77,372
2013	706	19,852	794,289	322,905	90,737	19,834	30,345	908,813	494,977	214,689	85,069
2014	52	1,315	73,927	45,600	35,544	799	2,012	211,623	176,303	159,002	62,094
TOTAL	758	39,414	1,631,754	1,361,720	721,214	20,633	64,617	2,524,696	1,871,026	936,550	339,056

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,281,872	4,890,510	339,056			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,649,549	-1,162,798	3,228			
TOTAL LOSSES	2,632,323	3,727,712	342,284			
EXPECTED LOSSES	3,724,437	4,385,788	382,886			
CREDIBILITY	.30	.80	.87			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.076	.107	.010	.193		
INDICATED (POST-TEST)	.093	.132	.012	.237		
PRES. ON RATE LEVEL	.106	.125	.011	.242		
DERIVED BY FORMULA	.102	.131	.012	.245		
UNDERLYING PRES. RATE	.107	.126	.011	.244		
PROPOSED	.101	.129	.012	.242		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	.311
IND. RATES				.31	MINIMUM PREMIUM	375
MAN. RATES	.34	.33	.33	+ .31	PRESENT	390

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	764									
2011	661									
2012	411									
2013	900	51,757	5.750						6	6
2014	746	309	.041							
TOTAL	3,482	52,066	1.495						6	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					11,296					17,334	23,127
2014											309
TOTAL					11,296					17,334	23,436

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	2	238	7,932	4,656	16,384	223	255	9,006	8,198	27,734	22,942
2014											323
TOTAL	2	238	7,932	4,656	16,384	223	255	9,006	8,198	27,734	23,265

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,656	56,972	23,265	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-72,462	-33,541	420	
TOTAL LOSSES		23,431	23,685	
EXPECTED LOSSES	155,680	118,178	56,408	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.673	.680	1.353
INDICATED (POST-TEST)	.000	.827	.836	1.663
PRES. ON RATE LEVEL	4.428	3.362	1.605	9.395
DERIVED BY FORMULA	4.428	3.337	1.597	9.362
UNDERLYING PRES. RATE	4.471	3.394	1.620	9.485
PROPOSED	4.428	3.337	1.597	9.362

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	12.057
IND. RATES				12.06	MINIMUM PREMIUM	2000
MAN. RATES	10.93	12.40	12.81	+ 12.06	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	2,211	245,808	11.117				1	2	3
2011	2,134	140,567	6.587					1	1
2012	2,437	15,457	.634						
2013	2,088	252,684	12.101				3	1	4
2014	2,674	175,664	6.569					1	1
TOTAL	11,544	830,180	7.191				4	5	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				45,640	7,848				168,941	14,037	9,342
2011					18,001					121,037	1,529
2012											15,457
2013				79,203	10,965				125,129	37,387	
2014					96,670					78,994	
TOTAL				124,843	133,484				294,070	251,455	26,328

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				93,745	19,251				389,071	34,096	9,314
2011			1,732	1,348	42,557			7,250	12,399	284,998	1,625
2012											16,524
2013	3	1,664	85,628	129,229	23,241	413	4,405	175,010	242,915	76,231	
2014	104	2,929	160,707	95,784	111,951	364	920	98,339	85,892	94,660	
TOTAL	107	4,593	248,067	320,106	197,000	777	5,325	280,599	730,277	489,985	27,463

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	539,468	1,737,368	27,463	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-156,272	-69,342	103	
TOTAL LOSSES	383,196	1,668,026	27,566	
EXPECTED LOSSES	345,166	257,894	14,082	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.319	14.449	.239	18.007
INDICATED (POST-TEST)	4.079	17.758	.294	22.131
PRES. ON RATE LEVEL	2.961	2.213	.121	5.295
DERIVED BY FORMULA	2.972	2.524	.124	5.620
UNDERLYING PRES. RATE	2.990	2.234	.122	5.346
PROPOSED	2.972	2.524	.124	5.620

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.237
IND. RATES				7.24	MINIMUM PREMIUM	2000
MAN. RATES	6.15	6.83	7.22	+ 7.24	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	26,538	1,453,091	5.475			3	5	3	11
2011	29,642	1,827,519	6.165			3	6	3	12
2012	32,286	1,187,080	3.676			2	5	5	12
2013	30,918	3,547,267	11.473			5	3	11	19
2014	33,800	215,058	.636				2	7	9
TOTAL	153,184	8,230,015	5.373			13	21	29	63

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			507,647	140,156	67,328			594,220	30,864	82,973	29,903
2011			754,474	218,059	113,832			481,148	185,663	43,608	30,735
2012			209,953	85,711	46,188			176,596	65,776	568,714	34,142
2013			1,158,609	72,435	354,220			1,545,590	81,974	308,738	25,701
2014			8,246	101,518					11,860	77,491	15,943
TOTAL			2,630,683	524,607	683,086			2,797,554	376,137	1,081,524	136,424

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			815,121	287,880	165,155			1,167,931	71,079	201,541	29,813
2011		12,500	1,350,072	423,348	301,064		10,013	1,056,678	437,654	125,689	32,671
2012		15,958	444,906	165,017	101,142		30,056	655,892	275,651	1,121,004	36,498
2013	2,104	54,744	2,039,777	331,917	582,417	123,040	145,964	3,893,137	466,472	581,122	25,495
2014	118	3,329	183,886	110,462	119,114	455	1,126	119,535	100,666	95,444	16,644
TOTAL	2,222	86,531	4,833,762	1,318,624	1,268,892	123,495	187,159	6,893,173	1,351,522	2,124,800	141,121

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,126,342	6,063,838	141,121	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,486,777	-1,294,336	2,638	
TOTAL LOSSES	7,639,565	4,769,502	143,759	
EXPECTED LOSSES	9,912,537	4,788,532	361,514	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.987	3.114	.094	8.195
INDICATED (POST-TEST)	6.129	3.827	.116	10.072
PRES. ON RATE LEVEL	6.410	3.096	.234	9.740
DERIVED BY FORMULA	6.399	3.169	.221	9.789
UNDERLYING PRES. RATE	6.471	3.126	.236	9.833
PROPOSED	6.399	3.169	.221	9.789

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	12.607
IND. RATES				12.61	MINIMUM PREMIUM	2000
MAN. RATES	11.53	12.80	13.28	+ 12.61	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	7,773	205,970	2.649			7,773			1			1
2011	7,991					7,991						
2012	7,590					7,590						
2013	7,969	3,651	.045			7,969						
2014	8,203	31,469	.383			8,203					1	1
TOTAL	39,526	241,090	.610			39,526			1		1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			141,452					46,468			18,050
2013											3,651
2014					1,863					26,292	3,314
TOTAL			141,452		1,863			46,468		26,292	25,015

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			250,936					108,967			17,996
2013											3,622
2014	2	58	3,097	1,849	2,158	121	305	32,731	28,589	31,507	3,460
TOTAL	2	58	254,033	1,849	2,158	121	305	141,698	28,589	31,507	25,078

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	396,217	64,103	25,078	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-152,495	-45,965	115	
TOTAL LOSSES	243,722	18,138	25,193	
EXPECTED LOSSES	331,622	167,196	16,205	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.617	.046	.064	.727
INDICATED (POST-TEST)	.758	.057	.079	.894
PRES. ON RATE LEVEL	.831	.419	.041	1.291
DERIVED BY FORMULA	.830	.405	.043	1.278
UNDERLYING PRES. RATE	.839	.423	.041	1.303
PROPOSED	.830	.405	.043	1.278

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.645
IND. RATES				1.65	MINIMUM PREMIUM	730
MAN. RATES	1.48	1.71	1.76	+ 1.65	PRESENT	775

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,351	3,786	.280						1	1
2011	1,370	1,764	.128							
2012	1,364	711	.052							
2013	1,300	102,557	7.889						1	1
2014	1,601	39,089	2.441						1	3
TOTAL	6,986	147,907	2.117						2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					1,643					1,174	969
2011											1,764
2012											711
2013				27,119					73,372		2,066
2014				14,694	3,925				4,546	15,837	87
TOTAL				41,813	5,568				77,918	17,011	5,597

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					4,030					2,852	966
2011											1,875
2012											760
2013		487	26,685	42,697	2,509		2,265	91,231	132,074	9,622	2,049
2014	26	582	33,466	21,486	7,289	116	272	28,553	23,505	19,969	91
TOTAL	26	1,069	60,151	64,183	13,828	116	2,537	119,784	155,579	32,443	5,741

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	183,683	266,033	5,741	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-107,397	-46,891	163	
TOTAL LOSSES	76,286	219,142	5,904	
EXPECTED LOSSES	235,917	173,253	22,216	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.092	3.137	.085	4.314
INDICATED (POST-TEST)	1.342	3.855	.104	5.301
PRES. ON RATE LEVEL	3.345	2.456	.315	6.116
DERIVED BY FORMULA	3.345	2.470	.313	6.128
UNDERLYING PRES. RATE	3.377	2.480	.318	6.175
PROPOSED	3.339	2.465	.312	6.116

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.876
IND. RATES				7.88	MINIMUM PREMIUM	2000
MAN. RATES	7.09	8.04	8.34	+ 7.88	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES				
							DEATH	P . T .	MAJOR	MINOR	TEMP
2010	56					56					
2011	37					37					
2012	32					32					
2013	31					31					
2014	29					29					
TOTAL	185					185					

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,556	-1,660	3	
TOTAL LOSSES			3	
EXPECTED LOSSES	11,481	5,754	572	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	6.147	3.081	.306	9.534
DERIVED BY FORMULA	6.147	3.081	.306	9.534
UNDERLYING PRES. RATE	6.206	3.110	.309	9.625
PROPOSED	6.147	3.081	.306	9.534

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	12.278
IND. RATES				12.28	MINIMUM PREMIUM	2000
MAN. RATES	11.16	12.52	13.00	+ 12.28	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	825									
2011	755									
2012	323									
2013	203									
2014	63									
TOTAL	2,169									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-23,552	-2,849	5	
TOTAL LOSSES			5	
EXPECTED LOSSES	44,574	9,240	1,107	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	2.035	.422	.051	2.508
DERIVED BY FORMULA	2.035	.418	.050	2.503
UNDERLYING PRES. RATE	2.055	.426	.051	2.532
PROPOSED	2.035	.418	.050	2.503

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.223
IND. RATES				3.22	MINIMUM PREMIUM	1150
MAN. RATES	2.64	3.29	3.42	+ 3.22	PRESENT	1535

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	37									
2011										
2012										
2013										
2014										
TOTAL	37									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-145	-56		
TOTAL LOSSES				
EXPECTED LOSSES	242	155	50	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.647	.416	.133	1.196
DERIVED BY FORMULA	.647	.416	.133	1.196
UNDERLYING PRES. RATE	.653	.420	.134	1.207
PROPOSED	.647	.416	.133	1.196

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.540
IND. RATES				1.54	MINIMUM PREMIUM	705
MAN. RATES	1.47	1.61	1.63	+ 1.54	PRESENT	835

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	5,636	22,490	.399							
2011	5,901									
2012	4,765									
2013	4,929									
2014	4,824	1,828,135	37.896	3						3
TOTAL	26,055	1,850,625	7.103	3						3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											22,490
2014	1,828,135										
TOTAL	1,828,135										22,490

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											22,423
2014	2,415,644										
TOTAL	2,415,644										22,423

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,415,644		22,423			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-146,896	-13,601	132			
TOTAL LOSSES	2,268,748		22,555			
EXPECTED LOSSES	313,442	48,723	19,801			
CREDIBILITY	.01	.03	.03			
PURE PREMIUMS						
INDICATED (PRE-TEST)	8.708	.000	.087	8.795		
INDICATED (POST-TEST)	10.702	.000	.107	10.809		
PRES. ON RATE LEVEL	1.192	.185	.075	1.452		
DERIVED BY FORMULA	1.287	.179	.076	1.542		
UNDERLYING PRES. RATE	1.203	.187	.076	1.466		
PROPOSED	1.287	.179	.076	1.542		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.985
IND. RATES				1.99	MINIMUM PREMIUM	820
MAN. RATES	1.78	1.95	1.98	+ 1.99	PRESENT	835

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	2,654	817	.030							
2011	3,373	3,106	.092							
2012	4,262	15,310	.359							
2013	5,056									
2014	4,173									
TOTAL	19,518	19,233	.099							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											817
2011											3,106
2012											15,310
TOTAL											19,233

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											815
2011											3,302
2012											16,366
TOTAL											20,483

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			20,483	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-246,855	-29,409	90	
TOTAL LOSSES			20,573	
EXPECTED LOSSES	552,944	108,325	12,100	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.105	.105
INDICATED (POST-TEST)	.000	.000	.129	.129
PRES. ON RATE LEVEL	2.806	.550	.061	3.417
DERIVED BY FORMULA	2.778	.534	.063	3.375
UNDERLYING PRES. RATE	2.833	.555	.062	3.450
PROPOSED	2.778	.534	.063	3.375

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.346
IND. RATES				4.35	MINIMUM PREMIUM	1450
MAN. RATES	4.21	4.61	4.66	+ 4.35	PRESENT	1565

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	53,155	687,850	1.294			3	1		8	12
2011	43,577	213,174	.489				4		6	10
2012	47,861	636,339	1.329			1	5		5	11
2013	47,186	628,093	1.331			2	4		6	12
2014	47,101	197,154	.418				4		3	7
TOTAL	238,880	2,362,610	.989			6	18		28	52

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			390,621	32,214	9,221			161,677	27,554	15,901	50,662
2011				31,716	40,101				21,103	73,859	46,395
2012			75,098	96,769	3,805			178,349	169,715	41,186	71,417
2013			145,952	37,893	54,136			179,583	53,591	126,377	30,561
2014				76,761	4,988				67,924	7,875	39,606
TOTAL			611,671	275,353	112,251			519,609	339,887	265,198	238,641

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			692,963	66,168	22,619			379,132	63,457	38,624	50,510
2011			6,366	62,338	95,354			6,256	55,359	174,433	49,318
2012		6,055	180,002	171,982	15,290		29,720	596,650	358,937	98,478	76,345
2013	346	9,421	359,898	93,864	92,271	21,618	26,997	746,028	185,441	222,142	30,317
2014	104	2,529	149,027	96,879	20,149	556	1,396	141,913	102,480	24,219	41,348
TOTAL	450	18,005	1,388,256	491,231	245,683	22,174	58,113	1,869,979	765,674	557,896	247,838

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,356,977	2,060,484	247,838	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,617,393	-505,622	2,621	
TOTAL LOSSES	1,739,584	1,554,862	250,459	
EXPECTED LOSSES	3,492,426	1,822,655	379,819	
CREDIBILITY	.05	.13	.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.728	.651	.105	1.484
INDICATED (POST-TEST)	.895	.800	.129	1.824
PRES. ON RATE LEVEL	1.448	.756	.157	2.361
DERIVED BY FORMULA	1.420	.762	.153	2.335
UNDERLYING PRES. RATE	1.462	.763	.159	2.384
PROPOSED	1.420	.762	.153	2.335

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.007
IND. RATES				3.01	MINIMUM PREMIUM	1095
MAN. RATES	2.65	3.01	3.22	+ 3.01	PRESENT	1170

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	825									
2011	755									
2012	323									
2013	203									
2014	63									
TOTAL	2,169									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,690	-3,255	3	
TOTAL LOSSES			3	
EXPECTED LOSSES	6,985	10,564	759	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.319	.482	.035	.836
DERIVED BY FORMULA	.319	.477	.035	.831
UNDERLYING PRES. RATE	.322	.487	.035	.844
PROPOSED	.319	.477	.035	.831

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.070
IND. RATES				1.07	MINIMUM PREMIUM	580
MAN. RATES	.88	1.10	1.14	+ 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
2010	37												
2011													
2012													
2013													
2014													
TOTAL	37												

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-46	-6		
TOTAL LOSSES				
EXPECTED LOSSES	77	18	1	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.206	.048	.003	.257
DERIVED BY FORMULA	.206	.048	.003	.257
UNDERLYING PRES. RATE	.208	.048	.003	.259
PROPOSED	.206	.048	.003	.257

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	
IND. RATES				.33	MINIMUM PREMIUM	380
MAN. RATES	.31	.34	.35	+ .33	PRESENT	

+PROPOSED

MANUAL YEAR	SEATS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	158									
2011	201									
2012	162									
2013	156									
2014	125									
TOTAL	802									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-27,985	-4		
TOTAL LOSSES				
EXPECTED LOSSES	59,368	11		
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	73.322	.015	.000	73.337
DERIVED BY FORMULA	73.322	.015	.000	73.337
UNDERLYING PRES. RATE	74.025	.015	.000	74.040
PROPOSED	73.322	.015	.000	73.337

YEAR	12-1-12	12-1-13	12-1-14	12-1-17	IND. RATE	94.450
IND. RATES				94.45	MINIMUM PREMIUM	389
MAN. RATES	100.00	100.00	100.00	+ 94.45	PRESENT	

+PROPOSED

DELAWARE COMPENSATION RATING BUREAU, INC.

Delaware Workplace Safety Program and Merit Rating Plan

All experience rated risks are eligible to participate in the Workplace Safety Program. The credit is equal to 20% of the complement of their experience rating plan credibility. Page 29.1 shows Workplace Safety Program data for eligible and participating risks under the program.

Also, a Merit Rating Plan is available for risks not eligible for Experience Rating. In order to qualify for a Merit Rating discount, a risk must have no indemnity claims during the last three completed policy periods. The program is revenue neutral with one indemnity claim and the risk receives a surcharge for two or more indemnity claims.

Page 29.2 shows the surcharge to manual residual market rates and voluntary market loss costs for the Merit Rating Plan and Workplace Safety Program.

DELAWARE COMPENSATION RATING BUREAU, INC.

**DELAWARE WORKPLACE SAFETY PROGRAM
RATING YEAR 2016**

Policy Size		Participating				Eligible		% Participating	
From	To	# Risks	Std Premium	Credit	% Credit	# Risks	Std Premium	# Risks	SEP
3,161	5,000	89	360,541	68,509	19.0%	1,433	5,753,052	6.2%	6.3%
5,001	7,500	154	960,104	182,116	19.0%	1,182	7,267,667	13.0%	13.2%
7,501	10,000	136	1,210,245	225,827	18.7%	778	6,748,303	17.5%	17.9%
10,001	12,500	118	1,324,254	242,910	18.3%	526	5,883,731	22.4%	22.5%
12,501	15,000	87	1,192,592	214,747	18.0%	358	4,879,340	24.3%	24.4%
15,001	17,500	66	1,059,967	187,717	17.7%	276	4,451,192	23.9%	23.8%
17,501	20,000	68	1,269,705	221,163	17.4%	233	4,343,525	29.2%	29.2%
20,001	25,000	119	2,641,985	449,007	17.0%	356	7,881,931	33.4%	33.5%
25,001	30,000	88	2,421,073	396,745	16.4%	244	6,704,490	36.1%	36.1%
30,001	35,000	72	2,332,783	370,625	15.9%	198	6,396,721	36.4%	36.5%
35,001	40,000	46	1,737,553	267,175	15.4%	134	5,027,767	34.3%	34.6%
40,001	45,000	44	1,864,641	278,068	14.9%	111	4,716,509	39.6%	39.5%
45,001	50,000	36	1,716,922	242,485	14.1%	107	5,084,109	33.6%	33.8%
50,001	55,000	36	1,898,849	271,693	14.3%	86	4,509,832	41.9%	42.1%
55,001	60,000	29	1,670,375	228,705	13.7%	79	4,547,450	36.7%	36.7%
60,001	70,000	49	3,193,803	427,586	13.4%	110	7,154,403	44.5%	44.6%
70,001	80,000	34	2,527,863	323,821	12.8%	80	5,983,320	42.5%	42.2%
80,001	90,000	34	2,881,667	357,495	12.4%	78	6,611,853	43.6%	43.6%
90,001	100,000	25	2,357,098	272,505	11.6%	66	6,289,053	37.9%	37.5%
100,001	200,000	127	17,653,950	1,722,352	9.8%	293	41,389,233	43.3%	42.7%
200,001	300,000	43	10,575,759	773,803	7.3%	116	28,160,415	37.1%	37.6%
300,001	400,000	15	5,257,413	292,742	5.6%	57	19,614,179	26.3%	26.8%
400,001	500,000	8	3,627,068	222,175	6.1%	27	12,056,699	29.6%	30.1%
500,001	1,000,000	11	8,166,922	286,866	3.5%	49	33,780,671	22.4%	24.2%
1,000,001	& higher	3	5,406,147	105,598	2.0%	39	80,763,115	7.7%	6.7%
Grand Total		1,537	85,309,279	8,632,435	10.1%	7,016	325,998,560	21.9%	26.2%

Average Credit - All Eligible Risks

2.65%

Delaware Compensation Rating Bureau, Inc.

Offset for Merit Rating Plan and Workplace Safety Program - December 1, 2017

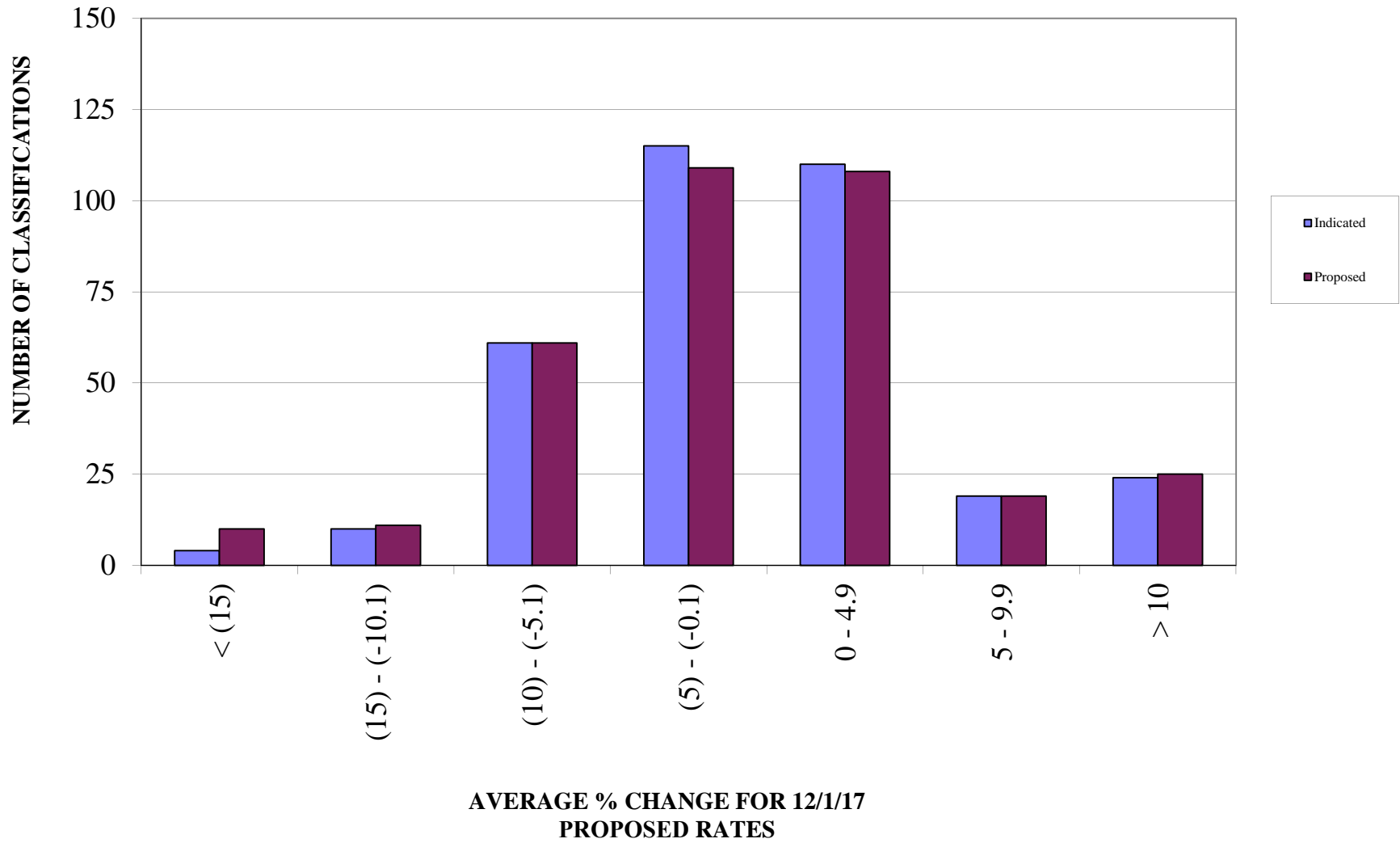
Risk Type	Manual Premium	Merit Rating Adjustment	%	Workplace Safety Adjustment	%	Combined Adjustment	%
Non-Rated Risks							
1. Not Qualified for MRP	7,564,132	-	0.00%			-	0.00%
2. Qualified for MRP Discount	10,041,394	(502,197)	-5.00%			(502,197)	-5.00%
3. Qualified for MRP No Adjustment	738,184	-	0.00%			-	0.00%
4. Qualified for MRP Surcharge	187,462	9,374	5.00%			9,374	5.00%
Total Non-Rated Risks	18,531,172	(492,823)	-2.66%			(492,823)	-2.66%
Experience Rated Risks	218,425,573			(5,783,905)	-2.65%	(5,783,905)	-2.65%
All Risks	236,956,745	(492,823)	-0.21%	(5,783,905)	-2.44%	(6,276,728)	-2.65%
Adjustment to Manual Premium *							2.72% *

* $.0272 = 236,956,745 / (236,956,745 - 6,276,728) - 1.0$

DELAWARE COMPENSATION RATING BUREAU, INC.

Distribution of Residual Market Rate Changes and
Classifications with Proposed Capped Changes

DISTRIBUTION OF DELAWARE RESIDUAL MARKET RATE CHANGES



CLASSES CAPPED AT LOWER BOUND

CLASS	% CHANGE PRE-CAPPED	% CHANGE POST-CAPPED
955	-25.58%	-9.30%
962	-8.00%	0.00%

CLASSES CAPPED AT UPPER BOUND

CLASS	PRE-CAPPED % CHANGE	POST-CAPPED % CHANGE
888	22.30%	20.98%

DELAWARE COMPENSATION RATING BUREAU, INC.

Summary of Indicated and Proposed Residual Market Rates by Class Code

Exhibits 31a and 31b present current, indicated and proposed rates along with the proposed percentage change, all on a pre-surcharge basis. Also shown is the proposed post-surcharge rate.

Exhibit 31a presents this information sorted by class code.

**DELAWARE COMPENSATION RATING BUREAU, INC.
SUMMARY OF 12/1/17 PROPOSED RESIDUAL MARKET RATES**

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed % Change</u>	<u>Proposed Rate Incl DCCPAP Post Surcharge</u>
3	005	NR Tree Pruning	29.49	27.75	27.75	-5.90	28.50
3	0006	NR Field Crop or Vegetable Farm	7.29	7.28	7.28	-0.14	7.48
3	007	NR Farm Machinery Operation	9.07	8.91	8.91	-1.76	9.15
3	0008	NR Mushroom Raising	6.32	6.61	6.61	4.59	6.79
3	009	NR Logging Or Lumbering, N.O.C.	43.50	41.35	41.35	-4.94	42.47
3	0011	NR Flower Raising	6.15	5.86	5.86	-4.72	6.02
3	0012	Landscape Contractor	7.67	7.24	7.24	-5.61	7.44
3	0013	NR Nursery	7.56	7.24	7.24	-4.23	7.44
3	015	NR Logging Or Lumbering - Mechanized	26.43	24.61	24.61	-6.89	25.28
3	0016	NR Orchard	5.08	4.90	4.90	-3.54	5.03
3	0034	Animal Raising	6.12	5.78	5.78	-5.56	5.94
3	0036	NR Dairy Farm	6.99	6.75	6.75	-3.43	6.93
2	055	NR Sand Excavation	7.45	7.45	7.45	0.00	7.65
2	059	NR Mineral Milling	8.42	8.52	8.52	1.19	8.75
3	0083	NR Livestock Farm	8.42	7.99	7.99	-5.11	8.21
1	101	NR Grain Milling	6.51	6.70	6.70	2.92	6.88
1	104	Food Products Mfg., N.O.C.	7.06	7.08	7.08	0.28	7.27
1	105	NR Bakery, Wholesale	6.88	7.46	7.46	8.43	7.66
1	106	NR Processed Meat Products Mfg.	11.62	11.93	11.93	2.67	12.25
1	107	NR Candy Mfg.	5.31	5.51	5.51	3.77	5.66
1	108	NR Brewery	7.69	7.63	7.63	-0.78	7.84
1	109	NR Dairy Products Mfg.	8.95	9.19	9.19	2.68	9.44
1	110	NR Ice Cream Mfg.	6.43	6.56	6.56	2.02	6.74
1	111	NR Slaughter - Wholesale	9.62	11.44	11.44	18.92	11.75
1	112	Beverage Mfg., N.O.C.	20.32	20.61	20.61	1.43	21.17
1	113	NR Preserving Or Canning Of Food	4.85	5.02	5.02	3.51	5.16
1	114	NR Rendering Works	14.11	14.23	14.23	0.85	14.62
1	115	NR Tobacco Products Mfg.	4.14	4.44	4.44	7.25	4.56
1	119	NR Meat Products Mfg., N.O.C.	8.15	8.10	8.10	-0.61	8.32
1	130	NR Textile Waste Mfg.	11.10	11.43	11.43	2.97	11.74
1	132	Spinning Or Weaving	3.07	3.05	3.05	-0.65	3.13
1	134	NR Knit Goods Mfg.	7.07	7.15	7.15	1.13	7.34
1	135	NR Hosiery Mfg.	5.58	5.72	5.72	2.51	5.88
1	136	NR Embroidery Mfg.	5.36	5.61	5.61	4.66	5.76
1	139	NR Dyeing	8.61	8.91	8.91	3.48	9.15
1	141	Laundry, N.O.C.	9.85	10.13	10.13	2.84	10.41
1	142	NR Dry Cleaning Plant	4.45	4.68	4.68	5.17	4.81
1	161	NR Apparel Mfg.	4.12	4.15	4.15	0.73	4.26
1	163	Textile Products Mfg., N.O.C.	8.55	8.54	8.54	-0.12	8.77
1	165	NR Mattress Mfg.	10.54	11.32	11.32	7.40	11.63
1	166	NR Canvas or Burlap Products Mfg.	6.06	6.30	6.30	3.96	6.47
1	0175	NR Supplemental Loading For Class 512	1.97	1.97	1.97	0.00	2.02

**DELAWARE COMPENSATION RATING BUREAU, INC.
SUMMARY OF 12/1/17 PROPOSED RESIDUAL MARKET RATES**

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed % Change</u>	<u>Proposed Rate Incl DCCPAP Post Surcharge</u>
1	0176	NR Supplemental Loading For Class 513	0.69	0.70	0.70	1.45	0.72
1	185	NR Employment Contract - Temporary Food Sundries Mfg., N.O.C. Staff	7.06	8.87	7.08	0.28	7.27
1	187	NR Employment Contractor - Temporary Candy Mfg. Staff	5.31	6.72	5.51	3.77	5.66
1	191	NR Employment Contractor - Temporary Apparel Mfg. Staff	4.12	5.11	4.15	0.73	4.26
1	201	NR Tanning	8.46	8.77	8.77	3.66	9.01
1	204	NR Shoe Mfg.	5.25	5.58	5.58	6.29	5.73
1	205	NR Leather Goods Mfg.	6.19	6.45	6.45	4.20	6.63
1	221	NR Plastic Articles Mfg., Injection Molding	4.94	4.84	4.84	-2.02	4.97
1	222	NR Plastic Articles Mfg., N.O.C.	7.47	7.51	7.51	0.54	7.71
1	225	NR Rubber Goods Mfg.	5.66	5.67	5.67	0.18	5.82
1	227	NR Oilcloth Mfg.	4.65	4.53	4.53	-2.58	4.65
1	255	NR Paper Mfg.	5.36	5.65	5.65	5.41	5.80
1	257	NR Box Mfg. - Paper	5.49	5.67	5.67	3.28	5.82
1	259	NR Paper Products Mfg., N.O.C.	4.59	4.71	4.71	2.61	4.84
1	261	NR Corrugated Paper And/Or Corrugated Products Mfg.	5.87	5.90	5.90	0.51	6.06
1	263	NR Paper Coating/Finishing - By Contractor	4.72	4.69	4.69	-0.64	4.82
1	265	NR Stationery Products Mfg.	5.68	5.79	5.79	1.94	5.95
1	275	NR Employment Contractor - Temporary Plastics Articles Mfg. - Injection Molding Staff	4.94	5.84	4.84	-2.02	4.97
1	276	NR Employment Contractor - Temporary Plastic Articles Mfg. N.O.C. Staff	7.47	8.08	7.51	0.54	7.71
1	281	NR Printing, N.O.C.	4.49	4.72	4.72	5.12	4.85
1	282	NR Newspaper Printing	12.66	13.00	13.00	2.69	13.35
1	285	NR Printing - Sheet Fed Press	5.51	5.61	5.61	1.81	5.76
1	297	NR Employment Contractor - Temporary Printing Class	4.49	5.91	4.72	5.12	4.85
1	301	NR Sawmill	11.49	11.78	11.78	2.52	12.10
1	305	NR Carpentry Shop	9.99	9.63	9.63	-3.60	9.89
1	306	NR Wood Turned Products Mfg.	8.36	8.60	8.60	2.87	8.83
1	309	NR Woodenware Mfg., N.O.C.	6.02	6.07	6.07	0.83	6.24
1	311	NR Cabinet Works	6.29	6.17	6.17	-1.91	6.34
1	319	NR Furniture Assembly	8.31	8.51	8.51	2.41	8.74
1	323	NR Furniture Mfg. - Wood	7.64	8.16	8.16	6.81	8.38
1	327	NR Furniture Upholstering, Shop	6.95	6.91	6.91	-0.58	7.10
1	402	NR Smelting Or Galvanizing	9.41	9.37	9.37	-0.43	9.62
1	403	NR Rolling, Drawing Or Extruding Nonferrous Metals	5.27	5.45	5.45	3.42	5.60
1	404	NR Steel Mfg.	6.72	6.70	6.70	-0.30	6.88
1	406	NR Rolling Mill - Ferrous Metals	9.97	9.50	9.50	-4.71	9.76
1	407	NR Tube Mfg.	7.26	7.30	7.30	0.55	7.50
1	411	NR Steel Fabricating	12.60	12.13	12.13	-3.73	12.46
1	413	NR Iron Works - Shop	13.42	13.47	13.47	0.37	13.84
1	415	NR Fabricated Plate Work	6.83	7.11	7.11	4.10	7.30
1	416	NR Car Mfg. - Railroad	5.05	4.63	4.63	-8.32	4.76
1	421	NR Steel Foundry	11.59	12.22	12.22	5.44	12.55
1	425	NR Iron Foundry, N.O.C.	15.52	15.86	15.86	2.19	16.29

**DELAWARE COMPENSATION RATING BUREAU, INC.
SUMMARY OF 12/1/17 PROPOSED RESIDUAL MARKET RATES**

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed % Change</u>	<u>Proposed Rate Incl DCCPAP Post Surcharge</u>
1	427	NR Malleable Iron Foundry	8.02	8.19	8.19	2.12	8.41
1	429	NR Die Casting Mfg.	9.29	9.26	9.26	-0.32	9.51
1	431	NR Forging	11.30	11.46	11.46	1.42	11.77
1	433	NR Tool Mfg. - Forged	6.25	6.44	6.44	3.04	6.62
1	435	NR Spring Mfg. - Hot Wound	8.84	8.81	8.81	-0.34	9.05
1	441	NR Tool Mfg., N.O.C.	2.75	2.76	2.76	0.36	2.84
1	445	NR Hardware Mfg., N.O.C.	6.50	6.25	6.25	-3.85	6.42
1	446	NR Precision Machined Parts Mfg., N.O.C.	3.34	3.27	3.27	-2.10	3.36
1	447	NR Nonferrous Metal Foundry	10.05	10.18	10.18	1.29	10.46
1	449	NR Electroplating	4.69	4.73	4.73	0.85	4.86
1	451	NR Automobile Body Mfg.	6.93	6.97	6.97	0.58	7.16
1	454	Sheet Metal Products Fabrication, N.O.C., Shop Only	11.70	11.75	11.75	0.43	12.07
1	456	Metal Furniture Mfg.	9.15	9.68	9.68	5.79	9.94
1	457	NR Wire Goods Mfg.	7.29	7.23	7.23	-0.82	7.43
1	458	NR Jewelry Mfg.	4.14	4.10	4.10	-0.97	4.21
1	459	NR Eyelet Mfg.	2.27	2.22	2.22	-2.20	2.28
1	461	Machine Shop	7.30	7.41	7.41	1.51	7.61
1	463	NR Automobile Mfg.	5.61	5.86	5.86	4.46	6.02
1	464	NR Machinery Mfg., N.O.C.	6.06	6.11	6.11	0.83	6.28
1	465	NR Conveyor or Hoisting Systems Mfg.	6.92	7.07	7.07	2.17	7.26
1	467	NR Ball Bearing Mfg.	8.49	8.84	8.84	4.12	9.08
1	471	NR Printed Circuit Board Assembly - By Contractor	2.10	2.18	2.18	3.81	2.24
1	472	NR Electronic Component Mfg., N.O.C.	2.43	2.41	2.41	-0.82	2.48
1	473	NR Electrical Apparatus Mfg., N.O.C.	4.18	4.56	4.56	9.09	4.68
1	474	NR Electric Power Or Electric Transmission Equipment Mfg.	3.31	3.67	3.67	10.88	3.77
1	475	Battery Mfg.	5.68	5.62	5.62	-1.06	5.77
1	476	NR Industrial Control Systems Manufacture/Assembly	2.85	2.96	2.96	3.86	3.04
1	477	NR Electric Motor Mfg. Or Repair	4.39	4.40	4.40	0.23	4.52
1	483	NR Office Machine Mfg.	2.93	3.07	3.07	4.78	3.15
1	485	NR Communications, Search, Detection Or Signal Processing Equipment Mfg.	2.79	2.80	2.80	0.36	2.88
1	486	NR Incandescent Light Bulb Or Electronic Tube Mfg.	3.47	3.41	3.41	-1.73	3.50
1	487	NR Surgical Or Optical Instrument Mfg.	2.23	2.29	2.29	2.69	2.35
1	488	NR Electronic Measuring Or Analytical Instrument Mfg.	1.47	1.47	1.47	0.00	1.51
1	489	NR Dental Laboratory	3.16	3.05	3.05	-3.48	3.13
1	491	NR Employment Contractor - Temporary Rolling, Drawing or Extruding Nonferrous Metals Staff	5.27	6.61	5.45	3.42	5.60
1	495	NR Employment Contractor - Temporary Auto Body Mfg. Staff	6.93	8.52	6.97	0.58	7.16
1	497	NR Employment Contractor - Temporary Electronic Component Mfg. Staff	2.43	2.92	2.41	-0.82	2.48
1	499	NR Employment Contractor - Temporary Battery Mfg. Staff	5.68	6.31	5.62	-1.06	5.77
1	501	NR Cement Mfg.	6.45	6.99	6.99	8.37	7.18
1	502	NR Plaster Statuary Mfg.	7.16	7.35	7.35	2.65	7.55
1	506	NR Powder Metal Products Mfg.	4.14	4.00	4.00	-3.38	4.11
1	507	NR Graphite Products Mfg.	4.89	4.94	4.94	1.02	5.07

**DELAWARE COMPENSATION RATING BUREAU, INC.
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<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed % Change</u>	<u>Proposed Rate Incl DCCPAP Post Surcharge</u>
1	509	NR Asbestos Goods Mfg.	11.76	11.99	11.99	1.96	12.32
1	511	NR Concrete Products Mfg.	11.73	12.06	12.06	2.81	12.39
1	512	NR Brick Mfg., N.O.C.	9.86	9.86	9.86	0.00	10.13
1	513	NR Pottery, N.O.C.	6.86	6.98	6.98	1.75	7.17
1	535	NR Glass Or Glassware Mfg.	5.72	5.80	5.80	1.40	5.96
1	536	NR Glass Products Mfg.	10.89	11.46	11.46	5.23	11.77
1	544	Employment Contractor - Temporary Staff - Manufacturing or Light Industrial Operations N.O.C.	12.94	13.12	13.12	1.39	13.48
1	551	Chemical Mfg., N.O.C.	2.73	2.72	2.72	-0.37	2.79
1	553	Gases - Mfg.	7.61	7.69	7.69	1.05	7.90
1	555	Drug or Medicine Mfg.	1.92	1.93	1.93	0.52	1.98
1	563	Paint Mfg.	2.86	2.86	2.86	0.00	2.94
1	571	Soap Mfg.	5.27	5.39	5.39	2.28	5.54
1	573	NR Fertilizer Mfg.	7.97	8.32	8.32	4.39	8.55
1	581	Oil Refining	2.92	2.89	2.89	-1.03	2.97
1	587	NR Employment Contractor - Temporary Paint or Colors Mfg. Staff	2.86	3.54	2.86	0.00	2.94
2	601	Road or Street Construction: Paving or Repaving	15.29	14.70	14.70	-3.86	16.14
2	602	NR Road or Street Construction: Subsurface work	8.81	8.34	8.34	-5.33	9.16
2	603	NR Sewer Construction	12.55	11.97	11.97	-4.62	13.07
2	605	NR Railroad Construction	13.00	12.92	12.92	-0.62	14.08
2	607	NR Drilling	10.84	9.60	9.60	-11.44	10.37
2	608	Flat Cement Work	8.83	8.34	8.34	-5.55	9.43
2	609	Excavation	8.30	7.93	7.93	-4.46	8.57
2	611	NR Pile Driving	16.11	16.18	16.18	0.43	17.62
2	615	NR Tunneling	17.74	17.23	17.23	-2.87	18.80
2	617	NR Gas, Steam or Water Main Construction	8.07	7.15	7.15	-11.40	7.82
2	625	NR Conduit Construction	9.98	9.63	9.63	-3.51	10.43
2	643	NR Asbestos Contractor	19.77	19.76	19.76	-0.05	21.49
2	645	Wallboard Installation	10.93	10.60	10.60	-3.02	11.75
2	646	NR Furniture or Fixtures Installation	9.74	9.84	9.84	1.03	10.65
2	647	NR Insulation Work, N.O.C.	13.18	13.17	13.17	-0.08	14.22
2	648	Carpentry - Installation of Cabinet Work	9.00	8.60	8.60	-4.44	8.98
2	649	NR Ceiling Installation	5.39	5.56	5.56	3.15	6.16
2	651	Carpentry - Commercial Structures	9.91	9.46	9.46	-4.54	10.39
2	652	Carpentry - Residential	13.88	13.47	13.47	-2.95	14.15
2	653	Masonry	12.10	11.49	11.49	-5.04	12.09
2	654	Concrete Construction	9.80	9.13	9.13	-6.84	10.23
2	655	NR Iron Erection	24.30	23.72	23.72	-2.39	25.80
2	656	NR Electric Line Construction	12.44	12.03	12.03	-3.30	13.13
2	657	NR Rigging, N.O.C.	14.44	14.46	14.46	0.14	15.78
2	658	NR Iron Erection or Installation - Non-Structural	15.72	15.81	15.81	0.57	17.12
2	659	NR Roofing	30.85	30.58	30.58	-0.88	32.87
2	660	Alarm Or Sound System - Installation or Repair	3.95	3.75	3.75	-5.06	3.85

**DELAWARE COMPENSATION RATING BUREAU, INC.
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2	661	Electrical Wiring - Within Buildings	4.78	4.74	4.74	-0.84	5.27
2	662	NR Appliance - Electrical - Service or Repair	8.73	9.09	9.09	4.12	9.34
2	663	Plumbing	6.70	6.33	6.33	-5.52	6.84
2	664	Heating, Ventilating or Air Conditioning Contractor	7.93	7.70	7.70	-2.90	8.91
2	665	Painting	13.71	12.87	12.87	-6.13	13.67
2	666	NR Plate Glass Installation	11.54	11.78	11.78	2.08	12.76
2	667	NR Paper Hanging	3.33	3.34	3.34	0.30	3.63
2	668	NR Tile, Stone, Mosaic or Terrazzo Work	10.29	10.94	10.94	6.32	11.87
2	669	NR Plastering	11.91	11.88	11.88	-0.25	12.98
2	670	NR House Furnishing Installation N.O.C.	9.32	9.44	9.44	1.29	9.70
2	673	NR Advertising Signs Mfg., Erection or Repair	9.62	9.74	9.74	1.25	10.00
2	674	NR Swimming Pool Construction	8.50	8.64	8.64	1.65	9.43
2	675	Machinery or Equipment Erection or Repair	7.03	6.72	6.72	-4.41	7.07
2	676	NR Sheet Metal Installation	7.71	7.73	7.73	0.26	8.46
2	677	Boiler Installation or Repair	5.83	5.41	5.41	-7.20	5.90
2	679	NR Advertising Company, Outdoor	14.27	14.27	14.27	0.00	14.66
2	681	NR Canvas Goods Erection	9.32	9.44	9.44	1.29	9.70
2	682	NR Employment Contractor - Temporary Staff - Construction or Erection Operations	27.53	26.70	26.70	-3.01	27.43
2	691	NR Employment Contractor - Temporary Excavation Staff	8.30	9.47	7.93	-4.46	8.57
2	693	NR Employment Contractor - Temporary Commercial Structure Carpentry Staff	9.91	13.17	9.46	-4.54	10.39
2	695	NR Employment Contractor - Temporary Electrical Wiring (Within Buildings) Staff	4.78	6.35	4.74	-0.84	5.27
2	709	NR Tallymen And Checking Clerks	3.32	3.28	3.28	-1.20	3.37
2	716	NR Marina	4.66	4.66	4.66	0.00	4.79
2	718	NR Boat Building Or Repair	5.03	5.00	5.00	-0.60	5.14
1	721	NR Railroad Operation, N.O.C.	19.96	20.45	20.45	2.45	21.01
1	744	NR Aircraft Mfg.	1.42	1.28	1.28	-9.86	1.31
1	751	NR Gas Utility	4.75	4.51	4.51	-5.05	4.63
1	752	NR Oil Or Gas Pipeline Operation	2.02	2.03	2.03	0.50	2.09
1	753	Waterworks	7.45	7.50	7.50	0.67	7.70
1	755	Electric Utilities	4.05	4.01	4.01	-0.99	4.12
1	757	Telecommunications Company	3.94	4.01	4.01	1.78	4.12
1	759	Cable Television Operations	9.24	10.08	10.08	9.09	10.35
1	0771	NR Non-Ratable Element - Class 4771	1.39	1.53	1.53	10.07	1.57
3	801	NR Stable	13.65	13.83	13.83	1.32	14.21
3	802	NR Mobile Crane Rental With Operators	11.95	11.14	11.14	-6.78	11.44
3	803	NR Taxicab Company	31.25	29.60	29.60	-5.28	30.41
3	804	School Transportation	5.44	5.23	5.23	-3.86	5.37
3	805	NR Milk Hauling - By Contractor	10.26	10.08	10.08	-1.75	10.35
3	806	NR Furniture Moving and/or Storage	17.30	17.23	17.23	-0.40	17.70
3	807	NR Ambulance Service - Salaried Employees	10.77	10.46	10.46	-2.88	10.74
3	808	Parcel Delivery	11.73	10.56	10.56	-9.97	10.85
3	809	Fuel Distribution - Retail or Wholesale	7.22	7.08	7.08	-1.94	7.27

DELAWARE COMPENSATION RATING BUREAU, INC.
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3	811	Trucking, N.O.C.	13.00	12.52	12.52	-3.69	12.86
3	812	NR Mail Hauling Company	12.43	12.43	12.43	0.00	12.77
3	813	Warehousing, Other than Furniture Moving or Storage	8.43	7.95	7.95	-5.69	8.17
3	814	Dealer In Mobile, Self-Propelled Equipment	6.68	6.16	6.16	-7.78	6.33
3	815	Automobile Service Center	5.02	4.94	4.94	-1.59	5.07
3	816	NR Automobile Filling Station	4.11	4.11	4.11	0.00	4.22
3	817	Bus Operation	13.45	13.85	13.85	2.97	14.23
3	818	Automobile Dealer	2.86	2.80	2.80	-2.10	2.88
3	819	NR Mobile, Self-Propelled Equipment Salesperson	1.99	2.13	2.13	7.04	2.19
3	820	NR Automobile Auction	4.60	4.35	4.35	-5.43	4.47
3	821	Beverage Distributor, Wholesale	11.41	11.04	11.04	-3.24	11.34
3	825	NR Automobile Storage Garage or Parking Station or Lot	6.10	6.17	6.17	1.15	6.34
3	828	NR Paratransit Service	14.71	14.04	14.04	-4.55	14.42
3	855	Lumber and/or Building Material Dealer	9.68	9.19	9.19	-5.06	9.44
3	857	NR Metal Service Center (Ferrous or Nonferrous Metals)	10.44	9.77	9.77	-6.42	10.04
3	858	NR Ferrous Scrap Metal Dealer	13.09	12.57	12.57	-3.97	12.91
3	859	NR Nonferrous Scrap Metal Dealer	13.72	13.10	13.10	-4.52	13.46
3	860	NR Junk Dealer	15.02	14.27	14.27	-4.99	14.66
3	862	NR Recycling Center	13.26	12.71	12.71	-4.15	13.06
3	865	Poultry and/or Fish Dealer/Processor	5.03	4.50	4.50	-10.54	4.62
3	867	NR Employment Contractor - Temporary Warehousing Staff	8.43	10.37	7.95	-5.69	8.17
3	871	NR Employment Contractor - Temporary Furniture Store - Wholesale Staff	10.34	10.02	10.02	-3.09	10.29
3	877	NR Employment Contractor - Temporary Department Store Staff	4.77	4.82	4.51	-5.45	4.63
3	879	NR Employment Contractor - Temporary Packaging - Contract - Non-crating Staff	4.86	5.92	4.81	-1.03	4.94
3	880	Apartment House	10.47	10.43	10.43	-0.38	10.71
3	881	NR Employment Contractor - Temporary Hardware Store - Wholesale Staff	5.17	6.10	4.87	-5.80	5.00
3	882	NR Residential Interior Cleaning Services - By Contractor	11.27	10.73	10.73	-4.79	11.02
3	883	NR Employment Contractor - Temporary Retail Store, N.O.C. Staff	4.40	4.98	4.49	2.05	4.61
3	884	Health Or Exercise Club	1.52	1.46	1.46	-3.95	1.50
3	885	Plumbing Supplies Dealer Or Pipe Merchant	5.31	5.34	5.34	0.56	5.49
3	886	NR Electrical Supplies Dealer	4.16	3.98	3.98	-4.33	4.09
3	887	Museum	2.04	1.90	1.90	-6.86	1.95
3	888	NR Homeowners Association	6.10	7.46	7.38	20.98	7.58
3	889	Employment Contractor - Temporary Clerical Staff	0.30	0.33	0.28	-6.67	0.29
3	890	NR Library - Public	0.95	0.90	0.90	-5.26	0.92
3	891	Pre-School (Child Care Or Early Education) Services	2.38	2.34	2.34	-1.68	2.40
3	895	NR Employment Contactor - Temporary College or School Staff	0.79	1.16	0.76	-3.80	0.78
3	896	NR Club, N.O.C.	3.33	3.13	3.13	-6.01	3.22
3	897	Fast Food Restaurant	3.49	3.30	3.30	-5.44	3.39
3	898	Caterer	7.00	6.70	6.70	-4.29	6.88
3	899	NR Bar, Nightclub	2.59	2.54	2.54	-1.93	2.61
3	903	NR Labor Union	0.67	0.61	0.61	-8.96	0.63

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3	904	NR	Investigative Agency	2.39	2.36	2.36	-1.26	2.42
3	905	NR	Architectural Consulting Firm	0.39	0.32	0.32	-17.95	0.33
3	907	NR	Fruit Or Vegetable Dealer - Wholesale	7.87	7.55	7.55	-4.07	7.76
3	0908		Domestic Workers - Inside - Occasional	354.87	326.45	326.45	-8.01	335.33
3	0909	NR	Domestic Workers - Outside - Occasional	147.39	140.68	140.68	-4.55	144.51
3	910	NR	Meat Dealer - Wholesale	9.96	9.47	9.47	-4.92	9.73
3	911		Grocery - Wholesale	7.22	6.57	6.57	-9.00	6.75
3	0912	NR	Domestic Workers - Outside	588.92	602.49	602.49	2.30	618.88
3	0913		Domestic Workers - Inside	796.25	764.67	764.67	-3.97	785.47
3	914		Department Store	4.77	4.51	4.51	-5.45	4.63
3	915	NR	Meat, Fish and/or Poultry Store - Retail	4.89	4.60	4.60	-5.93	4.73
3	916		Clothing Or Dry Goods Store - Wholesale or Retail	3.46	3.31	3.31	-4.34	3.40
3	917		Grocery - Retail	6.04	5.71	5.71	-5.46	5.87
3	918	NR	Bakery Shop - Retail	4.71	4.46	4.46	-5.31	4.58
3	919	NR	Florist Store - Retail or Wholesale	4.19	3.97	3.97	-5.25	4.08
3	920		Jewelry Store - Wholesale or Retail	1.16	1.10	1.10	-5.17	1.13
3	921	NR	Furniture Store - Wholesale	10.34	10.02	10.02	-3.09	10.29
3	922		Furniture Store - Retail	5.31	4.78	4.78	-9.98	4.91
3	923	NR	Packaging - Contract - Non-Crating	4.86	4.81	4.81	-1.03	4.94
3	924		Wholesale Store, N.O.C.	5.51	5.53	5.53	0.36	5.68
3	925		Hardware Store - Retail	4.25	4.14	4.14	-2.59	4.25
3	926		Hardware Store - Wholesale	5.17	4.87	4.87	-5.80	5.00
3	927		Pharmacy - Retail	1.77	1.89	1.89	6.78	1.94
3	928		Retail Store, N.O.C.	4.40	4.49	4.49	2.05	4.61
3	929	NR	Employment Contractor - Temporary Staff - Mercantile Operations	6.52	6.32	6.32	-3.07	6.49
3	932		Copying Or Duplicating Service	1.37	1.29	1.29	-5.84	1.33
3	933	NR	Vending Or Coin-Operated Machine - Installation, Service or repair	8.15	7.73	7.73	-5.15	7.94
3	934		Automobile Parts And Accessory Store - Retail and/or Wholesale	4.90	4.70	4.70	-4.08	4.83
3	935	NR	Lumber and/or Building Material Dealer - Store Employees	2.52	2.36	2.36	-6.35	2.42
3	936		Broadcasting Station	0.67	0.58	0.58	-13.43	0.60
3	937		Employment Contractor - Temporary Staff - Heavy Service	15.08	13.75	13.75	-8.82	14.12
3	939	NR	Carnival - Traveling	10.13	9.74	9.74	-3.85	10.00
3	940	NR	Residential Care Facility for Individuals With Intellectual Disabilities	8.37	8.47	8.47	1.19	8.70
3	941		Social Rehabilitation Facility	4.89	5.01	5.01	2.45	5.15
3	942		Home Health Care - Professional Staff	4.29	4.05	4.05	-5.59	4.16
3	943		Home Health Care - Nonprofessional Staff	8.18	7.72	7.72	-5.62	7.93
3	944		Club - Country, Golf or Yachting	5.02	4.72	4.72	-5.98	4.85
3	945	NR	Hotel Restaurant	4.97	4.77	4.77	-4.02	4.90
3	946		Employment Contractor - Temporary Medical Staffing	5.41	5.09	5.09	-5.91	5.23
3	947	NR	Employment Contractor - Temporary Staff - Maintenance Or Service	9.39	9.11	9.11	-2.98	9.36
3	948		Mailing or Addressing Company	3.25	3.11	3.11	-4.31	3.19
3	949	NR	Employment Contractor - Temporary Marketing	1.25	1.07	1.07	-14.40	1.10

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3	951	Salesperson - Outside	0.83	0.80	0.80	-3.61	0.82
3	952	Office Machine Service or Repair	0.97	0.92	0.92	-5.15	0.95
3	953	Clerical Office	0.30	0.28	0.28	-6.67	0.29
3	954	Security Agency	5.11	4.83	4.83	-5.48	4.96
3	955	Engineering Consulting Firm	0.43	0.32	0.39	-9.30	0.40
3	956	Law Firm	0.26	0.27	0.27	3.85	0.28
3	957	Physician or Dentist	0.97	0.97	0.97	0.00	1.00
3	958	Rehabilitation Hospital	2.36	2.45	2.45	3.81	2.52
3	959	Veterinarian	2.76	2.66	2.66	-3.62	2.73
3	960	Nursing and Convalescent Home	6.11	6.03	6.03	-1.31	6.19
3	961	Hospital	1.41	1.36	1.36	-3.55	1.40
3	962	Accounting Or Financial Auditing Firm	0.25	0.23	0.25	0.00	0.26
3	963	Church	0.72	0.64	0.64	-11.11	0.66
3	964	Work Center	5.03	4.98	4.98	-0.99	5.12
3	965	College Or School, N.O.C.	0.79	0.76	0.76	-3.80	0.78
2	966	NR Television, Video, Audio or Radio Equipment Service Or Repair	4.36	4.66	4.66	6.88	4.79
3	967	Theaters	1.53	1.46	1.46	-4.58	1.50
3	968	NR Sports, Recreational Or Amusement Facility, indoor	2.28	2.16	2.16	-5.26	2.22
3	969	Amusement, Outdoor	7.33	6.82	6.82	-6.96	7.01
3	970	NR Athletic Team - Contact Sports	12.81	10.31	10.31	-19.52	10.59
3	971	Commercial Buildings	5.85	5.51	5.51	-5.81	5.66
3	973	Hotel, All Other Employees	5.29	5.13	5.13	-3.02	5.27
3	974	Retirement Or Life Care Community	5.19	5.10	5.10	-1.73	5.24
3	975	Restaurant, N.O.C.	2.64	2.61	2.61	-1.14	2.68
3	976	Community Center	2.55	2.63	2.63	3.14	2.70
3	977	Barber Shop, Beauty Parlor Or Hair Styling Salon	0.86	0.80	0.80	-6.98	0.82
3	978	NR Camps, Summer Or Winter, N.O.C.	4.52	4.54	4.54	0.44	4.66
3	979	Residential Facility For The Elderly - Non-Medical	7.06	6.79	6.79	-3.82	6.97
3	980	City, Town, Village or County	6.58	6.22	6.22	-5.47	6.39
3	981	Casino Gambling	4.75	4.40	4.40	-7.37	4.52
3	983	NR Housing Authority	12.89	12.56	12.56	-2.56	12.90
3	984	Insurance Company	0.40	0.38	0.38	-5.00	0.39
3	985	Police or Firefighters, Salaried	7.27	6.83	6.83	-6.05	7.02
3	986	Shelter or Halfway House - Residential - Non-Medical	3.00	2.86	2.86	-4.67	2.94
3	988	Bank	0.33	0.31	0.31	-6.06	0.32
3	991	NR Athletic Team: Non-Contact Sports	12.81	10.31	10.31	-19.52	10.59
3	992	Sanitation Company	7.22	7.08	7.08	-1.94	7.27
3	995	Rubbish Or Garage Removal	13.28	12.61	12.61	-5.05	12.95
3	997	NR Undertakers	1.76	1.71	1.71	-2.84	1.76
3	999	NR Cemetery	8.34	8.12	8.12	-2.64	8.34
1	4771	NR Explosives Or Ammunition Mfg., N.O.C.	5.58	6.15	6.15	10.22	6.32
3	4777	Explosives Distributor	13.00	12.52	12.52	-3.69	12.86

**DELAWARE COMPENSATION RATING BUREAU, INC.
SUMMARY OF 12/1/17 PROPOSED RESIDUAL MARKET RATES**

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed % Change</u>	<u>Proposed Rate Incl DCCPAP Post Surcharge</u>
3	7405	NR Aircraft Operation - Scheduled and Supplemental Air Carriers	3.42	3.27	3.27	-4.39	3.36
3	7413	NR Aircraft Operation - Commuter Air Carriers	1.63	1.42	1.42	-12.88	1.46
3	7421	NR Aircraft Operation - Business	1.98	1.72	1.72	-13.13	1.77
3	7424	NR Aircraft Operation. N.O.C.	4.66	4.08	4.08	-12.45	4.19
3	7428	Airport Operation - Ground Crew	3.22	3.01	3.01	-6.52	3.09
3	7445	NR Non-Ratable Element - Class 7405	1.14	1.09	1.09	-4.39	1.12
3	7453	NR Non-Ratable Element - Class 7413	0.35	0.31	0.31	-11.43	0.32
3	9985	NR Supplemental Radiation Loading	A	A	A	0.00	A

DELAWARE COMPENSATION RATING BUREAU, INC.

Summary of Indicated and Proposed Residual Market Rates by Percentage Change

Exhibits 31a and 31b present current, indicated and proposed rates along with the proposed percentage change, all on a pre-surcharge basis. Also shown is the proposed post-surcharge rate.

Exhibit 31b presents this information sorted by percentage change.

DELAWARE COMPENSATION RATING BUREAU, INC.
SUMMARY OF 12/1/17 PROPOSED RESIDUAL MARKET RATES

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed % Change</u>	<u>Proposed Rate Incl DCCPAP Post Surcharge</u>	
3	970	NR	Athletic Team - Contact Sports	12.81	10.31	10.31	-19.52	10.59
3	991	NR	Athletic Team: Non-Contact Sports	12.81	10.31	10.31	-19.52	10.59
3	905	NR	Architectural Consulting Firm	0.39	0.32	0.32	-17.95	0.33
3	949	NR	Employment Contractor - Temporary Marketing	1.25	1.07	1.07	-14.40	1.10
3	936		Broadcasting Station	0.67	0.58	0.58	-13.43	0.60
3	7421	NR	Aircraft Operation - Business	1.98	1.72	1.72	-13.13	1.77
3	7413	NR	Aircraft Operation - Commuter Air Carriers	1.63	1.42	1.42	-12.88	1.46
3	7424	NR	Aircraft Operation. N.O.C.	4.66	4.08	4.08	-12.45	4.19
2	607	NR	Drilling	10.84	9.60	9.60	-11.44	10.37
3	7453	NR	Non-Ratable Element - Class 7413	0.35	0.31	0.31	-11.43	0.32
2	617	NR	Gas, Steam or Water Main Construction	8.07	7.15	7.15	-11.40	7.82
3	963		Church	0.72	0.64	0.64	-11.11	0.66
3	865		Poultry and/or Fish Dealer/Processor	5.03	4.50	4.50	-10.54	4.62
3	922		Furniture Store - Retail	5.31	4.78	4.78	-9.98	4.91
3	808		Parcel Delivery	11.73	10.56	10.56	-9.97	10.85
1	744	NR	Aircraft Mfg.	1.42	1.28	1.28	-9.86	1.31
3	955		Engineering Consulting Firm	0.43	0.32	0.39	-9.30	0.40
3	911		Grocery - Wholesale	7.22	6.57	6.57	-9.00	6.75
3	903	NR	Labor Union	0.67	0.61	0.61	-8.96	0.63
3	937		Employment Contractor - Temporary Staff - Heavy Service	15.08	13.75	13.75	-8.82	14.12
1	416	NR	Car Mfg. - Railroad	5.05	4.63	4.63	-8.32	4.76
3	0908		Domestic Workers - Inside - Occasional	354.87	326.45	326.45	-8.01	335.33
3	814		Dealer In Mobile, Self-Propelled Equipment	6.68	6.16	6.16	-7.78	6.33
3	981		Casino Gambling	4.75	4.40	4.40	-7.37	4.52
2	677		Boiler Installation or Repair	5.83	5.41	5.41	-7.20	5.90
3	977		Barber Shop, Beauty Parlor Or Hair Styling Salon	0.86	0.80	0.80	-6.98	0.82
3	969		Amusement, Outdoor	7.33	6.82	6.82	-6.96	7.01
3	015	NR	Logging Or Lumbering - Mechanized	26.43	24.61	24.61	-6.89	25.28
3	887		Museum	2.04	1.90	1.90	-6.86	1.95
2	654		Concrete Construction	9.80	9.13	9.13	-6.84	10.23
3	802	NR	Mobile Crane Rental With Operators	11.95	11.14	11.14	-6.78	11.44
3	889		Employment Contractor - Temporary Clerical Staff	0.30	0.33	0.28	-6.67	0.29
3	953		Clerical Office	0.30	0.28	0.28	-6.67	0.29
3	7428		Airport Operation - Ground Crew	3.22	3.01	3.01	-6.52	3.09
3	857	NR	Metal Service Center (Ferrous or Nonferrous Metals)	10.44	9.77	9.77	-6.42	10.04
3	935	NR	Lumber and/or Building Material Dealer - Store Employees	2.52	2.36	2.36	-6.35	2.42
2	665		Painting	13.71	12.87	12.87	-6.13	13.67
3	988		Bank	0.33	0.31	0.31	-6.06	0.32
3	985		Police or Firefighters, Salaried	7.27	6.83	6.83	-6.05	7.02
3	896	NR	Club, N.O.C.	3.33	3.13	3.13	-6.01	3.22
3	944		Club - Country, Golf or Yachting	5.02	4.72	4.72	-5.98	4.85
3	915	NR	Meat, Fish and/or Poultry Store - Retail	4.89	4.60	4.60	-5.93	4.73

**DELAWARE COMPENSATION RATING BUREAU, INC.
SUMMARY OF 12/1/17 PROPOSED RESIDUAL MARKET RATES**

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed % Change</u>	<u>Proposed Rate Incl DCCPAP Post Surcharge</u>
3	946	Employment Contractor - Temporary Medical Staffing	5.41	5.09	5.09	-5.91	5.23
3	005	NR Tree Pruning	29.49	27.75	27.75	-5.90	28.50
3	932	Copying Or Duplicating Service	1.37	1.29	1.29	-5.84	1.33
3	971	Commercial Buildings	5.85	5.51	5.51	-5.81	5.66
3	881	NR Employment Contractor - Temporary Hardware Store - Wholesale Staff	5.17	6.10	4.87	-5.80	5.00
3	926	Hardware Store - Wholesale	5.17	4.87	4.87	-5.80	5.00
3	813	Warehousing, Other than Furniture Moving or Storage	8.43	7.95	7.95	-5.69	8.17
3	867	NR Employment Contractor - Temporary Warehousing Staff	8.43	10.37	7.95	-5.69	8.17
3	943	Home Health Care - Nonprofessional Staff	8.18	7.72	7.72	-5.62	7.93
3	0012	Landscape Contractor	7.67	7.24	7.24	-5.61	7.44
3	942	Home Health Care - Professional Staff	4.29	4.05	4.05	-5.59	4.16
3	0034	Animal Raising	6.12	5.78	5.78	-5.56	5.94
2	608	Flat Cement Work	8.83	8.34	8.34	-5.55	9.43
2	663	Plumbing	6.70	6.33	6.33	-5.52	6.84
3	954	Security Agency	5.11	4.83	4.83	-5.48	4.96
3	980	City, Town, Village or County	6.58	6.22	6.22	-5.47	6.39
3	917	Grocery - Retail	6.04	5.71	5.71	-5.46	5.87
3	877	NR Employment Contractor - Temporary Department Store Staff	4.77	4.82	4.51	-5.45	4.63
3	914	Department Store	4.77	4.51	4.51	-5.45	4.63
3	897	Fast Food Restaurant	3.49	3.30	3.30	-5.44	3.39
3	820	NR Automobile Auction	4.60	4.35	4.35	-5.43	4.47
2	602	NR Road or Street Construction: Subsurface work	8.81	8.34	8.34	-5.33	9.16
3	918	NR Bakery Shop - Retail	4.71	4.46	4.46	-5.31	4.58
3	803	NR Taxicab Company	31.25	29.60	29.60	-5.28	30.41
3	890	NR Library - Public	0.95	0.90	0.90	-5.26	0.92
3	968	NR Sports, Recreational Or Amusement Facility, indoor	2.28	2.16	2.16	-5.26	2.22
3	919	NR Florist Store - Retail or Wholesale	4.19	3.97	3.97	-5.25	4.08
3	920	Jewelry Store - Wholesale or Retail	1.16	1.10	1.10	-5.17	1.13
3	933	NR Vending Or Coin-Operated Machine - Installation, Service or repair	8.15	7.73	7.73	-5.15	7.94
3	952	Office Machine Service or Repair	0.97	0.92	0.92	-5.15	0.95
3	0083	NR Livestock Farm	8.42	7.99	7.99	-5.11	8.21
2	660	Alarm Or Sound System - Installation or Repair	3.95	3.75	3.75	-5.06	3.85
3	855	Lumber and/or Building Material Dealer	9.68	9.19	9.19	-5.06	9.44
1	751	NR Gas Utility	4.75	4.51	4.51	-5.05	4.63
3	995	Rubbish Or Garage Removal	13.28	12.61	12.61	-5.05	12.95
2	653	Masonry	12.10	11.49	11.49	-5.04	12.09
3	984	Insurance Company	0.40	0.38	0.38	-5.00	0.39
3	860	NR Junk Dealer	15.02	14.27	14.27	-4.99	14.66
3	009	NR Logging Or Lumbering, N.O.C.	43.50	41.35	41.35	-4.94	42.47
3	910	NR Meat Dealer - Wholesale	9.96	9.47	9.47	-4.92	9.73
3	882	NR Residential Interior Cleaning Services - By Contractor	11.27	10.73	10.73	-4.79	11.02
3	0011	NR Flower Raising	6.15	5.86	5.86	-4.72	6.02

DELAWARE COMPENSATION RATING BUREAU, INC.
SUMMARY OF 12/1/17 PROPOSED RESIDUAL MARKET RATES

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed % Change</u>	<u>Proposed Rate Incl DCCPAP Post Surcharge</u>	
1	406	NR	Rolling Mill - Ferrous Metals	9.97	9.50	9.50	-4.71	9.76
3	986		Shelter or Halfway House - Residential - Non-Medical	3.00	2.86	2.86	-4.67	2.94
2	603	NR	Sewer Construction	12.55	11.97	11.97	-4.62	13.07
3	967		Theaters	1.53	1.46	1.46	-4.58	1.50
3	828	NR	Paratransit Service	14.71	14.04	14.04	-4.55	14.42
3	0909	NR	Domestic Workers - Outside - Occasional	147.39	140.68	140.68	-4.55	144.51
2	651		Carpentry - Commercial Structures	9.91	9.46	9.46	-4.54	10.39
2	693	NR	Employment Contractor - Temporary Commercial Structure Carpentry Staff	9.91	13.17	9.46	-4.54	10.39
3	859	NR	Nonferrous Scrap Metal Dealer	13.72	13.10	13.10	-4.52	13.46
2	609		Excavation	8.30	7.93	7.93	-4.46	8.57
2	691	NR	Employment Contractor - Temporary Excavation Staff	8.30	9.47	7.93	-4.46	8.57
2	648		Carpentry - Installation of Cabinet Work	9.00	8.60	8.60	-4.44	8.98
2	675		Machinery or Equipment Erection or Repair	7.03	6.72	6.72	-4.41	7.07
3	7405	NR	Aircraft Operation - Scheduled and Supplemental Air Carriers	3.42	3.27	3.27	-4.39	3.36
3	7445	NR	Non-Ratable Element - Class 7405	1.14	1.09	1.09	-4.39	1.12
3	916		Clothing Or Dry Goods Store - Wholesale or Retail	3.46	3.31	3.31	-4.34	3.40
3	886	NR	Electrical Supplies Dealer	4.16	3.98	3.98	-4.33	4.09
3	948		Mailing or Addressing Company	3.25	3.11	3.11	-4.31	3.19
3	898		Caterer	7.00	6.70	6.70	-4.29	6.88
3	0013	NR	Nursery	7.56	7.24	7.24	-4.23	7.44
3	862	NR	Recycling Center	13.26	12.71	12.71	-4.15	13.06
3	934		Automobile Parts And Accessory Store - Retail and/or Wholesale	4.90	4.70	4.70	-4.08	4.83
3	907	NR	Fruit Or Vegetable Dealer - Wholesale	7.87	7.55	7.55	-4.07	7.76
3	945	NR	Hotel Restaurant	4.97	4.77	4.77	-4.02	4.90
3	858	NR	Ferrous Scrap Metal Dealer	13.09	12.57	12.57	-3.97	12.91
3	0913		Domestic Workers - Inside	796.25	764.67	764.67	-3.97	785.47
3	884		Health Or Exercise Club	1.52	1.46	1.46	-3.95	1.50
2	601		Road or Street Construction: Paving or Repaving	15.29	14.70	14.70	-3.86	16.14
3	804		School Transportation	5.44	5.23	5.23	-3.86	5.37
1	445	NR	Hardware Mfg., N.O.C.	6.50	6.25	6.25	-3.85	6.42
3	939	NR	Carnival - Traveling	10.13	9.74	9.74	-3.85	10.00
3	979		Residential Facility For The Elderly - Non-Medical	7.06	6.79	6.79	-3.82	6.97
3	895	NR	Employment Contactor - Temporary College or School Staff	0.79	1.16	0.76	-3.80	0.78
3	965		College Or School, N.O.C.	0.79	0.76	0.76	-3.80	0.78
1	411	NR	Steel Fabricating	12.60	12.13	12.13	-3.73	12.46
3	811		Trucking, N.O.C.	13.00	12.52	12.52	-3.69	12.86
3	4777		Explosives Distributor	13.00	12.52	12.52	-3.69	12.86
3	959		Veterinarian	2.76	2.66	2.66	-3.62	2.73
3	951		Salesperson - Outside	0.83	0.80	0.80	-3.61	0.82
1	305	NR	Carpentry Shop	9.99	9.63	9.63	-3.60	9.89
3	961		Hospital	1.41	1.36	1.36	-3.55	1.40
3	0016	NR	Orchard	5.08	4.90	4.90	-3.54	5.03

DELAWARE COMPENSATION RATING BUREAU, INC.
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<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed % Change</u>	<u>Proposed Rate Incl DCCPAP Post Surcharge</u>	
2	625	NR	Conduit Construction	9.98	9.63	9.63	-3.51	10.43
1	489	NR	Dental Laboratory	3.16	3.05	3.05	-3.48	3.13
3	0036	NR	Diary Farm	6.99	6.75	6.75	-3.43	6.93
1	506	NR	Powder Metal Products Mfg.	4.14	4.00	4.00	-3.38	4.11
2	656	NR	Electric Line Construction	12.44	12.03	12.03	-3.30	13.13
3	821		Beverage Distributor, Wholesale	11.41	11.04	11.04	-3.24	11.34
3	871	NR	Employment Contractor - Temporary Furniture Store - Wholesale Staff	10.34	10.02	10.02	-3.09	10.29
3	921	NR	Furniture Store - Wholesale	10.34	10.02	10.02	-3.09	10.29
3	929	NR	Employment Contractor - Temporary Staff - Mercantile Operations	6.52	6.32	6.32	-3.07	6.49
2	645		Wallboard Installation	10.93	10.60	10.60	-3.02	11.75
3	973		Hotel, All Other Employees	5.29	5.13	5.13	-3.02	5.27
2	682	NR	Employment Contractor - Temporary Staff - Construction or Erection Operations	27.53	26.70	26.70	-3.01	27.43
3	947	NR	Employment Contractor - Temporary Staff - Maintenance Or Service	9.39	9.11	9.11	-2.98	9.36
2	652		Carpentry - Residential	13.88	13.47	13.47	-2.95	14.15
2	664		Heating, Ventilating or Air Conditioning Contractor	7.93	7.70	7.70	-2.90	8.91
3	807	NR	Ambulance Service - Salaried Employees	10.77	10.46	10.46	-2.88	10.74
2	615	NR	Tunneling	17.74	17.23	17.23	-2.87	18.80
3	997	NR	Undertakers	1.76	1.71	1.71	-2.84	1.76
3	999	NR	Cemetery	8.34	8.12	8.12	-2.64	8.34
3	925		Hardware Store - Retail	4.25	4.14	4.14	-2.59	4.25
1	227		Oilcloth Mfg.	4.65	4.53	4.53	-2.58	4.65
3	983	NR	Housing Authority	12.89	12.56	12.56	-2.56	12.90
2	655	NR	Iron Erection	24.30	23.72	23.72	-2.39	25.80
1	459	NR	Eyelet Mfg.	2.27	2.22	2.22	-2.20	2.28
1	446	NR	Precision Machined Parts Mfg., N.O.C.	3.34	3.27	3.27	-2.10	3.36
3	818		Automobile Dealer	2.86	2.80	2.80	-2.10	2.88
1	221	NR	Plastic Articles Mfg., Injection Molding	4.94	4.84	4.84	-2.02	4.97
1	275	NR	Employment Contractor - Temporary Plastics Articles Mfg. - Injection Molding Staff	4.94	5.84	4.84	-2.02	4.97
3	809		Fuel Distribution - Retail or Wholesale	7.22	7.08	7.08	-1.94	7.27
3	992		Sanitation Company	7.22	7.08	7.08	-1.94	7.27
3	899	NR	Bar, Nightclub	2.59	2.54	2.54	-1.93	2.61
1	311	NR	Cabinet Works	6.29	6.17	6.17	-1.91	6.34
3	007	NR	Farm Machinery Operation	9.07	8.91	8.91	-1.76	9.15
3	805	NR	Milk Hauling - By Contractor	10.26	10.08	10.08	-1.75	10.35
1	486	NR	Incandescent Light Bulb Or Electronic Tube Mfg.	3.47	3.41	3.41	-1.73	3.50
3	974		Retirement Or Life Care Community	5.19	5.10	5.10	-1.73	5.24
3	891		Pre-School (Child Care Or Early Education) Services	2.38	2.34	2.34	-1.68	2.40
3	815		Automobile Service Center	5.02	4.94	4.94	-1.59	5.07
3	960		Nursing and Convalescent Home	6.11	6.03	6.03	-1.31	6.19
3	904	NR	Investigative Agency	2.39	2.36	2.36	-1.26	2.42
2	709	NR	Tallymen And Checking Clerks	3.32	3.28	3.28	-1.20	3.37
3	975		Restaurant, N.O.C.	2.64	2.61	2.61	-1.14	2.68

DELAWARE COMPENSATION RATING BUREAU, INC.
SUMMARY OF 12/1/17 PROPOSED RESIDUAL MARKET RATES

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed % Change</u>	<u>Proposed Rate Incl DCCPAP Post Surcharge</u>
1	475	Battery Mfg.	5.68	5.62	5.62	-1.06	5.77
1	499	NR Employment Contractor - Temporary Battery Mfg. Staff	5.68	6.31	5.62	-1.06	5.77
1	581	Oil Refining	2.92	2.89	2.89	-1.03	2.97
3	879	NR Employment Contractor - Temporary Packaging - Contract - Non-crating Staff	4.86	5.92	4.81	-1.03	4.94
3	923	NR Packaging - Contract - Non-Crating	4.86	4.81	4.81	-1.03	4.94
1	755	Electric Utilities	4.05	4.01	4.01	-0.99	4.12
3	964	Work Center	5.03	4.98	4.98	-0.99	5.12
1	458	NR Jewelry Mfg.	4.14	4.10	4.10	-0.97	4.21
2	659	NR Roofing	30.85	30.58	30.58	-0.88	32.87
2	661	Electrical Wiring - Within Buildings	4.78	4.74	4.74	-0.84	5.27
2	695	NR Employment Contractor - Temporary Electrical Wiring (Within Buildings) Staff	4.78	6.35	4.74	-0.84	5.27
1	457	NR Wire Goods Mfg.	7.29	7.23	7.23	-0.82	7.43
1	472	NR Electronic Component Mfg., N.O.C.	2.43	2.41	2.41	-0.82	2.48
1	497	NR Employment Contractor - Temporary Electronic Component Mfg. Staff	2.43	2.92	2.41	-0.82	2.48
1	108	NR Brewery	7.69	7.63	7.63	-0.78	7.84
1	132	Spinning Or Weaving	3.07	3.05	3.05	-0.65	3.13
1	263	NR Paper Coating/Finishing - By Contractor	4.72	4.69	4.69	-0.64	4.82
2	605	NR Railroad Construction	13.00	12.92	12.92	-0.62	14.08
1	119	NR Meat Products Mfg., N.O.C.	8.15	8.10	8.10	-0.61	8.32
2	718	NR Boat Building Or Repair	5.03	5.00	5.00	-0.60	5.14
1	327	NR Furniture Upholstering, Shop	6.95	6.91	6.91	-0.58	7.10
1	402	NR Smelting Or Galvanizing	9.41	9.37	9.37	-0.43	9.62
3	806	NR Furniture Moving and/or Storage	17.30	17.23	17.23	-0.40	17.70
3	880	Apartment House	10.47	10.43	10.43	-0.38	10.71
1	551	Chemical Mfg., N.O.C.	2.73	2.72	2.72	-0.37	2.79
1	435	NR Spring Mfg. - Hot Wound	8.84	8.81	8.81	-0.34	9.05
1	429	NR Die Casting Mfg.	9.29	9.26	9.26	-0.32	9.51
1	404	NR Steel Mfg.	6.72	6.70	6.70	-0.30	6.88
2	669	NR Plastering	11.91	11.88	11.88	-0.25	12.98
3	0006	NR Field Crop or Vegetable Farm	7.29	7.28	7.28	-0.14	7.48
1	163	Textile Products Mfg., N.O.C.	8.55	8.54	8.54	-0.12	8.77
2	647	NR Insulation Work, N.O.C.	13.18	13.17	13.17	-0.08	14.22
2	643	NR Asbestos Contractor	19.77	19.76	19.76	-0.05	21.49
2	055	NR Sand Excavation	7.45	7.45	7.45	0.00	7.65
1	0175	NR Supplemental Loading For Class 512	1.97	1.97	1.97	0.00	2.02
1	488	Electronic Measuring Or Analytical Instrument Mfg.	1.47	1.47	1.47	0.00	1.51
1	512	NR Brick Mfg., N.O.C.	9.86	9.86	9.86	0.00	10.13
1	563	Paint Mfg.	2.86	2.86	2.86	0.00	2.94
1	587	NR Employment Contractor - Temporary Paint or Colors Mfg. Staff	2.86	3.54	2.86	0.00	2.94
2	679	NR Advertising Company, Outdoor	14.27	14.27	14.27	0.00	14.66
2	716	NR Marina	4.66	4.66	4.66	0.00	4.79
3	812	NR Mail Hauling Company	12.43	12.43	12.43	0.00	12.77

DELAWARE COMPENSATION RATING BUREAU, INC.
SUMMARY OF 12/1/17 PROPOSED RESIDUAL MARKET RATES

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3	816	NR	Automobile Filling Station	4.11	4.11	4.11	0.00	4.22
3	957		Physician or Dentist	0.97	0.97	0.97	0.00	1.00
3	962		Accounting Or Financial Auditing Firm	0.25	0.23	0.25	0.00	0.26
3	9985	NR	Supplemental Radiation Loading	A	A	A	0.00	A
2	657	NR	Rigging, N.O.C.	14.44	14.46	14.46	0.14	15.78
1	225	NR	Rubber Goods Mfg.	5.66	5.67	5.67	0.18	5.82
1	477	NR	Electric Motor Mfg. Or Repair	4.39	4.40	4.40	0.23	4.52
2	676	NR	Sheet Metal Installation	7.71	7.73	7.73	0.26	8.46
1	104		Food Products Mfg., N.O.C.	7.06	7.08	7.08	0.28	7.27
1	185	NR	Employment Contract - Temporary Food Sundries Mfg., N.O.C. Staff	7.06	8.87	7.08	0.28	7.27
2	667	NR	Paper Hanging	3.33	3.34	3.34	0.30	3.63
1	441	NR	Tool Mfg., N.O.C.	2.75	2.76	2.76	0.36	2.84
1	485	NR	Communications, Search, Detection Or Signal Processing Equipment Mfg.	2.79	2.80	2.80	0.36	2.88
3	924		Wholesale Store, N.O.C.	5.51	5.53	5.53	0.36	5.68
1	413		Iron Works - Shop	13.42	13.47	13.47	0.37	13.84
1	454		Sheet Metal Products Fabrication, N.O.C., Shop Only	11.70	11.75	11.75	0.43	12.07
2	611	NR	Pile Driving	16.11	16.18	16.18	0.43	17.62
3	978	NR	Camps, Summer Or Winter, N.O.C.	4.52	4.54	4.54	0.44	4.66
1	752	NR	Oil Or Gas Pipeline Operation	2.02	2.03	2.03	0.50	2.09
1	261	NR	Corrugated Paper And/Or Corrugated Products Mfg.	5.87	5.90	5.90	0.51	6.06
1	555		Drug or Medicine Mfg.	1.92	1.93	1.93	0.52	1.98
1	222		Plastic Articles Mfg., N.O.C.	7.47	7.51	7.51	0.54	7.71
1	276	NR	Employment Contractor - Temporary Plastic Articles Mfg. N.O.C. Staff	7.47	8.08	7.51	0.54	7.71
1	407		Tube Mfg.	7.26	7.30	7.30	0.55	7.50
3	885		Plumbing Supplies Dealer Or Pipe Merchant	5.31	5.34	5.34	0.56	5.49
2	658	NR	Iron Erection or Installation - Non-Structural	15.72	15.81	15.81	0.57	17.12
1	451	NR	Automobile Body Mfg.	6.93	6.97	6.97	0.58	7.16
1	495	NR	Employment Contractor - Temporary Auto Body Mfg. Staff	6.93	8.52	6.97	0.58	7.16
1	753		Waterworks	7.45	7.50	7.50	0.67	7.70
1	161	NR	Apparel Mfg.	4.12	4.15	4.15	0.73	4.26
1	191	NR	Employment Contractor - Temporary Apparel Mfg. Staff	4.12	5.11	4.15	0.73	4.26
1	309	NR	Woodenware Mfg., N.O.C.	6.02	6.07	6.07	0.83	6.24
1	464	NR	Machinery Mfg., N.O.C.	6.06	6.11	6.11	0.83	6.28
1	114	NR	Rendering Works	14.11	14.23	14.23	0.85	14.62
1	449	NR	Electroplating	4.69	4.73	4.73	0.85	4.86
1	507	NR	Graphite Products Mfg.	4.89	4.94	4.94	1.02	5.07
2	646	NR	Furniture or Fixtures Installation	9.74	9.84	9.84	1.03	10.65
1	553		Gases - Mfg.	7.61	7.69	7.69	1.05	7.90
1	134	NR	Knit Goods Mfg.	7.07	7.15	7.15	1.13	7.34
3	825	NR	Automobile Storage Garage or Parking Station or Lot	6.10	6.17	6.17	1.15	6.34
2	059	NR	Mineral Milling	8.42	8.52	8.52	1.19	8.75
3	940	NR	Residential Care Facility for Individuals With Intellectual Disabilities	8.37	8.47	8.47	1.19	8.70

DELAWARE COMPENSATION RATING BUREAU, INC.
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2	673	NR Advertising Signs Mfg., Erection or Repair	9.62	9.74	9.74	1.25	10.00
1	447	NR Nonferrous Metal Foundry	10.05	10.18	10.18	1.29	10.46
2	670	NR House Furnishing Installation N.O.C.	9.32	9.44	9.44	1.29	9.70
2	681	NR Canvas Goods Erection	9.32	9.44	9.44	1.29	9.70
3	801	NR Stable	13.65	13.83	13.83	1.32	14.21
1	544	Employment Contractor - Temporary Staff - Manufacturing or Light Industrial Operations N.O.C.	12.94	13.12	13.12	1.39	13.48
1	535	NR Glass Or Glassware Mfg.	5.72	5.80	5.80	1.40	5.96
1	431	NR Forging	11.30	11.46	11.46	1.42	11.77
1	112	NR Beverage Mfg., N.O.C.	20.32	20.61	20.61	1.43	21.17
1	0176	NR Supplemental Loading For Class 513	0.69	0.70	0.70	1.45	0.72
1	461	NR Machine Shop	7.30	7.41	7.41	1.51	7.61
2	674	NR Swimming Pool Construction	8.50	8.64	8.64	1.65	9.43
1	513	NR Pottery, N.O.C.	6.86	6.98	6.98	1.75	7.17
1	757	NR Telecommunications Company	3.94	4.01	4.01	1.78	4.12
1	285	NR Printing - Sheet Fed Press	5.51	5.61	5.61	1.81	5.76
1	265	NR Stationery Products Mfg.	5.68	5.79	5.79	1.94	5.95
1	509	NR Asbestos Goods Mfg.	11.76	11.99	11.99	1.96	12.32
1	110	NR Ice Cream Mfg.	6.43	6.56	6.56	2.02	6.74
3	883	NR Employment Contractor - Temporary Retail Store, N.O.C. Staff	4.40	4.98	4.49	2.05	4.61
3	928	NR Retail Store, N.O.C.	4.40	4.49	4.49	2.05	4.61
2	666	NR Plate Glass Installation	11.54	11.78	11.78	2.08	12.76
1	427	NR Malleable Iron Foundry	8.02	8.19	8.19	2.12	8.41
1	465	NR Conveyor or Hoisting Systems Mfg.	6.92	7.07	7.07	2.17	7.26
1	425	NR Iron Foundry, N.O.C.	15.52	15.86	15.86	2.19	16.29
1	571	NR Soap Mfg.	5.27	5.39	5.39	2.28	5.54
3	0912	NR Domestic Workers - Outside	588.92	602.49	602.49	2.30	618.88
1	319	NR Furniture Assembly	8.31	8.51	8.51	2.41	8.74
1	721	NR Railroad Operation, N.O.C.	19.96	20.45	20.45	2.45	21.01
3	941	NR Social Rehabilitation Facility	4.89	5.01	5.01	2.45	5.15
1	135	NR Hosiery Mfg.	5.58	5.72	5.72	2.51	5.88
1	301	NR Sawmill	11.49	11.78	11.78	2.52	12.10
1	259	NR Paper Products Mfg., N.O.C.	4.59	4.71	4.71	2.61	4.84
1	502	NR Plaster Statuary Mfg.	7.16	7.35	7.35	2.65	7.55
1	106	NR Processed Meat Products Mfg.	11.62	11.93	11.93	2.67	12.25
1	109	NR Dairy Products Mfg.	8.95	9.19	9.19	2.68	9.44
1	282	NR Newspaper Printing	12.66	13.00	13.00	2.69	13.35
1	487	NR Surgical Or Optical Instrument Mfg.	2.23	2.29	2.29	2.69	2.35
1	511	NR Concrete Products Mfg.	11.73	12.06	12.06	2.81	12.39
1	141	NR Laundry, N.O.C.	9.85	10.13	10.13	2.84	10.41
1	306	NR Wood Turned Products Mfg.	8.36	8.60	8.60	2.87	8.83
1	101	NR Grain Milling	6.51	6.70	6.70	2.92	6.88
1	130	NR Textile Waste Mfg.	11.10	11.43	11.43	2.97	11.74

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3	817	Bus Operation	13.45	13.85	13.85	2.97	14.23
1	433	NR Tool Mfg. - Forged	6.25	6.44	6.44	3.04	6.62
3	976	Community Center	2.55	2.63	2.63	3.14	2.70
2	649	NR Ceiling Installation	5.39	5.56	5.56	3.15	6.16
1	257	NR Box Mfg. - Paper	5.49	5.67	5.67	3.28	5.82
1	403	NR Rolling, Drawing Or Extruding Nonferrous Metals	5.27	5.45	5.45	3.42	5.60
1	491	NR Employment Contractor - Temporary Rolling, Drawing or Extruding Nonferrous Metals Staff	5.27	6.61	5.45	3.42	5.60
1	139	NR Dyeing	8.61	8.91	8.91	3.48	9.15
1	113	NR Preserving Or Canning Of Food	4.85	5.02	5.02	3.51	5.16
1	201	NR Tanning	8.46	8.77	8.77	3.66	9.01
1	107	NR Candy Mfg.	5.31	5.51	5.51	3.77	5.66
1	187	NR Employment Contractor - Temporary Candy Mfg. Staff	5.31	6.72	5.51	3.77	5.66
1	471	NR Printed Circuit Board Assembly - By Contractor	2.10	2.18	2.18	3.81	2.24
3	958	Rehabilitation Hospital	2.36	2.45	2.45	3.81	2.52
3	956	Law Firm	0.26	0.27	0.27	3.85	0.28
1	476	NR Industrial Control Systems Manufacture/Assembly	2.85	2.96	2.96	3.86	3.04
1	166	NR Canvas or Burlap Products Mfg.	6.06	6.30	6.30	3.96	6.47
1	415	NR Fabricated Plate Work	6.83	7.11	7.11	4.10	7.30
1	467	NR Ball Bearing Mfg.	8.49	8.84	8.84	4.12	9.08
2	662	NR Appliance - Electrical - Service or Repair	8.73	9.09	9.09	4.12	9.34
1	205	NR Leather Goods Mfg.	6.19	6.45	6.45	4.20	6.63
1	573	NR Fertilizer Mfg.	7.97	8.32	8.32	4.39	8.55
1	463	NR Automobile Mfg.	5.61	5.86	5.86	4.46	6.02
3	0008	NR Mushroom Raising	6.32	6.61	6.61	4.59	6.79
1	136	NR Embroidery Mfg.	5.36	5.61	5.61	4.66	5.76
1	483	NR Office Machine Mfg.	2.93	3.07	3.07	4.78	3.15
1	281	NR Printing, N.O.C.	4.49	4.72	4.72	5.12	4.85
1	297	NR Employment Contractor - Temporary Printing Class	4.49	5.91	4.72	5.12	4.85
1	142	NR Dry Cleaning Plant	4.45	4.68	4.68	5.17	4.81
1	536	NR Glass Products Mfg.	10.89	11.46	11.46	5.23	11.77
1	255	NR Paper Mfg.	5.36	5.65	5.65	5.41	5.80
1	421	NR Steel Foundry	11.59	12.22	12.22	5.44	12.55
1	456	NR Metal Furniture Mfg.	9.15	9.68	9.68	5.79	9.94
1	204	NR Shoe Mfg.	5.25	5.58	5.58	6.29	5.73
2	668	NR Tile, Stone, Mosaic or Terrazzo Work	10.29	10.94	10.94	6.32	11.87
3	927	Pharmacy - Retail	1.77	1.89	1.89	6.78	1.94
1	323	NR Furniture Mfg. - Wood	7.64	8.16	8.16	6.81	8.38
2	966	NR Television, Video, Audio or Radio Equipment Service Or Repair	4.36	4.66	4.66	6.88	4.79
3	819	NR Mobile, Self-Propelled Equipment Salesperson	1.99	2.13	2.13	7.04	2.19
1	115	NR Tobacco Products Mfg.	4.14	4.44	4.44	7.25	4.56
1	165	NR Mattress Mfg.	10.54	11.32	11.32	7.40	11.63
1	501	NR Cement Mfg.	6.45	6.99	6.99	8.37	7.18

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1	105	NR Bakery, Wholesale	6.88	7.46	7.46	8.43	7.66
1	473	NR Electrical Apparatus Mfg., N.O.C.	4.18	4.56	4.56	9.09	4.68
1	759	Cable Television Operations	9.24	10.08	10.08	9.09	10.35
1	0771	NR Non-Ratable Element - Class 4771	1.39	1.53	1.53	10.07	1.57
1	4771	NR Explosives Or Ammunition Mfg., N.O.C.	5.58	6.15	6.15	10.22	6.32
1	474	NR Electric Power Or Electric Transmission Equipment Mfg.	3.31	3.67	3.67	10.88	3.77
1	111	NR Slaughter - Wholesale	9.62	11.44	11.44	18.92	11.75
3	888	NR Homeowners Association	6.10	7.46	7.38	20.98	7.58

DELAWARE COMPENSATION RATING BUREAU, INC.

Evaluation of House Bill 373 of 2014

Introduction

§2322B of House Bill 373 of 2014 (HB373) set forth procedures and requirements applicable to the health care payment system for workers compensation claims, and particularly impacting the fee schedule for all Delaware workers compensation funded procedures, treatments and services. Among those procedures and requirements are the following notable elements:

§2322B (3)(a):

The Workers' Compensation Oversight Panel (WCOP) was required to establish a fee schedule(s) based on the Resource Based Relative Value Scale ("RBRVS"), Medical Severity Diagnosis Related Group (MS-DRG), Ambulatory Payment Classification (APC), or equivalent scale used by the Centers for Medicare and Medicaid Services.

The fee schedule(s) are required to result in a reduction of 20% in aggregate workers compensation medical expenses by the year beginning January 31, 2015, an additional reduction of 5% of 2014 expenses by the year beginning January 31, 2016 and an additional reduction of 8% of 2014 expenses by the year beginning January 31, 2017.

§2322B (3)(b):

By January 31, 2017, no individual procedure in Delaware paid for through the workers compensation system shall be reimbursed at a rate greater than 200% of that reimbursed by the federal Medicare system, provided that radiology services may be reimbursed at up to 250% of the federal Medicare reimbursement and surgery services may be reimbursed at up to 300% of the federal Medicare reimbursement.

Section 3:

The advisory organization designated by the Department of Insurance pursuant to Title 18, Section 2607 of the Delaware Code (DCRB) was required, within 90 days of enactment of HB373, to file for approval by the Insurance Commissioner prospective loss costs that explicitly and individually accounted for the impact of any statutory changes in HB373.

Note: HB373 was signed into law on July 15, 2014. Accordingly, 90 days after enactment of HB373 was October 13, 2014.

Consistent with the evaluations of HB373 in the DCRB's December 1, 2014 and subsequent filings, the DCRB has elected to again apply the full level of savings called for in HB373 to the development of the December 1, 2017 residual market rate and voluntary market loss cost change. When Medical Data Call information pertaining to services provided, subject to the new fee schedules, has been collected and compiled for a sufficient period of time, the DCRB would be able to credibly measure the changes in expenditures occurring after the implementation of the new fee schedules. If such a review suggests that savings mandated under the law have not been accomplished, the DCRB reserves its right to submit, at any time following the completion of that review, a filing of prospective loss costs and residual market rates consistent with the DCRB's evaluation of the effects of HB373.

Sheet 2 of Exhibit 35 calculates savings factors by payment year for a forty-year medical payout pattern attributable to the intended effects of the legislation. The expected annual savings from 2014 medical expenses are reflected in the first, second and finally third year of the payout. For the second and third years of the payout pattern, the required reductions in medical expenses pre-empt what would otherwise have been inflationary adjustments to medical fees and payments based on the CPI-U index. This overlap of provisions amplifies the otherwise attainable savings for this legislation. For 2015 and 2016, the first and second years under the mandated reductions, the actual CPI-U values (0.1%) and (1.3%), respectively, replaced the projected values from the previous analyses (2.0%). This caused a slight reduction in the savings factors over the forty-year projection.

On Sheet 1 of Exhibit 35, the savings factors from Sheet 2 are applied to the DCRB's selected medical payout pattern. The resulting cumulative payments (\$685,934) are compared to the unadjusted payout of \$1,000,000, deriving the overall HB373 potential savings factor of 31.41 percent.

Delaware Compensation Rating Bureau, Inc.
HB373 - Estimated Savings

Year (1)	Medical 40 Year Payout		Estimated Savings Factor (4)	Indicated Paid (5) (3)*\$1,000,000	Adjusted Paid (6) (5)*(1+(4))
	Cum (2)	Increm (3)			
0					
1	0.0560	0.0560	-20.67%	56,000	44,425
2	0.2570	0.2010	-25.07%	201,000	150,609
3	0.3632	0.1062	-33.93%	106,200	70,166
4	0.4234	0.0602	-33.93%	60,200	39,774
5	0.4650	0.0416	-33.93%	41,600	27,485
6	0.4971	0.0321	-33.93%	32,100	21,208
7	0.5235	0.0264	-33.93%	26,400	17,442
8	0.5464	0.0229	-33.93%	22,900	15,130
9	0.5668	0.0204	-33.93%	20,400	13,478
10	0.5855	0.0187	-33.93%	18,700	12,355
11	0.6030	0.0175	-33.93%	17,500	11,562
12	0.6195	0.0165	-33.93%	16,500	10,902
13	0.6353	0.0158	-33.93%	15,800	10,439
14	0.6505	0.0152	-33.93%	15,200	10,043
15	0.6653	0.0148	-33.93%	14,800	9,778
16	0.6797	0.0144	-33.93%	14,400	9,514
17	0.6939	0.0142	-33.93%	14,200	9,382
18	0.7080	0.0141	-33.93%	14,100	9,316
19	0.7218	0.0138	-33.93%	13,800	9,118
20	0.7355	0.0137	-33.93%	13,700	9,052
21	0.7492	0.0137	-33.93%	13,700	9,052
22	0.7629	0.0137	-33.93%	13,700	9,052
23	0.7764	0.0135	-33.93%	13,500	8,919
24	0.7900	0.0136	-33.93%	13,600	8,986
25	0.8034	0.0134	-33.93%	13,400	8,853
26	0.8166	0.0132	-33.93%	13,200	8,721
27	0.8296	0.0130	-33.93%	13,000	8,589
28	0.8424	0.0128	-33.93%	12,800	8,457
29	0.8550	0.0126	-33.93%	12,600	8,325
30	0.8674	0.0124	-33.93%	12,400	8,193
31	0.8797	0.0123	-33.93%	12,300	8,127
32	0.8919	0.0122	-33.93%	12,200	8,061
33	0.9040	0.0121	-33.93%	12,100	7,994
34	0.9160	0.0120	-33.93%	12,000	7,928
35	0.9279	0.0119	-33.93%	11,900	7,862
36	0.9397	0.0118	-33.93%	11,800	7,796
37	0.9514	0.0117	-33.93%	11,700	7,730
38	0.9630	0.0116	-33.93%	11,600	7,664
39	0.9745	0.0115	-33.93%	11,500	7,598
40	1.0000	0.0255	-33.93%	25,500	16,848
		Total	-31.41%	1,000,000	685,934

Delaware Compensation Rating Bureau, Inc.
HB373 - Estimated Savings

Year	Allowable Increase	Base Rate	Statutory Additional Savings	Adj Rate	Estimated Savings % (-)	Estimated Savings Cum % (-)
(7)	(8)	(9) (9 _{yr-1})*(1+(8))	(10)	(11)	(12) (13)-(13 _{yr-1})	(13) (11)/(9) -1
0	-	0.7563				
1	-	0.7563	20%	0.6000 *	-20.67%	-20.67%
CPI-U						
2	0.0010	0.7571	5%	0.5672	-4.40%	-25.07%
3	0.0130	0.7669	8%	0.5067	-8.86%	-33.93%
4	0.0200	0.7822		0.5169	0.00%	-33.93%
5	0.0200	0.7979		0.5272	0.00%	-33.93%
6	0.0200	0.8138		0.5377	0.00%	-33.93%
7	0.0200	0.8301		0.5485	0.00%	-33.93%
8	0.0200	0.8467		0.5595	0.00%	-33.93%
9	0.0200	0.8637		0.5707	0.00%	-33.93%
10	0.0200	0.8809		0.5821	0.00%	-33.93%
11	0.0200	0.8985		0.5937	0.00%	-33.93%
12	0.0200	0.9165		0.6056	0.00%	-33.93%
13	0.0200	0.9348		0.6177	0.00%	-33.93%
14	0.0200	0.9535		0.6300	0.00%	-33.93%
15	0.0200	0.9726		0.6426	0.00%	-33.93%
16	0.0200	0.9921		0.6555	0.00%	-33.93%
17	0.0200	1.0119		0.6686	0.00%	-33.93%
18	0.0200	1.0321		0.6820	0.00%	-33.93%
19	0.0200	1.0528		0.6956	0.00%	-33.93%
20	0.0200	1.0738		0.7095	0.00%	-33.93%
21	0.0200	1.0953		0.7237	0.00%	-33.93%
22	0.0200	1.1172		0.7382	0.00%	-33.93%
23	0.0200	1.1396		0.7530	0.00%	-33.93%
24	0.0200	1.1624		0.7680	0.00%	-33.93%
25	0.0200	1.1856		0.7834	0.00%	-33.93%
26	0.0200	1.2093		0.7990	0.00%	-33.93%
27	0.0200	1.2335		0.8150	0.00%	-33.93%
28	0.0200	1.2582		0.8313	0.00%	-33.93%
29	0.0200	1.2833		0.8480	0.00%	-33.93%
30	0.0200	1.3090		0.8649	0.00%	-33.93%
31	0.0200	1.3352		0.8822	0.00%	-33.93%
32	0.0200	1.3619		0.8999	0.00%	-33.93%
33	0.0200	1.3891		0.9179	0.00%	-33.93%
34	0.0200	1.4169		0.9362	0.00%	-33.93%
35	0.0200	1.4453		0.9549	0.00%	-33.93%
36	0.0200	1.4742		0.9740	0.00%	-33.93%
37	0.0200	1.5036		0.9935	0.00%	-33.93%
38	0.0200	1.5337		1.0134	0.00%	-33.93%
39	0.0200	1.5644		1.0337	0.00%	-33.93%
40	0.0200	1.5957		1.0543	0.00%	-33.93%

* Adopted by Delaware Department of Labor in January 31, 2015 Fee Schedule

DELAWARE COMPENSATION RATING BUREAU, INC.

Table I - Summary of Financial Call Data

Table I presents premium and loss data which forms the basis for calculating development factors and projecting ratios of actual losses to premiums by policy year. Losses are shown on paid and case incurred (paid plus outstanding, excluding bulk and IBNR) bases split between indemnity and medical.

The data represents a summary of accumulated policy year experience as reported by carriers in the annual Financial Calls for Experience.

Four sets of development factors are shown, measuring the development from December 31, 2012 to December 31, 2013; December 31, 2013 to December 31, 2014; December 31, 2014 to December 31, 2015; and December 31, 2015 to December 31, 2016. So as to maximize the use of available data, the companies used in each stage of development are allowed to be independent of those used in other stages of development; therefore, the figures shown for a given valuation date may vary for purposes of comparison to the prior and subsequent points.

Experience for large deductible policies has been excluded from Table I.

Table I - Pages 1-6 - Reported Data

The data on pages 1-6 represent the experience as reported by the carriers. Consequently, the 12/31/09 and later valuations of losses reflect the impact of changes legislated by Senate Bill 1 of 2007, Senate Bill 238 of 2012, House Bill 175 of 2013 and House Bill 373 of 2014.

Table I - Pages 7-16 - Adjustments to reflect Senate Bill 1, Senate Bill 238 and House Bill 175 medical savings but prior to House Bill 373 medical savings

In order to analyze the loss development patterns suggested by the financial data, the medical payments and medical case reserves are put on a consistent basis with regard to benefit levels. Beginning with the December 1, 2009 rate and loss cost filing, all medical payments and reserves were adjusted to a pre-Senate Bill 1 benefit level to remove the effects of Senate Bill 1, Senate Bill 238, House Bill 175 and House Bill 373 from the reported data. With the advent of this filing, all medical payments and reserves are now adjusted to a post-House Bill 175, pre-House Bill 373 benefit level. That is, they reflect benefit levels after the effects of Senate Bill 1, Senate Bill 238 and House Bill 175 but before the effects of House Bill 373. Medical data has also been adjusted to reflect the anticipated improvements in medical trend due to Senate Bill 1 and Senate Bill 238. Pages 7-16 show the adjustments to bring medical losses to post-House Bill 175, pre-House Bill 373 levels for Calendar Years 2007-2016, respectively.

Consistent with the rate and loss cost filings effective December 1, 2009 and subsequent, staff's adjustments of medical payments are assumed to be effective immediately after payments are made. Adjustments of case reserve levels for the impacts of legislation will continue to be adjusted evenly over a 36-month period.

Table I - Pages 17-22 - Adjusted to Post-House Bill 175, Pre-House Bill 373 levels

Pages 17-22 reflect the adjustment to medical costs to bring all data to a post-House Bill 175, pre-House Bill 373 level. This data was the basis for all subsequent loss development and trend analysis.

TABLE I

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

ACCUMULATED STANDARD EARNED PREMIUM

Policy Year Valued	As of 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior to 1986	499,313,202	499,313,213	1.0000	Prior to 1986	475,901,634	475,901,634	1.0000
1986	74,540,210	74,540,210	1.0000	1986	68,727,386	68,727,386	1.0000
1987	87,187,766	87,187,766	1.0000	1987	81,080,364	81,080,364	1.0000
1988	104,156,834	104,156,834	1.0000	1988	98,509,492	98,509,492	1.0000
1989	112,006,449	112,006,449	1.0000	1989	105,487,107	105,487,107	1.0000
1990	100,769,966	100,769,966	1.0000	1990	94,125,731	94,125,731	1.0000
1991	97,023,519	97,050,962	1.0003	1991	90,695,845	90,750,388	1.0006
1992	89,189,995	89,190,039	1.0000	1992	82,084,698	82,084,698	1.0000
1993	90,725,310	90,724,421	1.0000	1993	84,936,458	84,936,458	1.0000
1994	83,151,960	83,154,380	1.0000	1994	77,193,665	77,193,605	1.0000
1995	79,874,949	79,874,943	1.0000	1995	73,445,394	73,445,418	1.0000
1996	83,668,945	83,668,917	1.0000	1996	77,188,731	77,188,734	1.0000
1997	86,953,643	86,953,607	1.0000	1997	80,784,678	80,784,703	1.0000
1998	92,377,889	92,377,869	1.0000	1998	84,068,560	84,068,572	1.0000
1999	87,625,454	87,625,393	1.0000	1999	80,572,172	80,572,143	1.0000
2000	94,748,288	94,748,147	1.0000	2000	85,738,581	85,738,501	1.0000
2001	95,701,134	95,643,936	0.9994	2001	88,449,374	88,449,339	1.0000
2002	118,877,369	118,858,069	0.9998	2002	113,699,746	113,717,630	1.0002
2003	134,183,507	134,184,277	1.0000	2003	129,655,791	129,655,762	1.0000
2004	153,036,271	153,036,527	1.0000	2004	149,122,206	149,121,079	1.0000
2005	187,891,445	187,888,080	1.0000	2005	183,000,631	182,998,946	1.0000
2006	207,191,524	207,185,868	1.0000	2006	202,487,230	202,495,026	1.0000
2007	200,029,903	200,007,564	0.9999	2007	195,753,446	195,750,621	1.0000
2008	151,139,871	151,152,969	1.0001	2008	148,482,656	148,479,227	1.0000
2009	118,168,783	118,087,574	0.9993	2009	116,318,345	116,311,214	0.9999
2010	105,661,606	105,645,526	0.9998	2010	104,350,998	104,476,537	1.0012
2011	106,218,857	106,385,661	1.0016	2011	105,111,781	105,072,860	0.9996
2012	59,119,378	114,744,657	1.9409	2012	113,287,818	113,468,957	1.0016
2013		70,122,448		2013	69,315,160	132,994,694	1.9187
				2014		76,798,021	

Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior to 1986	490,822,657	490,822,657	1.0000	Prior to 1986	490,822,657	490,822,657	1.0000
1986	73,474,543	73,474,543	1.0000	1986	73,474,543	73,474,543	1.0000
1987	85,943,515	85,943,515	1.0000	1987	85,943,515	85,943,515	1.0000
1988	102,949,395	102,949,395	1.0000	1988	102,949,395	102,949,395	1.0000
1989	110,768,371	110,768,371	1.0000	1989	110,768,371	110,768,371	1.0000
1990	99,948,026	99,948,026	1.0000	1990	99,948,026	99,948,026	1.0000
1991	95,894,161	95,915,069	1.0002	1991	95,915,069	95,933,003	1.0002
1992	87,086,900	87,086,900	1.0000	1992	87,086,900	87,086,967	1.0000
1993	87,798,462	87,798,462	1.0000	1993	87,798,462	87,798,462	1.0000
1994	82,320,327	82,320,327	1.0000	1994	82,320,327	82,331,367	1.0001
1995	78,691,448	78,691,441	1.0000	1995	78,691,441	78,691,441	1.0000
1996	82,677,008	82,676,981	1.0000	1996	82,676,981	82,676,970	1.0000
1997	83,865,046	83,865,017	1.0000	1997	83,865,017	83,865,012	1.0000
1998	86,444,463	86,444,445	1.0000	1998	86,444,445	86,444,449	1.0000
1999	80,901,980	80,901,994	1.0000	1999	80,901,994	80,901,977	1.0000
2000	89,557,141	89,557,126	1.0000	2000	89,557,126	89,557,124	1.0000
2001	90,799,185	90,805,701	1.0001	2001	90,805,701	90,806,330	1.0000
2002	114,272,115	114,271,524	1.0000	2002	114,271,524	114,271,531	1.0000
2003	129,612,918	129,614,075	1.0000	2003	129,494,762	129,494,810	1.0000
2004	153,025,541	153,025,932	1.0000	2004	152,871,327	152,871,385	1.0000
2005	187,890,751	187,894,404	1.0000	2005	187,799,467	187,799,312	1.0000
2006	207,236,689	207,243,922	1.0000	2006	206,582,739	206,582,882	1.0000
2007	200,003,004	200,008,027	1.0000	2007	199,464,717	199,461,360	1.0000
2008	151,148,083	151,154,105	1.0000	2008	149,416,538	149,417,895	1.0000
2009	118,011,756	118,689,735	1.0057	2009	117,158,714	117,158,752	1.0000
2010	106,031,849	106,242,328	1.0020	2010	105,094,206	105,086,397	0.9999
2011	106,569,572	106,335,247	0.9978	2011	105,462,999	105,492,262	1.0003
2012	115,223,852	115,576,402	1.0031	2012	114,609,213	114,622,483	1.0001
2013	135,120,835	136,119,967	1.0074	2013	135,289,131	135,182,833	0.9992
2014	78,165,318	147,276,890	1.8842	2014	146,603,738	148,439,581	1.0125
2015		79,473,287		2015	79,461,959	147,359,751	1.8545
				2016		88,172,419	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

TABLE I - A - REPORTED

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior to 1986	348,072,107	348,840,633	1.0022	Prior to 1986	335,608,075	336,791,763	1.0035
1986	46,085,123	45,774,531	0.9933	1986	42,756,262	42,822,378	1.0015
1987	62,890,399	63,347,516	1.0073	1987	58,684,515	59,086,702	1.0069
1988	56,255,432	56,568,824	1.0056	1988	54,209,474	53,870,869	0.9938
1989	72,177,103	74,846,390	1.0370	1989	73,033,007	72,837,547	0.9973
1990	67,843,485	68,297,815	1.0067	1990	63,318,349	63,717,405	1.0063
1991	64,126,912	63,878,906	0.9961	1991	59,533,146	59,412,377	0.9980
1992	74,249,057	74,298,855	1.0007	1992	70,327,459	67,362,274	0.9578
1993	69,924,888	69,109,255	0.9883	1993	65,550,361	66,275,344	1.0111
1994	58,569,673	59,031,128	1.0079	1994	53,369,553	52,690,451	0.9873
1995	62,829,107	62,282,593	0.9913	1995	56,501,851	56,608,443	1.0019
1996	74,144,293	75,029,056	1.0119	1996	70,917,818	69,934,491	0.9861
1997	71,537,963	72,095,433	1.0078	1997	68,378,573	68,268,726	0.9984
1998	61,105,820	61,464,045	1.0059	1998	56,529,850	56,544,864	1.0003
1999	76,665,939	76,560,934	0.9986	1999	66,569,924	65,363,225	0.9819
2000	99,812,861	100,926,885	1.0112	2000	91,225,949	90,732,997	0.9946
2001	79,952,712	80,099,706	1.0018	2001	68,322,172	67,955,260	0.9946
2002	97,517,627	96,471,603	0.9893	2002	88,656,737	92,073,294	1.0385
2003	93,940,591	95,231,202	1.0137	2003	91,234,051	93,124,434	1.0207
2004	101,135,417	100,165,073	0.9904	2004	96,872,481	97,788,634	1.0095
2005	100,453,271	101,236,273	1.0078	2005	96,778,835	98,491,600	1.0177
2006	95,673,503	98,880,684	1.0335	2006	96,814,050	100,470,342	1.0378
2007	95,708,736	98,603,247	1.0302	2007	94,551,428	97,031,040	1.0262
2008	83,534,692	87,803,970	1.0511	2008	84,330,529	89,135,611	1.0570
2009	89,632,774	95,461,522	1.0650	2009	94,125,311	101,557,269	1.0790
2010	81,916,995	96,245,980	1.1749	2010	91,337,229	97,038,838	1.0624
2011	68,519,989	83,326,784	1.2161	2011	82,032,686	90,203,806	1.0996
2012	17,228,307	55,955,203	3.2479	2012	55,281,524	70,037,201	1.2669
2013		20,266,530		2013	19,856,276	57,323,990	2.8869
				2014		20,287,178	
Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior to 1986	345,352,326	344,750,272	0.9983	Prior to 1986	344,750,272	342,916,636	0.9947
1986	44,752,803	44,840,816	1.0020	1986	44,840,816	44,888,488	1.0011
1987	62,946,476	63,156,259	1.0033	1987	63,156,259	63,459,766	1.0048
1988	55,935,767	56,107,982	1.0031	1988	56,107,982	56,069,487	0.9993
1989	74,379,159	74,801,113	1.0057	1989	74,801,113	74,239,454	0.9925
1990	68,021,172	69,374,700	1.0199	1990	69,374,700	69,512,431	1.0020
1991	63,095,667	63,141,946	1.0007	1991	63,141,946	62,775,550	0.9942
1992	70,866,816	71,389,065	1.0074	1992	71,389,065	71,779,978	1.0055
1993	67,380,199	67,422,771	1.0006	1993	67,422,771	67,209,367	0.9968
1994	57,123,218	57,331,802	1.0037	1994	57,331,802	57,032,088	0.9948
1995	62,019,600	62,006,553	0.9998	1995	62,006,553	62,002,975	0.9999
1996	73,221,776	73,607,604	1.0053	1996	73,607,604	72,960,693	0.9912
1997	69,811,369	69,013,816	0.9886	1997	69,013,816	68,850,120	0.9976
1998	56,441,019	56,419,169	0.9996	1998	56,419,169	56,712,406	1.0052
1999	70,809,154	71,152,720	1.0049	1999	71,152,720	70,781,202	0.9948
2000	90,850,236	90,129,719	0.9921	2000	90,129,719	89,820,086	0.9966
2001	77,155,858	77,567,437	1.0053	2001	77,567,437	78,050,109	1.0062
2002	95,651,166	96,252,862	1.0063	2002	96,252,862	96,428,890	1.0018
2003	92,856,126	93,073,526	1.0023	2003	93,073,526	93,400,628	1.0041
2004	101,095,676	102,147,163	1.0104	2004	102,142,069	103,249,145	1.0108
2005	102,949,095	104,069,173	1.0109	2005	104,064,523	104,320,253	1.0025
2006	102,597,299	102,848,888	1.0025	2006	102,746,327	103,421,507	1.0066
2007	101,309,215	102,598,814	1.0127	2007	102,221,678	103,008,380	1.0077
2008	93,099,195	94,520,692	1.0153	2008	93,231,406	95,327,927	1.0225
2009	102,606,836	100,445,806	0.9789	2009	97,493,857	97,981,600	1.0050
2010	103,719,120	104,241,993	1.0050	2010	103,574,885	106,433,693	1.0276
2011	91,703,058	93,128,116	1.0155	2011	92,673,893	94,036,232	1.0147
2012	70,754,712	78,245,882	1.1059	2012	77,825,367	81,690,020	1.0497
2013	58,514,656	72,502,715	1.2391	2013	72,055,639	80,933,006	1.1232
2014	20,733,167	55,802,581	2.6915	2014	55,577,371	64,954,846	1.1687
2015		25,418,245		2015	25,418,245	65,884,575	2.5920
				2016		24,481,693	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

TABLE I - B - REPORTED

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INDEMNITY INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior to 1986	202,998,505	202,528,192	0.9977	Prior to 1986	194,996,804	195,062,351	1.0003
1986	26,606,264	26,595,339	0.9996	1986	24,790,020	24,822,235	1.0013
1987	32,410,712	32,123,111	0.9911	1987	29,954,871	29,987,379	1.0011
1988	29,475,914	29,650,560	1.0059	1988	28,232,182	28,305,090	1.0026
1989	34,503,317	35,039,939	1.0156	1989	34,090,713	34,435,852	1.0101
1990	34,825,327	34,937,883	1.0032	1990	32,815,938	32,808,353	0.9998
1991	31,777,348	31,765,945	0.9996	1991	29,542,186	29,895,068	1.0119
1992	28,794,226	28,783,140	0.9996	1992	26,782,074	26,787,356	1.0002
1993	33,529,178	33,197,313	0.9901	1993	31,514,668	31,631,051	1.0037
1994	24,800,894	25,422,514	1.0251	1994	22,890,169	22,734,364	0.9932
1995	26,083,911	26,100,713	1.0006	1995	24,126,196	24,545,137	1.0174
1996	31,474,590	31,518,722	1.0014	1996	29,678,867	29,533,271	0.9951
1997	32,578,912	32,548,455	0.9991	1997	30,881,435	30,834,147	0.9985
1998	27,546,683	27,491,089	0.9980	1998	25,216,048	25,255,992	1.0016
1999	33,174,183	33,057,139	0.9965	1999	29,031,197	28,902,337	0.9956
2000	43,024,933	43,889,745	1.0201	2000	39,110,112	39,214,764	1.0027
2001	35,812,395	35,906,720	1.0026	2001	30,657,742	30,728,698	1.0023
2002	40,068,358	40,202,550	1.0033	2002	36,862,805	37,176,465	1.0085
2003	39,780,788	40,098,288	1.0080	2003	38,336,821	39,231,063	1.0233
2004	41,144,584	41,264,845	1.0029	2004	39,753,492	40,060,617	1.0077
2005	41,840,907	42,085,586	1.0058	2005	40,838,291	40,969,813	1.0032
2006	41,548,789	42,881,960	1.0321	2006	41,841,377	42,381,338	1.0129
2007	39,933,655	41,083,342	1.0288	2007	39,452,095	40,935,000	1.0376
2008	35,384,921	37,266,952	1.0532	2008	35,302,361	36,462,640	1.0329
2009	38,422,865	40,792,616	1.0617	2009	40,202,893	42,354,400	1.0535
2010	29,251,432	36,698,764	1.2546	2010	34,897,728	36,989,815	1.0599
2011	24,610,062	31,690,438	1.2877	2011	31,130,039	34,301,965	1.1019
2012	7,139,956	22,172,227	3.1054	2012	21,873,575	28,886,211	1.3206
2013		8,105,756		2013	7,944,988	24,115,779	3.0353
				2014		8,678,504	

Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior to 1986	199,454,226	199,616,679	1.0008	Prior to 1986	199,616,679	199,546,128	0.9996
1986	25,676,986	25,698,122	1.0008	1986	25,698,122	25,695,177	0.9999
1987	31,812,476	31,833,775	1.0007	1987	31,833,775	31,865,506	1.0010
1988	29,592,147	29,682,892	1.0031	1988	29,682,892	29,650,273	0.9989
1989	35,268,596	35,289,474	1.0006	1989	35,289,474	35,179,681	0.9969
1990	34,573,435	35,246,443	1.0195	1990	35,246,443	35,235,757	0.9997
1991	31,745,601	31,773,221	1.0009	1991	31,773,221	31,646,298	0.9960
1992	28,583,482	28,654,628	1.0025	1992	28,654,628	28,682,674	1.0010
1993	31,403,427	31,509,844	1.0034	1993	31,509,844	31,521,555	1.0004
1994	24,222,301	24,520,021	1.0123	1994	24,520,021	24,441,644	0.9968
1995	26,333,461	26,330,677	0.9999	1995	26,330,677	26,324,828	0.9998
1996	31,013,530	31,104,432	1.0029	1996	31,104,432	31,133,559	1.0009
1997	31,688,081	31,128,879	0.9824	1997	31,128,879	31,167,741	1.0012
1998	25,500,431	25,594,003	1.0037	1998	25,594,003	25,647,835	1.0021
1999	30,720,427	30,762,731	1.0014	1999	30,762,731	30,820,899	1.0019
2000	39,603,955	39,594,183	0.9998	2000	39,594,183	39,482,982	0.9972
2001	34,930,617	34,933,687	1.0001	2001	34,933,687	34,934,579	1.0000
2002	38,644,954	38,567,335	0.9980	2002	38,567,335	38,582,554	1.0004
2003	39,202,561	39,250,173	1.0012	2003	39,234,880	39,300,468	1.0017
2004	41,575,663	41,694,339	1.0029	2004	41,694,339	41,934,168	1.0058
2005	42,217,108	42,273,521	1.0013	2005	42,273,521	42,208,564	0.9985
2006	43,465,943	44,197,198	1.0168	2006	44,134,645	44,541,842	1.0092
2007	42,566,629	43,149,809	1.0137	2007	42,918,160	43,208,744	1.0068
2008	38,651,138	38,860,308	1.0054	2008	38,213,686	38,463,324	1.0065
2009	42,734,041	42,927,744	1.0045	2009	41,402,762	41,964,587	1.0136
2010	39,250,988	38,131,657	0.9715	2010	37,892,665	38,680,498	1.0208
2011	34,930,050	36,313,933	1.0396	2011	36,206,336	37,058,051	1.0235
2012	29,217,994	32,356,932	1.1074	2012	32,239,001	34,960,663	1.0844
2013	24,587,617	31,542,747	1.2829	2013	31,463,549	36,373,343	1.1560
2014	8,876,765	21,429,727	2.4141	2014	21,375,771	27,074,051	1.2666
2015		7,957,600		2015	7,957,600	22,788,052	2.8637
				2016		8,289,994	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

TABLE I - C - REPORTED

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

MEDICAL INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior to 1986	145,073,602	146,312,441	1.0085	Prior to 1986	140,611,271	141,729,412	1.0080
1986	19,478,859	19,179,192	0.9846	1986	17,966,242	18,000,143	1.0019
1987	30,479,687	31,224,405	1.0244	1987	28,729,644	29,099,323	1.0129
1988	26,779,518	26,918,264	1.0052	1988	25,977,292	25,565,779	0.9842
1989	37,673,786	39,806,451	1.0566	1989	38,942,294	38,401,695	0.9861
1990	33,018,158	33,359,932	1.0104	1990	30,502,411	30,909,052	1.0133
1991	32,349,564	32,112,961	0.9927	1991	29,990,960	29,517,309	0.9842
1992	45,454,831	45,515,715	1.0013	1992	43,545,385	40,574,918	0.9318
1993	36,395,710	35,911,942	0.9867	1993	34,035,693	34,644,293	1.0179
1994	33,768,779	33,608,614	0.9953	1994	30,479,384	29,956,087	0.9828
1995	36,745,196	36,181,880	0.9847	1995	32,375,655	32,063,306	0.9904
1996	42,669,703	43,510,334	1.0197	1996	41,238,951	40,401,220	0.9797
1997	38,959,051	39,546,978	1.0151	1997	37,497,138	37,434,579	0.9983
1998	33,559,137	33,972,956	1.0123	1998	31,313,802	31,288,872	0.9992
1999	43,491,756	43,503,795	1.0003	1999	37,538,727	36,460,888	0.9713
2000	56,787,928	57,037,140	1.0044	2000	52,115,837	51,518,233	0.9885
2001	44,140,317	44,192,986	1.0012	2001	37,664,430	37,226,562	0.9884
2002	57,449,269	56,269,053	0.9795	2002	51,793,932	54,896,829	1.0599
2003	54,159,803	55,132,914	1.0180	2003	52,897,230	53,893,371	1.0188
2004	59,990,833	58,900,228	0.9818	2004	57,118,989	57,728,017	1.0107
2005	58,612,364	59,150,687	1.0092	2005	55,940,544	57,521,787	1.0283
2006	54,124,714	55,998,724	1.0346	2006	54,972,673	58,089,004	1.0567
2007	55,775,081	57,519,905	1.0313	2007	55,099,333	56,096,040	1.0181
2008	48,149,771	50,537,018	1.0496	2008	49,028,168	52,672,971	1.0743
2009	51,209,909	54,668,906	1.0675	2009	53,922,418	59,202,869	1.0979
2010	52,665,563	59,547,216	1.1307	2010	56,439,501	60,049,023	1.0640
2011	43,909,927	51,636,346	1.1760	2011	50,902,647	55,901,841	1.0982
2012	10,088,351	33,782,976	3.3487	2012	33,407,949	41,150,990	1.2318
2011		12,160,774		2013	11,911,288	33,208,211	2.7880
				2014		11,608,674	

Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior to 1986	145,898,100	145,133,593	0.9948	Prior to 1986	145,133,593	143,370,508	0.9879
1986	19,075,817	19,142,694	1.0035	1986	19,142,694	19,193,311	1.0026
1987	31,134,000	31,322,484	1.0061	1987	31,322,484	31,594,260	1.0087
1988	26,343,620	26,425,090	1.0031	1988	26,425,090	26,419,214	0.9998
1989	39,110,563	39,511,639	1.0103	1989	39,511,639	39,059,773	0.9886
1990	33,447,737	34,128,257	1.0203	1990	34,128,257	34,276,674	1.0043
1991	31,350,066	31,368,725	1.0006	1991	31,368,725	31,129,252	0.9924
1992	42,283,334	42,734,437	1.0107	1992	42,734,437	43,097,304	1.0085
1993	35,976,772	35,912,927	0.9982	1993	35,912,927	35,687,812	0.9937
1994	32,900,917	32,811,781	0.9973	1994	32,811,781	32,590,444	0.9933
1995	35,686,139	35,675,876	0.9997	1995	35,675,876	35,678,147	1.0001
1996	42,208,246	42,503,172	1.0070	1996	42,503,172	41,827,134	0.9841
1997	38,123,288	37,884,937	0.9937	1997	37,884,937	37,682,379	0.9947
1998	30,940,588	30,825,166	0.9963	1998	30,825,166	31,064,571	1.0078
1999	40,088,727	40,389,989	1.0075	1999	40,389,989	39,960,303	0.9894
2000	51,246,281	50,535,536	0.9861	2000	50,535,536	50,337,104	0.9961
2001	42,225,241	42,633,750	1.0097	2001	42,633,750	43,115,530	1.0113
2002	57,006,212	57,685,527	1.0119	2002	57,685,527	57,846,336	1.0028
2003	53,653,565	53,823,353	1.0032	2003	53,785,759	54,100,160	1.0058
2004	59,520,013	60,452,824	1.0157	2004	60,447,730	61,314,977	1.0143
2005	60,731,987	61,795,652	1.0175	2005	61,791,002	62,111,689	1.0052
2006	59,131,356	58,651,690	0.9919	2006	58,611,682	58,879,665	1.0046
2007	58,742,586	59,449,005	1.0120	2007	59,303,518	59,799,636	1.0084
2008	54,448,057	55,660,384	1.0223	2008	55,017,720	56,864,603	1.0336
2009	59,872,795	57,518,062	0.9607	2009	56,091,095	56,017,013	0.9987
2010	64,468,132	66,110,336	1.0255	2010	65,682,220	67,753,195	1.0315
2011	56,773,008	56,814,183	1.0007	2011	56,467,557	56,978,181	1.0090
2012	41,536,718	45,888,950	1.1048	2012	45,586,366	46,729,357	1.0251
2013	33,927,039	40,959,968	1.2073	2013	40,592,090	44,559,663	1.0977
2014	11,856,402	34,372,854	2.8991	2014	34,201,600	37,880,795	1.1076
2015		17,460,645		2015	17,460,645	43,096,523	2.4682
				2016		16,191,699	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

TABLE I - D - REPORTED

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INDEMNITY PAID LOSSES

Policy Year Valued	As of 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior to 1986	198,861,111	199,317,047	1.0023	Prior to 1986	191,803,624	192,127,096	1.0017
1986	25,712,844	25,745,134	1.0013	1986	24,020,649	24,077,391	1.0024
1987	31,497,137	31,070,298	0.9864	1987	29,032,363	29,108,310	1.0026
1988	29,051,712	29,282,784	1.0080	1988	27,860,354	27,921,650	1.0022
1989	33,057,393	33,333,316	1.0083	1989	32,384,090	32,556,421	1.0053
1990	33,577,075	33,803,190	1.0067	1990	31,680,972	31,785,143	1.0033
1991	30,235,686	30,338,263	1.0034	1991	28,113,673	28,786,530	1.0239
1992	28,566,789	28,595,045	1.0010	1992	26,593,979	26,609,958	1.0006
1993	32,050,978	32,152,310	1.0032	1993	30,464,721	30,758,862	1.0097
1994	23,277,538	23,348,064	1.0030	1994	20,815,719	21,801,047	1.0473
1995	25,111,208	25,216,130	1.0042	1995	23,257,050	23,286,727	1.0013
1996	29,855,162	30,238,629	1.0128	1996	28,532,124	28,630,663	1.0035
1997	29,423,131	29,823,730	1.0136	1997	28,174,753	28,425,284	1.0089
1998	26,441,392	26,514,955	1.0028	1998	24,236,767	24,481,542	1.0101
1999	31,407,393	32,203,779	1.0254	1999	28,317,654	28,541,682	1.0079
2000	40,098,302	40,583,132	1.0121	2000	36,406,834	36,721,173	1.0086
2001	33,580,199	34,001,822	1.0126	2001	29,304,966	29,633,353	1.0112
2002	36,251,915	36,919,545	1.0184	2002	33,837,931	35,105,175	1.0375
2003	36,401,156	37,103,185	1.0193	2003	35,443,274	36,648,944	1.0340
2004	37,594,455	38,909,375	1.0350	2004	37,394,329	38,045,073	1.0174
2005	37,002,582	38,285,557	1.0347	2005	37,252,464	38,293,263	1.0279
2006	35,559,704	37,438,712	1.0528	2006	36,390,932	38,381,669	1.0547
2007	33,579,773	36,255,949	1.0797	2007	34,859,162	35,940,572	1.0310
2008	29,093,770	32,524,405	1.1179	2008	31,034,522	32,710,861	1.0540
2009	24,570,773	29,132,333	1.1856	2009	28,822,279	32,310,850	1.1210
2010	15,546,650	24,548,469	1.5790	2010	24,233,150	29,135,145	1.2023
2011	9,487,937	19,162,359	2.0197	2011	18,902,532	26,367,195	1.3949
2012	1,505,071	7,919,682	5.2620	2012	7,817,826	15,957,216	2.0411
2013		1,729,152		2013	1,705,951	10,137,892	5.9427
				2014		1,462,937	
Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior to 1986	196,396,499	196,748,399	1.0018	Prior to 1986	196,748,399	197,120,752	1.0019
1986	24,838,291	24,905,824	1.0027	1986	24,905,824	24,968,516	1.0025
1987	30,802,312	30,869,161	1.0022	1987	30,869,161	30,906,041	1.0012
1988	29,207,321	29,410,618	1.0070	1988	29,410,618	29,449,539	1.0013
1989	33,373,743	33,586,659	1.0064	1989	33,586,659	33,662,925	1.0023
1990	33,545,140	33,673,825	1.0038	1990	33,673,825	33,785,304	1.0033
1991	30,627,063	30,812,993	1.0061	1991	30,812,993	30,851,693	1.0013
1992	28,407,755	28,425,124	1.0006	1992	28,425,124	28,465,594	1.0014
1993	30,523,493	30,691,917	1.0055	1993	30,691,917	30,754,410	1.0020
1994	23,288,984	23,365,639	1.0033	1994	23,365,639	23,724,508	1.0154
1995	25,059,614	25,118,724	1.0024	1995	25,118,724	25,174,416	1.0022
1996	29,984,511	30,089,832	1.0035	1996	30,089,832	30,180,968	1.0030
1997	29,431,336	29,538,255	1.0036	1997	29,538,255	29,618,500	1.0027
1998	24,702,205	25,080,112	1.0153	1998	25,080,112	25,142,145	1.0025
1999	30,228,041	30,287,733	1.0020	1999	30,287,733	30,602,183	1.0104
2000	37,348,367	37,732,920	1.0103	2000	37,732,920	37,818,676	1.0023
2001	33,245,650	33,544,938	1.0090	2001	33,544,938	33,732,676	1.0056
2002	36,593,873	36,996,305	1.0110	2002	36,996,305	37,125,959	1.0035
2003	36,747,439	37,023,260	1.0075	2003	37,007,967	37,277,302	1.0073
2004	39,560,119	39,920,152	1.0091	2004	39,920,152	40,168,806	1.0062
2005	39,346,231	40,058,297	1.0181	2005	40,058,297	41,214,938	1.0289
2006	39,429,449	41,047,665	1.0410	2006	40,985,112	41,913,458	1.0227
2007	37,409,684	38,151,658	1.0198	2007	37,920,009	39,358,678	1.0379
2008	34,273,280	35,647,567	1.0401	2008	35,000,945	35,673,101	1.0192
2009	32,628,733	35,556,416	1.0897	2009	34,477,520	36,505,243	1.0588
2010	30,494,056	33,221,795	1.0895	2010	32,982,803	34,748,525	1.0535
2011	26,780,273	31,178,374	1.1642	2011	31,101,777	32,768,593	1.0536
2012	16,082,348	23,271,713	1.4470	2012	23,153,782	28,587,638	1.2347
2013	10,228,367	18,802,942	1.8383	2013	18,723,744	25,879,943	1.3822
2014	1,480,003	8,457,917	5.7148	2014	8,405,827	16,337,903	1.9436
2015		1,788,691		2015	1,788,691	10,455,996	5.8456
				2016		1,386,181	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

TABLE I - E - REPORTED

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

MEDICAL PAID LOSSES

Policy Year Valued	As of 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior to 1986	131,890,659	134,638,942	1.0208	Prior to 1986	129,477,125	131,050,107	1.0121
1986	18,141,184	18,296,806	1.0086	1986	17,134,987	17,191,791	1.0033
1987	25,652,670	26,379,502	1.0283	1987	24,499,484	24,725,269	1.0092
1988	25,284,753	25,473,876	1.0075	1988	24,596,663	24,939,068	1.0139
1989	32,387,543	32,876,135	1.0151	1989	32,004,387	32,672,384	1.0209
1990	29,442,331	29,959,976	1.0176	1990	27,686,937	27,915,040	1.0082
1991	29,426,029	29,604,062	1.0061	1991	27,492,089	27,689,926	1.0072
1992	36,310,158	37,216,273	1.0250	1992	35,233,278	35,814,857	1.0165
1993	31,607,376	31,958,440	1.0111	1993	30,160,210	30,676,032	1.0171
1994	27,516,302	27,786,647	1.0098	1994	24,816,849	25,270,636	1.0183
1995	30,357,639	31,011,376	1.0215	1995	27,229,363	27,510,852	1.0103
1996	35,357,025	36,143,476	1.0222	1996	34,336,909	34,786,324	1.0131
1997	32,692,095	33,128,023	1.0133	1997	31,600,541	32,113,034	1.0162
1998	31,601,812	31,848,904	1.0078	1998	29,319,346	29,418,777	1.0034
1999	39,549,499	39,981,486	1.0109	1999	34,147,549	34,403,486	1.0075
2000	47,979,816	49,315,342	1.0278	2000	45,160,638	45,902,623	1.0164
2001	37,559,157	38,248,888	1.0184	2001	33,167,545	33,707,410	1.0163
2002	46,366,626	48,035,115	1.0360	2002	43,522,910	46,447,776	1.0672
2003	45,193,379	46,632,251	1.0318	2003	44,824,622	45,945,178	1.0250
2004	49,815,652	50,914,388	1.0221	2004	49,122,392	50,274,688	1.0235
2005	48,824,338	50,367,712	1.0316	2005	48,523,006	49,637,372	1.0230
2006	44,786,937	46,589,394	1.0402	2006	45,835,758	47,603,082	1.0386
2007	45,427,939	47,358,307	1.0425	2007	45,733,385	47,178,440	1.0316
2008	39,853,989	43,289,505	1.0862	2008	41,978,417	44,040,688	1.0491
2009	38,459,855	42,349,542	1.1011	2009	41,877,819	44,184,927	1.0551
2010	38,491,181	45,321,814	1.1775	2010	43,906,482	49,617,309	1.1301
2011	29,989,488	40,492,445	1.3502	2011	40,089,232	44,660,705	1.1140
2012	4,752,143	24,489,553	5.1534	2012	24,281,475	32,819,245	1.3516
2013		5,352,911		2013	5,229,666	24,018,537	4.5927
				2014		4,364,034	
Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior to 1986	134,922,843	135,829,640	1.0067	Prior to 1986	135,829,640	136,671,927	1.0062
1986	18,267,465	18,329,119	1.0034	1986	18,329,119	18,359,185	1.0016
1987	26,303,817	26,524,736	1.0084	1987	26,524,736	26,857,328	1.0125
1988	25,653,526	25,777,275	1.0048	1988	25,777,275	25,841,795	1.0025
1989	33,381,252	34,121,940	1.0222	1989	34,121,940	34,274,395	1.0045
1990	29,911,420	30,136,121	1.0075	1990	30,136,121	30,253,096	1.0039
1991	29,502,148	29,762,089	1.0088	1991	29,762,089	29,815,646	1.0018
1992	37,523,273	38,183,462	1.0176	1992	38,183,462	38,728,218	1.0143
1993	31,923,334	32,183,952	1.0082	1993	32,183,952	32,389,870	1.0064
1994	28,061,383	28,186,171	1.0044	1994	28,186,171	28,459,036	1.0097
1995	31,106,100	31,229,014	1.0040	1995	31,229,014	31,394,956	1.0053
1996	36,108,714	36,572,067	1.0128	1996	36,572,067	36,863,392	1.0080
1997	32,651,178	32,842,348	1.0059	1997	32,842,348	33,288,017	1.0136
1998	29,070,493	29,298,844	1.0079	1998	29,298,844	29,530,995	1.0079
1999	37,892,771	38,249,012	1.0094	1999	38,249,012	38,377,290	1.0034
2000	45,558,167	46,285,403	1.0160	2000	46,285,403	46,506,235	1.0048
2001	37,332,866	37,658,449	1.0087	2001	37,658,449	38,372,738	1.0190
2002	48,626,067	50,371,124	1.0359	2002	50,371,124	51,039,842	1.0133
2003	45,490,398	46,118,372	1.0138	2003	46,080,778	46,675,289	1.0129
2004	52,066,684	53,219,830	1.0221	2004	53,214,736	53,985,686	1.0145
2005	51,518,483	52,177,863	1.0128	2005	52,173,213	53,575,753	1.0269
2006	48,364,268	49,840,787	1.0305	2006	49,800,779	51,160,113	1.0273
2007	48,916,916	50,100,523	1.0242	2007	49,955,036	51,039,216	1.0217
2008	45,474,963	47,265,999	1.0394	2008	46,623,335	48,025,657	1.0301
2009	44,665,706	47,610,642	1.0659	2009	46,189,215	48,221,180	1.0440
2010	51,974,989	54,946,223	1.0572	2010	54,518,107	56,423,462	1.0349
2011	45,154,042	48,027,771	1.0636	2011	47,681,145	48,338,975	1.0138
2012	33,034,684	37,607,445	1.1384	2012	37,304,861	39,728,138	1.0650
2013	24,481,677	33,468,377	1.3671	2013	33,100,499	38,137,924	1.1522
2014	4,466,387	19,229,108	4.3053	2014	19,075,797	26,008,415	1.3634
2015		6,176,643		2015	6,176,643	23,134,826	3.7455
				2016		4,919,213	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

TABLE I - ADJUSTMENTS TO BRING MEDICAL DATA FROM THE 06 V. 07 VALUATION TO POST-HB175, PRE-HB373 LEVEL

POLICY YEAR BEING VALUED	MEDICAL PAID LOSSES							
	ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/06	ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/07	CALENDAR YEAR 2007 PAID LOSSES	AVERAGE PAYMENT LEVEL	ADJUSTED CALENDAR YEAR 2007 PAID LOSSES	ACCUMULATED AVERAGE PAYMENT LEVEL	ADJUSTED ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/06	ADJUSTED ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/07
	(1)	(2)	(3) = (2) - (1)	(4)	(5) = (3) * (4)	(6)	(7) = (1) * (6)	(8) = (5) + (7)
PRIOR TO 1986	118,890,131	120,869,155	1,979,024	0.7905	1,564,418	0.5600	66,578,473	68,142,891
1986	17,845,235	18,045,928	200,693	0.7905	158,648	0.6122	10,924,853	11,083,501
1987	23,594,435	23,563,216	(31,219)	0.7905	(24,679)	0.6201	14,630,909	14,606,230
1988	23,847,860	24,015,729	167,869	0.7905	132,700	0.6281	14,978,841	15,111,541
1989	28,316,692	28,805,174	488,482	0.7905	386,145	0.6361	18,012,248	18,398,393
1990	27,355,833	27,664,792	308,959	0.7905	244,232	0.6443	17,625,363	17,869,595
1991	28,001,184	28,284,577	283,393	0.7905	224,022	0.6525	18,270,773	18,494,795
1992	32,355,518	33,056,699	701,181	0.7905	554,284	0.6608	21,380,526	21,934,810
1993	29,106,441	29,623,318	516,877	0.7905	408,591	0.6691	19,475,120	19,883,711
1994	24,543,221	25,491,176	947,955	0.7905	749,358	0.6776	16,630,487	17,379,845
1995	28,453,127	29,358,399	905,272	0.7905	715,618	0.6861	19,521,690	20,237,308
1996	29,697,251	31,109,894	1,412,643	0.7905	1,116,694	0.6946	20,627,711	21,744,405
1997	29,538,060	30,621,548	1,083,488	0.7905	856,497	0.7032	20,771,164	21,627,661
1998	29,438,711	30,237,904	799,193	0.7905	631,762	0.7119	20,957,418	21,589,180
1999	34,877,382	35,787,084	909,702	0.7905	719,119	0.7206	25,132,641	25,851,760
2000	38,527,710	40,443,398	1,915,688	0.7905	1,514,351	0.7294	28,102,112	29,616,463
2001	32,237,958	33,643,057	1,405,099	0.7905	1,110,731	0.7381	23,794,837	24,905,568
2002	37,580,178	39,537,431	1,957,253	0.7905	1,547,208	0.7469	28,068,635	29,615,843
2003	36,250,314	37,860,700	1,610,386	0.7905	1,273,010	0.7555	27,387,112	28,660,122
2004	34,524,575	39,397,593	4,873,018	0.7905	3,852,121	0.7640	26,376,775	30,228,896
2005	26,023,030	34,414,696	8,391,666	0.7905	6,633,612	0.7722	20,094,984	26,728,596
2006	6,304,911	24,578,103	18,273,192	0.7905	14,444,958	0.7796	4,915,309	19,360,267
2007		5,941,189	5,941,189	0.7905	4,696,510			4,696,510

MEDICAL CASE RESERVES

POLICY YEAR BEING VALUED	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/07	AVERAGE RESERVE LEVEL	ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/07
	(12)	(13)	(14) = (12) * (13)
	PRIOR TO 1986	18,543,980	0.7905
1986	1,535,160	0.7905	1,213,544
1987	3,675,889	0.7905	2,905,790
1988	3,321,039	0.7905	2,625,281
1989	3,743,110	0.7905	2,958,928
1990	3,695,993	0.7905	2,921,682
1991	2,739,611	0.7905	2,165,662
1992	7,481,417	0.7905	5,914,060
1993	6,157,155	0.7905	4,867,231
1994	5,706,549	0.7905	4,511,027
1995	5,283,575	0.7905	4,176,666
1996	5,073,493	0.7905	4,010,596
1997	5,558,943	0.7905	4,394,344
1998	5,229,371	0.7905	4,133,818
1999	6,858,559	0.7905	5,421,691
2000	14,674,080	0.7905	11,599,860
2001	9,912,321	0.7905	7,835,690
2002	9,550,302	0.7905	7,549,514
2003	8,491,451	0.7905	6,712,492
2004	12,645,363	0.7905	9,996,159
2005	9,635,006	0.7905	7,616,472
2006	9,859,947	0.7905	7,794,288
2007	7,583,965	0.7905	5,995,124

TABLE I - ADJUSTMENTS TO BRING MEDICAL DATA FROM THE 07 V. 08 VALUATION TO POST-HB175, PRE-HB373 LEVEL

POLICY YEAR BEING VALUED	MEDICAL PAID LOSSES							
	ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/07	ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/08	CALENDAR YEAR 2008 PAID LOSSES	AVERAGE PAYMENT LEVEL	ADJUSTED CALENDAR YEAR 2008 PAID LOSSES	□	ADJUSTED ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/07	ADJUSTED ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/08
	(1)	(2)	(3) = (2) - (1)	(4)	(5) = (3) * (4)	(6)	(7) = (1) * (6)	(8) = (5) + (7)
PRIOR TO 1986	120,869,155	123,486,490	2,617,335	0.8392	2,196,394	0.5638	68,146,030	70,342,424
1986	18,045,928	18,120,221	74,293	0.8392	62,345	0.6142	11,083,809	11,146,154
1987	23,563,216	23,869,110	305,894	0.8392	256,898	0.6199	14,606,838	14,863,536
1988	24,015,729	24,332,293	316,564	0.8392	265,652	0.6292	15,110,697	15,376,349
1989	28,805,174	29,401,354	596,180	0.8392	500,298	0.6387	18,397,865	18,898,163
1990	27,664,792	28,038,071	373,279	0.8392	313,245	0.6459	17,868,689	18,181,934
1991	28,284,577	28,574,463	289,886	0.8392	243,264	0.6539	18,495,285	18,738,549
1992	33,056,699	33,693,901	637,202	0.8392	534,722	0.6636	21,936,425	22,471,147
1993	29,623,318	30,255,402	632,084	0.8392	530,427	0.6712	19,883,171	20,413,598
1994	25,491,176	26,128,988	637,812	0.8392	535,234	0.6818	17,379,884	17,915,118
1995	29,358,399	29,795,014	436,615	0.8392	366,395	0.6893	20,236,744	20,603,139
1996	31,109,894	31,991,994	882,100	0.8392	740,234	0.6990	21,745,816	22,486,050
1997	30,621,548	31,155,664	534,116	0.8392	448,215	0.7063	21,627,999	22,076,214
1998	30,237,904	31,230,696	992,792	0.8392	833,123	0.7140	21,589,863	22,422,986
1999	35,787,084	36,613,376	826,292	0.8392	693,401	0.7224	25,852,589	26,545,990
2000	40,443,398	42,105,023	1,661,625	0.8392	1,394,389	0.7323	29,616,700	31,011,089
2001	33,643,057	34,650,902	1,007,845	0.8392	845,755	0.7403	24,905,955	25,751,710
2002	39,537,431	41,747,292	2,209,861	0.8392	1,854,453	0.7491	29,617,490	31,471,943
2003	37,860,700	40,048,381	2,187,681	0.8392	1,835,841	0.7570	28,660,550	30,496,391
2004	39,397,593	42,628,280	3,230,687	0.8392	2,711,102	0.7673	30,229,773	32,940,875
2005	34,414,696	39,793,852	5,379,156	0.8392	4,514,037	0.7767	26,729,894	31,243,931
2006	24,578,103	32,874,659	8,296,556	0.8392	6,962,237	0.7877	19,360,172	26,322,409
2007	5,941,189	25,339,058	19,397,869	0.8392	16,278,148	0.7905	4,696,510	20,974,658
2008		7,595,053	7,595,053	0.8780	6,668,351			6,668,351

POLICY YEAR BEING VALUED	MEDICAL CASE RESERVES					
	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/07	AVERAGE RESERVE LEVEL	ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/07	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08	AVERAGE RESERVE LEVEL	ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08
	(9)	(10)	(11) = (9) * (10)	(12)	(13)	(14) = (12) * (13)
PRIOR TO 1986	18,543,980	0.7905	14,659,016	17,137,301	0.8061	13,813,640
1986	1,535,160	0.7905	1,213,544	1,555,131	0.8061	1,253,524
1987	3,675,889	0.7905	2,905,790	4,242,809	0.8061	3,419,945
1988	3,321,039	0.7905	2,625,281	3,085,708	0.8061	2,487,256
1989	3,743,110	0.7905	2,958,928	3,997,962	0.8061	3,222,585
1990	3,695,993	0.7905	2,921,682	3,945,305	0.8061	3,180,140
1991	2,739,611	0.7905	2,165,662	3,080,619	0.8061	2,483,154
1992	7,481,417	0.7905	5,914,060	7,418,812	0.8061	5,979,985
1993	6,157,155	0.7905	4,867,231	6,314,719	0.8061	5,090,023
1994	5,706,549	0.7905	4,511,027	5,227,425	0.8061	4,213,602
1995	5,283,575	0.7905	4,176,666	5,666,866	0.8061	4,567,816
1996	5,073,493	0.7905	4,010,596	5,668,171	0.8061	4,568,868
1997	5,558,943	0.7905	4,394,344	6,291,701	0.8061	5,071,469
1998	5,229,371	0.7905	4,133,818	3,429,110	0.8061	2,764,058
1999	6,858,559	0.7905	5,421,691	6,931,844	0.8061	5,587,461
2000	14,674,080	0.7905	11,599,860	14,203,943	0.8061	11,449,186
2001	9,912,321	0.7905	7,835,690	9,509,642	0.8061	7,665,313
2002	9,550,302	0.7905	7,549,514	10,315,791	0.8061	8,315,114
2003	8,491,451	0.7905	6,712,492	9,528,561	0.8061	7,680,562
2004	12,645,363	0.7905	9,996,159	13,938,571	0.8061	11,235,281
2005	9,635,006	0.7905	7,616,472	10,097,668	0.8061	8,139,295
2006	9,859,947	0.7905	7,794,288	7,471,333	0.8061	6,022,320
2007	7,583,965	0.7905	5,995,124	12,135,094	0.8061	9,781,576
2008	-		-	7,376,254	0.8026	5,919,969

□ COLUMN (6) = COLUMN (8) / COLUMN (2) FROM PREVIOUS PAGE (MEDICAL DATA FROM THE 06 V. 07 VALUATION)

□ □ COLUMN (13) FROM PREVIOUS PAGE (MEDICAL DATA FROM THE 06 V. 07 VALUATION)

MEDICAL PAID LOSSES								
POLICY YEAR BEING VALUED	ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/08	ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/09	CALENDAR YEAR 2009 PAID LOSSES	AVERAGE PAYMENT LEVEL	ADJUSTED CALENDAR YEAR 2009 PAID LOSSES	□	ADJUSTED ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/08	ADJUSTED ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/09
	(1)	(2)	(3) = (2) - (1)	(4)	(5) = (3) * (4)	(6)	(7) = (1) * (6)	(8) = (5) + (7)
PRIOR TO 1986	123,486,488	125,725,840	2,239,352	0.9570	2,143,109	0.5696	70,337,904	72,481,013
1986	18,120,221	18,184,632	64,411	0.9570	61,643	0.6151	11,145,748	11,207,391
1987	23,869,350	24,137,757	268,407	0.9570	256,871	0.6227	14,863,444	15,120,315
1988	24,332,293	24,527,668	195,375	0.9570	186,978	0.6319	15,375,576	15,562,554
1989	29,401,354	30,409,669	1,008,315	0.9570	964,979	0.6428	18,899,190	19,864,169
1990	28,038,072	28,539,767	501,695	0.9570	480,133	0.6485	18,182,690	18,662,823
1991	28,574,463	28,934,175	359,712	0.9570	344,252	0.6558	18,739,133	19,083,385
1992	33,694,283	34,276,167	581,884	0.9570	556,876	0.6669	22,470,717	23,027,593
1993	30,256,515	30,598,148	341,633	0.9570	326,950	0.6747	20,414,071	20,741,021
1994	26,128,987	26,475,048	346,061	0.9570	331,188	0.6856	17,914,033	18,245,221
1995	29,795,014	30,361,632	566,618	0.9570	542,266	0.6915	20,603,252	21,145,518
1996	31,991,993	33,056,167	1,064,174	0.9570	1,018,438	0.7029	22,487,172	23,505,610
1997	31,155,666	31,777,921	622,255	0.9570	595,512	0.7086	22,076,905	22,672,417
1998	31,230,697	31,521,277	290,580	0.9570	278,091	0.7180	22,423,640	22,701,731
1999	36,613,378	37,481,864	868,486	0.9570	831,160	0.7250	26,544,699	27,375,859
2000	42,105,022	44,365,072	2,260,050	0.9570	2,162,917	0.7365	31,010,349	33,173,266
2001	34,650,903	35,940,442	1,289,539	0.9570	1,234,117	0.7432	25,752,551	26,986,668
2002	41,747,291	43,353,953	1,606,662	0.9570	1,537,611	0.7539	31,473,283	33,010,894
2003	40,048,381	41,428,672	1,380,291	0.9570	1,320,969	0.7615	30,496,842	31,817,811
2004	42,628,280	44,923,332	2,295,052	0.9570	2,196,415	0.7727	32,938,872	35,135,287
2005	39,793,851	43,005,645	3,211,794	0.9570	3,073,757	0.7851	31,242,152	34,315,909
2006	32,874,661	37,265,646	4,390,985	0.9570	4,202,268	0.8007	26,322,741	30,525,009
2007	25,339,059	35,143,521	9,804,462	0.9570	9,383,084	0.8278	20,975,673	30,358,757
2008	7,595,053	22,299,687	14,704,634	0.9569	14,071,292	0.8780	6,668,457	20,739,749
2009		5,198,806	5,198,806	0.9570	4,975,340			4,975,340

MEDICAL CASE RESERVES						
POLICY YEAR BEING VALUED	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08	AVERAGE RESERVE LEVEL □ □	ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/08	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/09	AVERAGE RESERVE LEVEL	ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/09
	(9)	(10)	(11) = (9) * (10)	(12)	(13)	(14) = (12) * (13)
PRIOR TO 1986	17,137,301	0.8061	13,813,640	18,159,034	0.8567	15,557,295
1986	1,555,131	0.8061	1,253,524	1,408,052	0.8567	1,206,313
1987	4,242,809	0.8061	3,419,945	4,125,307	0.8567	3,534,253
1988	3,085,708	0.8061	2,487,256	3,130,278	0.8567	2,681,787
1989	3,997,962	0.8061	3,222,585	3,531,192	0.8567	3,025,260
1990	3,945,305	0.8061	3,180,140	3,883,948	0.8567	3,327,475
1991	3,080,619	0.8061	2,483,154	3,130,432	0.8567	2,681,919
1992	7,418,812	0.8061	5,979,985	7,941,250	0.8567	6,803,466
1993	6,314,719	0.8061	5,090,023	6,421,586	0.8567	5,501,532
1994	5,227,425	0.8061	4,213,602	6,216,937	0.8567	5,326,204
1995	5,666,866	0.8061	4,567,816	4,999,292	0.8567	4,283,018
1996	5,668,171	0.8061	4,568,868	6,366,709	0.8567	5,454,518
1997	6,291,701	0.8061	5,071,469	6,304,151	0.8567	5,400,923
1998	3,429,110	0.8061	2,764,058	2,554,396	0.8567	2,188,414
1999	6,931,844	0.8061	5,587,461	6,181,156	0.8567	5,295,550
2000	14,203,944	0.8061	11,449,187	12,025,437	0.8567	10,302,490
2001	9,509,643	0.8061	7,665,313	7,926,826	0.8567	6,791,109
2002	10,315,791	0.8061	8,315,114	9,508,160	0.8567	8,145,877
2003	9,528,561	0.8061	7,680,562	8,481,870	0.8567	7,266,629
2004	13,938,571	0.8061	11,235,281	13,828,265	0.8567	11,847,018
2005	10,097,668	0.8061	8,139,295	10,152,814	0.8567	8,698,168
2006	7,471,332	0.8061	6,022,319	6,377,612	0.8567	5,463,859
2007	12,135,094	0.8061	9,781,576	10,598,036	0.8567	9,079,601
2008	7,376,254	0.8026	5,919,969	9,907,003	0.8544	8,464,967
2009				6,197,060	0.8472	5,250,390

□ COLUMN (6) = COLUMN (8) / COLUMN (2) FROM PREVIOUS PAGE (MEDICAL DATA FROM THE 07 V. 08 VALUATION)
 □ □ COLUMN (13) FROM PREVIOUS PAGE (MEDICAL DATA FROM THE 07 V. 08 VALUATION)

TABLE I - ADJUSTMENTS TO BRING MEDICAL DATA FROM THE 09 V. 10 VALUATION TO POST-HB175, PRE-HB373 LEVEL

POLICY YEAR BEING VALUED	MEDICAL PAID LOSSES							ADJUSTED ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/09	ADJUSTED ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/10
	ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/09	ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/10	CALENDAR YEAR 2010 PAID LOSSES	AVERAGE PAYMENT LEVEL	ADJUSTED CALENDAR YEAR 2010 PAID LOSSES	□			
	(1)	(2)	(3) = (2) - (1)	(4)	(5) = (3) * (4)	(6)			
PRIOR TO 1986	124,172,465	126,024,625	1,852,160	0.9570	1,772,557	0.5765	71,585,426	73,357,983	
1986	17,849,905	18,148,159	298,254	0.9570	285,436	0.6163	11,000,896	11,286,332	
1987	24,108,099	24,507,383	399,284	0.9570	382,123	0.6264	15,101,313	15,483,436	
1988	24,324,127	25,229,912	905,785	0.9570	866,856	0.6345	15,433,659	16,300,515	
1989	30,126,753	30,964,535	837,782	0.9570	801,776	0.6532	19,678,795	20,480,571	
1990	28,031,274	28,484,117	452,843	0.9570	433,381	0.6539	18,329,650	18,763,031	
1991	28,392,233	28,520,656	128,423	0.9570	122,904	0.6595	18,724,678	18,847,582	
1992	34,059,092	34,795,276	736,184	0.9570	704,544	0.6718	22,880,898	23,585,442	
1993	30,408,684	30,940,254	531,570	0.9570	508,724	0.6779	20,614,047	21,122,771	
1994	26,276,549	26,789,779	513,230	0.9570	491,172	0.6891	18,107,170	18,598,342	
1995	30,131,305	30,436,276	304,971	0.9570	291,864	0.6965	20,986,454	21,278,318	
1996	32,958,761	33,525,044	566,283	0.9570	541,945	0.7111	23,436,975	23,978,920	
1997	31,672,473	32,041,687	369,214	0.9570	353,346	0.7135	22,598,309	22,951,655	
1998	31,143,238	31,512,920	369,682	0.9570	353,794	0.7202	22,429,360	22,783,154	
1999	37,241,827	39,022,423	1,780,596	0.9570	1,704,069	0.7304	27,201,430	28,905,499	
2000	44,145,879	45,565,393	1,419,514	0.9570	1,358,506	0.7477	33,007,874	34,366,380	
2001	35,873,370	36,753,472	880,102	0.9570	842,277	0.7509	26,937,314	27,779,591	
2002	43,113,950	45,288,096	2,174,146	0.9570	2,080,705	0.7614	32,826,962	34,907,667	
2003	41,119,983	42,439,881	1,319,898	0.9570	1,263,171	0.7680	31,580,147	32,843,318	
2004	44,751,571	46,776,462	2,024,891	0.9570	1,937,865	0.7821	35,000,204	36,938,069	
2005	42,903,757	46,076,122	3,172,365	0.9570	3,036,022	0.7979	34,232,908	37,268,930	
2006	37,040,907	39,388,619	2,347,712	0.9570	2,246,812	0.8191	30,340,207	32,587,019	
2007	35,082,923	40,334,381	5,251,458	0.9570	5,025,760	0.8639	30,308,137	35,333,897	
2008	22,098,504	31,716,577	9,618,073	0.9569	9,203,814	0.9300	20,551,609	29,755,423	
2009	5,191,240	22,640,581	17,449,341	0.9570	16,699,295	0.9570	4,968,017	21,667,312	
2010		5,724,772	5,724,772	0.9571	5,479,209			5,479,209	

POLICY YEAR BEING VALUED	MEDICAL CASE RESERVES						ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/10
	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/09	AVERAGE RESERVE LEVEL	ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/09	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/10	AVERAGE RESERVE LEVEL		
	(9)	(10)	(11) = (9) * (10)	(12)	(13)		
PRIOR TO 1986	18,374,253	0.8567	15,741,679	16,397,802	0.9142	14,990,705	
1986	1,362,509	0.8567	1,167,295	1,267,081	0.9142	1,158,353	
1987	4,331,215	0.8567	3,710,659	4,846,067	0.9142	4,430,225	
1988	3,154,138	0.8567	2,702,228	2,446,672	0.9142	2,236,723	
1989	3,552,019	0.8567	3,043,103	3,888,460	0.9142	3,554,791	
1990	3,884,516	0.8567	3,327,961	3,736,293	0.9142	3,415,681	
1991	3,365,413	0.8567	2,883,233	2,929,932	0.9142	2,678,514	
1992	8,306,539	0.8567	7,116,418	9,912,785	0.9142	9,062,168	
1993	6,620,333	0.8567	5,671,804	6,081,758	0.9142	5,559,882	
1994	6,234,493	0.8567	5,341,245	6,964,497	0.9142	6,366,873	
1995	5,070,714	0.8567	4,344,207	5,466,246	0.9142	4,997,187	
1996	6,648,386	0.8567	5,695,837	6,789,486	0.9142	6,206,879	
1997	6,362,587	0.8567	5,450,986	6,123,114	0.9142	5,597,689	
1998	2,807,651	0.8567	2,405,384	2,709,963	0.9142	2,477,421	
1999	6,235,955	0.8567	5,342,497	4,765,847	0.9142	4,356,889	
2000	12,063,757	0.8567	10,335,320	9,746,709	0.9142	8,910,343	
2001	7,975,393	0.8567	6,832,717	8,036,097	0.9142	7,346,519	
2002	9,553,810	0.8567	8,184,986	8,496,491	0.9142	7,767,406	
2003	8,601,732	0.8567	7,369,317	8,779,209	0.9142	8,025,864	
2004	13,985,211	0.8567	11,981,478	12,670,065	0.9142	11,582,845	
2005	10,331,264	0.8567	8,851,050	10,283,750	0.9142	9,401,300	
2006	6,444,833	0.8567	5,521,448	7,975,938	0.9142	7,291,522	
2007	10,616,664	0.8567	9,095,560	9,522,670	0.9142	8,705,529	
2008	9,856,864	0.8544	8,422,126	7,810,998	0.9133	7,133,555	
2009	6,184,580	0.8472	5,239,817	8,135,687	0.9102	7,405,463	
2010				8,244,310	0.9072	7,478,879	

□ COLUMN (6) = COLUMN (8) / COLUMN (2) FROM PREVIOUS PAGE (MEDICAL DATA FROM THE 08 V. 09 VALUATION)
 □ □ COLUMN (13) FROM PREVIOUS PAGE (MEDICAL DATA FROM THE 08 V. 09 VALUATION)

TABLE I - ADJUSTMENTS TO BRING MEDICAL DATA FROM THE 10 V. 11 VALUATION TO POST-HB175, PRE-HB373 LEVEL

POLICY YEAR BEING VALUED	MEDICAL PAID LOSSES							ADJUSTED ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/11	ADJUSTED ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/11
	ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/10	ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/11	CALENDAR YEAR 2011 PAID LOSSES	AVERAGE PAYMENT LEVEL	ADJUSTED CALENDAR YEAR 2011 PAID LOSSES	□	ADJUSTED ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/10		
	(1)	(2)	(3) = (2) - (1)	(4)	(5) = (3) * (4)	(6)	(7) = (1) * (6)		
PRIOR TO 1986	126,024,625	128,115,478	2,090,853	0.9570	2,000,992	0.5821	73,358,934	75,359,926	
1986	18,148,159	18,210,947	62,788	0.9570	60,089	0.6219	11,286,340	11,346,429	
1987	24,507,383	24,962,381	454,998	0.9570	435,443	0.6318	15,483,765	15,919,208	
1988	25,229,912	25,414,130	184,218	0.9570	176,301	0.6461	16,301,046	16,477,347	
1989	30,964,535	31,627,970	663,435	0.9570	634,922	0.6614	20,479,943	21,114,865	
1990	28,484,117	28,873,252	389,135	0.9570	372,411	0.6587	18,762,488	19,134,899	
1991	28,520,656	28,762,644	241,988	0.9570	231,588	0.6608	18,846,449	19,078,037	
1992	34,795,276	35,527,396	732,120	0.9570	700,655	0.6778	23,584,238	24,284,893	
1993	30,940,254	31,183,965	243,711	0.9570	233,237	0.6827	21,122,911	21,356,148	
1994	26,789,779	27,278,075	488,296	0.9570	467,310	0.6942	18,597,465	19,064,775	
1995	30,436,276	30,833,866	397,590	0.9570	380,502	0.6991	21,278,001	21,658,503	
1996	33,525,044	34,309,053	784,009	0.9570	750,314	0.7153	23,980,464	24,730,778	
1997	32,041,687	32,522,317	480,630	0.9570	459,973	0.7163	22,951,460	23,411,433	
1998	31,512,920	31,923,115	410,195	0.9570	392,566	0.7230	22,783,841	23,176,407	
1999	39,022,424	39,517,172	494,748	0.9570	473,485	0.7407	28,903,909	29,377,394	
2000	45,565,393	46,960,957	1,395,564	0.9570	1,335,585	0.7542	34,365,419	35,701,004	
2001	36,753,472	37,593,540	840,068	0.9570	803,963	0.7558	27,778,274	28,582,237	
2002	45,288,095	46,814,212	1,526,117	0.9570	1,460,527	0.7708	34,908,064	36,368,591	
2003	42,439,881	43,731,556	1,291,675	0.9570	1,236,161	0.7739	32,844,224	34,080,385	
2004	46,776,462	48,552,882	1,776,420	0.9570	1,700,073	0.7897	36,939,372	38,639,445	
2005	46,076,122	48,210,336	2,134,214	0.9570	2,042,489	0.8089	37,270,975	39,313,464	
2006	39,388,620	41,868,882	2,480,262	0.9570	2,373,665	0.8273	32,586,205	34,959,870	
2007	40,334,381	43,164,411	2,830,030	0.9570	2,708,400	0.8760	35,332,918	38,041,318	
2008	31,716,577	36,422,966	4,706,389	0.9569	4,503,680	0.9382	29,756,493	34,260,173	
2009	22,642,370	32,649,179	10,006,809	0.9570	9,576,674	0.9570	21,668,748	31,245,422	
2010	5,724,773	27,548,341	21,823,568	0.9571	20,887,451	0.9571	5,479,180	26,366,631	
2011		7,769,003	7,769,003	0.9571	7,435,650			7,435,650	

POLICY YEAR BEING VALUED	MEDICAL CASE RESERVES						ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/11
	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/10	AVERAGE RESERVE LEVEL	ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/10	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/11	AVERAGE RESERVE LEVEL	ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/11	
	(9)	(10)	(11) = (9) * (10)	(12)	(13)	(14) = (12) * (13)	
PRIOR TO 1986	16,397,802	0.9142	14,990,705	14,392,456	0.9570	13,773,894	
1986	1,267,081	0.9142	1,158,353	1,603,796	0.9570	1,534,868	
1987	4,846,067	0.9142	4,430,225	4,788,569	0.9570	4,582,765	
1988	2,446,672	0.9142	2,236,723	1,533,500	0.9570	1,467,593	
1989	3,888,460	0.9142	3,554,791	5,466,224	0.9570	5,231,295	
1990	3,736,293	0.9142	3,415,681	3,392,459	0.9570	3,246,657	
1991	2,929,932	0.9142	2,678,514	2,219,216	0.9570	2,123,838	
1992	9,912,785	0.9142	9,062,168	9,156,151	0.9570	8,762,636	
1993	6,081,758	0.9142	5,559,882	5,584,013	0.9570	5,344,022	
1994	6,964,497	0.9142	6,366,873	6,953,635	0.9570	6,654,780	
1995	5,466,246	0.9142	4,997,187	5,638,924	0.9570	5,396,573	
1996	6,789,486	0.9142	6,206,879	7,885,011	0.9570	7,546,127	
1997	6,123,114	0.9142	5,597,689	6,237,012	0.9570	5,968,956	
1998	2,709,963	0.9142	2,477,421	2,504,925	0.9570	2,397,268	
1999	4,765,847	0.9142	4,356,889	4,401,194	0.9570	4,212,039	
2000	9,746,709	0.9142	8,910,343	9,332,274	0.9570	8,931,190	
2001	8,036,097	0.9142	7,346,519	6,838,333	0.9570	6,544,434	
2002	8,496,491	0.9142	7,767,406	7,782,863	0.9570	7,448,369	
2003	8,779,209	0.9142	8,025,864	8,231,363	0.9570	7,877,594	
2004	12,670,065	0.9142	11,582,845	11,094,733	0.9570	10,617,901	
2005	10,283,750	0.9142	9,401,300	12,642,936	0.9570	12,099,565	
2006	7,975,938	0.9142	7,291,522	9,340,286	0.9570	8,938,857	
2007	9,522,670	0.9142	8,705,529	12,002,411	0.9570	11,486,569	
2008	7,810,998	0.9133	7,133,555	7,791,479	0.9571	7,456,841	
2009	8,135,687	0.9102	7,405,463	9,210,039	0.9570	8,814,153	
2010	8,244,310	0.9072	7,478,879	16,778,850	0.9571	16,059,125	
2011				9,789,749	0.9571	9,369,690	

□ COLUMN (6) = COLUMN (8) / COLUMN (2) FROM PREVIOUS PAGE (MEDICAL DATA FROM THE 09 V. 10 VALUATION)
 □ □ COLUMN (13) FROM PREVIOUS PAGE (MEDICAL DATA FROM THE 09 V. 10 VALUATION)

TABLE I - ADJUSTMENTS TO BRING MEDICAL DATA FROM THE 11 V. 12 VALUATION TO POST-HB175, PRE-HB373 LEVEL

POLICY YEAR BEING VALUED	MEDICAL PAID LOSSES							ADJUSTED ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/11	ADJUSTED ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/12
	ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/11	ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/12	CALENDAR YEAR 2012 PAID LOSSES	AVERAGE PAYMENT LEVEL	ADJUSTED CALENDAR YEAR 2012 PAID LOSSES	□			
	(1)	(2)	(3) = (2) - (1)	(4)	(5) = (3) * (4)	(6)			
PRIOR TO 1986	129,552,974	131,890,659	2,337,685	0.9570	2,237,215	0.5882	76,203,059	78,440,274	
1986	18,133,249	18,176,651	43,402	0.9570	41,537	0.6231	11,298,827	11,340,364	
1987	25,105,408	25,652,670	547,262	0.9570	523,742	0.6377	16,009,719	16,533,461	
1988	25,506,025	25,678,169	172,144	0.9570	164,746	0.6484	16,538,107	16,702,853	
1989	31,862,355	32,394,588	532,233	0.9570	509,359	0.6676	21,271,308	21,780,667	
1990	29,234,707	29,465,228	230,521	0.9570	220,614	0.6627	19,373,840	19,594,454	
1991	29,301,632	29,453,008	151,376	0.9570	144,870	0.6633	19,435,773	19,580,643	
1992	35,641,863	36,346,234	704,371	0.9570	674,098	0.6836	24,364,778	25,038,876	
1993	31,330,547	31,689,753	359,206	0.9570	343,768	0.6848	21,455,159	21,798,927	
1994	27,282,928	27,595,597	312,669	0.9570	299,231	0.6989	19,068,038	19,367,269	
1995	30,842,295	31,102,620	260,325	0.9570	249,137	0.7024	21,663,628	21,912,765	
1996	34,299,898	35,545,910	1,246,012	0.9570	1,192,461	0.7208	24,723,366	25,915,827	
1997	32,500,516	32,887,832	387,316	0.9570	370,670	0.7199	23,397,121	23,767,791	
1998	31,965,022	32,213,824	248,802	0.9570	238,109	0.7260	23,206,606	23,444,715	
1999	39,553,877	40,057,138	503,261	0.9570	481,632	0.7434	29,404,352	29,885,984	
2000	47,016,506	48,502,396	1,485,890	0.9570	1,422,029	0.7602	35,741,948	37,163,977	
2001	37,633,428	38,367,505	734,077	0.9570	702,528	0.7603	28,612,695	29,315,223	
2002	47,024,213	48,150,982	1,126,769	0.9570	1,078,342	0.7769	36,533,111	37,611,453	
2003	43,812,035	45,269,519	1,457,484	0.9570	1,394,844	0.7793	34,142,719	35,537,563	
2004	48,680,224	49,815,652	1,135,428	0.9570	1,086,629	0.7958	38,739,722	39,826,351	
2005	48,323,076	48,824,338	501,262	0.9570	479,719	0.8155	39,407,468	39,887,187	
2006	41,436,385	43,935,803	2,499,418	0.9570	2,391,997	0.8350	34,599,381	36,991,378	
2007	43,227,618	45,427,939	2,200,321	0.9570	2,105,755	0.8813	38,096,500	40,202,255	
2008	35,796,667	38,654,577	2,857,910	0.9569	2,734,817	0.9406	33,670,345	36,405,162	
2009	32,620,513	38,459,855	5,839,342	0.9570	5,588,343	0.9570	31,217,831	36,806,174	
2010	27,495,779	38,491,181	10,995,402	0.9571	10,523,757	0.9571	26,316,210	36,839,967	
2011	7,769,003	29,989,488	22,220,485	0.9571	21,267,047	0.9571	7,435,713	28,702,760	
2012		4,752,143	4,752,143	0.9571	4,548,199			4,548,199	

POLICY YEAR BEING VALUED	MEDICAL CASE RESERVES						ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/11	ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/12
	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/11	AVERAGE RESERVE LEVEL	ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/11	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/12	AVERAGE RESERVE LEVEL			
	(9)	□ □ (10)	(11) = (9) * (10)	(12)	(13)			
PRIOR TO 1986	14,375,622	0.9570	13,757,784	13,182,943	0.9570	12,616,364		
1986	1,366,743	0.9570	1,308,003	1,337,675	0.9570	1,280,184		
1987	4,788,569	0.9570	4,582,765	4,827,017	0.9570	4,619,560		
1988	1,533,500	0.9570	1,467,593	1,494,765	0.9570	1,430,523		
1989	5,466,224	0.9570	5,231,295	5,286,243	0.9570	5,059,050		
1990	3,392,459	0.9570	3,246,657	3,575,827	0.9570	3,422,144		
1991	2,517,787	0.9570	2,409,577	2,923,535	0.9570	2,797,887		
1992	9,156,151	0.9570	8,762,636	9,144,673	0.9570	8,751,651		
1993	5,584,014	0.9570	5,344,023	4,788,334	0.9570	4,582,540		
1994	6,953,635	0.9570	6,654,780	6,252,477	0.9570	5,983,757		
1995	5,638,924	0.9570	5,396,573	6,387,557	0.9570	6,113,031		
1996	7,885,011	0.9570	7,546,127	7,312,678	0.9570	6,998,392		
1997	6,237,012	0.9570	5,968,956	6,266,956	0.9570	5,997,613		
1998	2,504,925	0.9570	2,397,268	2,154,959	0.9570	2,062,343		
1999	4,401,194	0.9570	4,212,039	3,942,397	0.9570	3,772,960		
2000	9,332,274	0.9570	8,931,190	9,266,117	0.9570	8,867,876		
2001	6,838,333	0.9570	6,544,434	6,717,304	0.9570	6,428,606		
2002	7,782,863	0.9570	7,448,369	11,340,579	0.9570	10,853,181		
2003	8,231,363	0.9570	7,877,594	8,966,424	0.9570	8,581,063		
2004	11,094,733	0.9570	10,617,901	10,175,181	0.9570	9,737,870		
2005	12,642,936	0.9570	12,099,565	9,788,026	0.9570	9,367,354		
2006	8,940,967	0.9570	8,556,700	8,477,292	0.9570	8,112,953		
2007	12,010,441	0.9570	11,494,254	10,347,142	0.9570	9,902,440		
2008	7,692,431	0.9571	7,362,047	8,157,587	0.9571	7,807,225		
2009	9,342,479	0.9570	8,940,900	12,750,054	0.9570	12,202,003		
2010	16,758,595	0.9571	16,039,739	14,174,382	0.9571	13,566,375		
2011	9,787,749	0.9571	9,367,776	13,920,439	0.9571	13,323,140		
2012				5,336,208	0.9571	5,107,198		

□ COLUMN (6) = COLUMN (8) / COLUMN (2) FROM PREVIOUS PAGE (MEDICAL DATA FROM THE 10 V. 11 VALUATION)
 □ □ COLUMN (13) FROM PREVIOUS PAGE (MEDICAL DATA FROM THE 10 V. 11 VALUATION)

TABLE I - ADJUSTMENTS TO BRING MEDICAL DATA FROM THE 12 V. 13 VALUATION TO POST-HB175, PRE-HB373 LEVEL

POLICY YEAR BEING VALUED	MEDICAL PAID LOSSES							ADJUSTED ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/12	ADJUSTED ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/13
	ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/12	ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/13	CALENDAR YEAR 2013 PAID LOSSES	AVERAGE PAYMENT LEVEL	ADJUSTED CALENDAR YEAR 2013 PAID LOSSES	□			
	(1)	(2)	(3) = (2) - (1)	(4)	(5) = (3) * (4)	(6)			
PRIOR TO 1986	131,890,659	134,638,942	2,748,283	0.9699	2,665,666	0.5947	78,435,375	81,101,041	
1986	18,141,184	18,296,806	155,622	0.9699	150,944	0.6239	11,318,285	11,469,229	
1987	25,652,670	26,379,502	726,832	0.9699	704,982	0.6445	16,533,146	17,238,128	
1988	25,284,753	25,473,876	189,123	0.9699	183,438	0.6505	16,447,732	16,631,170	
1989	32,387,543	32,876,135	488,592	0.9699	473,904	0.6724	21,777,384	22,251,288	
1990	29,442,331	29,959,976	517,645	0.9699	502,084	0.6650	19,579,150	20,081,234	
1991	29,426,029	29,604,062	178,033	0.9699	172,681	0.6648	19,562,424	19,735,105	
1992	36,310,158	37,216,273	906,115	0.9699	878,876	0.6889	25,014,068	25,892,944	
1993	31,607,376	31,958,440	351,064	0.9699	340,511	0.6879	21,742,714	22,083,225	
1994	27,516,302	27,786,647	270,345	0.9699	262,218	0.7018	19,310,941	19,573,159	
1995	30,357,639	31,011,376	653,737	0.9699	634,085	0.7045	21,386,957	22,021,042	
1996	35,357,025	36,143,476	786,451	0.9699	762,809	0.7291	25,778,807	26,541,616	
1997	32,692,095	33,128,023	435,928	0.9699	422,823	0.7227	23,626,577	24,049,400	
1998	31,601,812	31,848,904	247,092	0.9699	239,664	0.7278	22,999,799	23,239,463	
1999	39,549,499	39,981,486	431,987	0.9699	419,001	0.7461	29,507,881	29,926,882	
2000	47,979,816	49,315,342	1,335,526	0.9699	1,295,378	0.7662	36,762,135	38,057,513	
2001	37,559,157	38,248,888	689,731	0.9699	668,997	0.7641	28,698,952	29,367,949	
2002	46,366,626	48,035,115	1,668,489	0.9699	1,618,332	0.7811	36,216,972	37,835,304	
2003	45,193,379	46,632,251	1,438,872	0.9699	1,395,618	0.7850	35,476,803	36,872,421	
2004	49,815,652	50,914,388	1,098,736	0.9699	1,065,707	0.7995	39,827,614	40,893,321	
2005	48,824,338	50,367,712	1,543,374	0.9699	1,496,978	0.8170	39,889,484	41,386,462	
2006	44,786,937	46,589,394	1,802,457	0.9699	1,748,273	0.8419	37,706,122	39,454,395	
2007	45,427,939	47,358,307	1,930,368	0.9699	1,872,339	0.8850	40,203,726	42,076,065	
2008	39,853,989	43,289,505	3,435,516	0.9698	3,331,730	0.9418	37,534,487	40,866,217	
2009	38,459,855	42,349,542	3,889,687	0.9700	3,772,821	0.9570	36,806,081	40,578,902	
2010	38,491,181	45,321,814	6,830,633	0.9700	6,625,723	0.9571	36,839,909	43,465,632	
2011	29,989,488	40,492,445	10,502,957	0.9699	10,187,191	0.9571	28,702,939	38,890,130	
2012	4,752,143	24,489,553	19,737,410	0.9699	19,142,754	0.9571	4,548,276	23,691,030	
2013		5,352,911	5,352,911	0.9770	5,229,946			5,229,946	

POLICY YEAR BEING VALUED	MEDICAL CASE RESERVES						ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13
	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/12	AVERAGE RESERVE LEVEL □ □	ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/12	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13	AVERAGE RESERVE LEVEL		
	(9)	(10)	(11) = (9) * (10)	(12)	(13)		
PRIOR TO 1986	13,182,943	0.9570	12,616,364	11,673,499	0.9604	11,211,154	
1986	1,337,675	0.9570	1,280,184	882,386	0.9604	847,438	
1987	4,827,017	0.9570	4,619,560	4,844,903	0.9604	4,653,014	
1988	1,494,765	0.9570	1,430,523	1,444,388	0.9604	1,387,181	
1989	5,286,243	0.9570	5,059,050	6,930,316	0.9604	6,655,831	
1990	3,575,827	0.9570	3,422,144	3,399,956	0.9604	3,265,296	
1991	2,923,535	0.9570	2,797,887	2,508,899	0.9604	2,409,531	
1992	9,144,673	0.9570	8,751,651	8,299,442	0.9604	7,970,731	
1993	4,788,334	0.9570	4,582,540	3,953,502	0.9604	3,796,918	
1994	6,252,477	0.9570	5,983,757	5,821,967	0.9604	5,591,380	
1995	6,387,557	0.9570	6,113,031	5,170,504	0.9604	4,965,719	
1996	7,312,678	0.9570	6,998,392	7,366,858	0.9604	7,075,084	
1997	6,266,956	0.9570	5,997,613	6,418,955	0.9604	6,164,724	
1998	1,957,325	0.9570	1,873,203	2,124,052	0.9604	2,039,926	
1999	3,942,257	0.9570	3,772,826	3,522,309	0.9604	3,382,803	
2000	8,808,112	0.9570	8,429,555	7,721,798	0.9604	7,415,966	
2001	6,581,160	0.9570	6,298,314	5,944,098	0.9604	5,708,674	
2002	11,082,643	0.9570	10,606,331	8,233,938	0.9604	7,907,822	
2003	8,966,424	0.9570	8,581,063	8,500,663	0.9604	8,163,983	
2004	10,175,181	0.9570	9,737,870	7,985,840	0.9604	7,669,550	
2005	9,788,026	0.9570	9,367,354	8,782,975	0.9604	8,435,113	
2006	9,337,777	0.9570	8,936,456	9,409,330	0.9604	9,036,661	
2007	10,347,142	0.9570	9,902,440	10,161,598	0.9604	9,759,134	
2008	8,295,782	0.9571	7,939,484	7,247,513	0.9606	6,961,648	
2009	12,750,054	0.9570	12,202,003	12,319,364	0.9605	11,832,209	
2010	14,174,382	0.9571	13,566,375	14,225,402	0.9605	13,663,190	
2011	13,920,439	0.9571	13,323,140	11,143,901	0.9604	10,702,530	
2012	5,336,208	0.9571	5,107,198	9,293,423	0.9604	8,925,737	
2013				6,807,863	0.9586	6,526,109	

□ COLUMN (6) = COLUMN (8) / COLUMN (2) FROM PREVIOUS PAGE (MEDICAL DATA FROM THE 11 V. 12 VALUATION)
 □ □ COLUMN (13) FROM PREVIOUS PAGE (MEDICAL DATA FROM THE 11 V. 12 VALUATION)

TABLE I - ADJUSTMENTS TO BRING MEDICAL DATA FROM THE 13 V. 14 VALUATION TO POST-HB175, PRE-HB373 LEVEL

POLICY YEAR BEING VALUED	MEDICAL PAID LOSSES							
	ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/13	ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/14	CALENDAR YEAR 2014 PAID LOSSES	AVERAGE PAYMENT LEVEL	ADJUSTED CALENDAR YEAR 2014 PAID LOSSES	□	ADJUSTED ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/13	ADJUSTED ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/14
	(1)	(2)	(3) = (2) - (1)	(4)	(5) = (3) * (4)	(6)	(7) = (1) * (6)	(8) = (5) + (7)
PRIOR TO 1986	129,477,125	131,050,107	1,572,982	1.0000	1,572,982	0.6024	77,997,020	79,570,002
1986	17,134,987	17,191,791	56,804	1.0000	56,804	0.6268	10,740,210	10,797,014
1987	24,499,484	24,725,269	225,785	1.0000	225,785	0.6535	16,010,413	16,236,198
1988	24,596,663	24,939,068	342,405	1.0000	342,405	0.6529	16,059,161	16,401,566
1989	32,004,387	32,672,384	667,997	1.0000	667,997	0.6768	21,660,569	22,328,566
1990	27,686,937	27,915,040	228,103	1.0000	228,103	0.6703	18,558,554	18,786,657
1991	27,492,089	27,689,926	197,837	1.0000	197,837	0.6666	18,326,227	18,524,064
1992	35,233,278	35,814,857	581,579	1.0000	581,579	0.6957	24,511,792	25,093,371
1993	30,160,210	30,676,032	515,822	1.0000	515,822	0.6910	20,840,705	21,356,527
1994	24,816,849	25,270,636	453,787	1.0000	453,787	0.7044	17,480,988	17,934,775
1995	27,229,363	27,510,852	281,489	1.0000	281,489	0.7101	19,335,571	19,617,060
1996	34,336,909	34,786,324	449,415	1.0000	449,415	0.7343	25,213,592	25,663,007
1997	31,600,541	32,113,034	512,493	1.0000	512,493	0.7260	22,941,993	23,454,486
1998	29,319,346	29,418,777	99,431	1.0000	99,431	0.7297	21,394,327	21,493,758
1999	34,147,549	34,403,486	255,937	1.0000	255,937	0.7485	25,559,440	25,815,377
2000	45,160,638	45,902,623	741,985	1.0000	741,985	0.7717	34,850,464	35,592,449
2001	33,167,545	33,707,410	539,865	1.0000	539,865	0.7678	25,466,041	26,005,906
2002	43,522,910	46,447,776	2,924,866	1.0000	2,924,866	0.7877	34,282,996	37,207,862
2003	44,824,622	45,945,178	1,120,556	1.0000	1,120,556	0.7907	35,442,829	36,563,385
2004	49,122,392	50,274,688	1,152,296	1.0000	1,152,296	0.8032	39,455,105	40,607,401
2005	48,523,006	49,637,372	1,114,366	1.0000	1,114,366	0.8217	39,871,354	40,985,720
2006	45,835,758	47,603,082	1,767,324	1.0000	1,767,324	0.8469	38,818,303	40,585,627
2007	45,733,385	47,178,440	1,445,055	1.0000	1,445,055	0.8885	40,634,113	42,079,168
2008	41,978,417	44,040,688	2,062,271	1.0000	2,062,271	0.9440	39,627,626	41,689,897
2009	41,877,819	44,184,927	2,307,108	1.0000	2,307,108	0.9582	40,127,326	42,434,434
2010	43,906,482	49,617,309	5,710,827	1.0000	5,710,827	0.9590	42,106,316	47,817,143
2011	40,089,232	44,660,705	4,571,473	1.0000	4,571,473	0.9604	38,501,698	43,073,171
2012	24,281,475	32,819,245	8,537,770	1.0000	8,537,770	0.9674	23,489,899	32,027,669
2013	5,229,666	24,018,537	18,788,871	1.0000	18,788,871	0.9770	5,109,384	23,898,255
2014		4,364,034	4,364,034	1.0000	4,364,034			4,364,034

POLICY YEAR BEING VALUED	MEDICAL CASE RESERVES					
	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13	AVERAGE RESERVE LEVEL □ □	ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/13	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/14	AVERAGE RESERVE LEVEL	ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/14
	(9)	(10)	(11) = (9) * (10)	(12)	(13)	(14) = (12) * (13)
PRIOR TO 1986	11,134,146	0.9604	10,693,163	10,679,305	0.9752	10,414,496
1986	831,255	0.9604	798,332	808,352	0.9752	788,308
1987	4,230,160	0.9604	4,062,619	4,374,054	0.9752	4,265,593
1988	1,380,629	0.9604	1,325,947	626,711	0.9752	611,171
1989	6,937,907	0.9604	6,663,122	5,729,311	0.9752	5,587,244
1990	2,815,474	0.9604	2,703,963	2,994,012	0.9752	2,919,771
1991	2,498,871	0.9604	2,399,900	1,827,383	0.9752	1,782,070
1992	8,312,107	0.9604	7,982,895	4,760,061	0.9752	4,642,028
1993	3,875,483	0.9604	3,721,989	3,968,261	0.9752	3,869,862
1994	5,662,535	0.9604	5,438,263	4,685,451	0.9752	4,569,268
1995	5,146,292	0.9604	4,942,466	4,552,454	0.9752	4,439,569
1996	6,902,042	0.9604	6,628,677	5,614,896	0.9752	5,475,667
1997	5,896,597	0.9604	5,663,054	5,321,545	0.9752	5,189,590
1998	1,994,456	0.9604	1,915,463	1,870,095	0.9752	1,823,723
1999	3,391,178	0.9604	3,256,866	2,057,402	0.9752	2,006,386
2000	6,955,199	0.9604	6,679,729	5,615,610	0.9752	5,476,363
2001	4,496,885	0.9604	4,318,780	3,519,152	0.9752	3,431,890
2002	8,271,022	0.9604	7,943,437	8,449,053	0.9752	8,239,547
2003	8,072,608	0.9604	7,752,881	7,948,193	0.9752	7,751,106
2004	7,996,597	0.9604	7,679,881	7,453,329	0.9752	7,268,513
2005	7,417,538	0.9604	7,123,756	7,884,415	0.9752	7,688,910
2006	9,136,915	0.9604	8,775,035	10,485,922	0.9752	10,225,908
2007	9,365,948	0.9604	8,994,997	8,917,600	0.9752	8,696,475
2008	7,049,751	0.9606	6,771,687	8,632,283	0.9753	8,419,286
2009	12,044,599	0.9605	11,568,310	15,017,942	0.9752	14,645,565
2010	12,533,019	0.9605	12,037,693	10,431,714	0.9752	10,173,087
2011	10,813,415	0.9604	10,385,134	11,241,136	0.9752	10,962,587
2012	9,126,474	0.9604	8,765,393	8,331,745	0.9752	8,125,427
2013	6,681,622	0.9586	6,405,093	9,189,674	0.9743	8,953,315
2014				7,244,640	0.9732	7,050,173

□ COLUMN (6) = COLUMN (8) / COLUMN (2) FROM PREVIOUS PAGE (MEDICAL DATA FROM THE 12 V. 13 VALUATION)
 □ □ COLUMN (13) FROM PREVIOUS PAGE (MEDICAL DATA FROM THE 12 V. 13 VALUATION)

POLICY YEAR BEING VALUED	MEDICAL PAID LOSSES							ADJUSTED ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/14	ADJUSTED ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/15
	ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/14	ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/15	CALENDAR YEAR 2015 PAID LOSSES	AVERAGE PAYMENT LEVEL	ADJUSTED CALENDAR YEAR 2015 PAID LOSSES	□			
	(1)	(2)	(3) = (2) - (1)	(4)	(5) = (3) * (4)	(6)			
							(7) = (1) * (6)		
PRIOR TO 1986	134,922,843	135,829,640	906,797	1.2367	1,121,441	0.6072	81,925,150	83,046,591	
1986	18,267,465	18,329,119	61,654	1.2367	76,248	0.6280	11,471,968	11,548,216	
1987	26,303,817	26,524,736	220,919	1.2367	273,212	0.6567	17,273,717	17,546,929	
1988	25,653,526	25,777,275	123,749	1.2367	153,041	0.6577	16,872,324	17,025,365	
1989	33,381,252	34,121,940	740,688	1.2367	916,013	0.6834	22,812,748	23,728,761	
1990	29,911,420	30,136,121	224,701	1.2367	277,889	0.6730	20,130,386	20,408,275	
1991	29,502,148	29,762,089	259,941	1.2367	321,470	0.6690	19,736,937	20,058,407	
1992	37,523,273	38,183,462	660,189	1.2367	816,459	0.7006	26,288,805	27,105,264	
1993	31,923,334	32,183,952	260,618	1.2367	322,308	0.6962	22,225,025	22,547,333	
1994	28,061,383	28,186,171	124,788	1.2367	154,326	0.7097	19,915,164	20,069,490	
1995	31,106,100	31,229,014	122,914	1.2367	152,008	0.7131	22,181,760	22,333,768	
1996	36,108,714	36,572,067	463,353	1.2367	573,031	0.7377	26,637,398	27,210,429	
1997	32,651,178	32,842,348	191,170	1.2367	236,421	0.7304	23,848,420	24,084,841	
1998	29,070,493	29,298,844	228,351	1.2367	282,403	0.7306	21,238,902	21,521,305	
1999	37,892,771	38,249,012	356,241	1.2367	440,565	0.7504	28,434,735	28,875,300	
2000	45,558,167	46,285,403	727,236	1.2367	899,377	0.7754	35,325,803	36,225,180	
2001	37,332,866	37,658,449	325,583	1.2367	402,650	0.7715	28,802,306	29,204,956	
2002	48,626,067	50,371,124	1,745,057	1.2367	2,158,121	0.8011	38,954,342	41,112,463	
2003	45,490,398	46,118,372	627,974	1.2367	776,619	0.7958	36,201,259	36,977,878	
2004	52,066,684	53,219,830	1,153,146	1.2367	1,426,102	0.8077	42,054,261	43,480,363	
2005	51,518,483	52,177,863	659,380	1.2367	815,459	0.8257	42,538,811	43,354,270	
2006	48,364,268	49,840,787	1,476,519	1.2367	1,826,019	0.8526	41,235,375	43,061,394	
2007	48,916,916	50,100,523	1,183,607	1.2367	1,463,773	0.8919	43,628,997	45,092,770	
2008	45,474,963	47,265,999	1,791,036	1.2367	2,214,984	0.9466	43,046,600	45,261,584	
2009	44,665,706	47,610,642	2,944,936	1.2367	3,642,018	0.9604	42,896,944	46,538,962	
2010	51,974,989	54,946,223	2,971,234	1.2367	3,674,541	0.9637	50,088,297	53,762,838	
2011	45,154,042	48,027,771	2,873,729	1.2367	3,553,956	0.9645	43,551,074	47,105,030	
2012	33,034,684	37,607,445	4,572,761	1.2367	5,655,158	0.9759	32,238,548	37,893,706	
2013	24,481,677	33,468,377	8,986,700	1.2367	11,113,901	0.9950	24,359,269	35,473,170	
2014	4,466,387	19,229,108	14,762,721	1.2367	18,257,137	1.0000	4,466,387	22,723,524	
2015		6,176,643	6,176,643	1.2367	7,638,688			7,638,688	

POLICY YEAR BEING VALUED	MEDICAL CASE RESERVES						
	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/14	AVERAGE RESERVE LEVEL	ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/14	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/15	AVERAGE RESERVE LEVEL	ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/15	
	(9)	(10)	(11) = (9) * (10)	(12)	(13)	(14) = (12) * (13)	
PRIOR TO 1986	10,975,257	0.9752	10,703,110	9,303,953	1.0570	9,834,736	
1986	808,352	0.9752	788,308	813,575	1.0570	859,989	
1987	4,830,183	0.9752	4,710,412	4,797,748	1.0570	5,071,455	
1988	690,094	0.9752	672,982	647,815	1.0570	684,772	
1989	5,729,311	0.9752	5,587,244	5,389,699	1.0570	5,697,177	
1990	3,536,317	0.9752	3,448,629	3,992,136	1.0570	4,219,884	
1991	1,847,918	0.9752	1,802,096	1,606,636	1.0570	1,698,293	
1992	4,760,061	0.9752	4,642,028	4,550,975	1.0570	4,810,604	
1993	4,053,438	0.9752	3,952,927	3,728,975	1.0570	3,941,710	
1994	4,839,534	0.9752	4,719,531	4,625,610	1.0570	4,889,497	
1995	4,580,039	0.9752	4,466,470	4,446,862	1.0570	4,700,552	
1996	6,099,532	0.9752	5,948,285	5,931,105	1.0570	6,269,469	
1997	5,472,110	0.9752	5,336,421	5,042,589	1.0570	5,330,264	
1998	1,870,095	0.9752	1,823,723	1,526,322	1.0570	1,613,397	
1999	2,195,956	0.9752	2,141,504	2,140,977	1.0570	2,263,118	
2000	5,688,114	0.9752	5,547,069	4,250,133	1.0570	4,492,599	
2001	4,892,375	0.9752	4,771,061	4,975,301	1.0570	5,259,138	
2002	8,380,145	0.9752	8,172,347	7,314,403	1.0570	7,731,683	
2003	8,163,167	0.9752	7,960,749	7,704,981	1.0570	8,144,544	
2004	7,453,329	0.9752	7,268,513	7,232,994	1.0570	7,645,630	
2005	9,213,504	0.9752	8,985,042	9,617,789	1.0570	10,166,476	
2006	10,767,088	0.9752	10,500,102	8,810,903	1.0570	9,313,558	
2007	9,825,670	0.9752	9,582,028	9,348,482	1.0570	9,881,805	
2008	8,973,094	0.9753	8,751,687	8,394,385	1.0571	8,873,937	
2009	15,207,089	0.9752	14,830,022	9,907,420	1.0571	10,473,100	
2010	12,493,143	0.9752	12,183,409	11,164,113	1.0571	11,801,205	
2011	11,618,966	0.9752	11,331,054	8,786,412	1.0570	9,287,579	
2012	8,502,034	0.9752	8,291,499	8,281,505	1.0572	8,754,823	
2013	9,445,362	0.9743	9,202,427	7,491,591	1.0570	7,918,295	
2014	7,390,015	0.9732	7,191,646	15,143,746	1.0569	16,005,441	
2015				11,284,002	1.0570	11,927,147	

□ COLUMN (6) = COLUMN (8) / COLUMN (2) FROM PREVIOUS PAGE (MEDICAL DATA FROM THE 13 V. 14 VALUATION)
 □ □ COLUMN (13) FROM PREVIOUS PAGE (MEDICAL DATA FROM THE 13 V. 14 VALUATION)

TABLE I - ADJUSTMENTS TO BRING MEDICAL DATA FROM THE 15 V. 16 VALUATION TO POST-HB175, PRE-HB373 LEVEL

POLICY YEAR BEING VALUED	MEDICAL PAID LOSSES							
	ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/15	ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/16	CALENDAR YEAR 2016 PAID LOSSES	AVERAGE PAYMENT LEVEL	ADJUSTED CALENDAR YEAR 2016 PAID LOSSES	□	ADJUSTED ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/15	ADJUSTED ACCUMULATED MEDICAL PAID LOSSES AS OF 12/31/16
	(1)	(2)	(3) = (2) - (1)	(4)	(5) = (3) * (4)	(6)	(7) = (1) * (6)	(8) = (5) + (7)
PRIOR TO 1986	135,829,640	136,671,927	842,287	1.3425	1,130,738	0.6114	83,046,242	84,176,980
1986	18,329,119	18,359,185	30,066	1.3425	40,362	0.6300	11,547,345	11,587,707
1987	26,524,736	26,857,328	332,592	1.3425	446,492	0.6615	17,546,113	17,992,605
1988	25,777,275	25,841,795	64,520	1.3425	86,616	0.6605	17,025,890	17,112,506
1989	34,121,940	34,274,395	152,455	1.3425	204,665	0.6954	23,728,397	23,933,062
1990	30,136,121	30,253,096	116,975	1.3425	157,035	0.6772	20,408,181	20,565,216
1991	29,762,089	29,815,646	53,557	1.3425	71,898	0.6740	20,059,648	20,131,546
1992	38,183,462	38,728,218	544,756	1.3425	731,314	0.7099	27,106,440	27,837,754
1993	32,183,952	32,389,870	205,918	1.3425	276,437	0.7006	22,548,077	22,824,514
1994	28,186,171	28,459,036	272,865	1.3425	366,311	0.7120	20,068,554	20,434,865
1995	31,229,014	31,394,956	165,942	1.3425	222,771	0.7152	22,334,991	22,557,772
1996	36,572,067	36,863,392	291,325	1.3425	391,093	0.7440	27,209,618	27,600,711
1997	32,842,348	33,288,017	445,669	1.3425	598,294	0.7333	24,083,294	24,681,588
1998	29,298,844	29,530,995	232,151	1.3425	311,654	0.7345	21,520,001	21,831,655
1999	38,249,012	38,377,290	128,278	1.3425	172,208	0.7549	28,874,179	29,046,387
2000	46,285,403	46,506,235	220,832	1.3425	296,459	0.7826	36,222,956	36,519,415
2001	37,658,449	38,372,738	714,289	1.3425	958,906	0.7755	29,204,127	30,163,033
2002	50,371,124	51,039,842	668,718	1.3425	897,729	0.8162	41,112,911	42,010,640
2003	46,080,778	46,675,289	594,511	1.3425	798,108	0.8018	36,947,568	37,745,676
2004	53,214,736	53,985,686	770,950	1.3425	1,034,971	0.8170	43,476,439	44,511,410
2005	52,173,213	53,575,753	1,402,540	1.3425	1,882,857	0.8309	43,350,723	45,233,580
2006	49,800,779	51,160,113	1,359,334	1.3425	1,824,854	0.8640	43,027,873	44,852,727
2007	49,955,036	51,039,216	1,084,180	1.3425	1,455,471	0.9000	44,959,532	46,415,003
2008	46,623,335	48,025,657	1,402,322	1.3425	1,882,564	0.9576	44,646,506	46,529,070
2009	46,189,215	48,221,180	2,031,965	1.3425	2,727,836	0.9775	45,149,958	47,877,794
2010	54,518,107	56,423,462	1,905,355	1.3425	2,557,867	0.9785	53,345,968	55,903,835
2011	47,681,145	48,338,975	657,830	1.3425	883,112	0.9808	46,765,667	47,648,779
2012	37,304,861	39,728,138	2,423,277	1.3425	3,253,157	1.0076	37,588,378	40,841,535
2013	33,100,499	38,137,924	5,037,425	1.3425	6,762,552	1.0599	35,083,219	41,845,771
2014	19,075,797	26,008,415	6,932,618	1.3425	9,306,777	1.1817	22,541,869	31,848,646
2015	6,176,643	23,134,826	16,958,183	1.3425	22,765,718	1.2367	7,638,654	30,404,372
2016		4,919,213	4,919,213	1.3425	6,603,857			6,603,857

POLICY YEAR BEING VALUED	MEDICAL CASE RESERVES						
	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/15	AVERAGE RESERVE LEVEL	ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/15	ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/16	AVERAGE RESERVE LEVEL	ADJUSTED ACCUMULATED MEDICAL CASE RESERVES AS OF 12/31/16	
	(9)	□ □ (10)	(11) = (9) * (10)	(12)	(13)	(14) = (12) * (13)	
PRIOR TO 1986	9,303,953	1.0570	9,834,736	6,698,581	1.1950	8,004,996	
1986	813,575	1.0570	859,989	834,126	1.1950	996,804	
1987	4,797,748	1.0570	5,071,455	4,736,932	1.1950	5,660,770	
1988	647,815	1.0570	684,772	577,419	1.1950	690,032	
1989	5,389,699	1.0570	5,697,177	4,785,378	1.1950	5,718,664	
1990	3,992,136	1.0570	4,219,884	4,023,578	1.1950	4,808,291	
1991	1,606,636	1.0570	1,698,293	1,313,606	1.1950	1,569,797	
1992	4,550,975	1.0570	4,810,604	4,369,086	1.1950	5,221,183	
1993	3,728,975	1.0570	3,941,710	3,297,942	1.1950	3,941,135	
1994	4,625,610	1.0570	4,889,497	4,131,408	1.1950	4,937,151	
1995	4,446,862	1.0570	4,700,552	4,283,191	1.1950	5,118,536	
1996	5,931,105	1.0570	6,269,469	4,963,742	1.1950	5,931,814	
1997	5,042,589	1.0570	5,330,264	4,394,362	1.1950	5,251,389	
1998	1,526,322	1.0570	1,613,397	1,533,576	1.1950	1,832,667	
1999	2,140,977	1.0570	2,263,118	1,583,013	1.1950	1,891,746	
2000	4,250,133	1.0570	4,492,599	3,830,869	1.1950	4,577,998	
2001	4,975,301	1.0570	5,259,138	4,742,792	1.1950	5,667,772	
2002	7,314,403	1.0570	7,731,683	6,806,494	1.1950	8,133,956	
2003	7,704,981	1.0570	8,144,544	7,424,871	1.1950	8,872,934	
2004	7,232,994	1.0570	7,645,630	7,329,291	1.1950	8,758,713	
2005	9,617,789	1.0570	10,166,476	8,535,936	1.1950	10,200,688	
2006	8,810,903	1.0570	9,313,558	7,719,552	1.1950	9,225,086	
2007	9,348,482	1.0570	9,881,805	8,760,420	1.1950	10,468,953	
2008	8,394,385	1.0571	8,873,937	8,838,946	1.1950	10,562,794	
2009	9,901,880	1.0571	10,467,244	7,795,833	1.1950	9,316,244	
2010	11,164,113	1.0571	11,801,205	11,329,733	1.1950	13,539,356	
2011	8,786,412	1.0570	9,287,579	8,639,206	1.1950	10,324,099	
2012	8,281,505	1.0572	8,754,823	7,001,219	1.1950	8,366,658	
2013	7,491,591	1.0570	7,918,295	6,421,739	1.1950	7,674,162	
2014	15,125,803	1.0569	15,986,477	11,872,380	1.1950	14,187,835	
2015	11,284,002	1.0570	11,927,147	19,961,697	1.1950	23,854,800	
2016				11,272,486	1.1950	13,470,944	

□ COLUMN (6) = COLUMN (8) / COLUMN (2) FROM PREVIOUS PAGE (MEDICAL DATA FROM THE 14 V. 15 VALUATION)
 □ □ COLUMN (13) FROM PREVIOUS PAGE (MEDICAL DATA FROM THE 14 V. 15 VALUATION)

TABLE I

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

ACCUMULATED STANDARD EARNED PREMIUM

Policy Year Valued	As of 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior to 1986	499,313,202	499,313,213	1.0000	Prior to 1986	475,901,634	475,901,634	1.0000
1986	74,540,210	74,540,210	1.0000	1986	68,727,386	68,727,386	1.0000
1987	87,187,766	87,187,766	1.0000	1987	81,080,364	81,080,364	1.0000
1988	104,156,834	104,156,834	1.0000	1988	98,509,492	98,509,492	1.0000
1989	112,006,449	112,006,449	1.0000	1989	105,487,107	105,487,107	1.0000
1990	100,769,966	100,769,966	1.0000	1990	94,125,731	94,125,731	1.0000
1991	97,023,519	97,050,962	1.0003	1991	90,695,845	90,750,388	1.0006
1992	89,189,995	89,190,039	1.0000	1992	82,084,698	82,084,698	1.0000
1993	90,725,310	90,724,421	1.0000	1993	84,936,458	84,936,458	1.0000
1994	83,151,960	83,154,380	1.0000	1994	77,193,665	77,193,605	1.0000
1995	79,874,949	79,874,943	1.0000	1995	73,445,394	73,445,418	1.0000
1996	83,668,945	83,668,917	1.0000	1996	77,188,731	77,188,734	1.0000
1997	86,953,643	86,953,607	1.0000	1997	80,784,678	80,784,703	1.0000
1998	92,377,889	92,377,869	1.0000	1998	84,068,560	84,068,572	1.0000
1999	87,625,454	87,625,393	1.0000	1999	80,572,172	80,572,143	1.0000
2000	94,748,288	94,748,147	1.0000	2000	85,738,581	85,738,501	1.0000
2001	95,701,134	95,643,936	0.9994	2001	88,449,374	88,449,339	1.0000
2002	118,877,369	118,858,069	0.9998	2002	113,699,746	113,717,630	1.0002
2003	134,183,507	134,184,277	1.0000	2003	129,655,791	129,655,762	1.0000
2004	153,036,271	153,036,527	1.0000	2004	149,122,206	149,121,079	1.0000
2005	187,891,445	187,888,080	1.0000	2005	183,000,631	182,998,946	1.0000
2006	207,191,524	207,185,868	1.0000	2006	202,487,230	202,495,026	1.0000
2007	200,029,903	200,007,564	0.9999	2007	195,753,446	195,750,621	1.0000
2008	151,139,871	151,152,969	1.0001	2008	148,482,656	148,479,227	1.0000
2009	118,168,783	118,087,574	0.9993	2009	116,318,345	116,311,214	0.9999
2010	105,661,606	105,645,526	0.9998	2010	104,350,998	104,476,537	1.0012
2011	106,218,857	106,385,661	1.0016	2011	105,111,781	105,072,860	0.9996
2012	59,119,378	114,744,657	1.9409	2012	113,287,818	113,468,957	1.0016
2013		70,122,448		2013	69,315,160	132,994,694	1.9187
				2014		76,798,021	

Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior to 1986	490,822,657	490,822,657	1.0000	Prior to 1986	490,822,657	490,822,657	1.0000
1986	73,474,543	73,474,543	1.0000	1986	73,474,543	73,474,543	1.0000
1987	85,943,515	85,943,515	1.0000	1987	85,943,515	85,943,515	1.0000
1988	102,949,395	102,949,395	1.0000	1988	102,949,395	102,949,395	1.0000
1989	110,768,371	110,768,371	1.0000	1989	110,768,371	110,768,371	1.0000
1990	99,948,026	99,948,026	1.0000	1990	99,948,026	99,948,026	1.0000
1991	95,894,161	95,915,069	1.0002	1991	95,915,069	95,933,003	1.0002
1992	87,086,900	87,086,900	1.0000	1992	87,086,900	87,086,967	1.0000
1993	87,798,462	87,798,462	1.0000	1993	87,798,462	87,798,462	1.0000
1994	82,320,327	82,320,327	1.0000	1994	82,320,327	82,331,367	1.0001
1995	78,691,448	78,691,441	1.0000	1995	78,691,441	78,691,441	1.0000
1996	82,677,008	82,676,981	1.0000	1996	82,676,981	82,676,970	1.0000
1997	83,865,046	83,865,017	1.0000	1997	83,865,017	83,865,012	1.0000
1998	86,444,463	86,444,445	1.0000	1998	86,444,445	86,444,449	1.0000
1999	80,901,980	80,901,994	1.0000	1999	80,901,994	80,901,977	1.0000
2000	89,557,141	89,557,126	1.0000	2000	89,557,126	89,557,124	1.0000
2001	90,799,185	90,805,701	1.0001	2001	90,805,701	90,806,330	1.0000
2002	114,272,115	114,271,524	1.0000	2002	114,271,524	114,271,531	1.0000
2003	129,612,918	129,614,075	1.0000	2003	129,494,762	129,494,810	1.0000
2004	153,025,541	153,025,932	1.0000	2004	152,871,327	152,871,385	1.0000
2005	187,890,751	187,894,404	1.0000	2005	187,799,467	187,799,312	1.0000
2006	207,236,689	207,243,922	1.0000	2006	206,582,739	206,582,882	1.0000
2007	200,003,004	200,008,027	1.0000	2007	199,464,717	199,461,360	1.0000
2008	151,148,083	151,154,105	1.0000	2008	149,416,538	149,417,895	1.0000
2009	118,011,756	118,689,735	1.0057	2009	117,158,714	117,158,752	1.0000
2010	106,031,849	106,242,328	1.0020	2010	105,094,206	105,086,397	0.9999
2011	106,569,572	106,335,247	0.9978	2011	105,462,999	105,492,262	1.0003
2012	115,223,852	115,576,402	1.0031	2012	114,609,213	114,622,483	1.0001
2013	135,120,835	136,119,967	1.0074	2013	135,289,131	135,182,833	0.9992
2014	78,165,318	147,276,890	1.8842	2014	146,603,738	148,439,581	1.0125
2015		79,473,287		2015	79,461,959	147,359,751	1.8545
				2016		88,172,419	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

TABLE I - A - ADJUSTED TO POST-HB175, PRE-HB373 LEVEL

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior to 1986	294,050,244	294,840,387	1.0027	Prior to 1986	283,686,987	285,046,849	1.0048
1986	39,204,733	38,912,006	0.9925	1986	36,328,562	36,407,557	1.0022
1987	53,563,418	54,014,253	1.0084	1987	50,027,903	50,489,170	1.0092
1988	47,354,169	47,668,911	1.0066	1988	45,617,290	45,317,827	0.9934
1989	61,339,751	63,947,058	1.0425	1989	62,414,404	62,351,662	0.9990
1990	57,826,621	58,284,413	1.0079	1990	54,078,455	54,514,781	1.0081
1991	54,137,659	53,910,581	0.9958	1991	50,268,313	50,201,202	0.9987
1992	62,559,945	62,646,815	1.0014	1992	59,276,761	56,522,755	0.9535
1993	59,854,432	59,077,456	0.9870	1993	56,077,362	56,857,440	1.0139
1994	50,095,592	50,587,053	1.0098	1994	45,809,420	45,238,407	0.9875
1995	53,583,899	53,087,474	0.9907	1995	48,404,233	48,601,766	1.0041
1996	64,251,789	65,135,422	1.0138	1996	61,521,136	60,671,945	0.9862
1997	62,203,102	62,762,579	1.0090	1997	59,486,482	59,478,223	0.9999
1998	52,419,685	52,770,478	1.0067	1998	48,525,838	48,573,473	1.0010
1999	66,454,890	66,366,824	0.9987	1999	57,847,503	56,724,100	0.9806
2000	88,216,623	89,363,224	1.0130	2000	80,640,305	80,283,576	0.9956
2001	70,809,661	70,983,343	1.0025	2001	60,442,563	60,166,494	0.9954
2002	86,891,661	85,945,676	0.9891	2002	79,089,238	82,623,874	1.0447
2003	83,838,654	85,134,692	1.0155	2003	81,532,531	83,545,554	1.0247
2004	90,710,068	89,827,716	0.9903	2004	86,888,478	87,936,531	1.0121
2005	91,097,745	91,907,161	1.0089	2005	87,833,401	89,644,443	1.0206
2006	88,191,367	91,373,016	1.0361	2006	89,434,715	93,192,873	1.0420
2007	90,039,821	92,918,541	1.0320	2007	89,081,205	91,710,643	1.0295
2008	80,858,892	85,094,817	1.0524	2008	81,701,674	86,571,823	1.0596
2009	87,430,949	93,203,727	1.0660	2009	91,898,529	99,434,399	1.0820
2010	79,657,716	93,827,586	1.1779	2010	89,041,737	94,980,045	1.0667
2011	66,636,141	81,283,098	1.2198	2011	80,016,871	88,337,723	1.1040
2012	16,795,430	54,788,994	3.2621	2012	54,128,867	69,039,307	1.2755
2013		19,861,811		2013	19,459,465	56,967,349	2.9275
				2014		20,092,711	

Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior to 1986	292,082,486	292,498,006	1.0014	Prior to 1986	292,497,657	291,728,104	0.9974
1986	37,937,262	38,106,327	1.0045	1986	38,105,456	38,279,688	1.0046
1987	53,796,605	54,452,159	1.0122	1987	54,451,343	55,518,881	1.0196
1988	47,137,453	47,393,029	1.0054	1988	47,393,554	47,452,811	1.0013
1989	63,668,588	64,715,412	1.0164	1989	64,715,048	64,831,407	1.0018
1990	58,152,450	59,874,602	1.0296	1990	59,874,508	60,609,264	1.0123
1991	53,284,634	53,529,921	1.0046	1991	53,531,162	53,347,641	0.9966
1992	59,514,315	60,570,496	1.0177	1992	60,571,672	61,741,611	1.0193
1993	57,581,379	57,998,887	1.0073	1993	57,999,631	58,287,204	1.0050
1994	48,856,996	49,479,008	1.0127	1994	49,478,072	49,813,660	1.0068
1995	52,981,691	53,364,997	1.0072	1995	53,366,220	54,001,126	1.0119
1996	63,599,213	64,584,330	1.0155	1996	64,583,519	64,666,084	1.0013
1997	60,872,922	60,543,984	0.9946	1997	60,542,437	61,100,718	1.0092
1998	48,563,056	48,728,705	1.0034	1998	48,727,401	49,312,157	1.0120
1999	61,296,666	61,901,149	1.0099	1999	61,900,028	61,759,032	0.9977
2000	80,476,827	80,311,962	0.9980	2000	80,309,738	80,580,395	1.0034
2001	68,503,984	69,397,781	1.0130	2001	69,396,952	70,765,384	1.0197
2002	85,771,643	87,411,481	1.0191	2002	87,411,929	88,727,150	1.0150
2003	83,364,569	84,372,595	1.0121	2003	84,326,992	85,919,078	1.0189
2004	90,898,437	92,820,332	1.0211	2004	92,816,408	95,204,291	1.0257
2005	93,740,961	95,794,267	1.0219	2005	95,790,720	97,642,832	1.0193
2006	95,201,420	96,572,150	1.0144	2006	96,476,076	98,619,655	1.0222
2007	95,777,654	98,124,384	1.0245	2007	97,759,497	100,092,700	1.0239
2008	90,449,425	92,995,829	1.0282	2008	91,734,129	95,555,188	1.0417
2009	100,461,007	99,939,806	0.9948	2009	97,019,964	99,158,625	1.0220
2010	101,522,694	103,695,700	1.0214	2010	103,039,838	108,123,689	1.0493
2011	89,812,178	92,706,542	1.0322	2011	92,259,582	95,030,929	1.0300
2012	69,748,041	79,005,461	1.1327	2012	78,582,202	84,168,856	1.0711
2013	58,149,313	74,934,212	1.2887	2013	74,465,063	85,893,276	1.1535
2014	20,534,798	60,158,692	2.9296	2014	59,904,117	73,110,532	1.2205
2015		27,523,435		2015	27,523,401	77,047,224	2.7993
				2016		28,364,795	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

TABLE I - B - ADJUSTED TO POST-HB175, PRE-HB373 LEVEL

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INDEMNITY INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior to 1986	202,998,505	202,528,192	0.9977	Prior to 1986	194,996,804	195,062,351	1.0003
1986	26,606,264	26,595,339	0.9996	1986	24,790,020	24,822,235	1.0013
1987	32,410,712	32,123,111	0.9911	1987	29,954,871	29,987,379	1.0011
1988	29,475,914	29,650,560	1.0059	1988	28,232,182	28,305,090	1.0026
1989	34,503,317	35,039,939	1.0156	1989	34,090,713	34,435,852	1.0101
1990	34,825,327	34,937,883	1.0032	1990	32,815,938	32,808,353	0.9998
1991	31,777,348	31,765,945	0.9996	1991	29,542,186	29,895,068	1.0119
1992	28,794,226	28,783,140	0.9996	1992	26,782,074	26,787,356	1.0002
1993	33,529,178	33,197,313	0.9901	1993	31,514,668	31,631,051	1.0037
1994	24,800,894	25,422,514	1.0251	1994	22,890,169	22,734,364	0.9932
1995	26,083,911	26,100,713	1.0006	1995	24,126,196	24,545,137	1.0174
1996	31,474,590	31,518,722	1.0014	1996	29,678,867	29,533,271	0.9951
1997	32,578,912	32,548,455	0.9991	1997	30,881,435	30,834,147	0.9985
1998	27,546,683	27,491,089	0.9980	1998	25,216,048	25,255,992	1.0016
1999	33,174,183	33,057,139	0.9965	1999	29,031,197	28,902,337	0.9956
2000	43,024,933	43,889,745	1.0201	2000	39,110,112	39,214,764	1.0027
2001	35,812,395	35,906,720	1.0026	2001	30,657,742	30,728,698	1.0023
2002	40,068,358	40,202,550	1.0033	2002	36,862,805	37,176,465	1.0085
2003	39,780,788	40,098,288	1.0080	2003	38,336,821	39,231,063	1.0233
2004	41,144,584	41,264,845	1.0029	2004	39,753,492	40,060,617	1.0077
2005	41,840,907	42,085,586	1.0058	2005	40,838,291	40,969,813	1.0032
2006	41,548,789	42,881,960	1.0321	2006	41,841,377	42,381,338	1.0129
2007	39,933,655	41,083,342	1.0288	2007	39,452,095	40,935,000	1.0376
2008	35,384,921	37,266,952	1.0532	2008	35,302,361	36,462,640	1.0329
2009	38,422,865	40,792,616	1.0617	2009	40,202,893	42,354,400	1.0535
2010	29,251,432	36,698,764	1.2546	2010	34,897,728	36,989,815	1.0599
2011	24,610,062	31,690,438	1.2877	2011	31,130,039	34,301,965	1.1019
2012	7,139,956	22,172,227	3.1054	2012	21,873,575	28,886,211	1.3206
2013		8,105,756		2013	7,944,988	24,115,779	3.0353
				2014		8,678,504	

Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior to 1986	199,454,226	199,616,679	1.0008	Prior to 1986	199,616,679	199,546,128	0.9996
1986	25,676,986	25,698,122	1.0008	1986	25,698,122	25,695,177	0.9999
1987	31,812,476	31,833,775	1.0007	1987	31,833,775	31,865,506	1.0010
1988	29,592,147	29,682,892	1.0031	1988	29,682,892	29,650,273	0.9989
1989	35,268,596	35,289,474	1.0006	1989	35,289,474	35,179,681	0.9969
1990	34,573,435	35,246,443	1.0195	1990	35,246,443	35,235,757	0.9997
1991	31,745,601	31,773,221	1.0009	1991	31,773,221	31,646,298	0.9960
1992	28,583,482	28,654,628	1.0025	1992	28,654,628	28,682,674	1.0010
1993	31,403,427	31,509,844	1.0034	1993	31,509,844	31,521,555	1.0004
1994	24,222,301	24,520,021	1.0123	1994	24,520,021	24,441,644	0.9968
1995	26,333,461	26,330,677	0.9999	1995	26,330,677	26,324,828	0.9998
1996	31,013,530	31,104,432	1.0029	1996	31,104,432	31,133,559	1.0009
1997	31,688,081	31,128,879	0.9824	1997	31,128,879	31,167,741	1.0012
1998	25,500,431	25,594,003	1.0037	1998	25,594,003	25,647,835	1.0021
1999	30,720,427	30,762,731	1.0014	1999	30,762,731	30,820,899	1.0019
2000	39,603,955	39,594,183	0.9998	2000	39,594,183	39,482,982	0.9972
2001	34,930,617	34,933,687	1.0001	2001	34,933,687	34,934,579	1.0000
2002	38,644,954	38,567,335	0.9980	2002	38,567,335	38,582,554	1.0004
2003	39,202,561	39,250,173	1.0012	2003	39,234,880	39,300,468	1.0017
2004	41,575,663	41,694,339	1.0029	2004	41,694,339	41,934,168	1.0058
2005	42,217,108	42,273,521	1.0013	2005	42,273,521	42,208,564	0.9985
2006	43,465,943	44,197,198	1.0168	2006	44,134,645	44,541,842	1.0092
2007	42,566,629	43,149,809	1.0137	2007	42,918,160	43,208,744	1.0068
2008	38,651,138	38,860,308	1.0054	2008	38,213,686	38,463,324	1.0065
2009	42,734,041	42,927,744	1.0045	2009	41,402,762	41,964,587	1.0136
2010	39,250,988	38,131,657	0.9715	2010	37,892,665	38,680,498	1.0208
2011	34,930,050	36,313,933	1.0396	2011	36,206,336	37,058,051	1.0235
2012	29,217,994	32,356,932	1.1074	2012	32,239,001	34,960,663	1.0844
2013	24,587,617	31,542,747	1.2829	2013	31,463,549	36,373,343	1.1560
2014	8,876,765	21,429,727	2.4141	2014	21,375,771	27,074,051	1.2666
2015		7,957,600		2015	7,957,600	22,788,052	2.8637
				2016		8,289,994	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

TABLE I - C - ADJUSTED TO POST-HB175, PRE-HB373 LEVEL

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

MEDICAL INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior to 1986	91,051,739	92,312,195	1.0138	Prior to 1986	88,690,183	89,984,498	1.0146
1986	12,598,469	12,316,667	0.9776	1986	11,538,542	11,585,322	1.0041
1987	21,152,706	21,891,142	1.0349	1987	20,073,032	20,501,791	1.0214
1988	17,878,255	18,018,351	1.0078	1988	17,385,108	17,012,737	0.9786
1989	26,836,434	28,907,119	1.0772	1989	28,323,691	27,915,810	0.9856
1990	23,001,294	23,346,530	1.0150	1990	21,262,517	21,706,428	1.0209
1991	22,360,311	22,144,636	0.9904	1991	20,726,127	20,306,134	0.9797
1992	33,765,719	33,863,675	1.0029	1992	32,494,687	29,735,399	0.9151
1993	26,325,254	25,880,143	0.9831	1993	24,562,694	25,226,389	1.0270
1994	25,294,698	25,164,539	0.9949	1994	22,919,251	22,504,043	0.9819
1995	27,499,988	26,986,761	0.9813	1995	24,278,037	24,056,629	0.9909
1996	32,777,199	33,616,700	1.0256	1996	31,842,269	31,138,674	0.9779
1997	29,624,190	30,214,124	1.0199	1997	28,605,047	28,644,076	1.0014
1998	24,873,002	25,279,389	1.0163	1998	23,309,790	23,317,481	1.0003
1999	33,280,707	33,309,685	1.0009	1999	28,816,306	27,821,763	0.9655
2000	45,191,690	45,473,479	1.0062	2000	41,530,193	41,068,812	0.9889
2001	34,997,266	35,076,623	1.0023	2001	29,784,821	29,437,796	0.9883
2002	46,823,303	45,743,126	0.9769	2002	42,226,433	45,447,409	1.0763
2003	44,057,866	45,036,404	1.0222	2003	43,195,710	44,314,491	1.0259
2004	49,565,484	48,562,871	0.9798	2004	47,134,986	47,875,914	1.0157
2005	49,256,838	49,821,575	1.0115	2005	46,995,110	48,674,630	1.0357
2006	46,642,578	48,491,056	1.0396	2006	47,593,338	50,811,535	1.0676
2007	50,106,166	51,835,199	1.0345	2007	49,629,110	50,775,643	1.0231
2008	45,473,971	47,827,865	1.0518	2008	46,399,313	50,109,183	1.0800
2009	49,008,084	52,411,111	1.0694	2009	51,695,636	57,079,999	1.1042
2010	50,406,284	57,128,822	1.1334	2010	54,144,009	57,990,230	1.0710
2011	42,026,079	49,592,660	1.1800	2011	48,886,832	54,035,758	1.1053
2012	9,655,474	32,616,767	3.3781	2012	32,255,292	40,153,096	1.2449
2013		11,756,055		2013	11,514,477	32,851,570	2.8531
				2014		11,414,207	

Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior to 1986	92,628,260	92,881,327	1.0027	Prior to 1986	92,880,978	92,181,976	0.9925
1986	12,260,276	12,408,205	1.0121	1986	12,407,334	12,584,511	1.0143
1987	21,984,129	22,618,384	1.0289	1987	22,617,568	23,653,375	1.0458
1988	17,545,306	17,710,137	1.0094	1988	17,710,662	17,802,538	1.0052
1989	28,399,992	29,425,938	1.0361	1989	29,425,574	29,651,726	1.0077
1990	23,579,015	24,628,159	1.0445	1990	24,628,065	25,373,507	1.0303
1991	21,539,033	21,756,700	1.0101	1991	21,757,941	21,701,343	0.9974
1992	30,930,833	31,915,868	1.0318	1992	31,917,044	33,058,937	1.0358
1993	26,177,952	26,489,043	1.0119	1993	26,489,787	26,765,649	1.0104
1994	24,634,695	24,958,987	1.0132	1994	24,958,051	25,372,016	1.0166
1995	26,648,230	27,034,320	1.0145	1995	27,035,543	27,676,298	1.0237
1996	32,585,683	33,479,898	1.0274	1996	33,479,087	33,532,525	1.0016
1997	29,184,841	29,415,105	1.0079	1997	29,413,558	29,932,977	1.0177
1998	23,062,625	23,134,702	1.0031	1998	23,133,398	23,664,322	1.0230
1999	30,576,239	31,138,418	1.0184	1999	31,137,297	30,938,133	0.9936
2000	40,872,872	40,717,779	0.9962	2000	40,715,555	41,097,413	1.0094
2001	33,573,367	34,464,094	1.0265	2001	34,463,265	35,830,805	1.0397
2002	47,126,689	48,844,146	1.0364	2002	48,844,594	50,144,596	1.0266
2003	44,162,008	45,122,422	1.0217	2003	45,092,112	46,618,610	1.0339
2004	49,322,774	51,125,993	1.0366	2004	51,122,069	53,270,123	1.0420
2005	51,523,853	53,520,746	1.0388	2005	53,517,199	55,434,268	1.0358
2006	51,735,477	52,374,952	1.0124	2006	52,341,431	54,077,813	1.0332
2007	53,211,025	54,974,575	1.0331	2007	54,841,337	56,883,956	1.0372
2008	51,798,287	54,135,521	1.0451	2008	53,520,443	57,091,864	1.0667
2009	57,726,966	57,012,062	0.9876	2009	55,617,202	57,194,038	1.0284
2010	62,271,706	65,564,043	1.0529	2010	65,147,173	69,443,191	1.0659
2011	54,882,128	56,392,609	1.0275	2011	56,053,246	57,972,878	1.0342
2012	40,530,047	46,648,529	1.1510	2012	46,343,201	49,208,193	1.0618
2013	33,561,696	43,391,465	1.2929	2013	43,001,514	49,519,933	1.1516
2014	11,658,033	38,728,965	3.3221	2014	38,528,346	46,036,481	1.1949
2015		19,565,835		2015	19,565,801	54,259,172	2.7732
				2016		20,074,801	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

TABLE I - D - ADJUSTED TO POST-HB175, PRE-HB373 LEVEL

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INDEMNITY PAID LOSSES

Policy Year Valued	As of 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior to 1986	198,861,111	199,317,047	1.0023	Prior to 1986	191,803,624	192,127,096	1.0017
1986	25,712,844	25,745,134	1.0013	1986	24,020,649	24,077,391	1.0024
1987	31,497,137	31,070,298	0.9864	1987	29,032,363	29,108,310	1.0026
1988	29,051,712	29,282,784	1.0080	1988	27,860,354	27,921,650	1.0022
1989	33,057,393	33,333,316	1.0083	1989	32,384,090	32,556,421	1.0053
1990	33,577,075	33,803,190	1.0067	1990	31,680,972	31,785,143	1.0033
1991	30,235,686	30,338,263	1.0034	1991	28,113,673	28,786,530	1.0239
1992	28,566,789	28,595,045	1.0010	1992	26,593,979	26,609,958	1.0006
1993	32,050,978	32,152,310	1.0032	1993	30,464,721	30,758,862	1.0097
1994	23,277,538	23,348,064	1.0030	1994	20,815,719	21,801,047	1.0473
1995	25,111,208	25,216,130	1.0042	1995	23,257,050	23,286,727	1.0013
1996	29,855,162	30,238,629	1.0128	1996	28,532,124	28,630,663	1.0035
1997	29,423,131	29,823,730	1.0136	1997	28,174,753	28,425,284	1.0089
1998	26,441,392	26,514,955	1.0028	1998	24,236,767	24,481,542	1.0101
1999	31,407,393	32,203,779	1.0254	1999	28,317,654	28,541,682	1.0079
2000	40,098,302	40,583,132	1.0121	2000	36,406,834	36,721,173	1.0086
2001	33,580,199	34,001,822	1.0126	2001	29,304,966	29,633,353	1.0112
2002	36,251,915	36,919,545	1.0184	2002	33,837,931	35,105,175	1.0375
2003	36,401,156	37,103,185	1.0193	2003	35,443,274	36,648,944	1.0340
2004	37,594,455	38,909,375	1.0350	2004	37,394,329	38,045,073	1.0174
2005	37,002,582	38,285,557	1.0347	2005	37,252,464	38,293,263	1.0279
2006	35,559,704	37,438,712	1.0528	2006	36,390,932	38,381,669	1.0547
2007	33,579,773	36,255,949	1.0797	2007	34,859,162	35,940,572	1.0310
2008	29,093,770	32,524,405	1.1179	2008	31,034,522	32,710,861	1.0540
2009	24,570,773	29,132,333	1.1856	2009	28,822,279	32,310,850	1.1210
2010	15,546,650	24,548,469	1.5790	2010	24,233,150	29,135,145	1.2023
2011	9,487,937	19,162,359	2.0197	2011	18,902,532	26,367,195	1.3949
2012	1,505,071	7,919,682	5.2620	2012	7,817,826	15,957,216	2.0411
2013		1,729,152		2013	1,705,951	10,137,892	5.9427
				2014		1,462,937	

Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior to 1986	196,396,499	196,748,399	1.0018	Prior to 1986	196,748,399	197,120,752	1.0019
1986	24,838,291	24,905,824	1.0027	1986	24,905,824	24,968,516	1.0025
1987	30,802,312	30,869,161	1.0022	1987	30,869,161	30,906,041	1.0012
1988	29,207,321	29,410,618	1.0070	1988	29,410,618	29,449,539	1.0013
1989	33,373,743	33,586,659	1.0064	1989	33,586,659	33,662,925	1.0023
1990	33,545,140	33,673,825	1.0038	1990	33,673,825	33,785,304	1.0033
1991	30,627,063	30,812,993	1.0061	1991	30,812,993	30,851,693	1.0013
1992	28,407,755	28,425,124	1.0006	1992	28,425,124	28,465,594	1.0014
1993	30,523,493	30,691,917	1.0055	1993	30,691,917	30,754,410	1.0020
1994	23,288,984	23,365,639	1.0033	1994	23,365,639	23,724,508	1.0154
1995	25,059,614	25,118,724	1.0024	1995	25,118,724	25,174,416	1.0022
1996	29,984,511	30,089,832	1.0035	1996	30,089,832	30,180,968	1.0030
1997	29,431,336	29,538,255	1.0036	1997	29,538,255	29,618,500	1.0027
1998	24,702,205	25,080,112	1.0153	1998	25,080,112	25,142,145	1.0025
1999	30,228,041	30,287,733	1.0020	1999	30,287,733	30,602,183	1.0104
2000	37,348,367	37,732,920	1.0103	2000	37,732,920	37,818,676	1.0023
2001	33,245,650	33,544,938	1.0090	2001	33,544,938	33,732,676	1.0056
2002	36,593,873	36,996,305	1.0110	2002	36,996,305	37,125,959	1.0035
2003	36,747,439	37,023,260	1.0075	2003	37,007,967	37,277,302	1.0073
2004	39,560,119	39,920,152	1.0091	2004	39,920,152	40,168,806	1.0062
2005	39,346,231	40,058,297	1.0181	2005	40,058,297	41,214,938	1.0289
2006	39,429,449	41,047,665	1.0410	2006	40,985,112	41,913,458	1.0227
2007	37,409,684	38,151,658	1.0198	2007	37,920,009	39,358,678	1.0379
2008	34,273,280	35,647,567	1.0401	2008	35,000,945	35,673,101	1.0192
2009	32,628,733	35,556,416	1.0897	2009	34,477,520	36,505,243	1.0588
2010	30,494,056	33,221,795	1.0895	2010	32,982,803	34,748,525	1.0535
2011	26,780,273	31,178,374	1.1642	2011	31,101,777	32,768,593	1.0536
2012	16,082,348	23,271,713	1.4470	2012	23,153,782	28,587,638	1.2347
2013	10,228,367	18,802,942	1.8383	2013	18,723,744	25,879,943	1.3822
2014	1,480,003	8,457,917	5.7148	2014	8,405,827	16,337,903	1.9436
2015		1,788,691		2015	1,788,691	10,455,996	5.8456
				2016		1,386,181	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

TABLE I - E - ADJUSTED TO POST-HB175, PRE-HB373 LEVEL

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

MEDICAL PAID LOSSES

Policy Year Valued	As of 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior to 1986	78,435,375	81,101,041	1.0340	Prior to 1986	77,997,020	79,570,002	1.0202
1986	11,318,285	11,469,229	1.0133	1986	10,740,210	10,797,014	1.0053
1987	16,533,146	17,238,128	1.0426	1987	16,010,413	16,236,198	1.0141
1988	16,447,732	16,631,170	1.0112	1988	16,059,161	16,401,566	1.0213
1989	21,777,384	22,251,288	1.0218	1989	21,660,569	22,328,566	1.0308
1990	19,579,150	20,081,234	1.0256	1990	18,558,554	18,786,657	1.0123
1991	19,562,424	19,735,105	1.0088	1991	18,326,227	18,524,064	1.0108
1992	25,014,068	25,892,944	1.0351	1992	24,511,792	25,093,371	1.0237
1993	21,742,714	22,083,225	1.0157	1993	20,840,705	21,356,527	1.0248
1994	19,310,941	19,573,159	1.0136	1994	17,480,988	17,934,775	1.0260
1995	21,386,957	22,021,042	1.0296	1995	19,335,571	19,617,060	1.0146
1996	25,778,807	26,541,616	1.0296	1996	25,213,592	25,663,007	1.0178
1997	23,626,577	24,049,400	1.0179	1997	22,941,993	23,454,486	1.0223
1998	22,999,799	23,239,463	1.0104	1998	21,394,327	21,493,758	1.0046
1999	29,507,881	29,926,882	1.0142	1999	25,559,440	25,815,377	1.0100
2000	36,762,135	38,057,513	1.0352	2000	34,850,464	35,592,449	1.0213
2001	28,698,952	29,367,949	1.0233	2001	25,466,041	26,005,906	1.0212
2002	36,216,972	37,835,304	1.0447	2002	34,282,996	37,207,862	1.0853
2003	35,476,803	36,872,421	1.0393	2003	35,442,829	36,563,385	1.0316
2004	39,827,614	40,893,321	1.0268	2004	39,455,105	40,607,401	1.0292
2005	39,889,484	41,386,462	1.0375	2005	39,871,354	40,985,720	1.0279
2006	37,706,122	39,454,395	1.0464	2006	38,818,303	40,585,627	1.0455
2007	40,203,726	42,076,065	1.0466	2007	40,634,113	42,079,168	1.0356
2008	37,534,487	40,866,217	1.0888	2008	39,627,626	41,689,897	1.0520
2009	36,806,081	40,578,902	1.1025	2009	40,127,326	42,434,434	1.0575
2010	36,839,909	43,465,632	1.1799	2010	42,106,316	47,817,143	1.1356
2011	28,702,939	38,890,130	1.3549	2011	38,501,698	43,073,171	1.1187
2012	4,548,276	23,691,030	5.2088	2012	23,489,899	32,027,669	1.3635
2013		5,229,946		2013	5,109,384	23,898,255	4.6773
				2014		4,364,034	

Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior to 1986	81,925,150	83,046,591	1.0137	Prior to 1986	83,046,242	84,176,980	1.0136
1986	11,471,968	11,548,216	1.0066	1986	11,547,345	11,587,707	1.0035
1987	17,273,717	17,546,929	1.0158	1987	17,546,113	17,992,605	1.0254
1988	16,872,324	17,025,365	1.0091	1988	17,025,890	17,112,506	1.0051
1989	22,812,748	23,728,761	1.0402	1989	23,728,397	23,933,062	1.0086
1990	20,130,386	20,408,275	1.0138	1990	20,408,181	20,565,216	1.0077
1991	19,736,937	20,058,407	1.0163	1991	20,059,648	20,131,546	1.0036
1992	26,288,805	27,105,264	1.0311	1992	27,106,440	27,837,754	1.0270
1993	22,225,025	22,547,333	1.0145	1993	22,548,077	22,824,514	1.0123
1994	19,915,164	20,069,490	1.0077	1994	20,068,554	20,434,865	1.0183
1995	22,181,760	22,333,768	1.0069	1995	22,334,991	22,557,762	1.0100
1996	26,637,398	27,210,429	1.0215	1996	27,209,618	27,600,711	1.0144
1997	23,848,420	24,084,841	1.0099	1997	24,083,294	24,681,588	1.0248
1998	21,238,902	21,521,305	1.0133	1998	21,520,001	21,831,655	1.0145
1999	28,434,735	28,875,300	1.0155	1999	28,874,179	29,046,387	1.0060
2000	35,325,803	36,225,180	1.0255	2000	36,222,956	36,519,415	1.0082
2001	28,802,306	29,204,956	1.0140	2001	29,204,127	30,163,033	1.0328
2002	38,954,342	41,112,463	1.0554	2002	41,112,911	42,010,640	1.0218
2003	36,201,259	36,977,878	1.0215	2003	36,947,568	37,745,676	1.0216
2004	42,054,261	43,480,363	1.0339	2004	43,476,439	44,511,410	1.0238
2005	42,538,811	43,354,270	1.0192	2005	43,350,723	45,233,580	1.0434
2006	41,235,375	43,061,394	1.0443	2006	43,027,873	44,852,727	1.0424
2007	43,628,997	45,092,770	1.0336	2007	44,959,532	46,415,003	1.0324
2008	43,046,600	45,261,584	1.0515	2008	44,646,506	46,529,070	1.0422
2009	42,896,944	46,538,962	1.0849	2009	45,149,958	47,877,794	1.0604
2010	50,088,297	53,762,838	1.0734	2010	53,345,968	55,903,835	1.0479
2011	43,551,074	47,105,030	1.0816	2011	46,765,667	47,648,779	1.0189
2012	32,238,548	37,893,706	1.1754	2012	37,588,378	40,841,535	1.0865
2013	24,359,269	35,473,170	1.4562	2013	35,083,219	41,845,771	1.1928
2014	4,466,387	22,723,524	5.0877	2014	22,541,869	31,848,646	1.4129
2015		7,638,688		2015	7,638,654	30,404,372	3.9803
				2016		6,603,857	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

DELAWARE COMPENSATION RATING BUREAU, INC.

Paid and Incurred Loss Development and Trend – Unlimited Losses

Page 1 of the attachment shows the calculation of Standard Earned Premiums. Standard Earned Premiums are developed to ultimate, adjusted to current residual market rate level and adjusted to remove the impact of expense constants, the DCCPAP program and the residual market surcharge program.

Pages 2 through 13 present indemnity losses and loss adjustment expense.

Page 2 shows incurred and paid loss development factors and ratios of incurred to paid losses, based on the current Table I. An average of the latest four factors is shown. Selected factors are generally based upon a fitting of the four-year averages to a curve.

Page 3 arranges the factors according to the loss development approach shown. There are three methods: case incurred, paid to twenty-seventh and the average of the incurred and paid to twenty-seventh methods. The last section of page 3 shows the loss on-level and loss adjustment expense factors applicable.

Page 4 shows the loss base (paid or incurred losses depending on the method) to which the development factors apply, the projected ultimate level of losses, and ultimate losses adjusted to current benefit levels and including loss adjustment expense.

The top portion of page 5 presents ultimate on-level loss and loss adjustment expense ratios by policy year for each methodology. The middle portion of page 5 presents information on claim frequencies, which are further discussed in Exhibit 23. The first column shows frequencies by policy year. The second column shows normalized values for claim frequency with Policy Year 2003 set equal to unity. Staff selected a frequency trend factor of -5.0%. This trend factor is the arithmetic average of the seven-point frequency trend factor (Policy Years 2009 through 2015) and the seven-point frequency trend factor (Policy Years 2007 through 2015 excluding Policy Years 2009 and 2010). The lower portion of page 5 shows severity ratios which are defined herein as loss ratios adjusted to a common underlying claim frequency level. The severity ratios are calculated by dividing the loss ratios in the top section of page 5 by the normalized claim frequencies in the middle portion of page 5 for each policy year and loss development approach.

Page 6 shows fitted values for severity ratios fitted to a straight line for each loss development approach and using from 4 to 10 points. The top portion of page 7 shows those same straight lines trended to the midpoint of the prospective rating period (12/1/18). The second section of

page 7 shows severity trend factors by policy year calculated by dividing the trended points on page 7 by the fitted values on page 6.

Pages 8 and 9 present the analogous exponential severity trend factor calculation. Pages 10 and 11 show the loss ratio trend factors by policy year which are a product of the severity (pages 7 and 9) and frequency (page 5) trend factors that were previously calculated.

Pages 12 and 13 show averages of the four latest policy years trended to the midpoint of the prospective rating period (12/1/18) on a linear and exponential basis, respectively.

Pages 14 through 25 show experience for medical loss and loss adjustment expense laid out the same way as pages 2 through 13 while pages 26 and 27 show a summary of annualized severity and loss ratio trend factors.

PREMIUMS	PDF 12-13	PDF 13-14	PDF 14-15	PDF 15-16	4 Year Average	Selected PDF
Beyond	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
26-27	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
25-26	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
24-25	1.0000	1.0000	1.0000	1.0002	1.0001	1.0000
23-24	1.0000	1.0000	1.0002	1.0000	1.0001	1.0000
22-23	1.0000	1.0006	1.0000	1.0000	1.0002	1.0000
21-22	1.0003	1.0000	1.0000	1.0001	1.0001	1.0000
20-21	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
19-20	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
18-19	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
17-18	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
16-17	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
15-16	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
14-15	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
13-14	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000
12-13	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
11-12	0.9994	1.0002	1.0000	1.0000	0.9999	1.0000
10-11	0.9998	1.0000	1.0000	1.0000	1.0000	1.0000
9-10	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8-9	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
7-8	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
6-7	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
5-6	0.9999	1.0000	1.0057	0.9999	1.0014	1.0014
4-5	1.0001	0.9999	1.0020	1.0003	1.0006	1.0006
3-4	0.9993	1.0012	0.9978	1.0001	0.9996	0.9996
2-3	0.9998	0.9996	1.0031	0.9992	1.0004	1.0004
1-2	1.0016	1.0016	1.0074	1.0125	1.0058	1.0058

PREMIUMS	Policy Year	Reported SEP	Cum PDF	Ultimate SEP	On-Level Factor	ECRF	DCCPAP Factor
Beyond	1989	110,768,371	1.0000	110,768,371	1.3145	0.9919	1.0000
26-27	1990	99,948,026	1.0000	99,948,026	1.3145	0.9915	1.0037
25-26	1991	95,933,003	1.0000	95,933,003	1.3145	0.9913	1.0083
24-25	1992	87,086,967	1.0000	87,086,967	1.3145	0.9914	1.0137
23-24	1993	87,798,462	1.0000	87,798,462	1.3145	0.9914	1.0144
22-23	1994	82,331,367	1.0000	82,331,367	1.3661	0.9942	1.0129
21-22	1995	78,691,441	1.0000	78,691,441	1.4656	0.9971	1.0112
20-21	1996	82,676,970	1.0000	82,676,970	1.4697	0.9973	1.0131
19-20	1997	83,865,012	1.0000	83,865,012	1.3984	0.9979	1.0081
18-19	1998	86,444,449	1.0000	86,444,449	1.2906	0.9986	1.0001
17-18	1999	80,901,977	1.0000	80,901,977	1.4869	0.9989	0.9959
16-17	2000	89,557,124	1.0000	89,557,124	1.4677	0.9988	0.9929
15-16	2001	90,806,330	1.0000	90,806,330	1.5434	0.9982	0.9956
14-15	2002	114,271,531	1.0000	114,271,531	1.2935	0.9976	0.9982
13-14	2003	129,494,810	1.0000	129,494,810	1.2133	0.9966	1.0010
12-13	2004	152,871,385	1.0000	152,871,385	1.2623	0.9963	0.9999
11-12	2005	187,799,312	1.0000	187,799,312	1.1099	0.9968	0.9985
10-11	2006	206,582,882	1.0000	206,582,882	1.0602	0.9975	0.9960
9-10	2007	199,461,360	1.0000	199,461,360	1.0884	0.9977	0.9974
8-9	2008	149,417,895	1.0000	149,417,895	1.4686	0.9974	0.9989
7-8	2009	117,158,752	1.0000	117,158,752	1.8292	0.9971	1.0147
6-7	2010	105,086,397	1.0000	105,086,397	1.9902	0.9970	1.0141
5-6	2011	105,492,262	1.0014	105,639,951	2.0042	0.9968	1.0145
4-5	2012	114,622,483	1.0020	114,851,728	1.7196	0.9966	1.0156
3-4	2013	135,182,833	1.0016	135,399,126	1.4022	0.9966	1.0139
2-3	2014	148,439,581	1.0020	148,736,460	1.2747	0.9967	1.0141
1-2	2015	147,359,751	1.0078	148,509,157	1.4149	0.9963	1.0141

PREMIUMS	Policy Year	Other Adjustments	On-Level SEP
	1989	1.0000	144,425,623
	1990	1.0000	130,746,916
	1991	1.0000	126,044,385
	1992	1.0000	115,046,157
	1993	1.0000	116,066,170
	1994	1.0000	113,266,416
	1995	1.0000	116,283,670
	1996	1.0000	122,769,753
	1997	1.0000	117,978,499
	1998	1.0000	111,420,155
	1999	1.0000	119,668,168
	2000	1.0000	130,353,134
	2001	1.0000	139,282,667
	2002	1.0000	147,190,061
	2003	1.0000	156,738,440
	2004	1.0000	192,236,336
	2005	1.0000	207,459,796
	2006	1.0000	217,597,737
	2007	1.0000	216,031,283
	2008	1.0000	218,623,838
	2009	1.0000	216,826,473
	2010	1.0000	211,455,587
	2011	1.0000	214,106,242
	2012	1.0000	199,898,044
	2013	1.0000	191,841,177
	2014	1.0000	191,633,163
	2015	1.0000	212,299,950

INDEMNITY	Incurred LDF 11-12	Incurred LDF 12-13	Incurred LDF 13-14	Incurred LDF 14-15	Incurred LDF 15-16	4 Year Average LDF	Selected Incurred LDF
Beyond	1.0007	0.9823	1.0039	1.0078	0.9971	0.9978	0.9978
26-27		0.9996	1.0011	1.0031	0.9969	1.0002	1.0009
25-26	1.0013	0.9911	1.0026	1.0006	0.9997	0.9985	1.0010
24-25	1.0048	1.0059	1.0101	1.0195	0.9960	1.0079	1.0011
23-24	1.0017	1.0156	0.9998	1.0009	1.0010	1.0043	1.0012
22-23	1.0007	1.0032	1.0119	1.0025	1.0004	1.0045	1.0014
21-22	0.9996	0.9996	1.0002	1.0034	0.9968	1.0000	1.0015
20-21	0.9983	0.9996	1.0037	1.0123	0.9998	1.0039	1.0017
19-20	0.9995	0.9901	0.9932	0.9999	1.0009	0.9960	1.0019
18-19	1.0123	1.0251	1.0174	1.0029	1.0012	1.0117	1.0021
17-18	0.9812	1.0006	0.9951	0.9824	1.0021	0.9951	1.0024
16-17	1.0003	1.0014	0.9985	1.0037	1.0019	1.0014	1.0026
15-16	1.0059	0.9991	1.0016	1.0014	0.9972	0.9998	1.0029
14-15	1.0042	0.9980	0.9956	0.9998	1.0000	0.9984	1.0033
13-14	1.0053	0.9965	1.0027	1.0001	1.0004	0.9999	1.0037
12-13	1.0256	1.0201	1.0023	0.9980	1.0017	1.0055	1.0043
11-12	0.9982	1.0026	1.0085	1.0012	1.0058	1.0045	1.0049
10-11	1.0002	1.0033	1.0233	1.0029	0.9985	1.0070	1.0057
9-10	1.0120	1.0080	1.0077	1.0013	1.0092	1.0066	1.0067
8-9	1.0122	1.0029	1.0032	1.0168	1.0068	1.0074	1.0082
7-8	1.0219	1.0058	1.0129	1.0137	1.0065	1.0097	1.0103
6-7	1.0051	1.0321	1.0376	1.0054	1.0136	1.0222	1.0136
5-6	1.0148	1.0288	1.0329	1.0045	1.0208	1.0218	1.0195
4-5	1.0177	1.0532	1.0535	0.9715	1.0235	1.0254	1.0315
3-4	1.0364	1.0617	1.0599	1.0396	1.0844	1.0614	1.0609
2-3	1.2597	1.2546	1.1019	1.1074	1.1560	1.1550	1.1548
1-2	1.3262	1.2877	1.3206	1.2829	1.2666	1.2895	1.2895

INDEMNITY	Paid LDF 11-12	Paid LDF 12-13	Paid LDF 13-14	Paid LDF 14-15	Paid LDF 15-16	4 Year Average LDF	Selected Paid LDF
26-27		1.0013	1.0026	1.0070	1.0023	1.0033	1.0033
25-26	1.0027	0.9864	1.0022	1.0064	1.0033	0.9996	1.0036
24-25	1.0016	1.0080	1.0053	1.0038	1.0013	1.0046	1.0039
23-24	1.0024	1.0083	1.0033	1.0061	1.0014	1.0048	1.0043
22-23	1.0045	1.0067	1.0239	1.0006	1.0020	1.0083	1.0047
21-22	1.0034	1.0034	1.0006	1.0055	1.0154	1.0062	1.0051
20-21	1.0058	1.0010	1.0097	1.0033	1.0022	1.0041	1.0056
19-20	1.0087	1.0032	1.0473	1.0024	1.0030	1.0140	1.0062
18-19	1.0076	1.0030	1.0013	1.0035	1.0027	1.0026	1.0068
17-18	1.0055	1.0042	1.0035	1.0036	1.0025	1.0035	1.0075
16-17	1.0030	1.0128	1.0089	1.0153	1.0104	1.0119	1.0083
15-16	1.0113	1.0136	1.0101	1.0020	1.0023	1.0070	1.0093
14-15	1.0140	1.0028	1.0079	1.0103	1.0056	1.0067	1.0104
13-14	1.0101	1.0254	1.0086	1.0090	1.0035	1.0116	1.0118
12-13	1.0106	1.0121	1.0112	1.0110	1.0073	1.0104	1.0135
11-12	1.0108	1.0126	1.0375	1.0075	1.0062	1.0160	1.0157
10-11	1.0114	1.0184	1.0340	1.0091	1.0289	1.0226	1.0184
9-10	1.0146	1.0193	1.0174	1.0181	1.0227	1.0194	1.0221
8-9	1.0202	1.0350	1.0279	1.0410	1.0379	1.0355	1.0272
7-8	1.0295	1.0347	1.0547	1.0198	1.0192	1.0321	1.0346
6-7	1.0336	1.0528	1.0310	1.0401	1.0588	1.0457	1.0462
5-6	1.0765	1.0797	1.0540	1.0897	1.0535	1.0692	1.0660
4-5	1.1236	1.1179	1.1210	1.0895	1.0536	1.0955	1.1042
3-4	1.2038	1.1856	1.2023	1.1642	1.2347	1.1967	1.1919
2-3	1.5144	1.5790	1.3949	1.4470	1.3822	1.4508	1.4515
1-2	1.9083	2.0197	2.0411	1.8383	1.9436	1.9607	1.9607

INDEMNITY	Pd-Incur LDF 11-12	Pd-Incur LDF 12-13	Pd-Incur LDF 13-14	Pd-Incur LDF 14-15	Pd-Incur LDF 15-16	4 Year Average LDF	Selected Pd-Incur LDF
26-27		1.0343	1.0329	1.0163	1.0474	1.0327	1.0327
25-26	1.0374	1.0199	1.0160	1.0574	1.0464	1.0349	1.0349
24-25	1.0306	1.0206	1.0634	1.0507	1.0270	1.0404	1.0404
23-24	1.0168	1.0600	1.0356	1.0374	1.0091	1.0355	1.0355
22-23	1.0484	1.0405	1.0634	1.0087	1.0270	1.0349	1.0349
21-22	1.0407	1.0506	1.0073	1.0323	1.0461	1.0341	1.0341
20-21	1.0571	1.0076	1.0383	1.0529	1.0480	1.0367	1.0367
19-20	1.0167	1.0358	1.0922	1.0507	1.0347	1.0534	1.0534
18-19	1.0540	1.0921	1.0554	1.0373	1.0552	1.0600	1.0600
17-18	1.0711	1.0394	1.0351	1.0577	1.0226	1.0387	1.0387
16-17	1.0416	1.0557	1.0944	1.0361	1.0176	1.0510	1.0510
15-16	1.0660	1.1062	1.0421	1.0177	1.0464	1.0531	1.0531
14-15	1.1219	1.0397	1.0206	1.0601	1.0414	1.0405	1.0405
13-14	1.0519	1.0525	1.0771	1.0508	1.0429	1.0558	1.0558
12-13	1.0667	1.0946	1.0486	1.0539	1.0619	1.0648	1.0648
11-12	1.0834	1.0693	1.0987	1.0681	1.0505	1.0717	1.0717
10-11	1.0773	1.1090	1.1069	1.0539	1.0537	1.0809	1.0809
9-10	1.1169	1.1016	1.0713	1.0744	1.0868	1.0835	1.0835
8-9	1.1147	1.0976	1.0998	1.1209	1.1395	1.1145	1.1145
7-8	1.1268	1.1374	1.1646	1.1534	1.0989	1.1386	1.1386
6-7	1.1687	1.2059	1.1743	1.1338	1.2172	1.1828	1.1828
5-6	1.2569	1.2235	1.1749	1.3156	1.1727	1.2217	1.2217
4-5	1.3363	1.2809	1.4695	1.2505	1.1915	1.2981	1.2981
3-4	1.4657	1.6602	1.5264	1.3560	1.5099	1.5131	1.5131
2-3	2.3682	2.3606	1.8147	2.0120	1.9426	2.0325	2.0325
1-2	3.5906	3.3401	3.6949	3.0838	3.2209	3.3349	3.3349

INDEMNITY	Policy Year	Incurred LDF	Paid to 27th LDF
Beyond	1989	0.9978	0.9978
26-27	1990	1.0009	1.0327
25-26	1991	1.0010	1.0036
24-25	1992	1.0011	1.0039
23-24	1993	1.0012	1.0043
22-23	1994	1.0014	1.0047
21-22	1995	1.0015	1.0051
20-21	1996	1.0017	1.0056
19-20	1997	1.0019	1.0062
18-19	1998	1.0021	1.0068
17-18	1999	1.0024	1.0075
16-17	2000	1.0026	1.0083
15-16	2001	1.0029	1.0093
14-15	2002	1.0033	1.0104
13-14	2003	1.0037	1.0118
12-13	2004	1.0043	1.0135
11-12	2005	1.0049	1.0157
10-11	2006	1.0057	1.0184
9-10	2007	1.0067	1.0221
8-9	2008	1.0082	1.0272
7-8	2009	1.0103	1.0346
6-7	2010	1.0136	1.0462
5-6	2011	1.0195	1.0660
4-5	2012	1.0315	1.1042
3-4	2013	1.0609	1.1919
2-3	2014	1.1548	1.4515
1-2	2015	1.2895	1.9607

INDEMNITY	Policy Year	Incurred Cum LDF	Paid to 27th Cum LDF
Beyond	1989	0.9978	0.9978
26-27	1990	0.9987	1.0304
25-26	1991	0.9997	1.0341
24-25	1992	1.0008	1.0382
23-24	1993	1.0020	1.0426
22-23	1994	1.0034	1.0475
21-22	1995	1.0049	1.0529
20-21	1996	1.0066	1.0588
19-20	1997	1.0085	1.0653
18-19	1998	1.0106	1.0726
17-18	1999	1.0131	1.0806
16-17	2000	1.0157	1.0896
15-16	2001	1.0186	1.0997
14-15	2002	1.0220	1.1112
13-14	2003	1.0258	1.1243
12-13	2004	1.0302	1.1395
11-12	2005	1.0353	1.1573
10-11	2006	1.0412	1.1786
9-10	2007	1.0481	1.2047
8-9	2008	1.0567	1.2375
7-8	2009	1.0676	1.2803
6-7	2010	1.0821	1.3394
5-6	2011	1.1032	1.4278
4-5	2012	1.1380	1.5766
3-4	2013	1.2073	1.8792
2-3	2014	1.3942	2.7276
1-2	2015	1.7978	5.3480

INDEMNITY	Policy Year	Benefit Level Factor	LAE
Beyond	1989	1.5482	1.2087
26-27	1990	1.5197	1.2087
25-26	1991	1.5014	1.2087
24-25	1992	1.4827	1.2087
23-24	1993	1.4604	1.2087
22-23	1994	1.4422	1.2087
21-22	1995	1.4186	1.2087
20-21	1996	1.3906	1.2087
19-20	1997	1.3638	1.2087
18-19	1998	1.3343	1.2087
17-18	1999	1.3033	1.2087
16-17	2000	1.2710	1.2087
15-16	2001	1.2415	1.2087
14-15	2002	1.2137	1.2087
13-14	2003	1.1843	1.2087
12-13	2004	1.1704	1.2087
11-12	2005	1.1542	1.2087
10-11	2006	1.1304	1.2087
9-10	2007	1.1007	1.2087
8-9	2008	1.0821	1.2087
7-8	2009	1.0780	1.2087
6-7	2010	1.0809	1.2087
5-6	2011	1.0843	1.2087
4-5	2012	1.0687	1.2087
3-4	2013	1.0461	1.2087
2-3	2014	1.0338	1.2087
1-2	2015	1.0323	1.2087

INDEMNITY	Policy Year	Incurred Base	Paid to 27th Base
Beyond	1989	35,179,681	35,179,681
26-27	1990	35,235,757	33,785,304
25-26	1991	31,646,298	30,851,693
24-25	1992	28,682,674	28,465,594
23-24	1993	31,521,555	30,754,410
22-23	1994	24,441,644	23,724,508
21-22	1995	26,324,828	25,174,416
20-21	1996	31,133,559	30,180,968
19-20	1997	31,167,741	29,618,500
18-19	1998	25,647,835	25,142,145
17-18	1999	30,820,899	30,602,183
16-17	2000	39,482,982	37,818,676
15-16	2001	34,934,579	33,732,676
14-15	2002	38,582,554	37,125,959
13-14	2003	39,300,468	37,277,302
12-13	2004	41,934,168	40,168,806
11-12	2005	42,208,564	41,214,938
10-11	2006	44,541,842	41,913,458
9-10	2007	43,208,744	39,358,678
8-9	2008	38,463,324	35,673,101
7-8	2009	41,964,587	36,505,243
6-7	2010	38,680,498	34,748,525
5-6	2011	37,058,051	32,768,593
4-5	2012	34,960,663	28,587,638
3-4	2013	36,373,343	25,879,943
2-3	2014	27,074,051	16,337,903
1-2	2015	22,788,052	10,455,996

INDEMNITY	Policy Year	Proj Ult Incurred (Avg Pd & Inc)	Proj Ult Incurred (Incur)	Proj Ult Incurred (Pd-27)
Beyond	1989	35,102,286	35,102,286	35,102,286
26-27	1990	35,001,164	35,189,951	34,812,377
25-26	1991	31,770,270	31,636,804	31,903,736
24-25	1992	29,129,300	28,705,620	29,552,980
23-24	1993	31,824,573	31,584,598	32,064,548
22-23	1994	24,688,084	24,524,746	24,851,422
21-22	1995	26,479,982	26,453,820	26,506,143
20-21	1996	31,647,325	31,339,040	31,955,609
19-20	1997	31,492,628	31,432,667	31,552,588
18-19	1998	26,443,584	25,919,702	26,967,465
17-18	1999	32,146,686	31,224,653	33,068,719
16-17	2000	40,655,047	40,102,865	41,207,229
15-16	2001	36,340,093	35,584,362	37,095,824
14-15	2002	40,342,868	39,431,370	41,254,366
13-14	2003	41,112,646	40,314,420	41,910,871
12-13	2004	44,486,467	43,200,580	45,772,354
11-12	2005	45,698,287	43,698,526	47,698,048
10-11	2006	47,888,084	46,376,966	49,399,202
9-10	2007	46,351,242	45,287,085	47,415,399
8-9	2008	42,394,828	40,644,194	44,145,462
7-8	2009	45,769,528	44,801,393	46,737,663
6-7	2010	44,199,171	41,856,167	46,542,174
5-6	2011	43,834,720	40,882,442	46,786,997
4-5	2012	42,428,252	39,785,234	45,071,270
3-4	2013	46,273,563	43,913,537	48,633,589
2-3	2014	41,154,953	37,746,642	44,563,264
1-2	2015	48,443,514	40,968,360	55,918,667

INDEMNITY	Policy Year	Adjusted Ult Loss (Avg Pd & Inc)	Adjusted Ult Loss (Incur)	Adjusted Ult Loss (Pd-27)
Beyond	1989	65,687,236	65,687,236	65,687,236
26-27	1990	64,292,287	64,639,062	63,945,511
25-26	1991	57,654,849	57,412,643	57,897,055
24-25	1992	52,203,769	51,444,475	52,963,063
23-24	1993	56,176,274	55,752,674	56,599,875
22-23	1994	43,035,951	42,751,222	43,320,679
21-22	1995	45,404,214	45,359,355	45,449,071
20-21	1996	53,193,400	52,675,229	53,711,570
19-20	1997	51,913,237	51,814,396	52,012,077
18-19	1998	42,647,377	41,802,477	43,492,276
17-18	1999	50,640,633	49,188,156	52,093,110
16-17	2000	62,456,629	61,608,335	63,304,923
15-16	2001	54,531,982	53,397,931	55,666,032
14-15	2002	59,182,955	57,845,788	60,520,122
13-14	2003	58,851,248	57,708,617	59,993,878
12-13	2004	62,933,336	61,114,240	64,752,432
11-12	2005	63,752,837	60,963,007	66,542,666
10-11	2006	65,430,183	63,365,520	67,494,845
9-10	2007	61,666,438	60,250,667	63,082,210
8-9	2008	55,449,648	53,159,934	57,739,363
7-8	2009	59,636,716	58,375,256	60,898,175
6-7	2010	57,745,502	54,684,405	60,806,598
5-6	2011	57,449,495	53,580,259	61,318,730
4-5	2012	54,806,172	51,392,086	58,220,258
3-4	2013	58,509,268	55,525,201	61,493,335
2-3	2014	51,425,339	47,166,470	55,684,207
1-2	2015	60,444,959	51,117,903	69,772,014

INDEMNITY

Policy Year	Ultimate Loss Ratio (Avg Pd & Inc)	Ultimate Loss Ratio (Incur)	Ultimate Loss Ratio (Pd-27)
1989	0.4548	0.4548	0.4548
1990	0.4917	0.4944	0.4891
1991	0.4574	0.4555	0.4593
1992	0.4538	0.4472	0.4604
1993	0.4840	0.4804	0.4877
1994	0.3800	0.3774	0.3825
1995	0.3905	0.3901	0.3908
1996	0.4333	0.4291	0.4375
1997	0.4400	0.4392	0.4409
1998	0.3828	0.3752	0.3903
1999	0.4232	0.4110	0.4353
2000	0.4791	0.4726	0.4856
2001	0.3915	0.3834	0.3997
2002	0.4021	0.3930	0.4112
2003	0.3755	0.3682	0.3828
2004	0.3274	0.3179	0.3368
2005	0.3073	0.2939	0.3207
2006	0.3007	0.2912	0.3102
2007	0.2855	0.2789	0.2920
2008	0.2536	0.2432	0.2641
2009	0.2750	0.2692	0.2809
2010	0.2731	0.2586	0.2876
2011	0.2683	0.2503	0.2864
2012	0.2742	0.2571	0.2912
2013	0.3050	0.2894	0.3205
2014	0.2684	0.2461	0.2906
2015	0.2847	0.2408	0.3286

INDEMNITY FREQUENCY

Policy Year	Claim Frequency	Normalized Frequency	Trend Factor to 1/1/16	Selected Ann Trend	Trend Period # Years	Trend 1/1/16-12/1/18	Combined Trend Factor
				-5.0%	1		
				-5.0%	1		
				-5.0%	1		
				-5.0%	0.9167		
2003	11.77	1.0000					
2004	10.38	0.8819					
2005	9.28	0.7884					
2006	8.73	0.7417					
2007	8.12	0.6899					
2008	7.19	0.6109					
2009	7.18	0.6100					
2010	7.18	0.6100					
2011	6.73	0.5718					
2012	6.03	0.5123	0.8567			0.8604	0.7372
2013	6.30	0.5353	0.9021			0.8604	0.7762
2014	5.45	0.4630	0.9498			0.8604	0.8172
2015*	5.80	0.4928	1.0000			0.8604	0.8604

* Adjusted to a full Policy Year

INDEMNITY SEVERITY RATIOS

Policy Year	Ultimate Severity Ratio (Average)	Ultimate Severity Ratio (Incur)	Ultimate Severity Ratio (Pd-27)
2003	0.3755	0.3682	0.3828
2004	0.3712	0.3605	0.3819
2005	0.3898	0.3728	0.4067
2006	0.4054	0.3926	0.4182
2007	0.4138	0.4043	0.4233
2008	0.4151	0.3981	0.4323
2009	0.4508	0.4413	0.4605
2010	0.4477	0.4239	0.4715
2011	0.4692	0.4377	0.5009
2012	0.5352	0.5018	0.5684
2013	0.5698	0.5407	0.5988
2014	0.5796	0.5315	0.6276
2015	0.5777	0.4887	0.6668

INDEMNITY Linear FITTED	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-27)
4 Point	2012	0.5450	0.5230	0.5668
	2013	0.5587	0.5181	0.5992
	2014	0.5724	0.5133	0.6316
	2015	0.5862	0.5084	0.6640
5 Point	2011	0.4940	0.4737	0.5143
	2012	0.5202	0.4869	0.5534
	2013	0.5463	0.5001	0.5925
	2014	0.5724	0.5133	0.6316
	2015	0.5986	0.5264	0.6707
6 Point	2010	0.4573	0.4414	0.4733
	2011	0.4863	0.4598	0.5129
	2012	0.5154	0.4782	0.5525
	2013	0.5444	0.4966	0.5921
	2014	0.5734	0.5150	0.6318
	2015	0.6024	0.5334	0.6714
7 Point	2009	0.4387	0.4315	0.4461
	2010	0.4654	0.4479	0.4829
	2011	0.4920	0.4644	0.5196
	2012	0.5186	0.4808	0.5564
	2013	0.5452	0.4972	0.5931
	2014	0.5718	0.5137	0.6299
	2015	0.5984	0.5301	0.6666
8 Point	2008	0.4134	0.4080	0.4189
	2009	0.4397	0.4258	0.4538
	2010	0.4661	0.4437	0.4886
	2011	0.4925	0.4615	0.5234
	2012	0.5188	0.4794	0.5583
	2013	0.5452	0.4972	0.5931
	2014	0.5715	0.5151	0.6279
	2015	0.5979	0.5330	0.6628
9 Point	2007	0.3971	0.3955	0.3989
	2008	0.4217	0.4124	0.4311
	2009	0.4463	0.4293	0.4633
	2010	0.4709	0.4462	0.4956
	2011	0.4954	0.4631	0.5278
	2012	0.5200	0.4800	0.5600
	2013	0.5446	0.4969	0.5922
	2014	0.5692	0.5138	0.6245
	2015	0.5937	0.5307	0.6567
10 Point	2006	0.3839	0.3834	0.3845
	2007	0.4067	0.3996	0.4139
	2008	0.4295	0.4157	0.4433
	2009	0.4523	0.4318	0.4727
	2010	0.4750	0.4480	0.5021
	2011	0.4978	0.4641	0.5315
	2012	0.5206	0.4803	0.5609
	2013	0.5434	0.4964	0.5904
	2014	0.5662	0.5126	0.6198
	2015	0.5890	0.5287	0.6492

INDEMNITY Linear TRENDED		Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-27)
4 Point	Fitted	0.6262	0.4943	0.7585
5 Point	Fitted	0.6748	0.5648	0.7847
6 Point	Fitted	0.6871	0.5871	0.7870
7 Point	Fitted	0.6760	0.5781	0.7738
8 Point	Fitted	0.6748	0.5850	0.7644
9 Point	Fitted	0.6654	0.5801	0.7507
10 Point	Fitted	0.6554	0.5758	0.7350
INDEMNITY Linear Severity Trend Factor		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-27)
4 Point	2012	1.1491	0.9451	1.3382
	2013	1.1208	0.9540	1.2659
	2014	1.0939	0.9630	1.2009
	2015	1.0683	0.9722	1.1423
5 Point	2012	1.2973	1.1600	1.4180
	2013	1.2353	1.1295	1.3245
	2014	1.1789	1.1005	1.2425
	2015	1.1274	1.0730	1.1700
6 Point	2012	1.3332	1.2278	1.4244
	2013	1.2621	1.1823	1.3290
	2014	1.1982	1.1400	1.2457
	2015	1.1405	1.1007	1.1722
7 Point	2012	1.3036	1.2023	1.3908
	2013	1.2400	1.1626	1.3046
	2014	1.1823	1.1254	1.2285
	2015	1.1297	1.0905	1.1608
8 Point	2012	1.3006	1.2204	1.3692
	2013	1.2378	1.1765	1.2888
	2014	1.1807	1.1358	1.2173
	2015	1.1286	1.0977	1.1533
9 Point	2012	1.2796	1.2084	1.3404
	2013	1.2219	1.1673	1.2675
	2014	1.1691	1.1289	1.2021
	2015	1.1207	1.0929	1.1431
10 Point	2012	1.2589	1.1989	1.3102
	2013	1.2062	1.1599	1.2450
	2014	1.1576	1.1234	1.1859
	2015	1.1128	1.0891	1.1321

INDEMNITY Expon'l FITTED	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-27)
4 Point	2012	0.5448	0.5228	0.5677
	2013	0.5584	0.5177	0.5984
	2014	0.5723	0.5128	0.6307
	2015	0.5866	0.5078	0.6648
5 Point	2011	0.4932	0.4717	0.5157
	2012	0.5183	0.4850	0.5515
	2013	0.5446	0.4987	0.5898
	2014	0.5723	0.5128	0.6307
	2015	0.6014	0.5272	0.6745
6 Point	2010	0.4579	0.4402	0.4766
	2011	0.4844	0.4577	0.5113
	2012	0.5125	0.4760	0.5485
	2013	0.5422	0.4950	0.5885
	2014	0.5736	0.5147	0.6314
	2015	0.6068	0.5352	0.6774
7 Point	2009	0.4411	0.4316	0.4517
	2010	0.4646	0.4468	0.4827
	2011	0.4894	0.4625	0.5159
	2012	0.5155	0.4788	0.5514
	2013	0.5430	0.4957	0.5893
	2014	0.5719	0.5132	0.6298
	2015	0.6024	0.5313	0.6730
8 Point	2008	0.4172	0.4089	0.4266
	2009	0.4398	0.4250	0.4551
	2010	0.4636	0.4417	0.4855
	2011	0.4887	0.4590	0.5179
	2012	0.5151	0.4770	0.5524
	2013	0.5430	0.4957	0.5893
	2014	0.5723	0.5151	0.6286
	2015	0.6033	0.5353	0.6705
9 Point	2007	0.4025	0.3976	0.4086
	2008	0.4230	0.4124	0.4342
	2009	0.4446	0.4278	0.4615
	2010	0.4673	0.4438	0.4904
	2011	0.4911	0.4604	0.5211
	2012	0.5161	0.4776	0.5538
	2013	0.5424	0.4954	0.5885
	2014	0.5701	0.5139	0.6254
	2015	0.5991	0.5331	0.6646
10 Point	2006	0.3906	0.3864	0.3958
	2007	0.4092	0.4004	0.4187
	2008	0.4288	0.4148	0.4429
	2009	0.4492	0.4297	0.4686
	2010	0.4707	0.4452	0.4957
	2011	0.4931	0.4612	0.5243
	2012	0.5166	0.4778	0.5546
	2013	0.5413	0.4950	0.5867
	2014	0.5671	0.5128	0.6207
	2015	0.5942	0.5312	0.6565

INDEMNITY Expon'l TRENDED		Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-27)
4 Point	Fitted	0.6302	0.4937	0.7750
5 Point	Fitted	0.6949	0.5717	0.8204
6 Point	Fitted	0.7151	0.5999	0.8316
7 Point	Fitted	0.7010	0.5877	0.8170
8 Point	Fitted	0.7035	0.5989	0.8095
9 Point	Fitted	0.6926	0.5933	0.7936
10 Point	Fitted	0.6807	0.5889	0.7735
INDEMNITY Expon'l Severity Trend Factor		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-27)
4 Point	2012	1.1569	0.9445	1.3651
	2013	1.1287	0.9537	1.2951
	2014	1.1013	0.9629	1.2288
	2015	1.0745	0.9722	1.1658
5 Point	2012	1.3409	1.1787	1.4876
	2013	1.2760	1.1464	1.3910
	2014	1.2143	1.1150	1.3007
	2015	1.1556	1.0844	1.2163
6 Point	2012	1.3955	1.2603	1.5160
	2013	1.3191	1.2120	1.4131
	2014	1.2468	1.1655	1.3171
	2015	1.1785	1.1208	1.2277
7 Point	2012	1.3599	1.2274	1.4818
	2013	1.2910	1.1857	1.3865
	2014	1.2257	1.1453	1.2973
	2015	1.1636	1.1063	1.2139
8 Point	2012	1.3658	1.2556	1.4654
	2013	1.2957	1.2083	1.3737
	2014	1.2292	1.1626	1.2878
	2015	1.1661	1.1188	1.2073
9 Point	2012	1.3420	1.2423	1.4330
	2013	1.2769	1.1976	1.3484
	2014	1.2150	1.1545	1.2689
	2015	1.1561	1.1129	1.1940
10 Point	2012	1.3176	1.2327	1.3947
	2013	1.2576	1.1899	1.3184
	2014	1.2003	1.1485	1.2463
	2015	1.1456	1.1086	1.1782

INDEMNITY Linear LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-27)
4 Point	2012	0.8471	0.6967	0.9865
	2013	0.8700	0.7405	0.9826
	2014	0.8939	0.7870	0.9814
	2015	0.9192	0.8365	0.9828
5 Point	2012	0.9564	0.8552	1.0453
	2013	0.9588	0.8767	1.0281
	2014	0.9634	0.8993	1.0154
	2015	0.9700	0.9232	1.0067
6 Point	2012	0.9828	0.9051	1.0501
	2013	0.9796	0.9177	1.0316
	2014	0.9792	0.9316	1.0180
	2015	0.9813	0.9470	1.0086
7 Point	2012	0.9610	0.8863	1.0253
	2013	0.9625	0.9024	1.0126
	2014	0.9662	0.9197	1.0039
	2015	0.9720	0.9383	0.9988
8 Point	2012	0.9588	0.8997	1.0094
	2013	0.9608	0.9132	1.0004
	2014	0.9649	0.9282	0.9948
	2015	0.9710	0.9445	0.9923
9 Point	2012	0.9433	0.8908	0.9881
	2013	0.9484	0.9061	0.9838
	2014	0.9554	0.9225	0.9824
	2015	0.9643	0.9403	0.9835
10 Point	2012	0.9281	0.8838	0.9659
	2013	0.9363	0.9003	0.9664
	2014	0.9460	0.9180	0.9691
	2015	0.9575	0.9371	0.9741

INDEMNITY Expon'l LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-27)
4 Point	2012	0.8529	0.6963	1.0064
	2013	0.8761	0.7403	1.0053
	2014	0.9000	0.7869	1.0042
	2015	0.9245	0.8365	1.0031
5 Point	2012	0.9885	0.8689	1.0967
	2013	0.9904	0.8898	1.0797
	2014	0.9923	0.9112	1.0629
	2015	0.9943	0.9330	1.0465
6 Point	2012	1.0288	0.9291	1.1176
	2013	1.0239	0.9408	1.0968
	2014	1.0189	0.9524	1.0763
	2015	1.0140	0.9643	1.0563
7 Point	2012	1.0025	0.9048	1.0924
	2013	1.0021	0.9203	1.0762
	2014	1.0016	0.9359	1.0602
	2015	1.0012	0.9519	1.0444
8 Point	2012	1.0069	0.9256	1.0803
	2013	1.0057	0.9379	1.0663
	2014	1.0045	0.9501	1.0524
	2015	1.0033	0.9626	1.0388
9 Point	2012	0.9893	0.9158	1.0564
	2013	0.9911	0.9296	1.0466
	2014	0.9929	0.9435	1.0369
	2015	0.9947	0.9575	1.0273
10 Point	2012	0.9713	0.9087	1.0282
	2013	0.9761	0.9236	1.0233
	2014	0.9809	0.9386	1.0185
	2015	0.9857	0.9538	1.0137

INDEMNITY Linear TRENDED LR	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-27)
4 Point	2012	0.2323	0.1791	0.2873
	2013	0.2654	0.2143	0.3149
	2014	0.2399	0.1937	0.2852
	2015	0.2617	0.2014	0.3229
	4 Yr Ave	0.2498	0.1971	0.3026
5 Point	2012	0.2622	0.2199	0.3044
	2013	0.2924	0.2537	0.3295
	2014	0.2586	0.2213	0.2951
	2015	0.2762	0.2223	0.3308
	4 Yr Ave	0.2724	0.2293	0.3150
6 Point	2012	0.2695	0.2327	0.3058
	2013	0.2988	0.2656	0.3306
	2014	0.2628	0.2293	0.2958
	2015	0.2794	0.2280	0.3314
	4 Yr Ave	0.2776	0.2389	0.3159
7 Point	2012	0.2635	0.2279	0.2986
	2013	0.2936	0.2612	0.3245
	2014	0.2593	0.2263	0.2917
	2015	0.2767	0.2259	0.3282
	4 Yr Ave	0.2733	0.2353	0.3108
8 Point	2012	0.2629	0.2313	0.2939
	2013	0.2930	0.2643	0.3206
	2014	0.2590	0.2284	0.2891
	2015	0.2764	0.2274	0.3261
	4 Yr Ave	0.2728	0.2379	0.3074
9 Point	2012	0.2587	0.2290	0.2877
	2013	0.2893	0.2622	0.3153
	2014	0.2564	0.2270	0.2855
	2015	0.2745	0.2264	0.3232
	4 Yr Ave	0.2697	0.2362	0.3029
10 Point	2012	0.2545	0.2272	0.2813
	2013	0.2856	0.2605	0.3097
	2014	0.2539	0.2259	0.2816
	2015	0.2726	0.2257	0.3201
	4 Yr Ave	0.2667	0.2348	0.2982

INDEMNITY Expon'l TRENDED LR	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-27)
4 Point	2012	0.2339	0.1790	0.2931
	2013	0.2672	0.2142	0.3222
	2014	0.2416	0.1937	0.2918
	2015	0.2632	0.2014	0.3296
	4 Yr Ave	0.2515	0.1971	0.3092
5 Point	2012	0.2710	0.2234	0.3194
	2013	0.3021	0.2575	0.3460
	2014	0.2663	0.2242	0.3089
	2015	0.2831	0.2247	0.3439
	4 Yr Ave	0.2806	0.2325	0.3296
6 Point	2012	0.2821	0.2389	0.3254
	2013	0.3123	0.2723	0.3515
	2014	0.2735	0.2344	0.3128
	2015	0.2887	0.2322	0.3471
	4 Yr Ave	0.2892	0.2445	0.3342
7 Point	2012	0.2749	0.2326	0.3181
	2013	0.3056	0.2663	0.3449
	2014	0.2688	0.2303	0.3081
	2015	0.2850	0.2292	0.3432
	4 Yr Ave	0.2836	0.2396	0.3286
8 Point	2012	0.2761	0.2380	0.3146
	2013	0.3067	0.2714	0.3417
	2014	0.2696	0.2338	0.3058
	2015	0.2856	0.2318	0.3413
	4 Yr Ave	0.2845	0.2438	0.3259
9 Point	2012	0.2713	0.2355	0.3076
	2013	0.3023	0.2690	0.3354
	2014	0.2665	0.2322	0.3013
	2015	0.2832	0.2306	0.3376
	4 Yr Ave	0.2808	0.2418	0.3205
10 Point	2012	0.2663	0.2336	0.2994
	2013	0.2977	0.2673	0.3280
	2014	0.2633	0.2310	0.2960
	2015	0.2806	0.2297	0.3331
	4 Yr Ave	0.2770	0.2404	0.3141

MEDICAL	Incurred LDF 11-12	Incurred LDF 12-13	Incurred LDF 13-14	Incurred LDF 14-15	Incurred LDF 15-16	4 Year Average LDF	Selected Incurred LDF
Beyond	1.0869	1.1000	1.1168	1.0628	1.0062	1.0715	1.0736
26-27		0.9776	1.0214	1.0094	1.0077	1.0040	1.0045
25-26	1.0011	1.0349	0.9786	1.0361	1.0303	1.0200	1.0050
24-25	1.0272	1.0078	0.9856	1.0445	0.9974	1.0088	1.0056
23-24	1.0071	1.0772	1.0209	1.0101	1.0358	1.0360	1.0062
22-23	1.0127	1.0150	0.9797	1.0318	1.0104	1.0092	1.0068
21-22	1.0175	0.9904	0.9151	1.0119	1.0166	0.9835	1.0075
20-21	1.0244	1.0029	1.0270	1.0132	1.0237	1.0167	1.0083
19-20	1.0200	0.9831	0.9819	1.0145	1.0016	0.9953	1.0091
18-19	0.9844	0.9949	0.9909	1.0274	1.0177	1.0077	1.0101
17-18	0.9855	0.9813	0.9779	1.0079	1.0230	0.9975	1.0110
16-17	1.0357	1.0256	1.0014	1.0031	0.9936	1.0059	1.0121
15-16	1.0200	1.0199	1.0003	1.0184	1.0094	1.0120	1.0133
14-15	1.0136	1.0163	0.9655	0.9962	1.0397	1.0044	1.0147
13-14	0.9962	1.0009	0.9889	1.0265	1.0266	1.0107	1.0162
12-13	1.0013	1.0062	0.9883	1.0364	1.0339	1.0162	1.0178
11-12	1.0304	1.0023	1.0763	1.0217	1.0420	1.0356	1.0197
10-11	1.0167	0.9769	1.0259	1.0366	1.0358	1.0188	1.0218
9-10	1.1019	1.0222	1.0157	1.0388	1.0332	1.0275	1.0243
8-9	1.0499	0.9798	1.0357	1.0124	1.0372	1.0163	1.0272
7-8	1.0042	1.0115	1.0676	1.0331	1.0667	1.0447	1.0307
6-7	0.9563	1.0396	1.0231	1.0451	1.0284	1.0341	1.0350
5-6	1.0451	1.0345	1.0800	0.9876	1.0659	1.0420	1.0409
4-5	1.0104	1.0518	1.1042	1.0529	1.0342	1.0608	1.0501
3-4	1.0775	1.0694	1.0710	1.0275	1.0618	1.0574	1.0694
2-3	1.2204	1.1334	1.1053	1.1510	1.1516	1.1353	1.1329
1-2	1.1901	1.1800	1.2449	1.2929	1.1949	1.2282	1.2282

MEDICAL	Paid LDF 11-12	Paid LDF 12-13	Paid LDF 13-14	Paid LDF 14-15	Paid LDF 15-16	4 Year Average LDF	Selected Paid LDF
26-27		1.0133	1.0141	1.0091	1.0086	1.0113	1.0165
25-26	1.0037	1.0426	1.0213	1.0402	1.0077	1.0280	1.0168
24-25	1.0327	1.0112	1.0308	1.0138	1.0036	1.0149	1.0171
23-24	1.0100	1.0218	1.0123	1.0163	1.0270	1.0194	1.0175
22-23	1.0239	1.0256	1.0108	1.0311	1.0123	1.0200	1.0178
21-22	1.0114	1.0088	1.0237	1.0145	1.0183	1.0163	1.0182
20-21	1.0075	1.0351	1.0248	1.0077	1.0100	1.0194	1.0187
19-20	1.0277	1.0157	1.0260	1.0069	1.0144	1.0158	1.0192
18-19	1.0160	1.0136	1.0146	1.0215	1.0248	1.0186	1.0198
17-18	1.0157	1.0296	1.0178	1.0099	1.0145	1.0180	1.0204
16-17	1.0115	1.0296	1.0223	1.0133	1.0060	1.0178	1.0212
15-16	1.0482	1.0179	1.0046	1.0155	1.0082	1.0116	1.0220
14-15	1.0158	1.0104	1.0100	1.0255	1.0328	1.0197	1.0230
13-14	1.0103	1.0142	1.0213	1.0140	1.0218	1.0178	1.0242
12-13	1.0164	1.0352	1.0212	1.0554	1.0216	1.0334	1.0255
11-12	1.0398	1.0233	1.0853	1.0215	1.0238	1.0385	1.0272
10-11	1.0246	1.0447	1.0316	1.0339	1.0434	1.0384	1.0293
9-10	1.0295	1.0393	1.0292	1.0192	1.0424	1.0325	1.0318
8-9	1.0409	1.0268	1.0279	1.0443	1.0324	1.0329	1.0352
7-8	1.0280	1.0375	1.0455	1.0336	1.0422	1.0397	1.0397
6-7	1.0122	1.0464	1.0356	1.0515	1.0604	1.0485	1.0460
5-6	1.0691	1.0466	1.0520	1.0849	1.0479	1.0579	1.0554
4-5	1.0553	1.0888	1.0575	1.0734	1.0189	1.0597	1.0708
3-4	1.0812	1.1025	1.1356	1.0816	1.0865	1.1016	1.0994
2-3	1.1790	1.1799	1.1187	1.1754	1.1928	1.1667	1.1656
1-2	1.3999	1.3549	1.3635	1.4562	1.4129	1.3969	1.3970

MEDICAL	Pd-Incur LDF 11-12	Pd-Incur LDF 12-13	Pd-Incur LDF 13-14	Pd-Incur LDF 14-15	Pd-Incur LDF 15-16	4 Year Average LDF	Selected Pd-Incur LDF
26-27		1.0882	1.2805	1.0497	1.2496	1.1670	1.1670
25-26	1.1170	1.3241	1.0594	1.2899	1.2433	1.2292	1.2292
24-25	1.3213	1.0955	1.2888	1.2234	1.0818	1.1724	1.1724
23-24	1.0965	1.3274	1.1696	1.1023	1.2196	1.2047	1.2047
22-23	1.2618	1.1924	1.1080	1.2140	1.1870	1.1754	1.1754
21-22	1.1880	1.1320	1.2131	1.1919	1.2643	1.2003	1.2003
20-21	1.1514	1.3538	1.2104	1.2533	1.2391	1.2642	1.2642
19-20	1.3869	1.1903	1.2873	1.2188	1.2324	1.2322	1.2322
18-19	1.2296	1.3031	1.2442	1.2569	1.2429	1.2618	1.2618
17-18	1.3295	1.2618	1.2350	1.2334	1.0996	1.2075	1.2075
16-17	1.2937	1.3040	1.2485	1.0893	1.0715	1.1783	1.1783
15-16	1.3313	1.2788	1.0899	1.0951	1.1346	1.1496	1.1496
14-15	1.2722	1.0991	1.0885	1.1526	1.2269	1.1418	1.1418
13-14	1.0991	1.1288	1.1784	1.1966	1.2197	1.1809	1.1809
12-13	1.1447	1.2370	1.1560	1.2539	1.2618	1.2272	1.2272
11-12	1.2879	1.2222	1.3257	1.2464	1.2253	1.2549	1.2549
10-11	1.2492	1.2630	1.2503	1.2157	1.2787	1.2519	1.2519
9-10	1.3266	1.2695	1.2134	1.2582	1.2568	1.2495	1.2495
8-9	1.2922	1.2193	1.2208	1.2701	1.2652	1.2439	1.2439
7-8	1.2794	1.2490	1.3090	1.2600	1.2788	1.2742	1.2742
6-7	1.2499	1.2860	1.2496	1.2576	1.2668	1.2650	1.2650
5-6	1.3036	1.2893	1.2645	1.3290	1.3018	1.2962	1.2962
4-5	1.3152	1.2742	1.4225	1.3090	1.2396	1.3113	1.3113
3-4	1.3131	1.4240	1.3772	1.2949	1.3091	1.3513	1.3513
2-3	1.5699	1.5507	1.4035	1.4470	1.4115	1.4532	1.4532
1-2	1.9154	1.7278	1.7094	1.7813	2.0423	1.8152	1.8152

MEDICAL	Policy Year	Incurred LDF	Paid to 27th LDF
Beyond	1989	1.0736	1.0736
26-27	1990	1.0045	1.1670
25-26	1991	1.0050	1.0168
24-25	1992	1.0056	1.0171
23-24	1993	1.0062	1.0175
22-23	1994	1.0068	1.0178
21-22	1995	1.0075	1.0182
20-21	1996	1.0083	1.0187
19-20	1997	1.0091	1.0192
18-19	1998	1.0101	1.0198
17-18	1999	1.0110	1.0204
16-17	2000	1.0121	1.0212
15-16	2001	1.0133	1.0220
14-15	2002	1.0147	1.0230
13-14	2003	1.0162	1.0242
12-13	2004	1.0178	1.0255
11-12	2005	1.0197	1.0272
10-11	2006	1.0218	1.0293
9-10	2007	1.0243	1.0318
8-9	2008	1.0272	1.0352
7-8	2009	1.0307	1.0397
6-7	2010	1.0350	1.0460
5-6	2011	1.0409	1.0554
4-5	2012	1.0501	1.0708
3-4	2013	1.0694	1.0994
2-3	2014	1.1329	1.1656
1-2	2015	1.2282	1.3970

MEDICAL	Policy Year	Incurred Cum LDF	Paid to 27th Cum LDF
Beyond	1989	1.0736	1.0736
26-27	1990	1.0784	1.2529
25-26	1991	1.0838	1.2739
24-25	1992	1.0899	1.2957
23-24	1993	1.0967	1.3184
22-23	1994	1.1041	1.3419
21-22	1995	1.1124	1.3663
20-21	1996	1.1216	1.3918
19-20	1997	1.1318	1.4186
18-19	1998	1.1433	1.4466
17-18	1999	1.1558	1.4762
16-17	2000	1.1698	1.5075
15-16	2001	1.1854	1.5406
14-15	2002	1.2028	1.5761
13-14	2003	1.2223	1.6142
12-13	2004	1.2440	1.6554
11-12	2005	1.2686	1.7004
10-11	2006	1.2962	1.7502
9-10	2007	1.3277	1.8059
8-9	2008	1.3638	1.8694
7-8	2009	1.4057	1.9436
6-7	2010	1.4549	2.0330
5-6	2011	1.5144	2.1457
4-5	2012	1.5903	2.2976
3-4	2013	1.7006	2.5260
2-3	2014	1.9266	2.9443
1-2	2015	2.3663	4.1132

MEDICAL	Policy Year	Benefit Level Factor	LAE
Beyond	1989	1.0000	1.2087
26-27	1990	1.0000	1.2087
25-26	1991	1.0000	1.2087
24-25	1992	1.0000	1.2087
23-24	1993	1.0000	1.2087
22-23	1994	1.0000	1.2087
21-22	1995	1.0000	1.2087
20-21	1996	1.0000	1.2087
19-20	1997	1.0000	1.2087
18-19	1998	1.0000	1.2087
17-18	1999	1.0000	1.2087
16-17	2000	1.0000	1.2087
15-16	2001	1.0000	1.2087
14-15	2002	1.0000	1.2087
13-14	2003	1.0000	1.2087
12-13	2004	1.0000	1.2087
11-12	2005	1.0000	1.2087
10-11	2006	1.0000	1.2087
9-10	2007	1.0000	1.2087
8-9	2008	1.0000	1.2087
7-8	2009	1.0000	1.2087
6-7	2010	1.0000	1.2087
5-6	2011	1.0000	1.2087
4-5	2012	1.0000	1.2087
3-4	2013	1.0000	1.2087
2-3	2014	1.0000	1.2087
1-2	2015	1.0000	1.2087

MEDICAL	Policy Year	Incurred Base	Paid to 27th Base
Beyond	1989	29,651,726	29,651,726
26-27	1990	25,373,507	20,565,216
25-26	1991	21,701,343	20,131,546
24-25	1992	33,058,937	27,837,754
23-24	1993	26,765,649	22,824,514
22-23	1994	25,372,016	20,434,865
21-22	1995	27,676,298	22,557,762
20-21	1996	33,532,525	27,600,711
19-20	1997	29,932,977	24,681,588
18-19	1998	23,664,322	21,831,655
17-18	1999	30,938,133	29,046,387
16-17	2000	41,097,413	36,519,415
15-16	2001	35,830,805	30,163,033
14-15	2002	50,144,596	42,010,640
13-14	2003	46,618,610	37,745,676
12-13	2004	53,270,123	44,511,410
11-12	2005	55,434,268	45,233,580
10-11	2006	54,077,813	44,852,727
9-10	2007	56,883,956	46,415,003
8-9	2008	57,091,864	46,529,070
7-8	2009	57,194,038	47,877,794
6-7	2010	69,443,191	55,903,835
5-6	2011	57,972,878	47,648,779
4-5	2012	49,208,193	40,841,535
3-4	2013	49,519,933	41,845,771
2-3	2014	46,036,481	31,848,646
1-2	2015	54,259,172	30,404,372

MEDICAL	Policy Year	Proj Ult Incurred (Avg Pd & Inc)	Proj Ult Incurred (Incur)	Proj Ult Incurred (Pd-27)
Beyond	1989	31,834,093	31,834,093	31,834,093
26-27	1990	26,564,475	27,362,790	25,766,159
25-26	1991	24,582,746	23,519,916	25,645,576
24-25	1992	36,050,157	36,030,935	36,069,378
23-24	1993	29,722,863	29,353,887	30,091,839
22-23	1994	27,717,394	28,013,243	27,421,545
21-22	1995	30,803,892	30,787,114	30,820,670
20-21	1996	38,012,375	37,610,080	38,414,670
19-20	1997	34,445,722	33,878,143	35,013,301
18-19	1998	29,318,546	27,055,419	31,581,672
17-18	1999	39,318,285	35,758,294	42,878,276
16-17	2000	51,564,386	48,075,754	55,053,018
15-16	2001	44,471,503	42,473,836	46,469,169
14-15	2002	63,263,445	60,313,920	66,212,970
13-14	2003	58,955,499	56,981,927	60,929,070
12-13	2004	69,976,111	66,268,033	73,684,188
11-12	2005	73,619,546	70,323,912	76,915,179
10-11	2006	74,298,452	70,095,661	78,501,243
9-10	2007	79,672,841	75,524,828	83,820,854
8-9	2008	82,421,664	77,861,884	86,981,443
7-8	2009	86,726,470	80,397,659	93,055,280
6-7	2010	107,342,698	101,032,899	113,652,497
5-6	2011	95,017,056	87,794,126	102,239,985
4-5	2012	86,046,650	78,255,789	93,837,511
3-4	2013	94,958,008	84,213,598	105,702,418
2-3	2014	91,232,926	88,693,884	93,771,968
1-2	2015	126,726,371	128,393,479	125,059,263

MEDICAL	Policy Year	Adjusted Ult Loss (Avg Pd & Inc)	Adjusted Ult Loss (Incur)	Adjusted Ult Loss (Pd-27)
Beyond	1989	38,477,868	38,477,868	38,477,868
26-27	1990	32,108,481	33,073,404	31,143,556
25-26	1991	29,713,165	28,428,522	30,997,808
24-25	1992	43,573,825	43,550,591	43,597,057
23-24	1993	35,926,025	35,480,043	36,372,006
22-23	1994	33,502,014	33,859,607	33,144,421
21-22	1995	37,232,664	37,212,385	37,252,944
20-21	1996	45,945,558	45,459,304	46,431,812
19-20	1997	41,634,544	40,948,511	42,320,577
18-19	1998	35,437,327	32,701,885	38,172,767
17-18	1999	47,524,011	43,221,050	51,826,972
16-17	2000	62,325,873	58,109,164	66,542,583
15-16	2001	53,752,706	51,338,126	56,167,285
14-15	2002	76,466,526	72,901,435	80,031,617
13-14	2003	71,259,512	68,874,055	73,644,967
12-13	2004	84,580,125	80,098,171	89,062,078
11-12	2005	88,983,945	85,000,512	92,967,377
10-11	2006	89,804,539	84,724,625	94,884,452
9-10	2007	96,300,563	91,286,860	101,314,266
8-9	2008	99,623,065	94,111,659	105,134,470
7-8	2009	104,826,284	97,176,650	112,475,917
6-7	2010	129,745,119	122,118,465	137,371,773
5-6	2011	114,847,116	106,116,760	123,577,470
4-5	2012	104,004,586	94,587,772	113,421,400
3-4	2013	114,775,744	101,788,976	127,762,513
2-3	2014	110,273,238	107,204,298	113,342,178
1-2	2015	153,174,165	155,189,198	151,159,131

MEDICAL	Policy Year	Ultimate Loss Ratio (Avg Pd & Inc)	Ultimate Loss Ratio (Incur)	Ultimate Loss Ratio (Pd-27)
	1989	0.2664	0.2664	0.2664
	1990	0.2456	0.2530	0.2382
	1991	0.2357	0.2255	0.2459
	1992	0.3788	0.3785	0.3790
	1993	0.3095	0.3057	0.3134
	1994	0.2958	0.2989	0.2926
	1995	0.3202	0.3200	0.3204
	1996	0.3742	0.3703	0.3782
	1997	0.3529	0.3471	0.3587
	1998	0.3181	0.2935	0.3426
	1999	0.3971	0.3612	0.4331
	2000	0.4781	0.4458	0.5105
	2001	0.3859	0.3686	0.4033
	2002	0.5195	0.4953	0.5437
	2003	0.4546	0.4394	0.4699
	2004	0.4400	0.4167	0.4633
	2005	0.4289	0.4097	0.4481
	2006	0.4127	0.3894	0.4361
	2007	0.4458	0.4226	0.4690
	2008	0.4557	0.4305	0.4809
	2009	0.4835	0.4482	0.5187
	2010	0.6136	0.5775	0.6496
	2011	0.5364	0.4956	0.5772
	2012	0.5203	0.4732	0.5674
	2013	0.5983	0.5306	0.6660
	2014	0.5754	0.5594	0.5915
	2015	0.7215	0.7310	0.7120

MEDICAL FREQUENCY	Policy Year	Claim Frequency	Normalized Frequency	Trend Factor to 1/1/16	Selected Ann Trend	Trend Period # Years	Trend 1/1/16-12/1/18	Combined Trend Factor
					-5.0%	1		
					-5.0%	1		
					-5.0%	1		
					-5.0%	0.9167		
	2003	11.77	1.0000					
	2004	10.38	0.8819					
	2005	9.28	0.7884					
	2006	8.73	0.7417					
	2007	8.12	0.6899					
	2008	7.19	0.6109					
	2009	7.18	0.6100					
	2010	7.18	0.6100					
	2011	6.73	0.5718					
	2012	6.03	0.5123	0.8567			0.8604	0.7372
	2013	6.30	0.5353	0.9021			0.8604	0.7762
	2014	5.45	0.4630	0.9498			0.8604	0.8172
	2015*	5.80	0.4928	1.0000			0.8604	0.8604

* Adjusted to a full Policy Year

MEDICAL SEVERITY RATIOS	Policy Year	Ultimate Severity Ratio (Average)	Ultimate Severity Ratio (Incur)	Ultimate Severity Ratio (Pd-27)
	2003	0.4546	0.4394	0.4699
	2004	0.4989	0.4725	0.5253
	2005	0.5440	0.5196	0.5683
	2006	0.5564	0.5250	0.5880
	2007	0.6462	0.6126	0.6798
	2008	0.7460	0.7047	0.7872
	2009	0.7926	0.7347	0.8503
	2010	1.0059	0.9467	1.0649
	2011	0.9381	0.8667	1.0095
	2012	1.0156	0.9236	1.1075
	2013	1.1178	0.9913	1.2443
	2014	1.2427	1.2081	1.2774
	2015	1.4641	1.4834	1.4449

MEDICAL Linear FITTED	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-27)
4 Point	2012	0.9895	0.8672	1.1117
	2013	1.1365	1.0568	1.2163
	2014	1.2836	1.2464	1.3208
	2015	1.4306	1.4360	1.4253
5 Point	2011	0.8998	0.7910	1.0086
	2012	1.0278	0.9428	1.1127
	2013	1.1557	1.0946	1.2167
	2014	1.2836	1.2464	1.3208
	2015	1.4115	1.3982	1.4249
6 Point	2010	0.8945	0.8003	0.9885
	2011	0.9890	0.9082	1.0697
	2012	1.0835	1.0160	1.1508
	2013	1.1779	1.1239	1.2320
	2014	1.2724	1.2318	1.3132
	2015	1.3669	1.3396	1.3943
7 Point	2009	0.7966	0.7121	0.8809
	2010	0.8918	0.8154	0.9681
	2011	0.9871	0.9187	1.0554
	2012	1.0824	1.0221	1.1427
	2013	1.1777	1.1254	1.2300
	2014	1.2730	1.2288	1.3172
	2015	1.3682	1.3321	1.4045
8 Point	2008	0.7199	0.6487	0.7909
	2009	0.8115	0.7440	0.8787
	2010	0.9030	0.8394	0.9665
	2011	0.9946	0.9347	1.0543
	2012	1.0861	1.0301	1.1422
	2013	1.1777	1.1254	1.2300
	2014	1.2692	1.2208	1.3178
	2015	1.3608	1.3161	1.4056
9 Point	2007	0.6351	0.5757	0.6943
	2008	0.7255	0.6671	0.7837
	2009	0.8158	0.7585	0.8730
	2010	0.9062	0.8499	0.9624
	2011	0.9966	0.9413	1.0518
	2012	1.0869	1.0327	1.1411
	2013	1.1773	1.1241	1.2305
	2014	1.2676	1.2155	1.3198
	2015	1.3580	1.3069	1.4092
10 Point	2006	0.5488	0.4984	0.5991
	2007	0.6385	0.5876	0.6894
	2008	0.7282	0.6767	0.7797
	2009	0.8179	0.7659	0.8700
	2010	0.9077	0.8551	0.9602
	2011	0.9974	0.9443	1.0505
	2012	1.0871	1.0334	1.1408
	2013	1.1769	1.1226	1.2311
	2014	1.2666	1.2118	1.3214
	2015	1.3563	1.3010	1.4117

MEDICAL Linear TRENDED		Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-27)
4 Point	Fitted	1.8595	1.9891	1.7302
5 Point	Fitted	1.7846	1.8409	1.7284
6 Point	Fitted	1.6425	1.6543	1.6310
7 Point	Fitted	1.6461	1.6335	1.6590
8 Point	Fitted	1.6278	1.5942	1.6617
9 Point	Fitted	1.6216	1.5734	1.6698
10 Point	Fitted	1.6180	1.5611	1.6750
MEDICAL Linear Severity Trend Factor		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-27)
4 Point	2012	1.8792	2.2938	1.5563
	2013	1.6361	1.8822	1.4226
	2014	1.4487	1.5959	1.3100
	2015	1.2998	1.3851	1.2139
5 Point	2012	1.7364	1.9526	1.5534
	2013	1.5442	1.6818	1.4205
	2014	1.3903	1.4770	1.3086
	2015	1.2643	1.3166	1.2130
6 Point	2012	1.5160	1.6282	1.4172
	2013	1.3944	1.4719	1.3239
	2014	1.2908	1.3430	1.2421
	2015	1.2016	1.2349	1.1698
7 Point	2012	1.5208	1.5982	1.4519
	2013	1.3978	1.4515	1.3489
	2014	1.2932	1.3294	1.2595
	2015	1.2031	1.2263	1.1812
8 Point	2012	1.4987	1.5476	1.4549
	2013	1.3822	1.4165	1.3510
	2014	1.2825	1.3059	1.2610
	2015	1.1962	1.2113	1.1822
9 Point	2012	1.4919	1.5236	1.4633
	2013	1.3774	1.3997	1.3571
	2014	1.2792	1.2945	1.2652
	2015	1.1941	1.2040	1.1850
10 Point	2012	1.4883	1.5105	1.4683
	2013	1.3749	1.3906	1.3606
	2014	1.2775	1.2882	1.2676
	2015	1.1930	1.1999	1.1865

MEDICAL Expon'l FITTED	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-27)
4 Point	2012	1.0009	0.8877	1.1160
	2013	1.1288	1.0438	1.2119
	2014	1.2732	1.2272	1.3160
	2015	1.4359	1.4429	1.4290
5 Point	2011	0.9175	0.8202	1.0168
	2012	1.0234	0.9381	1.1081
	2013	1.1414	1.0730	1.2076
	2014	1.2732	1.2272	1.3160
	2015	1.4201	1.4037	1.4342
6 Point	2010	0.9140	0.8294	0.9999
	2011	0.9906	0.9117	1.0693
	2012	1.0736	1.0022	1.1435
	2013	1.1635	1.1017	1.2229
	2014	1.2610	1.2111	1.3077
	2015	1.3667	1.3313	1.3985
7 Point	2009	0.8194	0.7452	0.8947
	2010	0.8940	0.8216	0.9666
	2011	0.9753	0.9057	1.0442
	2012	1.0641	0.9984	1.1281
	2013	1.1610	1.1007	1.2187
	2014	1.2666	1.2134	1.3166
	2015	1.3819	1.3377	1.4224
8 Point	2008	0.7489	0.6878	0.8108
	2009	0.8176	0.7556	0.8797
	2010	0.8925	0.8301	0.9544
	2011	0.9742	0.9120	1.0354
	2012	1.0635	1.0019	1.1233
	2013	1.1610	1.1007	1.2187
	2014	1.2673	1.2092	1.3222
	2015	1.3835	1.3284	1.4345
9 Point	2007	0.6707	0.6210	0.7211
	2008	0.7351	0.6832	0.7873
	2009	0.8057	0.7516	0.8595
	2010	0.8830	0.8269	0.9384
	2011	0.9678	0.9098	1.0246
	2012	1.0607	1.0009	1.1186
	2013	1.1625	1.1012	1.2213
	2014	1.2741	1.2115	1.3334
	2015	1.3964	1.3329	1.4558
10 Point	2006	0.5922	0.5505	0.6345
	2007	0.6524	0.6080	0.6971
	2008	0.7188	0.6716	0.7659
	2009	0.7918	0.7418	0.8416
	2010	0.8724	0.8193	0.9247
	2011	0.9611	0.9050	1.0159
	2012	1.0588	0.9996	1.1163
	2013	1.1665	1.1041	1.2265
	2014	1.2852	1.2195	1.3476
	2015	1.4159	1.3470	1.4806

MEDICAL Expon'l TRENDED		Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-27)
4 Point	Fitted	2.0396	2.3140	1.8173
5 Point	Fitted	1.9528	2.0769	1.8430
6 Point	Fitted	1.7282	1.7546	1.7008
7 Point	Fitted	1.7816	1.7776	1.7820
8 Point	Fitted	1.7866	1.7476	1.8194
9 Point	Fitted	1.8244	1.7610	1.8808
10 Point	Fitted	1.8781	1.8002	1.9485
MEDICAL Expon'l Severity Trend Factor		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-27)
4 Point	2012	2.0379	2.6066	1.6284
	2013	1.8068	2.2169	1.4995
	2014	1.6020	1.8855	1.3809
	2015	1.4204	1.6036	1.2717
5 Point	2012	1.9082	2.2140	1.6632
	2013	1.7108	1.9357	1.5262
	2014	1.5338	1.6924	1.4005
	2015	1.3751	1.4797	1.2851
6 Point	2012	1.6098	1.7507	1.4873
	2013	1.4853	1.5926	1.3908
	2014	1.3705	1.4488	1.3006
	2015	1.2645	1.3179	1.2162
7 Point	2012	1.6743	1.7804	1.5796
	2013	1.5346	1.6150	1.4622
	2014	1.4066	1.4650	1.3534
	2015	1.2893	1.3289	1.2528
8 Point	2012	1.6799	1.7443	1.6196
	2013	1.5389	1.5878	1.4929
	2014	1.4097	1.4453	1.3760
	2015	1.2914	1.3156	1.2683
9 Point	2012	1.7200	1.7594	1.6813
	2013	1.5694	1.5991	1.5400
	2014	1.4319	1.4535	1.4105
	2015	1.3065	1.3211	1.2919
10 Point	2012	1.7737	1.8009	1.7456
	2013	1.6100	1.6305	1.5887
	2014	1.4613	1.4762	1.4460
	2015	1.3264	1.3364	1.3160

MEDICAL Linear LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-27)
4 Point	2012	1.3853	1.6910	1.1473
	2013	1.2699	1.4610	1.1042
	2014	1.1839	1.3042	1.0705
	2015	1.1183	1.1917	1.0444
5 Point	2012	1.2801	1.4395	1.1452
	2013	1.1986	1.3054	1.1026
	2014	1.1362	1.2070	1.0694
	2015	1.0878	1.1328	1.0437
6 Point	2012	1.1176	1.2003	1.0448
	2013	1.0823	1.1425	1.0276
	2014	1.0548	1.0975	1.0150
	2015	1.0339	1.0625	1.0065
7 Point	2012	1.1211	1.1782	1.0703
	2013	1.0850	1.1267	1.0470
	2014	1.0568	1.0864	1.0293
	2015	1.0351	1.0551	1.0163
8 Point	2012	1.1048	1.1409	1.0726
	2013	1.0729	1.0995	1.0486
	2014	1.0481	1.0672	1.0305
	2015	1.0292	1.0422	1.0172
9 Point	2012	1.0998	1.1232	1.0787
	2013	1.0691	1.0864	1.0534
	2014	1.0454	1.0579	1.0339
	2015	1.0274	1.0359	1.0196
10 Point	2012	1.0972	1.1135	1.0824
	2013	1.0672	1.0794	1.0561
	2014	1.0440	1.0527	1.0359
	2015	1.0265	1.0324	1.0209

MEDICAL Expon'l LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-27)
4 Point	2012	1.5023	1.9216	1.2005
	2013	1.4024	1.7208	1.1639
	2014	1.3092	1.5408	1.1285
	2015	1.2221	1.3797	1.0942
5 Point	2012	1.4067	1.6322	1.2261
	2013	1.3279	1.5025	1.1846
	2014	1.2534	1.3830	1.1445
	2015	1.1831	1.2731	1.1057
6 Point	2012	1.1867	1.2906	1.0964
	2013	1.1529	1.2362	1.0795
	2014	1.1200	1.1840	1.0629
	2015	1.0880	1.1339	1.0464
7 Point	2012	1.2343	1.3125	1.1645
	2013	1.1912	1.2536	1.1350
	2014	1.1495	1.1972	1.1060
	2015	1.1093	1.1434	1.0779
8 Point	2012	1.2384	1.2859	1.1940
	2013	1.1945	1.2325	1.1588
	2014	1.1520	1.1811	1.1245
	2015	1.1111	1.1319	1.0912
9 Point	2012	1.2680	1.2970	1.2395
	2013	1.2182	1.2412	1.1953
	2014	1.1701	1.1878	1.1527
	2015	1.1241	1.1367	1.1116
10 Point	2012	1.3076	1.3276	1.2869
	2013	1.2497	1.2656	1.2331
	2014	1.1942	1.2064	1.1817
	2015	1.1412	1.1498	1.1323

MEDICAL Linear TRENDED LR	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-27)
4 Point	2012	0.7208	0.8002	0.6510
	2013	0.7598	0.7752	0.7354
	2014	0.6812	0.7296	0.6332
	2015	0.8069	0.8711	0.7436
	4 Yr Ave	0.7422	0.7940	0.6908
5 Point	2012	0.6660	0.6812	0.6498
	2013	0.7171	0.6926	0.7343
	2014	0.6538	0.6752	0.6326
	2015	0.7848	0.8281	0.7431
	4 Yr Ave	0.7054	0.7193	0.6900
6 Point	2012	0.5815	0.5680	0.5928
	2013	0.6475	0.6062	0.6844
	2014	0.6069	0.6139	0.6004
	2015	0.7460	0.7767	0.7166
	4 Yr Ave	0.6455	0.6412	0.6486
7 Point	2012	0.5833	0.5575	0.6073
	2013	0.6492	0.5978	0.6973
	2014	0.6081	0.6077	0.6088
	2015	0.7468	0.7713	0.7236
	4 Yr Ave	0.6469	0.6336	0.6593
8 Point	2012	0.5748	0.5399	0.6086
	2013	0.6419	0.5834	0.6984
	2014	0.6031	0.5970	0.6095
	2015	0.7426	0.7618	0.7242
	4 Yr Ave	0.6406	0.6205	0.6602
9 Point	2012	0.5722	0.5315	0.6121
	2013	0.6396	0.5764	0.7016
	2014	0.6015	0.5918	0.6116
	2015	0.7413	0.7572	0.7260
	4 Yr Ave	0.6387	0.6142	0.6628
10 Point	2012	0.5709	0.5269	0.6142
	2013	0.6385	0.5727	0.7034
	2014	0.6007	0.5889	0.6127
	2015	0.7406	0.7547	0.7269
	4 Yr Ave	0.6377	0.6108	0.6643

MEDICAL Expon'l TRENDED LR	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-27)
4 Point	2012	0.7816	0.9093	0.6812
	2013	0.8391	0.9131	0.7752
	2014	0.7533	0.8619	0.6675
	2015	0.8817	1.0086	0.7791
	4 Yr Ave	0.8139	0.9232	0.7258
5 Point	2012	0.7319	0.7724	0.6957
	2013	0.7945	0.7972	0.7889
	2014	0.7212	0.7737	0.6770
	2015	0.8536	0.9306	0.7873
	4 Yr Ave	0.7753	0.8185	0.7372
6 Point	2012	0.6174	0.6107	0.6221
	2013	0.6898	0.6559	0.7189
	2014	0.6444	0.6623	0.6287
	2015	0.7850	0.8289	0.7450
	4 Yr Ave	0.6842	0.6895	0.6787
7 Point	2012	0.6422	0.6211	0.6607
	2013	0.7127	0.6652	0.7559
	2014	0.6614	0.6697	0.6542
	2015	0.8004	0.8358	0.7675
	4 Yr Ave	0.7042	0.6980	0.7096
8 Point	2012	0.6443	0.6085	0.6775
	2013	0.7147	0.6540	0.7718
	2014	0.6629	0.6607	0.6651
	2015	0.8017	0.8274	0.7769
	4 Yr Ave	0.7059	0.6877	0.7228
9 Point	2012	0.6597	0.6137	0.7033
	2013	0.7288	0.6586	0.7961
	2014	0.6733	0.6645	0.6818
	2015	0.8110	0.8309	0.7915
	4 Yr Ave	0.7182	0.6919	0.7432
10 Point	2012	0.6803	0.6282	0.7302
	2013	0.7477	0.6715	0.8212
	2014	0.6871	0.6749	0.6990
	2015	0.8234	0.8405	0.8062
	4 Yr Ave	0.7346	0.7038	0.7642

INDEMNITY		(Average)	(Incur)	(Pd-27)
Severity				
Ann. Trend				
4 Point	Linear	2.2%	-1.3%	4.8%
5 Point	Linear	4.4%	2.5%	5.8%
6 Point	Linear	4.9%	3.6%	5.9%
7 Point	Linear	4.5%	3.2%	5.5%
8 Point	Linear	4.4%	3.5%	5.2%
9 Point	Linear	4.1%	3.3%	4.8%
10 Point	Linear	3.8%	3.1%	4.3%
4 Point	Expon'l	2.5%	-1.0%	5.4%
5 Point	Expon'l	5.1%	2.8%	6.9%
6 Point	Expon'l	5.8%	4.0%	7.3%
7 Point	Expon'l	5.3%	3.5%	6.9%
8 Point	Expon'l	5.4%	3.9%	6.7%
9 Point	Expon'l	5.1%	3.7%	6.3%
10 Point	Expon'l	4.8%	3.6%	5.8%

MEDICAL		(Average)	(Incur)	(Pd-27)
Severity				
Ann. Trend				
4 Point	Linear	10.1%	13.1%	7.1%
5 Point	Linear	8.8%	10.6%	7.1%
6 Point	Linear	6.4%	7.5%	5.4%
7 Point	Linear	6.5%	7.1%	5.9%
8 Point	Linear	6.2%	6.5%	5.9%
9 Point	Linear	6.1%	6.2%	6.0%
10 Point	Linear	6.1%	6.1%	6.1%
4 Point	Expon'l	12.8%	17.6%	8.6%
5 Point	Expon'l	11.5%	14.4%	9.0%
6 Point	Expon'l	8.4%	9.9%	6.9%
7 Point	Expon'l	9.1%	10.2%	8.0%
8 Point	Expon'l	9.2%	9.9%	8.5%
9 Point	Expon'l	9.6%	10.0%	9.2%
10 Point	Expon'l	10.2%	10.5%	9.9%

INDEMNITY		(Average)	(Incur)	(Pd-27)
Loss Ratio				
Ann. Trend				
4 Point	Linear	-2.8%	-5.9%	-0.4%
5 Point	Linear	-0.9%	-2.7%	0.5%
6 Point	Linear	-0.4%	-1.8%	0.6%
7 Point	Linear	-0.8%	-2.1%	0.2%
8 Point	Linear	-0.8%	-1.8%	0.0%
9 Point	Linear	-1.1%	-2.0%	-0.4%
10 Point	Linear	-1.3%	-2.1%	-0.7%
4 Point	Expon'l	-2.6%	-5.9%	0.1%
5 Point	Expon'l	-0.2%	-2.4%	1.6%
6 Point	Expon'l	0.5%	-1.2%	1.9%
7 Point	Expon'l	0.0%	-1.7%	1.5%
8 Point	Expon'l	0.1%	-1.3%	1.3%
9 Point	Expon'l	-0.2%	-1.5%	0.9%
10 Point	Expon'l	-0.5%	-1.6%	0.5%

MEDICAL		(Average)	(Incur)	(Pd-27)
Loss Ratio				
Ann. Trend				
4 Point	Linear	4.8%	7.6%	2.0%
5 Point	Linear	3.6%	5.3%	1.9%
6 Point	Linear	1.5%	2.6%	0.5%
7 Point	Linear	1.6%	2.3%	0.9%
8 Point	Linear	1.3%	1.8%	0.9%
9 Point	Linear	1.3%	1.6%	1.0%
10 Point	Linear	1.2%	1.4%	1.1%
4 Point	Expon'l	7.0%	11.4%	3.1%
5 Point	Expon'l	5.8%	8.4%	3.5%
6 Point	Expon'l	2.9%	4.3%	1.5%
7 Point	Expon'l	3.5%	4.5%	2.6%
8 Point	Expon'l	3.6%	4.2%	3.0%
9 Point	Expon'l	4.0%	4.3%	3.7%
10 Point	Expon'l	4.5%	4.7%	4.3%

DELAWARE COMPENSATION RATING BUREAU, INC.

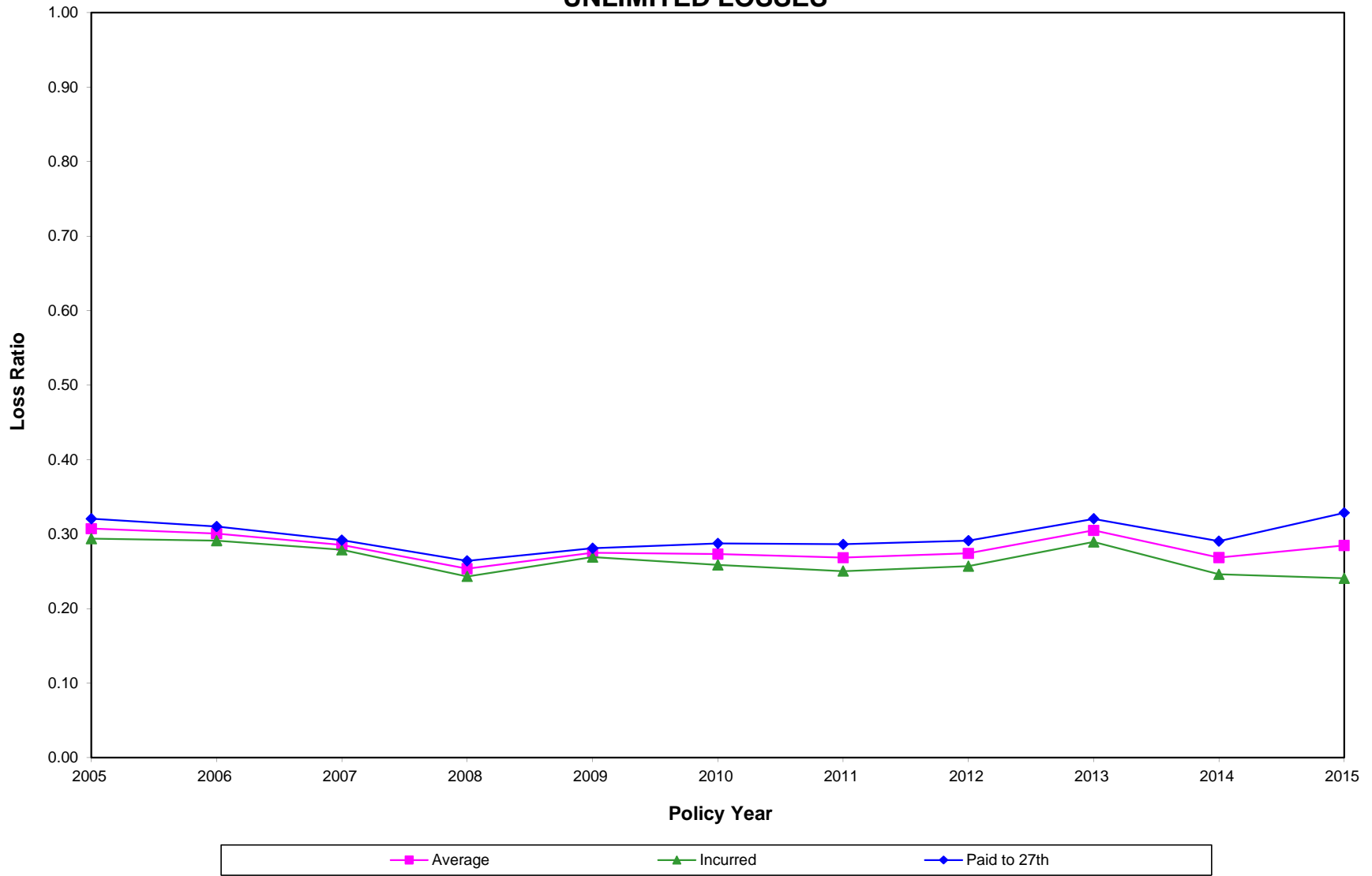
Graphs of Selected Loss Development Projections – Unlimited Losses

Pages 1 and 2 of this exhibit show graphs of loss and LAE ratios for indemnity and medical derived from the following selected loss development approaches:

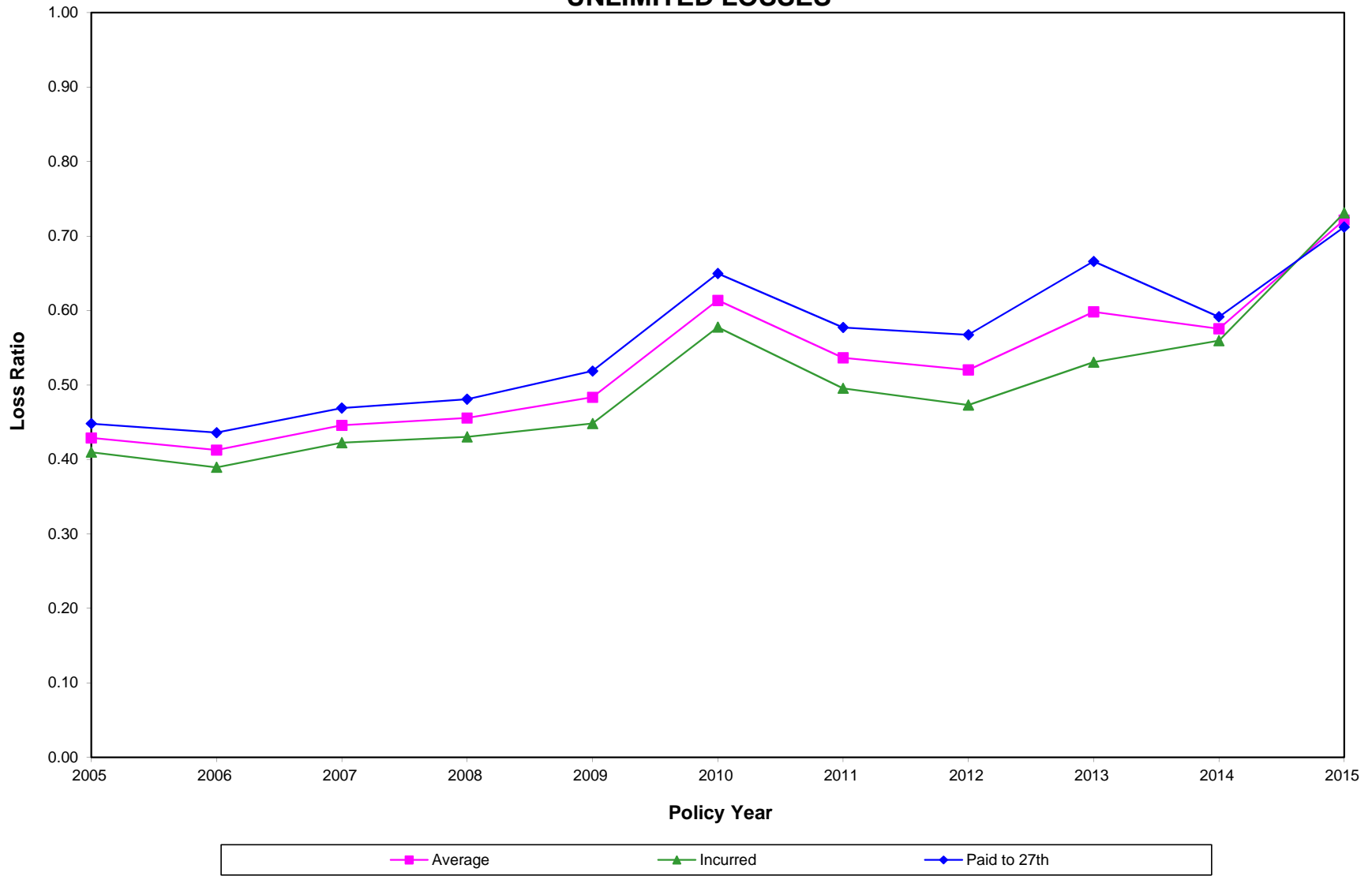
- Average of Incurred and Paid to 27th
- Incurred
- Paid to 27th

Pages 3 and 4 of this exhibit show graphs of severity ratios for indemnity and medical for the same selected loss development approaches.

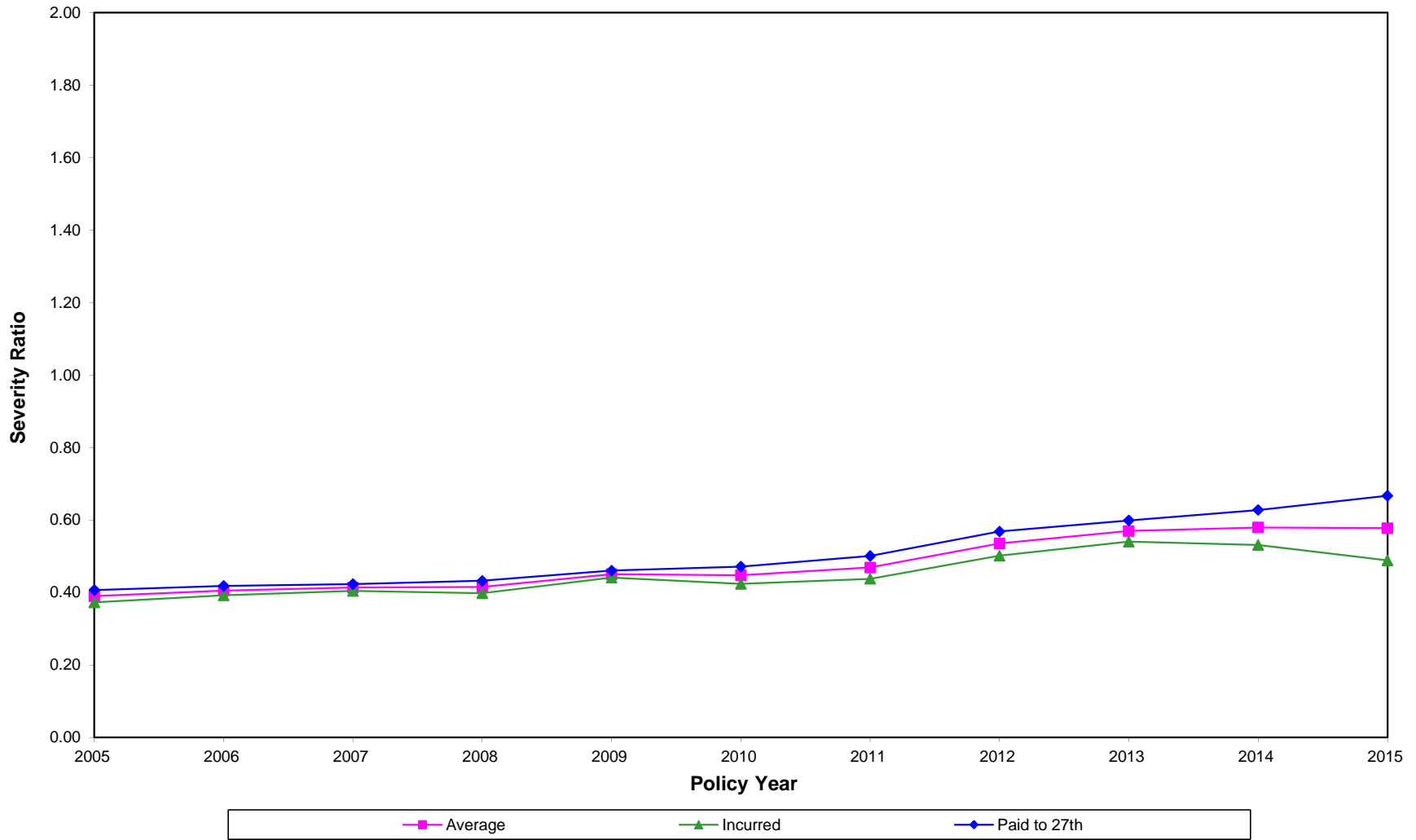
**DELAWARE COMPENSATION RATING BUREAU, INC.
INDEMNITY LOSS RATIOS
UNLIMITED LOSSES**



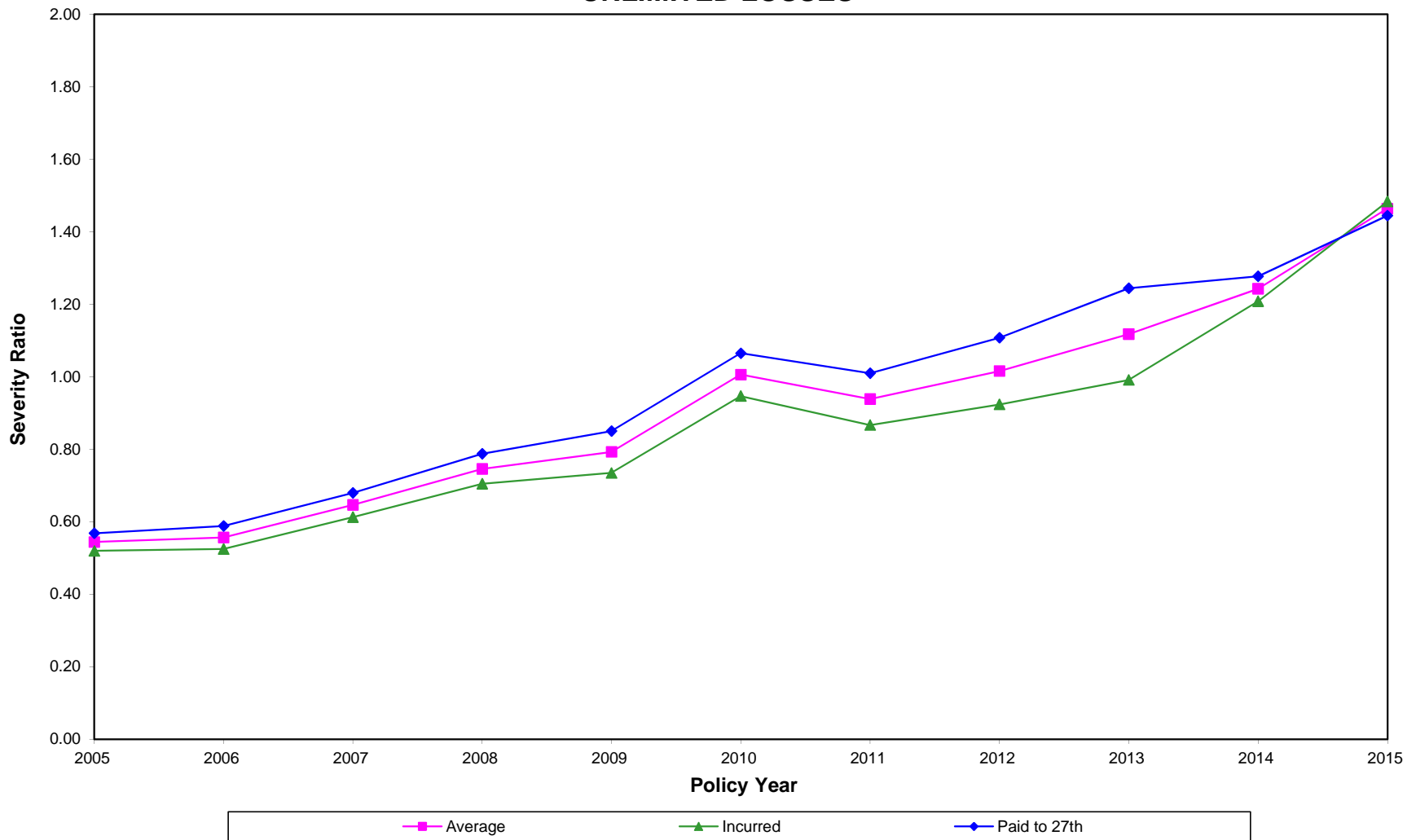
**DELAWARE COMPENSATION RATING BUREAU, INC.
MEDICAL LOSS RATIOS
UNLIMITED LOSSES**



**DELAWARE COMPENSATION RATING BUREAU, INC.
INDEMNITY SEVERITY RATIOS
UNLIMITED LOSSES**



**DELAWARE COMPENSATION RATING BUREAU, INC.
MEDICAL SEVERITY RATIOS
UNLIMITED LOSSES**



**STATE OF DELAWARE - DEPARTMENT OF INSURANCE
PERSONAL & COMMERCIAL FILING STATE SPECIFICS**

Company NAIC #: _____ N/A

Company Reference #: _____ 1701

1. Does this filing result in any restriction of coverage? Yes No

2. If yes, where is such restriction explained in the filing? _____

3. Where is any broadening of coverage explained? N/A _____

4. State the estimated effect of #1 as percent of premiums (attach separate sheet if more space is needed). N/A _____

5. State the classes or types of risk which will be affected by filed changes in rules, forms or rating plans if such changes are substantially greater than the effect stated in #4.
N/A _____

6. Statewide Percent Change

Earned Exposures	Earned Premiums	Percent Change
		-4.91% Residual Market
		-2.15% Voluntary Market

7. Indicate the classes and/or territories for which the filed rates would produce increases 15% or more above the average effect stated under #6 above.
See classes in bold and boxed on Schedule II attached.

8. Show dates and the statewide average rate level changes that resulted from rate revisions effective during the 60-month period prior to the date of this filing, for the categories to which this filing applies.

Statement of Compliance

Pursuant to the requirements of 18 Del. C., Section 2528, and subject to the penalties found in 18 Del. C., Section 106, I certify that the information stated above and in the attachments consisting of _____ pages is correct and complete to my best knowledge and belief and fully conforms to all applicable laws, regulations, and requirements of the State of Delaware.

William V. Taylor

Print Name

William V. Taylor

Signature

President

Title (Must be a Company Officer)

8/4/2017

Date

Property & Casualty Transmittal Document

Reset Form

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business Renewal Business	
	f. State Filing #:	
	g. SERFF Filing #:	
h. Subject Codes		

3. Group Name	Delaware Compensation Rating Bureau, Inc.			Group NAIC #	N/A
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #	
Delaware Compensation Rating Bureau, Inc.	Delaware	N/A			

5. Company Tracking Number	1701
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	William V. Taylor DCRB, Inc.	President	(215) 320-4413	(215) 320-4557	wtaylor@dcrb.com
	Duane Morris Plaza Building - Suite 1500 30 South 17th Street Philadelphia PA 19103				
7.	Signature of authorized filer		William V. Taylor		
8.	Please print name of authorized filer		William V. Taylor		

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	16.0 Workers Compensation
10. Sub-Type of Insurance (Sub-TOI)	16.0004 Standard WC
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	N/A
12. Company Program Title (Marketing title)	N/A
13. Filing Type	<input checked="" type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: December 1, 2017 Renewal: December 1, 2017
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	N/A
17. Reference Organization # & Title	N/A
18. Company's Date of Filing	August 4, 2017
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking # 1701

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

Annual Residual Market and Voluntary Loss Cost filing for Workers Compensation Insurance, filed by the Authorized Advisory Organization (DCRB).

[View Complete Filing Description](#)

22. Filing Fees (Filer must provide check # and fee amount if applicable)
[If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: EFT via SERFF

Amount: \$100.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	1701
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	N/A
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Rate Increase
 Rate Decrease
 Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	
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4a.	Rate Change by Company (As Proposed)
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
DCRB*	-4.91%	-3.18%	R.M. **	2,071		+18.93%	-11.74%
	-2.15%	-0.15%	V.M. **	23,581		+22.73%	-18.47%

4b.	Rate Change by Company (As Accepted) For State Use Only
------------	--

Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

5.	Overall Rate Information (Complete for Multiple Company Filings only)
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		COMPANY USE	STATE USE
5a	Overall percentage rate indication (when applicable)	-4.91% R.M.; -2.15% V.M.	
5b	Overall percentage rate impact for this filing	-3.18% R.M.; -0.15% V.M.	
5c	Effect of Rate Filing – Written premium change for this program		
5d	Effect of Rate Filing – Number of policyholders affected	25,652	

6.	Overall percentage of last rate revision	0.00% R.M.; 0.00% V.M.
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7.	Effective Date of last rate revision	December 1, 2016
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8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	
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9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
02		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
03		<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

* Delaware Compensation Rating Bureau, Inc.

** R.M. denotes Residual Market, V.M. is Voluntary Market

*** Classifications 9740 and 9741 were not updated

History of Changes in DCRB Overall Residual Market Rate and Voluntary Market Loss Cost Levels

Effective Date	<u>Average Collectible Change</u>		<u>Average Manual Change</u>	
	Residual Market Rates	Voluntary Market Loss Cost	Residual Market Rates	Voluntary Market Loss Cost
December 1, 2017	-4.91%	-2.15%	-3.18%	-0.15%
December 1, 2016	0.00%	0.00%	1.99%	2.22%
December 1, 2015	7.09%	7.20%	11.60%	12.28%
December 1, 2014	-9.70%	-11.50%	-6.93%	-9.42%
December 1, 2013	11.40%	14.00%	12.94%	15.48%
December 1, 2012	26.06%	21.66%	25.07%	20.17%

History of DCRB Residual Market Rates and Percentage Changes

Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012
5	28.50	-5.91%	30.29	0.93%	30.01	11.35%	26.95	-7.39%	29.10	13.72%	25.59
6	7.48	-0.13%	7.49	5.64%	7.09	14.91%	6.17	-6.37%	6.59	12.27%	5.87
7	9.15	-1.82%	9.32	3.56%	9.00	12.64%	7.99	-7.74%	8.66	11.74%	7.75
8	6.79	4.62%	6.49	11.70%	5.81	24.95%	4.65	4.03%	4.47	23.82%	3.61
9	42.47	-4.95%	44.68	1.22%	44.14	11.07%	39.74	-8.66%	43.51	11.79%	38.92
11	6.02	-4.75%	6.32	2.27%	6.18	12.98%	5.47	-7.76%	5.93	13.60%	5.22
12	7.44	-5.58%	7.88	4.37%	7.55	15.98%	6.51	-5.79%	6.91	13.46%	6.09
13	7.44	-4.25%	7.77	1.04%	7.69	10.81%	6.94	-8.80%	7.61	11.75%	6.81
15	25.28	-6.89%	27.15	-0.29%	27.23	9.62%	24.84	-9.41%	27.42	10.48%	24.82
16	5.03	-3.64%	5.22	0.97%	5.17	9.77%	4.71	-10.46%	5.26	9.36%	4.81
34	5.94	-5.56%	6.29	2.61%	6.13	5.15%	5.83	-12.46%	6.66	7.25%	6.21
36	6.93	-3.48%	7.18	1.56%	7.07	11.87%	6.32	-8.54%	6.91	10.38%	6.26
55	7.65	0.00%	7.65	1.32%	7.55	10.70%	6.82	-6.96%	7.33	10.39%	6.64
59	8.75	1.16%	8.65	3.22%	8.38	11.58%	7.51	-5.42%	7.94	14.08%	6.96
83	8.21	-5.09%	8.65	1.29%	8.54	11.78%	7.64	-8.50%	8.35	10.89%	7.53
101	6.88	2.84%	6.69	0.60%	6.65	10.65%	6.01	-6.39%	6.42	20.45%	5.33
104	7.27	0.28%	7.25	0.00%	7.25	10.18%	6.58	-2.08%	6.72	17.48%	5.72
105	7.66	8.35%	7.07	3.51%	6.83	11.78%	6.11	-5.27%	6.45	13.76%	5.67
106	12.25	2.60%	11.94	1.70%	11.74	14.54%	10.25	0.89%	10.16	23.75%	8.21
107	5.66	3.85%	5.45	2.83%	5.30	12.77%	4.7	-2.08%	4.80	19.40%	4.02
108	7.84	-0.76%	7.90	-0.63%	7.95	10.88%	7.17	-2.98%	7.39	18.62%	6.23
109	9.44	2.72%	9.19	0.88%	9.11	12.61%	8.09	-2.18%	8.27	16.15%	7.12
110	6.74	2.12%	6.60	0.92%	6.54	11.41%	5.87	-3.61%	6.09	16.89%	5.21
111	11.75	18.93%	9.88	17.34%	8.42	26.24%	6.67	4.38%	6.39	17.25%	5.45
112	21.17	1.44%	20.87	1.90%	20.48	11.67%	18.34	0.05%	18.33	23.60%	14.83
113	5.16	3.61%	4.98	2.68%	4.85	12.53%	4.31	-4.01%	4.49	15.13%	3.90
114	14.62	0.90%	14.49	-0.55%	14.57	10.21%	13.22	-4.69%	13.87	15.97%	11.96
115	4.56	7.29%	4.25	4.94%	4.05	15.38%	3.51	-1.40%	3.56	17.88%	3.02
119	8.32	-0.60%	8.37	-2.11%	8.55	8.78%	7.86	-5.87%	8.35	13.30%	7.37
130	11.74	2.98%	11.40	2.06%	11.17	13.17%	9.87	-2.18%	10.09	19.13%	8.47
132	3.13	-0.63%	3.15	0.00%	3.15	10.14%	2.86	-4.67%	3.00	14.94%	2.61
134	7.34	1.10%	7.26	0.28%	7.24	12.77%	6.42	-2.13%	6.56	20.37%	5.45
135	5.88	2.62%	5.73	0.88%	5.68	11.81%	5.08	-3.05%	5.24	18.28%	4.43
136	5.76	4.54%	5.51	2.42%	5.38	13.03%	4.76	-2.26%	4.87	18.49%	4.11
139	9.15	3.51%	8.84	1.26%	8.73	12.36%	7.77	-2.63%	7.98	18.57%	6.73
141	10.41	2.87%	10.12	3.37%	9.79	11.63%	8.77	-1.57%	8.91	20.24%	7.41

History of DCRB Residual Market Rates and Percentage Changes

Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012
142	4.81	5.25%	4.57	3.39%	4.42	15.40%	3.83	-0.78%	3.86	17.68%	3.28
161	4.26	0.71%	4.23	-1.40%	4.29	10.00%	3.9	-4.65%	4.09	14.57%	3.57
163	8.77	-0.11%	8.78	2.45%	8.57	16.12%	7.38	0.41%	7.35	21.49%	6.05
165	11.63	7.39%	10.83	5.76%	10.24	16.23%	8.81	-0.11%	8.82	20.82%	7.30
166	6.47	4.02%	6.22	2.64%	6.06	12.85%	5.37	-2.72%	5.52	18.45%	4.66
175	2.02	0.00%	2.02	-1.46%	2.05	9.63%	1.87	-4.59%	1.96	15.98%	1.69
176	0.72	1.41%	0.71	1.43%	0.70	12.90%	0.62	0.00%	0.62	19.23%	0.52
185	7.27	0.28%	7.25	0.00%	7.25	10.18%	6.58	-2.08%	6.72	17.48%	5.72
187	5.66	3.85%	5.45	2.83%	5.30	12.77%	4.7	-2.08%	4.80	19.40%	4.02
191	4.26	0.71%	4.23	-1.40%	4.29	10.00%	3.9	-4.65%	4.09	14.57%	3.57
201	9.01	3.68%	8.69	2.48%	8.48	12.77%	7.52	-2.08%	7.68	19.25%	6.44
204	5.73	6.31%	5.39	3.65%	5.20	13.04%	4.6	-2.75%	4.73	17.37%	4.03
205	6.63	4.25%	6.36	3.41%	6.15	14.74%	5.36	-1.47%	5.44	19.30%	4.56
221	4.97	-1.97%	5.07	-4.34%	5.30	17.26%	4.52	-5.04%	4.76	13.88%	4.18
222	7.71	0.52%	7.67	1.72%	7.54	10.23%	6.84	-4.20%	7.14	14.42%	6.24
225	5.82	0.17%	5.81	-2.02%	5.93	8.81%	5.45	-5.87%	5.79	13.98%	5.08
227	4.65	-2.72%	4.78	-2.25%	4.89	6.07%	4.61	-6.87%	4.95	10.74%	4.47
255	5.80	5.26%	5.51	4.75%	5.26	15.60%	4.55	-1.52%	4.62	15.79%	3.99
257	5.82	3.19%	5.64	2.73%	5.49	13.43%	4.84	-2.81%	4.98	14.48%	4.35
259	4.84	2.76%	4.71	1.95%	4.62	12.41%	4.11	-2.61%	4.22	15.93%	3.64
261	6.06	0.50%	6.03	-1.47%	6.12	8.32%	5.65	-7.53%	6.11	11.70%	5.47
263	4.82	-0.62%	4.85	-2.02%	4.95	7.38%	4.61	-8.17%	5.02	11.31%	4.51
265	5.95	2.06%	5.83	0.52%	5.80	10.90%	5.23	-4.39%	5.47	15.40%	4.74
275	4.97	-1.97%	5.07	-4.34%	5.30	17.26%	4.52	-5.04%	4.76	13.88%	4.18
276	7.71	0.52%	7.67	1.72%	7.54	10.23%	6.84	-4.20%	7.14	14.42%	6.24
281	4.85	5.21%	4.61	0.22%	4.60	10.84%	4.15	-3.26%	4.29	17.86%	3.64
282	13.35	2.69%	13.00	3.67%	12.54	17.31%	10.69	4.29%	10.25	25.31%	8.18
285	5.76	1.77%	5.66	1.80%	5.56	13.93%	4.88	-1.01%	4.93	19.37%	4.13
297	4.85	5.21%	4.61	0.22%	4.60	10.84%	4.15	-3.26%	4.29	17.86%	3.64
301	12.10	2.54%	11.80	1.72%	11.60	13.39%	10.23	-2.01%	10.44	17.44%	8.89
305	9.89	-3.61%	10.26	-6.98%	11.03	0.91%	10.93	-15.40%	12.92	19.30%	10.83
306	8.83	2.79%	8.59	2.02%	8.42	13.32%	7.43	-1.20%	7.52	19.55%	6.29
309	6.24	0.97%	6.18	0.65%	6.14	11.23%	5.52	-3.66%	5.73	17.18%	4.89
311	6.34	-1.86%	6.46	-5.14%	6.81	2.10%	6.67	-14.71%	7.82	19.03%	6.57
319	8.74	2.34%	8.54	0.71%	8.48	10.27%	7.69	-5.30%	8.12	13.09%	7.18
323	8.38	6.75%	7.85	7.83%	7.28	22.15%	5.96	5.86%	5.63	26.80%	4.44

History of DCRB Residual Market Rates and Percentage Changes

Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012
327	7.10	-0.56%	7.14	-0.42%	7.17	12.56%	6.37	-2.30%	6.52	19.20%	5.47
402	9.62	-0.52%	9.67	-1.73%	9.84	9.58%	8.98	-4.06%	9.36	16.27%	8.05
403	5.60	3.51%	5.41	-0.55%	5.44	9.24%	4.98	-4.96%	5.24	14.91%	4.56
404	6.88	-0.29%	6.90	-4.17%	7.20	5.57%	6.82	-7.84%	7.40	11.61%	6.63
406	9.76	-4.69%	10.24	-6.31%	10.93	14.81%	9.52	1.06%	9.42	21.08%	7.78
407	7.50	0.54%	7.46	-0.40%	7.49	10.47%	6.78	-2.45%	6.95	16.61%	5.96
411	12.46	-3.71%	12.94	-7.04%	13.92	-1.00%	14.06	-17.29%	17.00	18.80%	14.31
413	13.84	0.36%	13.79	1.55%	13.58	12.42%	12.08	-1.23%	12.23	19.78%	10.21
415	7.30	3.99%	7.02	4.00%	6.75	13.64%	5.94	-3.41%	6.15	16.92%	5.26
416	4.76	-8.29%	5.19	-12.33%	5.92	-6.18%	6.31	-18.89%	7.78	-0.26%	7.80
421	12.55	5.37%	11.91	1.97%	11.68	11.03%	10.52	-4.45%	11.01	16.63%	9.44
425	16.29	2.20%	15.94	1.01%	15.78	11.84%	14.11	-2.76%	14.51	18.35%	12.26
427	8.41	2.06%	8.24	1.48%	8.12	13.73%	7.14	-1.65%	7.26	19.41%	6.08
429	9.51	-0.31%	9.54	-0.42%	9.58	12.05%	8.55	-2.73%	8.79	17.99%	7.45
431	11.77	1.38%	11.61	-0.17%	11.63	9.41%	10.63	-4.92%	11.18	16.82%	9.57
433	6.62	3.12%	6.42	0.78%	6.37	10.02%	5.79	-5.85%	6.15	14.95%	5.35
435	9.05	-0.33%	9.08	-0.87%	9.16	10.36%	8.3	-3.82%	8.63	18.06%	7.31
441	2.84	0.71%	2.82	-0.70%	2.84	9.65%	2.59	-3.72%	2.69	19.03%	2.26
445	6.42	-3.89%	6.68	-4.43%	6.99	5.43%	6.63	-9.30%	7.31	7.66%	6.79
446	3.36	-2.04%	3.43	-2.00%	3.50	9.38%	3.2	-5.60%	3.39	16.10%	2.92
447	10.46	1.36%	10.32	1.38%	10.18	12.99%	9.01	-1.74%	9.17	20.03%	7.64
449	4.86	0.83%	4.82	-3.21%	4.98	6.87%	4.66	-7.54%	5.04	12.50%	4.48
451	7.16	0.56%	7.12	-1.25%	7.21	8.91%	6.62	-4.34%	6.92	16.69%	5.93
454	12.07	0.42%	12.02	1.26%	11.87	10.73%	10.72	-1.20%	10.85	17.42%	9.24
456	9.94	5.74%	9.40	6.82%	8.80	21.88%	7.22	3.74%	6.96	21.68%	5.72
457	7.43	-0.80%	7.49	-3.10%	7.73	6.77%	7.24	-8.59%	7.92	9.09%	7.26
458	4.21	-0.94%	4.25	-2.07%	4.34	8.50%	4	-6.10%	4.26	15.45%	3.69
459	2.28	-2.15%	2.33	-3.32%	2.41	6.64%	2.26	-7.00%	2.43	16.27%	2.09
461	7.61	1.47%	7.50	2.04%	7.35	13.08%	6.5	-1.22%	6.58	18.13%	5.57
463	6.02	4.51%	5.76	4.16%	5.53	17.41%	4.71	3.29%	4.56	23.58%	3.69
464	6.28	0.96%	6.22	0.65%	6.18	10.95%	5.57	-3.63%	5.78	17.48%	4.92
465	7.26	2.11%	7.11	1.28%	7.02	13.23%	6.2	-0.96%	6.26	22.75%	5.10
467	9.08	4.13%	8.72	3.81%	8.40	16.50%	7.21	1.69%	7.09	23.09%	5.76
471	2.24	3.70%	2.16	-0.46%	2.17	9.60%	1.98	-5.71%	2.10	14.13%	1.84
472	2.48	-0.80%	2.50	-3.47%	2.59	4.44%	2.48	-11.74%	2.81	3.31%	2.72
473	4.68	9.09%	4.29	4.63%	4.10	10.51%	3.71	-4.87%	3.90	16.77%	3.34

History of DCRB Residual Market Rates and Percentage Changes

Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012
474	3.77	10.88%	3.40	12.96%	3.01	33.78%	2.25	18.42%	1.90	41.79%	1.34
475	5.77	-1.03%	5.83	-0.34%	5.85	10.80%	5.28	-3.12%	5.45	17.46%	4.64
476	3.04	3.75%	2.93	3.53%	2.83	15.04%	2.46	0.41%	2.45	19.51%	2.05
477	4.52	0.22%	4.51	-0.66%	4.54	9.66%	4.14	-4.83%	4.35	15.38%	3.77
483	3.15	4.65%	3.01	4.51%	2.88	15.20%	2.5	0.40%	2.49	21.46%	2.05
485	2.88	0.35%	2.87	0.70%	2.85	14.00%	2.5	0.00%	2.50	19.05%	2.10
486	3.50	-1.69%	3.56	-3.00%	3.67	7.94%	3.4	-5.56%	3.60	16.88%	3.08
487	2.35	2.62%	2.29	2.23%	2.24	13.71%	1.97	-2.96%	2.03	14.04%	1.78
488	1.51	0.00%	1.51	-0.66%	1.52	8.57%	1.4	-4.76%	1.47	13.08%	1.30
489	3.13	-3.69%	3.25	-4.41%	3.40	7.26%	3.17	-4.52%	3.32	19.00%	2.79
491	5.60	3.51%	5.41	-0.55%	5.44	9.24%	4.98	-4.96%	5.24	14.91%	4.56
495	7.16	0.56%	7.12	-1.25%	7.21	8.91%	6.62	-4.34%	6.92	16.69%	5.93
497	2.48	-0.80%	2.50	-3.47%	2.59	4.44%	2.48	-11.74%	2.81	3.31%	2.72
499	5.77	-1.03%	5.83	-0.34%	5.85	10.80%	5.28	-3.12%	5.45	17.46%	4.64
501	7.18	8.30%	6.63	5.57%	6.28	16.73%	5.38	-0.37%	5.40	17.90%	4.58
502	7.55	2.72%	7.35	1.66%	7.23	12.97%	6.4	-2.59%	6.57	17.95%	5.57
506	4.11	-3.29%	4.25	-6.59%	4.55	0.44%	4.53	-16.27%	5.41	27.29%	4.25
507	5.07	1.00%	5.02	-0.99%	5.07	8.57%	4.67	-7.16%	5.03	12.03%	4.49
509	12.32	1.99%	12.08	0.25%	12.05	10.86%	10.87	-4.23%	11.35	15.35%	9.84
511	12.39	2.82%	12.05	1.77%	11.84	12.87%	10.49	-4.03%	10.93	14.93%	9.51
512	10.13	0.00%	10.13	-0.98%	10.23	9.41%	9.35	-4.69%	9.81	16.37%	8.43
513	7.17	1.70%	7.05	1.44%	6.95	13.01%	6.15	-1.44%	6.24	20.23%	5.19
535	5.96	1.36%	5.88	-0.34%	5.90	10.28%	5.35	-4.80%	5.62	16.36%	4.83
536	11.77	5.18%	11.19	4.29%	10.73	14.51%	9.37	-1.47%	9.51	18.73%	8.01
544	13.48	1.43%	13.29	2.31%	12.99	12.18%	11.58	-1.36%	11.74	18.11%	9.94
551	2.79	-0.36%	2.80	-1.75%	2.85	8.78%	2.62	-10.88%	2.94	17.13%	2.51
553	7.90	1.02%	7.82	1.03%	7.74	11.21%	6.96	-1.97%	7.10	16.39%	6.10
555	1.98	0.51%	1.97	1.03%	1.95	15.38%	1.69	0.60%	1.68	16.67%	1.44
563	2.94	0.00%	2.94	0.34%	2.93	9.74%	2.67	-4.30%	2.79	13.88%	2.45
571	5.54	2.40%	5.41	0.93%	5.36	11.20%	4.82	-2.03%	4.92	19.13%	4.13
573	8.55	4.40%	8.19	3.54%	7.91	14.80%	6.89	-1.71%	7.01	18.21%	5.93
581	2.97	-1.00%	3.00	-3.54%	3.11	6.51%	2.92	-5.50%	3.09	10.36%	2.80
587	2.94	0.00%	2.94	0.34%	2.93	9.74%	2.67	-4.30%	2.79	13.88%	2.45
601	16.14	-4.44%	16.89	-2.14%	17.26	8.35%	15.93	-5.80%	16.91	12.58%	15.02
602	9.16	-6.44%	9.79	-3.45%	10.14	5.85%	9.58	-9.02%	10.53	10.15%	9.56
603	13.07	-6.04%	13.91	-5.57%	14.73	1.59%	14.5	-18.40%	17.77	12.11%	15.85

History of DCRB Residual Market Rates and Percentage Changes

Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012
605	14.08	-1.19%	14.25	2.15%	13.95	13.69%	12.27	-3.84%	12.76	11.93%	11.40
607	10.37	-11.74%	11.75	-7.77%	12.74	4.77%	12.16	-8.30%	13.26	9.23%	12.14
608	9.43	-4.07%	9.83	-5.48%	10.40	10.40%	9.42	-4.46%	9.86	12.05%	8.80
609	8.57	-5.62%	9.08	2.14%	8.89	7.76%	8.25	-4.40%	8.63	12.08%	7.70
611	17.62	0.06%	17.61	1.44%	17.36	11.64%	15.55	-6.83%	16.69	11.04%	15.03
615	18.80	-3.39%	19.46	-1.12%	19.68	8.91%	18.07	-7.19%	19.47	8.77%	17.90
617	7.82	-11.74%	8.86	-13.05%	10.19	8.75%	9.37	-15.43%	11.08	12.37%	9.86
625	10.43	-4.05%	10.87	-0.46%	10.92	9.97%	9.93	-5.52%	10.51	11.22%	9.45
643	21.49	-0.46%	21.59	2.13%	21.14	12.21%	18.84	-3.93%	19.61	13.48%	17.28
645	11.75	-3.53%	12.18	-3.33%	12.60	14.65%	10.99	-2.66%	11.29	11.67%	10.11
646	10.65	0.85%	10.56	3.83%	10.17	13.89%	8.93	-4.18%	9.32	13.11%	8.24
647	14.22	-0.28%	14.26	2.00%	13.98	13.38%	12.33	-4.12%	12.86	12.71%	11.41
648	8.98	-4.67%	9.42	-0.42%	9.46	11.69%	8.47	-0.59%	8.52	14.82%	7.42
649	6.16	1.99%	6.04	2.20%	5.91	11.30%	5.31	-9.23%	5.85	3.54%	5.65
651	10.39	-3.44%	10.76	-2.00%	10.98	7.33%	10.23	-7.75%	11.09	11.68%	9.93
652	14.15	-3.28%	14.63	-0.75%	14.74	13.04%	13.04	-6.79%	13.99	12.28%	12.46
653	12.09	-8.06%	13.15	-1.57%	13.36	6.97%	12.49	-6.79%	13.40	16.22%	11.53
654	10.23	-6.06%	10.89	-1.71%	11.08	4.23%	10.63	-5.17%	11.21	11.32%	10.07
655	25.80	-3.08%	26.62	0.45%	26.50	9.37%	24.23	-6.63%	25.95	11.52%	23.27
656	13.13	-3.74%	13.64	-0.80%	13.75	11.34%	12.35	-5.65%	13.09	12.17%	11.67
657	15.78	-0.38%	15.84	2.00%	15.53	11.09%	13.98	-6.74%	14.99	9.42%	13.70
658	17.12	0.23%	17.08	2.89%	16.60	14.80%	14.46	-3.98%	15.06	14.44%	13.16
659	32.87	-0.84%	33.15	1.10%	32.79	12.33%	29.19	-5.07%	30.75	15.13%	26.71
660	3.85	-5.17%	4.06	-0.98%	4.10	5.94%	3.87	-9.79%	4.29	10.00%	3.90
661	5.27	-1.68%	5.36	1.71%	5.27	15.82%	4.55	-6.19%	4.85	7.06%	4.53
662	9.34	4.12%	8.97	6.91%	8.39	15.88%	7.24	-3.60%	7.51	15.36%	6.51
663	6.84	-7.94%	7.43	3.19%	7.20	8.43%	6.64	-6.61%	7.11	7.73%	6.60
664	8.91	-2.84%	9.17	3.38%	8.87	15.49%	7.68	-0.13%	7.69	13.93%	6.75
665	13.67	-7.07%	14.71	-2.06%	15.02	6.83%	14.06	-5.89%	14.94	11.58%	13.39
666	12.76	1.67%	12.55	3.89%	12.08	14.07%	10.59	-3.64%	10.99	12.72%	9.75
667	3.63	-0.82%	3.66	2.81%	3.56	12.66%	3.16	-4.53%	3.31	10.70%	2.99
668	11.87	5.79%	11.22	7.68%	10.42	16.69%	8.93	-2.30%	9.14	14.25%	8.00
669	12.98	-0.61%	13.06	2.03%	12.80	11.99%	11.43	-5.93%	12.15	11.47%	10.90
670	9.70	1.36%	9.57	3.13%	9.28	11.94%	8.29	-5.90%	8.81	14.71%	7.68
673	10.00	1.21%	9.88	3.56%	9.54	11.97%	8.52	-5.96%	9.06	11.99%	8.09
674	9.43	1.18%	9.32	3.10%	9.04	13.14%	7.99	-5.22%	8.43	10.63%	7.62

History of DCRB Residual Market Rates and Percentage Changes

Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012
675	7.07	-2.48%	7.25	-2.68%	7.45	11.36%	6.69	-4.15%	6.98	12.76%	6.19
676	8.46	0.83%	8.39	0.36%	8.36	9.71%	7.62	-8.52%	8.33	5.18%	7.92
677	5.90	-7.09%	6.35	-3.50%	6.58	6.13%	6.2	-7.88%	6.73	9.08%	6.17
679	14.66	0.00%	14.66	2.59%	14.29	11.29%	12.84	-6.48%	13.73	10.99%	12.37
681	9.70	1.36%	9.57	3.13%	9.28	11.94%	8.29	-5.90%	8.81	14.71%	7.68
682	27.43	-3.01%	28.28	-8.89%	31.04	11.86%	27.75	0.80%	27.53	28.23%	21.47
691	8.57	-5.62%	9.08	2.14%	8.89	7.76%	8.25	-4.40%	8.63	12.08%	7.70
693	10.39	-3.44%	10.76	-2.00%	10.98	7.33%	10.23	-7.75%	11.09	11.68%	9.93
695	5.27	-1.68%	5.36	1.71%	5.27	15.82%	4.55	-6.19%	4.85	7.06%	4.53
709	3.37	-1.17%	3.41	0.59%	3.39	9.71%	3.09	-7.21%	3.33	10.26%	3.02
716	4.79	0.00%	4.79	1.70%	4.71	9.79%	4.29	-7.94%	4.66	9.39%	4.26
718	5.14	-0.58%	5.17	1.57%	5.09	10.41%	4.61	-7.24%	4.97	10.44%	4.50
721	21.01	2.49%	20.50	1.23%	20.25	12.13%	18.06	-3.06%	18.63	17.69%	15.83
744	1.31	-10.27%	1.46	-12.57%	1.67	-1.76%	1.7	-14.57%	1.99	2.58%	1.94
751	4.63	-5.12%	4.88	-3.94%	5.08	10.20%	4.61	-2.12%	4.71	19.85%	3.93
752	2.09	0.97%	2.07	-2.36%	2.12	10.42%	1.92	-2.54%	1.97	21.60%	1.62
753	7.70	0.65%	7.65	0.26%	7.63	10.42%	6.91	-1.85%	7.04	17.92%	5.97
755	4.12	-0.96%	4.16	-0.24%	4.17	11.50%	3.74	-1.32%	3.79	19.94%	3.16
757	4.12	1.73%	4.05	5.47%	3.84	17.07%	3.28	2.82%	3.19	27.60%	2.50
759	10.35	9.06%	9.49	10.48%	8.59	22.19%	7.03	4.77%	6.71	22.45%	5.48
771	1.57	9.79%	1.43	6.72%	1.34	14.53%	1.17	-3.31%	1.21	10.00%	1.10
801	14.21	1.36%	14.02	11.27%	12.60	15.07%	10.95	-4.62%	11.48	14.91%	9.99
802	11.44	-6.84%	12.28	-0.49%	12.34	9.20%	11.3	-9.74%	12.52		none
803	30.41	-5.26%	32.10	1.58%	31.60	11.86%	28.25	-7.98%	30.70	12.66%	27.25
804	5.37	-3.94%	5.59	4.49%	5.35	12.16%	4.77	-5.92%	5.07	16.28%	4.36
805	10.35	-1.80%	10.54	5.19%	10.02	14.91%	8.72	-5.42%	9.22	15.83%	7.96
806	17.70	-0.39%	17.77	5.65%	16.82	15.36%	14.58	-5.45%	15.42	15.77%	13.32
807	10.74	-2.89%	11.06	3.17%	10.72	14.41%	9.37	-5.45%	9.91	16.59%	8.50
808	10.85	-9.96%	12.05	-3.68%	12.51	5.93%	11.81	-10.87%	13.25	8.87%	12.17
809	7.27	-2.02%	7.42	5.55%	7.03	10.71%	6.35	-7.57%	6.87	12.99%	6.08
811	12.86	-3.67%	13.35	3.57%	12.89	11.89%	11.52	-7.25%	12.42	11.59%	11.13
812	12.77	0.00%	12.77	6.06%	12.04	15.99%	10.38	-4.86%	10.91	15.82%	9.42
813	8.17	-5.66%	8.66	2.49%	8.45	12.97%	7.48	-5.08%	7.88	12.89%	6.98
814	6.33	-7.73%	6.86	0.59%	6.82	10.89%	6.15	-9.02%	6.76	11.00%	6.09
815	5.07	-1.74%	5.16	6.61%	4.84	14.96%	4.21	-7.68%	4.56	11.76%	4.08
816	4.22	0.00%	4.22	4.46%	4.04	13.48%	3.56	-8.01%	3.87	16.92%	3.31

History of DCRB Residual Market Rates and Percentage Changes

Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012
817	14.23	2.97%	13.82	13.00%	12.23	16.81%	10.47	-7.67%	11.34	11.29%	10.19
818	2.88	-2.04%	2.94	1.03%	2.91	11.92%	2.6	-4.76%	2.73	16.67%	2.34
819	2.19	7.35%	2.04	13.33%	1.80	24.14%	1.45	2.84%	1.41	19.49%	1.18
820	4.47	-5.50%	4.73	-1.05%	4.78	8.39%	4.41	-10.18%	4.91	10.84%	4.43
821	11.34	-3.24%	11.72	5.49%	11.11	14.42%	9.71	-6.90%	10.43	13.25%	9.21
825	6.34	1.12%	6.27	6.81%	5.87	16.47%	5.04	-5.26%	5.32	14.41%	4.65
828	14.42	-4.57%	15.11	2.51%	14.74	14.09%	12.92	-3.94%	13.45	17.88%	11.41
855	9.44	-5.03%	9.94	3.33%	9.62	13.44%	8.48	-6.81%	9.10	9.51%	8.31
857	10.04	-6.34%	10.72	-0.65%	10.79	9.32%	9.87	-10.19%	10.99	8.92%	10.09
858	12.91	-4.01%	13.45	1.82%	13.21	11.29%	11.87	-8.55%	12.98	11.90%	11.60
859	13.46	-4.47%	14.09	0.71%	13.99	10.42%	12.67	-9.44%	13.99	10.94%	12.61
860	14.66	-4.99%	15.43	1.78%	15.16	12.05%	13.53	-7.33%	14.60	13.80%	12.83
862	13.06	-4.11%	13.62	1.19%	13.46	11.24%	12.1	-8.54%	13.23	11.74%	11.84
865	4.62	-10.64%	5.17	4.02%	4.97	28.76%	3.86	2.66%	3.76	24.09%	3.03
867	8.17	-5.66%	8.66	2.49%	8.45	12.97%	7.48	-5.08%	7.88	12.89%	6.98
871	10.29	-3.11%	10.62	4.73%	10.14	14.97%	8.82	-5.67%	9.35	3.31%	9.05
877	4.63	-5.51%	4.90	0.20%	4.89	12.41%	4.35	-8.03%	4.73	13.70%	4.16
879	4.94	-1.00%	4.99	4.83%	4.76	13.33%	4.2	-9.48%	4.64	9.95%	4.22
880	10.71	-0.37%	10.75	8.70%	9.89	18.59%	8.34	0.36%	8.31	19.05%	6.98
881	5.00	-5.84%	5.31	1.72%	5.22	12.50%	4.64	-7.20%	5.00	14.42%	4.37
882	11.02	-4.84%	11.58	0.61%	11.51	10.04%	10.46	-9.28%	11.53	10.87%	10.40
883	4.61	1.99%	4.52	2.73%	4.40	11.96%	3.93	-8.18%	4.28	14.75%	3.73
884	1.50	-3.85%	1.56	4.70%	1.49	16.41%	1.28	-5.88%	1.36	10.57%	1.23
885	5.49	0.73%	5.45	2.25%	5.33	11.27%	4.79	-2.44%	4.91	10.34%	4.45
886	4.09	-4.22%	4.27	2.64%	4.16	12.74%	3.69	-7.52%	3.99	11.45%	3.58
887	1.95	-7.14%	2.10	1.94%	2.06	9.57%	1.88	-9.62%	2.08	12.43%	1.85
* 888	7.58										
889	0.29	-6.45%	0.31	-8.82%	0.34	3.03%	0.33	-10.81%	0.37	5.71%	0.35
890	0.92	-9.80%	1.02	4.08%	0.98	8.89%	0.9	-8.16%	0.98	11.36%	0.88
891	2.40	-5.88%	2.55	15.91%	2.20	19.57%	1.84	-5.64%	1.95	13.37%	1.72
895	0.78	-7.14%	0.84	3.70%	0.81	12.50%	0.72	-2.70%	0.74	12.12%	0.66
896	3.22	-8.52%	3.52	3.53%	3.40	10.03%	3.09	-9.91%	3.43	9.24%	3.14
897	3.39	-8.38%	3.70	6.02%	3.49	8.39%	3.22	-9.04%	3.54	11.67%	3.17
898	6.88	-7.65%	7.45	8.44%	6.87	13.37%	6.06	-6.05%	6.45	14.16%	5.65
899	2.61	-5.09%	2.75	7.00%	2.57	13.72%	2.26	-7.00%	2.43	10.96%	2.19
903	0.63	-13.70%	0.73	2.82%	0.71	9.23%	0.65	-15.58%	0.77	8.45%	0.71

History of DCRB Residual Market Rates and Percentage Changes

Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012
904	2.42	-4.72%	2.54	5.83%	2.40	11.11%	2.16	-10.00%	2.40	8.11%	2.22
905	0.33	-21.43%	0.42	-12.50%	0.48	-9.43%	0.53	-23.19%	0.69		none
907	7.76	-7.07%	8.35	3.86%	8.04	9.99%	7.31	-9.75%	8.10	10.05%	7.36
908	335.33	-11.01%	376.82	3.56%	363.87	8.84%	334.31	-2.39%	342.48	21.12%	282.77
909	144.51	-7.55%	156.31	5.65%	147.95	13.30%	130.58	-5.73%	138.51	17.09%	118.29
910	9.73	-7.95%	10.57	2.22%	10.34	7.71%	9.6	-11.44%	10.84	6.59%	10.17
911	6.75	-11.53%	7.63	1.87%	7.49	8.87%	6.88	-9.95%	7.64	9.93%	6.95
912	618.88	-0.92%	624.61	12.13%	557.03	18.74%	469.12	-2.54%	481.37	18.51%	406.17
913	785.47	-7.10%	845.50	6.34%	795.10	8.71%	731.41	-9.84%	811.20	15.74%	700.91
914	4.63	-8.50%	5.06	3.48%	4.89	12.41%	4.35	-8.03%	4.73	13.70%	4.16
915	4.73	-8.69%	5.18	3.81%	4.99	9.67%	4.55	-10.08%	5.06	8.82%	4.65
916	3.40	-7.36%	3.67	5.76%	3.47	16.84%	2.97	-1.66%	3.02	21.77%	2.48
917	5.87	-8.57%	6.42	7.00%	6.00	13.21%	5.3	-7.50%	5.73	11.48%	5.14
918	4.58	-8.40%	5.00	3.09%	4.85	10.73%	4.38	-7.79%	4.75	12.83%	4.21
919	4.08	-8.11%	4.44	5.46%	4.21	13.78%	3.7	-4.39%	3.87	14.84%	3.37
920	1.13	-8.13%	1.23	5.13%	1.17	13.59%	1.03	-2.83%	1.06	13.98%	0.93
921	10.29	-6.11%	10.96	8.09%	10.14	14.97%	8.82	-5.67%	9.35	14.44%	8.17
922	4.91	-12.79%	5.63	2.93%	5.47	9.62%	4.99	-8.61%	5.46	11.66%	4.89
923	4.94	-4.26%	5.16	8.40%	4.76	13.33%	4.2	-9.48%	4.64	9.95%	4.22
924	5.68	-3.57%	5.89	11.76%	5.27	13.58%	4.64	-4.92%	4.88	18.45%	4.12
925	4.25	-6.18%	4.53	10.49%	4.10	19.19%	3.44	-4.18%	3.59	15.81%	3.10
926	5.00	-8.93%	5.49	5.17%	5.22	12.50%	4.64	-7.20%	5.00	14.42%	4.37
927	1.94	3.19%	1.88	6.21%	1.77	12.03%	1.58	-8.14%	1.72	10.26%	1.56
928	4.61	-1.28%	4.67	6.14%	4.40	11.96%	3.93	-8.18%	4.28	14.75%	3.73
929	6.49	-5.81%	6.89	-6.26%	7.35	11.87%	6.57	0.92%	6.51	28.15%	5.08
932	1.33	-8.90%	1.46	6.57%	1.37	14.17%	1.2	-5.51%	1.27	11.40%	1.14
933	7.94	-8.21%	8.65	4.47%	8.28	11.89%	7.4	-6.92%	7.95	16.40%	6.83
934	4.83	-7.47%	5.22	8.75%	4.80	15.11%	4.17	-8.75%	4.57	12.01%	4.08
935	2.42	-9.36%	2.67	3.09%	2.59	9.75%	2.36	-9.92%	2.62	10.55%	2.37
936	0.60	-15.49%	0.71	-2.74%	0.73	7.35%	0.68	-8.11%	0.74	12.12%	0.66
937	14.12	-11.75%	16.00	2.11%	15.67	7.85%	14.53	-11.24%	16.37	7.56%	15.22
939	10.00	-6.89%	10.74	6.13%	10.12	13.84%	8.89	-5.22%	9.38	15.38%	8.13
940	8.70	-2.03%	8.88	11.84%	7.94	16.59%	6.81	-5.81%	7.23	12.97%	6.40
941	5.15	-1.34%	5.22	12.74%	4.63	14.60%	4.04	-6.05%	4.30	13.76%	3.78
942	4.16	-8.77%	4.56	9.62%	4.16	10.93%	3.75	-10.93%	4.21	11.97%	3.76
943	7.93	-8.11%	8.63	3.35%	8.35	8.30%	7.71	-10.97%	8.66	7.58%	8.05

History of DCRB Residual Market Rates and Percentage Changes

Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012
944	4.85	-9.01%	5.33	6.39%	5.01	13.35%	4.42	-7.53%	4.78	11.68%	4.28
945	4.90	-6.84%	5.26	5.84%	4.97	13.47%	4.38	-5.40%	4.63	12.65%	4.11
946	5.23	-9.20%	5.76	6.27%	5.42	11.75%	4.85	-7.79%	5.26	10.50%	4.76
947	9.36	-5.65%	9.92	-6.33%	10.59	11.83%	9.47	0.85%	9.39	28.28%	7.32
948	3.19	-7.54%	3.45	16.16%	2.97	19.76%	2.48	-2.36%	2.54	17.59%	2.16
949	1.10	-17.29%	1.33	4.72%	1.27	8.55%	1.17	-10.69%	1.31	6.50%	1.23
951	0.82	-6.82%	0.88	11.39%	0.79	12.86%	0.7	-7.89%	0.76	22.58%	0.62
952	0.95	-7.77%	1.03	4.04%	0.99	7.61%	0.92	-16.36%	1.10	10.00%	1.00
953	0.29	-6.45%	0.31	-8.82%	0.34	3.03%	0.33	-10.81%	0.37	5.71%	0.35
954	4.96	-8.32%	5.41	3.24%	5.24	10.32%	4.75	-9.87%	5.27	13.58%	4.64
955	0.40	-13.04%	0.46	17.95%	0.39	-4.88%	0.41	-29.31%	0.58	-21.62%	0.74
956	0.28	0.00%	0.28	16.67%	0.24	20.00%	0.2	-9.09%	0.22	10.00%	0.20
957	1.00	-1.96%	1.02	-1.92%	1.04	23.81%	0.84	-4.55%	0.88	14.29%	0.77
958	2.52	0.00%	2.52	13.00%	2.23	23.89%	1.8	-5.26%	1.90	11.76%	1.70
959	2.73	-7.14%	2.94	8.09%	2.72	14.29%	2.38	-5.93%	2.53	12.95%	2.24
960	6.19	-5.21%	6.53	11.62%	5.85	11.85%	5.23	-10.60%	5.85	6.56%	5.49
961	1.40	-6.67%	1.50	3.45%	1.45	5.84%	1.37	-11.61%	1.55	11.51%	1.39
962	0.26	-3.70%	0.27	28.57%	0.21	10.53%	0.19	-5.00%	0.20	11.11%	0.18
963	0.66	-13.16%	0.76	1.33%	0.75	5.63%	0.71	-12.35%	0.81	9.46%	0.74
964	5.12	-4.48%	5.36	10.74%	4.84	15.24%	4.2	-4.11%	4.38	19.02%	3.68
965	0.78	-7.14%	0.84	3.70%	0.81	12.50%	0.72	-2.70%	0.74	12.12%	0.66
966	4.79	3.68%	4.62	13.51%	4.07	18.66%	3.43	-4.19%	3.58	8.16%	3.31
967	1.50	-7.41%	1.62	5.19%	1.54	16.67%	1.32	-4.35%	1.38	15.97%	1.19
968	2.22	-8.26%	2.42	1.68%	2.38	7.21%	2.22	-13.28%	2.56	3.23%	2.48
969	7.01	-9.66%	7.76	2.11%	7.60	10.79%	6.86	-8.04%	7.46	11.51%	6.69
970	10.59	-22.08%	13.59	6.42%	12.77	13.11%	11.29	-8.43%	12.33	10.38%	11.17
971	5.66	-8.86%	6.21	4.19%	5.96	6.81%	5.58	-9.27%	6.15	8.47%	5.67
973	5.27	-6.23%	5.62	6.44%	5.28	17.33%	4.5	-6.25%	4.80	15.11%	4.17
974	5.24	-4.90%	5.51	3.77%	5.31	11.79%	4.75	-4.81%	4.99	12.90%	4.42
975	2.68	-3.60%	2.78	1.46%	2.74	6.61%	2.57	-12.29%	2.93	8.52%	2.70
976	2.70	-0.74%	2.72	8.80%	2.50	11.61%	2.24	-7.44%	2.42	9.50%	2.21
977	0.82	-9.89%	0.91	3.41%	0.88	12.82%	0.78	-8.24%	0.85	13.33%	0.75
978	4.66	-2.92%	4.80	9.34%	4.39	14.62%	3.83	-9.03%	4.21	7.67%	3.91
979	6.97	-7.19%	7.51	7.75%	6.97	14.64%	6.08	-7.60%	6.58	14.63%	5.74
980	6.39	-8.97%	7.02	9.69%	6.40	11.89%	5.72	-3.87%	5.95	16.67%	5.10
981	4.52	-10.32%	5.04	6.33%	4.74	12.06%	4.23	-7.64%	4.58	13.65%	4.03

History of DCRB Residual Market Rates and Percentage Changes

Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012
983	12.90	-5.63%	13.67	6.30%	12.86	11.92%	11.49	-7.86%	12.47	13.57%	10.98
984	0.39	-7.14%	0.42	0.00%	0.42	2.44%	0.41	-10.87%	0.46	12.20%	0.41
985	7.02	-9.07%	7.72	6.04%	7.28	13.93%	6.39	-5.89%	6.79	14.31%	5.94
986	2.94	-7.55%	3.18	6.00%	3.00	17.19%	2.56	-4.83%	2.69	17.47%	2.29
988	0.32	-8.57%	0.35	2.94%	0.34	-2.86%	0.35	-2.78%	0.36	9.09%	0.33
991	10.59	-22.08%	13.59	6.42%	12.77	13.11%	11.29	-8.43%	12.33	10.38%	11.17
992	7.27	-5.34%	7.68	9.25%	7.03	10.71%	6.35	-7.57%	6.87	12.99%	6.08
995	12.95	-8.09%	14.09	6.90%	13.18	10.66%	11.91	-8.17%	12.97	9.73%	11.82
997	1.76	-4.86%	1.85	5.11%	1.76	15.03%	1.53	-3.77%	1.59	11.19%	1.43
999	8.34	-5.66%	8.84	6.76%	8.28	13.11%	7.32	-7.69%	7.93	12.01%	7.08
4771	6.32	6.76%	5.92	10.45%	5.36	14.29%	4.69	-3.89%	4.88	10.66%	4.41
4777	12.86	-6.47%	13.75	6.67%	12.89	11.89%	11.52	-7.25%	12.42	11.59%	11.13
7405	3.36	-7.44%	3.63	7.08%	3.39	24.18%	2.73	3.80%	2.63	32.83%	1.98
7413	1.46	-15.61%	1.73	4.22%	1.66	9.21%	1.52	-12.64%	1.74	-2.79%	1.79
7421	1.77	-15.71%	2.10	4.48%	2.01	9.24%	1.84	-12.80%	2.11	-3.21%	2.18
7424	4.19	-15.18%	4.94	4.00%	4.75	9.20%	4.35	-12.12%	4.95	-3.51%	5.13
7428	3.09	-10.17%	3.44	10.97%	3.10	13.14%	2.74	-4.53%	2.87	16.67%	2.46
7445	1.12	-7.44%	1.21	7.08%	1.13	24.18%	0.91	3.41%	0.88	33.33%	0.66
7453	0.32	-13.51%	0.37	5.71%	0.35	9.38%	0.32	-13.51%	0.37	0.00%	0.37
9740	0.02	0.00%	0.02	0.00%	0.02	0.00%	0.02	0.00%	0.02	0.00%	0.02
9741	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01
9985	A		A		A		A		A		A

* Code 888 established December 1, 2017

History of DCRB Voluntary Market Loss Costs and Percentage Changes

Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012	% Chg
5	20.68	-2.96%	21.31	1.14%	21.07	12.01%	18.81	-9.83%	20.86	16.28%	17.94	21.63%
6	5.42	2.85%	5.27	5.82%	4.98	15.81%	4.3	-8.90%	4.72	14.56%	4.12	19.77%
7	6.64	1.37%	6.55	3.80%	6.31	13.08%	5.58	-10.14%	6.21	14.36%	5.43	20.13%
8	4.93	7.88%	4.57	12.01%	4.08	25.93%	3.24	1.25%	3.20	26.48%	2.53	26.50%
9	30.82	-1.94%	31.43	1.45%	30.98	11.72%	27.73	-11.06%	31.18	14.25%	27.29	19.85%
11	4.37	-1.80%	4.45	2.77%	4.33	13.35%	3.82	-10.12%	4.25	16.12%	3.66	21.19%
12	5.39	-2.88%	5.55	4.91%	5.29	16.52%	4.54	-8.47%	4.96	16.16%	4.27	20.96%
13	5.39	-1.28%	5.46	1.11%	5.40	11.57%	4.84	-11.36%	5.46	14.23%	4.78	20.10%
15	18.34	-3.98%	19.10	-0.10%	19.12	10.33%	17.33	-11.81%	19.65	13.00%	17.39	18.54%
16	3.65	-0.54%	3.67	1.38%	3.62	10.37%	3.28	-13.00%	3.77	11.87%	3.37	17.83%
34	4.30	-2.93%	4.43	3.02%	4.30	5.65%	4.07	-14.68%	4.77	9.66%	4.35	13.28%
36	5.03	-0.40%	5.05	1.81%	4.96	12.47%	4.41	-11.09%	4.96	13.24%	4.38	17.74%
55	5.55	3.16%	5.38	1.70%	5.29	11.37%	4.75	-9.52%	5.25	12.90%	4.65	17.42%
59	6.35	4.44%	6.08	3.40%	5.88	12.21%	5.24	-7.91%	5.69	16.60%	4.88	20.79%
83	5.96	-1.97%	6.08	1.50%	5.99	12.38%	5.33	-10.87%	5.98	13.47%	5.27	18.16%
101	4.99	6.17%	4.70	0.86%	4.66	11.22%	4.19	-8.91%	4.60	23.32%	3.73	25.17%
104	5.28	3.33%	5.11	0.39%	5.09	10.89%	4.59	-4.77%	4.82	20.20%	4.01	24.92%
105	5.56	11.87%	4.97	3.76%	4.79	12.18%	4.27	-7.58%	4.62	16.37%	3.97	18.15%
106	8.89	5.96%	8.39	1.82%	8.24	15.08%	7.16	-1.65%	7.28	26.39%	5.76	28.57%
107	4.11	7.03%	3.84	3.23%	3.72	13.76%	3.27	-4.94%	3.44	21.99%	2.82	22.61%
108	5.69	2.34%	5.56	-0.36%	5.58	11.60%	5	-5.66%	5.30	21.56%	4.36	23.86%
109	6.85	5.87%	6.47	1.25%	6.39	13.30%	5.64	-4.73%	5.92	18.64%	4.99	20.82%
110	4.89	5.39%	4.64	1.09%	4.59	12.22%	4.09	-6.19%	4.36	19.45%	3.65	22.48%
111	8.53	22.73%	6.95	17.60%	5.91	26.82%	4.66	1.75%	4.58	19.90%	3.82	18.27%
112	15.36	4.63%	14.68	2.16%	14.37	12.27%	12.8	-2.59%	13.14	26.47%	10.39	29.23%
113	3.74	6.86%	3.50	2.64%	3.41	13.29%	3.01	-6.52%	3.22	17.95%	2.73	20.26%
114	10.60	3.92%	10.20	-0.20%	10.22	10.85%	9.22	-7.24%	9.94	18.47%	8.39	21.59%
115	3.31	10.70%	2.99	5.28%	2.84	15.92%	2.45	-3.92%	2.55	20.28%	2.12	22.54%
119	6.04	2.55%	5.89	-1.83%	6.00	9.49%	5.48	-8.36%	5.98	15.67%	5.17	19.12%
130	8.52	6.23%	8.02	2.17%	7.85	13.93%	6.89	-4.70%	7.23	21.72%	5.94	24.27%
132	2.27	2.25%	2.22	0.45%	2.21	11.06%	1.99	-7.44%	2.15	17.49%	1.83	19.61%
134	5.33	4.31%	5.11	0.59%	5.08	13.39%	4.48	-4.68%	4.70	23.04%	3.82	26.07%
135	4.26	5.45%	4.04	1.51%	3.98	12.43%	3.54	-5.60%	3.75	20.97%	3.10	23.02%
136	4.18	8.01%	3.87	2.38%	3.78	13.51%	3.33	-4.58%	3.49	21.60%	2.87	23.18%
139	6.64	6.75%	6.22	1.47%	6.13	13.10%	5.42	-5.08%	5.71	20.97%	4.72	23.88%
141	7.55	6.04%	7.12	3.64%	6.87	12.44%	6.11	-4.38%	6.39	22.88%	5.20	24.70%

History of DCRB Voluntary Market Loss Costs and Percentage Changes

Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012	% Chg
142	3.49	8.39%	3.22	3.87%	3.10	16.10%	2.67	-3.61%	2.77	20.43%	2.30	24.32%
161	3.09	3.69%	2.98	-1.32%	3.02	10.62%	2.73	-6.83%	2.93	17.20%	2.50	20.19%
163	6.37	3.24%	6.17	2.66%	6.01	16.70%	5.15	-2.28%	5.27	24.29%	4.24	28.88%
165	8.43	10.78%	7.61	5.84%	7.19	17.10%	6.14	-2.85%	6.32	23.44%	5.12	26.42%
166	4.69	7.08%	4.38	3.06%	4.25	13.33%	3.75	-5.30%	3.96	21.10%	3.27	23.86%
175	1.47	2.80%	1.43	-0.69%	1.44	10.77%	1.3	-7.80%	1.41	19.49%	1.18	22.92%
176	0.52	4.00%	0.50	2.04%	0.49	13.95%	0.43	-2.27%	0.44	22.22%	0.36	24.14%
185	5.28	3.33%	5.11	0.39%	5.09	10.89%	4.59	-4.77%	4.82	20.20%	4.01	24.92%
187	4.11	7.03%	3.84	3.23%	3.72	13.76%	3.27	-4.94%	3.44	21.99%	2.82	22.61%
191	3.09	3.69%	2.98	-1.32%	3.02	10.62%	2.73	-6.83%	2.93	17.20%	2.50	20.19%
201	6.53	6.87%	6.11	2.69%	5.95	13.33%	5.25	-4.72%	5.51	21.90%	4.52	25.21%
204	4.16	9.76%	3.79	4.12%	3.64	13.75%	3.2	-5.60%	3.39	20.21%	2.82	21.55%
205	4.81	7.61%	4.47	3.71%	4.31	15.24%	3.74	-4.10%	3.90	21.88%	3.20	23.08%
221	3.61	1.12%	3.57	-4.03%	3.72	17.72%	3.16	-7.33%	3.41	16.38%	2.93	18.62%
222	5.60	3.90%	5.39	1.89%	5.29	10.90%	4.77	-6.65%	5.11	16.93%	4.37	20.72%
225	4.22	3.18%	4.09	-1.68%	4.16	9.47%	3.8	-8.21%	4.14	16.29%	3.56	18.27%
227	3.38	0.60%	3.36	-2.04%	3.43	6.85%	3.21	-9.32%	3.54	13.10%	3.13	16.79%
255	4.21	8.79%	3.87	4.59%	3.70	16.35%	3.18	-3.93%	3.31	18.21%	2.80	19.15%
257	4.22	6.57%	3.96	2.86%	3.85	13.91%	3.38	-5.59%	3.58	17.38%	3.05	19.61%
259	3.51	5.72%	3.32	2.47%	3.24	12.89%	2.87	-4.97%	3.02	18.43%	2.55	22.01%
261	4.40	3.77%	4.24	-1.17%	4.29	8.88%	3.94	-10.05%	4.38	14.06%	3.84	18.52%
263	3.49	2.35%	3.41	-2.01%	3.48	8.41%	3.21	-10.83%	3.60	13.92%	3.16	17.91%
265	4.31	4.87%	4.11	0.98%	4.07	11.51%	3.65	-6.89%	3.92	18.07%	3.32	21.61%
275	3.61	1.12%	3.57	-4.03%	3.72	17.72%	3.16	-7.33%	3.41	16.38%	2.93	18.62%
276	5.60	3.90%	5.39	1.89%	5.29	10.90%	4.77	-6.65%	5.11	16.93%	4.37	20.72%
281	3.51	8.00%	3.25	0.62%	3.23	11.76%	2.89	-5.86%	3.07	20.39%	2.55	25.00%
282	9.69	5.90%	9.15	3.98%	8.80	17.96%	7.46	1.50%	7.35	28.05%	5.74	28.70%
285	4.18	4.76%	3.99	2.31%	3.90	14.37%	3.41	-3.40%	3.53	21.72%	2.90	22.88%
297	3.51	8.00%	3.25	0.62%	3.23	11.76%	2.89	-5.86%	3.07	20.39%	2.55	25.00%
301	8.78	5.78%	8.30	1.97%	8.14	14.01%	7.14	-4.55%	7.48	19.87%	6.24	22.83%
305	7.18	-0.55%	7.22	-6.72%	7.74	1.57%	7.62	-17.71%	9.26	22.00%	7.59	23.62%
306	6.41	6.13%	6.04	2.20%	5.91	14.09%	5.18	-3.90%	5.39	22.22%	4.41	24.23%
309	4.52	3.91%	4.35	1.16%	4.30	11.69%	3.85	-6.33%	4.11	19.83%	3.43	22.50%
311	4.60	1.32%	4.54	-5.02%	4.78	2.58%	4.66	-16.93%	5.61	21.96%	4.60	24.32%
319	6.34	5.49%	6.01	1.01%	5.95	10.80%	5.37	-7.73%	5.82	15.48%	5.04	15.60%
323	6.08	10.14%	5.52	8.02%	5.11	22.84%	4.16	2.97%	4.04	29.90%	3.11	28.51%

History of DCRB Voluntary Market Loss Costs and Percentage Changes

Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012	% Chg
327	5.15	2.59%	5.02	-0.20%	5.03	13.29%	4.44	-4.93%	4.67	21.61%	3.84	25.08%
402	6.98	2.65%	6.80	-1.59%	6.91	10.21%	6.27	-6.56%	6.71	18.97%	5.64	21.55%
403	4.06	6.56%	3.81	-0.26%	3.82	10.09%	3.47	-7.47%	3.75	17.19%	3.20	22.14%
404	4.99	2.67%	4.86	-3.95%	5.06	6.53%	4.75	-10.38%	5.30	14.22%	4.64	18.37%
406	7.08	-1.67%	7.20	-6.13%	7.67	15.51%	6.64	-1.78%	6.76	24.04%	5.45	27.04%
407	5.44	3.62%	5.25	0.00%	5.25	10.99%	4.73	-5.02%	4.98	19.14%	4.18	22.94%
411	9.04	-0.66%	9.10	-6.86%	9.77	-0.41%	9.81	-19.46%	12.18	21.44%	10.03	23.37%
413	10.04	3.51%	9.70	1.78%	9.53	13.05%	8.43	-3.88%	8.77	22.49%	7.16	23.88%
415	5.30	7.51%	4.93	4.01%	4.74	14.49%	4.14	-5.91%	4.40	19.24%	3.69	22.19%
416	3.45	-5.48%	3.65	-12.26%	4.16	-5.45%	4.4	-21.15%	5.58	2.01%	5.47	8.53%
421	9.11	8.84%	8.37	2.07%	8.20	11.72%	7.34	-6.97%	7.89	19.18%	6.62	22.82%
425	11.82	5.35%	11.22	1.26%	11.08	12.60%	9.84	-5.29%	10.39	20.95%	8.59	23.42%
427	6.10	5.35%	5.79	1.58%	5.70	14.46%	4.98	-4.41%	5.21	22.30%	4.26	24.56%
429	6.90	2.68%	6.72	0.00%	6.72	12.56%	5.97	-5.24%	6.30	20.69%	5.22	23.70%
431	8.54	4.53%	8.17	0.12%	8.16	10.12%	7.41	-7.61%	8.02	19.70%	6.70	21.82%
433	4.80	6.19%	4.52	1.12%	4.47	10.64%	4.04	-8.18%	4.40	17.65%	3.74	20.65%
435	6.56	2.66%	6.39	-0.78%	6.44	11.23%	5.79	-6.46%	6.19	20.66%	5.13	23.61%
441	2.05	3.54%	1.98	-1.00%	2.00	10.50%	1.81	-5.73%	1.92	20.75%	1.59	24.22%
445	4.65	-0.85%	4.69	-4.48%	4.91	6.05%	4.63	-11.64%	5.24	9.85%	4.77	8.16%
446	2.43	0.83%	2.41	-2.03%	2.46	10.31%	2.23	-8.23%	2.43	18.54%	2.05	22.02%
447	7.59	4.55%	7.26	1.54%	7.15	13.85%	6.28	-4.41%	6.57	22.57%	5.36	25.23%
449	3.52	3.83%	3.39	-3.14%	3.50	7.69%	3.25	-10.22%	3.62	15.29%	3.14	18.94%
451	5.20	3.79%	5.01	-0.99%	5.06	9.52%	4.62	-6.85%	4.96	19.23%	4.16	23.08%
454	8.75	3.55%	8.45	1.44%	8.33	11.36%	7.48	-3.86%	7.78	20.06%	6.48	22.96%
456	7.21	8.91%	6.62	7.12%	6.18	22.62%	5.04	1.00%	4.99	24.44%	4.01	24.92%
457	5.39	2.28%	5.27	-2.95%	5.43	7.52%	5.05	-10.93%	5.67	11.39%	5.09	14.13%
458	3.05	2.01%	2.99	-1.97%	3.05	9.32%	2.79	-8.52%	3.05	17.76%	2.59	23.33%
459	1.65	0.61%	1.64	-2.96%	1.69	6.96%	1.58	-9.20%	1.74	18.37%	1.47	23.53%
461	5.53	4.73%	5.28	2.33%	5.16	13.91%	4.53	-4.03%	4.72	20.72%	3.91	22.96%
463	4.37	7.64%	4.06	4.64%	3.88	18.29%	3.28	0.31%	3.27	26.25%	2.59	26.34%
464	4.55	3.88%	4.38	1.15%	4.33	11.60%	3.88	-6.28%	4.14	20.00%	3.45	21.91%
465	5.27	5.40%	5.00	1.42%	4.93	13.86%	4.33	-3.35%	4.48	25.14%	3.58	28.32%
467	6.58	7.34%	6.13	3.90%	5.90	17.30%	5.03	-0.98%	5.08	26.05%	4.03	27.13%
471	1.62	6.58%	1.52	0.00%	1.52	10.14%	1.38	-8.61%	1.51	17.05%	1.29	19.44%
472	1.80	2.27%	1.76	-3.30%	1.82	5.81%	1.72	-14.43%	2.01	5.79%	1.90	2.70%
473	3.40	12.58%	3.02	5.23%	2.87	11.24%	2.58	-7.53%	2.79	19.23%	2.34	24.47%

History of DCRB Voluntary Market Loss Costs and Percentage Changes

Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012	% Chg
474	2.73	14.23%	2.39	13.27%	2.11	34.39%	1.57	15.44%	1.36	44.68%	0.94	40.30%
475	4.19	1.95%	4.11	0.00%	4.11	11.68%	3.68	-5.88%	3.91	19.94%	3.26	22.56%
476	2.21	7.80%	2.05	3.02%	1.99	16.37%	1.71	-2.84%	1.76	22.22%	1.44	23.08%
477	3.28	3.47%	3.17	-0.63%	3.19	10.38%	2.89	-7.37%	3.12	17.74%	2.65	22.12%
483	2.29	8.02%	2.12	4.43%	2.03	16.00%	1.75	-2.23%	1.79	24.31%	1.44	27.43%
485	2.09	3.98%	2.01	0.50%	2.00	14.29%	1.75	-2.23%	1.79	21.77%	1.47	21.49%
486	2.54	1.20%	2.51	-2.33%	2.57	7.98%	2.38	-7.39%	2.57	18.98%	2.16	23.43%
487	1.71	6.21%	1.61	1.90%	1.58	15.33%	1.37	-5.52%	1.45	16.00%	1.25	23.76%
488	1.10	3.77%	1.06	-0.93%	1.07	9.18%	0.98	-6.67%	1.05	15.38%	0.91	16.67%
489	2.27	-0.44%	2.28	-4.60%	2.39	8.14%	2.21	-7.14%	2.38	22.05%	1.95	25.00%
491	4.06	6.56%	3.81	-0.26%	3.82	10.09%	3.47	-7.47%	3.75	17.19%	3.20	22.14%
495	5.20	3.79%	5.01	-0.99%	5.06	9.52%	4.62	-6.85%	4.96	19.23%	4.16	23.08%
497	1.80	2.27%	1.76	-3.30%	1.82	5.81%	1.72	-14.43%	2.01	5.79%	1.90	2.70%
499	4.19	1.95%	4.11	0.00%	4.11	11.68%	3.68	-5.88%	3.91	19.94%	3.26	22.56%
501	5.21	11.80%	4.66	5.67%	4.41	17.60%	3.75	-3.10%	3.87	20.19%	3.22	22.43%
502	5.47	5.60%	5.18	1.97%	5.08	13.65%	4.47	-5.10%	4.71	20.46%	3.91	23.34%
506	2.98	-0.33%	2.99	-6.27%	3.19	0.95%	3.16	-18.77%	3.89	30.54%	2.98	30.70%
507	3.68	4.25%	3.53	-0.56%	3.55	9.23%	3.25	-9.97%	3.61	14.97%	3.14	17.16%
509	8.94	5.30%	8.49	0.47%	8.45	11.33%	7.59	-6.64%	8.13	17.83%	6.90	18.15%
511	8.99	6.14%	8.47	1.93%	8.31	13.52%	7.32	-6.51%	7.83	17.39%	6.67	20.61%
512	7.34	2.95%	7.13	-0.83%	7.19	10.28%	6.52	-7.25%	7.03	19.15%	5.90	21.90%
513	5.20	4.84%	4.96	1.64%	4.88	13.49%	4.3	-3.80%	4.47	22.80%	3.64	25.09%
535	4.32	4.60%	4.13	-0.24%	4.14	10.99%	3.73	-7.44%	4.03	19.23%	3.38	23.81%
536	8.54	8.51%	7.87	4.52%	7.53	15.14%	6.54	-3.96%	6.81	21.17%	5.62	23.25%
544	9.78	4.60%	9.35	2.52%	9.12	12.87%	8.08	-3.92%	8.41	20.66%	6.97	23.36%
551	2.02	2.54%	1.97	-1.50%	2.00	9.29%	1.83	-13.27%	2.11	19.89%	1.76	23.94%
553	5.73	4.18%	5.50	1.10%	5.44	12.16%	4.85	-4.53%	5.08	18.69%	4.28	21.94%
555	1.44	3.60%	1.39	1.46%	1.37	16.10%	1.18	-2.48%	1.21	21.00%	1.00	26.58%
563	2.13	3.40%	2.06	0.00%	2.06	10.16%	1.87	-6.50%	2.00	16.28%	1.72	18.62%
571	4.02	5.51%	3.81	1.06%	3.77	11.87%	3.37	-4.26%	3.52	21.38%	2.90	21.34%
573	6.20	7.64%	5.76	3.78%	5.55	15.63%	4.8	-4.38%	5.02	20.67%	4.16	23.44%
581	2.16	2.37%	2.11	-3.21%	2.18	7.39%	2.03	-8.14%	2.21	12.76%	1.96	13.95%
587	2.13	3.40%	2.06	0.00%	2.06	10.16%	1.87	-6.50%	2.00	16.28%	1.72	18.62%
601	11.71	-1.51%	11.89	-1.82%	12.11	8.90%	11.12	-8.25%	12.12	15.10%	10.53	19.66%
602	6.65	-3.48%	6.89	-3.09%	7.11	6.44%	6.68	-11.64%	7.56	12.84%	6.70	17.54%
603	9.48	-3.17%	9.79	-5.32%	10.34	2.27%	10.11	-20.58%	12.73	14.58%	11.11	16.82%

History of DCRB Voluntary Market Loss Costs and Percentage Changes

Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012	% Chg
605	10.21	1.79%	10.03	2.56%	9.78	14.25%	8.56	-6.35%	9.14	14.39%	7.99	19.25%
607	7.51	-9.19%	8.27	-7.49%	8.94	5.30%	8.49	-10.73%	9.51	11.75%	8.51	16.74%
608	6.84	-1.01%	6.91	-5.34%	7.30	11.11%	6.57	-7.07%	7.07	14.59%	6.17	19.57%
609	6.21	-2.82%	6.39	2.40%	6.24	8.33%	5.76	-6.95%	6.19	14.63%	5.40	18.16%
611	12.79	3.23%	12.39	1.64%	12.19	12.35%	10.85	-9.28%	11.96	13.58%	10.53	17.65%
615	13.64	-0.37%	13.69	-0.87%	13.81	9.52%	12.61	-9.61%	13.95	11.16%	12.55	16.74%
617	5.68	-8.97%	6.24	-12.73%	7.15	9.33%	6.54	-17.74%	7.95	14.88%	6.92	18.09%
625	7.57	-0.92%	7.64	-0.26%	7.66	10.53%	6.93	-7.97%	7.53	13.57%	6.63	19.03%
643	15.59	2.63%	15.19	2.36%	14.84	12.94%	13.14	-6.48%	14.05	16.02%	12.11	21.10%
645	8.52	-0.58%	8.57	-3.16%	8.85	15.54%	7.66	-5.32%	8.09	14.10%	7.09	21.82%
646	7.73	4.04%	7.43	4.06%	7.14	14.61%	6.23	-6.60%	6.67	15.60%	5.77	18.97%
647	10.31	2.79%	10.03	2.24%	9.81	13.94%	8.61	-6.51%	9.21	15.27%	7.99	20.15%
648	6.51	-1.66%	6.62	-0.30%	6.64	12.35%	5.91	-3.11%	6.10	17.31%	5.20	22.07%
649	4.47	5.18%	4.25	2.66%	4.14	11.59%	3.71	-11.46%	4.19	5.81%	3.96	6.45%
651	7.53	-0.53%	7.57	-1.69%	7.70	7.84%	7.14	-10.19%	7.95	14.22%	6.96	20.42%
652	10.26	-0.29%	10.29	-0.48%	10.34	13.63%	9.1	-9.27%	10.03	14.76%	8.74	17.95%
653	8.77	-5.19%	9.25	-1.28%	9.37	7.58%	8.71	-9.27%	9.60	18.81%	8.08	17.27%
654	7.41	-3.26%	7.66	-1.42%	7.77	4.72%	7.42	-7.60%	8.03	13.74%	7.06	15.36%
655	18.72	0.00%	18.72	0.65%	18.60	10.06%	16.9	-9.09%	18.59	13.98%	16.31	14.22%
656	9.53	-0.73%	9.60	-0.52%	9.65	12.08%	8.61	-8.31%	9.39	14.79%	8.18	19.07%
657	11.45	2.78%	11.14	2.20%	10.90	11.79%	9.75	-9.22%	10.74	11.76%	9.61	17.48%
658	12.42	3.33%	12.02	3.18%	11.65	15.46%	10.09	-6.49%	10.79	17.03%	9.22	20.37%
659	23.84	2.23%	23.32	1.35%	23.01	13.02%	20.36	-7.62%	22.04	17.67%	18.73	21.54%
660	2.79	-2.45%	2.86	-0.35%	2.87	5.90%	2.71	-11.73%	3.07	12.45%	2.73	16.67%
661	3.82	1.60%	3.76	1.62%	3.70	16.72%	3.17	-8.91%	3.48	9.43%	3.18	22.31%
662	6.77	7.29%	6.31	7.13%	5.89	16.63%	5.05	-6.13%	5.38	17.72%	4.57	23.51%
663	4.96	-5.16%	5.23	3.56%	5.05	9.07%	4.63	-9.22%	5.10	10.15%	4.63	16.92%
664	6.47	0.31%	6.45	3.70%	6.22	16.04%	5.36	-2.72%	5.51	16.49%	4.73	25.80%
665	9.92	-4.06%	10.34	-1.90%	10.54	7.44%	9.81	-8.40%	10.71	14.18%	9.38	20.72%
666	9.26	4.87%	8.83	4.13%	8.48	14.91%	7.38	-6.35%	7.88	15.37%	6.83	18.78%
667	2.63	2.33%	2.57	2.80%	2.50	13.64%	2.2	-7.17%	2.37	13.40%	2.09	17.42%
668	8.61	9.13%	7.89	7.93%	7.31	17.34%	6.23	-4.89%	6.55	16.76%	5.61	21.69%
669	9.42	2.50%	9.19	2.34%	8.98	12.67%	7.97	-8.50%	8.71	14.01%	7.64	18.82%
670	7.04	4.45%	6.74	3.53%	6.51	12.63%	5.78	-8.40%	6.31	17.07%	5.39	23.06%
673	7.26	4.46%	6.95	3.73%	6.70	12.61%	5.95	-8.46%	6.50	14.64%	5.67	19.62%
674	6.84	4.27%	6.56	3.47%	6.34	13.82%	5.57	-7.78%	6.04	13.11%	5.34	18.40%

History of DCRB Voluntary Market Loss Costs and Percentage Changes

Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012	% Chg
675	5.13	0.39%	5.11	-2.29%	5.23	12.23%	4.66	-6.80%	5.00	15.21%	4.34	18.90%
676	6.14	4.07%	5.90	0.51%	5.87	10.55%	5.31	-11.06%	5.97	7.57%	5.55	11.22%
677	4.28	-4.04%	4.46	-3.46%	4.62	6.94%	4.32	-10.56%	4.83	11.55%	4.33	16.40%
679	10.63	3.10%	10.31	2.79%	10.03	12.07%	8.95	-9.14%	9.85	13.61%	8.67	17.80%
681	7.04	4.45%	6.74	3.53%	6.51	12.63%	5.78	-8.40%	6.31	17.07%	5.39	23.06%
682	19.90	0.00%	19.90	-8.67%	21.79	12.55%	19.36	-1.93%	19.74	31.16%	15.05	26.15%
691	6.21	-2.82%	6.39	2.40%	6.24	8.33%	5.76	-6.95%	6.19	14.63%	5.40	18.16%
693	7.53	-0.53%	7.57	-1.69%	7.70	7.84%	7.14	-10.19%	7.95	14.22%	6.96	20.42%
695	3.82	1.60%	3.76	1.62%	3.70	16.72%	3.17	-8.91%	3.48	9.43%	3.18	22.31%
709	2.44	1.67%	2.40	0.84%	2.38	10.19%	2.16	-9.62%	2.39	12.74%	2.12	17.78%
716	3.47	2.97%	3.37	1.81%	3.31	10.70%	2.99	-10.48%	3.34	11.71%	2.99	17.25%
718	3.73	2.47%	3.64	1.96%	3.57	11.21%	3.21	-9.83%	3.56	13.02%	3.15	17.10%
721	15.24	5.69%	14.42	1.41%	14.22	12.86%	12.6	-5.62%	13.35	20.27%	11.10	22.92%
744	0.96	-6.80%	1.03	-11.97%	1.17	-1.68%	1.19	-16.78%	1.43	4.38%	1.37	10.48%
751	3.36	-2.04%	3.43	-3.65%	3.56	10.90%	3.21	-5.03%	3.38	22.91%	2.75	25.57%
752	1.51	3.42%	1.46	-2.01%	1.49	11.19%	1.34	-5.63%	1.42	24.56%	1.14	31.03%
753	5.59	3.90%	5.38	0.56%	5.35	11.00%	4.82	-4.37%	5.04	20.57%	4.18	22.94%
755	2.99	2.05%	2.93	0.34%	2.92	11.88%	2.61	-4.04%	2.72	22.52%	2.22	24.72%
757	2.99	4.91%	2.85	5.56%	2.70	17.90%	2.29	0.44%	2.28	29.55%	1.76	32.33%
759	7.51	12.43%	6.68	10.96%	6.02	22.61%	4.91	2.29%	4.80	24.68%	3.85	25.41%
771	1.14	12.87%	1.01	7.45%	0.94	14.63%	0.82	-5.75%	0.87	12.99%	0.77	13.24%
801	10.30	4.46%	9.86	11.54%	8.84	15.71%	7.64	-7.17%	8.23	17.57%	7.00	21.53%
802	8.30	-3.94%	8.64	-0.35%	8.67	10.03%	7.88	-12.25%	8.98		none	
803	22.05	-2.35%	22.58	1.80%	22.18	12.53%	19.71	-10.45%	22.01	15.24%	19.10	20.58%
804	3.89	-1.02%	3.93	4.52%	3.76	12.91%	3.33	-8.52%	3.64	18.95%	3.06	20.95%
805	7.51	1.21%	7.42	5.55%	7.03	15.63%	6.08	-7.88%	6.60	18.28%	5.58	23.18%
806	12.84	2.72%	12.50	5.84%	11.81	16.13%	10.17	-7.96%	11.05	18.31%	9.34	25.88%
807	7.80	0.13%	7.79	3.45%	7.53	15.14%	6.54	-7.89%	7.10	19.13%	5.96	23.40%
808	7.87	-7.08%	8.47	-3.53%	8.78	6.55%	8.24	-13.26%	9.50	11.37%	8.53	17.01%
809	5.28	1.15%	5.22	5.88%	4.93	11.29%	4.43	-10.14%	4.93	15.73%	4.26	19.66%
811	9.33	-0.74%	9.40	3.87%	9.05	12.56%	8.04	-9.76%	8.91	14.23%	7.80	17.29%
812	9.27	3.23%	8.98	6.27%	8.45	16.71%	7.24	-7.42%	7.82	18.31%	6.61	23.78%
813	5.93	-2.63%	6.09	2.70%	5.93	13.60%	5.22	-7.61%	5.65	15.54%	4.89	20.15%
814	4.59	-4.97%	4.83	0.84%	4.79	11.40%	4.3	-11.34%	4.85	13.58%	4.27	17.31%
815	3.68	1.38%	3.63	6.76%	3.40	15.65%	2.94	-10.09%	3.27	14.34%	2.86	17.70%
816	3.06	3.03%	2.97	4.95%	2.83	13.65%	2.49	-10.43%	2.78	19.83%	2.32	17.17%

History of DCRB Voluntary Market Loss Costs and Percentage Changes

Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012	% Chg
817	10.32	6.17%	9.72	13.15%	8.59	17.67%	7.3	-10.10%	8.12	13.57%	7.15	20.37%
818	2.09	1.46%	2.06	0.49%	2.05	12.64%	1.82	-6.67%	1.95	19.63%	1.63	18.12%
819	1.59	10.42%	1.44	13.39%	1.27	25.74%	1.01	1.00%	1.00	20.48%	0.83	23.88%
820	3.25	-2.40%	3.33	-0.89%	3.36	9.09%	3.08	-12.25%	3.51	13.23%	3.10	19.69%
821	8.23	-0.24%	8.25	5.91%	7.79	15.07%	6.77	-9.37%	7.47	15.63%	6.46	20.75%
825	4.60	4.31%	4.41	7.04%	4.12	17.38%	3.51	-7.87%	3.81	16.87%	3.26	20.74%
828	10.47	-1.51%	10.63	2.71%	10.35	14.75%	9.02	-6.43%	9.64	20.65%	7.99	26.83%
855	6.85	-2.14%	7.00	3.70%	6.75	14.02%	5.92	-9.34%	6.53	12.01%	5.83	15.22%
857	7.28	-3.45%	7.54	-0.53%	7.58	10.01%	6.89	-12.56%	7.88	11.46%	7.07	17.05%
858	9.37	-0.95%	9.46	1.94%	9.28	12.08%	8.28	-10.97%	9.30	14.25%	8.14	19.88%
859	9.76	-1.51%	9.91	0.92%	9.82	11.09%	8.84	-11.86%	10.03	13.46%	8.84	19.46%
860	10.63	-2.12%	10.86	2.07%	10.64	12.71%	9.44	-9.84%	10.47	16.33%	9.00	21.46%
862	9.47	-1.15%	9.58	1.48%	9.44	11.72%	8.45	-10.96%	9.49	14.34%	8.30	20.29%
865	3.35	-7.97%	3.64	4.30%	3.49	29.26%	2.7	0.00%	2.70	27.36%	2.12	25.44%
867	5.93	-2.63%	6.09	2.70%	5.93	13.60%	5.22	-7.61%	5.65	15.54%	4.89	20.15%
871	7.47	0.00%	7.47	5.06%	7.11	15.61%	6.15	-8.35%	6.71	5.84%	6.34	-7.98%
877	3.36	-2.61%	3.45	0.58%	3.43	12.83%	3.04	-10.32%	3.39	16.10%	2.92	21.67%
879	3.58	1.99%	3.51	5.09%	3.34	13.99%	2.93	-12.01%	3.33	12.50%	2.96	16.54%
880	7.78	2.77%	7.57	8.92%	6.95	19.42%	5.82	-2.18%	5.95	21.68%	4.89	21.64%
881	3.63	-2.94%	3.74	1.91%	3.67	13.62%	3.23	-10.03%	3.59	16.94%	3.07	21.83%
882	7.99	-1.96%	8.15	0.87%	8.08	10.68%	7.3	-11.73%	8.27	13.44%	7.29	18.92%
883	3.35	5.35%	3.18	2.91%	3.09	12.36%	2.75	-10.42%	3.07	17.18%	2.62	24.76%
884	1.09	-0.91%	1.10	4.76%	1.05	16.67%	0.9	-8.16%	0.98	13.95%	0.86	17.81%
885	3.98	3.65%	3.84	2.40%	3.75	11.94%	3.35	-4.56%	3.51	12.86%	3.11	16.92%
886	2.97	-1.33%	3.01	3.08%	2.92	13.62%	2.57	-10.14%	2.86	13.94%	2.51	19.52%
887	1.42	-4.05%	1.48	2.78%	1.44	9.92%	1.31	-12.08%	1.49	15.50%	1.29	16.22%
888	5.50											
889	0.21	-4.55%	0.22	-8.33%	0.24	4.35%	0.23	-14.81%	0.27	8.00%	0.25	31.58%
890	0.67	-5.63%	0.71	2.90%	0.69	9.52%	0.63	-10.00%	0.70	12.90%	0.62	19.23%
891	1.75	-1.13%	1.77	14.94%	1.54	20.31%	1.28	-7.91%	1.39	15.83%	1.20	18.81%
895	0.56	-5.08%	0.59	3.51%	0.57	11.76%	0.51	-5.56%	0.54	14.89%	0.47	23.68%
896	2.33	-4.51%	2.44	2.09%	2.39	10.65%	2.16	-12.20%	2.46	11.82%	2.20	17.65%
897	2.46	-4.28%	2.57	4.90%	2.45	8.89%	2.25	-11.42%	2.54	14.41%	2.22	23.33%
898	4.99	-3.48%	5.17	7.26%	4.82	13.95%	4.23	-8.44%	4.62	16.67%	3.96	20.36%
899	1.89	-1.05%	1.91	6.11%	1.80	13.92%	1.58	-9.20%	1.74	12.99%	1.54	18.46%
903	0.45	-10.00%	0.50	2.04%	0.49	8.89%	0.45	-19.64%	0.56	12.00%	0.50	13.64%

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History of DCRB Voluntary Market Loss Costs and Percentage Changes

Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012	% Chg
904	1.76	0.00%	1.76	4.14%	1.69	11.92%	1.51	-12.21%	1.72	10.26%	1.56	15.56%
905	0.24	-17.24%	0.29	-14.71%	0.34	-8.11%	0.37	-26.00%	0.50		none	
907	5.63	-2.76%	5.79	2.66%	5.64	10.59%	5.1	-12.22%	5.81	12.60%	5.16	18.08%
908	243.27	-6.88%	261.23	2.28%	255.40	9.51%	233.22	-5.00%	245.49	23.83%	198.24	37.87%
909	104.84	-3.25%	108.36	4.34%	103.85	14.00%	91.1	-8.25%	99.29	19.74%	82.92	24.49%
910	7.06	-3.55%	7.32	0.83%	7.26	8.36%	6.7	-13.77%	7.77	9.13%	7.12	14.84%
911	4.90	-7.37%	5.29	0.76%	5.25	9.38%	4.8	-12.41%	5.48	12.53%	4.87	16.79%
912	448.98	3.69%	433.02	10.75%	390.98	19.46%	327.28	-5.15%	345.05	21.18%	284.74	25.83%
913	569.83	-2.78%	586.14	5.03%	558.07	9.37%	510.27	-12.25%	581.48	18.34%	491.36	28.53%
914	3.36	-4.27%	3.51	2.33%	3.43	12.83%	3.04	-10.32%	3.39	16.10%	2.92	21.67%
915	3.43	-4.19%	3.58	2.29%	3.50	10.06%	3.18	-12.40%	3.63	11.35%	3.26	16.85%
916	2.47	-2.76%	2.54	4.10%	2.44	17.31%	2.08	-3.70%	2.16	24.14%	1.74	26.09%
917	4.25	-4.49%	4.45	5.70%	4.21	13.78%	3.7	-9.98%	4.11	14.17%	3.60	22.45%
918	3.33	-4.03%	3.47	1.76%	3.41	11.44%	3.06	-10.26%	3.41	15.59%	2.95	20.90%
919	2.96	-3.58%	3.07	4.07%	2.95	14.34%	2.58	-7.19%	2.78	17.30%	2.37	21.54%
920	0.82	-3.53%	0.85	3.66%	0.82	13.89%	0.72	-5.26%	0.76	16.92%	0.65	20.37%
921	7.47	-1.71%	7.60	6.89%	7.11	15.61%	6.15	-8.35%	6.71	17.10%	5.73	21.91%
922	3.56	-8.72%	3.90	1.56%	3.84	10.34%	3.48	-11.00%	3.91	13.99%	3.43	21.63%
923	3.58	0.28%	3.57	6.89%	3.34	13.99%	2.93	-12.01%	3.33	12.50%	2.96	16.54%
924	4.12	0.98%	4.08	10.27%	3.70	14.55%	3.23	-7.45%	3.49	20.76%	2.89	23.50%
925	3.08	-1.91%	3.14	9.41%	2.87	19.58%	2.4	-6.61%	2.57	18.43%	2.17	21.23%
926	3.63	-4.47%	3.80	3.54%	3.67	13.62%	3.23	-10.03%	3.59	16.94%	3.07	21.83%
927	1.41	8.46%	1.30	4.00%	1.25	13.64%	1.1	-10.57%	1.23	11.82%	1.10	20.88%
928	3.35	3.40%	3.24	4.85%	3.09	12.36%	2.75	-10.42%	3.07	17.18%	2.62	24.76%
929	4.70	-1.67%	4.78	-7.36%	5.16	12.42%	4.59	-1.71%	4.67	31.18%	3.56	15.58%
932	0.97	-3.96%	1.01	5.21%	0.96	14.29%	0.84	-7.69%	0.91	13.75%	0.80	17.65%
933	5.76	-4.00%	6.00	3.27%	5.81	12.60%	5.16	-9.31%	5.69	18.79%	4.79	29.46%
934	3.50	-3.31%	3.62	7.42%	3.37	15.81%	2.91	-11.28%	3.28	14.69%	2.86	18.67%
935	1.76	-4.86%	1.85	1.65%	1.82	10.30%	1.65	-12.23%	1.88	13.25%	1.66	18.57%
936	0.43	-12.24%	0.49	-3.92%	0.51	6.25%	0.48	-11.11%	0.54	14.89%	0.47	27.03%
937	10.25	-7.57%	11.09	0.82%	11.00	8.48%	10.14	-13.55%	11.73	9.93%	10.67	15.98%
939	7.26	-2.55%	7.45	4.93%	7.10	14.33%	6.21	-7.73%	6.73	18.07%	5.70	23.11%
940	6.31	2.60%	6.15	10.41%	5.57	17.26%	4.75	-8.48%	5.19	15.59%	4.49	18.78%
941	3.73	3.04%	3.62	11.38%	3.25	15.25%	2.82	-8.44%	3.08	15.79%	2.66	20.91%
942	3.02	-4.43%	3.16	8.22%	2.92	11.88%	2.61	-13.58%	3.02	14.39%	2.64	18.39%
943	5.75	-3.85%	5.98	2.05%	5.86	8.92%	5.38	-13.37%	6.21	10.11%	5.64	14.63%

History of DCRB Voluntary Market Loss Costs and Percentage Changes

Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012	% Chg
944	3.51	-5.14%	3.70	5.11%	3.52	13.92%	3.09	-9.91%	3.43	14.33%	3.00	20.48%
945	3.55	-2.74%	3.65	4.58%	3.49	14.05%	3.06	-7.83%	3.32	15.68%	2.87	16.19%
946	3.79	-5.25%	4.00	5.26%	3.80	12.09%	3.39	-10.08%	3.77	13.21%	3.33	16.43%
947	6.79	-1.31%	6.88	-7.40%	7.43	12.41%	6.61	-1.93%	6.74	31.38%	5.13	27.30%
948	2.32	-2.93%	2.39	14.90%	2.08	20.93%	1.72	-5.49%	1.82	19.74%	1.52	18.75%
949	0.80	-12.09%	0.91	2.25%	0.89	8.54%	0.82	-12.77%	0.94	9.30%	0.86	14.67%
951	0.60	-3.23%	0.62	10.71%	0.56	14.29%	0.49	-10.91%	0.55	27.91%	0.43	19.44%
952	0.69	-2.82%	0.71	2.90%	0.69	7.81%	0.64	-18.99%	0.79	12.86%	0.70	14.75%
953	0.21	-4.55%	0.22	-8.33%	0.24	4.35%	0.23	-14.81%	0.27	8.00%	0.25	31.58%
954	3.60	-4.00%	3.75	1.90%	3.68	11.18%	3.31	-12.43%	3.78	15.95%	3.26	20.30%
955	0.29	-9.38%	0.32	14.29%	0.28	-3.45%	0.29	-29.27%	0.41	-21.15%	0.52	1.96%
956	0.21	5.00%	0.20	25.00%	0.16	23.08%	0.13	-13.33%	0.15	15.38%	0.13	8.33%
957	0.72	1.41%	0.71	-2.74%	0.73	23.73%	0.59	-6.35%	0.63	16.67%	0.54	14.89%
958	1.83	4.57%	1.75	12.18%	1.56	24.80%	1.25	-8.09%	1.36	14.29%	1.19	20.20%
959	1.98	-2.46%	2.03	6.84%	1.90	15.15%	1.65	-9.34%	1.82	15.92%	1.57	14.60%
960	4.49	-0.88%	4.53	10.22%	4.11	12.60%	3.65	-13.10%	4.20	9.09%	3.85	13.57%
961	1.02	-1.92%	1.04	1.96%	1.02	6.25%	0.96	-14.29%	1.12	15.46%	0.97	27.63%
962	0.18	0.00%	0.18	28.57%	0.14	7.69%	0.13	-7.14%	0.14	16.67%	0.12	33.33%
963	0.47	-9.62%	0.52	-1.89%	0.53	6.00%	0.5	-13.79%	0.58	11.54%	0.52	20.93%
964	3.71	-0.27%	3.72	9.41%	3.40	16.04%	2.93	-6.69%	3.14	21.24%	2.59	22.75%
965	0.56	-5.08%	0.59	3.51%	0.57	11.76%	0.51	-5.56%	0.54	14.89%	0.47	23.68%
966	3.47	8.44%	3.20	12.28%	2.85	18.75%	2.4	-6.25%	2.56	10.34%	2.32	15.42%
967	1.09	-3.54%	1.13	4.63%	1.08	17.39%	0.92	-7.07%	0.99	17.86%	0.84	23.53%
968	1.61	-4.17%	1.68	0.60%	1.67	7.74%	1.55	-15.76%	1.84	5.75%	1.74	9.43%
969	5.08	-5.40%	5.37	0.75%	5.33	11.51%	4.78	-10.65%	5.35	14.07%	4.69	17.84%
970	7.68	-18.47%	9.42	5.13%	8.96	13.71%	7.88	-10.76%	8.83	12.77%	7.83	17.92%
971	4.11	-4.42%	4.30	2.87%	4.18	7.46%	3.89	-11.59%	4.40	10.83%	3.97	17.80%
973	3.82	-1.80%	3.89	4.85%	3.71	18.15%	3.14	-8.72%	3.44	17.41%	2.93	24.68%
974	3.80	-0.52%	3.82	2.41%	3.73	12.69%	3.31	-7.54%	3.58	15.86%	3.09	15.73%
975	1.94	0.52%	1.93	0.00%	1.93	7.22%	1.8	-14.69%	2.11	11.64%	1.89	17.39%
976	1.96	3.70%	1.89	7.39%	1.76	12.82%	1.56	-10.34%	1.74	12.26%	1.55	18.32%
977	0.60	-6.25%	0.64	3.23%	0.62	12.73%	0.55	-9.84%	0.61	15.09%	0.53	20.45%
978	3.38	1.50%	3.33	8.12%	3.08	15.36%	2.67	-11.59%	3.02	10.22%	2.74	15.61%
979	5.06	-2.88%	5.21	6.54%	4.89	15.33%	4.24	-10.17%	4.72	17.41%	4.02	18.58%
980	4.63	-4.73%	4.86	8.00%	4.50	12.78%	3.99	-6.56%	4.27	19.27%	3.58	21.77%
981	3.28	-6.02%	3.49	4.80%	3.33	12.88%	2.95	-10.33%	3.29	16.67%	2.82	20.00%

History of DCRB Voluntary Market Loss Costs and Percentage Changes

Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012	% Chg
983	9.36	-1.27%	9.48	4.98%	9.03	12.73%	8.01	-10.40%	8.94	16.25%	7.69	21.68%
984	0.29	0.00%	0.29	-3.33%	0.30	3.45%	0.29	-12.12%	0.33	13.79%	0.29	26.09%
985	5.08	-5.05%	5.35	4.70%	5.11	14.57%	4.46	-8.42%	4.87	17.07%	4.16	18.18%
986	2.13	-3.62%	2.21	5.24%	2.10	17.32%	1.79	-6.77%	1.92	20.00%	1.60	25.98%
988	0.23	-8.00%	0.25	4.17%	0.24	-4.00%	0.25	-3.85%	0.26	13.04%	0.23	21.05%
991	7.68	-18.47%	9.42	5.13%	8.96	13.71%	7.88	-10.76%	8.83	12.77%	7.83	17.92%
992	5.28	-0.94%	5.33	8.11%	4.93	11.29%	4.43	-10.14%	4.93	15.73%	4.26	19.66%
995	9.40	-3.79%	9.77	5.62%	9.25	11.45%	8.3	-10.75%	9.30	12.32%	8.28	16.95%
997	1.27	-0.78%	1.28	3.23%	1.24	16.98%	1.06	-7.02%	1.14	14.00%	1.00	21.95%
999	6.05	-1.31%	6.13	5.51%	5.81	13.70%	5.11	-10.04%	5.68	14.52%	4.96	19.81%
4771	4.58	11.71%	4.10	8.75%	3.77	15.29%	3.27	-6.30%	3.49	12.94%	3.09	11.55%
4777	9.33	-2.10%	9.53	5.30%	9.05	12.56%	8.04	-9.76%	8.91	14.23%	7.80	17.29%
7405	2.43	-3.57%	2.52	5.88%	2.38	25.26%	1.9	0.53%	1.89	35.97%	1.39	40.40%
7413	1.06	-10.92%	1.19	2.59%	1.16	9.43%	1.06	-14.52%	1.24	-0.80%	1.25	16.82%
7421	1.28	-11.72%	1.45	2.84%	1.41	10.16%	1.28	-15.23%	1.51	-1.31%	1.53	17.69%
7424	3.04	-11.11%	3.42	2.40%	3.34	9.87%	3.04	-14.12%	3.54	-1.67%	3.60	18.42%
7428	2.24	-5.88%	2.38	9.68%	2.17	13.61%	1.91	-7.28%	2.06	19.08%	1.73	22.70%
7445	0.81	-3.57%	0.84	6.33%	0.79	25.40%	0.63	0.00%	0.63	34.04%	0.47	42.42%
7453	0.23	-11.54%	0.26	4.00%	0.25	8.70%	0.23	-14.81%	0.27	3.85%	0.26	18.18%
9740	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.00%
9741	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.00%
9985	A		A		A		A		A		A	

* Code 888 established December 1, 2017



October 13, 2017

VIA SERFF

The Honorable Trinidad Navarro
Insurance Commissioner
Department of Insurance
State of Delaware
841 Silver Lake Boulevard
Dover, DE 19904-2465

Attention: Mitch Crane, Deputy Insurance Commissioner

RE: DCRB Amended Filing No. 1701
Workers Compensation Residual Market Rate and Voluntary Market Loss Cost
Filing
Proposed Effective December 1, 2017

Dear Commissioner Navarro:

Consistent with discussions held between representatives of the Department of Insurance, the Ratepayer Advocate and the Delaware Compensation Rating Bureau, Inc. (DCRB), I am submitting Amended Filing No. 1701 containing revisions to residual market rates and voluntary market loss costs on behalf of the members of the DCRB. This filing amends and supersedes our original submission in Filing No. 1701.

The rating values presented in this amended filing reflect changes by class code with overall average impacts of -5.73% for collectible residual market rates and -3.00% for collectible voluntary market loss costs. These changes, which differ from the proposed changes in the original Filing No. 1701 (overall average decreases of 4.91% in residual market rates and 2.15% in voluntary market loss costs), resulted from discussions between the Department of Insurance, the Ratepayer Advocate and the DCRB.

This amended filing presents revised exhibits that replace those submitted with the original filing. All other exhibits in original Filing No. 1701 are incorporated in Amended Filing No. 1701 by reference. In addition to this SERFF submission, the revised exhibits will be available on the DCRB's website: www.dcrb.com.

The revised exhibits are as follows:

- Summary of Material for Modification of Experience - Brown Book
- Exhibit 12 Indicated Residual Market Rate Change
- Exhibit 20 Review of Experience Rating Plan Parameters
- Exhibit 27 Manual Rates, Loss Costs and Expected Loss Rates
- Exhibit 28 Index to Classification Exhibits
- Class Book

The Honorable Trinidad Navarro
State of Delaware
October 13, 2017
Page 2 of 2

- Exhibit 30 Distribution of Residual Market Rate Changes and Classifications with Proposed Capped Changes
- Exhibit 31a Summary of Indicated and Proposed Residual Market Rates by Class Code
- Exhibit 31b Summary of Indicated and Proposed Residual Market Rates by Percentage Change

Other completed Property & Casualty Filing Forms provided in support of this filing are enclosed:

- State-Specific Requirements
- Property & Casualty Transmittal Document
- Rate/Rule Filing Schedule

The DCRB looks forward to a prompt approval of Amended Filing No. 1701 and welcomes any questions that you or your staff may have about this matter.

Sincerely,

William V. Taylor
President

Attachments

cc (by email):

Allan Becker, INS Consultants, Inc.
Mike Morro, INS Consultants, Inc.
David Macesic, INS Consultants, Inc.
Leslie Marlo, Madison Consulting Group
Allan I. Schwartz, AIS Risk Consultants, Inc.
Fred Townsend, Ratepayer Advocate
Seth Cooley, Duane Morris LLP

DELAWARE COMPENSATION RATING BUREAU, INC.

ACTUARIAL COMMITTEE

**Summary of Material for Modification of Experience
December 1, 2017 Residual Market Rate and Voluntary Market Loss Cost Revision**

Amended

DELAWARE 2017 RESIDUAL MARKET RATE AND VOLUNTARY MARKET LOSS COST FILING

PROPOSED EFFECTIVE DATE - DECEMBER 1, 2017

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* Losses exclude IBNR and Bulk Reserves
and individual claims have been capped at amounts varying by policy year.

PART II - CLASSIFICATION RELATIVITY

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PART III - EXPERIENCE RATING & RETROSPECTIVE RATING PLANS

Exhibit

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EXHIBIT I

INDICATED CHANGE IN RATE LEVEL

	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
(1a) Policy Year 2012 Loss and Loss Adjustment Expense Ratio	0.2614	0.4256	0.6870
(1b) Policy Year 2013 Loss and Loss Adjustment Expense Ratio	0.2925	0.4933	0.7858
(1c) Policy Year 2014 Loss and Loss Adjustment Expense Ratio	0.2546	0.4461	0.7007
(1d) Policy Year 2015 Loss and Loss Adjustment Expense Ratio	0.2384	0.5472	0.7856
(1e) Average (Midpoint = 7/1/2014)	0.2617	0.4781	0.7398
(2a) Policy Year 2012 Loss and Loss Adjustment Expense Ratio	0.2435	0.5040	
(2b) Policy Year 2013 Loss and Loss Adjustment Expense Ratio	0.2758	0.5677	
(2c) Policy Year 2014 Loss and Loss Adjustment Expense Ratio	0.2429	0.4989	
(2d) Policy Year 2015 Loss and Loss Adjustment Expense Ratio	0.2302	0.5947	
(2e) Average at 12/1/2018	0.2481	0.5413	0.7894
(3a) House Bill 373 Adjustment	1.0000	0.6859	
(3b) Average Trended Loss and LAE Ratio Post-Legislation (2e) * (3a)	0.2481	0.3713	0.6194
(4a) Excess Loss Factor at \$1,930,710 (Post-Legislative Basis) *			0.0817
(4b) Provision for Excess Loss (5a) - (3b)			0.0551
(5a) Total Trended Loss and LAE Ratio (3b) / (1.0 - (4a))	0.2614	0.4131	0.6745
(5b) Percentage of Total	38.75%	61.25%	
(6) Permissible Loss and Loss Adjustment Ratio			0.7056
(7) Indicated Change in Rates (5a) / (6)			0.9559
(8) Estimated Effect of the 7/1/18 Benefit Change			0.9948
(9) Indicated Change in Residual Market Rate Level (7) * (8)			0.9509
(9a) Factor to Adjust for Compromise With Insurance Department			0.99135
(9b) Change in Residual Market Rate Level to Reflect Compromise (9) * (9a)			0.9427 -5.73%
(10) Indicated Change in Voluntary Market Loss Costs (9) * [0.7308 / 0.7102]			0.9785
(10a) Factor to Adjust for Compromise With Insurance Department			0.99135
(10b) Change in Voluntary Market Loss Cost Level to Reflect Compromise (10) * (10a)			0.9700 -3.00%

CHANGES IN MANUAL PREMIUM LEVEL BY INDUSTRY GROUP

	Mfg.	Cont.	Other	Total
(11) Current Collectible Premium Ratio	1.0282	1.0294	0.9197	
(12) Proposed Collectible Premium Ratio	1.0910	1.0442	0.9299	
(13) Change in Collectible Premium Ratio (12) / (11)	1.0611	1.0144	1.0111	1.0182
(14) Change in Residual Market Manual Rate Level (9b) * (13)	1.0003	0.9563	0.9532	0.9599
(15) Change in Voluntary Market Manual Loss Cost Level (10b) * (13)	1.0293	0.9840	0.9808	0.9877
(16) Current Offset for Residual Market Surcharge				0.9905
(17) Proposed Offset for Residual Market Surcharge				0.9927
(18) Adjusted Change in Voluntary Market Manual Loss Cost Level (15) * (17) / (16)	1.0316	0.9862	0.9830	0.9899

* \$2,744,000 on a Post-HB175, Pre-HB373 basis.

EXHIBIT II
EXPENSE LOADING

	<u>Current %</u>	<u>Proposed %</u>
LOSS AND LOSS ADJUSTMENT EXPENSE		
Losses	56.50	58.38
Loss Adjustment Expense	11.59	12.18 a
Loss & Loss Adjustment	68.09	70.56
UNDERWRITING EXPENSES		
Commission	5.56	5.38
Other Acquisition	2.56	2.39
General Expenses	3.63	3.26
Premium Discount	8.62	8.38
State Premium Tax	2.00	2.00
Other State Tax	0.32	0.33
Uncollectible Premium	1.32	1.10
Administrative Assessment	1.90	2.52 b
Workers Compensation Fund	2.00	3.00
Deviations	0.00	0.00
Policyholder Dividends	0.00	0.00
Underwriting Profit	4.00	1.08
Underwriting Expense Total	31.91	29.44

a - As ratio to loss, Loss Adjustment Expense = 0.2087

b - As ratio to loss, Administrative Assessment = 0.0431

RESIDUAL MARKET MINIMUM PREMIUM:

It is proposed that the Minimum Premium formula remain at

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

It is proposed that the Minimum Premium be subject to a Maximum Minimum Premium of \$2000. It is proposed to use a multiplier of 132.50 in the Minimum Premium formula for the Farm Classes, (0006, 0016, 0034, 0036, 0083).

RESIDUAL MARKET EXPENSE CONSTANT:

It is proposed that the expense constant remain at \$295.

EXHIBIT III

**INTERNAL RATE OF RETURN ANALYSIS
STATE OF DELAWARE - 2017
TABLE I: INPUTS, ASSUMPTIONS & OUTPUTS**

Section 1: Inputs & Assumptions		
(1)	Commissions *	5.38
(2)	Other Expenses	5.98
(2A)	Other Acquisitions *	2.39
(2B)	General Expenses *	3.26
(2C)	Other Tax **	0.33
(3)	State Premium Taxes & Uncollectible Premium	
(3A)	Tax1 - Premium Tax **	2.00
(3B)	Uncollectible Premium **	1.10
(3C)	Tax3 - Workers Compensation Fund **	3.00
(4)	Premium Discount ***	8.38
(5)	Deviations	0.00
(6)	Dividends to Policyholders	0.00
(7)	Premium Written	1,000,000
Investment Income		
(8A)	Pre-Tax Return on Assets	4.51
(8B)	Investment Income Tax Rate	1.07
(8C)	Post-Tax Return on Assets	3.44
(10)	Reserve to Surplus Ratio	1.92
(11)	Internal Rate of Return (Cost of Capital)	8.71
* Applies to standard premium at DCRB level (before premium discount)		
** Applies to net premium at company level (after deviations and premium discounts)		
*** Applies to standard premium at company level (after deviations)		

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

EXHIBIT IV - 1

POLICY YEAR LOSS RATIO 2015*

(1) Standard Earned Premium Reported (Table I)			147,359,751
(2) Factor to 12/1/16 Rate Level (Exhibit V-1)			1.4149
(3) Premium Development Factor to Ultimate Level (Exhibit VI-1)			1.0078
(4) Expense Constant Removal Factor			0.9963
(5) DCCPAP On-Level Factor			1.0141
(6) Other Adjustments			1.0000
(7) Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5) * (6)			212,299,950
Losses - Paid-to-27th Method	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
(8) Paid Losses Reported (Table I-D & I-E)	9,169,573	29,887,525	39,057,098
(9) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	5.0284	3.1733	
(10) Ultimate Incurred Losses (8) * (9)	46,108,281	94,842,083	140,950,364
Losses - Incurred Method			
(11) Incurred Losses Reported (Table I-B & I-C)	19,974,736	46,731,090	66,705,826
(12) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	1.7523	2.0841	
(13) Ultimate Incurred Losses (11) * (12)	35,001,730	97,392,265	132,393,995
Losses - Average of Incurred and Paid-to-27th			
(14) Ultimate Incurred Losses ((10) + (13)) / 2	40,555,006	96,117,174	136,672,180
(15) Factor to 7/1/17 Benefit Level (Exhibit V-3)	1.0323	1.0000	
(16) Factor to Include Loss Adjustment Expense	1.2087	1.2087	
(17) Adjusted Losses (14) * (15) * (16)	50,602,144	116,176,828	166,778,972
(18) Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7)	0.2384	0.5472	0.7856
(19) Normalized Claim Frequency (Exhibit VII-3)	0.4928	0.4928	
(20) Severity Ratio** (18) / (19)	0.4838	1.1104	1.5942

* Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

** Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

EXHIBIT IV - 2

POLICY YEAR LOSS RATIO 2014*

(1) Standard Earned Premium Reported (Table I)			148,439,581
(2) Factor to 12/1/16 Rate Level (Exhibit V-1)			1.2747
(3) Premium Development Factor to Ultimate Level (Exhibit VI-1)			1.0020
(4) Expense Constant Removal Factor			0.9967
(5) DCCPAP On-Level Factor			1.0141
(6) Other Adjustments			1.0000
(7) Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5) * (6)			191,633,163
Losses - Paid-to-27th Method	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
(8) Paid Losses Reported (Table I-D & I-E)	16,337,903	31,848,646	48,186,549
(9) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	2.5646	2.2722	
(10) Ultimate Incurred Losses (8) * (9)	41,900,186	72,366,493	114,266,679
Losses - Incurred Method			
(11) Incurred Losses Reported (Table I-B & I-C)	26,665,181	40,674,472	67,339,653
(12) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	1.3577	1.6985	
(13) Ultimate Incurred Losses (11) * (12)	36,203,316	69,085,591	105,288,907
Losses - Average of Incurred and Paid-to-27th			
(14) Ultimate Incurred Losses ((10) + (13)) / 2	39,051,751	70,726,042	109,777,793
(15) Factor to 7/1/17 Benefit Level (Exhibit V-3)	1.0338	1.0000	
(16) Factor to Include Loss Adjustment Expense	1.2087	1.2087	
(17) Adjusted Losses (14) * (15) * (16)	48,797,274	85,486,567	134,283,841
(18) Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7)	0.2546	0.4461	0.7007
(19) Normalized Claim Frequency (Exhibit VII-3)	0.4630	0.4630	
(20) Severity Ratio** (18) / (19)	0.5498	0.9634	1.5132

* Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

** Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

EXHIBIT IV - 3

POLICY YEAR LOSS RATIO 2013*

(1) Standard Earned Premium Reported (Table I)			135,182,833
(2) Factor to 12/1/16 Rate Level (Exhibit V-1)			1.4022
(3) Premium Development Factor to Ultimate Level (Exhibit VI-1)			1.0016
(4) Expense Constant Removal Factor			0.9966
(5) DCCPAP On-Level Factor			1.0139
(6) Other Adjustments			1.0000
(7) Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5) * (6)			191,841,176
Losses - Paid-to-27th Method	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
(8) Paid Losses Reported (Table I-D & I-E)	25,879,943	41,845,771	67,725,714
(9) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	1.7672	1.9559	
(10) Ultimate Incurred Losses (8) * (9)	45,735,035	81,846,143	127,581,178
Losses - Incurred Method			
(11) Incurred Losses Reported (Table I-B & I-C)	36,373,343	49,519,933	85,893,276
(12) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	1.1827	1.5094	
(13) Ultimate Incurred Losses (11) * (12)	43,018,753	74,745,387	117,764,140
Losses - Average of Incurred and Paid-to-27th			
(14) Ultimate Incurred Losses ((10) + (13)) / 2	44,376,894	78,295,765	122,672,659
(15) Factor to 7/1/17 Benefit Level (Exhibit V-3)	1.0461	1.0000	
(16) Factor to Include Loss Adjustment Expense	1.2087	1.2087	
(17) Adjusted Losses (14) * (15) * (16)	56,111,080	94,636,091	150,747,171
(18) Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7)	0.2925	0.4933	0.7858
(19) Normalized Claim Frequency (Exhibit VII-3)	0.5353	0.5353	
(20) Severity Ratio** (18) / (19)	0.5465	0.9216	1.4681

* Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

** Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

EXHIBIT IV - 4

POLICY YEAR LOSS RATIO 2012*

(1) Standard Earned Premium Reported (Table I)			114,622,483
(2) Factor to 12/1/16 Rate Level (Exhibit V-1)			1.7196
(3) Premium Development Factor to Ultimate Level (Exhibit VI-1)			1.0020
(4) Expense Constant Removal Factor			0.9966
(5) DCCPAP On-Level Factor			1.0156
(6) Other Adjustments			1.0000
(7) Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5) * (6)			199,898,044
Losses - Paid-to-27th Method	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
(8) Paid Losses Reported (Table I-D & I-E)	28,580,744	40,807,785	69,388,529
(9) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	1.4834	1.7947	
(10) Ultimate Incurred Losses (8) * (9)	42,396,676	73,237,732	115,634,408
Losses - Incurred Method			
(11) Incurred Losses Reported (Table I-B & I-C)	34,848,701	48,503,151	83,351,852
(12) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	1.1051	1.3923	
(13) Ultimate Incurred Losses (11) * (12)	38,511,299	67,530,937	106,042,236
Losses - Average of Incurred and Paid-to-27th			
(14) Ultimate Incurred Losses ((10) + (13)) / 2	40,453,988	70,384,335	110,838,323
(15) Factor to 7/1/17 Benefit Level (Exhibit V-3)	1.0687	1.0000	
(16) Factor to Include Loss Adjustment Expense	1.2087	1.2087	
(17) Adjusted Losses (14) * (15) * (16)	52,255,941	85,073,546	137,329,487
(18) Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7)	0.2614	0.4256	0.6870
(19) Normalized Claim Frequency (Exhibit VII-3)	0.5123	0.5123	
(20) Severity Ratio** (18) / (19)	0.5102	0.8307	1.3409

* Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

** Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

EXHIBIT IV - 5

POLICY YEAR LOSS RATIO 2011*

(1) Standard Earned Premium Reported (Table I)			105,492,262
(2) Factor to 12/1/16 Rate Level (Exhibit V-1)			2.0042
(3) Premium Development Factor to Ultimate Level (Exhibit VI-1)			1.0014
(4) Expense Constant Removal Factor			0.9968
(5) DCCPAP On-Level Factor			1.0145
(6) Other Adjustments			1.0000
(7) Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5) * (6)			214,106,243
Losses - Paid-to-27th Method	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
(8) Paid Losses Reported (Table I-D & I-E)	32,727,413	47,199,848	79,927,261
(9) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	1.3439	1.6831	
(10) Ultimate Incurred Losses (8) * (9)	43,982,370	79,442,064	123,424,434
Losses - Incurred Method			
(11) Incurred Losses Reported (Table I-B & I-C)	36,827,314	56,963,141	93,790,455
(12) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	1.0646	1.3119	
(13) Ultimate Incurred Losses (11) * (12)	39,206,358	74,729,945	113,936,303
Losses - Average of Incurred and Paid-to-27th			
(14) Ultimate Incurred Losses ((10) + (13)) / 2	41,594,364	77,086,005	118,680,369
(15) Factor to 7/1/17 Benefit Level (Exhibit V-3)	1.0843	1.0000	
(16) Factor to Include Loss Adjustment Expense	1.2087	1.2087	
(17) Adjusted Losses (14) * (15) * (16)	54,513,299	93,173,854	147,687,153
(18) Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7)	0.2546	0.4352	0.6898
(19) Normalized Claim Frequency (Exhibit VII-3)	0.5718	0.5718	
(20) Severity Ratio** (18) / (19)	0.4453	0.7611	1.2064

* Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

** Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

EXHIBIT IV - 6

POLICY YEAR LOSS RATIO 2010*

(1) Standard Earned Premium Reported (Table I)			105,086,397
(2) Factor to 12/1/16 Rate Level (Exhibit V-2)			1.9902
(3) Premium Development Factor to Ultimate Level (Exhibit VI-1)			1.0000
(4) Expense Constant Removal Factor			0.9970
(5) DCCPAP On-Level Factor			1.0141
(6) Other Adjustments			1.0000
(7) Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5) * (6)			211,455,587
Losses - Paid-to-27th Method	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
(8) Paid Losses Reported (Table I-D & I-E)	34,481,955	53,581,074	88,063,029
(9) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	1.2611	1.5966	
(10) Ultimate Incurred Losses (8) * (9)	43,485,193	85,547,543	129,032,736
Losses - Incurred Method			
(11) Incurred Losses Reported (Table I-B & I-C)	38,078,910	64,669,828	102,748,738
(12) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	1.0410	1.2532	
(13) Ultimate Incurred Losses (11) * (12)	39,640,145	81,044,228	120,684,373
Losses - Average of Incurred and Paid-to-27th			
(14) Ultimate Incurred Losses ((10) + (13)) / 2	41,562,669	83,295,886	124,858,555
(15) Factor to 7/1/17 Benefit Level (Exhibit V-3)	1.0809	1.0000	
(16) Factor to Include Loss Adjustment Expense	1.2087	1.2087	
(17) Adjusted Losses (14) * (15) * (16)	54,300,955	100,679,737	154,980,692
(18) Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7)	0.2568	0.4761	0.7329
(19) Normalized Claim Frequency (Exhibit VII-3)	0.6100	0.6100	
(20) Severity Ratio** (18) / (19)	0.4210	0.7805	1.2015

* Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

** Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

EXHIBIT IV - 7

POLICY YEAR LOSS RATIO 2009*

(1) Standard Earned Premium Reported (Table I)			117,158,752
(2) Factor to 12/1/16 Rate Level (Exhibit V-2)			1.8292
(3) Premium Development Factor to Ultimate Level (Exhibit VI-1)			1.0000
(4) Expense Constant Removal Factor			0.9971
(5) DCCPAP On-Level Factor			1.0147
(6) Other Adjustments			1.0000
(7) Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5) * (6)			216,826,473
Losses - Paid-to-27th Method	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
(8) Paid Losses Reported (Table I-D & I-E)	36,492,210	47,722,708	84,214,918
(9) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	1.2059	1.5260	
(10) Ultimate Incurred Losses (8) * (9)	44,005,956	72,824,852	116,830,808
Losses - Incurred Method			
(11) Incurred Losses Reported (Table I-B & I-C)	41,726,944	56,526,958	98,253,902
(12) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	1.0263	1.2088	
(13) Ultimate Incurred Losses (11) * (12)	42,824,363	68,329,787	111,154,150
Losses - Average of Incurred and Paid-to-27th			
(14) Ultimate Incurred Losses ((10) + (13)) / 2	43,415,160	70,577,320	113,992,480
(15) Factor to 7/1/17 Benefit Level (Exhibit V-3)	1.0780	1.0000	
(16) Factor to Include Loss Adjustment Expense	1.2087	1.2087	
(17) Adjusted Losses (14) * (15) * (16)	56,569,024	85,306,807	141,875,831
(18) Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7)	0.2609	0.3934	0.6543
(19) Normalized Claim Frequency (Exhibit VII-3)	0.6100	0.6100	
(20) Severity Ratio** (18) / (19)	0.4277	0.6449	1.0726

* Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

** Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

EXHIBIT IV - 8

POLICY YEAR LOSS RATIO 2008*

(1) Standard Earned Premium Reported (Table I)			149,417,895
(2) Factor to 12/1/16 Rate Level (Exhibit V-2)			1.4686
(3) Premium Development Factor to Ultimate Level (Exhibit VI-1)			1.0000
(4) Expense Constant Removal Factor			0.9974
(5) DCCPAP On-Level Factor			0.9989
(6) Other Adjustments			1.0000
(7) Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5) * (6)			218,623,838
Losses - Paid-to-27th Method	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
(8) Paid Losses Reported (Table I-D & I-E)	35,322,768	45,674,044	80,996,812
(9) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	1.1661	1.4667	
(10) Ultimate Incurred Losses (8) * (9)	41,189,880	66,990,120	108,180,000
Losses - Incurred Method			
(11) Incurred Losses Reported (Table I-B & I-C)	37,976,718	56,120,579	94,097,297
(12) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	1.0168	1.1741	
(13) Ultimate Incurred Losses (11) * (12)	38,614,727	65,891,172	104,505,899
Losses - Average of Incurred and Paid-to-27th			
(14) Ultimate Incurred Losses ((10) + (13)) / 2	39,902,304	66,440,646	106,342,950
(15) Factor to 7/1/17 Benefit Level (Exhibit V-3)	1.0821	1.0000	
(16) Factor to Include Loss Adjustment Expense	1.2087	1.2087	
(17) Adjusted Losses (14) * (15) * (16)	52,189,591	80,306,809	132,496,400
(18) Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7)	0.2387	0.3673	0.6060
(19) Normalized Claim Frequency (Exhibit VII-3)	0.6109	0.6109	
(20) Severity Ratio** (18) / (19)	0.3908	0.6013	0.9921

* Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

** Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

EXHIBIT IV - 9

POLICY YEAR LOSS RATIO 2007*

(1) Standard Earned Premium Reported (Table I)			199,461,360
(2) Factor to 12/1/16 Rate Level (Exhibit V-2)			1.0884
(3) Premium Development Factor to Ultimate Level (Exhibit VI-1)			1.0000
(4) Expense Constant Removal Factor			0.9977
(5) DCCPAP On-Level Factor			0.9974
(6) Other Adjustments			1.0000
(7) Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5) * (6)			216,031,283
Losses - Paid-to-27th Method	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
(8) Paid Losses Reported (Table I-D & I-E)	39,357,798	46,299,443	85,657,241
(9) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	1.1361	1.4161	
(10) Ultimate Incurred Losses (8) * (9)	44,714,394	65,564,641	110,279,035
Losses - Incurred Method			
(11) Incurred Losses Reported (Table I-B & I-C)	42,850,116	55,399,647	98,249,763
(12) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	1.0104	1.1466	
(13) Ultimate Incurred Losses (11) * (12)	43,295,757	63,521,235	106,816,992
Losses - Average of Incurred and Paid-to-27th			
(14) Ultimate Incurred Losses ((10) + (13)) / 2	44,005,076	64,542,938	108,548,014
(15) Factor to 7/1/17 Benefit Level (Exhibit V-3)	1.1007	1.0000	
(16) Factor to Include Loss Adjustment Expense	1.2087	1.2087	
(17) Adjusted Losses (14) * (15) * (16)	58,545,061	78,013,049	136,558,110
(18) Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7)	0.2710	0.3611	0.6321
(19) Normalized Claim Frequency (Exhibit VII-3)	0.6899	0.6899	
(20) Severity Ratio** (18) / (19)	0.3928	0.5234	0.9162

* Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

** Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

EXHIBIT IV - 10

POLICY YEAR LOSS RATIO 2006*

(1) Standard Earned Premium Reported (Table I)			206,582,882
(2) Factor to 12/1/16 Rate Level (Exhibit V-2)			1.0602
(3) Premium Development Factor to Ultimate Level (Exhibit VI-1)			1.0000
(4) Expense Constant Removal Factor			0.9975
(5) DCCPAP On-Level Factor			0.9960
(6) Other Adjustments			1.0000
(7) Standard Earned Premium on Level (1) * (2) * (3) * (4) * (5) * (6)			217,597,737
Losses - Paid-to-27th Method	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
(8) Paid Losses Reported (Table I-D & I-E)	41,913,458	44,852,727	86,766,185
(9) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	1.1126	1.3724	
(10) Ultimate Incurred Losses (8) * (9)	46,632,913	61,555,883	108,188,796
Losses - Incurred Method			
(11) Incurred Losses Reported (Table I-B & I-C)	44,219,299	53,304,431	97,523,730
(12) Loss Development Factor to Ultimate Valuation (Exhibit VI-2 & VI-4)	1.0060	1.1244	
(13) Ultimate Incurred Losses (11) * (12)	44,484,615	59,935,502	104,420,117
Losses - Average of Incurred and Paid-to-27th			
(14) Ultimate Incurred Losses ((10) + (13)) / 2	45,558,764	60,745,693	106,304,457
(15) Factor to 7/1/17 Benefit Level (Exhibit V-3)	1.1304	1.0000	
(16) Factor to Include Loss Adjustment Expense	1.2087	1.2087	
(17) Adjusted Losses (14) * (15) * (16)	62,247,599	73,423,319	135,670,918
(18) Policy Year Loss and Loss Adjustment Expense Ratio (17) / (7)	0.2861	0.3374	0.6235
(19) Normalized Claim Frequency (Exhibit VII-3)	0.7417	0.7417	
(20) Severity Ratio** (18) / (19)	0.3857	0.4549	0.8406

* Projected losses limited on a per claim basis, with the loss limitation varying by policy year.

** Severity ratio represents loss and loss adjustment expense ratio adjusted to a common level of frequency.

**EXHIBIT V - 1
POLICY YEARS 2010 - 2015
PREMIUM ON-LEVEL FACTORS**

<u>POLICY YEAR</u>		<u>(1) RATE CHANGE DATE</u>	<u>(2) RATE CHANGE</u>	<u>(3) CUM. INDEX OF COL (2)</u>	*	<u>(4) PORTION OF YEAR ON-LEVEL</u>	<u>(5) PRODUCT (3) * (4)</u>	<u>FACTOR TO ADJUST TO 12/1/16 RATE LEVEL</u>	
2015	VOL	12/01/14	BASE	0.7095	*	0.7914	0.5615		
		12/01/15	1.0720	0.7606		0.0585	0.0445		
		12/01/16	1.0000	0.7606		-----	-----		
						0.8499	0.6060		
	RM	12/01/14	BASE	1.0000		0.1391	0.1391		
		12/01/15	1.0709	1.0709		0.0110	0.0118		
		12/01/16	1.0000	1.0709		-----	-----		
						0.1501	0.1509		
	*	Loss, LAE and LBA portion of 12/1/14 rate.						0.7569	1.4149
	2014	VOL	12/01/13	BASE	0.7239	*	0.8069	0.5841	
12/01/14			0.8850	0.6407		0.0493	0.0316		
12/01/15			1.0720	0.6868		-----	-----		
TO 12/1/16						0.8562	0.6157		
RM		12/01/13	BASE	1.0000		0.1348	0.1348		
		12/01/14	0.9030	0.9030		0.0090	0.0081		
		12/01/15	1.0709	0.9670		-----	-----		
		TO 12/1/16				0.1438	0.1429		
*		Loss, LAE and LBA portion of 12/1/13 rate.						0.7586	1.2747
2013		VOL	12/01/12	BASE	0.7074	*	0.7587	0.5367	
	12/01/13		1.1400	0.8064		0.0576	0.0464		
	12/01/14		0.9487	0.7650		-----	-----		
	TO 12/1/16					0.8163	0.5831		
	RM	12/01/12	BASE	1.0000		0.1717	0.1717		
		12/01/13	1.1140	1.1140		0.0120	0.0134		
		12/01/14	0.9670	1.0772		-----	-----		
		TO 12/1/16				0.1837	0.1851		
	*	Loss, LAE and LBA portion of 12/1/12 rate.						0.7682	1.4022
	2012	VOL	12/01/11	BASE	0.7343	*	0.7714	0.5664	
12/01/12			1.2166	0.8933		0.0791	0.0707		
12/01/13			1.0815	0.9661		-----	-----		
TO 12/1/16						0.8505	0.6371		
RM		12/01/11	BASE	1.0000		0.1376	0.1376		
		12/01/12	1.2606	1.2606		0.0119	0.0150		
		12/01/13	1.0773	1.3580		-----	-----		
		TO 12/1/16				0.1495	0.1526		
*		Loss, LAE and LBA portion of 12/1/11 rate.						0.7897	1.7196
2011		VOL	12/01/10	BASE	0.7688	*	0.8260	0.6350	
	12/01/11		1.1261	0.8657		0.0662	0.0573		
	12/01/12		1.3158	1.1391		-----	-----		
	TO 12/1/16					0.8922	0.6923		
	RM	12/01/10	BASE	1.0000		0.1011	0.1011		
		12/01/11	1.1826	1.1826		0.0067	0.0079		
		12/01/12	1.3580	1.6060		-----	-----		
		TO 12/1/16				0.1078	0.1090		
	*	Loss, LAE and LBA portion of 12/1/10 rate.						0.8013	2.0042
	2010	VOL	12/01/09	BASE	0.7574	*	0.8561	0.6484	
12/01/10			0.9749	0.7384		0.0679	0.0501		
12/01/11			1.4817	1.0941		-----	-----		
TO 12/1/16						0.9240	0.6985		
RM		12/01/09	BASE	1.0000		0.0696	0.0696		
		12/01/10	0.9594	0.9594		0.0064	0.0061		
		12/01/11	1.6060	1.5408		-----	-----		
		TO 12/1/16				0.0760	0.0757		
*		Loss, LAE and LBA portion of 12/1/09 rate.						0.7742	1.9902

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

<u>POLICY YEAR</u>		<u>(1) RATE CHANGE DATE</u>	<u>(2) RATE CHANGE</u>	<u>(3) CUM. INDEX OF COL (2)</u>		<u>(4) PORTION OF YEAR ON-LEVEL</u>	<u>(5) PRODUCT (3) * (4)</u>	<u>FACTOR TO ADJUST TO 12/1/16 RATE LEVEL</u>	
2009	VOL	12/01/08	BASE	0.7511	*	0.8421	0.6325		
		12/01/09	0.9160	0.6880		0.0789	0.0543		
		12/01/10	1.4445	0.9938		-----	-----		
		TO 12/1/16				0.9210	0.6868		
	RM	12/01/08	BASE	1.0000		0.0743	0.0743		
		12/01/09	0.9083	0.9083		0.0044	0.0040		
		12/01/10	1.5408	1.3995		-----	-----		
		TO 12/1/16				0.0787	0.0783		
	*	Loss, LAE and LBA portion of 12/1/08 rate.						0.7651	1.8292
2008	VOL	12/01/07	BASE	0.7627	*	0.2616	0.1995		
		10/01/08	0.8843	0.6745		0.5907	0.3984		
		12/01/08	0.8354	0.5635		0.0513	0.0289		
		12/01/09	1.3232	0.7456		-----	-----		
		TO 12/1/16				0.9036	0.6268		
	RM	12/01/07	BASE	1.0000		0.0286	0.0286		
		10/01/08	0.8843	0.8843		0.0646	0.0571		
		12/01/08	0.8484	0.7502		0.0032	0.0024		
		12/01/09	1.3995	1.0499		-----	-----		
		TO 12/1/16				0.0964	0.0881		
	*	Loss, LAE and LBA portion of 12/1/07 rate.						0.7149	1.4686
2007	VOL	12/01/06	BASE	0.7292	*+	0.8181	0.5966		
		12/01/07	0.8225	0.5998	+	0.0392	0.0235		
		10/01/08	0.8843	0.6448	+	0.0126	0.0081		
		12/01/07 & 10/01/08	0.7273	0.5304	+	0.0103	0.0055		
		12/01/08	1.1054	0.5863	+	-----	-----		
		TO 12/1/16				0.8802	0.6337		
	RM	12/01/06	BASE	1.0000	+	0.1140	0.1140		
		12/01/07	0.7800	0.7800	+	0.0032	0.0025		
		10/01/08	0.8843	0.8843	+	0.0018	0.0016		
		12/01/07 & 10/01/08	0.6898	0.6898	+	0.0008	0.0006		
		12/01/08	1.1873	0.8189	+	-----	-----		
		TO 12/1/16				0.1198	0.1187		
	*	Loss, LAE and LBA portion of 12/1/06 rate.						0.7524	1.0884
2006	VOL	12/01/05	BASE	0.7479	*	0.7753	0.5798		
		12/01/06	1.0000	0.7479		0.0491	0.0367		
		12/01/07	0.8040	0.6013		-----	-----		
		TO 12/1/16				0.8244	0.6165		
	RM	12/01/05	BASE	1.0000		0.1662	0.1662		
		12/01/06	1.0257	1.0257		0.0094	0.0096		
		12/01/07	0.8190	0.8400		-----	-----		
		TO 12/1/16				0.1756	0.1758		
	*	Loss, LAE and LBA portion of 12/1/05 rate.						0.7923	1.0602
	+	Cumulative rate change							
Area				Area					
I	0.7292		0.7292	I	1.0000		1.0000		
II	0.7292 x 0.8225		0.5998	II	1.0000 x 0.7800		0.7800		
III	0.7292 x 0.8843		0.6448	III	1.0000 x 0.8843		0.8843		
IV	0.7292 x 0.8225 x 0.8843		0.5304	IV	1.0000 x 0.7800 x 0.8843		0.6898		
Current	Cumulative to 12/1/16		0.5863	Current	Cumulative to 12/1/16		0.8189		

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

<u>POLICY YEAR</u>	<u>(1) LAW AMENDMENT DATE</u>	<u>(2) BENEFIT CHANGE</u>	<u>(3) CUM. INDEX OF COL (2)</u>	<u>(4) PORTION OF YEAR ON-LEVEL</u>	<u>(5) PRODUCT (3) * (4)</u>	<u>FACTOR TO ADJUST TO 7/1/17 BENEFIT LEVEL</u>
2015	7/01/14	BASE	1.0000	0.1250	0.1250	1.0323
	7/01/15	0.9967	0.9967	0.7500	0.7475	
	7/01/16	1.0184	1.0150	0.1250	0.1269	
	7/01/17	1.0165	1.0317	----- 1.0000	----- 0.9994	
2014	7/01/13	BASE	1.0000	0.1250	0.1250	1.0338
	7/01/14	1.0124	1.0124	0.7500	0.7593	
	7/01/15	0.9967	1.0091	0.1250	0.1261	
	7/01/16	1.0352	1.0446	----- 1.0000	----- 1.0104	
	TO 7/01/17					
2013	7/02/12	BASE	1.0000	0.1250	0.1250	1.0461
	7/01/13	1.0242	1.0242	0.7500	0.7682	
	7/01/14	1.0124	1.0369	0.1250	0.1296	
	7/01/15	1.0318	1.0699	----- 1.0000	----- 1.0228	
	TO 7/01/17					
2012	6/13/11	BASE	1.0000	0.1264	0.1264	1.0687
	7/02/12	1.0161	1.0161	0.7486	0.7607	
	7/01/13	1.0242	1.0407	0.1250	0.1301	
	7/01/14	1.0446	1.0871	----- 1.0000	----- 1.0172	
	TO 7/01/17					
2011	6/22/10	BASE	1.0000	0.1010	0.1010	1.0843
	6/13/11	0.9936	0.9936	0.7746	0.7696	
	7/02/12	1.0161	1.0096	0.1244	0.1256	
	7/01/13	1.0699	1.0802	----- 1.0000	----- 0.9962	
	TO 7/01/17					
2010	6/16/09	BASE	1.0000	0.1124	0.1124	1.0809
	6/22/10	0.9974	0.9974	0.7367	0.7348	
	6/13/11	0.9936	0.9910	0.1509	0.1495	
	7/02/12	1.0871	1.0773	----- 1.0000	----- 0.9967	
	TO 7/01/17					
2009	6/03/08	BASE	1.0000	0.1048	0.1048	1.0780
	6/16/09	1.0031	1.0031	0.7576	0.7599	
	6/22/10	0.9974	1.0005	0.1376	0.1377	
	6/13/11	1.0801	1.0806	----- 1.0000	----- 1.0024	
	TO 7/01/17					
2008	6/07/07	BASE	1.0000	0.0891	0.0891	1.0821
	6/03/08	1.0189	1.0189	0.7645	0.7789	
	6/16/09	1.0031	1.0221	0.1464	0.1496	
	6/22/10	1.0773	1.1011	----- 1.0000	----- 1.0176	
	TO 7/01/17					
2007	6/07/06	BASE	1.0000	0.0938	0.0938	1.1007
	6/07/07	1.0297	1.0297	0.7399	0.7619	
	6/03/08	1.0189	1.0492	0.1663	0.1745	
	6/16/09	1.0807	1.1339	----- 1.0000	----- 1.0302	
	TO 7/01/17					
2006	6/06/05	BASE	1.0000	0.0951	0.0951	1.1304
	6/07/06	1.0200	1.0200	0.7396	0.7544	
	6/07/07	1.0297	1.0503	0.1653	0.1736	
	6/03/08	1.1011	1.1565	----- 1.0000	----- 1.0231	
	TO 7/01/17					

EXHIBIT VI - 1

DEVELOPMENT FACTORS

PREMIUM

<u>Reports in Ratio</u>	<u>Calendar Years 12-13</u>	<u>Calendar Years 13-14</u>	<u>Calendar Years 14-15</u>	<u>Calendar Years 15-16</u>	<u>Unweighted Average</u>	<u>Cumulative Average</u>
2nd to 1st	1.0016	1.0016	1.0074	1.0125	1.0058	1.0078
3rd to 2nd	0.9998	0.9996	1.0031	0.9992	1.0004	1.0020
4th to 3rd	0.9993	1.0012	0.9978	1.0001	0.9996	1.0016
5th to 4th	1.0001	0.9999	1.0020	1.0003	1.0006	1.0020
6th to 5th	0.9999	1.0000	1.0057	0.9999	1.0014	1.0014
7th to 6th	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
8th to 7th	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
9th to 8th	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
10th to 9th	1.0000	1.0000	1.0000	1.0000	1.0000 *	1.0000
11th to 10th	0.9998	1.0000	1.0000	1.0000	1.0000 *	1.0000
12th to 11th	0.9994	1.0002	1.0000	1.0000	1.0000 *	1.0000
13th to 12th	1.0000	1.0000	1.0000	1.0000	1.0000 *	1.0000
14th to 13th	1.0000	1.0000	1.0001	1.0000	1.0000 *	1.0000
15th to 14th	1.0000	1.0000	1.0000	1.0000	1.0000 *	1.0000
16th to 15th	1.0000	1.0000	1.0000	1.0000	1.0000 *	1.0000
17th to 16th	1.0000	1.0000	1.0000	1.0000	1.0000 *	1.0000
18th to 17th	1.0000	1.0000	1.0000	1.0000	1.0000 *	1.0000
19th to 18th	1.0000	1.0000	1.0000	1.0000	1.0000 *	1.0000
20th to 19th	1.0000	1.0000	1.0000	1.0000	1.0000 *	1.0000
21st to 20th	1.0000	1.0000	1.0000	1.0000	1.0000 *	1.0000
22nd to 21st	1.0003	1.0000	1.0000	1.0001	1.0000 *	1.0000
23rd to 22nd	1.0000	1.0006	1.0000	1.0000	1.0000 *	1.0000
24th to 23rd	1.0000	1.0000	1.0002	1.0000	1.0000 *	1.0000
25th to 24th	1.0000	1.0000	1.0000	1.0002	1.0000 *	1.0000
26th to 25th	1.0000	1.0000	1.0000	1.0000	1.0000 *	1.0000
27th to 26th	1.0000	1.0000	1.0000	1.0000	1.0000 *	1.0000
Beyond 27th	1.0000	1.0000	1.0000	1.0000	1.0000 *	1.0000

* Selected

EXHIBIT VI - 2

DEVELOPMENT FACTORS

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

Reports in Ratio		Calendar Years <u>12-13</u>	Calendar Years <u>13-14</u>	Calendar Years <u>14-15</u>	Calendar Years <u>15-16</u>	Unweighted <u>Average</u>	Fitted <u>Value</u>	Cumulative <u>Average</u>
2nd to 1st	a	2.0196	2.0411	1.8383	1.9436	1.9607	1.9607	5.0284
3rd to 2nd	a	1.5790	1.3944	1.4468	1.3822	1.4506	1.4512	2.5646
4th to 3rd	a	1.1852	1.1993	1.1634	1.2347	1.1957	1.1913	1.7672
5th to 4th	a	1.1193	1.1210	1.0871	1.0535	1.0952	1.1038	1.4834
6th to 5th	a	1.0797	1.0546	1.0898	1.0517	1.0690	1.0657	1.3439
7th to 6th	a	1.0528	1.0310	1.0399	1.0588	1.0456	1.0458	1.2611
8th to 7th	a	1.0353	1.0547	1.0198	1.0194	1.0323	1.0341	1.2059
9th to 8th	a	1.0347	1.0284	1.0410	1.0379	1.0355	1.0264	1.1661
10th to 9th	a	1.0193	1.0164	1.0184	1.0227	1.0192	1.0211	1.1361
11th to 10th	a	1.0155	1.0341	1.0075	1.0288	1.0215	1.0172	1.1126
12th to 11th	a	1.0126	1.0127	1.0075	1.0043	1.0093	1.0143	1.0938
13th to 12th	a	1.0108	1.0112	1.0088	1.0073	1.0095	1.0120	1.0784
14th to 13th	a	1.0226	1.0087	1.0090	1.0011	1.0104	1.0101	1.0656
15th to 14th	a	1.0028	1.0028	1.0068	1.0053	1.0044	1.0085	1.0549
16th to 15th	a	1.0129	1.0101	1.0020	1.0023	1.0068	1.0072	1.0461
17th to 16th	a	1.0061	1.0084	1.0078	1.0107	1.0083	1.0061	1.0386
18th to 17th	a	1.0025	1.0035	1.0031	1.0025	1.0029	1.0052	1.0323
19th to 18th	a	1.0023	1.0005	1.0036	0.9989	1.0013	1.0044	1.0269
20th to 19th	a	1.0025	1.0387	1.0015	1.0029	1.0114	1.0036	1.0224
21st to 20th	a	0.9976	1.0007	1.0025	0.9997	1.0001	1.0030	1.0188
22nd to 21st	a	1.0032	0.9984	1.0051	1.0090	1.0039	1.0024	1.0157
23rd to 22nd	a	1.0006	1.0198	0.9972	1.0008	1.0046	1.0019	1.0133
24th to 23rd	a	1.0038	1.0021	1.0040	0.9982	1.0020	1.0014	1.0114
25th to 24th	a	1.0078	0.9999	1.0027	0.9966	1.0018	1.0010	1.0100
26th to 25th	a	0.9848	1.0002	0.9968	1.0014	0.9958	1.0006	1.0090
27th to 26th	b	1.0191	1.0154	1.0097	1.0065	1.0127	1.0127	1.0083
Beyond 27th	c	0.9941	0.9901	0.9976	1.0011	0.9957	0.9957	0.9957

INCURRED METHOD

Reports in Ratio		Calendar Years <u>12-13</u>	Calendar Years <u>13-14</u>	Calendar Years <u>14-15</u>	Calendar Years <u>15-16</u>	Unweighted <u>Average</u>	Fitted <u>Value</u>	Cumulative <u>Average</u>
2nd to 1st	c	1.2854	1.3204	1.2829	1.2727	1.2904	1.2906	1.7523
3rd to 2nd	c	1.2485	1.0990	1.1065	1.1560	1.1525	1.1480	1.3577
4th to 3rd	c	1.0580	1.0575	1.0444	1.0863	1.0616	1.0702	1.1827
5th to 4th	c	1.0537	1.0628	0.9855	1.0245	1.0316	1.0381	1.1051
6th to 5th	c	1.0290	1.0332	1.0341	1.0220	1.0296	1.0226	1.0646
7th to 6th	c	1.0321	1.0349	1.0030	1.0136	1.0209	1.0143	1.0410
8th to 7th	c	1.0059	1.0101	1.0098	1.0050	1.0077	1.0094	1.0263
9th to 8th	c	1.0091	1.0009	1.0135	1.0062	1.0074	1.0063	1.0168
10th to 9th	c	1.0075	1.0083	1.0008	1.0080	1.0062	1.0044	1.0104
11th to 10th	c	1.0017	1.0237	1.0017	0.9975	1.0062	1.0030	1.0060
12th to 11th	c	1.0026	0.9964	0.9997	1.0050	1.0009	1.0021	1.0030
13th to 12th	c	1.0178	1.0020	0.9949	0.9999	1.0037	1.0015	1.0009
14th to 13th	c	0.9951	1.0031	0.9989	0.9994	0.9991	1.0010	0.9994
15th to 14th	c	0.9963	0.9977	0.9964	0.9985	0.9972	1.0007	0.9984
16th to 15th	c	1.0019	0.9997	0.9983	0.9964	0.9991	1.0005	0.9977
17th to 16th	c	1.0039	0.9981	1.0003	1.0061	1.0021	1.0003	0.9972
18th to 17th	c	0.9987	0.9962	0.9966	1.0007	0.9981	1.0002	0.9969
19th to 18th	c	1.0328	0.9993	1.0029	0.9977	1.0082	1.0002	0.9967
20th to 19th	c	0.9924	0.9884	0.9988	1.0004	0.9950	1.0001	0.9965
21st to 20th	c	0.9964	0.9989	1.0103	0.9919	0.9994	1.0001	0.9964
22nd to 21st	c	0.9968	0.9983	1.0029	0.9946	0.9982	1.0001	0.9963
23rd to 22nd	c	0.9986	1.0086	0.9991	0.9991	1.0014	1.0001	0.9962
24th to 23rd	c	1.0022	0.9988	1.0008	0.9976	0.9999	1.0001	0.9961
25th to 24th	c	1.0041	0.9978	1.0149	0.9927	1.0024	1.0001	0.9960
26th to 25th	c	0.9901	0.9990	0.9954	0.9985	0.9958	1.0001	0.9959
27th to 26th	c	0.9984	0.9997	1.0015	0.9994	0.9998	1.0001	0.9958
Beyond 27th	c	0.9941	0.9901	0.9976	1.0011	0.9957	0.9957	0.9957

- a From Table I-D
- b 26th (Paid - Table I-D) to 27th (Incurred - Table I-B)
- c From Table I-B

EXHIBIT VI - 3

FITTED DEVELOPMENT FACTORS

INDEMNITY LOSSES

Paid Development

	<u>4 Year Average</u>	<u>4 Year Average - 1</u>	<u>Fitted Value</u>	<u>Fitted Value + 1</u>
2nd to 1st	1.9607	0.9607	0.9607	1.9607
3rd to 2nd	1.4506	0.4506	0.4512	1.4512
4th to 3rd	1.1957	0.1957	0.1913	1.1913
5th to 4th	1.0952	0.0952	0.1038	1.1038
6th to 5th	1.0690	0.0690	0.0657	1.0657
7th to 6th	1.0456	0.0456	0.0458	1.0458
8th to 7th	1.0323	0.0323	0.0341	1.0341
9th to 8th	1.0355	0.0355	0.0264	1.0264
10th to 9th	1.0192	0.0192	0.0211	1.0211
11th to 10th	1.0215	0.0215	0.0172	1.0172
12th to 11th	1.0093	0.0093	0.0143	1.0143
13th to 12th	1.0095	0.0095	0.0120	1.0120
14th to 13th	1.0104	0.0104	0.0101	1.0101
15th to 14th	1.0044	0.0044	0.0085	1.0085
16th to 15th	1.0068	0.0068	0.0072	1.0072
17th to 16th	1.0083	0.0083	0.0061	1.0061
18th to 17th	1.0029	0.0029	0.0052	1.0052
19th to 18th	1.0013	0.0013	0.0044	1.0044
20th to 19th	1.0114	0.0114	0.0036	1.0036
21st to 20th	1.0001	0.0001	0.0030	1.0030
22nd to 21st	1.0039	0.0039	0.0024	1.0024
23rd to 22nd	1.0046	0.0046	0.0019	1.0019
24th to 23rd	1.0020	0.0020	0.0014	1.0014
25th to 24th	1.0018	0.0018	0.0010	1.0010
26th to 25th	0.9958	-0.0042	0.0006	1.0006
27th to 26th*	1.0127	0.0127	0.0127	1.0127

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

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

* Paid-Incurred four year average

Incurred Development

	<u>4 Year Average</u>	<u>4 Year Average - 1</u>	<u>Fitted Value</u>	<u>Fitted Value + 1</u>
2nd to 1st	1.2904	0.2904	0.2906	1.2906
3rd to 2nd	1.1525	0.1525	0.1480	1.1480
4th to 3rd	1.0616	0.0616	0.0702	1.0702
5th to 4th	1.0316	0.0316	0.0381	1.0381
6th to 5th	1.0296	0.0296	0.0226	1.0226
7th to 6th	1.0209	0.0209	0.0143	1.0143
8th to 7th	1.0077	0.0077	0.0094	1.0094
9th to 8th	1.0074	0.0074	0.0063	1.0063
10th to 9th	1.0062	0.0062	0.0044	1.0044
11th to 10th	1.0062	0.0062	0.0030	1.0030
12th to 11th	1.0009	0.0009	0.0021	1.0021
13th to 12th	1.0037	0.0037	0.0015	1.0015
14th to 13th	0.9991	-0.0009	0.0010	1.0010
15th to 14th	0.9972	-0.0028	0.0007	1.0007
16th to 15th	0.9991	-0.0009	0.0005	1.0005
17th to 16th	1.0021	0.0021	0.0003	1.0003
18th to 17th	0.9981	-0.0019	0.0002	1.0002
19th to 18th	1.0082	0.0082	0.0002	1.0002
20th to 19th	0.9950	-0.0050	0.0001	1.0001
21st to 20th	0.9994	-0.0006	0.0001	1.0001
22nd to 21st	0.9982	-0.0018	0.0001	1.0001
23rd to 22nd	1.0014	0.0014	0.0001	1.0001
24th to 23rd	0.9999	-0.0001	0.0001	1.0001
25th to 24th	1.0024	0.0024	0.0001	1.0001
26th to 25th	0.9958	-0.0042	0.0001	1.0001
27th to 26th	0.9998	-0.0002	0.0001	1.0001
Beyond 27th+	0.9957	-0.0043	-0.0043	0.9957

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

a = 0.002509 b = -0.106239 c = 1.194782 d = -0.800426

+ Selected four year average

EXHIBIT VI - 4

DEVELOPMENT FACTORS

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

Reports in Ratio	Calendar Years <u>12-13</u>	Calendar Years <u>13-14</u>	Calendar Years <u>14-15</u>	Calendar Years <u>15-16</u>	Unweighted Average	Fitted Value	Cumulative Average	
2nd to 1st	a	1.3538	1.3633	1.4562	1.4129	1.3966	1.3966	3.1733
3rd to 2nd	a	1.1659	1.1124	1.1747	1.1928	1.1615	1.1617	2.2722
4th to 3rd	a	1.0989	1.1048	1.0792	1.0864	1.0923	1.0898	1.9559
5th to 4th	a	1.0908	1.0574	1.0719	1.0181	1.0596	1.0663	1.7947
6th to 5th	a	1.0467	1.0531	1.0852	1.0465	1.0579	1.0542	1.6831
7th to 6th	a	1.0464	1.0357	1.0517	1.0606	1.0486	1.0463	1.5966
8th to 7th	a	1.0386	1.0455	1.0336	1.0430	1.0402	1.0404	1.5260
9th to 8th	a	1.0252	1.0287	1.0443	1.0325	1.0327	1.0357	1.4667
10th to 9th	a	1.0398	1.0274	1.0197	1.0424	1.0323	1.0319	1.4161
11th to 10th	a	1.0348	1.0320	1.0315	1.0442	1.0356	1.0287	1.3724
12th to 11th	a	1.0233	1.0330	1.0217	1.0202	1.0246	1.0260	1.3341
13th to 12th	a	1.0273	1.0212	1.0499	1.0218	1.0301	1.0236	1.3003
14th to 13th	a	1.0122	1.0217	1.0140	1.0143	1.0156	1.0215	1.2703
15th to 14th	a	1.0106	1.0046	1.0190	1.0317	1.0165	1.0197	1.2436
16th to 15th	a	1.0172	1.0047	1.0167	1.0084	1.0118	1.0181	1.2195
17th to 16th	a	1.0243	1.0226	1.0089	1.0064	1.0156	1.0166	1.1979
18th to 17th	a	1.0276	1.0181	1.0098	1.0147	1.0176	1.0153	1.1783
19th to 18th	a	1.0114	1.0141	1.0219	1.0177	1.0163	1.0141	1.1605
20th to 19th	a	1.0146	1.0243	1.0065	1.0141	1.0149	1.0131	1.1444
21st to 20th	a	1.0082	1.0086	1.0054	1.0051	1.0068	1.0121	1.1296
22nd to 21st	a	1.0086	1.0116	1.0128	1.0097	1.0107	1.0112	1.1161
23rd to 22nd	a	1.0128	1.0083	1.0073	1.0104	1.0097	1.0103	1.1037
24th to 23rd	a	1.0130	1.0072	1.0130	1.0029	1.0090	1.0096	1.0925
25th to 24th	a	1.0065	1.0167	1.0097	1.0004	1.0083	1.0089	1.0821
26th to 25th	a	1.0332	1.0050	1.0196	1.0045	1.0156	1.0082	1.0726
27th to 26th	b	1.0466	1.0771	1.0097	1.0236	1.0393	1.0393	1.0638
Beyond 27th	c	1.0553	1.0222	0.9933	1.0237	1.0236	1.0236	1.0236

INCURRED METHOD

Reports in Ratio	Calendar Years <u>12-13</u>	Calendar Years <u>13-14</u>	Calendar Years <u>14-15</u>	Calendar Years <u>15-16</u>	Unweighted Average	Fitted Value	Cumulative Average	
2nd to 1st	c	1.1849	1.2411	1.2929	1.1994	1.2296	1.2270	2.0841
3rd to 2nd	c	1.1308	1.0854	1.1432	1.1516	1.1278	1.1253	1.6985
4th to 3rd	c	1.0672	1.0691	1.0433	1.0578	1.0594	1.0841	1.5094
5th to 4th	c	1.0527	1.1209	1.0654	1.0343	1.0683	1.0613	1.3923
6th to 5th	c	1.0358	1.0814	1.0597	1.0622	1.0598	1.0468	1.3119
7th to 6th	c	1.0396	1.0224	1.0443	1.0281	1.0336	1.0368	1.2532
8th to 7th	c	1.0117	1.0619	1.0289	1.0665	1.0423	1.0295	1.2088
9th to 8th	c	0.9937	1.0329	1.0080	1.0406	1.0188	1.0240	1.1741
10th to 9th	c	1.0220	1.0161	1.0268	1.0282	1.0233	1.0197	1.1466
11th to 10th	c	0.9769	1.0119	1.0346	1.0272	1.0127	1.0163	1.1244
12th to 11th	c	0.9936	1.0135	1.0121	1.0386	1.0145	1.0136	1.1064
13th to 12th	c	1.0208	0.9987	1.0215	1.0239	1.0162	1.0113	1.0916
14th to 13th	c	0.9926	0.9887	1.0231	1.0243	1.0072	1.0095	1.0794
15th to 14th	c	1.0145	0.9764	0.9916	1.0323	1.0037	1.0079	1.0692
16th to 15th	c	1.0111	0.9990	1.0184	1.0107	1.0098	1.0067	1.0608
17th to 16th	c	1.0210	1.0017	1.0029	0.9937	1.0048	1.0056	1.0538
18th to 17th	c	0.9968	0.9846	1.0036	1.0210	1.0015	1.0047	1.0479
19th to 18th	c	1.0116	0.9932	1.0200	1.0036	1.0071	1.0039	1.0430
20th to 19th	c	0.9801	0.9761	1.0026	0.9999	0.9897	1.0033	1.0389
21st to 20th	c	1.0014	1.0122	1.0058	1.0046	1.0060	1.0027	1.0355
22nd to 21st	c	0.9944	1.0034	1.0071	0.9885	0.9984	1.0022	1.0327
23rd to 22nd	c	0.9917	0.9838	1.0153	1.0001	0.9977	1.0019	1.0305
24th to 23rd	c	1.0027	1.0027	1.0040	1.0073	1.0042	1.0015	1.0285
25th to 24th	c	0.9995	1.0077	1.0115	0.9977	1.0041	1.0013	1.0270
26th to 25th	c	1.0281	0.9967	1.0122	1.0073	1.0111	1.0011	1.0256
27th to 26th	c	0.9757	1.0041	1.0039	1.0051	0.9972	1.0009	1.0245
Beyond 27th	c	1.0553	1.0222	0.9933	1.0237	1.0236	1.0236	1.0236

- a From Table I-E
- b 26th (Paid - Table I-E) to 27th (Incurred - Table I-C)
- c From Table I-C

EXHIBIT VI - 5

FITTED DEVELOPMENT FACTORS

MEDICAL LOSSES

Paid Development

	<u>4 Year Average</u>	<u>4 Year Average - 1</u>	<u>Fitted Value</u>	<u>Fitted Value + 1</u>
2nd to 1st	1.3966	0.3966	0.3966	1.3966
3rd to 2nd	1.1615	0.1615	0.1617	1.1617
4th to 3rd	1.0923	0.0923	0.0898	1.0898
5th to 4th	1.0596	0.0596	0.0663	1.0663
6th to 5th	1.0579	0.0579	0.0542	1.0542
7th to 6th	1.0486	0.0486	0.0463	1.0463
8th to 7th	1.0402	0.0402	0.0404	1.0404
9th to 8th	1.0327	0.0327	0.0357	1.0357
10th to 9th	1.0323	0.0323	0.0319	1.0319
11th to 10th	1.0356	0.0356	0.0287	1.0287
12th to 11th	1.0246	0.0246	0.0260	1.0260
13th to 12th	1.0301	0.0301	0.0236	1.0236
14th to 13th	1.0156	0.0156	0.0215	1.0215
15th to 14th	1.0165	0.0165	0.0197	1.0197
16th to 15th	1.0118	0.0118	0.0181	1.0181
17th to 16th	1.0156	0.0156	0.0166	1.0166
18th to 17th	1.0176	0.0176	0.0153	1.0153
19th to 18th	1.0163	0.0163	0.0141	1.0141
20th to 19th	1.0149	0.0149	0.0131	1.0131
21st to 20th	1.0068	0.0068	0.0121	1.0121
22nd to 21st	1.0107	0.0107	0.0112	1.0112
23rd to 22nd	1.0097	0.0097	0.0103	1.0103
24th to 23rd	1.0090	0.0090	0.0096	1.0096
25th to 24th	1.0083	0.0083	0.0089	1.0089
26th to 25th*	1.0156	0.0156	0.0082	1.0082
27th to 26th*	1.0393	0.0393	0.0393	1.0393

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

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

* Paid-Incurred four year average

Incurred Development

	<u>4 Year Average</u>	<u>4 Year Average - 1</u>	<u>Fitted Value</u>	<u>Fitted Value + 1</u>
2nd to 1st	1.2296	0.2296	0.2270	1.2270
3rd to 2nd	1.1278	0.1278	0.1253	1.1253
4th to 3rd	1.0594	0.0594	0.0841	1.0841
5th to 4th	1.0683	0.0683	0.0613	1.0613
6th to 5th	1.0598	0.0598	0.0468	1.0468
7th to 6th	1.0336	0.0336	0.0368	1.0368
8th to 7th	1.0423	0.0423	0.0295	1.0295
9th to 8th	1.0188	0.0188	0.0240	1.0240
10th to 9th	1.0233	0.0233	0.0197	1.0197
11th to 10th	1.0127	0.0127	0.0163	1.0163
12th to 11th	1.0145	0.0145	0.0136	1.0136
13th to 12th	1.0162	0.0162	0.0113	1.0113
14th to 13th	1.0072	0.0072	0.0095	1.0095
15th to 14th	1.0037	0.0037	0.0079	1.0079
16th to 15th	1.0098	0.0098	0.0067	1.0067
17th to 16th	1.0048	0.0048	0.0056	1.0056
18th to 17th	1.0015	0.0015	0.0047	1.0047
19th to 18th	1.0071	0.0071	0.0039	1.0039
20th to 19th	0.9897	-0.0103	0.0033	1.0033
21st to 20th	1.0060	0.0060	0.0027	1.0027
22nd to 21st	0.9984	-0.0016	0.0022	1.0022
23rd to 22nd	0.9977	-0.0023	0.0019	1.0019
24th to 23rd	1.0042	0.0042	0.0015	1.0015
25th to 24th	1.0041	0.0041	0.0013	1.0013
26th to 25th	1.0111	0.0111	0.0011	1.0011
27th to 26th	0.9972	-0.0028	0.0009	1.0009
Beyond 27th+	1.0236	0.0236	0.0236	1.0236

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

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

+ Selected four year average

EXHIBIT VII - 1

DETERMINATION OF TREND

INDEMNITY

Policy Year	2009	2010	2011	2012	2013	2014	2015
Actual Loss Ratio	0.2609	0.2568	0.2546	0.2614	0.2925	0.2546	0.2384
Normalized Frequency	0.6100	0.6100	0.5718	0.5123	0.5353	0.4630	0.4928
Severity Loss Ratio	0.4277	0.4210	0.4453	0.5102	0.5465	0.5498	0.4838
x	1	2	3	4	5	6	7
y	0.4277	0.4210	0.4453	0.5102	0.5465	0.5498	0.4838

7 Point Exponential Regression: $y = 0.410462 * 1.040379 ^ x$

Selected Annual Trend = 4.0%

Policy Year	Annual Trend Factor (1)	Trend Period # Years to 12/1/18 (2)	Severity Trend Factor (3) = (1)^(2)	Frequency Trend Factor (4) #
2012	1.0404	5.9167	1.2639	0.7372
2013	1.0404	4.9167	1.2149	0.7762
2014	1.0404	3.9167	1.1677	0.8172
2015	1.0404	2.9167	1.1224	0.8604

Trended Loss Ratio

Policy Year	Actual Loss Ratio (5)	Combined Trend Factor (6) = (3)*(4)	Trended Loss Ratio (7) = (5)*(6)
2012	0.2614	0.9317	0.2435
2013	0.2925	0.9430	0.2758
2014	0.2546	0.9542	0.2429
2015	0.2384	0.9657	0.2302
Average			0.2481

See Page 24 for column (4).

EXHIBIT VII - 2

DETERMINATION OF TREND

MEDICAL

Policy Year	2009	2010	2011	2012	2013	2014	2015
Actual Loss Ratio	0.3934	0.4761	0.4352	0.4256	0.4933	0.4461	0.5472
Normalized Frequency	0.6100	0.6100	0.5718	0.5123	0.5353	0.4630	0.4928
Severity Loss Ratio	0.6449	0.7805	0.7611	0.8307	0.9216	0.9634	1.1104
x	1	2	3	4	5	6	7
y	0.6449	0.7805	0.7611	0.8307	0.9216	0.9634	1.1104

7 Point Exponential Regression: $y = 0.615106 * 1.083386 ^ x$

Selected Annual Trend = 8.3%

Policy Year	Annual Trend Factor (1)	Trend Period # Years to 12/1/18 (2)	Severity Trend Factor (3) = (1)^(2)	Frequency Trend Factor (4) #
2012	1.0834	5.9167	1.6062	0.7372
2013	1.0834	4.9167	1.4826	0.7762
2014	1.0834	3.9167	1.3685	0.8172
2015	1.0834	2.9167	1.2631	0.8604

Trended Loss Ratio

Policy Year	Actual Loss Ratio (5)	Combined Trend Factor (6) = (3)*(4)	Trended Loss Ratio (7) = (5)*(6)
2012	0.4256	1.1841	0.5040
2013	0.4933	1.1508	0.5677
2014	0.4461	1.1183	0.4989
2015	0.5472	1.0868	0.5947
Average			0.5413

See Page 24 for column (4).

EXHIBIT VII - 3

DETERMINATION OF TREND

CLAIM FREQUENCY

Policy Year Frequency per \$1 million of Expected Losses

Policy Year	Claim Frequency	Normalized Frequency
2003	11.77	1.0000
2004	10.38	0.8819
2005	9.28	0.7884
2006	8.73	0.7417
2007	8.12	0.6899
2008	7.19	0.6109
2009	7.18	0.6100
2010	7.18	0.6100
2011	6.73	0.5718
2012	6.03	0.5123
2013	6.30	0.5353
2014	5.45	0.4630
2015	5.80	0.4928

Policy Year	2009	2010	2011	2012	2013	2014	2015
x	1	2	3	4	5	6	7
y	0.6100	0.6100	0.5718	0.5123	0.5353	0.4630	0.4928

7 Point (2009 - 2015) Exponential Regression: $y = 0.645767 * 0.956075^x$

Annual Trend = **-4.4%**

Policy Year	2007	2008	2011	2012	2013	2014	2015
x	1	2	3	4	5	6	7
y	0.6899	0.6109	0.5718	0.5123	0.5353	0.4630	0.4928

7 Point (2007 - 2008, 2011 - 2015) Exponential Regression: $y = 0.693214 * 0.943461^x$

Annual Trend = **-5.7%**

Selected Annual Trend (Average of -4.4% and -5.7%) = -5.0%

Policy Year	Annual Trend Factor (1)	# of Years to 12/1/18 (2)	Frequency Trend Factor (3) = (1)^(2)
2012	0.9498	5.9167	0.7372
2013	0.9498	4.9167	0.7762
2014	0.9498	3.9167	0.8172
2015	0.9498	2.9167	0.8604

TABLE I

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

ACCUMULATED STANDARD EARNED PREMIUM

Policy Year Valued	As of 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior				Prior			
to 1986	499,313,202	499,313,213	1.0000	to 1986	475,901,634	475,901,634	1.0000
1986	74,540,210	74,540,210	1.0000	1986	68,727,386	68,727,386	1.0000
1987	87,187,766	87,187,766	1.0000	1987	81,080,364	81,080,364	1.0000
1988	104,156,834	104,156,834	1.0000	1988	98,509,492	98,509,492	1.0000
1989	112,006,449	112,006,449	1.0000	1989	105,487,107	105,487,107	1.0000
1990	100,769,966	100,769,966	1.0000	1990	94,125,731	94,125,731	1.0000
1991	97,023,519	97,050,962	1.0003	1991	90,695,845	90,750,388	1.0006
1992	89,189,995	89,190,039	1.0000	1992	82,084,698	82,084,698	1.0000
1993	90,725,310	90,724,421	1.0000	1993	84,936,458	84,936,458	1.0000
1994	83,151,960	83,154,380	1.0000	1994	77,193,665	77,193,605	1.0000
1995	79,874,949	79,874,943	1.0000	1995	73,445,394	73,445,418	1.0000
1996	83,668,945	83,668,917	1.0000	1996	77,188,731	77,188,734	1.0000
1997	86,953,643	86,953,607	1.0000	1997	80,784,678	80,784,703	1.0000
1998	92,377,889	92,377,869	1.0000	1998	84,068,560	84,068,572	1.0000
1999	87,625,454	87,625,393	1.0000	1999	80,572,172	80,572,143	1.0000
2000	94,748,288	94,748,147	1.0000	2000	85,738,581	85,738,501	1.0000
2001	95,701,134	95,643,936	0.9994	2001	88,449,374	88,449,339	1.0000
2002	118,877,369	118,858,069	0.9998	2002	113,699,746	113,717,630	1.0002
2003	134,183,507	134,184,277	1.0000	2003	129,655,791	129,655,762	1.0000
2004	153,036,271	153,036,527	1.0000	2004	149,122,206	149,121,079	1.0000
2005	187,891,445	187,888,080	1.0000	2005	183,000,631	182,998,946	1.0000
2006	207,191,524	207,185,868	1.0000	2006	202,487,230	202,495,026	1.0000
2007	200,029,903	200,007,564	0.9999	2007	195,753,446	195,750,621	1.0000
2008	151,139,871	151,152,969	1.0001	2008	148,482,656	148,479,227	1.0000
2009	118,168,783	118,087,574	0.9993	2009	116,318,345	116,311,214	0.9999
2010	105,661,606	105,645,526	0.9998	2010	104,350,998	104,476,537	1.0012
2011	106,218,857	106,385,661	1.0016	2011	105,111,781	105,072,860	0.9996
2012	59,119,378	114,744,657	1.9409	2012	113,287,818	113,468,957	1.0016
2013		70,122,448		2013	69,315,160	132,994,694	1.9187
				2014		76,798,021	

Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior				Prior			
to 1986	490,822,657	490,822,657	1.0000	to 1986	490,822,657	490,822,657	1.0000
1986	73,474,543	73,474,543	1.0000	1986	73,474,543	73,474,543	1.0000
1987	85,943,515	85,943,515	1.0000	1987	85,943,515	85,943,515	1.0000
1988	102,949,395	102,949,395	1.0000	1988	102,949,395	102,949,395	1.0000
1989	110,768,371	110,768,371	1.0000	1989	110,768,371	110,768,371	1.0000
1990	99,948,026	99,948,026	1.0000	1990	99,948,026	99,948,026	1.0000
1991	95,894,161	95,915,069	1.0002	1991	95,915,069	95,933,003	1.0002
1992	87,086,900	87,086,900	1.0000	1992	87,086,900	87,086,967	1.0000
1993	87,798,462	87,798,462	1.0000	1993	87,798,462	87,798,462	1.0000
1994	82,320,327	82,320,327	1.0000	1994	82,320,327	82,331,367	1.0001
1995	78,691,448	78,691,441	1.0000	1995	78,691,441	78,691,441	1.0000
1996	82,677,008	82,676,981	1.0000	1996	82,676,981	82,676,970	1.0000
1997	83,865,046	83,865,017	1.0000	1997	83,865,017	83,865,012	1.0000
1998	86,444,463	86,444,445	1.0000	1998	86,444,445	86,444,449	1.0000
1999	80,901,980	80,901,994	1.0000	1999	80,901,994	80,901,977	1.0000
2000	89,557,141	89,557,126	1.0000	2000	89,557,126	89,557,124	1.0000
2001	90,799,185	90,805,701	1.0001	2001	90,805,701	90,806,330	1.0000
2002	114,272,115	114,271,524	1.0000	2002	114,271,524	114,271,531	1.0000
2003	129,612,918	129,614,075	1.0000	2003	129,494,762	129,494,810	1.0000
2004	153,025,541	153,025,932	1.0000	2004	152,871,327	152,871,385	1.0000
2005	187,890,751	187,894,404	1.0000	2005	187,799,467	187,799,312	1.0000
2006	207,236,689	207,243,922	1.0000	2006	206,582,739	206,582,882	1.0000
2007	200,003,004	200,008,027	1.0000	2007	199,464,717	199,461,360	1.0000
2008	151,148,083	151,154,105	1.0000	2008	149,416,538	149,417,895	1.0000
2009	118,011,756	118,689,735	1.0057	2009	117,158,714	117,158,752	1.0000
2010	106,031,849	106,242,328	1.0020	2010	105,094,206	105,086,397	0.9999
2011	106,569,572	106,335,247	0.9978	2011	105,462,999	105,492,262	1.0003
2012	115,223,852	115,576,402	1.0031	2012	114,609,213	114,622,483	1.0001
2013	135,120,835	136,119,967	1.0074	2013	135,289,131	135,182,833	0.9992
2014	78,165,318	147,276,890	1.8842	2014	146,603,738	148,439,581	1.0125
2015		79,473,287		2015	79,461,959	147,359,751	1.8545
				2016		88,172,419	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

TABLE I - A - Individual Losses Limited *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior to 1986	266,264,008	266,758,240	1.0019	Prior to 1986	256,189,020	256,118,171	0.9997
1986	37,210,762	36,886,275	0.9913	1986	34,299,613	34,371,297	1.0021
1987	46,854,568	47,000,182	1.0031	1987	43,529,819	43,582,993	1.0012
1988	44,703,010	44,813,846	1.0025	1988	42,758,172	42,682,360	0.9982
1989	51,400,917	51,522,530	1.0024	1989	49,983,507	50,063,922	1.0016
1990	54,515,982	54,293,917	0.9959	1990	50,134,256	50,145,679	1.0002
1991	52,029,312	51,811,360	0.9958	1991	48,162,019	48,097,801	0.9987
1992	47,420,639	47,351,996	0.9986	1992	43,969,779	43,992,091	1.0005
1993	56,042,514	55,327,629	0.9872	1993	52,319,420	52,550,771	1.0044
1994	44,098,339	45,114,792	1.0230	1994	40,880,497	40,175,253	0.9827
1995	47,458,844	47,352,800	0.9978	1995	43,853,617	43,697,899	0.9964
1996	61,005,698	61,759,779	1.0124	1996	58,127,018	57,567,472	0.9904
1997	57,138,013	57,489,359	1.0061	1997	54,213,262	54,199,651	0.9997
1998	51,691,392	51,944,522	1.0049	1998	47,976,263	47,945,046	0.9993
1999	63,005,461	62,620,545	0.9939	1999	55,570,395	54,861,391	0.9872
2000	85,655,950	87,313,942	1.0194	2000	78,903,914	78,566,444	0.9957
2001	70,395,710	70,266,590	0.9982	2001	60,044,466	60,066,690	1.0004
2002	75,103,254	74,260,745	0.9888	2002	70,783,822	71,155,799	1.0053
2003	82,977,943	84,231,347	1.0151	2003	80,629,186	82,037,187	1.0175
2004	84,018,086	84,082,302	1.0008	2004	81,143,064	82,156,462	1.0125
2005	89,377,208	90,186,248	1.0091	2005	86,112,488	87,658,921	1.0180
2006	88,191,367	91,373,016	1.0361	2006	89,434,715	92,803,143	1.0377
2007	88,680,258	91,581,452	1.0327	2007	87,744,116	90,204,028	1.0280
2008	79,703,466	83,939,391	1.0531	2008	80,546,248	85,416,397	1.0605
2009	81,541,006	86,682,424	1.0631	2009	85,377,226	93,461,651	1.0947
2010	75,835,724	89,112,618	1.1751	2010	85,098,746	90,584,998	1.0645
2011	65,664,765	80,258,527	1.2222	2011	78,992,300	86,160,235	1.0907
2012	16,795,430	54,675,782	3.2554	2012	54,015,655	68,767,443	1.2731
2013		19,861,811		2013	19,459,465	56,967,349	2.9275
				2014		20,092,711	

Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior to 1986	262,784,736	262,584,063	0.9992	Prior to 1986	262,583,714	262,871,426	1.0011
1986	35,978,904	35,974,941	0.9999	1986	35,974,070	35,945,978	0.9992
1987	46,419,493	46,523,441	1.0022	1987	46,522,625	46,588,454	1.0014
1988	44,501,986	44,606,289	1.0023	1988	44,606,814	44,602,966	0.9999
1989	51,380,848	51,475,241	1.0018	1989	51,474,877	51,556,482	1.0016
1990	53,648,747	54,378,219	1.0136	1990	54,378,125	54,478,327	1.0018
1991	51,181,233	51,285,866	1.0020	1991	51,287,107	51,013,519	0.9947
1992	46,983,651	47,273,128	1.0062	1992	47,274,304	47,364,040	1.0019
1993	53,274,710	53,525,582	1.0047	1993	53,526,326	53,500,420	0.9995
1994	43,472,618	43,829,535	1.0082	1994	43,828,599	43,468,508	0.9918
1995	46,639,335	46,666,080	1.0006	1995	46,667,303	46,570,736	0.9979
1996	60,494,740	61,184,589	1.0114	1996	61,183,778	61,193,293	1.0002
1997	55,850,435	55,841,702	0.9998	1997	55,840,155	55,861,757	1.0004
1998	47,934,629	48,008,613	1.0015	1998	48,007,309	48,502,989	1.0103
1999	58,106,381	58,579,290	1.0081	1999	58,578,169	58,577,444	1.0000
2000	78,759,695	78,282,539	0.9939	2000	78,280,315	78,561,252	1.0036
2001	68,249,820	68,984,722	1.0108	2001	68,983,893	70,035,631	1.0152
2002	70,696,670	71,316,325	1.0088	2002	71,316,773	72,211,134	1.0125
2003	81,856,202	82,365,074	1.0062	2003	82,319,471	83,354,357	1.0126
2004	85,118,368	86,772,976	1.0194	2004	86,769,052	88,799,140	1.0234
2005	91,755,439	93,135,585	1.0150	2005	93,132,038	94,433,308	1.0140
2006	94,811,690	95,808,706	1.0105	2006	95,712,632	97,523,730	1.0189
2007	94,271,039	96,186,041	1.0203	2007	95,821,154	98,249,763	1.0253
2008	89,293,999	91,668,956	1.0266	2008	90,407,256	94,097,297	1.0408
2009	94,488,259	99,071,025	1.0485	2009	96,151,183	98,253,902	1.0219
2010	95,585,150	98,797,074	1.0336	2010	98,141,212	102,748,738	1.0469
2011	87,634,690	91,467,231	1.0437	2011	91,020,271	93,790,455	1.0304
2012	69,476,177	78,355,048	1.1278	2012	77,931,789	83,351,852	1.0695
2013	58,149,313	74,934,212	1.2887	2013	74,465,063	85,893,276	1.1535
2014	20,534,798	55,119,445	2.6842	2014	54,864,870	67,339,653	1.2274
2015		23,198,223		2015	23,198,189	66,705,826	2.8755
				2016		24,656,381	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

* Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

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

TABLE I - B - Individual Losses Limited *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INDEMNITY INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior				Prior			
to 1986	196,132,456	195,982,413	0.9992	to 1986	188,471,221	188,225,681	0.9987
1986	25,566,184	25,524,465	0.9984	1986	23,719,146	23,731,437	1.0005
1987	30,818,405	30,513,276	0.9901	1987	28,468,412	28,459,985	0.9997
1988	29,047,053	29,165,883	1.0041	1988	27,743,452	27,716,668	0.9990
1989	31,754,934	31,823,671	1.0022	1989	30,874,445	30,808,001	0.9978
1990	33,637,629	33,589,068	0.9986	1990	31,471,715	31,433,113	0.9988
1991	31,239,209	31,138,223	0.9968	1991	28,913,710	29,162,109	1.0086
1992	26,874,373	26,776,405	0.9964	1992	24,775,339	24,732,319	0.9983
1993	32,468,111	32,221,496	0.9924	1993	30,533,907	30,500,297	0.9989
1994	23,847,685	24,629,014	1.0328	1994	22,213,561	21,954,842	0.9884
1995	24,904,241	24,871,482	0.9987	1995	23,171,143	23,155,440	0.9993
1996	30,718,152	30,837,167	1.0039	1996	28,997,312	28,886,000	0.9962
1997	30,819,148	30,878,693	1.0019	1997	29,211,673	29,156,756	0.9981
1998	27,326,980	27,227,091	0.9963	1998	25,000,270	24,993,071	0.9997
1999	32,162,045	32,005,593	0.9951	1999	28,301,328	28,235,220	0.9977
2000	42,375,590	43,131,523	1.0178	2000	38,518,736	38,638,806	1.0031
2001	35,685,895	35,778,762	1.0026	2001	30,657,742	30,718,747	1.0020
2002	35,874,672	35,937,086	1.0017	2002	34,296,238	34,173,910	0.9964
2003	39,492,238	39,789,350	1.0075	2003	38,027,883	38,929,667	1.0237
2004	38,592,084	38,941,594	1.0091	2004	37,430,241	37,740,359	1.0083
2005	41,224,237	41,468,858	1.0059	2005	40,221,563	40,256,411	1.0009
2006	41,548,789	42,881,960	1.0321	2006	41,841,377	42,261,971	1.0101
2007	39,866,983	41,022,794	1.0290	2007	39,391,547	40,766,785	1.0349
2008	35,054,007	36,936,038	1.0537	2008	34,971,447	36,131,726	1.0332
2009	36,936,198	39,078,455	1.0580	2009	38,488,732	40,904,904	1.0628
2010	28,520,358	35,608,736	1.2485	2010	34,221,982	36,191,047	1.0575
2011	24,427,985	31,398,557	1.2854	2011	30,838,158	33,891,551	1.0990
2012	7,139,956	22,086,928	3.0934	2012	21,788,276	28,768,580	1.3204
2013		8,105,756		2013	7,944,988	24,115,779	3.0353
				2014		8,678,504	

Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior				Prior			
to 1986	192,583,382	192,568,780	0.9999	to 1986	192,568,780	192,682,099	1.0006
1986	24,643,786	24,625,574	0.9993	1986	24,625,574	24,589,805	0.9985
1987	30,168,487	30,135,100	0.9989	1987	30,135,100	30,104,317	0.9990
1988	29,003,725	29,047,813	1.0015	1988	29,047,813	29,018,939	0.9990
1989	31,640,745	31,494,044	0.9954	1989	31,494,044	31,474,674	0.9994
1990	33,164,716	33,657,980	1.0149	1990	33,657,980	33,606,375	0.9985
1991	31,012,642	31,036,407	1.0008	1991	31,036,407	30,809,322	0.9927
1992	26,528,445	26,504,425	0.9991	1992	26,504,425	26,441,781	0.9976
1993	30,272,673	30,360,540	1.0029	1993	30,360,540	30,331,752	0.9991
1994	23,504,701	23,745,710	1.0103	1994	23,745,710	23,616,533	0.9946
1995	24,650,213	24,619,767	0.9988	1995	24,619,767	24,421,175	0.9919
1996	30,366,259	30,454,217	1.0029	1996	30,454,217	30,466,990	1.0004
1997	30,095,064	29,993,001	0.9966	1997	29,993,001	29,922,577	0.9977
1998	25,237,510	25,245,596	1.0003	1998	25,245,596	25,263,186	1.0007
1999	29,734,057	29,684,320	0.9983	1999	29,684,320	29,865,918	1.0061
2000	39,027,997	38,885,692	0.9964	2000	38,885,692	38,744,654	0.9964
2001	34,842,686	34,804,788	0.9989	2001	34,804,788	34,751,719	0.9985
2002	33,922,994	33,750,646	0.9949	2002	33,750,646	33,730,928	0.9994
2003	38,901,165	38,890,760	0.9997	2003	38,875,467	38,872,294	0.9999
2004	39,255,405	39,321,121	1.0017	2004	39,321,121	39,519,389	1.0050
2005	41,503,706	41,538,566	1.0008	2005	41,538,566	41,435,228	0.9975
2006	43,346,576	43,930,838	1.0135	2006	43,868,285	44,219,299	1.0080
2007	42,398,414	42,815,757	1.0098	2007	42,584,108	42,850,116	1.0062
2008	38,320,224	38,434,823	1.0030	2008	37,788,201	37,976,718	1.0050
2009	41,284,545	42,692,891	1.0341	2009	41,167,909	41,726,944	1.0136
2010	38,048,628	37,497,727	0.9855	2010	37,258,735	38,078,910	1.0220
2011	34,519,636	36,052,524	1.0444	2011	35,944,927	36,827,314	1.0245
2012	29,100,363	32,198,396	1.1065	2012	32,080,465	34,848,701	1.0863
2013	24,587,617	31,542,747	1.2829	2013	31,463,549	36,373,343	1.1560
2014	8,876,765	21,005,457	2.3663	2014	20,951,501	26,665,181	1.2727
2015		6,662,339		2015	6,662,339	19,974,736	2.9982
				2016		7,812,761	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

* Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

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

TABLE I - C - Individual Losses Limited *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

MEDICAL INCURRED LOSSES EXCLUDING BULK AND IBNR RESERVES

Policy Year Valued	As of 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior				Prior			
to 1986	70,131,552	70,775,827	1.0092	to 1986	67,717,799	67,892,490	1.0026
1986	11,644,578	11,361,810	0.9757	1986	10,580,467	10,639,860	1.0056
1987	16,036,163	16,486,906	1.0281	1987	15,061,407	15,123,008	1.0041
1988	15,655,957	15,647,963	0.9995	1988	15,014,720	14,965,692	0.9967
1989	19,645,983	19,698,859	1.0027	1989	19,109,062	19,255,921	1.0077
1990	20,878,353	20,704,849	0.9917	1990	18,662,541	18,712,566	1.0027
1991	20,790,103	20,673,137	0.9944	1991	19,248,309	18,935,692	0.9838
1992	20,546,266	20,575,591	1.0014	1992	19,194,440	19,259,772	1.0034
1993	23,574,403	23,106,133	0.9801	1993	21,785,513	22,050,474	1.0122
1994	20,250,654	20,485,778	1.0116	1994	18,666,936	18,220,411	0.9761
1995	22,554,603	22,481,318	0.9968	1995	20,682,474	20,542,459	0.9932
1996	30,287,546	30,922,612	1.0210	1996	29,129,706	28,681,472	0.9846
1997	26,318,865	26,610,666	1.0111	1997	25,001,589	25,042,895	1.0017
1998	24,364,412	24,717,431	1.0145	1998	22,975,993	22,951,975	0.9990
1999	30,843,416	30,614,952	0.9926	1999	27,269,067	26,626,171	0.9764
2000	43,280,360	44,182,419	1.0208	2000	40,385,178	39,927,638	0.9887
2001	34,709,815	34,487,828	0.9936	2001	29,386,724	29,347,943	0.9987
2002	39,228,582	38,323,659	0.9769	2002	36,487,584	36,981,889	1.0135
2003	43,485,705	44,441,997	1.0220	2003	42,601,303	43,107,520	1.0119
2004	45,426,002	45,140,708	0.9937	2004	43,712,823	44,416,103	1.0161
2005	48,152,971	48,717,390	1.0117	2005	45,890,925	47,402,510	1.0329
2006	46,642,578	48,491,056	1.0396	2006	47,593,338	50,541,172	1.0619
2007	48,813,275	50,558,658	1.0358	2007	48,352,569	49,437,243	1.0224
2008	44,649,459	47,003,353	1.0527	2008	45,574,801	49,284,671	1.0814
2009	44,604,808	47,603,969	1.0672	2009	46,888,494	52,556,747	1.1209
2010	47,315,366	53,503,882	1.1308	2010	50,876,764	54,393,951	1.0691
2011	41,236,780	48,859,970	1.1849	2011	48,154,142	52,268,684	1.0854
2012	9,655,474	32,588,854	3.3752	2012	32,227,379	39,998,863	1.2411
2013		11,756,055		2013	11,514,477	32,851,570	2.8531
				2014		11,414,207	

Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior				Prior			
to 1986	70,201,354	70,015,283	0.9973	to 1986	70,014,934	70,189,327	1.0025
1986	11,335,118	11,349,367	1.0013	1986	11,348,496	11,356,173	1.0007
1987	16,251,006	16,388,341	1.0085	1987	16,387,525	16,484,137	1.0059
1988	15,498,261	15,558,476	1.0039	1988	15,559,001	15,584,027	1.0016
1989	19,740,103	19,981,197	1.0122	1989	19,980,833	20,081,808	1.0051
1990	20,484,031	20,720,239	1.0115	1990	20,720,145	20,871,952	1.0073
1991	20,168,591	20,249,459	1.0040	1991	20,250,700	20,204,197	0.9977
1992	20,455,206	20,768,703	1.0153	1992	20,769,879	20,922,259	1.0073
1993	23,002,037	23,165,042	1.0071	1993	23,165,786	23,168,668	1.0001
1994	19,967,917	20,083,825	1.0058	1994	20,082,889	19,851,975	0.9885
1995	21,989,122	22,046,313	1.0026	1995	22,047,536	22,149,561	1.0046
1996	30,128,481	30,730,372	1.0200	1996	30,729,561	30,726,303	0.9999
1997	25,755,371	25,848,701	1.0036	1997	25,847,154	25,939,180	1.0036
1998	22,697,119	22,763,017	1.0029	1998	22,761,713	23,239,803	1.0210
1999	28,372,324	28,894,970	1.0184	1999	28,893,849	28,711,526	0.9937
2000	39,731,698	39,396,847	0.9916	2000	39,394,623	39,816,598	1.0107
2001	33,407,134	34,179,934	1.0231	2001	34,179,105	35,283,912	1.0323
2002	36,773,676	37,565,679	1.0215	2002	37,566,127	38,480,206	1.0243
2003	42,955,037	43,474,314	1.0121	2003	43,444,004	44,482,063	1.0239
2004	45,862,963	47,451,855	1.0346	2004	47,447,931	49,279,751	1.0386
2005	50,251,733	51,597,019	1.0268	2005	51,593,472	52,998,080	1.0272
2006	51,465,114	51,877,868	1.0080	2006	51,844,347	53,304,431	1.0282
2007	51,872,625	53,370,284	1.0289	2007	53,237,046	55,399,647	1.0406
2008	50,973,775	53,234,133	1.0443	2008	52,619,055	56,120,579	1.0665
2009	53,203,714	56,378,134	1.0597	2009	54,983,274	56,526,958	1.0281
2010	57,536,522	61,299,347	1.0654	2010	60,882,477	64,669,828	1.0622
2011	53,115,054	55,414,707	1.0433	2011	55,075,344	56,963,141	1.0343
2012	40,375,814	46,156,652	1.1432	2012	45,851,324	48,503,151	1.0578
2013	33,561,696	43,391,465	1.2929	2013	43,001,514	49,519,933	1.1516
2014	11,658,033	34,113,988	2.9262	2014	33,913,369	40,674,472	1.1994
2015		16,535,884		2015	16,535,850	46,731,090	2.8260
				2016		16,843,620	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

* Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

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

TABLE I - D - Individual Losses Limited *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

INDEMNITY PAID LOSSES

Policy Year Valued	As of 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior to 1986	194,089,572	194,291,064	1.0010	Prior to 1986	186,797,787	186,807,878	1.0001
1986	25,045,187	25,065,995	1.0008	1986	23,341,510	23,384,622	1.0018
1987	30,529,737	30,066,824	0.9848	1987	28,028,889	28,069,999	1.0015
1988	28,679,334	28,902,059	1.0078	1988	27,479,629	27,484,014	1.0002
1989	31,385,318	31,506,030	1.0038	1989	30,556,804	30,554,738	0.9999
1990	32,954,836	32,975,564	1.0006	1990	30,857,938	30,924,148	1.0021
1991	30,197,199	30,294,868	1.0032	1991	28,070,278	28,627,391	1.0198
1992	26,807,966	26,742,909	0.9976	1992	24,741,843	24,702,998	0.9984
1993	31,302,131	31,380,660	1.0025	1993	29,693,071	29,713,188	1.0007
1994	22,865,662	22,917,750	1.0023	1994	20,502,297	21,295,912	1.0387
1995	24,265,770	24,325,458	1.0025	1995	22,640,556	22,652,527	1.0005
1996	29,686,664	29,867,143	1.0061	1996	28,160,638	28,258,471	1.0035
1997	29,230,959	29,608,942	1.0129	1997	27,959,965	28,196,116	1.0084
1998	26,345,303	26,418,866	1.0028	1998	24,188,898	24,433,673	1.0101
1999	30,717,242	31,410,094	1.0226	1999	27,854,681	27,933,529	1.0028
2000	39,910,185	40,340,520	1.0108	2000	36,164,222	36,478,502	1.0087
2001	33,580,199	34,001,822	1.0126	2001	29,304,966	29,633,353	1.0112
2002	33,846,230	34,370,055	1.0155	2002	32,729,207	33,144,822	1.0127
2003	36,308,217	37,010,246	1.0193	2003	35,350,335	36,556,005	1.0341
2004	36,288,481	37,547,882	1.0347	2004	36,032,836	36,622,679	1.0164
2005	36,385,912	37,668,829	1.0353	2005	36,635,736	37,676,535	1.0284
2006	35,559,704	37,438,712	1.0528	2006	36,390,932	38,381,669	1.0547
2007	33,578,904	36,255,075	1.0797	2007	34,858,288	35,939,694	1.0310
2008	28,762,856	32,193,491	1.1193	2008	30,703,608	32,379,947	1.0546
2009	24,570,133	29,121,704	1.1852	2009	28,811,650	32,297,848	1.1210
2010	15,546,650	24,548,469	1.5790	2010	24,233,150	29,063,153	1.1993
2011	9,487,937	19,162,016	2.0196	2011	18,902,189	26,356,445	1.3944
2012	1,505,071	7,919,682	5.2620	2012	7,817,826	15,956,580	2.0411
2013		1,729,152		2013	1,705,951	10,137,892	5.9427
				2014		1,462,937	

Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior to 1986	191,043,107	191,201,440	1.0008	Prior to 1986	191,201,440	191,411,698	1.0011
1986	24,203,120	24,257,046	1.0022	1986	24,257,046	24,296,816	1.0016
1987	29,764,001	29,788,711	1.0008	1987	29,788,711	29,770,168	0.9994
1988	28,769,685	28,900,329	1.0045	1988	28,900,329	28,911,436	1.0004
1989	31,372,060	31,272,647	0.9968	1989	31,272,647	31,274,906	1.0001
1990	32,650,666	32,739,226	1.0027	1990	32,739,226	32,786,333	1.0014
1991	30,467,924	30,590,285	1.0040	1991	30,590,285	30,487,457	0.9966
1992	26,500,795	26,427,845	0.9972	1992	26,427,845	26,380,525	0.9982
1993	29,477,819	29,627,306	1.0051	1993	29,627,306	29,649,966	1.0008
1994	22,845,771	22,903,123	1.0025	1994	22,903,123	23,110,377	1.0090
1995	24,131,863	24,168,647	1.0015	1995	24,168,647	24,160,965	0.9997
1996	29,612,319	29,717,640	1.0036	1996	29,717,640	29,802,922	1.0029
1997	29,202,168	29,293,955	1.0031	1997	29,293,955	29,260,902	0.9989
1998	24,654,336	24,846,779	1.0078	1998	24,846,779	24,908,812	1.0025
1999	29,303,782	29,361,110	1.0020	1999	29,361,110	29,675,561	1.0107
2000	37,105,696	37,359,648	1.0068	2000	37,359,648	37,445,404	1.0023
2001	33,245,650	33,544,938	1.0090	2001	33,544,938	33,721,850	1.0053
2002	33,149,713	33,442,031	1.0088	2002	33,442,031	33,479,842	1.0011
2003	36,654,500	36,930,321	1.0075	2003	36,915,028	37,184,363	1.0073
2004	38,137,725	38,423,480	1.0075	2004	38,423,480	38,588,764	1.0043
2005	38,729,503	39,441,588	1.0184	2005	39,441,588	40,578,106	1.0288
2006	39,429,449	41,047,665	1.0410	2006	40,985,112	41,913,458	1.0227
2007	37,408,806	38,150,779	1.0198	2007	37,919,130	39,357,798	1.0379
2008	33,942,366	35,297,234	1.0399	2008	34,650,612	35,322,768	1.0194
2009	32,615,731	35,543,414	1.0898	2009	34,464,518	36,492,210	1.0588
2010	30,379,657	33,026,286	1.0871	2010	32,787,294	34,481,955	1.0517
2011	26,769,523	31,142,813	1.1634	2011	31,066,216	32,727,413	1.0535
2012	16,081,712	23,266,578	1.4468	2012	23,148,647	28,580,744	1.2347
2013	10,228,367	18,802,942	1.8383	2013	18,723,744	25,879,943	1.3822
2014	1,480,003	8,457,917	5.7148	2014	8,405,827	16,337,903	1.9436
2015		1,788,691		2015	1,788,691	9,169,573	5.1264
				2016		1,386,181	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

* Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

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

TABLE I - E - Individual Losses Limited *

POLICY YEAR DATA ACCUMULATED TO END OF CALENDAR YEAR

MEDICAL PAID LOSSES

Policy Year Valued	As of 12/31/12	As of 12/31/13	Ratio to Prior Year	Policy Year Valued	As of 12/31/13	As of 12/31/14	Ratio to Prior Year
Prior				Prior			
to 1986	65,992,065	66,851,885	1.0130	to 1986	63,767,461	64,379,268	1.0096
1986	10,855,468	10,988,680	1.0123	1986	10,259,661	10,294,227	1.0034
1987	14,776,982	15,268,223	1.0332	1987	14,040,508	14,198,308	1.0112
1988	15,334,975	15,435,250	1.0065	1988	14,863,241	14,938,101	1.0050
1989	18,796,851	19,040,454	1.0130	1989	18,449,735	18,757,160	1.0167
1990	18,901,988	19,144,161	1.0128	1990	17,625,479	17,751,845	1.0072
1991	19,541,562	19,709,337	1.0086	1991	18,300,459	18,451,790	1.0083
1992	20,136,346	20,300,490	1.0082	1992	18,919,338	19,139,701	1.0116
1993	21,213,890	21,522,839	1.0146	1993	20,280,319	20,453,819	1.0086
1994	18,125,225	18,331,723	1.0114	1994	16,510,178	16,911,289	1.0243
1995	19,974,382	20,525,465	1.0276	1995	18,749,874	19,014,491	1.0141
1996	25,426,278	26,044,103	1.0243	1996	24,716,079	25,162,890	1.0181
1997	23,028,325	23,424,878	1.0172	1997	22,317,471	22,822,128	1.0226
1998	22,545,831	22,785,495	1.0106	1998	21,168,520	21,267,951	1.0047
1999	27,475,845	27,811,387	1.0122	1999	24,598,185	24,711,948	1.0046
2000	36,466,686	37,462,448	1.0273	2000	34,255,399	34,997,227	1.0217
2001	28,698,952	29,367,949	1.0233	2001	25,466,041	26,005,906	1.0212
2002	32,729,754	33,869,497	1.0348	2002	32,014,392	33,071,322	1.0330
2003	35,099,118	36,494,736	1.0398	2003	35,065,144	36,185,700	1.0320
2004	38,536,147	39,507,808	1.0252	2004	38,069,592	39,112,068	1.0274
2005	38,785,617	40,282,277	1.0386	2005	38,767,169	39,881,535	1.0287
2006	37,706,122	39,454,395	1.0464	2006	38,818,303	40,585,627	1.0455
2007	40,089,833	41,961,336	1.0467	2007	40,519,384	41,963,904	1.0357
2008	36,709,975	40,041,705	1.0908	2008	38,803,114	40,865,385	1.0531
2009	36,795,046	40,435,174	1.0989	2009	39,983,598	42,279,761	1.0574
2010	36,839,909	42,949,985	1.1659	2010	41,590,669	45,949,544	1.1048
2011	28,702,939	38,857,277	1.3538	2011	38,468,845	42,793,593	1.1124
2012	4,548,276	23,691,030	5.2088	2012	23,489,899	32,024,419	1.3633
2013		5,229,946		2013	5,109,384	23,898,255	4.6773
				2014		4,364,034	

Policy Year Valued	As of 12/31/14	As of 12/31/15	Ratio to Prior Year	Policy Year Valued	As of 12/31/15	As of 12/31/16	Ratio to Prior Year
Prior				Prior			
to 1986	66,687,986	67,193,191	1.0076	to 1986	67,192,842	67,791,080	1.0089
1986	10,989,485	11,038,317	1.0044	1986	11,037,446	11,058,886	1.0019
1987	15,235,827	15,372,293	1.0090	1987	15,371,477	15,594,097	1.0145
1988	15,408,859	15,443,759	1.0023	1988	15,444,284	15,464,001	1.0013
1989	19,241,342	19,619,321	1.0196	1989	19,618,957	19,677,158	1.0030
1990	19,059,164	19,243,890	1.0097	1990	19,243,796	19,330,407	1.0045
1991	19,664,663	19,920,268	1.0130	1991	19,921,509	19,929,795	1.0004
1992	20,335,135	20,482,842	1.0073	1992	20,484,018	20,543,732	1.0029
1993	21,322,317	21,594,192	1.0128	1993	21,594,936	21,818,503	1.0104
1994	18,658,794	18,758,633	1.0054	1994	18,757,697	18,939,147	1.0097
1995	20,434,253	20,567,161	1.0065	1995	20,568,384	20,673,132	1.0051
1996	26,137,281	26,710,312	1.0219	1996	26,709,501	27,085,594	1.0141
1997	23,216,062	23,443,780	1.0098	1997	23,442,233	23,858,137	1.0177
1998	21,013,095	21,200,299	1.0089	1998	21,198,995	21,510,649	1.0147
1999	26,324,563	26,763,782	1.0167	1999	26,762,661	26,934,869	1.0064
2000	34,730,581	35,390,393	1.0190	2000	35,388,169	35,684,628	1.0084
2001	28,802,306	29,204,956	1.0140	2001	29,204,127	30,128,808	1.0317
2002	32,930,309	34,572,054	1.0499	2002	34,572,502	35,066,155	1.0143
2003	35,823,574	36,600,193	1.0217	2003	36,569,883	37,367,991	1.0218
2004	40,558,928	41,836,203	1.0315	2004	41,832,279	42,675,810	1.0202
2005	41,434,626	42,250,185	1.0197	2005	42,246,638	44,115,787	1.0442
2006	41,235,375	43,061,394	1.0443	2006	43,027,873	44,852,727	1.0424
2007	43,513,733	44,977,414	1.0336	2007	44,844,176	46,299,443	1.0325
2008	42,222,088	44,406,558	1.0517	2008	43,791,480	45,674,044	1.0430
2009	42,742,271	46,384,289	1.0852	2009	44,995,285	47,722,708	1.0606
2010	48,153,993	51,618,190	1.0719	2010	51,201,320	53,581,074	1.0465
2011	43,271,496	46,700,759	1.0792	2011	46,361,396	47,199,848	1.0181
2012	32,235,298	37,867,875	1.1747	2012	37,562,547	40,807,785	1.0864
2013	24,359,269	35,473,170	1.4562	2013	35,083,219	41,845,771	1.1928
2014	4,466,387	22,723,524	5.0877	2014	22,541,869	31,848,646	1.4129
2015		7,638,688		2015	7,638,654	29,887,525	3.9127
				2016		6,603,857	

NOTE: So as to maximize the use of available data, the companies used in one stage of development were allowed to be independent of those used in the other stage of development; therefore, the figures shown at each valuation may vary.

* Losses limited on a per-claim basis, with the actual limitation varying by policy year as described in Exhibit 1a.

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

EXHIBIT VIII
DELAWARE COMPENSATION RATING BUREAU, INC.
RATE AND LOSS COST FORMULAE

The experience used for classification relativities for the December 1, 2017 revision will include all available risks. It is proposed that catastrophes be limited in accordance with the procedure previously employed in other DCRB filings. The experience period will be five (5) years for all classifications regardless of whether a classification might meet the full credibility requirements with less than five years of data. Credibility will be based on reported payrolls for classifications using payroll as the exposure base. For non-payroll classifications, expected losses will be used as the basis for credibility. Thus, two credibility tables will be prepared for use in the December 1, 2017 filing. The values for these respective tables will be established such that the credibility assigned to a payroll-based classification having the same portion of total statewide expected losses and payrolls attributable to its experience using each table would be equal. All occupational disease losses will be included in the exhibit of classification experience, with the total amount of such losses by type of injury being shown on a separate line on the classification rate worksheets.

The larger classifications are subject to standard procedures as described below. However, circumstances will sometimes require that some classifications' rating procedure be modified to recognize situations where the normal rating process would not be appropriate. Such classifications, and the manner in which their rates or loss costs have been derived, are separately identified within the filing material.

The calculation of assigned risk classification rates will be made in accordance with the following procedure:

- (1) Determine the pure premiums underlying present Manual Residual Market Rates by category (serious, non-serious, medical only and total) for each classification.
- (2) Adjust the present pure premiums by category (serious, non-serious, medical only and total) to the December 1, 2017 on-rate-level to obtain present on-rate-level pure premiums.
- (3) Determine Expected Losses (serious, non-serious, medical only and total) for each classification by multiplying the exposures from the experience period by the pure premiums underlying present Manual Rates.
- (4) Determine the indicated pure premiums (serious, non-serious, medical only and total) from the exposures and losses from the experience period.
- (5) Test the indicated total pure premiums by multiplying the exposures of the latest three years for each classification and obtaining the total Actual Losses for all classifications combined.
- (6) Calculate Expected Losses by multiplying the present pure premiums by the exposures from the last three years for each classification and by the overall average rate change.
- (7) Obtain correction factors by category of loss (serious, non-serious and medical only) by dividing the Expected Losses derived in (6) by the Actual Losses derived in (5).
- (8) Multiply the indicated (pre-test) pure premiums from (4) times the correction factors derived in (7) to obtain indicated (post-test) pure premiums.

RATE AND LOSS COST FORMULAE (continued)

- (9) Determine “formula” pure premiums from (2) and (8) above for each type of loss (serious, non-serious and medical only), with credibility for each category of loss corresponding to either the amount of reported payroll (for all classifications in which payroll is the exposure base) or to the amount of Expected Losses (for all “non-payroll” classifications). Credibility weights will be taken from exhibits appearing in the Class Book. The complement of credibility is in each case to be assigned to the present on December 1, 2017 level pure premiums for each category of loss.
- (10) Select proposed total pure premiums for each classification, using the middle value from the total pure premiums derived in (2), (8) and (9) above. If the proposed pure premium selected on this basis is different from the formula pure premium derived in (9) above, partial pure premiums are to be allocated between categories (serious, non-serious and medical only) in the same proportion as the partial pure premiums comprising the formula pure premium.
- (11) Test the proposed total pure premiums selected in (10) by multiplying by the exposures of the three latest years for each classification and obtaining the total Expected Losses for all classifications combined.
- (12) Obtain a correction factor by dividing the Expected Losses derived in (6) above by the Expected Losses derived in (11) above.
- (13) Calculate the “composite pure premium multipliers” for each industry group as the product of the following items:
 - (a) The pure premium correction factor determined in (12) above.
 - (b) The proposed experience rating plan off-balance factor (Collectible Premium Ratio).
 - (c) The inverse of the permissible loss and loss adjustment ratio.
 - (d) The estimated effect of the July 1, 2018 benefit change.
- (14) Apply the composite pure premium multiplier obtained in (13) above to the proposed total pure premiums to obtain Manual Rates.
- (15) Test to assure that the maximum departure of the Manual Rates derived in (14) above from current Manual Rates is in accordance with the following parameters:

Maximum Change in Rates:
Upward: The industry group average change plus 25% rounded to the nearest 1%.
Downward: The industry group average change minus 25% rounded to the nearest 1%.
- (16) Manual rates are to be rounded to the nearest \$.01.
- (17) Test the Manual Rates derived in (16) above to determine if balance has been achieved within 0.0005 of the indicated change in rate level by industry group. If such balance has not been achieved, calculate the necessary correction factor to adjust the composite pure premium multipliers derived in (13) above to achieve the necessary balance. Perform steps (14) through (17) iteratively until the desired balance is achieved.

RATE AND LOSS COST FORMULAE (continued)

Non-reviewed Classifications

- (18) For classifications with insufficient credibility (non-reviewed classifications), an alternative calculation is used to derive indicated rates.

Insufficient credibility is defined as having five-year payroll less than that necessary to achieve 5% credibility for the non-serious component of pure premium. For non-payroll based classifications, expected losses replace payrolls.

For these non-reviewed classes, the indicated rate is calculated as follows:

- a) An average loss cost using Pennsylvania loss cost values and the Delaware distribution of business by class is calculated.
- b) Classification relativities are then calculated that relate the Pennsylvania loss cost by classification to the average overall loss cost calculated in (a) above.
- c) Indicated average loss costs are calculated by class by multiplying the relativities in (b) above times the average Delaware loss cost value for all classes combined times the average manual change in rates times the indicated composite pure premium multiplier.
- d) A second indicated rate is calculated by applying the average manual change in rates by industry group to the current Delaware rate for the class.
- e) A final indicated rate, subject to capping and balancing criteria previously described, is calculated by applying one-third weight to (c) above plus two-thirds weight to (d) above.

Loss Costs

The calculation of non-assigned risk classification loss costs will be made in accordance with the following procedure:

- (19) Multiply the proposed assigned risk Manual Rates by classification by the permissible loss, loss adjustment expense and loss based assessment ratio.

EXHIBIT IX**COLLECTIBLE PREMIUM RATIOS ***

Manual Years 2014 to 2016 Market Profile Report Data

Manual Year	Premium at Manual Rates	Collected Premium (Excluding Constants)	Collectible Premium Ratio (2)/(3)
(1)	(2)	(3)	(4)
ALL INDUSTRIES			
2014	258,211,562	260,286,052	0.9920
2015	247,095,158	259,025,925	0.9539
2016	286,601,879	297,368,719	0.9638
TOTAL	791,908,599	816,680,696	0.9697
MANUFACTURING AND UTILITIES			
2014	34,335,697	31,534,717	1.0888
2015	33,641,793	30,869,674	1.0898
2016	35,919,716	32,826,790	1.0942
TOTAL	103,897,207	95,231,181	1.0910
CONTRACTING AND QUARRYING			
2014	50,143,592	47,541,230	1.0547
2015	48,303,173	46,969,170	1.0284
2016	57,816,413	55,135,715	1.0486
TOTAL	156,263,179	149,646,115	1.0442
OTHER INDUSTRIES			
2014	173,732,273	181,210,105	0.9587
2015	165,150,191	181,187,081	0.9115
2016	192,865,750	209,406,215	0.9210
TOTAL	531,748,213	571,803,400	0.9299

* Excludes classifications and coverages not subject to experience rating.

EXHIBIT X

EXPECTED LOSS RATE FACTORS

CALCULATION OF EXPECTED LOSS RATE FACTORS

Policy Year Beginning 12/1 (1)	Average Law Multiplier (2)	Adjustment Factor (3)	Loss Ratio Development Factor (4)	Expense Allowance ** 1 / (PLR/CPR) (5)	Trend Factor (6)	Product (2) * (3) * (4) * (5) * (6) (7)	Expected Loss Rate Factor 1.0 / (7) (8)	Factor to Reflect Approved Rate Levels* (9)	Combined Effect (8) * (9) (10)
<u>Manufacturing and Utilities</u>									
2013	0.9236	1.0000	1.6885	1.8688	1.2960	3.7771	0.2648	1.0087	0.2671
2014	0.9614	1.0000	1.7518	1.8688	1.2139	3.8206	0.2617	1.0087	0.2640
2015	0.9849	1.0000	2.5313	1.8688	1.1375	5.2997	0.1887	1.0087	0.1903
<u>Contracting and Quarrying</u>									
2013	0.9236	1.0000	1.5963	1.7886	1.2960	3.4176	0.2926	1.0087	0.2951
2014	0.9614	1.0000	1.8923	1.7886	1.2139	3.9499	0.2532	1.0087	0.2554
2015	0.9849	1.0000	2.5263	1.7886	1.1375	5.0622	0.1975	1.0087	0.1992
<u>Other Industries</u>									
2013	0.9236	1.0000	1.6005	1.5928	1.2960	3.0514	0.3277	1.0087	0.3306
2014	0.9614	1.0000	1.8439	1.5928	1.2139	3.4276	0.2917	1.0087	0.2942
2015	0.9849	1.0000	2.3951	1.5928	1.1375	4.2739	0.2340	1.0087	0.2360

* (12/1/17 Filed Change in Manual Rate Level)/(12/1/17 Approved Change in Manual Rate Level) by Industry Group, from Exhibit 12, Page 1.

** Permissible Loss Ratio = 0.5838
 Collectible Premium Ratios
 Manufacturing = 1.0910
 Contracting = 1.0442
 All Other = 0.9299

EXHIBIT XI

**CALCULATION OF TAX MULTIPLIER FOR USE IN RETROSPECTIVE RATING PLANS
(O/T U.S.L. & H.W. Act Coverages)**

Expense Provisions for O/T U.S.L. & H.W. Classes

Losses	58.38
Loss Adjustment Expense	12.18
Loss & Loss Adjustment	<u>70.56</u>
Premium Discount	8.38
Acquisition	7.77
General Expenses	3.26
Profit and Contingencies	1.08
Taxes	2.33
Uncollectible Premium	1.10
Workers' Compensation Fund	3.00
Administrative Assessment	2.52
	<u>29.44</u>

If

- T = Tax multiplier
- E = Expense provision in rates (General, Acquisition, and Profit), less premium discount
- L = Loss provision in rates
- C = Loss conversion factor
- B = Assessments made on premiums
- A = Assessments made on losses (adjusted so as not to collect profit and general expense dollars on the extra premium generated by the assessments)

Using average discount (Schedule Y) this yields:

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

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

Then

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

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

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

EXHIBIT XII

DELAWARE RETROSPECTIVE DEVELOPMENT FACTORS *

Retrospective development factors for first, second and third adjustments are calculated below. They are intended for use in retrospective plans with no loss limitation and applicable to the expected loss portion of premium.

First Adjustment	RDF =	0.5936
Second Adjustment	RDF =	0.4595
Third Adjustment	RDF =	0.3797

For those companies using retrospective development factors with loss limitations, the following formula may be used.

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

RDF(LIM) = Retrospective Development Factors at limited basis
ELF = Excess Loss (Pure Premium) Factors exclusive of allocated loss adjustment expenses for given Hazard Group and Loss Limitation
RDF = Retrospective Development Factors without Loss Limitation

For Example:

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

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

* The use of retrospective development factors is optional.

DELAWARE COMPENSATION RATING BUREAU, INC.

Indicated Residual Market Rate Change

Page 1 presents the overall indicated changes in rates and loss costs.

Derivation of the indemnity and medical trend factors and trended loss ratios shown on page 1 is presented on pages 2 and 3.

Page 4 shows the derivation of overall frequency trend factors for each of the latest four policy years.

Staff is taking into account the impact of direct savings attributable to House Bill 373.

INDICATED CHANGE IN RATE LEVEL

	<u>Indemnity</u>	<u>Medical</u>	<u>Total</u>
(1a) Policy Year 2012 Loss and Loss Adjustment Expense Ratio	0.2614	0.4256	0.6870
(1b) Policy Year 2013 Loss and Loss Adjustment Expense Ratio	0.2925	0.4933	0.7858
(1c) Policy Year 2014 Loss and Loss Adjustment Expense Ratio	0.2546	0.4461	0.7007
(1d) Policy Year 2015 Loss and Loss Adjustment Expense Ratio	0.2384	0.5472	0.7856
(1e) Average (Midpoint = 7/1/2014)	0.2617	0.4781	0.7398
(2a) Policy Year 2012 Loss and Loss Adjustment Expense Ratio	0.2435	0.5040	
(2b) Policy Year 2013 Loss and Loss Adjustment Expense Ratio	0.2758	0.5677	
(2c) Policy Year 2014 Loss and Loss Adjustment Expense Ratio	0.2429	0.4989	
(2d) Policy Year 2015 Loss and Loss Adjustment Expense Ratio	0.2302	0.5947	
(2e) Average at 12/1/2018	0.2481	0.5413	0.7894
(3a) House Bill 373 Adjustment	1.0000	0.6859	
(3b) Average Trended Loss and LAE Ratio Post-Legislation (2e) * (3a)	0.2481	0.3713	0.6194
(4a) Excess Loss Factor at \$1,930,710 (Post-Legislative Basis) *			0.0817
(4b) Provision for Excess Loss (5a) - (3b)			0.0551
(5a) Total Trended Loss and LAE Ratio (3b) / (1.0 - (4a))	0.2614	0.4131	0.6745
(5b) Percentage of Total	38.75%	61.25%	
(6) Permissible Loss and Loss Adjustment Ratio			0.7056
(7) Indicated Change in Rates (5a) / (6)			0.9559
(8) Estimated Effect of the 7/1/18 Benefit Change			0.9948
(9) Indicated Change in Residual Market Rate Level (7) * (8)			0.9509
(9a) Factor to Adjust for Compromise With Insurance Department			0.99135
(9b) Change in Residual Market Rate Level to Reflect Compromise (9) * (9a)			0.9427
			-5.73%
(10) Indicated Change in Voluntary Market Loss Costs (9) * [0.7308 / 0.7102]			0.9785
(10a) Factor to Adjust for Compromise With Insurance Department			0.99135
(10b) Change in Voluntary Market Loss Cost Level to Reflect Compromise (10) * (10a)			0.9700
			-3.00%

CHANGES IN MANUAL PREMIUM LEVEL BY INDUSTRY GROUP

	Mfg.	Cont.	Other	Total
(11) Current Collectible Premium Ratio	1.0282	1.0294	0.9197	
(12) Proposed Collectible Premium Ratio	1.0910	1.0442	0.9299	
(13) Change in Collectible Premium Ratio (12) / (11)	1.0611	1.0144	1.0111	1.0182
(14) Change in Residual Market Manual Rate Level (9b) * (13)	1.0003	0.9563	0.9532	0.9599
(15) Change in Voluntary Market Manual Loss Cost Level (10b) * (13)	1.0293	0.9840	0.9808	0.9877
(16) Current Offset for Residual Market Surcharge				0.9905
(17) Proposed Offset for Residual Market Surcharge				0.9927
(18) Adjusted Change in Voluntary Market Manual Loss Cost Level (15) * (17) / (16)	1.0316	0.9862	0.9830	0.9899

* \$2,744,000 on a Post-HB175, Pre-HB373 basis.

DETERMINATION OF TREND

INDEMNITY

Policy Year	2009	2010	2011	2012	2013	2014	2015
Actual Loss Ratio	0.2609	0.2568	0.2546	0.2614	0.2925	0.2546	0.2384
Normalized Frequency	0.6100	0.6100	0.5718	0.5123	0.5353	0.4630	0.4928
Severity Loss Ratio	0.4277	0.4210	0.4453	0.5102	0.5465	0.5498	0.4838
x	1	2	3	4	5	6	7
y	0.4277	0.4210	0.4453	0.5102	0.5465	0.5498	0.4838

7 Point Exponential Regression: $y = 0.410462 * 1.040379 ^ x$

Selected Annual Trend = 4.0%

Policy Year	Annual Trend Factor (1)	Trend Period # Years to 12/1/18 (2)	Severity Trend Factor (3) = (1)^(2)	Frequency Trend Factor (4) #
2012	1.0404	5.9167	1.2639	0.7372
2013	1.0404	4.9167	1.2149	0.7762
2014	1.0404	3.9167	1.1677	0.8172
2015	1.0404	2.9167	1.1224	0.8604

Trended Loss Ratio

Policy Year	Actual Loss Ratio (5)	Combined Trend Factor (6) = (3)*(4)	Trended Loss Ratio (7) = (5)*(6)
2012	0.2614	0.9317	0.2435
2013	0.2925	0.9430	0.2758
2014	0.2546	0.9542	0.2429
2015	0.2384	0.9657	0.2302
Average			0.2481

See Page 12.4 for column (4).

DETERMINATION OF TREND

MEDICAL

Policy Year	2009	2010	2011	2012	2013	2014	2015
Actual Loss Ratio	0.3934	0.4761	0.4352	0.4256	0.4933	0.4461	0.5472
Normalized Frequency	0.6100	0.6100	0.5718	0.5123	0.5353	0.4630	0.4928
Severity Loss Ratio	0.6449	0.7805	0.7611	0.8307	0.9216	0.9634	1.1104
x	1	2	3	4	5	6	7
y	0.6449	0.7805	0.7611	0.8307	0.9216	0.9634	1.1104

7 Point Exponential Regression: $y = 0.615106 * 1.083386 ^ x$

Selected Annual Trend = 8.3%

Policy Year	Annual Trend Factor (1)	Trend Period # Years to 12/1/18 (2)	Severity Trend Factor (3) = (1)^(2)	Frequency Trend Factor (4) #
2012	1.0834	5.9167	1.6062	0.7372
2013	1.0834	4.9167	1.4826	0.7762
2014	1.0834	3.9167	1.3685	0.8172
2015	1.0834	2.9167	1.2631	0.8604

Trended Loss Ratio

Policy Year	Actual Loss Ratio (5)	Combined Trend Factor (6) = (3)*(4)	Trended Loss Ratio (7) = (5)*(6)
2012	0.4256	1.1841	0.5040
2013	0.4933	1.1508	0.5677
2014	0.4461	1.1183	0.4989
2015	0.5472	1.0868	0.5947
Average			0.5413

See Page 12.4 for column (4).

DETERMINATION OF TREND

CLAIM FREQUENCY

Policy Year Frequency per \$1 million of Expected Losses

Policy Year	Claim Frequency	Normalized Frequency
2003	11.77	1.0000
2004	10.38	0.8819
2005	9.28	0.7884
2006	8.73	0.7417
2007	8.12	0.6899
2008	7.19	0.6109
2009	7.18	0.6100
2010	7.18	0.6100
2011	6.73	0.5718
2012	6.03	0.5123
2013	6.30	0.5353
2014	5.45	0.4630
2015	5.80	0.4928

Policy Year	2009	2010	2011	2012	2013	2014	2015
x	1	2	3	4	5	6	7
y	0.6100	0.6100	0.5718	0.5123	0.5353	0.4630	0.4928

7 Point (2009 - 2015) Exponential Regression: $y = 0.645767 * 0.956075 ^ x$

Annual Trend = **-4.4%**

Policy Year	2007	2008	2011	2012	2013	2014	2015
x	1	2	3	4	5	6	7
y	0.6899	0.6109	0.5718	0.5123	0.5353	0.4630	0.4928

7 Point (2007 - 2008, 2011 - 2015) Exponential Regression: $y = 0.693214 * 0.943461 ^ x$

Annual Trend = **-5.7%**

Selected Annual Trend (Average of -4.4% and -5.7%) = -5.0%

Policy Year	Annual Trend Factor (1)	# of Years to 12/1/18 (2)	Frequency Trend Factor (3) = (1)^(2)
2012	0.9498	5.9167	0.7372
2013	0.9498	4.9167	0.7762
2014	0.9498	3.9167	0.8172
2015	0.9498	2.9167	0.8604

DELAWARE COMPENSATION RATING BUREAU, INC.

Review of Experience Rating Plan Parameters

Page 20.1 contains Collectible Premium Ratios.

Page 20.2 contains Expected Loss Cost Factors. They are applied to residual market rates by classification to produce Table A, Expected Loss Factors, which are the basis for the calculation of Expected Losses.

Page 20.3 contains the derivation of various factors, i.e. maximum single loss size, self-rating point, that are used to produce Table B.

COLLECTIBLE PREMIUM RATIOS *

Manual Years 2014 to 2016 Market Profile Report Data

Manual Year	Premium at Manual Rates	Collected Premium (Excluding Constants)	Collectible Premium Ratio (2)/(3)
(1)	(2)	(3)	(4)
ALL INDUSTRIES			
2014	258,211,562	260,286,052	0.9920
2015	247,095,158	259,025,925	0.9539
2016	286,601,879	297,368,719	0.9638
TOTAL	791,908,599	816,680,696	0.9697
MANUFACTURING AND UTILITIES			
2014	34,335,697	31,534,717	1.0888
2015	33,641,793	30,869,674	1.0898
2016	35,919,716	32,826,790	1.0942
TOTAL	103,897,207	95,231,181	1.0910
CONTRACTING AND QUARRYING			
2014	50,143,592	47,541,230	1.0547
2015	48,303,173	46,969,170	1.0284
2016	57,816,413	55,135,715	1.0486
TOTAL	156,263,179	149,646,115	1.0442
OTHER INDUSTRIES			
2014	173,732,273	181,210,105	0.9587
2015	165,150,191	181,187,081	0.9115
2016	192,865,750	209,406,215	0.9210
TOTAL	531,748,213	571,803,400	0.9299

* Excludes classifications and coverages not subject to experience rating.

CALCULATION OF EXPECTED LOSS RATE FACTORS

Policy Year Beginning 12/1 (1)	Average Law Multiplier (2)	Adjustment Factor (3)	Loss Ratio Development Factor (4)	Expense Allowance ** 1 / (PLR/CPR) (5)	Trend Factor (6)	Product (2) * (3) * (4) * (5) * (6) (7)	Expected Loss Rate Factor 1.0 / (7) (8)	Factor to Reflect Approved Rate Levels* (9)	Combined Effect (8) * (9) (10)
<u>Manufacturing and Utilities</u>									
2013	0.9236	1.0000	1.6885	1.8688	1.2960	3.7771	0.2648	1.0087	0.2671
2014	0.9614	1.0000	1.7518	1.8688	1.2139	3.8206	0.2617	1.0087	0.2640
2015	0.9849	1.0000	2.5313	1.8688	1.1375	5.2997	0.1887	1.0087	0.1903
<u>Contracting and Quarrying</u>									
2013	0.9236	1.0000	1.5963	1.7886	1.2960	3.4176	0.2926	1.0087	0.2951
2014	0.9614	1.0000	1.8923	1.7886	1.2139	3.9499	0.2532	1.0087	0.2554
2015	0.9849	1.0000	2.5263	1.7886	1.1375	5.0622	0.1975	1.0087	0.1992
<u>Other Industries</u>									
2013	0.9236	1.0000	1.6005	1.5928	1.2960	3.0514	0.3277	1.0087	0.3306
2014	0.9614	1.0000	1.8439	1.5928	1.2139	3.4276	0.2917	1.0087	0.2942
2015	0.9849	1.0000	2.3951	1.5928	1.1375	4.2739	0.2340	1.0087	0.2360

* (12/1/17 Filed Change in Manual Rate Level)/(12/1/17 Approved Change in Manual Rate Level) by Industry Group, from Exhibit 12, Page 1.

** Permissible Loss Ratio = 0.5838
 Collectible Premium Ratios
 Manufacturing = 1.0910
 Contracting = 1.0442
 All Other = 0.9299

Experience Rating Plan Parameters

(1)	Eligibility Point = (3,161 = 1 yr Prem) 3 yr =	\$9,483
(2)	Permissible Loss Ratio =	0.6020 (a)
(3)	Expected Losses needed to achieve 5% credibility (1) * (2) = \$9,483 * 0.6020 =	\$5,709
(4)	Max Value : $\frac{0.25 * \$5,709}{0.05} =$	\$28,545
(5)	K-Value a) If (3) is assigned 5% credibility, then $K = \frac{E * (1 - c)}{c} = \frac{\$5,709 * (1 - .05)}{.05} =$	\$108,471
(6)	.055 Credibility Interval - the .0525 left endpoint corresponds to $E = \frac{(K * C)}{(1 - C)} = \frac{\$108,471 * .0525}{.9475} =$	\$6,010
(7)	Right endpoint for .05 credibility interval =	\$6,009
(8)	Self rating point = 25 * average serious claim = 25 * \$304,144 =	\$7,603,600
	6% of (8) rounded to the nearest \$1,000 =	\$456,000
	Selected =	\$456,000

(a) Standard LR / CPR = Manual LR
0.5838 / 0.9697 = 0.6020

DELAWARE COMPENSATION RATING BUREAU, INC.

Manual Rates, Loss Costs and Expected Loss Rates

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

Amended Effective December 1, 2017 on New and Renewal Business

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP A-G
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
005	20.50	28.26	2,000	6.49	8.09	9.09	F
0006	5.37	7.41	1,275	1.70	2.12	2.38	D
007	6.58	9.07	2,000	2.08	2.60	2.92	C
0008	4.88	6.73	2,000	1.55	1.93	2.17	D
009	30.54	42.09	2,000	9.67	12.06	13.55	G
0011	4.32	5.97	1,875	1.37	1.71	1.92	B
0012	5.35	7.38	2,000	1.69	2.11	2.37	D
0013	5.35	7.38	2,000	1.69	2.11	2.37	C
015	18.17	25.05	2,000	5.76	7.18	8.06	E
0016	3.62	4.98	955	1.14	1.43	1.60	C
0034	4.27	5.89	1,075	1.35	1.69	1.89	C
0036	4.98	6.87	1,205	1.58	1.97	2.21	C
055	5.50	7.58	2,000	1.47	1.88	2.18	F
059	6.30	8.68	2,000	1.68	2.16	2.49	E
0083	5.91	8.14	1,375	1.87	2.33	2.62	C
101	4.95	6.82	2,000	1.26	1.75	1.77	E
104	5.23	7.21	2,000	1.34	1.85	1.88	B
105	5.51	7.59	2,000	1.41	1.95	1.97	D
106	8.81	12.15	2,000	2.25	3.12	3.16	C
107	4.07	5.61	1,780	1.04	1.44	1.46	B
108	5.63	7.77	2,000	1.44	2.00	2.02	C
109	6.79	9.36	2,000	1.73	2.41	2.43	C
110	4.85	6.69	2,000	1.24	1.72	1.74	B
111	8.45	11.65	2,000	2.16	2.99	3.03	C
112	15.23	21.00	2,000	3.89	5.40	5.46	C
113	3.71	5.12	1,650	0.95	1.31	1.33	C
114	10.51	14.48	2,000	2.68	3.72	3.77	E
115	3.28	4.52	1,495	0.84	1.16	1.18	D
119	5.99	8.25	2,000	1.53	2.12	2.14	C
130	8.44	11.64	2,000	2.16	2.99	3.03	E
132	2.26	3.11	1,120	0.58	0.80	0.81	C
134	5.28	7.28	2,000	1.35	1.87	1.89	C
135	4.22	5.82	1,835	1.08	1.50	1.51	C
136	4.14	5.71	1,810	1.06	1.47	1.49	C
139	6.58	9.08	2,000	1.68	2.33	2.36	C
141	7.49	10.32	2,000	1.91	2.65	2.68	B
142	3.46	4.77	1,560	0.88	1.22	1.24	C
161	3.07	4.23	1,415	0.78	1.09	1.10	C
163	6.31	8.70	2,000	1.61	2.24	2.26	C
165	8.36	11.53	2,000	2.14	2.96	3.00	B
166	4.65	6.42	1,995	1.19	1.65	1.67	C
185	5.23	7.21	2,000	1.34	1.85	1.88	B
187	4.07	5.61	1,780	1.04	1.44	1.46	B
191	3.07	4.23	1,415	0.78	1.09	1.10	C

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

** Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

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

Amended Effective December 1, 2017 on New and Renewal Business

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP A-G
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
201	6.47	8.93	2,000	1.65	2.29	2.32	D
204	4.12	5.68	1,800	1.05	1.46	1.48	B
205	4.77	6.56	2,000	1.22	1.69	1.71	B
221	3.57	4.93	1,600	0.91	1.27	1.28	C
222	5.55	7.64	2,000	1.42	1.96	1.99	C
225	4.19	5.78	1,825	1.07	1.49	1.50	C
227	3.35	4.61	1,515	0.85	1.19	1.20	C
255	4.17	5.75	1,820	1.07	1.48	1.50	E
257	4.19	5.78	1,825	1.07	1.49	1.50	C
259	3.48	4.80	1,565	0.89	1.23	1.25	C
261	4.36	6.01	1,890	1.11	1.54	1.56	C
263	3.46	4.78	1,560	0.88	1.23	1.24	C
265	4.27	5.90	1,860	1.09	1.52	1.53	C
275	3.57	4.93	1,600	0.91	1.27	1.28	C
276	5.55	7.64	2,000	1.42	1.96	1.99	C
281	3.49	4.81	1,570	0.89	1.24	1.25	B
282	9.60	13.24	2,000	2.45	3.40	3.44	D
285	4.14	5.71	1,810	1.06	1.47	1.49	B
297	3.49	4.81	1,570	0.89	1.24	1.25	B
301	8.70	12.00	2,000	2.22	3.08	3.12	F
305	7.11	9.80	2,000	1.82	2.52	2.55	D
306	6.35	8.75	2,000	1.62	2.25	2.28	B
309	4.49	6.18	1,935	1.15	1.59	1.61	B
311	4.55	6.28	1,960	1.16	1.61	1.63	C
319	6.29	8.67	2,000	1.61	2.23	2.25	A
323	6.02	8.30	2,000	1.54	2.13	2.16	C
327	5.11	7.04	2,000	1.30	1.81	1.83	C
402	6.93	9.55	2,000	1.77	2.46	2.48	E
403	4.03	5.55	1,765	1.03	1.43	1.44	C
404	4.95	6.82	2,000	1.26	1.75	1.77	E
406	7.02	9.68	2,000	1.79	2.49	2.52	E
407	5.39	7.44	2,000	1.38	1.91	1.93	C
411	8.96	12.35	2,000	2.29	3.17	3.21	E
413	9.95	13.72	2,000	2.54	3.53	3.57	E
415	5.25	7.24	2,000	1.34	1.86	1.88	E
416	3.42	4.71	1,545	0.87	1.21	1.23	C
421	9.03	12.45	2,000	2.31	3.20	3.24	E
425	11.71	16.15	2,000	2.99	4.15	4.20	E
427	6.05	8.34	2,000	1.55	2.14	2.17	E
429	6.84	9.43	2,000	1.75	2.42	2.45	D
431	8.46	11.67	2,000	2.16	3.00	3.03	C
433	4.77	6.56	2,000	1.22	1.69	1.71	C
435	6.51	8.98	2,000	1.66	2.31	2.33	C
441	2.04	2.81	1,040	0.52	0.72	0.73	C

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

** Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

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

Amended Effective December 1, 2017 on New and Renewal Business

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZ GRP A-G
				A-1	A-2	A-3	
445	4.62	6.37	1,985	1.18	1.64	1.66	C
446	2.41	3.33	1,175	0.62	0.86	0.87	B
447	7.52	10.36	2,000	1.92	2.66	2.70	E
449	3.49	4.82	1,570	0.89	1.24	1.25	D
451	5.16	7.11	2,000	1.32	1.83	1.85	D
454	8.69	11.98	2,000	2.22	3.08	3.11	C
456	7.15	9.86	2,000	1.83	2.53	2.56	D
457	5.33	7.35	2,000	1.36	1.89	1.91	C
458	3.03	4.17	1,400	0.77	1.07	1.08	B
459	1.64	2.26	895	0.42	0.58	0.59	C
461	5.47	7.55	2,000	1.40	1.94	1.96	D
463	4.32	5.97	1,875	1.11	1.53	1.55	D
464	4.52	6.22	1,945	1.15	1.60	1.62	C
465	5.23	7.20	2,000	1.33	1.85	1.87	D
467	6.53	9.00	2,000	1.67	2.31	2.34	B
471	1.61	2.22	885	0.41	0.57	0.58	B
472	1.78	2.46	945	0.45	0.63	0.64	B
473	3.37	4.64	1,525	0.86	1.19	1.21	B
474	2.71	3.74	1,285	0.69	0.96	0.97	C
475	4.15	5.72	1,810	1.06	1.47	1.49	D
476	2.19	3.01	1,095	0.56	0.77	0.78	C
477	3.25	4.48	1,480	0.83	1.15	1.16	C
483	2.27	3.12	1,120	0.58	0.80	0.81	B
485	2.07	2.86	1,055	0.53	0.73	0.74	B
486	2.52	3.47	1,215	0.64	0.89	0.90	C
487	1.69	2.33	910	0.43	0.60	0.61	C
488	1.09	1.50	695	0.28	0.39	0.39	B
489	2.25	3.10	1,115	0.57	0.80	0.81	B
491	4.03	5.55	1,765	1.03	1.43	1.44	C
495	5.16	7.11	2,000	1.32	1.83	1.85	D
497	1.78	2.46	945	0.45	0.63	0.64	B
499	4.15	5.72	1,810	1.06	1.47	1.49	D
501	5.17	7.12	2,000	1.32	1.83	1.85	E
502	5.43	7.49	2,000	1.39	1.92	1.95	A
506	2.95	4.07	1,375	0.75	1.05	1.06	C
507	3.65	5.03	1,630	0.93	1.29	1.31	F
509	8.85	12.20	2,000	2.26	3.14	3.17	G
511	8.91	12.28	2,000	2.27	3.15	3.19	E
512	7.29	a 10.05	b 2,000	1.86	2.58	2.61	E
513	5.16	c 7.11	d 2,000	1.32	1.83	1.85	B
535	4.28	5.91	1,860	1.09	1.52	1.54	C

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

** Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

a OD: \$1.46 Supplementary is not subject to experience or retrospective rating. Code as 0175.

b OD: \$2.01 Supplementary is not subject to experience or retrospective rating. Code as 0175.

c OD: \$0.51 Supplementary is not subject to experience or retrospective rating. Code as 0176.

d OD: \$0.71 Supplementary is not subject to experience or retrospective rating. Code as 0176.

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

Amended Effective December 1, 2017 on New and Renewal Business

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP A-G
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
536	8.46	11.67	2,000	2.16	3.00	3.03	C
544	9.70	13.36	2,000	2.48	3.43	3.47	E
551	2.00	2.76	1,025	0.51	0.71	0.72	F
553	5.68	7.83	2,000	1.45	2.01	2.04	G
555	1.43	1.96	815	0.36	0.50	0.51	B
563	2.12	2.92	1,070	0.54	0.75	0.76	C
571	3.99	5.50	1,755	1.02	1.41	1.43	C
573	6.15	8.47	2,000	1.57	2.18	2.20	F
581	2.13	2.94	1,075	0.54	0.76	0.76	E
587	2.12	2.92	1,070	0.54	0.75	0.76	C
601	11.62	16.01	2,000	2.90	3.72	4.30	G
602	6.59	9.08	2,000	1.65	2.11	2.44	F
603	9.40	12.96	2,000	2.36	3.03	3.50	F
605	10.12	13.96	2,000	2.55	3.27	3.78	E
607	7.46	10.28	2,000	1.90	2.43	2.81	F
608	6.78	9.35	2,000	1.65	2.11	2.44	F
609	6.17	8.51	2,000	1.57	2.01	2.32	F
611	12.68	17.47	2,000	3.20	4.10	4.73	E
615	13.52	18.64	2,000	3.40	4.36	5.04	G
617	5.63	7.76	2,000	1.41	1.81	2.10	F
625	7.50	10.33	2,000	1.90	2.44	2.82	F
643	15.44	21.29	2,000	2.60	3.33	3.85	G
645	8.45	11.65	2,000	2.09	2.68	3.10	F
646	7.65	10.54	2,000	1.94	2.49	2.87	E
647	10.22	14.09	2,000	2.60	3.33	3.85	D
648	6.46	8.90	2,000	1.70	2.18	2.52	E
649	4.42	6.10	1,790	1.10	1.40	1.62	E
651	7.47	10.30	2,000	1.87	2.40	2.77	F
652	10.17	14.02	2,000	2.66	3.41	3.94	F
653	8.70	11.99	2,000	2.27	2.91	3.36	F
654	7.36	10.15	2,000	1.80	2.31	2.67	F
655	18.56	25.57	2,000	4.68	6.00	6.94	G
656	9.44	13.02	2,000	2.38	3.05	3.52	G
657	11.35	15.64	2,000	2.85	3.66	4.23	F
658	12.31	16.97	2,000	3.12	4.00	4.62	F
659	23.63	32.58	2,000	6.04	7.74	8.94	G
660	2.77	3.82	1,305	0.74	0.95	1.10	E
661	3.78	5.21	1,570	0.93	1.20	1.38	E
662	6.72	9.26	2,000	1.79	2.30	2.66	E
663	4.93	6.78	2,000	1.25	1.60	1.85	E
664	6.41	8.83	2,000	1.52	1.95	2.25	E
665	9.84	13.55	2,000	2.54	3.26	3.77	F
666	9.18	12.66	2,000	2.33	2.99	3.45	E
667	2.61	3.60	1,195	0.66	0.85	0.98	F
668	8.54	11.77	2,000	2.16	2.77	3.20	E

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

** Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

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

Amended Effective December 1, 2017 on New and Renewal Business

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP A-G
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
669	9.34	12.87	2,000	2.35	3.01	3.48	F
670	6.97	9.61	2,000	1.86	2.39	2.76	E
673	7.19	9.91	2,000	1.92	2.46	2.85	F
674	6.78	9.34	2,000	1.71	2.19	2.53	E
675	5.08	7.00	2,000	1.33	1.70	1.97	F
676	6.08	8.38	2,000	1.53	1.96	2.26	E
677	4.26	5.86	1,760	1.07	1.37	1.58	G
679	10.55	14.53	2,000	2.82	3.61	4.18	F
681	6.97	9.61	2,000	1.86	2.39	2.76	F
682	19.70	27.16	2,000	5.27	6.75	7.80	E
691	6.17	8.51	2,000	1.57	2.01	2.32	F
693	7.47	10.30	2,000	1.87	2.40	2.77	F
695	3.78	5.21	1,570	0.93	1.20	1.38	E
709	2.42	3.34	1,180	0.65	0.83	0.96	G
716	3.44	4.75	1,555	0.92	1.18	1.36	E
718	3.70	5.09	1,645	0.99	1.27	1.46	E
721	15.11	20.83	2,000	3.86	5.35	5.42	F
744	0.95	1.30	640	0.24	0.34	0.34	D
751	3.33	4.59	1,510	0.85	1.18	1.19	E
752	1.50	2.06	840	0.38	0.53	0.54	G
753	5.55	7.64	2,000	1.42	1.96	1.99	C
755	2.97	4.09	1,380	0.76	1.05	1.06	F
757	2.97	4.09	1,380	0.76	1.05	1.06	E
759	7.45	10.26	2,000	1.90	2.64	2.67	E
801	10.22	14.08	2,000	3.24	4.03	4.53	E
802	8.23	11.34	2,000	2.61	3.25	3.65	E
803	21.87	30.14	2,000	6.92	8.63	9.70	E
804	3.86	5.32	1,705	1.22	1.52	1.71	E
805	7.45	10.27	2,000	2.36	2.94	3.31	E
806	12.73	17.54	2,000	4.03	5.02	5.65	E
807	7.72	10.65	2,000	2.45	3.05	3.43	E
808	7.81	10.75	2,000	2.47	3.08	3.46	E
809	5.23	7.20	2,000	1.65	2.06	2.32	F
811	9.24	12.75	2,000	2.93	3.65	4.10	E
812	9.18	12.66	2,000	2.91	3.62	4.07	F
813	5.88	8.09	2,000	1.86	2.32	2.61	D
814	4.55	6.27	1,955	1.44	1.79	2.02	C
815	3.65	5.02	1,625	1.15	1.44	1.62	D
816	3.04	4.19	1,405	0.96	1.20	1.35	D
817	10.22	14.09	2,000	3.24	4.04	4.54	E
818	2.06	2.85	1,050	0.65	0.81	0.92	D
819	1.58	2.18	875	0.50	0.62	0.70	D
820	3.22	4.43	1,470	1.02	1.27	1.42	D
821	8.15	11.23	2,000	2.58	3.22	3.61	C
825	4.55	6.28	1,960	1.44	1.80	2.02	C
828	10.37	14.30	2,000	3.29	4.10	4.60	E
855	6.78	9.35	2,000	2.15	2.68	3.01	E
857	7.21	9.94	2,000	2.28	2.85	3.20	E

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

** Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

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

Amended Effective December 1, 2017 on New and Renewal Business

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP A-G
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
858	9.29	12.80	2,000	2.94	3.67	4.12	F
859	9.68	13.33	2,000	3.06	3.82	4.29	E
860	10.55	14.53	2,000	3.34	4.16	4.68	E
862	9.39	12.94	2,000	2.97	3.71	4.17	E
865	3.33	4.58	1,510	1.05	1.31	1.47	C
867	5.88	8.09	2,000	1.86	2.32	2.61	D
871	7.41	10.21	2,000	2.35	2.92	3.29	D
877	3.33	4.58	1,510	1.05	1.31	1.47	B
879	3.55	4.90	1,595	1.13	1.40	1.58	B
880	7.69	10.61	2,000	2.44	3.04	3.42	C
881	3.60	4.96	1,610	1.14	1.42	1.60	B
882	7.92	10.92	2,000	2.51	3.13	3.51	B
883	3.32	4.57	1,505	1.05	1.31	1.47	B
884	1.07	1.48	685	0.34	0.42	0.48	B
885	3.94	5.43	1,735	1.25	1.56	1.75	C
886	2.95	4.06	1,370	0.93	1.16	1.31	B
887	1.40	1.93	805	0.44	0.55	0.62	C
888	5.45	7.52	2,000	1.73	2.15	2.42	C
889	0.21	0.29	370	0.07	0.08	0.09	B
890	0.67	0.91	535	0.21	0.26	0.29	C
891	1.73	2.37	925	0.55	0.68	0.76	B
895	0.56	0.78	500	0.18	0.22	0.25	B
896	2.31	3.18	1,140	0.73	0.91	1.02	A
897	2.43	3.36	1,185	0.77	0.96	1.08	A
898	4.94	6.81	2,000	1.56	1.95	2.19	C
899	1.87	2.58	980	0.59	0.74	0.83	C
903	0.45	0.62	460	0.14	0.18	0.20	E
904	1.74	2.39	930	0.55	0.69	0.77	E
905	0.24	0.33	380	0.08	0.09	0.11	D
907	5.58	7.68	2,000	1.77	2.20	2.47	B
910	6.98	9.64	2,000	2.21	2.76	3.10	C
911	4.85	6.69	2,000	1.54	1.92	2.15	B
914	3.33	4.58	1,510	1.05	1.31	1.47	B
915	3.40	4.68	1,535	1.08	1.34	1.51	C
916	2.44	3.37	1,190	0.77	0.96	1.08	B
917	4.21	5.80	1,830	1.33	1.66	1.87	C
918	3.30	4.54	1,500	1.04	1.30	1.46	C
919	2.93	4.04	1,365	0.93	1.16	1.30	B
920	0.81	1.12	590	0.26	0.32	0.36	C
921	7.41	10.21	2,000	2.35	2.92	3.29	D
922	3.53	4.87	1,585	1.12	1.39	1.57	D
923	3.55	4.90	1,595	1.13	1.40	1.58	B
924	4.09	5.63	1,785	1.29	1.61	1.81	B
925	3.05	4.21	1,410	0.97	1.21	1.36	B
926	3.60	4.96	1,610	1.14	1.42	1.60	B
927	1.40	1.93	805	0.44	0.55	0.62	B
928	3.32	4.57	1,505	1.05	1.31	1.47	B

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

** Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

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

Amended Effective December 1, 2017 on New and Renewal Business

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN EXPECTED LOSS FACTORS TABLE**			HAZ GRP A-G
				A-1	A-2	A-3	
929	4.66	6.43	2,000	1.48	1.84	2.07	C
932	0.96	1.31	640	0.30	0.38	0.42	C
933	5.71	7.87	2,000	1.81	2.25	2.53	C
934	3.47	4.79	1,565	1.10	1.37	1.54	C
935	1.75	2.40	930	0.55	0.69	0.77	C
936	0.42	0.59	450	0.13	0.17	0.19	D
937	10.16	14.00	2,000	3.22	4.01	4.51	D
939	7.20	9.92	2,000	2.28	2.84	3.19	F
940	6.26	8.62	2,000	1.98	2.47	2.77	C
941	3.70	5.09	1,645	1.17	1.46	1.64	C
942	2.99	4.12	1,385	0.95	1.18	1.33	C
943	5.70	7.86	2,000	1.81	2.25	2.53	C
944	3.49	4.81	1,570	1.10	1.38	1.55	B
945	3.52	4.86	1,585	1.12	1.39	1.56	A
946	3.76	5.18	1,670	1.19	1.48	1.67	C
947	6.72	9.27	2,000	2.13	2.65	2.98	B
948	2.29	3.16	1,130	0.73	0.91	1.02	A
949	0.79	1.09	585	0.25	0.31	0.35	C
951	0.59	0.81	510	0.19	0.23	0.26	E
952	0.69	0.95	545	0.22	0.27	0.30	C
953	0.21	0.29	370	0.07	0.08	0.09	C
954	3.56	4.91	1,595	1.13	1.41	1.58	E
955	0.29	0.40	400	0.09	0.11	0.13	D
956	0.21	0.28	370	0.06	0.08	0.09	D
957	0.72	1.00	560	0.23	0.29	0.32	C
958	1.81	2.50	960	0.57	0.71	0.80	C
959	1.96	2.70	1,010	0.62	0.77	0.87	C
960	4.45	6.13	1,920	1.41	1.76	1.97	C
961	1.00	1.38	660	0.32	0.39	0.44	C
962	0.18	0.26	365	0.06	0.07	0.08	F
963	0.47	0.65	465	0.15	0.19	0.21	B
964	3.68	5.06	1,635	1.16	1.45	1.63	B
965	0.56	0.78	500	0.18	0.22	0.25	B
966	3.43	4.74	1,550	0.92	1.18	1.36	E
967	1.08	1.49	690	0.34	0.43	0.48	D
968	1.59	2.20	880	0.51	0.63	0.71	B
969	5.03	6.94	2,000	1.60	1.99	2.23	C
970	7.61	10.49	2,000	2.41	3.00	3.38	B
971	4.07	5.61	1,780	1.29	1.61	1.81	C
973	3.79	5.22	1,680	1.20	1.49	1.68	B
974	3.77	5.20	1,675	1.19	1.49	1.67	C
975	1.92	2.65	995	0.61	0.76	0.85	A
976	1.94	2.68	1,005	0.62	0.77	0.86	B
977	0.59	0.81	510	0.19	0.23	0.26	A
978	3.35	4.62	1,520	1.06	1.32	1.49	C

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

** Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

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

Amended Effective December 1, 2017 on New and Renewal Business

CODE NO	DCRB* ADVISORY LOSS COSTS	ASSIGNED RISK MANUAL RATE	ASSIGNED RISK MIN PREM.	EXPERIENCE RATING PLAN			HAZ GRP A-G
				EXPECTED LOSS FACTORS TABLE**			
				A-1	A-2	A-3	
979	5.01	6.90	2,000	1.59	1.98	2.22	C
980	4.59	6.33	1,970	1.45	1.81	2.04	E
981	3.25	4.48	1,480	1.03	1.28	1.44	A
983	9.29	12.80	2,000	2.94	3.67	4.12	C
984	0.28	0.38	395	0.09	0.11	0.12	C
985	5.04	6.95	2,000	1.60	1.99	2.24	E
986	2.12	2.92	1,070	0.67	0.84	0.94	C
988	0.23	0.32	380	0.07	0.09	0.10	C
991	7.61	10.49	2,000	2.41	3.00	3.38	A
992	5.23	7.20	2,000	1.65	2.06	2.32	E
995	9.31	12.83	2,000	2.95	3.67	4.13	F
997	1.26	1.74	755	0.40	0.50	0.56	D
999	6.00	8.27	2,000	1.90	2.37	2.66	D
4771	4.54	6.26	2,000	1.16	1.61	1.63	G
0771	1.13	1.56					G
4777	9.24	12.75	2,000	2.93	3.65	4.10	E
7405	2.41	3.33	1,470	0.76	0.95	1.07	E
7445	0.80	1.11					G
7413	1.05	1.45	760	0.33	0.41	0.47	G
7453	0.23	0.31					G
7421	1.27	1.76	760	0.40	0.50	0.57	F
7424	3.01	4.15	1,395	0.95	1.19	1.34	G
7428	2.22	3.06	1,105	0.70	0.88	0.99	E
9740	0.01	0.02					
9741	0.01	0.01					
Per capita							
0908	241.01	332.22	627	76.33	95.15	106.92	C
0909	103.90	143.22	438	32.91	41.02	46.10	B
0912	444.99	613.39	908	140.93	175.68	197.42	B
0913	564.50	778.12	1,073	178.77	222.86	250.44	C
A rated							
9985	A	A	A	A	A	A	

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

** Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

 Associated classes- both codes must be applied. The second code is not subject to experience rating and applies to the full payroll of the associated class.

DELAWARE COMPENSATION RATING BUREAU, INC.

DECEMBER 1, 2017 RESIDUAL MARKET RATE AND
VOLUNTARY MARKET LOSS COST FILING

INDEX TO CLASSIFICATION EXHIBITS

- 1 Composite Pure Premium Multipliers
- 2 Per Claim and Catastrophe Limitations
- 3 Credibility - 100% Expected Loss Standard
- 4 Expected Loss Credibility Table
- 5 Payroll Conversion Factors
- 6 Payroll Credibility Table
- 7 Table V - Total
- 8 Proposed Loss Cost Selections
- 9 Aircraft Procedure
- 10 Supplemental Class Book Pages - Combined Classifications

Note: As described in Exhibit 15, for low credibility classifications, an alternative approach may be employed to derive classification rating values. In those instances the final indicated rating value will generally be different than that shown in the Class Book.

December 1, 2017 Residual Market Rate and Voluntary Market Loss Cost Filing

Calculation of Composite Pure Premium Multipliers

Item	Manufacturing and Utilities	Contracting and Quarrying	Other Industries
(1) Pure Premium Test Correction Factor	0.9857	1.0023	1.0149
(2) Off-Balance Factor (Collectible Prem Ratio)	1.0910	1.0442	0.9299
(3) Expense Provision (= 1 / 0.7056)	1.4172	1.4172	1.4172
(4) Effect of 7/1/18 Benefit Change	0.9948	0.9948	0.9948
(5) Rate Test Correction Factor	1.0345	0.9889	0.9673
(6) Composite Pure Premium Multiplier (1)*(2)*(3)*(4)*(5)	1.5684	1.4592	1.2870

CALCULATION OF PER CLAIM AND CATASTROPHE LIMITATIONS

All Death, Permanent Total and Major Disability claims in the Delaware experience for Manual Years 2010 through 2014 were translated using composite multipliers, yielding an average claim value of \$ 1,109,530 . Using twice this value as unity and using the indicated Hazard Group Relativities produced the following results:

Hazard Group (1)	Hazard Group Relativities * (2)	Per Claim Limit (2) * \$1,109,530 (3)	Per Accident Limit (3) * 2 (4)
A	0.70	776,671	1,553,342
B	0.79	876,529	1,753,058
C	0.90	998,577	1,997,154
D	1.02	1,131,721	2,263,442
E	1.15	1,275,960	2,551,920
F	1.30	1,442,389	2,884,778
G	1.47	1,631,009	3,262,018

@ From Delaware 12/1/17 excess loss analysis materials

CREDIBILITY

The classification relativity criteria for 100 percent credibility for the various categories of loss are as follows:

Serious: 175 * Average Cost of Serious Case (including Medical)
 Non-Serious: 500 * Average Cost of Non-Serious Case (including Medical)
 Medical: 10 Percent of the Non-Serious

The following calculations are based on the figures in Table V, Section B.

	No. Cases	INDEMNITY AMOUNT	MEDICAL AMOUNT	TOTAL AMOUNT	AVERAGE COST (4) / (1)
	(1)	(2)	(3)	(4)	(5)
Death	25	9,791,500	25,987,900	35,779,400	1,431,176
Permanent Total Major	12 1,054	19,750,500 298,779,800	41,809,500 475,148,900	61,560,000 773,928,700	5,130,000 734,278
Total Serious	1,091	328,321,800	542,946,300	871,268,100	798,596
Minor Temporary	3,283 6,778	134,947,000 100,766,900	233,664,800 174,453,000	368,611,800 275,219,900	112,279 40,605
Total Non-Serious	10,061	235,713,900	408,117,800	643,831,700	63,993

Accordingly, the criteria for 100 percent credibility will be:

	Indicated Average Cost	Selected Average Cost	Criteria for 100% Credibility
Serious	798,596	1,109,530	194,167,750 *
Non-Serious	63,993	65,713	32,856,500 **
Medical	N/A	N/A	3,285,650 ***

* Serious Credibility = 175 x Selected Serious average cost

** Non-Serious = 500 x Selected Non-Serious average cost

*** Medical = 10% of Non-Serious credibility criteria

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	192,713,387	32,610,397	3,261,040
0.99	189,815,615	32,120,045	3,212,005
0.98	186,932,514	31,632,175	3,163,218
0.97	184,064,158	31,146,800	3,114,680
0.96	181,210,624	30,663,933	3,066,393
0.95	178,371,989	30,183,588	3,018,359
0.94	175,548,331	29,705,777	2,970,578
0.93	172,739,730	29,230,513	2,923,051
0.92	169,946,269	28,757,812	2,875,781
0.91	167,168,028	28,287,686	2,828,769
0.90	164,405,092	27,820,150	2,782,015
0.89	161,657,547	27,355,219	2,735,522
0.88	158,925,479	26,892,906	2,689,291
0.87	156,208,976	26,433,227	2,643,323
0.86	153,508,127	25,976,198	2,597,620
0.85	150,823,025	25,521,833	2,552,183
0.84	148,153,763	25,070,148	2,507,015
0.83	145,500,434	24,621,159	2,462,116
0.82	142,863,135	24,174,883	2,417,488
0.81	140,241,964	23,731,336	2,373,134
0.80	137,637,021	23,290,535	2,329,054
0.79	135,048,408	22,852,498	2,285,250
0.78	132,476,228	22,417,241	2,241,724
0.77	129,920,588	21,984,783	2,198,478
0.76	127,381,594	21,555,142	2,155,514
0.75	124,859,358	21,128,337	2,112,834
0.74	122,353,990	20,704,386	2,070,439
0.73	119,865,606	20,283,308	2,028,331
0.72	117,394,321	19,865,125	1,986,513
0.71	114,940,256	19,449,855	1,944,986
0.70	112,503,532	19,037,520	1,903,752
0.69	110,084,273	18,628,140	1,862,814
0.68	107,682,607	18,221,737	1,822,174
0.67	105,298,663	17,818,333	1,781,833
0.66	102,932,574	17,417,950	1,741,795
0.65	100,584,475	17,020,612	1,702,061
0.64	98,254,507	16,626,341	1,662,634
0.63	95,942,810	16,235,163	1,623,516
0.62	93,649,531	15,847,101	1,584,710
0.61	91,374,819	15,462,181	1,546,218
0.60	89,118,827	15,080,428	1,508,043
0.59	86,881,710	14,701,870	1,470,187
0.58	84,663,631	14,326,533	1,432,653
0.57	82,464,754	13,954,445	1,395,445
0.56	80,285,248	13,585,636	1,358,564
0.55	78,125,287	13,220,133	1,322,013
0.54	75,985,049	12,857,969	1,285,797
0.53	73,864,718	12,499,172	1,249,917
0.52	71,764,483	12,143,777	1,214,378
0.51	69,684,537	11,791,814	1,179,181
0.50	67,625,082	11,443,319	1,144,332
0.49	65,586,322	11,098,326	1,109,833
0.48	63,568,471	10,756,871	1,075,687
0.47	61,571,746	10,418,992	1,041,899
0.46	59,596,375	10,084,725	1,008,473
0.45	57,642,590	9,754,111	975,411

EXPECTED LOSS CREDIBILITY TABLE

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	55,710,634	9,427,191	942,719
0.43	53,800,755	9,104,007	910,401
0.42	51,913,211	8,784,602	878,460
0.41	50,048,271	8,469,023	846,902
0.40	48,206,211	8,157,315	815,732
0.39	46,387,320	7,849,527	784,953
0.38	44,591,897	7,545,711	754,571
0.37	42,820,253	7,245,919	724,592
0.36	41,072,711	6,950,205	695,021
0.35	39,349,608	6,658,626	665,863
0.34	37,651,296	6,371,243	637,124
0.33	35,978,144	6,088,117	608,812
0.32	34,330,534	5,809,313	580,931
0.31	32,708,870	5,534,900	553,490
0.30	31,113,573	5,264,948	526,495
0.29	29,545,087	4,999,534	499,953
0.28	28,003,879	4,738,735	473,874
0.27	26,490,440	4,482,635	448,264
0.26	25,005,289	4,231,323	423,132
0.25	23,548,977	3,984,890	398,489
0.24	22,122,086	3,743,435	374,344
0.23	20,725,235	3,507,064	350,706
0.22	19,359,087	3,275,889	327,589
0.21	18,024,346	3,050,028	305,003
0.20	16,721,771	2,829,610	282,961
0.19	15,452,177	2,614,773	261,477
0.18	14,216,443	2,405,665	240,567
0.17	13,015,526	2,202,450	220,245
0.16	11,850,465	2,005,301	200,530
0.15	10,722,400	1,814,414	181,441
0.14	9,632,588	1,629,999	163,000
0.13	8,582,422	1,452,293	145,229
0.12	7,573,460	1,281,559	128,156
0.11	6,607,459	1,118,095	111,810
0.10	5,686,424	962,240	96,224
0.09	4,812,667	814,386	81,439
0.08	3,988,902	674,991	67,499
0.07	3,218,372	544,604	54,460
0.06	2,505,046	423,897	42,390
0.05	1,853,946	313,720	31,372
0.04	1,271,711	215,196	21,520
0.03	767,728	129,913	12,991
0.02	356,822	60,381	6,038
0.01	68,676	11,622	1,162
0.00	0	0	0

Classification Credibility Table

Payroll Conversion Factors

Convert the Expected Loss Credibility Table to a Payroll Basis

A)	<hr/> Five Year Payroll (00's) <hr/>		
	715,564,010		

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

C) =A/B	<hr/> Ratio Payroll to Expected Loss <hr/>		
	Serious	Non-Serious	Medical Only
	1.0985	1.4950	13.1804

* Expected losses associated with payroll based classifications only

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
1.00	211,695,656	48,752,544	42,981,812
0.99	208,512,453	48,019,467	42,335,511
0.98	205,345,367	47,290,102	41,692,479
0.97	202,194,478	46,564,466	41,052,728
0.96	199,059,870	45,842,580	40,416,286
0.95	195,941,630	45,124,464	39,783,179
0.94	192,839,842	44,410,137	39,153,406
0.93	189,754,593	43,699,617	38,526,981
0.92	186,685,976	42,992,929	37,903,944
0.91	183,634,079	42,290,091	37,284,307
0.90	180,598,994	41,591,124	36,668,071
0.89	177,580,815	40,896,052	36,055,274
0.88	174,579,639	40,204,894	35,445,931
0.87	171,595,560	39,517,674	34,840,054
0.86	168,628,678	38,834,416	34,237,671
0.85	165,679,093	38,155,140	33,638,793
0.84	162,746,909	37,479,871	33,043,461
0.83	159,832,227	36,808,633	32,451,674
0.82	156,935,154	36,141,450	31,863,459
0.81	154,055,797	35,478,347	31,278,855
0.80	151,194,268	34,819,350	30,697,863
0.79	148,350,676	34,164,485	30,120,509
0.78	145,525,136	33,513,775	29,546,819
0.77	142,717,766	32,867,251	28,976,819
0.76	139,928,681	32,224,937	28,410,537
0.75	137,158,005	31,586,864	27,847,997
0.74	134,405,858	30,953,057	27,289,214
0.73	131,672,368	30,323,545	26,734,214
0.72	128,957,662	29,698,362	26,183,036
0.71	126,261,871	29,077,533	25,635,693
0.70	123,585,130	28,461,092	25,092,213
0.69	120,927,574	27,849,069	24,552,634
0.68	118,289,344	27,241,497	24,016,982
0.67	115,670,581	26,638,408	23,485,272
0.66	113,071,433	26,039,835	22,957,555
0.65	110,492,046	25,445,815	22,433,845
0.64	107,932,576	24,856,380	21,914,181
0.63	105,393,177	24,271,569	21,398,590
0.62	102,874,010	23,691,416	20,887,112
0.61	100,375,239	23,115,961	20,379,772
0.60	97,897,031	22,545,240	19,876,610
0.59	95,439,558	21,979,296	19,377,653
0.58	93,002,999	21,418,167	18,882,940
0.57	90,587,532	20,861,895	18,392,523
0.56	88,193,345	20,310,526	17,906,417
0.55	85,820,628	19,764,099	17,424,660
0.54	83,469,576	19,222,664	16,947,319
0.53	81,140,393	18,686,262	16,474,406
0.52	78,833,285	18,154,947	16,005,988
0.51	76,548,464	17,628,762	15,542,077
0.50	74,286,153	17,107,762	15,082,753
0.49	72,046,575	16,591,997	14,628,043
0.48	69,829,965	16,081,522	14,177,985
0.47	67,636,563	15,576,393	13,732,646
0.46	65,466,618	15,076,664	13,292,078
0.45	63,320,385	14,582,396	12,856,307

PAYROLL CREDIBILITY TABLE (IN 00'S)

Serious, Non-Serious and Medical

Credibility (1)	Serious (2)	Non-Serious (3)	Medical (4)
0.44	61,198,131	14,093,651	12,425,414
0.43	59,100,129	13,610,490	11,999,449
0.42	57,026,662	13,132,980	11,578,454
0.41	54,978,026	12,661,189	11,162,507
0.40	52,954,523	12,195,186	10,751,674
0.39	50,956,471	11,735,043	10,345,995
0.38	48,984,199	11,280,838	9,945,548
0.37	47,038,048	10,832,649	9,550,412
0.36	45,118,373	10,390,556	9,160,655
0.35	43,225,544	9,954,646	8,776,341
0.34	41,359,949	9,525,008	8,397,549
0.33	39,521,991	9,101,735	8,024,386
0.32	37,712,092	8,684,923	7,656,903
0.31	35,930,694	8,274,676	7,295,220
0.30	34,178,260	7,871,097	6,939,415
0.29	32,455,278	7,474,303	6,589,581
0.28	30,762,261	7,084,409	6,245,849
0.27	29,099,748	6,701,539	5,908,299
0.26	27,468,310	6,325,828	5,577,049
0.25	25,868,551	5,957,411	5,252,244
0.24	24,301,111	5,596,435	4,934,004
0.23	22,766,671	5,243,061	4,622,445
0.22	21,265,957	4,897,454	4,317,754
0.21	19,799,744	4,559,792	4,020,062
0.20	18,368,865	4,230,267	3,729,539
0.19	16,974,216	3,909,086	3,446,371
0.18	15,616,763	3,596,469	3,170,769
0.17	14,297,555	3,292,663	2,902,917
0.16	13,017,736	2,997,925	2,643,066
0.15	11,778,556	2,712,549	2,391,465
0.14	10,581,398	2,436,849	2,148,405
0.13	9,427,791	2,171,178	1,914,176
0.12	8,319,446	1,915,931	1,689,147
0.11	7,258,294	1,671,552	1,473,701
0.10	6,246,537	1,438,549	1,268,271
0.09	5,286,715	1,217,507	1,073,399
0.08	4,381,809	1,009,112	889,664
0.07	3,535,382	814,183	717,805
0.06	2,751,793	633,726	558,717
0.05	2,036,560	469,011	413,496
0.04	1,396,975	321,718	283,642
0.03	843,349	194,220	171,227
0.02	391,969	90,270	79,583
0.01	75,441	17,375	15,316
0.00	0	0	0

TABLE V

TOTAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2010 - 2014

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	13,242,559	157,810,013	2	462	4	21,722	227	362,877	656	131,258	1474	89,343	972,438	1.192
11	13,760,081	143,995,310	5	8,185	3	11,560	211	333,134	646	139,405	1342	77,321	870,349	1.046
12	14,100,016	121,030,277	5	15,239	2	1,609	184	258,063	609	132,105	1317	92,036	711,250	.858
13	15,056,188	121,347,254	5	13,758		0	157	212,744	751	153,211	1472	123,002	710,757	.806
14	15,395,351	92,050,015	9	25,702	1	5,182	50	77,743	318	74,028	1710	146,227	591,617	.598
ALL	71,554,195	636,232,869	26	63,346	10	40,073	829	1,244,561	2980	630,007	7315	527,929	3,856,411	.889
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	13,242,559	331,036,851	1	3,919	4	65,840	227	643,744	656	269,603	1474	219,159	2,108,104	2.500
11	13,760,081	310,049,047	5	19,575	3	49,371	213	603,587	656	269,627	1329	197,649	1,960,683	2.253
12	14,100,016	296,490,925	5	19,581	2	32,921	200	566,880	623	256,067	1285	190,950	1,898,511	2.103
13	15,056,188	332,879,847	5	19,578	1	16,456	230	651,953	752	309,274	1396	207,542	2,123,996	2.211
14	15,395,351	289,411,385	9	35,262	2	32,917	184	521,634	596	244,899	1294	192,369	1,867,033	1.880
ALL	71,554,195	1,559,868,055	25	97,915	12	197,505	1054	2,987,798	3283	1,349,470	6778	1,007,669	9,958,327	2.180
PURE PREMIUM		2.180		.014		.028		.418		.189		.141	1.392	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	13,242,559	218,329,365	4	15,675	3	49,374	125	354,531	489	200,956	1006	149,561	1,413,197	1.649
11	13,760,081	216,439,468	4	15,656	3	49,371	127	360,034	498	204,525	1022	151,904	1,382,904	1.573
12	14,100,016	223,796,034	4	15,655	3	49,380	129	363,529	503	206,689	1036	153,918	1,448,789	1.587
13	15,056,188	236,371,031	5	19,578	3	49,364	136	384,578	528	217,353	1089	161,999	1,530,838	1.570
14	15,395,351	234,980,859	5	19,594	4	49,504	136	386,456	533	218,688	1103	163,908	1,511,659	1.526
ALL	71,554,195	1,129,916,757	22	86,158	16	246,993	653	1,849,128	2551	1,048,211	5256	781,290	7,287,387	1.579
PURE PREMIUM		1.579		.012		.035		.258		.146		.109	1.018	

TABLE V

TOTAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2010 - 2014

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	708,450	20,133,866	1	0	1	47	29	53,492	65	13,380	113	4,290	130,130	2.842
11	775,675	17,554,227		0	1	3,439	21	41,053	58	13,097	111	4,269	113,685	2.263
12	773,365	13,466,727		0		0	17	28,859	53	12,606	103	6,362	86,840	1.741
13	830,395	6,923,081		0		0	7	9,326	62	8,935	97	8,565	42,404	.834
14	854,791	9,391,528		0		0	7	15,763	20	5,922	129	15,084	57,146	1.099
ALL	3,942,676	67,469,429	1	0	2	3,486	81	148,493	258	53,940	553	38,570	430,205	1.711
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	708,450	35,565,326		0	1	141	29	94,895	65	27,483	113	10,523	222,611	5.020
11	775,675	39,639,349		0	1	13,725	21	73,807	59	25,196	110	11,851	271,815	5.110
12	773,365	33,322,739		0		2,200	18	61,463	54	24,123	101	13,961	231,480	4.309
13	830,395	17,541,622		23		828	14	32,990	60	18,360	93	13,906	109,308	2.112
14	854,791	30,218,826		98		2,271	15	64,761	43	24,341	97	20,435	190,283	3.535
ALL	3,942,676	156,287,862		121	2	19,165	97	327,916	281	119,503	514	70,676	1,025,497	3.964
PURE PREMIUM		3.964		.000		.049		.832		.303		.179	2.601	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	708,450	26,372,537		0	1	106	16	52,262	48	20,485	77	7,181	183,691	3.723
11	775,675	28,471,225		0	1	13,725	13	44,025	45	19,104	85	9,122	198,736	3.671
12	773,365	24,397,211		0		3,300	12	39,409	44	19,446	82	11,280	170,537	3.155
13	830,395	12,562,435		23		2,483	8	19,453	42	12,935	72	10,831	79,899	1.513
14	854,791	24,055,556		54		3,421	11	47,760	39	21,807	82	17,346	150,167	2.814
ALL	3,942,676	115,858,964		77	2	23,035	60	202,909	218	93,777	398	55,760	783,030	2.939
PURE PREMIUM		2.939		.000		.058		.515		.238		.141	1.986	

TABLE V

TOTAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2010 - 2014

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)

A. EXPERIENCE AS REPORTED

10	746,854	28,783,734		0	1	7,153	49	76,934	72	20,843	193	11,663	171,245	3.854
11	676,026	28,340,581	1	144		0	47	82,712	69	18,470	140	8,288	173,792	4.192
12	695,895	19,793,519		0		0	40	65,673	68	19,220	162	13,847	99,195	2.844
13	723,387	19,875,809	1	5,841		0	39	60,243	75	19,310	126	10,261	103,104	2.748
14	765,428	22,746,247	3	2,763	1	5,182	10	21,322	46	12,560	164	21,659	163,977	2.972
ALL	3,607,590	119,539,890	5	8,748	2	12,335	185	306,884	330	90,403	785	65,718	711,313	3.314

B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)

10	746,854	62,058,444		0	1	21,681	49	136,481	72	42,810	193	28,609	391,003	8.309
11	676,026	59,454,631	1	345		1,370	46	147,174	70	35,928	139	23,002	386,726	8.795
12	695,895	47,443,394		0		4,947	40	136,189	71	38,265	158	30,205	264,828	6.818
13	723,387	55,549,839	1	8,233		3,707	42	143,682	76	39,538	121	20,899	339,439	7.679
14	765,428	72,110,353	3	4,473	1	21,404	24	98,667	69	39,617	126	29,947	526,995	9.421
ALL	3,607,590	296,616,661	5	13,051	2	53,109	201	662,193	358	196,158	737	132,662	1,908,991	8.222
PURE PREMIUM		8.222		.036		.147		1.836		.544		.368	5.292	

C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)

10	746,854	38,662,160		0	1	16,259	27	75,165	54	31,910	132	19,524	243,765	5.177
11	676,026	38,537,389	1	276		1,370	27	87,788	53	27,249	107	17,685	251,005	5.701
12	695,895	34,635,198		0		7,421	26	87,321	57	30,897	127	24,336	196,377	4.977
13	723,387	38,798,605	1	8,233		11,122	25	84,788	53	27,676	95	16,394	239,773	5.363
14	765,428	60,633,323	2	2,486	2	32,135	18	74,020	62	35,313	108	25,575	436,804	7.921
ALL	3,607,590	211,266,675	4	10,995	3	68,307	123	409,082	279	153,045	569	103,514	1,367,724	5.856
PURE PREMIUM		5.856		.030		.189		1.134		.424		.287	3.791	

TABLE V

TOTAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2010 - 2014

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY COMP. IN HUNDREDS	MEDICAL IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	11,787,255	108,892,413	1	462	2	14,522	149	232,451	519	97,035	1168	73,390	671,063	.924
11	12,308,380	98,100,502	4	8,041	2	8,121	143	209,369	519	107,838	1091	64,764	582,872	.797
12	12,630,756	87,770,031	5	15,239	2	1,609	127	163,531	488	100,279	1052	71,828	525,214	.695
13	13,502,406	94,548,364	4	7,917		0	111	143,175	614	124,966	1249	104,177	565,249	.700
14	13,775,132	59,912,240	6	22,940		0	33	40,658	252	55,546	1417	109,484	370,494	.435
ALL	64,003,929	449,223,550	20	54,599	6	24,252	563	789,184	2392	485,664	5977	423,643	2,714,892	.702
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	11,787,255	233,413,081	1	3,919	2	44,017	149	412,368	519	199,310	1168	180,027	1,494,490	1.980
11	12,308,380	210,955,067	4	19,230	2	34,275	146	382,606	527	208,503	1080	162,795	1,302,142	1.714
12	12,630,756	215,724,792	5	19,581	2	25,773	142	369,229	498	193,679	1026	146,784	1,402,203	1.708
13	13,502,406	259,788,386	4	11,321	1	11,920	174	475,281	616	251,376	1182	172,738	1,675,248	1.924
14	13,775,132	187,082,206	6	30,691	1	9,242	145	358,205	484	180,941	1071	141,987	1,149,755	1.358
ALL	64,003,929	1,106,963,532	20	84,742	8	125,227	756	1,997,689	2644	1,033,809	5527	804,331	7,023,838	1.730
PURE PREMIUM		1.730		.013		.020		.312		.162		.126	1.097	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	11,787,255	153,294,668	4	15,675	1	33,009	82	227,105	387	148,561	797	122,855	985,741	1.301
11	12,308,380	149,430,854	3	15,380	2	34,275	87	228,221	400	158,172	830	125,096	933,164	1.214
12	12,630,756	164,763,625	4	15,655	3	38,659	91	236,799	402	156,346	827	118,302	1,081,875	1.304
13	13,502,406	185,009,991	4	11,321	3	35,760	103	280,337	433	176,743	922	134,773	1,211,166	1.370
14	13,775,132	150,291,980	3	17,055	2	13,948	107	264,675	432	161,568	913	120,987	924,688	1.091
ALL	64,003,929	802,791,118	18	75,086	11	155,651	470	1,237,137	2054	801,390	4289	622,013	5,136,634	1.254
PURE PREMIUM		1.254		.012		.024		.193		.125		.097	.803	

TABLE V

TOTAL MEDICAL EXPERIENCE ALL INDUSTRIES - MANUAL YEARS 2010 - 2014

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	NO.	DEATH COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	TEMPORARY COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	13,242,559	97,243,828	2	37,703	4	53,240	227	436,461	656	202,764	1474	156,218	86,052	.734
11	13,760,081	87,034,860	5	0	3	24,884	211	432,439	646	194,894	1342	136,180	81,952	.633
12	14,100,016	71,125,002	5	5	2	3,919	184	271,967	609	195,515	1317	157,226	82,618	.504
13	15,056,188	71,075,685	5	1,301		0	157	190,367	751	228,306	1472	197,263	93,520	.472
14	15,395,351	59,161,704	9	1,499	1	61,880	50	99,990	318	88,946	1710	249,564	89,738	.384
ALL	71,554,195	385,641,079	26	40,508	10	143,923	829	1,431,224	2980	910,425	7315	896,451	433,880	.539
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	13,242,559	210,810,388	1	13,008	4	139,382	227	1,023,502	656	466,966	1474	379,453	85,794	1.592
11	13,760,081	196,068,286	5	0	3	104,511	213	960,278	656	466,753	1329	342,026	87,115	1.425
12	14,100,016	189,851,094	5	64,972	2	69,662	200	901,250	623	443,561	1285	330,747	88,319	1.346
13	15,056,188	212,399,553	5	64,981	1	34,834	230	1,036,935	752	535,214	1396	359,260	92,772	1.411
14	15,395,351	186,703,266	9	116,918	2	69,706	184	829,524	596	424,154	1294	333,044	93,686	1.213
ALL	71,554,195	995,832,587	25	259,879	12	418,095	1054	4,751,489	3283	2,336,648	6778	1,744,530	447,686	1.392
PURE PREMIUM		1.392		.036		.058		.664		.327		.244	.063	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	13,242,559	141,302,220	4	51,992	4	104,563	125	563,472	489	347,943	1006	259,009	86,043	1.067
11	13,760,081	138,365,516		0	3	104,511	127	572,426	500	356,308	1022	263,034	87,376	1.006
12	14,100,016	144,831,375	4	51,978	3	104,487	129	577,182	506	359,964	1033	266,092	88,610	1.027
13	15,056,188	152,909,361	5	64,981	3	104,503	135	609,828	529	376,586	1087	279,663	93,532	1.016
14	15,395,351	151,490,324	5	64,968	4	104,786	134	602,006	519	369,544	1080	278,105	95,495	.984
ALL	71,554,195	728,898,796	18	233,919	17	522,850	650	2,924,914	2543	1,810,345	5228	1,345,903	451,056	1.019
PURE PREMIUM		1.019		.033		.073		.409		.253		.188	.063	

TABLE V

TOTAL MEDICAL EXPERIENCE MANUFACTURE AND UTILITIES - MANUAL YEARS 2010 - 2014

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	708,450	13,013,004	1	36,107	1	755	29	50,809	65	24,794	113	9,999	7,666	1.837
11	775,675	11,368,491		0	1	12,264	21	60,504	58	23,827	111	9,018	8,072	1.466
12	773,365	8,684,035		0		0	17	46,825	53	17,913	103	12,085	10,017	1.123
13	830,395	4,240,409		0		0	7	4,438	62	13,713	97	14,760	9,493	.511
14	854,791	5,714,597		0		0	7	22,011	20	6,128	129	20,184	8,823	.669
ALL	3,942,676	43,020,536	1	36,107	2	13,019	81	184,587	258	86,375	553	66,046	44,071	1.091
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	708,450	22,261,119		12,457	1	1,976	29	119,148	65	57,100	113	24,287	7,643	3.142
11	775,675	27,181,479		0	1	48,332	21	134,279	59	56,484	110	24,139	8,581	3.504
12	773,365	23,148,033		0		7,637	18	144,740	54	41,524	101	26,872	10,708	2.993
13	830,395	10,930,847		664		1,221	14	39,887	60	32,385	93	25,734	9,417	1.316
14	854,791	19,028,283		1,465		1,694	15	112,193	43	36,981	97	28,739	9,211	2.226
ALL	3,942,676	102,549,761		14,586	2	60,860	97	550,247	281	224,474	514	129,771	45,560	2.601
PURE PREMIUM		2.601		.037		.154		1.396		.569		.329	.116	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	708,450	18,365,845		49,792	1	1,482	16	65,595	48	42,546	77	16,578	7,665	2.592
11	775,675	19,863,384		0	1	48,332	13	80,045	45	43,049	85	18,602	8,607	2.561
12	773,365	17,019,085		0		11,455	12	92,688	44	33,662	81	21,643	10,744	2.201
13	830,395	8,011,515		664		3,662	8	23,448	42	22,867	72	19,980	9,495	.965
14	854,791	14,995,515		814		2,566	11	80,969	37	32,207	81	24,010	9,389	1.754
ALL	3,942,676	78,255,344		51,270	2	67,497	60	342,745	216	174,331	396	100,813	45,900	1.985
PURE PREMIUM		1.985		.130		.171		.869		.442		.256	.116	

TABLE V

TOTAL MEDICAL EXPERIENCE CONTRACTING AND QUARRYING - MANUAL YEARS 2010 - 2014

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	746,854	17,124,483		0	1	11,713	49	102,900	72	21,493	193	24,096	11,042	2.293
11	676,026	17,379,175	1	0		0	47	130,214	69	19,835	140	15,348	8,395	2.571
12	695,895	9,919,539		0		0	40	44,710	68	27,391	162	20,269	6,825	1.425
13	723,387	10,310,370	1	0		0	39	53,801	75	24,638	126	16,247	8,417	1.425
14	765,428	16,397,670	3	1,441	1	61,880	10	48,540	46	13,559	164	29,109	9,447	2.142
ALL	3,607,590	71,131,237	5	1,441	2	73,593	185	380,165	330	106,916	785	105,069	44,126	1.972
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	746,854	39,100,290		0	1	30,665	49	241,300	72	49,499	193	58,530	11,009	5.235
11	676,026	38,672,637	1	0		2,710	46	283,542	70	49,934	139	41,616	8,924	5.721
12	695,895	26,482,773		0		7,377	40	144,755	71	62,160	158	43,240	7,296	3.806
13	723,387	33,943,932	1	6,237		8,032	42	222,935	76	60,789	121	33,097	8,350	4.692
14	765,428	52,699,473	3	111,964	1	62,559	24	232,810	69	64,868	126	44,931	9,863	6.885
ALL	3,607,590	190,899,105	5	118,201	2	111,343	201	1,125,342	358	287,250	737	221,414	45,442	5.292
PURE PREMIUM		5.292		.328		.309		3.119		.796		.614	.126	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	746,854	24,372,333		0	1	23,004	27	132,844	54	36,882	132	39,952	11,041	3.263
11	676,026	25,081,395		0		2,710	27	169,020	53	38,138	107	31,994	8,951	3.710
12	695,895	19,630,495		0		11,064	26	92,697	58	50,418	127	34,806	7,320	2.821
13	723,387	23,831,668	1	6,237		24,097	25	131,081	53	42,617	95	25,866	8,418	3.294
14	765,428	43,168,333	2	62,215	2	93,934	18	171,462	60	56,260	106	37,760	10,053	5.640
ALL	3,607,590	136,084,224	3	68,452	3	154,809	123	697,104	278	224,315	567	170,378	45,783	3.772
PURE PREMIUM		3.772		.190		.429		1.932		.622		.472	.127	

TABLE V

TOTAL MEDICAL EXPERIENCE OTHER INDUSTRIES - MANUAL YEARS 2010 - 2014

MAN YEAR	PAYROLL IN THOUS	ALL LOSSES	DEATH NO.	COMP. IN HUNDREDS	PERM. NO.	TOTAL COMP. IN HUNDREDS	MAJOR NO.	PERM. COMP. IN HUNDREDS	MINOR NO.	PERM. COMP. IN HUNDREDS	TEMPORARY NO.	COMP. IN HUNDREDS	MEDICAL ONLY IN HUNDREDS	PURE PREM.
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)
A. EXPERIENCE AS REPORTED														
10	11,787,255	67,106,341	1	1,596	2	40,772	149	282,752	519	156,477	1168	122,123	67,343	.569
11	12,308,380	58,287,194	4	0	2	12,620	143	241,721	519	151,232	1091	111,815	65,484	.474
12	12,630,756	52,521,428	5	5	2	3,919	127	180,432	488	150,211	1052	124,872	65,777	.416
13	13,502,406	56,524,906	4	1,301		0	111	132,128	614	189,955	1249	166,256	75,609	.419
14	13,775,132	37,049,437	6	58		0	33	29,439	252	69,258	1417	200,271	71,468	.269
ALL	64,003,929	271,489,306	20	2,960	6	57,311	563	866,472	2392	717,133	5977	725,337	345,681	.424
B. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (EXCLUDING IBNR AND FREQUENCY TREND)														
10	11,787,255	149,448,979	1	551	2	106,741	149	663,054	519	360,367	1168	296,636	67,141	1.268
11	12,308,380	130,214,170	4	0	2	53,469	146	542,457	527	360,335	1080	276,271	69,610	1.058
12	12,630,756	140,220,288	5	64,972	2	54,648	142	611,755	498	339,877	1026	260,635	70,315	1.110
13	13,502,406	167,524,774	4	58,080	1	25,581	174	774,114	616	442,040	1182	300,429	75,004	1.241
14	13,775,132	114,975,510	6	3,489	1	5,453	145	484,520	484	322,305	1071	259,374	74,613	.835
ALL	64,003,929	702,383,721	20	127,092	8	245,892	756	3,075,900	2644	1,824,924	5527	1,393,345	356,683	1.097
PURE PREMIUM		1.097		.020		.038		.481		.285		.218	.056	
C. REPORTED PAYROLLS, TRANSLATED LOSSES & PURE PREMIUMS (INCLUDING IBNR AND FREQUENCY TREND)														
10	11,787,255	98,564,042	4	2,201	2	80,077	82	365,033	387	268,515	797	202,479	67,336	.836
11	12,308,380	93,420,737		0	2	53,469	87	323,361	402	275,120	830	212,439	69,819	.759
12	12,630,756	108,181,795	4	51,978	3	81,968	91	391,797	404	275,885	825	209,643	70,547	.856
13	13,502,406	121,066,178	4	58,080	3	76,744	102	455,299	434	311,102	920	233,818	75,619	.897
14	13,775,132	93,326,476	3	1,939	2	8,286	105	349,575	422	281,077	893	216,335	76,053	.677
ALL	64,003,929	514,559,228	15	114,198	12	300,544	467	1,885,065	2049	1,411,699	4265	1,074,714	359,374	.804
PURE PREMIUM		.804		.018		.047		.295		.221		.168	.056	

DELAWARE COMPENSATION RATING BUREAU, INC.
DECEMBER 1, 2017 LOSS COST REVISION
RATE SELECTIONS
Before DCCPAP Surcharges

<u>Code</u>	<u>Selection</u>	<u>Basis for Rate Selection</u>	
Temporary Staffing Classifications			
185	7.02	Use rate for associated non-temporary class	104
187	5.46	Use rate for associated non-temporary class	107
191	4.12	Use rate for associated non-temporary class	161
275	4.80	Use rate for associated non-temporary class	221
276	7.44	Use rate for associated non-temporary class	222
297	4.68	Use rate for associated non-temporary class	281
491	5.40	Use rate for associated non-temporary class	403
495	6.92	Use rate for associated non-temporary class	451
497	2.39	Use rate for associated non-temporary class	472
499	5.57	Use rate for associated non-temporary class	475
587	2.84	Use rate for associated non-temporary class	563
691	7.87	Use rate for associated non-temporary class	609
693	9.38	Use rate for associated non-temporary class	651
695	4.69	Use rate for associated non-temporary class	661
867	7.88	Use rate for associated non-temporary class	813
871	9.94	Use rate for associated non-temporary class	921
877	4.46	Use rate for associated non-temporary class	914
879	4.77	Use rate for associated non-temporary class	923
881	4.83	Use rate for associated non-temporary class	926
883	4.45	Use rate for associated non-temporary class	928
889	0.28	Use rate for associated non-temporary class	953
895	0.76	Use rate for associated non-temporary class	965
Aircraft Classifications			
* 7413	1.41	Aircraft Procedure	
* 7421	1.71	Aircraft Procedure	
* 7424	4.04	Aircraft Procedure	
* 7453	0.30	Aircraft Procedure	
Other Classifications			
0175	1.96	Supplemental load, 20% of 512	
0176	0.69	Supplemental load, 10% of 513	
309	6.02	No comparable Pa. code, use industry group change	
464	6.06	No comparable Pa. code, use industry group change	
625	9.54	No comparable Pa. code, use industry group change	
643	19.58	Asbestos encap., 150% of 647, Expected loss rates = 100% of 647	
* 670	9.36	Use combined experience of 670, 681	
* 681	9.36	Use combined experience of 670, 681	
682	26.44	Based on percentage change of combined experience for 544, 682, 929, 937 & 947	
809	7.01	Use combined experience of 809, 992	
811	12.41	Use combined experience of 811, 4777	
929	6.26	Based on percentage change of combined experience for 544, 682, 929, 937 & 947	
947	9.02	Based on percentage change of combined experience for 544, 682, 929, 937 & 947	
955	0.39	Capped due to secondary capping procedure	
962	0.25	Capped due to secondary capping procedure	
* 970	10.21	Use combined experience of 970, 991	
* 991	10.21	Use combined experience of 970, 991	
992	7.01	Use combined experience of 809, 992	
4777	12.41	Use combined experience of 811, 4777	
7445	1.08	Catastrophe load, 1/3 of 7405	
9985	"A"	"A" Rated	

* These classifications, along with their respective companion classifications, are combined for ratemaking purposes. However, even on a combined basis the volume of experience remains small and is therefore subject to the "non-reviewed" classification ratemaking procedure.

Delaware Compensation Rating Bureau. Inc.

Aircraft Operations Classifications *

		5 Year Payroll (000)	12/1/16 Manual	12/1/17 Indicated	12/1/17 Adjusted
INDEX	7413, 7421, 7424, 7453			3.00	
Code	Rate Index				
7413	0.70 * Index * 0.825	37	1.63	1.73	1.57
7421	0.70 * Index	26,055	1.98	2.10	1.90
7424	1.65 * Index	19,518	4.66	4.95	4.48
7453	0.70 * Index * 0.175	37	0.35	0.37	0.33
	Total	45,647			
	Average weighted by payroll		3.12	3.32	3.00

* See Page 8 for the loss cost selections for these classes.

CLASS:
Temp Classes

INDUSTRY GROUP:
3

CODE:
544 + 682 + 929 + 937 + 947

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2010	34,171	709,950	1,445,674	2.078	29,227	0.644	0	0	1	7	14	22
2011	35,558	1,449,098	3,015,754	4.075	40,552	0.956	0	0	4	12	18	34
2012	43,002	1,945,266	4,423,681	4.524	53,498	0.814	0	0	3	11	21	35
2013	66,801	1,742,771	4,848,952	2.609	22,455	1.033	0	0	1	28	40	69
2014	68,360	943,035	3,088,752	1.380	20,706	0.585	0	0	0	4	36	40
TOTAL	247,892	6,790,120	16,822,813	2.739	31,359	0.807	0	0	9	62	129	200
O.D.		0		0.000			0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2010	0	0	142,926	148,755	20,204	0	0	45,886	239,341	45,891	66,947
2011	0	0	371,451	243,332	54,879	0	0	410,497	164,968	133,649	70,322
2012	0	0	413,954	239,620	97,672	0	0	720,047	281,584	119,538	72,851
2013	0	0	75,770	517,103	130,703	0	0	285,003	422,826	117,997	193,369
2014	0	0	0	97,522	192,486	0	0	0	118,273	419,978	114,776
TOTAL	0	0	1,004,101	1,246,332	495,944	0	0	1,461,433	1,226,992	837,053	518,265
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2010	0	0	253,551	305,543	49,560	0	0	107,603	551,202	111,469	66,746
2011	0	6,166	675,327	462,716	147,810	0	8,538	907,849	398,126	334,470	74,752
2012	0	26,501	766,570	447,375	210,575	0	98,809	1,889,290	627,905	278,778	77,878
2013	200	16,383	748,446	874,241	242,873	33,725	52,150	1,561,092	863,244	264,776	191,822
2014	368	8,913	498,823	307,498	241,184	2,831	7,185	752,830	620,202	529,092	119,826
TOTAL	568	57,963	2,942,717	2,397,373	892,002	36,556	166,682	5,218,664	3,060,679	1,518,585	531,024
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	8,423,150	7,868,639	531,024	
IBNR + FREQ. ADJUSTMENT	(6,206,125)	(2,544,445)	6,795	
TOTAL LOSSES	2,217,025	5,324,194	537,819	
EXPECTED LOSSES	14,320,721	9,618,210	808,128	
CREDIBILITY	0.05	0.14	0.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.894	2.148	0.217	3.259
INDICATED (POST-TEST)	1.085	2.608	0.263	3.956
PRES. ON RATE LEVEL	5.673	3.810	0.320	9.803
DERIVED BY FORMULA	5.444	3.642	0.311	9.397
UNDERLYING PRES. RATE	5.777	3.880	0.326	9.983
PROPOSED	5.444	3.642	0.311	9.397
YEAR	12-01-16	12-01-17	IND. RATE =	12.094
IND. RATE		12.09		
MAN. RATE	12.59	12.09	ADJ. RATE =	12.09

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

CLASS:
House Furnishings & Canvas Goods Erection

INDUSTRY GROUP:
2

CODE:
670 + 681

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2010	6,169	22,633	51,744	0.367	20,174	0.162	0	0	0	0	1	1
2011	6,501	1,254,213	1,917,319	19.293	624,287	0.308	0	0	2	0	0	2
2012	6,772	163,921	338,694	2.421	78,530	0.295	0	0	1	0	1	2
2013	6,552	468,820	1,438,333	7.155	76,827	0.916	0	0	1	3	2	6
2014	5,898	185,037	635,576	3.137	92,007	0.339	0	0	0	2	0	2
TOTAL	31,892	2,094,624	4,381,666	6.568	159,291	0.408	0	0	4	5	4	13
O.D.		0		0.000			0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2010	0	0	0	0	12,073	0	0	0	0	8,101	2,459
2011	0	0	779,169	0	0	0	0	469,405	0	0	5,639
2012	0	0	140,000	0	2,190	0	0	1,593	0	13,276	6,862
2013	0	0	113,695	49,286	17,823	0	0	173,149	89,728	17,280	7,859
2014	0	0	0	71,004	0	0	0	0	113,010	0	1,023
TOTAL	0	0	1,032,864	120,290	32,086	0	0	644,147	202,738	38,657	23,842
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2010	0	0	0	0	29,615	0	0	0	0	19,677	2,452
2011	0	10,049	1,060,094	5,501	22,561	0	7,540	782,130	9,566	13,884	5,994
2012	0	10,131	267,471	5,000	11,923	0	290	7,371	3,215	25,958	7,335
2013	265	7,235	282,736	94,194	38,418	19,972	25,701	712,259	197,862	51,895	7,796
2014	99	2,201	130,165	85,027	13,299	859	2,170	219,804	156,282	24,602	1,068
TOTAL	364	29,616	1,740,466	189,722	115,816	20,831	35,701	1,721,564	366,925	136,016	24,645
O.D.	0	0	0	0	0	0	0	0	0	0	0

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

CLASS:
Sanitary Company
Fuel Distribution

INDUSTRY GROUP:
3

CODE:
809 + 992

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2010	14,819	440,577	967,055	2,973	38,376	0.742	0	0	0	4	7	11
2011	13,104	294,309	703,181	2,246	44,619	0.458	0	0	0	0	6	6
2012	13,690	184,217	390,883	1,346	29,232	0.365	0	0	0	1	4	5
2013	15,689	818,830	2,179,931	5,219	56,933	0.892	0	0	0	3	11	14
2014	20,590	455,181	1,464,931	2,211	42,341	0.437	0	0	0	1	8	9
TOTAL	77,892	2,193,114	5,705,981	2,816	44,759	0.578	0	0	0	9	36	45
O.D.		0		0.000			0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2010	0	0	0	119,390	14,127	0	0	0	256,087	32,532	18,441
2011	0	0	0	0	59,702	0	0	0	0	208,010	26,597
2012	0	0	0	7,865	31,807	0	0	0	33,896	72,593	38,056
2013	0	0	0	79,203	175,942	0	0	0	125,129	416,790	21,766
2014	0	0	0	16,448	131,927	0	0	0	66,878	165,816	74,112
TOTAL	0	0	0	222,906	413,505	0	0	0	481,990	895,741	178,972
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2010	0	0	0	245,227	34,654	0	0	0	589,768	79,020	18,386
2011	0	0	5,749	4,472	141,147	0	0	12,460	21,300	489,780	28,273
2012	0	178	11,871	19,646	59,427	0	406	30,872	84,445	143,356	40,682
2013	35	5,256	201,463	197,263	262,581	3,960	10,006	372,187	422,320	683,268	21,592
2014	181	4,547	249,507	150,409	155,866	1,271	3,224	336,486	272,778	213,289	77,373
TOTAL	216	9,981	468,590	617,017	653,675	5,231	13,636	752,005	1,390,611	1,608,713	186,306
O.D.	0	0	0	0	0	0	0	0	0	0	0

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

CLASS:
Combined Classes 811 + 4777

INDUSTRY GROUP:
3

CODE:
811 + 4777

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2010	39,288	4,290,885	7,689,618	10.922	117,080	0.916	1		10	4	21	36
2011	40,841	2,447,488	5,174,974	5.993	73,278	0.808	1		6	10	16	33
2012	50,406	2,578,019	5,398,224	5.115	66,986	0.754			4	12	22	38
2013	52,175	2,160,826	5,098,600	4.141	60,895	0.671	1		3	10	21	35
2014	64,204	2,400,537	8,030,302	3.739	44,664	0.810			3	12	37	52
TOTAL	246,914	13,877,755	31,391,718	5.620	70,270	0.786	3	0	26	48	117	194
O.D.		0		0.000			0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2010	46,176	0	1,723,685	67,243	75,329	159,594	0	2,025,636	40,020	77,209	75,993
2011	335,569	0	870,057	237,652	91,347	0	0	432,172	300,523	150,844	29,324
2012	0	0	726,223	291,654	209,849	0	0	864,703	282,080	170,966	32,544
2013	706,028	0	278,523	279,006	175,320	1,553	0	225,005	249,035	216,841	29,515
2014	0	0	313,903	367,843	464,746	0	0	224,149	315,874	635,993	78,029
TOTAL	1,087,773	0	3,912,391	1,243,398	1,016,591	161,147	0	3,771,665	1,187,532	1,251,853	245,405
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2010	391,850	0	2,806,207	138,117	184,782	55,060	0	3,758,130	92,166	187,541	75,765
2011	802,513	14,443	1,551,999	459,359	252,527	0	8,989	967,402	707,449	379,122	31,171
2012	0	44,850	1,281,544	567,025	434,835	0	99,691	1,914,860	641,301	379,328	34,790
2013	978,948	23,498	940,821	534,241	299,781	77,158	40,361	1,191,283	587,413	395,817	29,279
2014	2,580	58,144	2,021,160	946,792	644,065	18,709	27,134	2,171,259	1,195,178	863,819	81,462
TOTAL	2,175,891	140,935	8,601,731	2,645,534	1,815,990	150,927	176,175	10,002,934	3,223,507	2,205,627	252,467
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	21,248,593	9,890,658	252,467	
IBNR + FREQ. ADJUSTMENT	(7,271,707)	(1,819,016)	2,102	
TOTAL LOSSES	13,976,886	8,071,642	254,569	
EXPECTED LOSSES CREDIBILITY	16,575,337	6,923,469	266,667	
	0.05	0.14	0.15	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.661	3.269	0.103	9.033
INDICATED (POST-TEST)	6.874	3.969	0.125	10.968
PRES. ON RATE LEVEL	6.592	2.754	0.106	9.452
DERIVED BY FORMULA	6.606	2.924	0.109	9.639
UNDERLYING PRES. RATE	6.713	2.804	0.108	9.625
PROPOSED	6.606	2.924	0.109	9.639
YEAR	12-01-16	12-01-17	IND. RATE =	12.405
IND. RATE		12.41		
MAN. RATE	13.00	12.41	ADJ. RATE =	12.41

CLASS:
Contact + Non-contact sports

INDUSTRY GROUP:
3

CODE:
970 + 991

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2010	764	0	0	0.000	0	0.000	0	0	0	0	0	0
2011	661	0	0	0.000	0	0.000	0	0	0	0	0	0
2012	411	0	0	0.000	0	0.000	0	0	0	0	0	0
2013	900	51,757	97,520	5.751	4,772	6.667	0	0	0	0	6	6
2014	746	309	323	0.041	0	0.000	0	0	0	0	0	0
TOTAL	3,482	52,066	97,843	1.495	4,772	1.723	0	0	0	0	6	6
O.D.		0		0.000			0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2010	0	0	0	0	0	0	0	0	0	0	0
2011	0	0	0	0	0	0	0	0	0	0	0
2012	0	0	0	0	0	0	0	0	0	0	0
2013	0	0	0	0	11,296	0	0	0	0	17,334	23,127
2014	0	0	0	0	0	0	0	0	0	0	309
TOTAL	0	0	0	0	11,296	0	0	0	0	17,334	23,436
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2010	0	0	0	0	0	0	0	0	0	0	0
2011	0	0	0	0	0	0	0	0	0	0	0
2012	0	0	0	0	0	0	0	0	0	0	0
2013	2	243	7,930	4,658	16,387	165	255	9,007	8,197	27,734	22,942
2014	0	0	0	0	0	0	0	0	0	0	323
TOTAL	2	243	7,930	4,658	16,387	165	255	9,007	8,197	27,734	23,265
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	17,602	56,976	23,265	
IBNR + FREQ. ADJUSTMENT	(71,838)	(33,249)	416	
TOTAL LOSSES	0	23,727	23,681	
EXPECTED LOSSES CREDIBILITY	155,680	118,179	56,408	
	0.00	0.01	0.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	0.000	0.681	0.680	1.361
INDICATED (POST-TEST)	0.000	0.827	0.826	1.653
PRES. ON RATE LEVEL	4.391	3.333	1.591	9.315
DERIVED BY FORMULA	4.391	3.308	1.583	9.282
UNDERLYING PRES. RATE	4.471	3.394	1.620	9.485
PROPOSED	4.391	3.308	1.583	9.282
YEAR	12-01-16	12-01-17		
IND. RATE		11.95	IND. RATE =	11.946
MAN. RATE	11.73	11.95	ADJ. RATE =	11.95

CLASS:
Aircraft

INDUSTRY GROUP:
3

CODE:
7413 + 7421 + 7424 + 7453

Manual Year	Payroll in Thous.	Total Rept Losses	Total Trans Losses	Pure Prem Reported	Claim Severity	Claim Frequency	Number of Cases					
							Death	P.T.	Major	Minor	Temp	All
2010	8,327	23,307	23,237	0.280	0	0.000	0	0	0	0	0	0
2011	9,274	3,106	3,302	0.033	0	0.000	0	0	0	0	0	0
2012	9,027	15,310	16,366	0.170	0	0.000	0	0	0	0	0	0
2013	9,985	0	0	0.000	0	0.000	0	0	0	0	0	0
2014	8,997	1,828,135	2,415,698	20.319	609,378	0.333	3	0	0	0	0	3
TOTAL	45,610	1,869,858	2,458,603	4.100	609,378	0.066	3	0	0	0	0	3
O.D.		0		0.000			0	0	0	0	0	0

Manual Year	REPORTED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2010	0	0	0	0	0	0	0	0	0	0	23,307
2011	0	0	0	0	0	0	0	0	0	0	3,106
2012	0	0	0	0	0	0	0	0	0	0	15,310
2013	0	0	0	0	0	0	0	0	0	0	0
2014	1,828,135	0	0	0	0	0	0	0	0	0	0
TOTAL	1,828,135	0	0	0	0	0	0	0	0	0	41,723
O.D.	0	0	0	0	0	0	0	0	0	0	0

Manual Year	TRANSLATED LOSSES										
	Indemnity					Medical					
	Death	P.T.	Major	Minor	Temp	Death	P.T.	Major	Minor	Temp	Med. Only
2010	0	0	0	0	0	0	0	0	0	0	23,237
2011	0	0	0	0	0	0	0	0	0	0	3,302
2012	0	0	0	0	0	0	0	0	0	0	16,366
2013	0	0	0	0	0	0	0	0	0	0	0
2014	2,415,698	0	0	0	0	0	0	0	0	0	0
TOTAL	2,415,698	0	0	0	0	0	0	0	0	0	42,905
O.D.	0	0	0	0	0	0	0	0	0	0	0

	SERIOUS	NON-SER	MED ONLY	TOTAL
TOTAL TRANSLATED LOSSES	2,415,698	0	42,905	
IBNR + FREQ. ADJUSTMENT	(394,350)	(42,917)	222	
TOTAL LOSSES	2,021,348	0	43,127	
EXPECTED LOSSES CREDIBILITY	866,134	156,898	31,927	
	0.02	0.04	0.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.432	0.000	0.095	4.527
INDICATED (POST-TEST)	5.381	0.000	0.115	5.496
PRES. ON RATE LEVEL	1.865	0.338	0.069	2.272
DERIVED BY FORMULA	1.935	0.324	0.071	2.330
UNDERLYING PRES. RATE	1.899	0.344	0.070	2.313
PROPOSED	1.935	0.324	0.071	2.330
YEAR	12-01-16	12-01-17	IND. RATE =	2.999
IND. RATE		3.00		
MAN. RATE	3.07	3.00	ADJ. RATE =	3.00

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	5,970	10,432	.174			5,970					3	3
2011	6,539	137,592	2.104			6,539			1		3	4
2012	7,181	322,633	4.492			7,181		1		2	1	4
2013	7,366	169,600	2.302			7,366				2	2	4
2014	7,297	222,244	3.045			7,297				1	4	5
TOTAL	34,353	862,501	2.511			34,353		1	6	13	20	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					4,299					6,133	
2011				35,571	16,833				23,979	58,394	2,815
2012			123,853	72,291	2,572			39,010	57,821	8,761	18,325
2013				73,604	2,754				72,023	13,356	7,863
2014				55,874	48,334				47,520	65,088	5,428
TOTAL			123,853	237,340	74,792			39,010	201,343	151,732	34,431

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					10,546					14,897	
2011			4,432	67,804	40,409			5,581	60,285	138,088	2,992
2012		9,465	263,535	130,656	14,715		6,635	139,919	119,633	22,190	19,589
2013		1,392	74,359	117,024	10,812	127	2,418	96,487	135,952	30,815	7,800
2014	120	3,200	182,799	114,808	66,440	663	1,668	173,453	136,483	88,349	5,667
TOTAL	120	14,057	525,125	430,292	142,922	790	10,721	415,440	452,353	294,339	36,048

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	3,498	116,641	3.334						2	2
2011	5,023	130,426	2.596						2	2
2012	5,672	1,097,925	19.356			2	2		3	7
2013	5,529	195,118	3.528						3	3
2014	6,271	19,430	.309							
TOTAL	25,993	1,559,540	6.000			2	2		10	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					54,970					57,572	4,099
2011					3,425					20,010	106,991
2012			588,308	39,513	39,103			349,683	59,969	21,202	147
2013					68,152					126,545	421
2014											19,430
TOTAL			588,308	39,513	165,650			349,683	59,969	225,329	131,088

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					134,842					139,842	4,087
2011			328	257	8,097			1,198	2,051	47,115	113,731
2012		40,440	1,074,927	94,300	105,147		54,653	1,001,356	146,366	61,495	157
2013	17	1,426	47,829	28,110	98,859	1,430	1,867	65,765	59,831	202,465	418
2014											20,285
TOTAL	17	41,866	1,123,084	122,667	346,945	1,430	56,520	1,068,319	208,248	450,917	138,678

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	905					905						
2011	1,168	4,712	.403			1,168						
2012	1,089					1,089						
2013	1,400					1,400						
2014	1,216	256,166	21.066			1,216	1					1
TOTAL	5,778	260,878	4.515			5,778	1					1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											4,712
2014	250,755					3,000					2,411
TOTAL	250,755					3,000					7,123

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											5,009
2014	331,339					13,765					2,517
TOTAL	331,339					13,765					7,526

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,138	4,820	.423							
2011	1,351	560,976	41.523			1				1
2012	1,345									
2013	1,378									
2014	1,219									
TOTAL	6,431	565,796	8.798			1				1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											4,820
2011			226,185					334,103			688
TOTAL			226,185					334,103			5,508

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											4,806
2011		3,656	386,672	2,013	8,240		6,786	703,241	8,620	12,490	731
TOTAL		3,656	386,672	2,013	8,240		6,786	703,241	8,620	12,490	5,537

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	106	48,973	46.200			106				1		1
2011												
2012	1					1						
2013												
2014	1					1						
TOTAL	108	48,973	45.345			108				1		1

REPORTED LOSSES

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

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				58,652					47,023		
TOTAL				58,652					47,023		

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES				
							DEATH	P . T .	MAJOR	MINOR	TEMP
2010	244	3,021	1,238			244					
2011	225					225					
2012	217					217					
2013	178					178					
2014	276					276					
TOTAL	1,140	3,021	.265			1,140					

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

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

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	41,186	1,212,615	2.944			2	8	11	21
2011	45,263	1,006,804	2.224			3	7	14	24
2012	47,269	1,325,571	2.804			1	7	15	23
2013	53,455	1,401,822	2.622	1		3	6	19	29
2014	60,804	1,300,077	2.138			1	10	16	27
TOTAL	247,977	6,246,889	2.519	1		10	38	75	124

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			178,579	156,955	72,551			314,335	314,271	107,618	68,306
2011			284,101	174,900	42,947			128,748	149,005	130,566	96,537
2012			156,055	236,806	143,100			52,542	521,473	170,529	45,066
2013	41,125		338,895	106,752	128,131	7		412,025	84,616	153,803	136,468
2014			125,810	204,053	178,395			73,237	313,192	359,501	45,889
TOTAL	41,125		1,083,440	879,466	565,124	7		980,887	1,382,557	922,017	392,266

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			316,800	322,385	177,967			737,116	723,766	261,405	68,101
2011		4,710	515,715	333,009	115,164		2,678	298,492	354,221	316,039	102,619
2012		13,351	425,369	444,863	284,461		12,089	424,872	1,080,871	363,627	48,175
2013	57,666	19,578	753,910	244,264	215,865	38,537	47,407	1,297,115	277,984	280,574	135,376
2014	1,047	24,742	900,778	439,509	259,628	8,488	14,655	1,306,716	845,809	509,708	47,908
TOTAL	58,713	62,381	2,912,572	1,784,030	1,053,085	47,025	76,829	4,064,311	3,282,651	1,731,353	402,179

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	2,691	663	.024			2,691						
2011	2,305	48,320	2.096			2,305				2		2
2012	2,189	1,945	.088			2,189						
2013	2,478	9,121	.368			2,478				1		1
2014	2,046	24,180	1.181			2,046				2		2
TOTAL	11,709	84,229	.719			11,709				5		5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											663
2011					19,382					27,962	976
2012											1,945
2013					610					5,460	3,051
2014					11,768					12,412	
TOTAL					31,760					45,834	6,635

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											661
2011			1,867	1,453	45,823			1,675	2,864	65,840	1,037
2012											2,079
2013		17	428	251	887	64	81	2,835	2,582	8,735	3,027
2014	12	353	19,567	11,662	13,626	50	143	15,449	13,500	14,875	
TOTAL	12	370	21,862	13,366	60,336	114	224	19,959	18,946	89,450	6,804

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

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

+PROPOSED

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

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

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

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010										
2011	1,510	10,908	.722						1	1
2012	1,501	252,274	16.807			1			1	2
2013	1,577									
2014	143									
TOTAL	4,731	263,182	5.563			1			2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011					4,910					4,888	1,110
2012			116,762		1,508			131,895		2,109	
TOTAL			116,762		6,418			131,895		6,997	1,110

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

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	22,690	1,613,170	7.109			22,690			3	3	14	20
2011	26,318	616,660	2.343			26,318				4	3	7
2012	44,687	353,325	.790			44,687				4	2	6
2013	28,214	385,508	1.366			28,214				6	3	9
2014	33,580	257,626	.767			33,580				2	1	3
TOTAL	155,489	3,226,289	2.075			155,489			3	19	23	45

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			268,275	82,946	222,478			545,863	82,890	314,604	96,114
2011				76,511	166,060				178,518	119,900	75,671
2012				122,163	54,001				110,376	11,124	55,661
2013				92,995	24,882				121,047	36,438	110,146
2014				60,125	22,740				117,200	27,679	29,882
TOTAL			268,275	434,740	490,161			545,863	610,031	509,745	367,474

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			475,919	170,371	545,738			1,280,048	190,896	764,173	95,826
2011			22,033	155,571	393,916			22,679	416,565	286,719	80,438
2012		948	60,404	223,156	105,402		719	52,819	222,206	27,732	59,502
2013	5	2,203	108,967	156,677	44,709	445	4,262	169,438	235,117	74,177	109,265
2014	103	2,548	148,040	94,541	37,596	1,036	2,568	262,417	192,156	58,684	31,197
TOTAL	108	5,699	815,363	800,316	1,127,361	1,481	7,549	1,787,401	1,256,940	1,211,485	376,228

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,617,601	4,396,102	376,228	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,949,256	-570,053	2,969	
TOTAL LOSSES	668,345	3,826,049	379,197	
EXPECTED LOSSES	4,437,657	2,187,730	419,821	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.430	2.461	.244	3.135
INDICATED (POST-TEST)	.522	2.988	.296	3.806
PRES. ON RATE LEVEL	2.803	1.382	.264	4.449
DERIVED BY FORMULA	2.712	1.543	.268	4.523
UNDERLYING PRES. RATE	2.854	1.407	.270	4.531
PROPOSED	2.668	1.518	.263	4.449

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	791	9,155	1.157							
2011	896	2,222	.247							
2012	936	4,735	.505							
2013	1,300									
2014	1,565	14,939	.954						1	1
TOTAL	5,488	31,051	.566						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											9,155
2011											2,222
2012											4,735
2014					4,310					10,629	
TOTAL					4,310					10,629	16,112

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											9,128
2011											2,362
2012											5,062
2014	5	132	7,167	4,270	4,995	51	124	13,232	11,559	12,740	
TOTAL	5	132	7,167	4,270	4,995	51	124	13,232	11,559	12,740	16,552

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	5,445	1,076	.019			5,445						
2011	5,682	690,980	12.160			5,682			1	2		3
2012	5,302	177,048	3.339			5,302		1				2
2013	5,013	150,283	2.997			5,013			1	1	2	3
2014	2,656	156,527	5.893			2,656				2		2
TOTAL	24,098	1,175,914	4.880			24,098			2	5	3	10

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,076
2011			263,450	87,365				243,855	94,920		1,390
2012			68,081		291			104,139		3,522	1,015
2013				39,205	34,140				53,461	16,882	6,595
2014				70,082					85,592		853
TOTAL			331,531	196,652	34,431			347,994	233,973	20,404	10,929

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,073
2011		4,365	468,485	165,846	11,347		5,074	534,289	221,411	11,681	1,478
2012		4,946	129,850	2,293	4,357		16,674	298,739	7,616	12,052	1,085
2013	8	1,432	62,537	75,806	53,153	191	1,901	75,248	104,216	34,028	6,542
2014	89	2,169	128,487	83,938	13,119	662	1,640	166,481	118,352	18,637	891
TOTAL	97	12,912	789,359	327,883	81,976	853	25,289	1,074,757	451,595	76,398	11,069

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	225									
2011	322	19,175	5.954						1	1
2012	216									
2013	334	2,016	.603							
2014	201									
TOTAL	1,298	21,191	1.633						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011					1,062					14,822	3,291
2013											2,016
TOTAL					1,062					14,822	5,307

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011			103	80	2,511			888	1,518	34,902	3,498
2013											2,000
TOTAL			103	80	2,511			888	1,518	34,902	5,498

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

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

+PROPOSED

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

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

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

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	7,607	3,874	.050						1	1
2011	7,898	4,934	.062							
2012	6,144	33,229	.540						1	1
2013	7,024	11,334	.161							
2014	8,385	15,410	.183							
TOTAL	37,058	68,781	.186						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					337					123	3,414
2011											4,934
2012					9,030					21,951	2,248
2013											11,334
2014											15,410
TOTAL					9,367					22,074	37,340

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					827					299	3,404
2011											5,245
2012		31	2,545	1,681	16,781		53	4,649	5,142	42,789	2,403
2013											11,243
2014											16,088
TOTAL		31	2,545	1,681	17,608		53	4,649	5,142	43,088	38,383

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	32,909	361,936	1.099				4	4	8
2011	32,036	820,000	2.559			1	1	3	5
2012	32,699	528,055	1.614			1	4	1	6
2013	25,448	357,066	1.403				6		6
2014	37,520	1,232,169	3.284			1		4	5
TOTAL	160,612	3,299,226	2.054			3	15	12	30

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				135,678	11,582				165,727	22,479	26,470
2011			156,333	41,977	7,914			512,941	37,415	7,451	55,969
2012			75,935	110,523	1,754			153,256	84,058	1,496	101,033
2013				56,345					152,914		147,807
2014			668,006		48,824			380,797		115,612	18,930
TOTAL			900,274	344,523	70,074			1,046,994	440,114	147,038	350,209

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				278,682	28,410				381,669	54,602	26,390
2011		1,581	171,482	79,992	23,003		6,526	679,971	93,786	30,474	59,495
2012		6,218	186,110	195,612	12,097		25,064	477,292	177,580	15,151	108,004
2013		1,021	55,439	88,712	5,218		4,709	190,119	275,251	20,065	146,625
2014	967	21,768	439,844	77,013	79,652	7,258	8,164	525,614	159,031	154,881	19,763
TOTAL	967	30,588	852,875	720,011	148,380	7,258	44,463	1,872,996	1,087,317	275,173	360,277

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	1,021	69,898	6.846			1,021				1		1
2011	1,629	95,369	5.854			1,629				1	1	2
2012	1,186	494	.041			1,186						
2013	1,176	796	.067			1,176						
2014	1,426	950	.066			1,426						
TOTAL	6,438	167,507	2.602			6,438				2	1	3

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2010				50,965					18,906			27
2011				62,936	3,074				23,668	4,631		1,060
2012												494
2013												796
2014												950
TOTAL				113,901	3,074				42,574	4,631		3,327

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2010				104,682					43,541			27
2011			5,269	117,968	8,355			2,331	54,072	11,487		1,127
2012												528
2013												790
2014												992
TOTAL			5,269	222,650	8,355			2,331	97,613	11,487		3,464

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	1,548	26,135	1.688			1,548				1		1
2011	1,572	323	.020			1,572						
2012	1,542	121,192	7.859			1,542			1		1	2
2013	1,609					1,609						
2014	1,637	89,259	5.452			1,637				1		1
TOTAL	7,908	236,909	2.996			7,908			1	2	1	4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				6,861					18,047		1,227
2011											323
2012			94,305		826			21,200		1,302	3,559
2014				21,629					65,949		1,681
TOTAL			94,305	28,490	826			21,200	83,996	1,302	6,790

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				14,092					41,562		1,223
2011											343
2012		6,849	179,982	3,254	6,819		3,397	60,939	1,690	3,594	3,805
2014	28	671	39,657	25,905	4,047	506	1,263	128,274	91,190	14,360	1,755
TOTAL	28	7,520	219,639	43,251	10,866	506	4,660	189,213	134,442	17,954	7,126

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,594	433	.027							
2011	1,499	1,676	.111							
2012	1,713	3,069	.179							
2013	1,351	15,485	1.146						2	2
2014	1,389	922	.066							
TOTAL	7,546	21,585	.286						2	2

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											431
2011											1,782
2012											3,281
2013	2	133	4,368	2,563	9,021	128	147	4,810	4,376	14,825	
2014											963
TOTAL	2	133	4,368	2,563	9,021	128	147	4,810	4,376	14,825	6,457

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	3,023	82,216	2.719						3	3
2011	3,982	62,478	1.569					1	1	2
2012	4,474	24,469	.546							
2013	5,089	24,168	.474						1	1
2014	5,658	7,658	.135						1	1
TOTAL	22,226	200,989	.904					1	6	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					55,947					22,642	3,627
2011				11,166	607				34,066	10,611	6,028
2012											24,469
2013					1,764					19,688	2,716
2014					5,209						2,449
TOTAL				11,166	63,527				34,066	52,941	39,289

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					137,238					54,997	3,616
2011			940	20,934	1,629			3,594	78,235	25,822	6,408
2012											26,157
2013		41	1,237	728	2,557	223	288	10,234	9,307	31,502	2,694
2014	6	155	8,659	5,159	6,031						2,557
TOTAL	6	196	10,836	26,821	147,455	223	288	13,828	87,542	112,321	41,432

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,980	10,498	.530						2	2
2011	1,326	1,382,770	104.281			1			1	2
2012	1,896	71,026	3.746				1			1
2013	2,657	202,324	7.614					1	5	6
2014	2,760	201,261	7.292			1			1	2
TOTAL	10,619	1,867,879	17.590			2		2	9	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					639					4,499	5,360
2011			545,760		838			830,727		2,574	2,871
2012				22,776					48,250		
2013				1,814	20,499				86,152	85,645	8,214
2014			93,513		910			101,500		584	4,754
TOTAL			639,273	24,590	22,886			932,227	134,402	93,302	21,199

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					1,568					10,928	5,344
2011		3,162	334,673	1,805	9,112		6,050	627,226	7,950	17,198	3,052
2012		142	8,423	39,730	942		302	22,058	95,995	2,647	
2013	8	477	16,166	11,309	29,902	953	3,921	151,629	195,570	148,336	8,148
2014	436	9,705	172,526	14,561	12,070	6,109	6,196	347,250	30,888	15,534	4,963
TOTAL	444	13,486	531,788	67,405	53,594	7,062	16,469	1,148,163	330,403	194,643	21,507

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

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

+PROPOSED

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

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

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

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

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

+PROPOSED

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

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

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

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	7,425	335,353	4,516			7,425			1	1	8	10
2011	9,872	321,416	3,255			9,872				5	10	15
2012	10,135	140,355	1,384			10,135				1	12	13
2013	10,280	698,949	6,799			10,280				1	13	14
2014	10,405	92,973	.893			10,405					14	14
TOTAL	48,117	1,589,046	3,302			48,117			1	8	57	66

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			178,802	34,974	9,947			64,147	15,157	13,454	18,872
2011				91,815	29,688				145,403	34,290	20,220
2012				35,500	16,104				14,102	42,794	31,855
2013				4,039	207,322				3,997	474,360	9,231
2014					26,070					40,633	26,270
TOTAL			178,802	166,328	289,131			64,147	178,659	605,531	106,448

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			317,195	71,837	24,401			150,425	34,907	32,680	18,815
2011			10,113	173,988	71,776			14,672	332,797	84,326	21,494
2012		264	17,670	64,927	31,390			15,517	38,077	84,191	34,053
2013	49	4,400	149,467	91,866	301,112	5,277	188	251,517	231,501	759,504	9,157
2014	26	772	43,344	25,830	30,187	181	475	50,590	44,178	48,680	27,426
TOTAL	75	5,436	537,789	428,448	458,866	5,458	7,772	482,721	681,460	1,009,381	110,945

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,039,251	2,578,155	110,945	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,658,594	-668,559	1,977	
TOTAL LOSSES		1,909,596	112,922	
EXPECTED LOSSES	3,704,528	2,495,829	274,268	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	3.969	.235	4.204
INDICATED (POST-TEST)	.000	4.818	.285	5.103
PRES. ON RATE LEVEL	7.560	5.094	.560	13.214
DERIVED BY FORMULA	7.409	5.080	.546	13.035
UNDERLYING PRES. RATE	7.699	5.187	.570	13.456
PROPOSED	7.409	5.080	.546	13.035

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	5,747	83,161	1.447						2	2
2011	6,660	91,000	1.366				1		5	6
2012	6,817	62,871	.922						3	3
2013	305									
2014	118									
TOTAL	19,647	237,032	1.206				1		10	11

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					28,087					39,606	15,468
2011				8,594	29,614				16,510	30,753	5,529
2012					12,840					19,557	30,474
TOTAL				8,594	70,541				16,510	89,916	51,471

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					68,898					96,203	15,422
2011			3,530	18,296	70,161			3,276	40,538	72,819	5,877
2012		50	3,620	2,390	23,860		44	4,140	4,584	38,124	32,577
TOTAL		50	7,150	20,686	162,919		44	7,416	45,122	207,146	53,876

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

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

+PROPOSED

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

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

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

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

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

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,353	-1,917	5	
TOTAL LOSSES			5	
EXPECTED LOSSES	6,474	6,486	1,737	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	1.187	1.188	.318	2.693
DERIVED BY FORMULA	1.187	1.188	.318	2.693
UNDERLYING PRES. RATE	1.208	1.210	.324	2.742
PROPOSED	1.187	1.188	.318	2.693

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	721					721						
2011	844	14,418	1.708			844				2		2
2012	781					781						
2013	775	25,001	3.225			775				1		1
2014	864	4,242	.490			864						
TOTAL	3,985	43,661	1.096			3,985				3		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011					3,652					10,766	
2013					25,000					1	
2014											4,242
TOTAL					28,652					10,767	4,242

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

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	145	76,665	52.872				2			2
2011	127									
2012	61									
2013										
2014										
TOTAL	333	76,665	23.023				2			2

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				100,738					63,609		
TOTAL				100,738					63,609		

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	11,392									
2011	11,878	191	.001							
2012	11,848	424	.003							
2013	11,783									
2014	12,175									
TOTAL	59,076	615	.001							

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

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

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	861	5,069	.588							
2011	840	1,133	.134						1	1
2012	763									
2013	652									
2014	853	3,966	.464							
TOTAL	3,969	10,168	.256						1	1

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											5,054
2011			15	13	391			18	29	657	732
2014											4,141
TOTAL			15	13	391			18	29	657	9,927

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

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

+PROPOSED

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

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

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	847	829	.097							
2011	987	419	.042							
2012	1,006	47,501	4.721				1			1
2013	1,086	4,277	.393							
2014	965	247,760	25.674			1				1
TOTAL	4,891	300,786	6.150			1	1			2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											829
2011											419
2012				12,270					32,639		2,592
2013											4,277
2014			143,554					102,639			1,567
TOTAL			143,554	12,270				102,639	32,639		9,684

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											827
2011											445
2012		71	4,540	21,404	510		204	14,922	64,937	1,790	2,771
2013											4,243
2014	671	14,857	262,529	20,965	16,914	6,175	6,256	350,414	30,594	15,005	1,636
TOTAL	671	14,928	267,069	42,369	17,424	6,175	6,460	365,336	95,531	16,795	9,922

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	11,166	553,239	4.954			11,166			1	2	2	5
2011	15,883	948,181	5.969			15,883				6	6	12
2012	13,821	207,722	1.502			13,821				1	3	4
2013	13,233	231,775	1.751			13,233				1	5	6
2014	13,126	215,209	1.639			13,126					5	5
TOTAL	67,229	2,156,126	3.207			67,229			1	10	21	32

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			172,121	49,395	523			255,411	50,401	2,407	22,981
2011				134,286	12,641				757,385	11,583	32,286
2012				33,907	44,683				71,356	33,866	23,910
2013				1,689	84,095				2,030	102,723	41,238
2014					97,829					90,316	27,064
TOTAL			172,121	219,277	239,771			255,411	881,172	240,895	147,479

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			295,971	101,458	1,283			580,557	116,073	5,847	22,912
2011			11,232	238,043	32,075			56,161	1,448,058	43,009	34,320
2012		377	25,133	67,469	84,434		532	39,791	149,903	69,925	25,560
2013	22	1,793	60,677	37,346	122,142	1,113	1,570	55,906	52,226	164,625	40,908
2014	108	2,964	162,633	96,933	113,301	415	1,053	112,433	98,211	108,226	28,255
TOTAL	130	5,134	555,646	541,249	353,235	1,528	3,155	844,848	1,864,471	391,632	151,955

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2010	3,309										
2011	2,967	1,236	.041								
2012	2,832	116,532	4.114							1	
2013	2,786	26,352	.945							1	
2014	2,367	23,590	.996						1	1	
TOTAL	14,261	167,710	1.176						2	1	3

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											1,314
2012		102	6,414	30,246	718		222	16,372	71,256	1,962	67,752
2013		197	10,759	17,218	1,010		478	19,173	27,754	2,024	
2014	12	306	16,627	9,908	11,581	66	158	16,920	14,775	16,288	
TOTAL	12	605	33,800	57,372	13,309	66	858	52,465	113,785	20,274	69,066

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

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

+PROPOSED

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

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											11,225
2011											743
2012											227
2013											117
TOTAL											12,312

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	9,498	135,954	1.431					1	5	6
2011	10,102	896,583	8.875			1	1		3	5
2012	11,852	110,943	.936						4	4
2013	15,915	131,521	.826				2		2	4
2014	16,346	34,799	.212						3	3
TOTAL	63,713	1,309,800	2.056			1	4		17	22

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				39,210	15,050				22,439	39,462	19,793
2011			310,770	42,460	7,210			397,709	96,500	31,936	9,998
2012					49,799					36,311	24,833
2013				24,753	6,476				28,750	23,641	47,901
2014					6,996					11,627	16,176
TOTAL			310,770	106,423	85,531			397,709	147,689	142,977	118,701

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				80,537	36,917				51,677	95,853	19,734
2011		3,099	331,825	81,680	24,764		4,983	526,764	228,142	86,747	10,628
2012		193	14,033	9,277	92,535		89	7,690	8,506	70,776	26,546
2013	2	575	28,902	41,646	11,687	254	1,238	48,032	62,927	41,595	47,518
2014	6	210	11,627	6,935	8,098	50	137	14,470	12,636	13,937	16,888
TOTAL	8	4,077	386,387	220,075	174,001	304	6,447	596,956	363,888	308,908	121,314

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,160	8,479	.730						1	1
2011	1,222	1,353	.110						1	1
2012	1,196	1,059	.088							
2013	1,197	7,000	.584						1	1
2014	1,259									
TOTAL	6,034	17,891	.297						3	3

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					3,706					16,925	
2011			41	32	1,017			55	96	2,175	
2012											1,132
2013	2	75	2,809	1,648	5,803	32	43	1,562	1,420	4,801	
TOTAL	2	75	2,850	1,680	10,526	32	43	1,617	1,516	23,901	1,132

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	231	1,934	.837							
2011	255									
2012	283									
2013	288									
2014	386									
TOTAL	1,443	1,934	.134							

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

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	553	44,532	8.052						2	2
2011	948	408	.043							
2012	904	187,428	20.733				1		1	2
2013	795	37,546	4.722						2	2
2014	228									
TOTAL	3,428	269,914	7.874					1	5	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					8,858					35,324	350
2011											408
2012				28,332	3,500				150,559	4,216	821
2013					18,351					19,195	
TOTAL				28,332	30,709				150,559	58,735	1,579

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					21,729					85,802	349
2011											434
2012		183	11,468	50,077	7,678		958	69,725	300,531	16,473	878
2013	3	377	12,877	7,572	26,619	223	288	9,978	9,077	30,713	
TOTAL	3	560	24,345	57,649	56,026	223	1,246	79,703	309,608	132,988	1,661

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

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

+PROPOSED

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

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

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

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

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

+PROPOSED

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

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

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

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

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

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,015	-4,123	18	
TOTAL LOSSES			18	
EXPECTED LOSSES	10,983	15,103	2,562	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	1.309	1.800	.305	3.414
DERIVED BY FORMULA	1.309	1.800	.305	3.414
UNDERLYING PRES. RATE	1.333	1.833	.311	3.477
PROPOSED	1.309	1.800	.305	3.414

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	75	7,086	9.448						1	1
2011	88									
2012	106	2,208	2.083						1	1
2013	124									
2014	131	2,637	2.012							
TOTAL	524	11,931	2.277						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					132					6,954	
2012					743					1,465	
2014											2,637
TOTAL					875					8,419	2,637

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					324					16,891	
2012			210	138	1,380			311	344	2,856	
2014											2,753
TOTAL			210	138	1,704			311	344	19,747	2,753

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

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.312
IND. RATES				6.31	MINIMUM PREMIUM	1965
MAN. RATES	5.19	5.97	6.19	+ 6.31	PRESENT	1980

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	7,242	275,112	3.798			1	2			3
2011	9,042	228,443	2.526				3			3
2012	11,528	194,502	1.687				1	2		3
2013	8,008	34,253	.427				2			2
2014	7,080	29,843	.421						3	3
TOTAL	42,900	762,153	1.777			1	8		5	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			94,387	27,770				109,011	38,297		5,647
2011				91,372					131,664		5,407
2012				59,147	12,399				41,417	71,199	10,340
2013				11,507					21,803		943
2014					11,606					15,422	2,815
TOTAL			94,387	189,796	24,005			109,011	233,181	86,621	25,152

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			167,443	57,040				255,631	88,198		5,630
2011			7,220	170,936	1,581			11,433	298,174	3,242	5,748
2012		417	25,373	105,483	25,488		426	34,015	99,084	141,057	11,053
2013		209	11,322	18,115	1,065		668	27,108	39,247	2,859	935
2014	11	353	19,294	11,497	13,442	76	179	19,196	16,769	18,478	2,939
TOTAL	11	979	230,652	363,071	41,576	76	1,273	347,383	541,472	165,636	26,305

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	34,128	1,106,162	3.241			3	2	4	9	
2011	33,911	964,881	2.845			1	2	3	6	
2012	33,994	1,568,254	4.613			4	1	3	8	
2013	38,698	280,834	.725			1		4	5	
2014	36,717	301,240	.820			1		4	5	
TOTAL	177,448	4,221,371	2.379			10	5	18	33	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			353,051	51,227	16,699			558,978	77,711	23,013	25,483
2011			288,637	57,965	3,222			470,037	99,655	3,667	41,698
2012			460,426	11,048	10,726			925,784	24,611	92,777	42,882
2013			81,824		63,479			19,304		90,240	25,987
2014			130,318		36,924			54,844		22,537	56,617
TOTAL			1,314,256	120,240	131,050			2,028,947	201,977	232,234	192,667

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			626,313	105,220	40,963			1,310,804	178,968	55,899	25,407
2011		3,025	324,890	110,350	15,442		6,189	650,486	233,925	22,485	44,325
2012		28,530	752,335	34,122	42,299		111,730	2,021,309	116,055	216,851	45,841
2013	200	5,600	204,107	32,837	97,824	3,212	3,856	112,869	45,808	145,771	25,779
2014	644	14,597	299,704	55,620	58,120	3,398	3,603	215,295	40,860	35,027	59,108
TOTAL	844	51,752	2,207,349	338,149	254,648	6,610	125,378	4,310,763	615,616	476,033	200,460

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	6,702,696	1,684,446	200,460	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,619,885	-721,660	2,648	
TOTAL LOSSES	4,082,811	962,786	203,108	
EXPECTED LOSSES	5,763,510	2,640,427	374,415	
CREDIBILITY	.04	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.301	.543	.114	2.958
INDICATED (POST-TEST)	2.793	.659	.138	3.590
PRES. ON RATE LEVEL	3.190	1.461	.207	4.858
DERIVED BY FORMULA	3.174	1.373	.199	4.746
UNDERLYING PRES. RATE	3.248	1.488	.211	4.947
PROPOSED	3.174	1.373	.199	4.746

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.443
IND. RATES				7.44	MINIMUM PREMIUM	2000
MAN. RATES	6.62	7.32	7.47	+ 7.44	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	3,029	4,387	.144							
2011	2,972	709	.023							
2012	3,419	1,842	.053							
2013	3,427	1,156	.033							
2014	3,468	84,000	2.422					1	1	2
TOTAL	16,315	92,094	.564					1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											4,387
2011											709
2012											1,842
2013											1,156
2014				9,916	6,598				8,433	46,587	12,466
TOTAL				9,916	6,598				8,433	46,587	20,560

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											4,374
2011											754
2012											1,969
2013											1,147
2014	20	508	29,146	18,412	9,494	283	703	74,393	62,312	57,662	13,015
TOTAL	20	508	29,146	18,412	9,494	283	703	74,393	62,312	57,662	21,259

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	27,655	1,300,977	4.704			2			1	3
2011	27,006	516	.001							
2012	27,364	16,670	.060						2	2
2013	36,426	2,654	.007							
2014	38,433	785	.002							
TOTAL	156,884	1,321,602	.842			2			3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			594,687		11,083			658,666		33,570	2,971
2011											516
2012					1,107					2,793	12,770
2013											2,654
2014											785
TOTAL			594,687		12,190			658,666		36,363	19,696

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			822,461		27,187			844,809		81,542	2,962
2011											549
2012			312	203	2,058		9	595	654	5,443	13,651
2013											2,633
2014											820
TOTAL			822,773	203	29,245		9	845,404	654	86,985	20,615

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

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

+PROPOSED

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

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											1,795
2014					8,240					57,999	4,187
TOTAL					8,240					57,999	5,982

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											1,781
2014	8	248	13,698	8,164	9,541	273	674	72,199	63,065	69,502	4,371
TOTAL	8	248	13,698	8,164	9,541	273	674	72,199	63,065	69,502	6,152

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,946	184,026	9.456						3	3
2011	1,278									
2012	747									
2013	103									
2014	110									
TOTAL	4,184	184,026	4.398						3	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					78,644					98,510	6,872
TOTAL					78,644					98,510	6,872

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					192,913					239,280	6,851
TOTAL					192,913					239,280	6,851

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	12,351	139,370	1.128				1			1
2011	12,622	124,156	.983				1		1	2
2012	13,261	42,782	.322				1		1	2
2013	14,189	274,391	1.933			1	1			2
2014	10,951	87,119	.795						3	3
TOTAL	63,374	667,818	1.054			1	4		5	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				40,270					95,492		3,608
2011				28,758					33,336	20,034	41,053
2012				1,618					9,845	29,079	724
2013			151,011	13,048				85,908	3,447		20,977
2014					14,100					51,215	21,804
TOTAL			151,011	83,694	16,591			85,908	142,120	100,328	88,166

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				82,715					219,918		3,597
2011			2,367	53,872	2,802			4,093	77,548	47,993	43,639
2012		20	1,024	3,103	2,882			10,662	26,402	57,225	774
2013	345	8,117	307,324	32,831	11,801	9,664	11,335	297,866	20,184	6,630	20,809
2014	16	427	23,436	13,970	16,325	237	597	63,755	55,689	61,370	22,763
TOTAL	361	8,564	334,151	186,491	33,810	9,901	12,065	376,376	399,741	173,218	91,582

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	4,306	48,556	1.127						2	2
2011	4,584	26,402	.575				1			1
2012	3,908	491	.012							
2013	3,856									
2014	119									
TOTAL	16,773	75,449	.450				1		2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					12,100					35,167	1,289
2011				7,501					16,996		1,905
2012											491
TOTAL				7,501	12,100				16,996	35,167	3,685

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					29,682					85,421	1,285
2011			593	14,033	130			1,475	38,489	418	2,025
2012											525
TOTAL			593	14,033	29,812			1,475	38,489	85,839	3,835

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

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

+PROPOSED

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

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

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

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

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

+PROPOSED

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

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

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

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	2,369	59,459	2.509				1		1	2
2011	2,008	3,261	.162				1		1	2
2012	1,055	5,677	.538				1			1
2013	700									
2014	988	50,397	5.100				1		2	3
TOTAL	7,120	118,794	1.668				4		4	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				22,738	5,600				19,360	7,054	4,707
2011				906	268				1,562	525	
2012				165					366		5,146
2014				27,135	1,611				15,774	1,679	4,198
TOTAL				50,944	7,479				37,062	9,258	14,051

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				46,704	13,737				44,586	17,134	4,693
2011			98	1,717	649			168	3,590	1,274	
2012			61	288	6			167	728	22	5,501
2014	38	893	52,423	34,096	6,949	131	320	32,768	23,638	5,450	4,383
TOTAL	38	893	52,582	82,805	21,341	131	320	33,103	72,542	23,880	14,577

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	430	225	.052							
2011	1,079									
2012	1,175	212,885	18.117			1		1		2
2013	1,867	115,094	6.164				1			1
2014	527	3,370	.639						1	1
TOTAL	5,078	331,574	6.530			1	1	2		4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											225
2012			125,367		4,608			57,340		23,879	1,691
2013				43,841					71,000		253
2014					1,128					1,788	454
TOTAL			125,367	43,841	5,736			57,340	71,000	25,667	2,623

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											224
2012		9,128	240,258	4,977	15,587		9,241	169,139	9,335	49,404	1,808
2013		794	43,139	69,028	4,063		2,183	88,274	127,799	9,311	250
2014	2	35	1,875	1,120	1,308	10	21	2,229	1,946	2,141	474
TOTAL	2	9,957	285,272	75,125	20,958	10	11,445	259,642	139,080	60,856	2,756

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	566,328	296,019	2,756	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-71,907	-23,090	77	
TOTAL LOSSES	494,421	272,929	2,833	
EXPECTED LOSSES	157,927	80,843	12,442	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	9.737	5.375	.056	15.168
INDICATED (POST-TEST)	11.821	6.525	.068	18.414
PRES. ON RATE LEVEL	3.054	1.563	.241	4.858
DERIVED BY FORMULA	3.054	1.613	.239	4.906
UNDERLYING PRES. RATE	3.110	1.592	.245	4.947
PROPOSED	3.054	1.613	.239	4.906

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	4,013	485	.012							
2011	3,802	3,870	.101						1	1
2012	4,115	16,837	.409				1			1
2013	4,086	1,541	.037							
2014	3,829	5,074	.132							
TOTAL	19,845	27,807	.140					1	1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											485
2011					1,244					2,626	
2012				16,687							150
2013											1,541
2014											5,074
TOTAL				16,687	1,244					2,626	7,250

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											484
2011			120	93	2,942			158	269	6,183	
2012		102	6,172	29,108	692						160
2013											1,529
2014											5,297
TOTAL		102	6,292	29,201	3,634			158	269	6,183	7,470

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	2,523	22,245	.881						2	2
2011	2,124	1,604,614	75.546		1				5	6
2012	1,960	2,348	.119							
2013	1,934	9,443	.488						2	2
2014	2,007	23,486	1.170					1	1	2
TOTAL	10,548	1,662,136	15.758		1			1	10	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					3,662					10,179	8,404
2011		343,892			14,523		1,226,405			9,898	9,896
2012											2,348
2013					2,414					5,956	1,073
2014				887	4,674				2,497	8,105	7,323
TOTAL		343,892		887	25,273		1,226,405		2,497	34,138	29,044

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					8,983					24,725	8,379
2011		239,269	9,347	1,089	34,332		863,392	21,702	1,016	23,305	10,519
2012											2,510
2013		52	1,690	994	3,498	64	92	3,093	2,812	9,531	1,064
2014	7	167	9,398	5,697	5,578	50	142	14,950	12,263	10,259	7,645
TOTAL	7	239,488	20,435	7,780	52,391	114	863,626	39,745	16,091	67,820	30,117

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	4,633	1,973	.042							
2011	3,938	1,919	.048							
2012	4,272	12,778	.299					2		2
2013	4,410	7,632	.173							
2014	4,320	53,628	1.241						2	2
TOTAL	21,573	77,930	.361					4		4

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,967
2011											2,040
2012		10	947	623	6,226		18	1,216	1,345	11,191	3,941
2013											7,571
2014	22	582	32,102	19,131	22,365	127	307	32,892	28,730	31,663	8,244
TOTAL	22	592	33,049	19,754	28,591	127	325	34,108	30,075	42,854	23,763

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	815	6,107	.749						1	1
2011	506									
2012	771									
2013	778									
2014	835	1,460	.174							
TOTAL	3,705	7,567	.204						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					88					3,436	2,583
2014											1,460
TOTAL					88					3,436	4,043

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					216					8,346	2,575
2014											1,524
TOTAL					216					8,346	4,099

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

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

+PROPOSED

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

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

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

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	7,291	388,901	5.333			1	3	3	7	
2011	8,133	573,063	7.046			1	2	7	10	
2012	8,258	381,269	4.616				4	5	9	
2013	8,167	79,787	.976				2	3	5	
2014	8,896	207,937	2.337				1	4	5	
TOTAL	40,745	1,630,957	4.003			2	12	22	36	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			135,987	41,223	1,054			132,895	62,557	6,630	8,555
2011			212,964	43,851	21,326			92,311	94,247	92,185	16,179
2012				58,690	45,115				115,597	125,136	36,731
2013				10,088	3,984				9,068	4,292	52,355
2014				42,568	24,951				40,336	67,806	32,276
TOTAL			348,951	196,420	96,430			225,206	321,805	296,049	146,096

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			241,241	84,672	2,586			311,639	144,069	16,103	8,530
2011		3,528	378,643	85,577	59,131		1,920	212,836	225,320	222,919	17,198
2012		538	34,420	110,775	86,265		1,029	79,355	259,313	250,268	39,265
2013		279	12,728	17,526	6,715	32	341	13,496	18,348	8,056	51,936
2014	81	2,072	119,522	75,706	36,866	621	1,560	162,872	129,504	90,032	33,696
TOTAL	81	6,417	786,554	374,256	191,563	653	4,850	780,198	776,554	587,378	150,625

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

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

+PROPOSED

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

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

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

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	4,331	48,617	1.122				1	3	4
2011	3,843	18,620	.484					2	2
2012	4,852	58,425	1.204				1	3	4
2013	5,094	17,005	.333					2	2
2014	4,511	6,639	.147					1	1
TOTAL	22,631	149,306	.660				2	11	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				2,825	7,905				15,272	19,261	3,354
2011					2,816					9,670	6,134
2012				16,860	3,732				11,597	20,361	5,875
2013					5,012					5,147	6,846
2014					186					3,104	3,349
TOTAL				19,685	19,651				26,869	57,543	25,558

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				5,803	19,391				35,171	46,785	3,344
2011			270	211	6,656			580	991	22,768	6,520
2012		122	7,287	30,109	7,632		115	9,620	27,845	40,328	6,280
2013	2	104	3,520	2,067	7,274	64	76	2,674	2,435	8,238	6,791
2014		8	308	184	218	15	38	3,863	3,372	3,720	3,496
TOTAL	2	234	11,385	38,374	41,171	79	229	16,737	69,814	121,839	26,431

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

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

+PROPOSED

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

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

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

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

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

+PROPOSED

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

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

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

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES				
							DEATH	P . T .	MAJOR	MINOR	TEMP
2010	361					361					
2011	407					407					
2012	446					446					
2013	520					520					
2014	553	17,394	3.145			553					
TOTAL	2,287	17,394	.761			2,287					

REPORTED LOSSES

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

TRANSLATED LOSSES

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

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	645									
2011	855									
2012	881									
2013	987	19,303	1,955						1	1
2014	1,192	68,414	5,739						1	1
TOTAL	4,560	87,717	1,924						1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					4,322					14,981	
2014				36,376					32,038		
TOTAL				36,376	4,322				32,038	14,981	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	2	93	3,033	1,783	6,269	159	217	7,782	7,080	23,968	
2014	47	1,125	66,694	43,569	6,810	243	613	62,317	44,299	6,976	
TOTAL	49	1,218	69,727	45,352	13,079	402	830	70,099	51,379	30,944	

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

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

+PROPOSED

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

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

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

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	13,815	79,342	.574						2	2
2011	13,252	92,352	.696						4	4
2012	13,680	225,362	1.647				1		5	6
2013	14,679	16,947	.115							
2014	10,619	195,027	1.836						4	4
TOTAL	66,045	609,030	.922						1	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					7,609					33,160	38,573
2011					21,337					68,279	2,736
2012				32,805	73,512				52,884	39,664	26,497
2013											16,947
2014					79,537					111,363	4,127
TOTAL				32,805	181,995				52,884	252,466	88,880

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					18,665					80,546	38,457
2011			2,055	1,599	50,443			4,090	6,995	160,774	2,908
2012		488	32,851	70,922	137,958		426	32,580	114,509	80,217	28,325
2013											16,811
2014	85	2,408	132,228	78,809	92,116	511	1,296	138,636	121,089	133,452	4,309
TOTAL	85	2,896	167,134	151,330	299,182	511	1,722	175,306	242,593	454,989	90,810

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	7,340	285,277	3.886			1	1	3	5
2011	8,257	16,214	.196					2	2
2012	6,717	2,159,490	32.149			3	2	3	8
2013	6,166	274,257	4.447			1			1
2014	5,646	23,477	.415					1	1
TOTAL	34,126	2,758,715	8.084			5	3	9	17

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			106,421	38,448	7,619			108,491	11,819	8,371	4,108
2011					2,475					3,799	9,940
2012			715,533	127,434	2,753			978,704	302,063	21,747	11,256
2013			186,067					86,312			1,878
2014					5,000					12,500	5,977
TOTAL			1,008,021	165,882	17,847			1,173,507	313,882	46,417	33,159

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			188,791	78,972	18,690			254,411	27,219	20,333	4,096
2011			238	186	5,851			228	391	8,945	10,566
2012		34,844	940,244	238,191	36,630		99,179	1,880,974	645,661	89,206	12,033
2013	424	9,706	362,850	15,141	13,052	9,728	11,286	294,959	14,049	6,208	1,863
2014	6	151	8,313	4,953	5,791	61	145	15,561	13,593	14,979	6,240
TOTAL	430	44,701	1,500,436	337,443	80,014	9,789	110,610	2,446,133	700,913	139,671	34,798

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	10,210	764,675	7.489			1	1	1	3
2011	9,746	230,616	2.366			1		4	5
2012	10,682	5,880	.055					1	1
2013	10,024	52,263	.521					1	1
2014	10,649	103,248	.969				1	3	4
TOTAL	51,311	1,156,682	2.254			2	2	10	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			393,250	53,256	1,951			264,935	3,133	1,240	46,910
2011			113,245		7,751			39,177		48,456	21,987
2012					737					1,484	3,659
2013					4,664					31,700	15,899
2014				58,123	4,860				15,344	18,634	6,287
TOTAL			506,495	111,379	19,963			304,112	18,477	101,514	94,742

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			674,913	109,388	4,786			601,046	7,215	3,012	46,769
2011		1,876	199,157	1,614	22,552		817	87,414	5,999	115,595	23,372
2012			208	136	1,368			315	348	2,893	3,911
2013	2	93	3,271	1,926	6,765	350	467	16,474	14,990	50,721	15,772
2014	80	1,947	114,643	74,426	16,510	207	510	53,041	41,476	25,670	6,564
TOTAL	82	3,916	992,192	187,490	51,981	557	1,794	758,290	70,028	197,891	96,388

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,664	4,204,924	252.699	1		1				2
2011	940	4,557	.484							
2012	1,299	69,900	5.381				1			1
2013	1,241	14,489	1.167					1		1
2014	1,260									
TOTAL	6,404	4,293,870	67.050	1		1	1	1		4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			347,245			3,610,709		241,629			5,341
2011											4,557
2012				38,007					30,687		1,206
2013					8,304					6,185	
TOTAL			347,245	38,007	8,304	3,610,709		241,629	30,687	6,185	11,104

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			616,013			998,577		566,620			5,325
2011											4,844
2012		234	14,060	66,298	1,573		195	14,031	61,054	1,682	1,289
2013	2	174	5,828	3,426	12,045	95	92	3,218	2,925	9,894	
TOTAL	2	408	635,901	69,724	13,618	998,672	287	583,869	63,979	11,576	11,458

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	2,016	50,381	2.499				1			1
2011	2,082	3,529	.169							
2012	2,209									
2013	3,098									
2014	3,147	72,340	2.298						2	2
TOTAL	12,552	126,250	1.006				1		2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				3,408					46,973		
2011											3,529
2014					33,731					38,609	
TOTAL				3,408	33,731				46,973	38,609	3,529

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				7,000					108,179		
2011											3,751
2014	36	1,021	56,074	33,418	39,063	182	450	48,067	41,979	46,265	
TOTAL	36	1,021	56,074	40,418	39,063	182	450	48,067	150,158	46,265	3,751

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

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

+PROPOSED

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

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

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

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

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

+PROPOSED

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

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

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

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	3,262	33,981	1.041				1			1
2011	3,567	10,429	.292							
2012	3,654	11,734	.321					1		1
2013	3,067	12,116	.395					1		1
2014	3,207	72,634	2.264					2		2
TOTAL	16,757	140,894	.841					1	4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				3,840					27,058		3,083
2011											10,429
2012					591					6,658	4,485
2013					905					5,642	5,569
2014					22,167					47,009	3,458
TOTAL				3,840	23,663				27,058	59,309	27,024

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				7,887					62,315		3,074
2011											11,086
2012			168	109	1,099		18	1,410	1,561	12,979	4,794
2013		23	637	372	1,312	64	81	2,932	2,671	9,027	5,524
2014	24	667	36,852	21,963	25,673	218	548	58,522	51,115	56,334	3,610
TOTAL	24	690	37,657	30,331	28,084	282	647	62,864	117,662	78,340	28,088

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	2,572	399	.015							
2011	2,562	9,012	.351						2	2
2012	2,355									
2013	2,471	2,384	.096							
2014	2,458	181	.007							
TOTAL	12,418	11,976	.096						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											399
2011					2,229					6,783	
2013											2,384
2014											181
TOTAL					2,229					6,783	2,964

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											398
2011			216	167	5,270			406	696	15,971	
2013											2,365
2014											189
TOTAL			216	167	5,270			406	696	15,971	2,952

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

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

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-29,280	-10,776	20			
TOTAL LOSSES			20			
EXPECTED LOSSES	56,750	35,937	4,968			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.001	.001		
INDICATED (POST-TEST)	.000	.000	.001	.001		
PRES. ON RATE LEVEL	1.773	1.122	.155	3.050		
DERIVED BY FORMULA	1.773	1.111	.153	3.037		
UNDERLYING PRES. RATE	1.805	1.143	.158	3.106		
PROPOSED	1.773	1.111	.153	3.037		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.763
IND. RATES				4.76	MINIMUM PREMIUM	1555
MAN. RATES	4.51	4.84	4.69	+ 4.76	PRESENT	1570

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	617	1,010	.163							
2011	741	58,996	7.961				1			1
2012	784	610	.077							
2013	735	76,989	10.474				2			2
2014	593									
TOTAL	3,470	137,605	3.966				3			3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,010
2011				19,761					35,766		3,469
2012											610
2013				22,583					53,978		428
TOTAL				42,344					89,744		5,517

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,007
2011			1,561	36,969	341			3,106	80,999	881	3,688
2012											652
2013		412	22,219	35,558	2,090		1,667	67,117	97,165	7,076	425
TOTAL		412	23,780	72,527	2,431		1,667	70,223	178,164	7,957	5,772

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	15,592	504,187	3.233			1	1	5	7
2011	16,424	180,298	1.097				1	5	6
2012	17,396	135,678	.779				1	3	4
2013	16,826	390,088	2.318				4	2	6
2014	17,177	252,300	1.468				1	3	4
TOTAL	83,415	1,462,551	1.753			1	8	18	27

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			183,008	37,314	3,298			148,549	76,013	34,902	21,103
2011				4,906	13,529				9,005	128,396	24,462
2012				21,744	5,946				23,386	11,753	72,849
2013				36,222	44,799				198,307	56,684	54,076
2014				38,443	31,233				86,622	42,252	53,750
TOTAL			183,008	138,629	98,805			148,549	393,333	273,987	226,240

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			324,656	76,643	8,089			348,347	175,058	84,777	21,040
2011			1,689	10,191	32,069			8,474	33,546	302,546	26,003
2012		162	9,717	39,041	11,953			13,185	49,284	24,188	77,876
2013	10	1,588	67,084	75,502	68,341	636	178	276,026	383,759	116,707	53,643
2014	85	2,130	122,405	76,988	43,370	866	6,946	221,092	165,721	69,494	56,115
TOTAL	95	3,880	525,551	278,365	163,822	1,502	9,278	867,124	807,368	597,712	234,677

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	16,459	732,295	4.449			1	8	1	10
2011	16,926	1,599,951	9.452			2	9	5	16
2012	16,290	2,685,824	16.487			1	8	1	10
2013	11,224	108,167	.963				2	2	4
2014	15,994	47,746	.298					1	1
TOTAL	76,893	5,173,983	6.729			4	27	10	41

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			78,403	136,186	1,085			49,803	409,751	24,454	32,613
2011			252,388	158,882	8,637			699,567	349,059	38,290	93,128
2012			435,661	212,532	6,702			1,707,799	275,495	22,949	24,686
2013				28,042	2,911				60,439	10,229	6,546
2014					675					24,804	22,267
TOTAL			766,452	535,642	20,010			2,457,169	1,094,744	120,726	179,240

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			139,087	279,727	2,662			116,788	943,657	59,399	32,515
2011		4,182	455,586	300,182	32,588		14,562	1,541,718	812,918	125,567	98,995
2012		7,064	230,686	374,575	25,677		51,214	1,014,649	573,623	75,228	26,389
2013		569	29,637	45,352	6,821	95	2,015	80,474	113,629	24,299	6,494
2014		19	1,118	667	781	116	288	30,874	26,967	29,722	23,247
TOTAL		11,834	856,114	1,000,503	68,529	211	68,079	2,784,503	2,470,794	314,215	187,640

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	4,728	135,104	2.857				1			1
2011	3,114	1,205,409	38.709			1			1	2
2012	2,470	21,518	.871						1	1
2013	2,183	1,172	.053							
2014	2,108	892	.042							
TOTAL	14,603	1,364,095	9.341			1	1		2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				26,205					53,865		55,034
2011			140,373		290			1,063,850		110	786
2012					518					6,741	14,259
2013											1,172
2014											892
TOTAL			140,373	26,205	808			1,063,850	53,865	6,851	72,143

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				53,825					124,051		54,869
2011		878	93,026	505	2,669		8,371	867,814	10,648	15,672	836
2012			147	96	963		18	1,426	1,579	13,142	15,243
2013											1,163
2014											931
TOTAL		878	93,173	54,426	3,632		8,389	869,240	136,278	28,814	73,042

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

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

+PROPOSED

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

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

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

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,995	2,642	.132							
2011	1,595	469	.029							
2012	1,546	145	.009							
2013	1,646	547	.033							
2014	1,586	325	.020							
TOTAL	8,368	4,128	.049							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											2,642
2011											469
2012											145
2013											547
2014											325
TOTAL											4,128

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											2,634
2011											499
2012											155
2013											543
2014											339
TOTAL											4,170

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	15,185	198,138	1.304				1	5	6
2011	18,631	493,176	2.647			1	1	3	5
2012	20,182	257,368	1.275				1	4	5
2013	19,733	400,771	2.030			2	2	3	7
2014	21,503	208,900	.971					5	5
TOTAL	95,234	1,558,353	1.636			3	5	20	28

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				11,072	14,942				91,794	46,885	33,445
2011			146,968	53,877	7,590			188,244	71,563	9,316	15,618
2012				4,053	76,951				15,869	123,159	37,336
2013			230,991	18,792	14,658			81,501	12,086	38,263	4,480
2014					87,616					87,546	33,738
TOTAL			377,959	87,794	201,757			269,745	191,312	305,169	124,617

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				22,742	36,653				211,402	113,883	33,345
2011		2,435	262,485	102,701	24,363		3,919	412,855	167,999	30,909	16,602
2012		315	23,181	21,401	143,150		391	33,346	60,436	240,948	39,912
2013	531	12,691	479,234	54,436	39,209	9,633	11,594	313,423	53,102	68,662	4,444
2014	100	2,650	145,652	86,807	101,467	404	1,019	108,980	95,191	104,906	35,222
TOTAL	631	18,091	910,552	288,087	344,842	10,037	16,923	868,604	588,130	559,308	129,525

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

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

+PROPOSED

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

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

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

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,149									
2011	193	501	.259							
2012	223	18,432	8.265							
2013	159	3,110	1.955							
2014	345									
TOTAL	2,069	22,043	1.065							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											501
2012											18,432
2013											3,110
TOTAL											22,043

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

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	3,236	303,862	9.390			1			1	2
2011	4,407	1,009	.022							
2012	2,300									
2013	1,915									
2014	864									
TOTAL	12,722	304,871	2.396			1			1	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			97,395		11,552			144,508		30,229	20,178
2011											1,009
TOTAL			97,395		11,552			144,508		30,229	21,187

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			172,779		28,337			338,871		73,426	20,117
2011											1,073
TOTAL			172,779		28,337			338,871		73,426	21,190

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	3,639	2,051	.056						1	1
2011	2,544	4,448	.174							
2012	2,379	17,770	.746						1	1
2013	2,127									
2014	2,212	5,011	.226							
TOTAL	12,901	29,280	.227						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					964					255	832
2011											4,448
2012					11,149					6,621	
2014											5,011
TOTAL					12,113					6,876	10,291

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					2,365					619	830
2011											4,728
2012		41	3,141	2,078	20,717		18	1,402	1,550	12,908	
2014											5,231
TOTAL		41	3,141	2,078	23,082		18	1,402	1,550	13,527	10,789

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	6,519	9,677	.148						1	1
2011	6,993	725	.010							
2012	7,087	1,503	.021							
2013	7,990	208	.002							
2014	7,925	15,883	.200						2	2
TOTAL	36,514	27,996	.077						3	3

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					3,812					16,984	1,128
2011											771
2012											1,607
2013											206
2014		31	1,522	904	1,061	61	152	16,467	14,380	15,852	1,817
TOTAL		31	1,522	904	4,873	61	152	16,467	14,380	32,836	5,529

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

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

+PROPOSED

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

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014	6	178	9,889	5,896	6,889	30	86	9,276	8,106	8,931	
TOTAL	6	178	9,889	5,896	6,889	30	86	9,276	8,106	8,931	

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	18,517	10,596	.057							
2011	20,345	231,866	1.139			1				1
2012	17,372	6,053	.034							
2013	16,867	40,791	.241				1			1
2014	17,051	84,497	.495						1	1
TOTAL	90,152	373,803	.415			1	1	1	1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											10,596
2011			193,790					21,963			16,113
2012											6,053
2013				4,659							36,132
2014					22,520					52,200	9,777
TOTAL			193,790	4,659	22,520			21,963		52,200	78,671

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											10,564
2011		3,210	339,532	1,768	7,235		456	47,378	580	841	17,128
2012											6,471
2013		81	4,583	7,334	434						35,843
2014	25	683	37,439	22,309	26,079	243	609	64,979	56,757	62,550	10,207
TOTAL	25	3,974	381,554	31,411	33,748	243	1,065	112,357	57,337	63,391	80,213

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	747	388	.051							
2011	824	8,555	1.038						1	1
2012	946	725	.076							
2013	952	705	.074							
2014	993	783	.078							
TOTAL	4,462	11,156	.250						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											388
2011					171					7,739	645
2012											725
2013											705
2014											783
TOTAL					171					7,739	3,246

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											387
2011			17	13	403			464	793	18,222	686
2012											775
2013											699
2014											817
TOTAL			17	13	403			464	793	18,222	3,364

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	576									
2011	460									
2012	227									
2013	413	133	.032							
2014	591	1,897	.320							
TOTAL	2,267	2,030	.090							

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

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

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

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

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,217	-4,799	20			
TOTAL LOSSES			20			
EXPECTED LOSSES	15,888	17,353	2,726			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.001	.001		
INDICATED (POST-TEST)	.000	.000	.001	.001		
PRES. ON RATE LEVEL	.842	.919	.144	1.905		
DERIVED BY FORMULA	.842	.910	.143	1.895		
UNDERLYING PRES. RATE	.857	.936	.147	1.940		
PROPOSED	.842	.910	.143	1.895		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	2.972
IND. RATES				2.97	MINIMUM PREMIUM	1080
MAN. RATES	2.42	2.80	2.93	+ 2.97	PRESENT	1095

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	361	1,648	.456						1	1
2011	366									
2012	373									
2013	366									
2014	534									
TOTAL	2,000	1,648	.082						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					664					984	
TOTAL					664					984	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					1,629					2,390	
TOTAL					1,629					2,390	

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

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

+PROPOSED

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

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

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

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

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

+PROPOSED

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

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

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

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	21,232	25,032	.117						2	2
2011	20,850	21,423	.102						1	1
2012	20,487	23,046	.112						2	2
2013	21,356	6,208	.029							
2014	23,477	134,024	.570					1	1	2
TOTAL	107,402	209,733	.195					1	6	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					1,198					5,025	18,809
2011					73					4,348	17,002
2012					548					11,524	10,974
2013											6,208
2014				35,341	7,465				20,173	13,000	58,045
TOTAL				35,341	9,284				20,173	33,897	111,038

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					2,939					12,206	18,753
2011			7	6	173			259	444	10,238	18,073
2012			156	104	1,016		27	2,439	2,701	22,465	11,731
2013											6,158
2014	55	1,315	77,208	49,723	15,262	218	537	55,415	42,030	19,977	60,599
TOTAL	55	1,315	77,371	49,833	19,390	218	564	58,113	45,175	64,886	115,314

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	2,916	128,555	4.408		1		1	2	4
2011	2,636	574	.021						
2012	2,273	196,213	8.632			1			1
2013	2,392	1,107	.046						
2014	2,321	7,400	.318				1		1
TOTAL	12,538	333,849	2.663		1	1	2	2	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		4,658		25,355	1,575		75,478		2,521	18,783	185
2011											574
2012			85,635					109,314			1,264
2013											1,107
2014				7,400							
TOTAL		4,658	85,635	32,755	1,575		75,478	109,314	2,521	18,783	3,130

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		14,118		52,079	3,863		197,601		5,806	45,624	184
2011											610
2012		6,218	163,226	2,815	4,799		17,499	312,801	7,127	5,443	1,351
2013											1,098
2014	9	229	13,567	8,863	1,385						
TOTAL	9	20,565	176,793	63,757	10,047		215,100	312,801	12,933	51,067	3,243

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

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

+PROPOSED

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

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

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

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

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

+PROPOSED

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

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

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

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,037	6,484	.625						1	1
2011	795	125,841	15.829				1			1
2012	521									
2013	500									
2014	2,990									
TOTAL	5,843	132,325	2.265						1	1
										2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					213					1,296	4,975
2011				56,063					66,816		2,962
TOTAL				56,063	213				66,816	1,296	7,937

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					522					3,148	4,960
2011			4,429	104,882	970			5,800	151,316	1,645	3,149
TOTAL			4,429	104,882	1,492			5,800	151,316	4,793	8,109

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010										
2011	131									
2012	40									
2013										
2014	34	78,684	231,423					1		1
TOTAL	205	78,684	38,382					1		1

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014	39	915	54,421	35,551	5,556	379	941	95,307	67,758	10,668	
TOTAL	39	915	54,421	35,551	5,556	379	941	95,307	67,758	10,668	

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	33									
2011	61									
2012	75									
2013	71									
2014	251	170	.067							
TOTAL	491	170	.035							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											170
TOTAL											170

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

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	6,593	1,099,815	16,681			3				3
2011	3,215	51,322	1,596				1			1
2012	2,387	44,637	1,870				1			1
2013	2,924	155,493	5,317				1			1
2014	2,236	5,166	.231							
TOTAL	17,355	1,356,433	7.816			3	3			6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			663,019					418,160			18,636
2011				9,000					40,496		1,826
2012				22,913					21,724		
2013				40,638					113,103		1,752
2014											5,166
TOTAL			663,019	72,551				418,160	175,323		27,380

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			927,915					749,437			18,580
2011			711	16,837	155			3,516	91,711	998	1,941
2012		142	8,477	39,969	951		133	9,929	43,222	1,191	
2013		736	39,990	63,981	3,763		3,487	140,627	203,586	14,837	1,738
2014											5,393
TOTAL		878	977,093	120,787	4,869		3,620	903,509	338,519	17,026	27,652

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

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

+PROPOSED

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

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

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

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	4,787	519,197	10,845			1	2	3	6
2011	3,886	363,295	9,348			1		1	2
2012	4,197	30,655	.730					2	2
2013	4,916	111,543	2,268					3	3
2014	5,034	448,174	8,902			1		3	4
TOTAL	22,820	1,472,864	6,454			3	2	12	17

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			144,608	8,695	10,820			256,599	5,030	83,478	9,967
2011			91,688		4,615			231,246		31,888	3,858
2012					3,710					23,747	3,198
2013					63,828					23,170	24,545
2014			74,847		59,975			250,000		28,327	35,025
TOTAL			311,143	8,695	142,948			737,845	5,030	190,610	76,593

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			256,535	17,860	26,541			601,725	11,584	202,768	9,937
2011		1,518	161,089	1,182	14,334		4,815	500,759	9,381	83,945	4,101
2012		10	1,043	693	6,893		53	5,034	5,562	46,289	3,419
2013	17	1,345	44,792	26,327	92,587	254	347	12,044	10,956	37,075	24,349
2014	415	9,557	236,584	70,361	78,285	15,171	15,571	888,770	105,313	70,492	36,566
TOTAL	432	12,430	700,043	116,423	218,640	15,425	20,786	2,008,332	142,796	440,569	78,372

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	460	5,613	1.220							
2011	410									
2012	414									
2013	396	2,604	.657							
2014	309									
TOTAL	1,989	8,217	.413							

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											5,596
2013											2,583
TOTAL											8,179

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	7,625	78,601	1.030				1	7	8
2011	9,063	415,369	4.583			1	4	4	9
2012	14,326	469,512	3.277				5	12	17
2013	16,417	414,025	2.521				11	12	23
2014	16,501	170,647	1.034				2	8	10
TOTAL	63,932	1,548,154	2.422			1	23	43	67

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				17,175	4,392				15,143	20,843	21,048
2011			78,357	74,948	16,938			164,755	14,604	55,360	10,407
2012				103,045	69,165				177,202	94,965	25,135
2013				178,743	11,329				148,887	23,876	51,190
2014				42,510	22,829				46,984	31,753	26,571
TOTAL			78,357	416,421	124,653			164,755	402,820	226,797	134,351

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				35,277	10,774				34,874	50,629	20,985
2011		1,298	144,841	142,196	44,266		3,428	360,000	43,100	137,027	11,063
2012		906	57,604	192,630	132,789		1,340	101,131	374,801	194,829	26,869
2013	2	3,466	183,837	286,101	32,989	255	4,942	197,521	279,288	57,738	50,780
2014	79	2,013	115,885	73,530	34,393	500	1,269	130,922	99,495	48,272	27,740
TOTAL	81	7,683	502,167	729,734	255,211	755	10,979	789,574	831,558	488,495	137,437

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	50,750	426,581	.840			1	4	3	8
2011	49,616	78,802	.158				1	1	2
2012	51,754	691,211	1.335			1	1	4	6
2013	86,598	408,187	.471			1	4	2	7
2014	92,753	241,779	.260				3	2	5
TOTAL	331,471	1,846,560	.557			3	13	12	28

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			85,722	62,757	6,735			53,388	169,068	38,376	10,535
2011				21,066	4,120				3,056	10,655	39,905
2012			198,037	12,354	42,325			211,277	21,609	98,227	107,382
2013			101,982	64,922	1,677			103,958	98,205	9,478	27,965
2014				85,051	25,591				78,479	23,527	29,131
TOTAL			385,741	246,150	80,448			368,623	370,417	180,263	214,918

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			152,071	128,903	16,521			125,195	389,364	93,215	10,503
2011			2,061	39,718	10,104			903	8,013	25,164	42,419
2012		14,655	393,967	35,942	90,256		34,189	635,254	79,782	203,186	114,791
2013	234	6,535	263,933	111,209	15,603	11,826	16,766	482,291	198,179	35,513	27,742
2014	137	3,410	198,481	127,223	45,560	722	1,779	181,937	134,101	45,289	30,413
TOTAL	371	24,600	1,010,513	442,995	178,044	12,548	52,734	1,425,580	809,439	402,367	225,868

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	17,256	200,340	1.160			1			1	2
2011	15,199	457,361	3.009			1			3	4
2012	17,658	25,790	.146						1	1
2013	19,131	25,401	.132							
2014	17,581	265,896	1.512						2	2
TOTAL	86,825	974,788	1.123			2			7	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			149,859		4,617			35,493		2,116	8,255
2011			212,599		123,702			56,608		63,449	1,003
2012					10,259					13,226	2,305
2013											25,401
2014					119,137					146,759	
TOTAL			362,458		257,715			92,101		225,550	36,964

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			265,850		11,326			83,231		5,140	8,230
2011		3,523	384,399	11,205	300,392		1,178	125,916	7,997	151,570	1,066
2012		41	2,891	1,910	19,061		35	2,802	3,099	25,779	2,464
2013											25,198
2014	129	3,603	198,061	118,042	137,973	672	1,711	182,689	159,571	175,868	
TOTAL	129	7,167	851,201	131,157	468,752	672	2,924	394,638	170,667	358,357	36,958

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	56,255	509,417	.905			1	2		2	5
2011	54,566	233,501	.427				4		1	5
2012	81,786	184,207	.225				3			3
2013	79,809	453,982	.568				1		5	6
2014	63,137	201,305	.318						5	5
TOTAL	335,553	1,582,412	.472			1	10		13	24

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			215,606	37,821	1,893			127,706	57,081	23,120	46,190
2011				88,611	3,223				76,050	3,966	61,651
2012				55,319					13,739		115,149
2013				33,500	119,833				31,877	184,829	83,943
2014					26,429					59,855	115,021
TOTAL			215,606	215,251	151,378			127,706	178,747	271,770	421,954

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			382,485	77,684	4,644			299,471	131,458	56,159	46,051
2011			7,311	166,014	9,155			6,843	172,634	11,210	65,535
2012		337	20,461	96,495	2,294		80	6,281	27,336	755	123,094
2013	30	3,114	117,063	102,170	176,937	2,067	3,688	135,691	144,778	299,914	83,272
2014	27	799	43,937	26,190	30,604	272	697	74,514	65,081	71,730	120,082
TOTAL	57	4,250	571,257	468,553	223,634	2,339	4,465	522,800	541,287	439,768	438,034

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	17,748	69,042	.389				1			1
2011	20,631	14,308	.069					1		1
2012	22,466	2,557	.011						2	2
2013	22,398	84,171	.375						1	1
2014	18,884	6,497	.034						1	1
TOTAL	102,127	176,575	.173				1		4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				40,248					18,957		9,837
2011					711					2,406	11,191
2012											2,557
2013					19,163					39,518	25,490
2014					1,331					3,123	2,043
TOTAL				40,248	21,205				18,957	45,047	51,118

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				82,669					43,658		9,807
2011			68	53	1,682			144	247	5,665	11,896
2012											2,733
2013	3	400	13,444	7,905	27,797	445	581	20,538	18,686	63,224	25,286
2014	2	43	2,216	1,319	1,542	15	38	3,887	3,396	3,745	2,133
TOTAL	5	443	15,728	91,946	31,021	460	619	24,569	65,987	72,634	51,855

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	18,161	424,152	2,335				3			3
2011	17,059	44,844	.262						2	2
2012	16,669	146,031	.876						2	2
2013	17,862	26,265	.147				1		1	2
2014	18,418	182,577	.991						1	1
TOTAL	88,169	823,869	.934				4		6	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				108,639					311,403		4,110
2011					10,677					30,120	4,047
2012					47,895					96,519	1,617
2013				4,470	5,989				1,387	9,539	4,880
2014					113,888					28,473	40,216
TOTAL				113,109	178,449				312,790	164,651	54,870

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				223,144					717,161		4,098
2011			1,028	800	25,243			1,803	3,086	70,920	4,302
2012		183	13,493	8,921	88,996		231	20,448	22,619	188,148	1,729
2013	2	209	8,602	9,509	9,101	95	184	6,681	7,003	15,443	4,841
2014	123	3,448	189,333	112,842	131,894	131	332	35,442	30,961	34,118	41,986
TOTAL	125	3,840	212,456	355,216	255,234	226	747	64,374	780,830	308,629	56,956

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	423									
2011	870	1,776	.204							
2012	931									
2013	956	4,138	.432						1	1
2014	1,532	5,505	.359							
TOTAL	4,712	11,419	.242						1	1

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

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

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	25,492	1,006,027	3,946			2	1	3	6
2011	94,994	330,163	.347				4		4
2012	68,288	70,637	.103					3	3
2013	69,181	136,063	.196				1	2	3
2014	79,810	1,659,211	2,078			1	1	4	6
TOTAL	337,765	3,202,101	.948			3	7	12	22

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			424,225	18,944	4,616			527,634	18,300	8,369	3,939
2011				98,308					173,825		58,030
2012					27,799					24,597	18,241
2013				3,556	8,928				2,965	29,112	91,502
2014			153,325	40,777	29,937			1,248,912	82,306	67,080	36,874
TOTAL			577,550	161,585	71,280			1,776,546	277,396	129,158	208,586

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			752,575	38,911	11,324			1,237,301	42,145	20,328	3,927
2011			7,767	183,913	1,699			15,091	393,656	4,279	61,686
2012		112	7,833	5,179	51,653		62	5,211	5,765	47,951	19,500
2013	2	255	9,765	9,282	13,280	318	527	18,818	19,101	46,969	90,770
2014	257	5,983	191,944	83,887	46,645	19,012	20,665	1,268,682	276,237	142,200	38,496
TOTAL	259	6,350	969,884	321,172	124,601	19,330	21,254	2,545,103	736,904	261,727	214,379

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

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

+PROPOSED

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

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

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

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

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	2.907
IND. RATES				2.91	MINIMUM PREMIUM	1065
MAN. RATES	2.59	2.85	2.86	+ 2.91	PRESENT	1075

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	15,553	465,164	2.990			1	3	5	9
2011	17,563	1,287,547	7.331			3	5	5	13
2012	19,827	1,678,263	8.464			2	3	5	10
2013	20,222	689,145	3.407			2	4	1	7
2014	25,003	9,236,840	36.942		1	1		3	5
TOTAL	98,168	13,356,959	13.606		1	9	15	19	44

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			79,995	65,918	33,725			104,333	27,888	106,770	46,535
2011			442,522	111,978	29,718			498,092	85,095	36,887	83,255
2012			465,056	26,043	362,661			548,585	31,214	227,467	17,237
2013			344,917	109,533	1,749			149,303	65,656	4,235	13,752
2014		518,247	350,776		15,029		6,188,036	2,042,330		56,091	66,331
TOTAL		518,247	1,683,266	313,472	442,882		6,188,036	3,342,643	209,853	431,450	227,110

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			141,911	135,395	82,727			244,661	64,226	259,345	46,395
2011		7,329	787,036	215,756	88,716		10,371	1,084,093	209,657	108,036	88,500
2012		32,460	921,879	126,944	698,775		79,460	1,469,788	147,467	469,609	18,426
2013	791	20,009	781,633	201,250	36,882	16,882	21,610	594,062	144,478	26,120	13,642
2014	6,339	167,015	148,197	24,280	24,980	922,987	543,200	1,387,221	172,553	121,933	69,250
TOTAL	7,130	226,813	2,780,656	703,625	932,080	939,869	654,641	4,779,825	738,381	985,043	236,213

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	11,493	179,895	1.565				3	5	8
2011	6,007	476,564	7.933			2		2	4
2012	7,798	82,905	1.063				1	3	4
2013	10,395	42,813	.411					3	3
2014	10,668	153,113	1.435				2		2
TOTAL	46,361	935,290	2.017			2	6	13	21

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				47,493	16,707				44,192	55,516	15,987
2011			339,473		1,584			113,824		6,745	14,938
2012				36,839	4,171				27,895	10,041	3,959
2013					2,799					20,476	19,538
2014				89,537					56,044		7,532
TOTAL			339,473	173,869	25,261			113,824	128,131	92,778	61,954

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				97,551	40,982				101,774	134,848	15,939
2011		5,623	594,931	3,216	16,422		2,368	245,948	3,701	20,243	15,879
2012		234	14,801	65,038	9,272		195	14,881	57,849	21,099	4,232
2013		58	1,963	1,159	4,063	190	310	10,634	9,684	32,761	19,382
2014	116	2,774	164,160	107,237	16,760	430	1,074	109,006	77,497	12,206	7,863
TOTAL	116	8,689	775,855	274,201	87,499	620	3,947	380,469	250,505	221,157	63,295

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	10,955	93,694	.855				1	2	3
2011	7,034	4,539	.064						
2012	4,260	58,951	1.383					2	2
2013	4,609	86,203	1.870				2	1	3
2014	5,256	21,879	.416					3	3
TOTAL	32,114	265,266	.826				3	8	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				21,424	13,209				13,251	28,861	16,949
2011											4,539
2012					18,732					39,014	1,205
2013				26,342	7,122				47,181	5,558	
2014					6,357					13,067	2,455
TOTAL				47,766	45,420				60,432	86,500	25,148

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				44,005	32,402				30,517	70,103	16,898
2011											4,825
2012		71	5,278	3,491	34,810		88	8,268	9,144	76,050	1,288
2013	2	626	30,921	44,412	12,772	64	1,537	61,548	87,549	15,079	
2014	6	193	10,569	6,301	7,364	61	152	16,267	14,211	15,660	2,563
TOTAL	8	890	46,768	98,209	87,348	125	1,777	86,083	141,421	176,892	25,574

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	401	185	.046						1	1
2011	313									
2012	343									
2013	373									
2014	538	21,570	4.009						1	1
TOTAL	1,968	21,755	1.105						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					185						
2014					6,653					14,917	
TOTAL					6,838					14,917	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					454						
2014	6	202	11,058	6,592	7,704	71	175	18,570	16,218	17,877	
TOTAL	6	202	11,058	6,592	8,158	71	175	18,570	16,218	17,877	

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,868	157,268	8.419				2	1		3
2011	1,486	712,004	47.914			1	1			2
2012	2,193	17,939	.818					1		1
2013	1,540	741	.048							
2014	2,357	150,576	6.388						1	1
TOTAL	9,444	1,038,528	10.997			1	3	3		7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				56,183	2,352				86,941	2,495	9,297
2011			231,100	9,629				423,644	38,185		9,446
2012					5,261					12,678	
2013											741
2014					90,000					58,900	1,676
TOTAL			231,100	65,812	97,613			423,644	125,126	74,073	21,160

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				115,399	5,769				200,225	6,060	9,269
2011		3,828	405,663	20,122	8,793		8,816	917,208	97,677	17,172	10,041
2012		20	1,481	980	9,776		27	2,685	2,970	24,713	
2013											735
2014	95	2,727	149,619	89,175	104,231	278	687	73,325	64,048	70,584	1,750
TOTAL	95	6,575	556,763	225,676	128,569	278	9,530	993,218	364,920	118,529	21,795

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	38,293	3,444,365	8.994			3	4	13	20
2011	39,390	734,264	1.864			2	8	6	16
2012	44,762	684,066	1.528				7	12	19
2013	40,086	838,980	2.092			1		9	10
2014	42,801	842,736	1.968			1	2	7	10
TOTAL	205,332	6,544,411	3.187			7	21	47	75

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			711,799	116,951	47,845			2,253,190	139,558	148,583	26,439
2011			205,173	178,671	31,954			54,938	147,146	74,241	42,141
2012				245,315	49,114				240,369	122,217	27,051
2013			148,400		170,237			269,400		229,888	21,055
2014			104,000	87,129	62,396			400,000	80,707	59,275	49,229
TOTAL			1,169,372	628,066	361,546			2,977,528	607,780	634,204	165,915

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			830,222	240,217	117,364			1,648,513	321,402	360,908	26,360
2011		3,398	376,667	338,520	86,295		1,142	135,730	342,291	180,536	44,796
2012		1,708	104,580	437,066	101,432		1,784	135,786	506,866	251,416	28,918
2013	383	11,307	408,864	82,291	257,356	32,935	38,614	1,040,098	152,544	387,196	20,887
2014	564	13,118	414,151	178,212	98,283	19,951	21,556	1,312,694	270,499	134,936	51,395
TOTAL	947	29,531	2,134,484	1,276,306	660,730	52,886	63,096	4,272,821	1,593,602	1,314,992	172,356

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	39,376	1,335,440	3.391			2	7	16	25
2011	40,250	1,649,331	4.097	1		3	5	7	16
2012	44,369	423,774	.955			1	2	9	12
2013	43,358	1,086,621	2.506			3	6	6	15
2014	51,249	3,157,634	6.161	1		2	4	19	26
TOTAL	218,602	7,652,800	3.501	2		11	24	57	94

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			252,577	200,727	142,975			227,718	172,206	300,830	38,407
2011	14,441		656,641	149,899	15,039			676,421	100,322	23,694	12,874
2012			120,355	14,263	28,035			65,229	56,365	93,551	45,976
2013			378,761	89,742	35,920			300,553	139,945	48,790	92,910
2014	87,938		839,103	104,009	191,440	1,500		1,445,782	128,131	256,688	103,043
TOTAL	102,379		2,247,437	558,640	413,409	1,500		2,715,703	596,969	723,553	293,210

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			448,072	412,293	350,719			533,998	396,590	730,716	38,292
2011	34,536	7,991	858,773	285,958	56,167		9,365	980,516	241,518	75,495	13,685
2012		8,934	242,587	34,065	59,424		11,016	232,233	138,317	188,697	49,148
2013	876	22,142	852,145	186,939	86,981	34,367	44,334	1,226,470	323,893	118,034	92,167
2014	117,626	33,234	936,922	348,421	268,739	26,930	23,541	1,582,318	544,767	378,887	107,577
TOTAL	153,038	72,301	3,338,499	1,267,676	822,030	61,297	88,256	4,555,535	1,645,085	1,491,829	300,869

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	685	12,441	1.816						2	2
2011	589									
2012	431									
2013	531									
2014	355									
TOTAL	2,591	12,441	.480						2	2

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					11,112					19,216	
TOTAL					11,112					19,216	

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

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

+PROPOSED

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

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

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

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	7,111	157,335	2.212				2	1	3
2011	8,657	9,719	.112				1	2	3
2012	10,709	31,104	.290					4	4
2013	8,695	617,436	7.101	1				3	4
2014	9,928	180,192	1.814				2		2
TOTAL	45,100	995,786	2.208	1			5	10	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				83,826	622				58,039	1,799	13,049
2011				92	2,599				358	2,070	4,600
2012					9,186					8,190	13,728
2013	584,076				15,507					15,327	2,526
2014				80,376					92,563		7,253
TOTAL	584,076			164,294	27,914				150,960	27,386	41,156

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				172,179	1,526				133,664	4,370	13,010
2011			257	369	6,148			156	1,024	4,884	4,890
2012		30	2,587	1,711	17,070		18	1,739	1,916	15,961	14,675
2013	809,279	325	10,883	6,395	22,494	159	228	7,960	7,248	24,521	2,506
2014	105	2,491	147,361	96,262	15,051	708	1,773	180,039	127,996	20,154	7,572
TOTAL	809,384	2,846	161,088	276,916	62,289	867	2,019	189,894	271,848	69,890	42,653

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	3,041	262,915	8.645				1			1
2011	3,281	3,245	.098							
2012	2,982	2,454	.082							
2013	4,968	115,708	2.329				1		1	2
2014	3,519	83,265	2.366						2	2
TOTAL	17,791	467,587	2.628				2		3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				50,119					212,265		531
2011											3,245
2012											2,454
2013				55,932	1,725				54,410	2,224	1,417
2014					48,695					34,450	120
TOTAL				106,051	50,420				266,675	36,674	7,767

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				102,944					488,846		529
2011											3,449
2012											2,623
2013		1,044	56,249	88,772	7,682	32	1,711	68,807	98,989	10,697	1,406
2014	53	1,474	80,955	48,247	56,398	161	403	42,883	37,458	41,287	125
TOTAL	53	2,518	137,204	239,963	64,080	193	2,114	111,690	625,293	51,984	8,132

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,948									
2011	2,083	603,708	28,982			1	1			2
2012	2,176	660	.030							
2013	2,625									
2014	3,026	9,266	.306							
TOTAL	11,858	613,634	5.175			1	1			2

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011		2,641	284,317	116,524	7,020		6,966	725,445	99,612	13,811	8,448
2012											706
2014											9,674
TOTAL		2,641	284,317	116,524	7,020		6,966	725,445	99,612	13,811	18,828

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,019,369	236,967	18,828	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-475,787	-113,237	382	
TOTAL LOSSES	543,582	123,730	19,210	
EXPECTED LOSSES	1,075,876	426,296	48,619	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	4.584	1.043	.162	5.789
INDICATED (POST-TEST)	5.565	1.266	.197	7.028
PRES. ON RATE LEVEL	8.910	3.530	.403	12.843
DERIVED BY FORMULA	8.877	3.485	.399	12.761
UNDERLYING PRES. RATE	9.073	3.595	.410	13.078
PROPOSED	8.877	3.485	.399	12.761

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	10,664	686,190	6.434			1	3	1	5
2011	11,836	522,883	4.417			1	1	5	7
2012	18,177	538,026	2.959			2	2	5	9
2013	15,529	1,003,047	6.459			3	3	1	7
2014	15,375	191,199	1.243					7	7
TOTAL	71,581	2,941,345	4.109			7	9	19	35

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			85,383	139,085	55,421			101,043	227,190	27,570	50,498
2011			136,570	52,372	26,503			200,742	24,327	75,623	6,746
2012			159,663	63,809	7,597			140,132	127,952	21,785	17,088
2013			482,071	19,236	38,255			342,616	70,606	38,130	12,133
2014					133,352					49,962	7,885
TOTAL			863,687	274,502	261,128			784,533	450,075	213,070	94,350

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			151,469	285,680	135,948			236,946	523,218	66,968	50,347
2011		2,261	245,968	101,205	68,659		4,178	439,686	68,147	186,354	7,171
2012		12,019	330,077	117,974	25,702		23,300	464,097	268,807	56,463	18,267
2013	1,089	25,758	966,025	84,464	90,384	37,865	46,192	1,243,772	199,238	94,176	12,036
2014	143	4,033	221,688	132,136	154,441	227	580	62,197	54,332	59,868	8,232
TOTAL	1,232	44,071	1,915,227	721,459	475,134	38,092	74,250	2,446,698	1,113,742	463,829	96,053

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	5,350	1,078,061	20.150			2	2	1	5
2011	5,808	855,954	14.737			3	1	1	5
2012	5,293	484,430	9.152			2		3	5
2013	5,066	186,591	3.683				1	1	2
2014	4,807	427,977	8.903			1		2	3
TOTAL	26,324	3,033,013	11.522			8	4	8	20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			347,144	94,789	278			585,306	46,193	411	3,940
2011			267,003	8,000	6,435			560,541		4,011	9,964
2012			249,205		2,728			205,680		21,414	5,403
2013				54,821	46,702				49,850	18,491	16,727
2014			85,992		65,352			164,932		101,964	9,737
TOTAL			949,344	157,610	121,495			1,516,459	96,043	146,291	45,771

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			532,234	194,697	682			1,144,726	106,382	998	3,928
2011		4,423	469,059	17,888	25,323		11,664	1,209,450	15,234	30,923	10,592
2012		18,115	475,774	8,703	19,034		32,958	593,091	18,423	51,987	5,776
2013	10	1,977	86,717	105,580	72,826	191	1,803	71,592	98,475	36,125	16,593
2014	473	10,881	265,903	77,307	85,821	10,392	11,243	690,016	160,030	146,295	10,165
TOTAL	483	35,396	1,829,687	404,175	203,686	10,583	57,668	3,708,875	398,544	266,328	47,054

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	4,221	134,553	3.187				1	2	3
2011	3,853	391,014	10.148			1	2	3	6
2012	4,346	372,996	8.582				2	4	6
2013	5,471	363,832	6.650				3	2	5
2014	5,251	227,253	4.327				5	3	8
TOTAL	23,142	1,489,648	6.437			1	13	14	28

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				35,999	8,590				67,138	21,330	1,496
2011			132,585	24,004	9,565			172,342	10,713	28,464	13,341
2012				90,130	38,463				208,648	8,528	27,227
2013				68,692	827				260,083	905	33,325
2014				58,443	5,473				132,016	4,235	27,086
TOTAL			132,585	277,268	62,918			172,342	678,598	63,462	102,475

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				73,942	21,071				154,619	51,810	1,492
2011		2,198	235,116	46,830	27,983		3,585	374,415	31,731	73,892	14,181
2012		691	44,174	164,381	75,209		1,331	97,194	417,118	28,065	29,106
2013		1,265	68,175	108,499	7,565		8,032	323,843	468,583	35,561	33,059
2014	83	1,985	116,247	75,410	17,275	1,041	2,580	262,047	187,145	33,816	28,278
TOTAL	83	6,139	463,712	469,062	149,103	1,041	15,528	1,057,499	1,259,196	223,144	106,116

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	11,122	575,825	5.177			1	2	3	6
2011	11,606	1,055,310	9.092			1		4	5
2012	11,664	308,083	2.641			1	1	2	4
2013	12,179	78,254	.642				2	3	5
2014	13,111	129,021	.984					5	5
TOTAL	59,682	2,146,493	3.597			3	5	17	25

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			162,606	58,353	11,903			240,399	54,070	45,573	2,921
2011			552,119		20,880			434,952		28,277	19,082
2012			179,402	737	9,191			79,559	1,841	9,300	28,053
2013				24,360	7,437				35,137	5,208	6,112
2014					31,015					96,083	1,923
TOTAL			894,127	83,450	80,426			754,910	91,048	184,441	58,091

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			288,463	119,857	29,198			563,736	124,523	110,698	2,912
2011		6,671	707,540	5,240	64,401		6,602	686,028	11,286	78,738	20,284
2012		13,087	344,813	8,893	27,161		12,754	230,469	11,024	22,195	29,989
2013	2	585	29,189	41,422	13,043	32	1,157	46,392	65,704	12,940	6,063
2014	31	942	51,565	30,728	35,925	445	1,119	119,607	104,472	115,141	2,008
TOTAL	33	21,285	1,421,570	206,140	169,728	477	21,632	1,646,232	317,009	339,712	61,256

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	5,336	429,016	8.040			2				2
2011	5,033	744	.014							
2012	5,318	58,605	1.102						1	1
2013	5,886	37,938	.644				1		1	2
2014	6,054	63,955	1.056						3	3
TOTAL	27,627	590,258	2.137			2	1		5	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			310,330					115,558			3,128
2011											744
2012					16,402					39,489	2,714
2013				1,236	755				455	7,619	27,873
2014					27,045					31,687	5,223
TOTAL			310,330	1,236	44,202			115,558	455	78,795	39,682

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			550,525					270,984			3,119
2011											791
2012		61	4,622	3,056	30,476		98	8,369	9,253	76,978	2,901
2013		46	1,747	2,258	1,208	95	130	4,527	4,418	12,250	27,650
2014	30	814	44,960	26,797	31,324	142	369	39,441	34,451	37,970	5,453
TOTAL	30	921	601,854	32,111	63,008	237	597	323,321	48,122	127,198	39,914

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	27,176	1,357,437	4.994			2	5	10	17
2011	25,867	666,967	2.578			2	1	12	15
2012	29,695	1,493,653	5.029			4	3	12	19
2013	32,806	840,779	2.562			2	2	12	16
2014	34,357	270,678	.787				4	3	7
TOTAL	149,901	4,629,514	3.088			10	15	49	74

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			459,223	170,658	19,821			287,902	195,549	106,207	118,077
2011			176,521	21,915	100,531			143,157	26,025	172,456	26,362
2012			772,141	77,987	95,870			381,168	51,383	102,538	12,566
2013			292,292	88,136	53,738			56,424	138,131	193,758	18,300
2014			91,206	91,206	23,590				44,653	79,433	31,796
TOTAL			1,700,177	449,902	293,550			868,651	455,741	654,392	207,101

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			814,661	350,531	48,620			675,130	450,350	257,978	117,723
2011		2,923	320,688	50,139	244,640		2,980	321,409	80,389	412,207	28,023
2012		57,030	1,527,627	179,275	224,639		61,570	1,135,919	151,104	221,677	13,433
2013	683	17,951	694,437	184,719	106,628	8,553	14,488	465,259	349,444	332,195	18,154
2014	138	3,538	206,436	132,613	44,394	712	1,777	185,741	148,111	104,910	33,195
TOTAL	821	81,442	3,563,849	897,277	668,921	9,265	80,815	2,783,458	1,179,398	1,328,967	210,528

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	32,527	3,007,320	9,245		1	2	5	23	31
2011	31,213	1,029,717	3,299			1	9	12	22
2012	30,251	1,590,543	5,257			2	8	11	21
2013	31,901	1,770,207	5,549			5	8	14	27
2014	32,874	1,504,901	4,577			1	3	11	15
TOTAL	158,766	8,902,688	5.607		1	11	33	71	116

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		715,314	203,640	71,387	71,035		1,171,298	379,520	91,977	254,768	48,381
2011			71,726	251,921	37,095			166,811	280,255	105,994	115,915
2012			218,873	313,633	40,976			294,317	571,957	95,384	55,403
2013			651,822	235,235	40,770			406,264	269,794	76,321	90,001
2014			269,193	135,399	180,264			557,969	106,058	234,433	21,585
TOTAL		715,314	1,415,254	1,007,575	370,140		1,171,298	1,804,881	1,320,041	766,900	331,285

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		597,425	361,257	146,627	174,247		844,963	889,975	211,823	618,831	48,236
2011		1,186	149,144	474,725	94,733		3,471	390,533	649,950	262,871	123,218
2012		17,991	544,743	561,917	101,393		50,945	1,123,874	1,179,475	231,958	59,226
2013	1,499	39,137	1,531,210	440,227	126,657	46,479	62,567	1,763,444	587,852	186,719	89,281
2014	1,011	23,922	800,364	360,930	250,378	19,103	22,201	1,474,953	486,848	345,849	22,535
TOTAL	2,510	679,661	3,386,718	1,984,426	747,408	65,582	984,147	5,642,779	3,115,948	1,646,228	342,496

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	19,975	374,919	1.876			1	1	7	9
2011	19,543	854,611	4.372			1	4	5	10
2012	21,920	448,668	2.046			1	3	7	11
2013	19,298	991,809	5.139			2	5	1	8
2014	18,970	200,067	1.054				1	2	3
TOTAL	99,706	2,870,074	2.879			5	14	22	41

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			69,723	65,781	68,398			34,428	70,225	55,567	10,797
2011			192,994	152,052	26,319			271,321	180,517	16,846	14,562
2012			108,829	80,292	37,015			57,374	99,386	64,686	1,086
2013			276,196	179,811	2,526			287,288	234,096	8,049	3,843
2014			30,668	30,668	60,337				22,000	78,074	8,988
TOTAL			647,742	508,604	194,595			650,411	606,224	223,222	39,276

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			123,689	135,114	167,781			80,734	161,728	134,973	10,765
2011		3,197	352,687	288,186	72,056		5,647	601,982	417,710	54,506	15,479
2012		8,548	247,568	150,530	78,196		9,979	223,311	216,636	134,404	1,161
2013	632	17,725	717,326	306,629	39,699	32,395	44,898	1,277,007	471,937	64,247	3,812
2014	104	2,769	156,532	96,518	75,623	526	1,332	139,980	115,313	98,347	9,383
TOTAL	736	32,239	1,597,802	976,977	433,355	32,921	61,856	2,323,014	1,383,324	486,477	40,600

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	20,568	200,142	.973			1			1	2
2011	13,935	104,013	.746					1	2	3
2012	15,138	78,954	.521					1	1	2
2013	15,577	156,420	1.004						4	4
2014	12,239	65,101	.531						1	1
TOTAL	77,457	604,630	.781			1		2	9	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			143,474		2,840			38,526		4,462	10,840
2011				41,990	18,507				16,005	9,923	17,588
2012				7,500	17,784				1,048	17,740	34,882
2013					52,863					86,392	17,165
2014					16,311					27,198	21,592
TOTAL			143,474	49,490	108,305			38,526	17,053	145,715	102,067

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			254,523		6,967			90,343		10,838	10,807
2011			5,099	79,938	44,482			1,982	37,260	23,758	18,696
2012		122	7,786	16,394	33,357		53	4,236	6,242	34,639	37,289
2013	12	1,119	37,097	21,801	76,679	985	1,271	44,897	40,846	138,229	17,028
2014	17	497	27,117	16,162	18,888	126	317	33,857	29,571	32,595	22,542
TOTAL	29	1,738	331,622	134,295	180,373	1,111	1,641	175,315	113,919	240,059	106,362

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	6,458	7,687	.119							
2011	9,059	357,317	3.944			1			1	2
2012	7,734	882,764	11.414			3			2	6
2013	7,307	400,762	5.484			1	1			2
2014	6,958	38,906	.559						3	3
TOTAL	37,516	1,687,436	4.498			5	2		6	13

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											7,687
2011			189,408		903			162,739		2,153	2,114
2012			488,778	1,699	17,437			328,242	779	20,214	25,615
2013			289,709	75				93,677			17,301
2014					21,721					15,522	1,663
TOTAL			967,895	1,774	40,061			584,658	779	37,889	54,380

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											7,664
2011		3,138	331,942	1,796	9,207		3,389	351,194	4,524	11,306	2,247
2012		35,609	937,184	22,277	59,859		52,593	943,904	27,680	55,797	27,382
2013	663	15,110	565,034	23,689	20,332	10,555	12,247	320,129	15,247	6,735	17,163
2014	24	659	36,103	21,523	25,150	71	180	19,314	16,873	18,598	1,736
TOTAL	687	54,516	1,870,263	69,285	114,548	10,626	68,409	1,634,541	64,324	92,436	56,192

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	3,728	92,729	2.487				1	1	2
2011	4,946	803	.016					1	1
2012	6,895	188,964	2.740			1			1
2013	6,327	854	.013						
2014	5,844	943	.016						
TOTAL	27,740	284,293	1.025			1	1	2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				17,669	10,471				22,069	25,047	17,473
2011					126					677	
2012			184,147					3,689			1,128
2013											854
2014											943
TOTAL			184,147	17,669	10,597			3,689	22,069	25,724	20,398

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				36,292	25,685				50,825	60,839	17,421
2011			12	10	298			41	69	1,595	
2012		13,393	350,998	6,051	10,316		585	10,557	239	185	1,206
2013											847
2014											984
TOTAL		13,393	351,010	42,353	36,299		585	10,598	51,133	62,619	20,458

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

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

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-65,484	-13,813	13	
TOTAL LOSSES			13	
EXPECTED LOSSES	141,508	52,155	2,630	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.001	.001
INDICATED (POST-TEST)	.000	.000	.001	.001
PRES. ON RATE LEVEL	6.762	2.492	.126	9.380
DERIVED BY FORMULA	6.762	2.467	.125	9.354
UNDERLYING PRES. RATE	6.886	2.538	.128	9.552
PROPOSED	6.762	2.467	.125	9.354

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	4,453	346,524	7.781			1				1
2011	4,166	90,649	2.175						1	1
2012	5,136	62,906	1.224				2			2
2013	5,385	3,271	.060							
2014	5,004	87,751	1.753					2	1	3
TOTAL	24,144	591,101	2.448			1	4	2		7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			249,663					96,861			
2011					4,879					70,480	15,290
2012				37,403					13,743		11,760
2013											3,271
2014				28,320	108				41,608	11,899	5,816
TOTAL			249,663	65,723	4,987			96,861	55,351	82,379	36,137

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			442,902					227,139			
2011			470	365	11,535			4,222	7,219	165,955	16,253
2012		234	13,834	65,243	1,550			6,281	27,344	753	12,571
2013							89				3,245
2014	39	877	52,104	34,024	5,427	379	936	95,737	70,467	23,317	6,072
TOTAL	39	1,111	509,310	99,632	18,512	379	1,025	333,379	105,030	190,025	38,141

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	5,945	951,584	16,006			2	1	4	7
2011	6,073	1,522,492	25,069			4	3	1	8
2012	6,111	282,175	4,617			1	2	1	4
2013	6,353	822,768	12,950			2	3	3	8
2014	6,010	512,373	8,525			1	1	3	6
TOTAL	30,492	4,091,392	13,418			1	10	12	33

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			194,214	19,633	28,932			589,483	74,702	42,426	2,194
2011			363,353	72,859	12,885			837,110	114,911	114,334	7,040
2012			116,167	13,498	525			71,059	64,435	3,914	12,577
2013			339,215	76,669	8,215			263,021	100,928	33,468	1,252
2014	184,818		125,395	12,000	4,424	1,068		118,680		8,786	57,202
TOTAL	184,818		1,138,344	194,659	54,981	1,068		1,879,353	354,976	202,928	80,265

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			344,536	40,326	70,970			1,382,338	172,039	103,054	2,187
2011		6,026	643,614	140,585	45,290		17,420	1,822,657	294,084	304,122	7,484
2012		8,529	226,564	27,463	8,043		11,778	233,621	133,745	14,704	13,445
2013	779	19,251	742,701	151,705	42,817	29,979	37,978	1,041,715	240,303	85,698	1,242
2014	244,817	13,479	258,678	37,073	22,141	12,075	7,333	416,113	44,925	27,878	59,719
TOTAL	245,596	47,285	2,216,093	397,152	189,261	42,054	74,509	4,896,444	885,096	535,456	84,077

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	28,202	192,888	.683				1	6	7
2011	27,067	115,771	.427				1	1	2
2012	28,740	185,590	.645				2	2	4
2013	31,909	705,463	2.210			1	3	4	8
2014	34,494	134,988	.391				2	3	5
TOTAL	150,412	1,334,700	.887			1	9	16	26

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				6,098	35,069				5,460	136,445	9,816
2011				52,120	11,824				24,527	11,960	15,340
2012				69,807	2,091				89,161	5,909	18,622
2013			246,293	79,851	9,219			199,029	92,221	35,900	42,950
2014				25,703	18,451				51,410	29,874	9,550
TOTAL			246,293	233,579	76,654			199,029	262,779	220,088	96,278

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				12,525	86,024				12,574	331,424	9,787
2011			5,257	98,390	28,856			2,845	56,770	28,767	16,306
2012		427	26,408	122,157	6,781		576	42,015	178,778	16,412	19,907
2013	550	14,203	554,183	149,099	37,647	22,273	28,787	797,661	214,609	83,522	42,606
2014	54	1,358	77,798	49,065	26,186	526	1,332	137,187	103,580	46,988	9,970
TOTAL	604	15,988	663,646	431,236	185,494	22,799	30,695	979,708	566,311	507,113	98,576

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	96,606	2,061,150	2.133			5	3	11	19
2011	89,931	5,125,140	5.698			3		12	15
2012	89,165	1,922,296	2.155			3	5	14	22
2013	91,557	1,604,397	1.752			3	4	9	16
2014	93,881	1,225,290	1.305				4	10	15
TOTAL	461,140	11,938,273	2.589			1	14	56	87

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			753,583	65,313	29,771			867,861	52,069	154,927	137,626
2011			899,989		37,053			4,002,485		115,997	69,616
2012			666,251	179,761	143,701			355,243	310,589	223,548	43,203
2013			524,574	180,465	53,263			398,984	177,259	204,101	65,751
2014	3,500			63,478	300,626	141,544			31,751	489,262	195,129
TOTAL	3,500		2,844,397	489,017	564,414	141,544		5,624,573	571,668	1,187,835	511,325

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,227,621	134,153	73,028			1,686,047	119,915	376,316	137,213
2011		5,735	610,081	5,935	100,523		21,415	2,226,737	39,093	312,559	74,002
2012		50,120	1,376,902	362,239	311,795		59,346	1,205,881	693,472	470,482	46,184
2013	1,102	29,159	1,141,122	344,758	127,294	42,260	54,940	1,540,782	473,406	375,375	65,225
2014	5,031	11,070	616,150	373,905	360,036	651,903	6,302	670,812	575,894	593,212	203,715
TOTAL	6,133	96,084	4,971,876	1,220,990	972,676	694,163	142,003	7,330,259	1,901,780	2,127,944	526,339

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	13,240,518	6,223,390	526,339	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,482,826	-1,191,476	3,002	
TOTAL LOSSES	8,757,692	5,031,914	529,341	
EXPECTED LOSSES	9,794,613	4,353,163	433,472	
CREDIBILITY	.08	.21	.22	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.899	1.091	.115	3.105
INDICATED (POST-TEST)	2.305	1.324	.140	3.769
PRES. ON RATE LEVEL	2.086	.927	.092	3.105
DERIVED BY FORMULA	2.104	1.010	.103	3.217
UNDERLYING PRES. RATE	2.124	.944	.094	3.162
PROPOSED	2.104	1.010	.103	3.217

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.694
IND. RATES				4.69	MINIMUM PREMIUM	1540
MAN. RATES	4.12	4.65	4.78	+ 4.69	PRESENT	1595

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	5,930	794,109	13.391			3	1	3	7
2011	4,159	193,776	4.659			1		1	2
2012	6,233	322,581	5.175			1		3	4
2013	5,982	41,717	.697				1		1
2014	6,562	11,898	.181						
TOTAL	28,866	1,364,081	4.726			5	2	7	14

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			304,776	2,113	12,394			428,618	2,678	39,054	4,476
2011			71,868		18,000			79,910		5,020	18,978
2012			121,855		31,948			87,423		78,604	2,751
2013				18,794					21,688		1,235
2014											11,898
TOTAL			498,499	20,907	62,342			595,951	24,366	122,678	39,338

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			540,673	4,340	30,403			1,005,109	6,167	94,862	4,463
2011		1,191	127,650	2,004	45,238		1,665	172,683	2,626	14,883	20,174
2012		8,986	241,264	9,954	66,190		14,191	266,813	24,122	157,574	2,941
2013		342	18,493	29,593	1,743		668	26,963	39,040	2,847	1,225
2014											12,422
TOTAL		10,519	928,080	45,891	143,574		16,524	1,471,568	71,955	270,166	41,225

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	131,042	3,765,821	2.873			8	8	27	43
2011	80,654	1,275,868	1.581			2	7	18	27
2012	76,078	1,842,707	2.422			3	8	12	23
2013	90,936	2,275,583	2.502			6	4	12	22
2014	90,195	392,788	.435				3	13	16
TOTAL	468,905	9,552,767	2.037			19	30	82	131

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,386,844	236,612	145,116			1,308,417	135,930	348,711	204,191
2011			282,834	222,708	139,138			128,493	176,097	179,464	147,134
2012			474,854	207,776	52,742			435,209	435,220	153,441	83,465
2013			905,218	112,726	125,959			716,983	164,225	142,646	107,826
2014				30,340	122,840				47,777	129,766	62,065
TOTAL			3,049,750	810,162	585,795			2,589,102	959,249	954,028	604,681

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			2,241,634	486,001	355,970			2,677,558	313,047	847,019	203,578
2011		4,687	526,538	429,636	343,357		2,674	303,225	420,580	431,837	156,403
2012		35,298	977,232	387,534	132,643		70,679	1,439,872	929,387	343,991	89,224
2013	2,000	49,588	1,878,820	299,517	253,567	75,453	92,784	2,516,719	469,683	296,873	106,963
2014	172	4,656	259,843	158,058	147,947	965	2,429	254,459	207,161	165,911	64,796
TOTAL	2,172	94,229	5,884,067	1,760,746	1,233,484	76,418	168,566	7,191,833	2,339,858	2,085,631	620,964

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	69,540	3,621,626	5.207			5	6	25	36
2011	68,613	2,521,933	3.675			3	4	22	29
2012	72,573	2,495,970	3.439			6	4	22	32
2013	78,085	1,728,927	2.214			3	6	22	31
2014	84,984	1,180,011	1.388			1	1	26	28
TOTAL	373,795	11,548,467	3.090			18	21	117	156

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,124,202	257,396	191,736			1,521,702	207,597	244,858	74,135
2011			588,218	112,373	130,157			1,049,279	316,563	245,873	79,470
2012			819,127	163,067	220,605			647,202	127,840	387,565	130,564
2013			582,654	117,782	150,657			353,531	153,416	291,785	79,102
2014			164,972	69,787	250,270			51,475	66,863	435,297	141,347
TOTAL			3,279,173	720,405	943,425			3,623,189	872,279	1,605,378	504,618

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,666,983	528,692	470,328			2,846,846	478,096	594,760	73,913
2011		8,904	963,439	224,882	329,728		20,455	2,162,422	768,080	624,397	84,477
2012		61,428	1,683,803	352,463	462,573		105,311	1,992,527	387,360	794,738	139,573
2013	1,357	35,490	1,349,824	294,659	270,030	42,765	54,940	1,542,919	471,305	512,264	78,469
2014	1,134	26,787	845,692	355,647	322,337	5,577	9,486	847,650	581,115	543,732	147,566
TOTAL	2,491	132,609	6,509,741	1,756,343	1,854,996	48,342	190,192	9,392,364	2,685,956	3,069,891	523,998

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	8,401	224,898	2.677				2	3		5
2011	12,361	42,623	.344				1			1
2012	11,594	252,741	2.179				3	2		5
2013	13,403	770,811	5.751			1	1	1		3
2014	17,759	45,993	.258					1		1
TOTAL	63,518	1,337,066	2.105				1	7	7	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				65,776	27,405				46,885	78,891	5,941
2011				3,732					35,004		3,887
2012				110,292	10,150				84,369	44,546	3,384
2013			110,460	1,126	244			637,911	7,153	11,718	2,199
2014					25,000					20,000	993
TOTAL			110,460	180,926	62,799			637,911	173,411	155,155	16,404

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				135,104	67,225				107,976	191,627	5,923
2011			294	6,982	65			3,040	79,272	863	4,132
2012		703	43,657	194,281	23,433		638	48,009	178,291	91,459	3,617
2013	119	2,720	102,215	6,083	4,086	33,778	39,464	1,036,477	67,068	41,180	2,181
2014	26	756	41,560	24,772	28,955	96	233	24,898	21,746	23,968	1,037
TOTAL	145	4,179	187,726	367,222	123,764	33,874	40,335	1,112,424	454,353	349,097	16,890

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	3,092	3,194	.103							
2011	2,587	644	.024							
2012	3,405	394	.011							
2013	2,569	30,643	1.192				2	1		3
2014	2,969	158	.005							
TOTAL	14,622	35,033	.240				2	1		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											3,194
2011											644
2012											394
2013				14,008	5,925				5,311	2,098	3,301
2014											158
TOTAL				14,008	5,925				5,311	2,098	7,691

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											3,184
2011											685
2012											421
2013	2	383	17,946	24,499	9,889	32	195	7,694	10,559	4,056	3,275
2014											165
TOTAL	2	383	17,946	24,499	9,889	32	195	7,694	10,559	4,056	7,730

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,944	1,106	.056							
2011	2,166	242,600	11.200			1				1
2012	1,723	34,280	1.989					1		1
2013	2,099									
2014	2,471									
TOTAL	10,403	277,986	2.672			1		1		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,106
2011			122,700					119,900			
2012					7,186					27,094	
TOTAL			122,700		7,186			119,900		27,094	1,106

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,103
2011		2,033	214,978	1,120	4,581		2,494	258,650	3,171	4,593	
2012		31	2,025	1,340	13,352		62	5,741	6,349	52,813	
TOTAL		2,064	217,003	2,460	17,933		2,556	264,391	9,520	57,406	1,103

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	2,248	1,113,784	49,545			2			1	3
2011	3,116	100,941	3,239				2		2	4
2012	3,121	83,311	2,669					1	3	4
2013	3,753	43,681	1,163					1		1
2014	3,265	165,514	5,069					2	4	6
TOTAL	15,503	1,507,231	9,722				2		6	18

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			362,645		1,499			746,962		2,678	
2011				38,227	13,997				21,073	18,777	8,867
2012				31,987	14,528				9,506	19,291	7,999
2013				15,724					21,726		6,231
2014				39,353	31,628				51,347	39,618	3,568
TOTAL			362,645	125,291	61,652			746,962	103,652	80,364	26,665

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			466,228		3,677			1,096,774		6,505	
2011			4,367	72,562	33,754			2,952	49,648	44,734	9,426
2012		254	15,924	58,501	28,323		106	8,431	23,432	38,128	8,551
2013		290	15,473	24,758	1,457		668	27,013	39,106	2,847	6,181
2014	87	2,166	124,734	78,468	44,002	582	1,445	149,188	114,088	58,660	3,725
TOTAL	87	2,710	626,726	234,289	111,213	582	2,219	1,284,358	226,274	150,874	27,883

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	614									
2011	477									
2012	694									
2013	600	8	.001							
2014	648	215	.033							
TOTAL	3,033	223	.007							

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

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

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	5,587	22,633	.405						1	1
2011	5,908	1,254,213	21,229			2				2
2012	6,139	163,921	2,670			1			1	2
2013	5,959	468,820	7,867			1	3		2	6
2014	5,229	148,676	2,843				1			1
TOTAL	28,822	2,058,263	7,141			4	4		4	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					12,073					8,101	2,459
2011			779,169					469,405			5,639
2012			140,000		2,190			1,593		13,276	6,862
2013			113,695	49,286	17,823			173,149	89,728	17,280	7,859
2014				47,479					100,491		706
TOTAL			1,032,864	96,765	32,086			644,147	190,219	38,657	23,525

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					29,615					19,677	2,452
2011		10,022	1,060,069	5,520	22,590		7,543	782,140	9,586	13,891	5,994
2012		10,197	267,465	5,010	11,912		292	7,368	3,216	25,959	7,335
2013	265	7,189	282,726	94,203	38,395	19,678	25,661	712,255	197,866	51,872	7,796
2014	62	1,474	87,048	56,864	8,889	774	1,924	195,460	138,957	21,882	737
TOTAL	327	28,882	1,697,308	161,597	111,401	20,452	35,420	1,697,223	349,625	133,281	24,314

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,442	6,794	.471							
2011	1,498	9,499	.634						1	1
2012	1,712	52,046	3.040						1	1
2013	1,899	21,456	1.129						2	2
2014	2,126	109,632	5.156						2	2
TOTAL	8,677	199,427	2.298						6	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											6,794
2011					926					8,573	
2012					8,446					39,967	3,633
2013					2,381					18,477	598
2014					25,174					84,458	
TOTAL					36,927					151,475	11,025

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											6,774
2011			89	68	2,190			513	878	20,185	
2012		31	2,377	1,573	15,693		98	8,467	9,365	77,909	3,884
2013		53	1,673	984	3,456	191	266	9,603	8,734	29,561	593
2014	30	761	41,853	24,946	29,151	389	983	105,140	91,838	101,206	
TOTAL	30	845	45,992	27,571	50,490	580	1,347	123,723	110,815	228,861	11,251

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	172,517	417,737	11,251	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-156,702	-47,910	141	
TOTAL LOSSES	15,815	369,827	11,392	
EXPECTED LOSSES	353,674	180,049	18,482	
CREDIBILITY	.01	.01	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.182	4.262	.131	4.575
INDICATED (POST-TEST)	.221	5.174	.159	5.554
PRES. ON RATE LEVEL	4.003	2.038	.208	6.249
DERIVED BY FORMULA	3.965	2.069	.207	6.241
UNDERLYING PRES. RATE	4.076	2.075	.213	6.364
PROPOSED	3.965	2.069	.207	6.241

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.106
IND. RATES				9.11	MINIMUM PREMIUM	2000
MAN. RATES	8.25	9.27	9.62	+ 9.11	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	938	752	.080							
2011	946	85,100	8.995			1				1
2012	1,200	41,005	3.417						2	2
2013	1,086									
2014	1,236	82,809	6.699				1		1	2
TOTAL	5,406	209,666	3.878			1	1		3	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											752
2011			71,459					13,641			
2012					23,870					16,621	514
2014				41,630	830				34,193	5,276	880
TOTAL			71,459	41,630	24,700			13,641	34,193	21,897	2,146

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											750
2011		1,182	125,201	652	2,669		283	29,427	360	522	
2012		91	6,724	4,446	44,357		35	3,526	3,897	32,400	549
2014	53	1,315	77,705	50,683	8,756	283	716	73,068	53,022	13,768	919
TOTAL	53	2,588	209,630	55,781	55,782	283	1,034	106,021	57,279	46,690	2,218

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	54,944	1,174,299	2.137			4	5	10	19
2011	50,534	1,186,399	2.347			3	6	9	18
2012	50,072	1,346,338	2.688			3	3	7	13
2013	49,962	765,465	1.532			1	3	1	5
2014	56,818	890,890	1.567			1	2	11	14
TOTAL	262,330	5,363,391	2.045			12	19	38	69

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			400,292	99,326	84,410			320,459	29,818	64,634	175,360
2011			383,610	153,415	103,115			180,775	199,223	134,418	31,843
2012			718,745	35,783	38,573			425,924	72,436	27,607	27,270
2013			75,218	126,271	81,039			211,450	125,549	44,827	101,111
2014			110,661	96,103	226,849			58,014	116,535	221,988	60,740
TOTAL			1,688,526	510,898	533,986			1,196,622	543,561	493,474	396,324

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			710,118	204,015	207,056			751,475	68,670	156,996	174,834
2011		6,353	694,157	298,231	260,754		3,758	415,322	469,720	328,346	33,849
2012		52,655	1,394,092	93,236	113,431		68,717	1,257,746	178,351	78,995	29,152
2013	190	7,914	327,815	238,354	134,530	24,257	32,167	901,997	281,607	103,395	100,302
2014	882	21,300	755,695	356,036	293,745	5,410	8,353	701,065	419,807	299,871	63,413
TOTAL	1,072	88,222	3,881,877	1,189,872	1,009,516	29,667	112,995	4,027,605	1,418,155	967,603	401,550

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	7,134	144,082	2,019				1	3	4
2011	6,070	507,758	8,365			2	2	1	5
2012	4,151	406,810	9,800			1	1	1	3
2013	4,761	77,074	1,618					3	3
2014	5,593	67,697	1,210					2	2
TOTAL	27,709	1,203,421	4,343			3	4	10	17

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				30,168	15,208				47,529	38,934	12,243
2011			222,882	36,724	1,252			188,383	46,996	7,298	4,223
2012			222,863	21,449	4,808			117,356	32,374	7,072	888
2013					28,257					44,169	4,648
2014					17,740					49,487	470
TOTAL			445,745	88,341	67,265			305,739	126,899	146,960	22,472

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				61,965	37,305				109,459	94,571	12,206
2011		3,694	393,526	70,829	11,916		3,923	410,903	112,158	25,563	4,489
2012		16,364	434,083	45,636	22,307		19,015	352,112	73,719	21,408	949
2013	6	592	19,828	11,657	40,989	509	652	22,951	20,880	70,671	4,611
2014	20	535	29,493	17,578	20,543	228	577	61,602	53,811	59,301	491
TOTAL	26	21,185	876,930	207,665	133,060	737	24,167	847,568	370,027	271,514	22,746

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	25,148	123,617	.491						3	3
2011	22,894	22,497	.098						1	1
2012	12,540	441,969	3.524			1			1	2
2013	14,464	2,741	.018							
2014	18,842	38,183	.202						1	1
TOTAL	93,888	629,007	.670			1			6	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					71,630					51,663	324
2011					14,255					8,242	
2012			272,904		35,000			121,909		12,156	
2013											2,741
2014					25,000					6,753	6,430
TOTAL			272,904		145,885			121,909		78,814	9,495

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					175,709					125,489	323
2011			1,373	1,068	33,701			494	844	19,406	
2012		19,987	530,038	15,487	80,329		19,539	351,419	10,793	29,771	
2013											2,719
2014	26	756	41,560	24,772	28,955	30	80	8,408	7,347	8,091	6,713
TOTAL	26	20,743	572,971	41,327	318,694	30	19,619	360,321	18,984	182,757	9,755

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	264	5,111	1,935							
2011	331									
2012	383									
2013	455									
2014	274	409	.149							
TOTAL	1,707	5,520	.323							

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

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

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	582									
2011	593									
2012	633									
2013	593									
2014	669	36,361	5,435						1	1
TOTAL	3,070	36,361	1,184						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014				23,525					12,519		317
TOTAL				23,525					12,519		317

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

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,224	810	.066							
2011	1,161	11,485	.989				1			1
2012	2,761	112,365	4.069				2		1	3
2013	1,718	501,069	29.165			1	2		1	4
2014	2,148	123,293	5.739				1		2	3
TOTAL	9,012	749,022	8.311				1		6	11

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											810
2011				3,412					5,122		2,951
2012				57,747	834				51,715	1,403	666
2013			75,770	55,095	30,000			285,003	52,484		2,717
2014				31,418	11,589				53,689	26,597	
TOTAL			75,770	147,672	42,423			285,003	163,010	28,000	7,144

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											808
2011			270	6,384	60			445	11,599	127	3,137
2012		357	21,598	100,883	3,940		328	23,940	103,217	5,572	712
2013	179	5,571	223,030	105,285	53,937	32,077	38,870	1,039,218	140,866	27,383	2,695
2014	55	1,331	76,864	49,113	19,303	536	1,339	137,537	103,161	43,560	
TOTAL	234	7,259	321,762	261,665	77,240	32,613	40,537	1,201,140	358,843	76,642	7,352

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	434									
2011	637	888	.139							
2012	263									
2013	230									
2014	312	225	.072							
TOTAL	1,876	1,113	.059							

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

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

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	649									
2011	604	398	.065							
2012	850	64,092	7.540				1			1
2013	515									
2014	1,148	81,548	7.103						4	4
TOTAL	3,766	146,038	3.878				1		4	5

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											423
2012		214	13,025	61,433	1,459		177	13,199	57,448	1,581	
2014	42	1,132	62,154	37,043	43,303	208	514	54,976	48,019	52,926	
TOTAL	42	1,346	75,179	98,476	44,762	208	691	68,175	105,467	54,507	423

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	145,641	303,212	423	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-64,580	-22,752	57	
TOTAL LOSSES	81,061	280,460	480	
EXPECTED LOSSES	149,586	90,309	6,968	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.152	7.447	.013	9.612
INDICATED (POST-TEST)	2.613	9.041	.016	11.670
PRES. ON RATE LEVEL	3.900	2.355	.182	6.437
DERIVED BY FORMULA	3.900	2.422	.180	6.502
UNDERLYING PRES. RATE	3.972	2.398	.185	6.555
PROPOSED	3.900	2.422	.180	6.502

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	835	132,982	15.925			1				1
2011	802	1,986,252	247.662			1		1		2
2012	893									
2013	1,175									
2014	1,147	164,854	14.372						2	2
TOTAL	4,852	2,284,088	47.075			2			3	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			91,287					41,695			
2011			468,315		12,515			1,493,968		11,454	
2014					77,747					87,107	
TOTAL			559,602		90,262			1,535,663		98,561	

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			161,943					97,775			
2011		2,356	250,438	2,234	34,899		9,444	979,617	13,172	44,356	
2014	85	2,355	129,250	77,030	90,040	405	1,014	108,429	94,714	104,385	
TOTAL	85	4,711	541,631	79,264	124,939	405	10,458	1,185,821	107,886	148,741	

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

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

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-885	-363				
TOTAL LOSSES						
EXPECTED LOSSES	1,847	1,313	224			
CREDIBILITY	.00	.00	.00			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	1.177	.837	.142	2.156		
DERIVED BY FORMULA	1.177	.837	.142	2.156		
UNDERLYING PRES. RATE	1.199	.852	.145	2.196		
PROPOSED	1.177	.837	.142	2.156		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.146
IND. RATES				3.15	MINIMUM PREMIUM	1130
MAN. RATES	2.99	3.29	3.32	+ 3.15	PRESENT	1200

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	887									
2011	1,242	152	.012							
2012	1,021	8,126	.795					1		1
2013	992	2,097	.211							
2014	1,064	8,308	.780						1	1
TOTAL	5,206	18,683	.359					2		2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											152
2012					1,499					6,627	
2013											2,097
2014					2,694					5,614	
TOTAL					4,193					12,241	2,249

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											162
2012		10	422	281	2,786		18	1,405	1,552	12,917	
2013											2,080
2014	2	85	4,480	2,669	3,120	20	63	6,990	6,105	6,731	
TOTAL	2	95	4,902	2,950	5,906	20	81	8,395	7,657	19,648	2,242

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,067									
2011	1,233	3,196	.259							
2012	1,142									
2013	1,687	510,529	30.262			1	1			2
2014	1,584	5,462	.344						1	1
TOTAL	6,713	519,187	7.734			1	1		1	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											3,196
2013			187,018	66,703				235,497	21,311		
2014					2,500					2,962	
TOTAL			187,018	66,703	2,500			235,497	21,311	2,962	3,196

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											3,397
2013	411	10,628	418,028	119,727	18,854	25,618	30,400	804,106	75,392	19,156	
2014	2	74	4,157	2,477	2,896	15	36	3,684	3,218	3,552	
TOTAL	413	10,702	422,185	122,204	21,750	25,633	30,436	807,790	78,610	22,708	3,397

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

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.810
IND. RATES				4.81	MINIMUM PREMIUM	1570
MAN. RATES	4.46	4.94	5.03	+ 4.81	PRESENT	1665

+PROPOSED

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

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

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

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	1,987	7,726	.388			1,987						
2011	2,257	8,031	.355			2,257				1		1
2012	2,555	1,162	.045			2,555						
2013	2,864	17,851	.623			2,864				1		1
2014	3,027	25,475	.841			3,027				2		2
TOTAL	12,690	60,245	.475			12,690				4		4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											7,726
2011					2,488					5,543	
2012											1,162
2013					6,325					6,904	4,622
2014					9,282					14,925	1,268
TOTAL					18,095					27,372	14,778

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											7,703
2011			239	186	5,882			332	569	13,052	
2012											1,242
2013	2	128	4,438	2,607	9,176	95	109	3,588	3,267	11,047	4,585
2014	11	275	15,431	9,201	10,746	76	175	18,577	16,229	17,886	1,324
TOTAL	13	403	20,108	11,994	25,804	171	284	22,497	20,065	41,985	14,854

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	2,094									
2011	2,327									
2012	2,430	1,668	.068							
2013	2,683	5,044	.187						1	1
2014	2,707									
TOTAL	12,241	6,712	.055						1	1

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

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

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

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	2.029
IND. RATES				2.03	MINIMUM PREMIUM	835
MAN. RATES	1.86	2.06	2.02	+ 2.03	PRESENT	845

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	16,757	64,973	.387			16,757				1	1	2
2011	16,766	866,011	5.165			16,766			1	1	2	4
2012	15,292	227,533	1.487			15,292				2	3	5
2013	16,477	18,500	.112			16,477					2	2
2014	17,705	212,596	1.200			17,705				1	3	4
TOTAL	82,997	1,389,613	1.674			82,997			1	5	11	17

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				16,226	1,740				15,087	13,451	18,469
2011			264,085	16,795	3,301			509,690	9,706	5,673	56,761
2012				67,633	16,742				97,224	36,171	9,763
2013					1,246					2,326	14,928
2014				60,480	23,743				34,256	84,553	9,564
TOTAL			264,085	161,134	46,772			509,690	156,273	142,174	109,485

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				33,328	4,268				34,745	32,672	18,413
2011		2,692	286,419	33,150	14,163		6,528	677,899	30,856	25,615	60,337
2012		479	29,732	121,096	33,913		701	52,112	201,906	75,839	10,437
2013		35	871	513	1,804	32	27	1,209	1,102	3,722	14,809
2014	103	2,596	150,357	95,960	38,821	652	1,641	171,891	139,309	108,784	9,985
TOTAL	103	5,802	467,379	284,047	92,969	684	8,897	903,111	407,918	246,632	113,981

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	37,817	214,349	.566				1	5	6
2011	29,812	85,857	.287					2	2
2012	21,457	13,161	.061					1	1
2013	35,809	415,756	1.161			1	1	2	4
2014	35,565	48,990	.137					2	2
TOTAL	160,460	778,113	.485			1	2	12	15

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				3,784	36,671				3,547	154,454	15,893
2011					33,008					36,509	16,340
2012					886					3,215	9,060
2013			180,762	56,573	6,985			66,790	42,149	43,441	19,056
2014					18,636					18,418	11,936
TOTAL			180,762	60,357	96,186			66,790	45,696	256,037	72,285

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				7,772	89,954				8,169	375,170	15,845
2011			3,177	2,471	78,036			2,187	3,739	85,965	17,369
2012			250	164	1,643		9	678	752	6,267	9,685
2013	416	10,593	413,077	106,659	28,051	8,042	10,671	303,230	107,279	79,844	18,904
2014	22	566	30,982	18,468	21,586	86	215	22,929	20,028	22,069	12,461
TOTAL	438	11,159	447,486	135,534	219,270	8,128	10,895	329,024	139,967	569,315	74,264

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	40,716	1,017,354	2,498			2	4	4	10
2011	41,582	568,743	1,367			2	1	4	7
2012	38,215	344,213	.900			1	5	2	8
2013	37,964	445,771	1,174				6	6	12
2014	51,212	354,887	.692				2	2	4
TOTAL	209,689	2,730,968	1,302			5	18	18	41

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			453,619	26,978	6,708			465,143	29,812	2,752	32,342
2011			349,995	14,931	6,378			166,818	13,020	10,482	7,119
2012			183,162	71,261	6,911			18,952	49,564	10,364	3,999
2013				159,175	70,731				124,906	85,524	5,435
2014				55,884	125,799				34,623	132,483	6,098
TOTAL			986,776	328,229	216,527			650,913	251,925	241,605	54,993

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			682,075	55,412	16,454			911,949	68,657	6,685	32,245
2011		5,797	615,007	31,606	28,409		3,476	361,620	34,971	31,394	7,567
2012		13,769	377,426	131,611	26,059		3,380	79,088	102,277	23,868	4,275
2013	19	4,361	206,273	279,788	117,349	889	5,117	199,756	265,273	153,226	5,392
2014	208	5,543	311,592	191,577	156,156	875	2,203	232,273	191,930	166,303	6,366
TOTAL	227	29,470	2,192,373	689,994	344,427	1,764	14,176	1,784,686	663,108	381,476	55,845

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	17,160	1,604,879	9.352			3	7	7	17
2011	15,100	1,538,896	10.191			4	3	7	14
2012	15,060	1,202,953	7.987			3	2	5	10
2013	15,450	175,323	1.134				7	3	10
2014	16,204	1,059,985	6.541			1		15	16
TOTAL	78,974	5,582,036	7.068			11	19	37	67

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			477,772	109,484	27,137			459,794	486,037	9,593	35,062
2011			747,342	68,941	13,424			604,723	31,316	45,837	27,313
2012			511,839	66,612	9,287			498,892	69,662	21,241	25,420
2013				63,611	6,732				88,439	6,817	9,724
2014			312,723		305,029			62,433		335,474	44,326
TOTAL			2,049,676	308,648	361,609			1,625,842	675,454	418,962	141,845

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			847,567	224,880	66,568			1,078,217	1,119,344	23,301	34,957
2011		12,379	1,316,134	136,801	60,834		12,585	1,309,988	91,609	131,872	29,034
2012		37,674	1,002,860	134,746	48,695		80,353	1,463,925	176,097	70,076	27,174
2013	2	1,305	67,319	102,934	15,650	96	2,836	113,525	162,415	22,509	9,646
2014	1,793	41,597	1,078,987	347,898	390,105	5,293	7,721	630,774	383,381	411,140	46,276
TOTAL	1,795	92,955	4,312,867	947,259	581,852	5,389	103,495	4,596,429	1,932,846	658,898	147,087

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	10,296	962,454	9.347			2	3	9	14
2011	9,397	532,103	5.662			1	6	7	14
2012	6,573	267,833	4.074					4	4
2013	5,611	160,969	2.868				1	4	5
2014	6,066	338,727	5.584				3	9	12
TOTAL	37,943	2,262,086	5.962			3	13	33	49

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			355,435	79,225	134,790			122,881	67,832	197,627	4,664
2011			80,492	110,448	32,383			26,131	190,462	70,441	21,746
2012					103,608					161,329	2,896
2013				29,800	54,580				12,172	60,741	3,676
2014				53,354	59,799				126,447	97,611	1,516
TOTAL			435,927	272,827	385,160			149,012	396,913	587,749	34,498

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			630,542	162,728	330,640			288,156	156,218	480,035	4,650
2011		1,334	152,867	209,780	81,474		542	77,121	439,238	171,557	23,116
2012		407	29,193	19,302	192,519		389	34,177	37,804	314,485	3,096
2013	13	1,688	67,624	69,440	81,936	668	1,271	46,700	50,629	98,779	3,647
2014	135	3,463	197,227	123,150	79,243	1,432	3,560	367,447	280,989	144,500	1,583
TOTAL	148	6,892	1,077,453	584,400	765,812	2,100	5,762	813,601	964,878	1,209,356	36,092

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,889	478,264	25.318			1				1
2011	2,088									
2012	2,243	86,806	3.870				1			1
2013	2,641	1,268	.048							
2014	3,134	698	.022							
TOTAL	11,995	567,036	4.727			1	1			2

REPORTED LOSSES

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

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			279,843					751,612			
2012		285	17,211	81,161	1,929		257	18,412	80,136	2,209	
2013											1,258
2014											729
TOTAL		285	297,054	81,161	1,929		257	770,024	80,136	2,209	1,987

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

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

+PROPOSED

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

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

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

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	19,450	638,528	3.282			19,450			1	6	4	11
2011	19,236	284,377	1.478			19,236				3	5	8
2012	19,862	360,143	1.813			19,862				5	2	7
2013	20,659	671,833	3.252			20,659				8	6	14
2014	22,981	190,705	.829			22,981				1	7	8
TOTAL	102,188	2,145,586	2.100			102,188			1	23	24	48

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			122,325	64,516	12,296			235,591	136,046	43,366	24,388
2011				77,731	48,910				43,136	78,447	36,153
2012				90,684	15,404				212,412	27,001	14,642
2013				115,235	110,114				215,602	172,585	58,297
2014				21,402	18,976				13,401	94,661	42,265
TOTAL			122,325	369,568	205,700			235,591	620,597	416,060	175,745

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			217,005	132,515	30,162			552,461	313,314	105,337	24,315
2011			10,851	149,081	116,974			8,444	105,727	185,775	38,431
2012		610	37,879	161,059	32,388		1,393	102,827	428,935	64,281	15,652
2013	23	4,395	190,676	226,854	170,404	1,876	9,199	357,765	469,692	304,419	57,831
2014	46	1,246	70,786	44,435	25,976	536	1,360	143,904	121,465	116,347	44,125
TOTAL	69	6,251	527,197	713,944	375,904	2,412	11,952	1,165,401	1,439,133	776,159	180,354

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,713,282	3,305,140	180,354	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-725,448	-622,233	1,458	
TOTAL LOSSES	987,834	2,682,907	181,812	
EXPECTED LOSSES	1,608,440	2,307,405	200,290	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.967	2.625	.178	3.770
INDICATED (POST-TEST)	1.174	3.187	.216	4.577
PRES. ON RATE LEVEL	1.546	2.217	.192	3.955
DERIVED BY FORMULA	1.535	2.295	.194	4.024
UNDERLYING PRES. RATE	1.574	2.258	.196	4.028
PROPOSED	1.535	2.295	.194	4.024

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,186									
2011	850	81,906	9.636						1	1
2012	940	346,462	36.857			1				1
2013	918	75,763	8.253				1		1	2
2014	1,278	361	.028							
TOTAL	5,172	504,492	9.754			1	1		2	4

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

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

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	4,961	832,440	16.779			4,961				4	12	16
2011	5,754	823,514	14.312			5,754			1	1	7	9
2012	5,498	151,457	2.754			5,498					13	13
2013	4,647	243,983	5.250			4,647				3	5	8
2014	4,970	39,181	.788			4,970					3	3
TOTAL	25,830	2,090,575	8.094			25,830			1	8	40	49

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				145,981	50,293				568,421	51,993	15,752
2011			158,052	23,469	54,614			494,422	18,943	60,949	13,065
2012					81,792					58,229	11,436
2013				76,115	21,533				71,021	8,459	66,855
2014					9,563					19,045	10,573
TOTAL			158,052	245,565	217,795			494,422	658,385	198,675	117,681

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				299,846	123,369				1,309,074	126,289	15,705
2011		2,394	260,259	49,314	134,915		9,405	980,321	61,096	161,299	13,888
2012		305	23,052	15,233	151,978		124	12,331	13,646	113,505	12,225
2013	5	1,833	90,010	128,722	38,280	64	2,314	92,691	131,840	22,845	66,320
2014	10	291	15,901	9,472	11,074	86	223	23,710	20,708	22,819	11,038
TOTAL	15	4,823	389,222	502,587	459,616	150	12,066	1,109,053	1,536,364	446,757	119,176

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,515,329	2,945,324	119,176	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-684,153	-455,804	910	
TOTAL LOSSES	831,176	2,489,520	120,086	
EXPECTED LOSSES	1,493,749	1,678,434	136,382	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.218	9.638	.465	13.321
INDICATED (POST-TEST)	3.907	11.701	.565	16.173
PRES. ON RATE LEVEL	5.679	6.381	.518	12.578
DERIVED BY FORMULA	5.661	6.541	.519	12.721
UNDERLYING PRES. RATE	5.783	6.498	.528	12.809
PROPOSED	5.661	6.541	.519	12.721

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

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	7,560	749,526	9.914			1	6	23	30
2011	5,218	1,347,497	25.824			3	8	20	31
2012	5,493	1,191,686	21.694			3	4	13	20
2013	7,636	1,134,400	14.855			3	6	16	25
2014	5,376	712,196	13.247			1	2	13	16
TOTAL	31,283	5,135,305	16.416			11	26	85	122

REPORTED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			76,324	57,293	93,996			238,836	84,027	132,969	66,081
2011			441,429	142,321	39,280			497,437	141,211	63,722	22,097
2012			421,994	119,492	14,539			442,143	79,035	42,092	72,391
2013			302,729	117,811	24,961			414,699	178,888	57,299	38,013
2014			115,024	83,850	95,658			149,974	72,099	189,060	6,531
TOTAL			1,357,500	520,767	268,434			1,743,089	555,260	485,142	205,113

TRANSLATED LOSSES											
ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			135,399	117,680	230,575			560,070	193,514	322,985	65,883
2011		7,311	788,435	273,219	111,804		10,351	1,089,157	339,474	172,578	23,489
2012		31,506	852,644	225,019	55,614		71,353	1,310,247	195,928	108,407	77,386
2013	700	18,445	723,791	220,412	68,355	47,401	60,555	1,669,354	416,585	144,962	37,709
2014	746	17,385	523,106	212,008	140,040	10,438	12,721	887,606	349,965	264,176	6,818
TOTAL	1,446	74,647	3,023,375	1,048,338	606,388	57,839	154,980	5,516,434	1,495,466	1,013,108	211,285

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	44,423	566,323	1.274				9	17	26
2011	39,682	606,496	1.528			1	5	17	23
2012	42,381	934,540	2.205			2	2	8	12
2013	44,239	544,919	1.231			1	5	20	26
2014	49,463	1,560,057	3.153			2	4	25	31
TOTAL	220,188	4,212,335	1.913			6	25	87	118

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				157,234	69,375				212,799	93,930	32,985
2011			73,164	101,618	52,951			71,581	103,033	114,431	89,718
2012			347,639	18,241	50,391			352,144	18,754	113,976	33,395
2013			92,297	59,520	78,138			54,300	130,110	99,169	31,385
2014			374,833	114,213	160,608			313,758	126,590	401,566	68,489
TOTAL			887,933	450,826	411,463			791,783	591,286	823,072	255,972

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				322,959	170,178				490,075	228,156	32,886
2011		1,213	141,313	194,739	129,676		1,488	170,215	246,947	274,722	95,370
2012		22,132	592,824	51,066	111,205		48,082	885,180	83,445	238,048	35,699
2013	230	7,536	293,400	133,462	125,331	7,187	12,573	398,855	289,935	179,646	31,134
2014	2,079	47,185	1,161,881	350,668	251,553	21,699	26,234	1,817,284	705,189	554,645	71,503
TOTAL	2,309	78,066	2,189,418	1,052,894	787,943	28,886	88,377	3,271,534	1,815,591	1,475,217	266,592

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	12,608	194,769	1.544				3	5	8
2011	10,970	153,742	1.401					5	5
2012	11,253	168,760	1.499				1	4	5
2013	13,601	566,146	4.162					10	10
2014	17,916	279,517	1.560				1	7	8
TOTAL	66,348	1,362,934	2.054				5	31	36

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				73,750	6,279				87,146	18,495	9,099
2011					41,701					86,973	25,068
2012				7,865	31,807				33,896	72,593	22,599
2013					164,977					379,403	21,766
2014				16,448	35,257				66,878	86,822	74,112
TOTAL				98,063	280,021				187,920	644,286	152,644

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				151,482	15,402				200,697	44,925	9,072
2011			4,016	3,124	98,592			5,210	8,908	204,792	26,647
2012		173	11,870	19,645	59,425		391	30,876	84,450	143,367	24,158
2013	40	3,475	115,769	68,041	239,318	4,230	5,594	197,190	179,398	607,045	21,592
2014	59	1,567	88,764	54,625	43,909	909	2,286	238,153	186,880	118,607	77,373
TOTAL	99	5,215	220,419	296,917	456,646	5,139	8,271	471,429	660,333	1,118,736	158,842

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	39,232	4,290,885	10.937			39,232	1		10	4	21	36
2011	40,804	2,447,488	5.998			40,804	1		6	10	16	33
2012	50,374	2,578,019	5.117			50,374			4	12	22	38
2013	52,144	2,160,826	4.143			52,144	1		3	10	21	35
2014	64,175	2,400,537	3.740			64,175			3	12	37	52
TOTAL	246,729	13,877,755	5.625			246,729	3		26	48	117	194

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	46,176		1,723,685	67,243	75,329	159,594		2,025,636	40,020	77,209	75,993
2011	335,569		870,057	237,652	91,347			432,172	300,523	150,844	29,324
2012			726,223	291,654	209,849			864,703	282,080	170,966	32,544
2013	706,028		278,523	279,006	175,320	1,553		225,005	249,035	216,841	29,515
2014			313,903	367,843	464,746			224,149	315,874	635,993	78,029
TOTAL	1,087,773		3,912,391	1,243,398	1,016,591	161,147		3,771,665	1,187,532	1,251,853	245,405

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010	391,850		2,806,208	138,117	184,781	55,060		3,758,131	92,165	187,540	75,765
2011	802,526	14,407	1,551,966	459,367	252,553		8,992	967,416	707,468	379,140	31,171
2012		45,139	1,281,543	567,068	434,788		100,077	1,915,058	641,136	379,186	34,790
2013	978,928	23,262	940,737	534,260	299,696	77,157	40,308	1,191,244	587,431	395,789	29,279
2014	2,438	57,945	2,021,077	946,851	644,097	18,826	27,118	2,171,352	1,195,118	863,654	81,462
TOTAL	2,175,742	140,753	8,601,531	2,645,663	1,815,915	151,043	176,495	10,003,201	3,223,318	2,205,309	252,467

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,955	11,092	.567						1	1
2011	2,253									
2012	2,331									
2013	2,480									
2014	2,687									
TOTAL	11,706	11,092	.095						1	1

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					12,886					14,183	
TOTAL					12,886					14,183	

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	13,889	484,545	3.488			13,889			1	4	1	6
2011	16,897	1,302,320	7.707			16,897			1	7	6	14
2012	22,495	257,664	1.145			22,495			1	1	4	6
2013	28,838	540,959	1.875			28,838				2	7	9
2014	31,494	475,588	1.510			31,494				3	13	16
TOTAL	113,613	3,061,076	2.694			113,613			3	17	31	51

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			166,974	60,549	2,004			158,659	39,537	4,078	52,744
2011			256,048	211,696	22,211			402,418	233,848	100,292	75,807
2012			69,657	17,772	13,896			56,761	28,511	40,939	30,128
2013				14,170	129,781				6,805	323,274	66,929
2014				68,130	123,568				22,871	203,346	57,673
TOTAL			492,679	372,317	291,460			617,838	331,572	671,929	283,281

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			296,212	124,367	4,916			372,055	91,053	9,905	52,586
2011		3,509	390,185	399,629	64,080		6,932	744,852	548,667	254,677	80,583
2012		5,230	143,258	35,880	30,462		9,357	184,131	70,021	84,189	32,207
2013	32	2,968	105,018	75,844	189,569	3,560	4,985	176,475	165,104	518,135	66,394
2014	220	5,856	330,348	204,024	155,859	1,120	2,812	297,628	252,721	248,653	60,211
TOTAL	252	17,563	1,265,021	839,744	444,886	4,680	24,086	1,775,141	1,127,566	1,115,559	291,981

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	21,176	680,689	3.214			21,176			1	3	7	11
2011	22,154	101,616	.458			22,154				1	3	4
2012	20,781	252,037	1.212			20,781				2	5	7
2013	24,196	450,522	1.861			24,196			1		2	3
2014	25,376	95,762	.377			25,376				1	2	3
TOTAL	113,683	1,580,626	1.390			113,683			2	7	19	28

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			144,694	32,334	61,851			276,576	43,912	109,066	12,256
2011				32,232	1,850				26,341	3,649	37,544
2012				44,543	46,491				73,634	76,341	11,028
2013			146,362		5,438			226,275		22,595	49,852
2014				9,600	10,845				37,220	16,189	21,908
TOTAL			291,056	118,709	126,475			502,851	181,107	227,840	132,588

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			256,687	66,414	151,721			648,571	101,128	264,921	12,219
2011			2,723	60,439	4,929			2,506	60,027	9,243	39,909
2012		448	29,576	86,354	88,225		656	49,834	164,387	152,849	11,789
2013	318	7,317	273,666	13,503	17,597	24,391	28,296	742,835	45,507	51,537	49,453
2014	26	628	35,633	22,246	14,358	364	903	92,544	69,069	27,507	22,872
TOTAL	344	8,393	598,285	248,956	276,830	24,755	29,855	1,536,290	440,118	506,057	136,242

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	90,850	1,805,628	1.987			90,850			2	13	23	38
2011	88,592	1,706,026	1.925			88,592			2	12	24	38
2012	91,725	1,632,491	1.779			91,725			5	8	15	28
2013	93,206	2,279,902	2.446			93,206			5	12	21	38
2014	94,215	1,666,298	1.768			94,215			2	9	21	32
TOTAL	458,588	9,090,345	1.982			458,588			16	54	104	174

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			404,926	239,057	135,637			374,701	337,594	200,979	112,734
2011			371,008	273,033	164,543			71,982	293,325	328,175	203,960
2012			591,013	179,954	108,482			356,401	172,348	152,016	72,277
2013			715,614	332,105	72,523			380,061	465,261	170,954	143,384
2014			296,999	328,371	222,911			218,957	264,857	233,822	100,381
TOTAL			2,379,560	1,352,520	704,096			1,402,102	1,533,385	1,085,946	632,736

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			718,339	491,023	332,718			878,674	777,480	488,178	112,396
2011		6,143	687,440	526,497	407,587		1,496	200,407	699,802	782,713	216,810
2012		44,506	1,223,643	353,541	242,149		58,507	1,130,834	401,762	323,531	77,265
2013	1,648	44,888	1,773,217	611,037	186,161	44,730	66,565	1,966,141	980,196	361,894	142,237
2014	2,052	47,641	1,515,746	657,503	354,623	16,290	21,143	1,553,757	685,746	369,871	104,798
TOTAL	3,700	143,178	5,918,385	2,639,601	1,523,238	61,020	147,711	5,729,813	3,544,986	2,326,187	653,506

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	12,003,807	10,034,012	653,506			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-4,294,542	-1,903,235	4,386			
TOTAL LOSSES	7,709,265	8,130,777	657,892			
EXPECTED LOSSES	9,433,155	6,984,295	628,266			
CREDIBILITY	.08	.21	.22			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.681	1.773	.143	3.597		
INDICATED (POST-TEST)	2.041	2.152	.174	4.367		
PRES. ON RATE LEVEL	2.020	1.496	.134	3.650		
DERIVED BY FORMULA	2.022	1.634	.143	3.799		
UNDERLYING PRES. RATE	2.057	1.523	.137	3.717		
PROPOSED	2.022	1.634	.143	3.799		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.889
IND. RATES				4.89	MINIMUM PREMIUM	1590
MAN. RATES	4.08	4.70	5.02	+ 4.89	PRESENT	1660

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	6,385	1,762,423	27.602		1		1		2	4
2011	6,557	16,435	.250						1	1
2012	6,467	36,552	.565						1	1
2013	6,655	1,483	.022				1			1
2014	7,616	127,848	1.678						5	5
TOTAL	33,680	1,944,741	5.774		1			2	9	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		357,000		49,504	62,200		1,262,500		19,466	10,386	1,367
2011					2,600					7,559	6,276
2012					17,687					10,461	8,404
2013				200				200			1,083
2014					50,143					73,284	4,421
TOTAL		357,000		49,704	132,630		1,262,500		19,666	101,690	21,551

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		279,123		101,681	152,577		852,597		44,830	25,228	1,363
2011			250	194	6,147			453	773	17,799	6,671
2012		71	4,982	3,295	32,866		27	2,217	2,449	20,388	8,984
2013			199	313	20		5	248	360	24	1,074
2014	53	1,523	83,360	49,682	58,077	334	854	91,227	79,685	87,824	4,616
TOTAL	53	280,717	88,791	155,165	249,687	334	853,483	94,145	128,097	151,263	22,708

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	5,028	769,842	15,311			1	2	4	7
2011	40,035	1,474,121	3,682			1	14	46	61
2012	41,349	5,034,095	12,174			12	26	47	85
2013	40,836	5,874,795	14,386			13	30	48	91
2014	6,329	97,220	1,536					10	10
TOTAL	133,577	13,250,073	9,919			27	72	155	254

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			124,581	61,356	195,891			129,687	19,877	222,929	15,521
2011			132,215	389,127	230,466			84,089	300,704	319,072	18,448
2012			1,456,976	787,020	212,243			1,579,050	633,620	334,818	30,368
2013			1,754,959	1,025,422	327,303			1,294,890	853,703	548,022	70,496
2014					33,651					59,239	4,330
TOTAL			3,468,731	2,262,925	999,554			3,087,716	1,807,904	1,484,080	139,163

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			221,007	126,025	480,520			304,116	45,776	541,494	15,474
2011		2,189	284,584	746,448	556,531		1,751	226,618	715,906	761,929	19,610
2012		107,555	3,021,748	1,458,438	505,500		227,987	4,350,750	1,429,979	756,861	32,463
2013	4,086	117,008	4,661,066	1,892,320	692,891	151,801	203,720	5,771,372	2,006,573	1,081,930	69,932
2014	36	1,027	55,947	33,337	38,973	267	684	73,746	64,412	70,989	4,521
TOTAL	4,122	227,779	8,244,352	4,256,568	2,274,415	152,068	434,142	10,726,602	4,262,646	3,213,203	142,000

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	208,032	2,980,408	1.432			5	9	41	55
2011	225,046	4,342,219	1.929		1	4	14	32	51
2012	232,179	1,604,734	.691			2	13	26	41
2013	257,259	2,702,433	1.050			5	12	30	47
2014	265,646	1,881,538	.708			1	11	42	54
TOTAL	1,188,162	13,511,332	1.137		1	17	59	171	248

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			707,886	119,813	341,640			705,524	314,365	568,998	222,182
2011		589,564	768,811	171,855	342,541		753,121	759,806	368,180	431,485	156,856
2012			179,958	115,363	186,122			247,549	420,979	240,452	214,311
2013			610,984	231,842	159,297			761,994	438,208	299,067	201,041
2014			202,000	154,235	367,945			100,000	357,212	542,240	157,906
TOTAL		589,564	2,469,639	793,108	1,397,545		753,121	2,574,873	1,898,944	2,082,242	952,296

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,227,210	246,097	838,045			1,579,352	723,982	1,382,095	221,516
2011		492,541	1,380,914	354,029	840,893		635,691	1,645,603	897,277	1,052,993	166,738
2012		14,480	438,145	241,825	360,692		42,862	951,760	910,035	504,125	229,098
2013	1,338	37,349	1,454,289	477,233	292,636	84,320	111,874	3,156,775	1,047,179	587,691	199,433
2014	1,536	36,819	1,263,877	578,802	478,821	11,232	19,254	1,711,201	1,113,344	742,164	164,854
TOTAL	2,874	581,189	5,764,435	1,897,986	2,811,087	95,552	809,681	9,044,691	4,691,817	4,269,068	981,639

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	6,135	40,216	.655						2	2
2011	6,235	5,344	.085						1	1
2012	7,118	42,982	.603						1	1
2013	8,102	34,466	.425						2	2
2014	7,602	198	.002							
TOTAL	35,192	123,206	.350						6	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					27,225					3,710	9,281
2011					951					655	3,738
2012					25,927					17,055	
2013					7,390					27,076	
2014											198
TOTAL					61,493					48,496	13,217

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					66,783					9,012	9,253
2011			92	70	2,248			39	67	1,543	3,973
2012		102	7,305	4,829	48,177		44	3,615	3,994	33,246	
2013	2	150	5,185	3,050	10,720	254	396	14,075	12,803	43,325	
2014											207
TOTAL	2	252	12,582	7,949	127,928	254	440	17,729	16,864	87,126	13,433

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	31,259	239,867	13,433			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-152,919	-41,086	189			
TOTAL LOSSES		198,781	13,622			
EXPECTED LOSSES	340,658	151,679	26,041			
CREDIBILITY	.01	.04	.04			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.565	.039	.604		
INDICATED (POST-TEST)	.000	.686	.047	.733		
PRES. ON RATE LEVEL	.951	.422	.073	1.446		
DERIVED BY FORMULA	.941	.433	.072	1.446		
UNDERLYING PRES. RATE	.968	.431	.074	1.473		
PROPOSED	.941	.433	.072	1.446		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.861
IND. RATES				1.86	MINIMUM PREMIUM	790
MAN. RATES	1.40	1.75	1.99	+ 1.86	PRESENT	835

+PROPOSED

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

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

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	12,340	570,426	4.622			12,340			1	3	11	15
2011	11,817	1,344,676	11.379			11,817			4	6	7	17
2012	12,573	720,290	5.728			12,573			2	9	10	21
2013	10,049	930,542	9.260			10,049			2	6	4	12
2014	13,249	403,110	3.042			13,249				1	25	26
TOTAL	60,028	3,969,044	6.612			60,028			9	25	57	91

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			179,715	34,059	24,668			209,272	22,968	62,186	37,558
2011			618,596	117,136	10,019			382,544	159,497	23,619	33,265
2012			189,928	48,402	11,040			195,295	182,486	53,547	39,592
2013			249,473	142,711	5,272			353,752	129,753	18,448	31,133
2014				26,536	115,959				34,623	211,455	14,537
TOTAL			1,237,712	368,844	166,958			1,140,863	529,327	369,255	156,085

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			318,814	69,957	60,510			490,743	52,895	151,050	37,445
2011		10,243	1,094,039	225,530	48,811		7,961	840,492	373,738	74,195	35,361
2012		14,156	383,039	92,723	33,149		32,551	653,597	388,346	124,106	42,324
2013	483	13,685	555,516	244,032	35,671	31,693	40,858	1,127,001	287,817	66,662	30,884
2014	154	4,312	241,426	146,672	139,265	1,245	3,131	330,553	277,799	260,921	15,177
TOTAL	637	42,396	2,592,834	778,914	317,406	32,938	84,501	3,442,386	1,380,595	676,934	161,191

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	4,611	480,590	10.422			4,611			1		2	3
2011	4,856	141,477	2.913			4,856			1	2	2	5
2012	4,598	141,199	3.070			4,598			1			1
2013	4,768	30,518	.640			4,768					2	2
2014	5,411	223,441	4.129			5,411				1	3	4
TOTAL	24,244	1,017,225	4.196			24,244			3	3	9	15

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			124,315		347			352,508		2,617	803
2011			70,000	29,823	559				39,156	1,939	
2012			90,865					48,899			1,435
2013					4,033					22,968	3,517
2014				56,241	15,146				41,389	87,979	22,686
TOTAL			285,180	86,064	20,085			401,407	80,545	115,503	28,441

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			210,302		851			788,274		6,357	801
2011		1,160	125,053	56,474	4,453			3,514	88,876	5,533	
2012		6,605	173,194	2,986	5,091		7,822	139,924	3,187	2,435	1,534
2013		87	2,829	1,668	5,851	254	331	11,934	10,859	36,751	3,489
2014	92	2,204	128,295	82,366	28,066	718	1,814	190,023	152,891	114,444	23,684
TOTAL	92	10,056	639,673	143,494	44,312	972	9,967	1,133,669	255,813	165,520	29,508

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	997	347,193	34.823			1				1
2011	633	35,089	5.543						1	1
2012	578	1,431	.247						1	1
2013	610									
2014	693	12,867	1.856					1		1
TOTAL	3,511	396,580	11.295			1	1	2		4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			145,754					201,214			225
2011					8,784					26,305	
2012					235					1,196	
2014				10,115					2,752		
TOTAL			145,754	10,115	9,019			201,214	2,752	27,501	225

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			258,568					471,847			224
2011			846	658	20,767			1,576	2,695	61,939	
2012			67	45	436			251	282	2,332	
2014	14	314	18,541	12,116	1,893	15	51	5,350	3,803	600	
TOTAL	14	314	278,022	12,819	23,096	15	51	479,024	6,780	64,871	224

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

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

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	36,866	7,332,965	19,890		1	4	3	9	17
2011	38,766	4,608,315	11,887	1		5	7	6	19
2012	38,022	1,281,626	3,370	1			3	13	17
2013	42,549	1,183,752	2,782			3	7	11	21
2014	44,799	576,600	1,287	1				13	14
TOTAL	201,002	14,983,258	7,454	3	1	12	20	52	88

REPORTED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		1,095,237	916,133	45,502	105,466		2,814,715	2,071,662	126,725	103,004	54,521
2011	265,000		939,792	165,486	97,318			2,888,694	127,563	57,315	67,147
2012	631,547			93,446	81,527	425			100,704	265,595	108,382
2013			305,277	171,778	86,077			160,665	260,414	136,297	63,244
2014	141,226				101,374	2,500				244,824	86,676
TOTAL	1,037,773	1,095,237	2,161,202	476,212	471,762	2,925	2,814,715	5,121,021	615,406	807,035	379,970

TRANSLATED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010		396,287	1,131,930	93,460	258,708		879,672	3,164,449	291,848	250,195	54,357
2011	633,757	9,531	1,030,772	322,127	254,429		16,372	1,711,564	315,558	168,237	71,377
2012	805,359	896	57,541	178,187	155,352	21,144	1,260	102,311	262,592	523,250	115,860
2013	720	20,835	824,753	330,801	162,187	19,583	31,022	943,681	559,354	263,801	62,738
2014	186,720	3,073	168,528	100,429	117,400	12,602	2,851	304,781	266,205	293,382	90,490
TOTAL	1,626,556	430,622	3,213,524	1,025,004	948,076	53,329	931,177	6,226,786	1,695,557	1,498,865	394,822

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	3,350	881,226	26,305			3,350			1		2	3
2011	3,748	42,811	1,142			3,748					4	4
2012	4,015	47,363	1,179			4,015					4	4
2013	4,658	48,017	1,030			4,658					1	1
2014	4,105	58,624	1,428			4,105				2	2	4
TOTAL	19,876	1,078,041	5,424			19,876			1	2	13	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			391,248		5,750			470,790		9,281	4,157
2011					11,880					27,937	2,994
2012					11,332					26,705	9,326
2013					7,081					29,823	11,113
2014				16,578	3,424				19,533	5,184	13,905
TOTAL			391,248	16,578	39,467			470,790	19,533	98,930	41,495

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			556,775		14,104			885,613		22,544	4,145
2011			1,146	888	28,085			1,674	2,860	65,783	3,183
2012		40	3,199	2,113	21,060		63	5,664	6,263	52,055	9,969
2013	2	145	4,967	2,920	10,272	318	445	15,502	14,100	47,716	11,024
2014	24	613	36,086	23,242	7,070	172	433	44,449	32,651	10,468	14,517
TOTAL	26	798	602,173	29,163	80,591	490	941	952,902	55,874	198,566	42,838

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	3,171	97,560	3.076				2	1	3
2011	3,596	20,910	.581						
2012	2,713	698,718	25.754			1		1	2
2013	2,869	32,505	1.132					1	1
2014	2,087	70,651	3.385					1	1
TOTAL	14,436	920,344	6.375			1	2	4	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				46,842	1,063				45,935	2,102	1,618
2011											20,910
2012			283,824		943			380,011		2,278	31,662
2013					14,306					9,238	8,961
2014					43,611					19,311	7,729
TOTAL			283,824	46,842	59,923			380,011	45,935	32,929	70,880

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				96,214	2,608				105,788	5,106	1,613
2011											22,227
2012		14,811	388,324	6,862	13,156		43,644	780,486	18,303	18,018	33,847
2013	3	301	10,039	5,900	20,752	95	136	4,805	4,369	14,781	8,889
2014	47	1,319	72,501	43,214	50,507	86	225	24,039	20,997	23,140	8,069
TOTAL	50	16,431	470,864	152,190	87,023	181	44,005	809,330	149,457	61,045	74,645

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

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

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,311	337	.025							
2011	1,265	4,297	.339						1	1
2012	396									
2013	512									
2014	569									
TOTAL	4,053	4,634	.114						1	1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											337
2011					3,152					1,145	
TOTAL					3,152					1,145	337

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											336
2011			303	236	7,453			68	118	2,697	
TOTAL			303	236	7,453			68	118	2,697	336

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

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	12.796
IND. RATES				12.80	MINIMUM PREMIUM	2000
MAN. RATES	12.27	13.59	13.72	+ 12.80	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	1,492	100,566	6.740			1,492					2	2
2011	1,748	183	.010			1,748						
2012	1,261	4,319	.342			1,261						
2013	1,370					1,370						
2014	1,596					1,596						
TOTAL	7,467	105,068	1.407			7,467					2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					12,414					84,519	3,633
2011											183
2012											4,319
TOTAL					12,414					84,519	8,135

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					30,452					205,297	3,622
2011											195
2012											4,617
TOTAL					30,452					205,297	8,434

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B		235,749	8,434	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-261,848	-61,867	231	
TOTAL LOSSES		173,882	8,665	
EXPECTED LOSSES	570,256	227,221	32,930	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.329	.116	2.445
INDICATED (POST-TEST)	.000	2.827	.141	2.968
PRES. ON RATE LEVEL	7.500	2.988	.433	10.921
DERIVED BY FORMULA	7.500	2.986	.430	10.916
UNDERLYING PRES. RATE	7.637	3.043	.441	11.121
PROPOSED	7.500	2.986	.430	10.916

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	14.048
IND. RATES				14.05	MINIMUM PREMIUM	2000
MAN. RATES	13.10	14.72	15.02	+ 14.05	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES							
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL		
2010	1,425	675,018	47,369			1	3				4
2011	1,407	41,193	2,927				1		1		2
2012	1,510	85,368	5,653						4		5
2013	2,867	414,315	14,451				3		2		5
2014	3,505	114,668	3,271						1	3	4
TOTAL	10,714	1,330,562	12,419			1	9		10		20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			142,062	93,658				277,629	161,131		538
2011				14,302	6,064				7,780	13,047	
2012				33,896	6,047				23,024	19,667	2,734
2013				46,637	97,162				56,953	190,863	22,700
2014				15,470	13,005				34,808	38,814	12,571
TOTAL			142,062	203,963	122,278			277,629	283,696	262,391	38,543

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			252,018	192,374				651,040	371,085		536
2011			1,713	27,211	14,585			1,457	18,953	30,914	
2012		224	14,241	60,254	12,639		186	14,690	50,419	39,598	2,923
2013	23	2,882	114,082	113,502	145,268	2,098	4,567	170,010	192,763	312,858	22,518
2014	34	869	49,982	31,407	17,953	449	1,120	116,016	90,341	54,087	13,124
TOTAL	57	3,975	432,036	424,748	190,445	2,547	5,873	953,213	723,561	437,457	39,101

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,397,701	1,776,211	39,101	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-241,390	-115,452	361	
TOTAL LOSSES	1,156,311	1,660,759	39,462	
EXPECTED LOSSES	567,308	445,168	39,428	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	10.793	15.501	.368	26.662
INDICATED (POST-TEST)	13.103	18.818	.447	32.368
PRES. ON RATE LEVEL	5.200	4.080	.361	9.641
DERIVED BY FORMULA	5.279	4.375	.363	10.017
UNDERLYING PRES. RATE	5.295	4.155	.368	9.818
PROPOSED	5.279	4.375	.363	10.017

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	12.891
IND. RATES				12.89	MINIMUM PREMIUM	2000
MAN. RATES	11.72	13.07	13.26	+ 12.89	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	184,698	3,799,852	2.057			5	19	47	71
2011	172,989	2,192,582	1.267			4	15	18	37
2012	194,550	5,560,777	2.858			3	19	28	50
2013	208,422	3,386,752	1.624			1	16	23	40
2014	207,849	1,862,231	.895				2	52	54
TOTAL	968,508	16,802,194	1.735			13	71	168	252

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			875,079	494,020	658,743			329,249	726,021	402,070	314,670
2011			518,637	221,613	211,247			504,725	291,581	202,153	242,626
2012			768,514	414,218	296,296			2,098,067	839,395	671,766	472,521
2013			403,933	288,664	288,709			880,047	310,670	804,187	410,542
2014				17,481	372,973				58,623	854,409	558,745
TOTAL			2,566,163	1,435,996	1,827,968			3,812,088	2,226,290	2,934,585	1,999,104

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,552,390	1,014,717	1,615,897			772,089	1,672,024	976,626	313,726
2011		8,586	946,528	435,145	522,608		10,509	1,126,229	694,389	502,517	257,911
2012		34,425	1,042,054	791,619	591,381		86,391	1,947,129	1,859,807	1,380,234	505,125
2013	287	16,182	669,632	581,213	452,123	31,872	48,154	1,502,795	972,738	1,342,162	407,258
2014	433	11,863	652,104	390,494	435,210	4,356	11,066	1,177,616	1,010,060	1,036,630	583,330
TOTAL	720	71,056	4,862,708	3,213,188	3,617,219	36,228	156,120	6,525,858	6,209,018	5,238,169	2,067,350

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	11,652,690	18,277,594	2,067,350			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-6,770,501	-4,997,374	19,128			
TOTAL LOSSES	4,882,189	13,280,220	2,086,478			
EXPECTED LOSSES	14,992,505	18,411,337	2,663,399			
CREDIBILITY	.13	.34	.37			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.504	1.371	.215	2.090		
INDICATED (POST-TEST)	.612	1.664	.261	2.537		
PRES. ON RATE LEVEL	1.520	1.867	.270	3.657		
DERIVED BY FORMULA	1.402	1.798	.267	3.467		
UNDERLYING PRES. RATE	1.548	1.901	.275	3.724		
PROPOSED	1.402	1.798	.267	3.467		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.462
IND. RATES				4.46	MINIMUM PREMIUM	1475
MAN. RATES	3.74	4.83	5.03	+ 4.46	PRESENT	1665

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	2,519	89	.003							
2011	1,001	158,066	15.790				1	4	5	
2012	1,536	85,021	5.535				1	2	3	
2013	1,166	21,184	1.816					3	3	
2014	1,650	59,552	3.609				1	1	2	
TOTAL	7,872	323,912	4.115				3	10	13	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											89
2011				32,060	32,234				52,658	36,093	5,021
2012				10,000	16,039				7,338	44,618	7,026
2013					4,109					14,471	2,604
2014				24,428	1,529				28,350	4,529	716
TOTAL				66,488	53,911				88,346	99,711	15,456

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											89
2011			5,639	62,392	76,761			6,733	122,951	86,282	5,337
2012		122	8,217	20,433	30,219		150	12,807	25,057	87,376	7,511
2013		87	2,881	1,691	5,958	159	212	7,517	6,844	23,155	2,583
2014	33	810	47,332	30,773	6,342	237	593	60,781	44,127	11,599	748
TOTAL	33	1,019	64,069	115,289	119,280	396	955	87,838	198,979	208,412	16,268

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	154,310	641,960	16,268	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-129,895	-53,223	146	
TOTAL LOSSES	24,415	588,737	16,414	
EXPECTED LOSSES	278,276	191,603	21,491	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.310	7.479	.209	7.998
INDICATED (POST-TEST)	.376	9.080	.254	9.710
PRES. ON RATE LEVEL	3.472	2.390	.268	6.130
DERIVED BY FORMULA	3.441	2.457	.268	6.166
UNDERLYING PRES. RATE	3.535	2.434	.273	6.242
PROPOSED	3.441	2.457	.268	6.166

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.935
IND. RATES				7.94	MINIMUM PREMIUM	2000
MAN. RATES	7.24	8.21	8.43	+ 7.94	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010										
2011										
2012	36									
2013	44									
2014	31									
TOTAL	111									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,666	-985	3	
TOTAL LOSSES			3	
EXPECTED LOSSES	4,233	3,900	365	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	3.744	3.451	.323	7.518
DERIVED BY FORMULA	3.744	3.451	.323	7.518
UNDERLYING PRES. RATE	3.813	3.514	.329	7.656
PROPOSED	3.744	3.451	.323	7.518

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.675
IND. RATES				9.68	MINIMUM PREMIUM	2000
MAN. RATES	8.54	9.85	10.34	+ 9.68	PRESENT	2000

+PROPOSED

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

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-8	-5		
TOTAL LOSSES				
EXPECTED LOSSES	18	15	2	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	1.804	1.472	.192	3.468
DERIVED BY FORMULA	1.804	1.472	.192	3.468
UNDERLYING PRES. RATE	1.837	1.499	.196	3.532
PROPOSED	1.804	1.472	.192	3.468

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.463
IND. RATES				4.46	MINIMUM PREMIUM	1475
MAN. RATES	4.21	4.75	4.77	+ 4.46	PRESENT	1595

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	1,507	16,429	1.090				1	2	3
2011	1,116	2,625	.235						
2012	1,145								
2013	1,948	228,823	11.746			1	1		2
2014	1,905	26,209	1.375					5	5
TOTAL	7,621	274,086	3.596			1	2	7	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				649	454				9,344	1,789	4,193
2011											2,625
2013			90,340	4,000				128,100	6,076		307
2014					11,935					9,442	4,832
TOTAL			90,340	4,649	12,389			128,100	15,420	11,231	11,957

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				1,333	1,114				21,519	4,345	4,180
2011											2,790
2013	205	4,789	180,105	13,649	6,709	14,401	16,934	445,314	31,784	10,008	305
2014	13	360	19,840	11,825	13,817	35	111	11,751	10,268	11,316	5,045
TOTAL	218	5,149	199,945	26,807	21,640	14,436	17,045	457,065	63,571	25,669	12,320

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	693,858	137,687	12,320	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-64,316	-32,756	82	
TOTAL LOSSES	629,542	104,931	12,402	
EXPECTED LOSSES	143,732	120,031	10,442	
CREDIBILITY	.01	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.261	1.377	.163	9.801
INDICATED (POST-TEST)	10.029	1.672	.198	11.899
PRES. ON RATE LEVEL	1.851	1.547	.135	3.533
DERIVED BY FORMULA	1.933	1.548	.136	3.617
UNDERLYING PRES. RATE	1.886	1.575	.137	3.598
PROPOSED	1.933	1.548	.136	3.617

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.655
IND. RATES				4.66	MINIMUM PREMIUM	1530
MAN. RATES	4.07	4.62	4.86	+ 4.66	PRESENT	1615

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	26,738	2,233,281	8.352			6	6	18	30
2011	28,929	2,696,503	9.321			4	6	20	30
2012	29,842	1,552,799	5.203		1	1	4	16	22
2013	34,691	3,207,645	9.246			5	5	20	30
2014	35,296	1,245,435	3.528			3	6	19	28
TOTAL	155,496	10,935,663	7.033		1	19	27	93	140

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			812,183	92,106	68,352			942,551	62,928	124,204	130,957
2011			930,326	179,221	196,974			870,195	116,532	317,473	85,782
2012	350,000		127,546	145,115	192,885			264,672	76,109	320,384	76,088
2013			1,177,017	228,954	385,011			431,945	283,598	613,756	87,364
2014			316,898	177,364	141,897			234,160	158,929	163,918	52,269
TOTAL	350,000		3,363,970	822,760	985,119			2,743,523	698,096	1,539,735	432,460

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,333,002	189,186	167,668			1,966,409	144,923	301,690	130,564
2011		11,355	1,234,263	356,287	494,378		12,839	1,359,979	312,738	774,048	91,186
2012	446,326	10,100	329,957	292,884	370,955		39,916	794,028	242,253	640,723	81,338
2013	2,238	59,947	2,286,239	561,295	522,438	54,030	72,287	2,077,851	808,370	838,493	86,665
2014	1,858	42,580	1,140,612	399,278	234,872	16,049	19,220	1,312,596	467,780	265,273	54,569
TOTAL	450,422	123,982	6,324,073	1,798,930	1,790,311	70,079	144,262	7,510,863	1,976,064	2,820,227	444,322

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	14,623,681	8,385,532	444,322	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,755,100	-1,478,737	3,101	
TOTAL LOSSES	11,868,581	6,906,795	447,423	
EXPECTED LOSSES	6,148,313	5,487,453	418,284	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	7.633	4.442	.288	12.363
INDICATED (POST-TEST)	9.266	5.393	.350	15.009
PRES. ON RATE LEVEL	3.883	3.465	.264	7.612
DERIVED BY FORMULA	4.098	3.658	.273	8.029
UNDERLYING PRES. RATE	3.954	3.529	.269	7.752
PROPOSED	4.098	3.658	.273	8.029

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	10.333
IND. RATES				10.33	MINIMUM PREMIUM	2000
MAN. RATES	8.08	9.61	10.47	+ 10.33	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	161									
2011	128									
2012	117									
2013	143									
2014	256	185	.072							
TOTAL	805	185	.023							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											185
TOTAL											185

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2014											193
TOTAL											193

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			193	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-7,742	-2,978	15	
TOTAL LOSSES			208	
EXPECTED LOSSES	17,670	11,463	1,683	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.026	.026
INDICATED (POST-TEST)	.000	.000	.032	.032
PRES. ON RATE LEVEL	2.156	1.398	.205	3.759
DERIVED BY FORMULA	2.156	1.398	.205	3.759
UNDERLYING PRES. RATE	2.195	1.424	.209	3.828
PROPOSED	2.156	1.398	.205	3.759

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.837
IND. RATES				4.84	MINIMUM PREMIUM	1580
MAN. RATES	4.49	5.07	5.17	+ 4.84	PRESENT	1700

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	3,035	42,136	1,388						3	3
2011	3,399	215,466	6,339			1			3	4
2012	3,497	428,833	12,262						2	5
2013	3,786	122,483	3,235					1	4	5
2014	4,070	55,639	1,367						4	4
TOTAL	17,787	864,557	4,861			1		4	16	21

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					2,526					38,718	892
2011			95,227		6,726			98,718		8,431	6,364
2012				109,960	8,821				285,158	18,528	6,366
2013				24,390	21,585				42,735	22,987	10,786
2014					32,426					23,213	
TOTAL			95,227	134,350	72,084			98,718	327,893	111,877	24,408

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					6,196					94,045	889
2011		1,576	167,493	1,372	19,459		2,054	213,461	3,476	23,635	6,765
2012		703	43,161	193,454	20,949		1,836	134,287	571,677	51,752	6,805
2013	5	898	39,148	47,298	33,573	222	1,667	65,086	87,790	42,387	10,700
2014	36	985	53,904	32,127	37,552	106	271	28,889	25,233	27,813	
TOTAL	41	4,162	303,706	274,251	117,729	328	5,828	441,723	688,176	239,632	25,159

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	755,788	1,319,788	25,159	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-326,124	-187,499	419	
TOTAL LOSSES	429,664	1,132,289	25,578	
EXPECTED LOSSES	728,378	699,030	56,740	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.416	6.366	.144	8.926
INDICATED (POST-TEST)	2.933	7.728	.175	10.836
PRES. ON RATE LEVEL	4.022	3.859	.313	8.194
DERIVED BY FORMULA	4.011	3.936	.309	8.256
UNDERLYING PRES. RATE	4.095	3.930	.319	8.344
PROPOSED	4.011	3.936	.309	8.256

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	10.625
IND. RATES				10.63	MINIMUM PREMIUM	2000
MAN. RATES	10.13	11.18	11.27	+ 10.63	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	320	409	.127							
2011	1,440	1,067	.074							
2012	1,902									
2013	594									
2014	341									
TOTAL	4,597	1,476	.032							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											409
2011											1,067
TOTAL											1,476

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											408
2011											1,134
TOTAL											1,542

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,542	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-41,377	-13,330	37	
TOTAL LOSSES			1,579	
EXPECTED LOSSES	90,975	50,752	8,046	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.034	.034
INDICATED (POST-TEST)	.000	.000	.041	.041
PRES. ON RATE LEVEL	1.943	1.084	.172	3.199
DERIVED BY FORMULA	1.943	1.073	.171	3.187
UNDERLYING PRES. RATE	1.979	1.104	.175	3.258
PROPOSED	1.943	1.073	.171	3.187

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	
IND. RATES				4.10	MINIMUM PREMIUM	1380
MAN. RATES	3.81	4.27	4.40	+ 4.10	PRESENT	1495

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	10,441	2,123	.020							
2011	11,662	556,648	4.773			1				1
2012	12,498	41,272	.330				1		1	2
2013	13,301	24,274	.182						2	2
2014	14,700	56,673	.385						2	2
TOTAL	62,602	680,990	1.088			1	1		5	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											2,123
2011			276,355					271,954			8,339
2012				7,872	2,518				13,110	4,840	12,932
2013					2,107					20,813	1,354
2014					27,162					27,608	1,903
TOTAL			276,355	7,872	31,787			271,954	13,110	53,261	26,651

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											2,117
2011		4,114	434,980	2,266	9,271		5,083	527,039	6,459	9,360	8,864
2012		61	3,621	14,199	5,005		89	7,019	27,217	10,156	13,824
2013		41	1,476	868	3,057	254	304	10,810	9,843	33,302	1,343
2014	28	823	45,155	26,913	31,458	126	321	34,367	30,015	33,084	1,987
TOTAL	28	5,039	485,232	44,246	48,791	380	5,797	579,235	73,534	85,902	28,135

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,075,711	252,473	28,135	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-163,223	-81,552	243	
TOTAL LOSSES	912,488	170,921	28,378	
EXPECTED LOSSES	366,222	305,498	32,553	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.458	.273	.045	1.776
INDICATED (POST-TEST)	1.770	.331	.055	2.156
PRES. ON RATE LEVEL	.575	.479	.051	1.105
DERIVED BY FORMULA	.599	.472	.051	1.122
UNDERLYING PRES. RATE	.585	.488	.052	1.125
PROPOSED	.599	.472	.051	1.122

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.444
IND. RATES				1.44	MINIMUM PREMIUM	675
MAN. RATES	1.24	1.45	1.52	+ 1.44	PRESENT	710

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	7,384	42,703	.578						3	3
2011	10,201	66,709	.653						3	3
2012	9,862	485,538	4.923		1			1	4	6
2013	11,364	205,617	1.809					3	3	6
2014	10,722	556,096	5.186						11	11
TOTAL	49,533	1,356,663	2.739		1			4	24	29

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					10,677					15,254	16,772
2011					18,054					42,117	6,538
2012		51,129		2,651	225,348		50,277		10,290	135,270	10,573
2013				94,193	7,223				67,240	13,241	23,720
2014					235,229					303,502	17,365
TOTAL		51,129		96,844	496,531		50,277		77,530	509,384	74,968

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					26,191					37,052	16,722
2011			1,737	1,354	42,681			2,522	4,313	99,172	6,950
2012	2,995	262,871	68,397	46,597	418,836	527,310	200,109	36,008	52,176	264,245	11,303
2013	2	1,855	97,750	151,295	19,197	127	2,259	90,481	127,289	30,007	23,530
2014	253	7,123	391,049	233,065	272,435	1,394	3,538	377,815	330,006	363,688	18,129
TOTAL	3,250	271,849	558,933	432,311	779,340	528,831	205,906	506,826	513,784	794,164	76,634

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,075,595	2,519,599	76,634	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-517,591	-191,966	569	
TOTAL LOSSES	1,558,004	2,327,633	77,203	
EXPECTED LOSSES	1,156,100	713,276	78,263	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.145	4.699	.156	8.000
INDICATED (POST-TEST)	3.818	5.705	.189	9.712
PRES. ON RATE LEVEL	2.292	1.414	.155	3.861
DERIVED BY FORMULA	2.323	1.629	.157	4.109
UNDERLYING PRES. RATE	2.334	1.440	.158	3.932
PROPOSED	2.323	1.629	.157	4.109

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.288
IND. RATES				5.29	MINIMUM PREMIUM	1695
MAN. RATES	4.64	5.18	5.31	+ 5.29	PRESENT	1740

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	4,790	108,629	2.267				1	1	2
2011	4,276	5,209	.121						
2012	4,651	4,713	.101					1	1
2013	5,078	28,374	.558					2	2
2014	5,093	12,400	.243					3	3
TOTAL	23,888	159,325	.667				1	7	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				38,345	157				68,275	602	1,250
2011											5,209
2012					1,035					2,052	1,626
2013					12,496					13,318	2,560
2014					2,683					3,408	6,309
TOTAL				38,345	16,371				68,275	19,380	16,954

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				78,761	385				157,237	1,462	1,246
2011											5,537
2012			292	194	1,924		9	435	481	3,999	1,738
2013	2	266	8,774	5,155	18,126	127	201	6,921	6,298	21,309	2,540
2014	2	82	4,463	2,656	3,104	15	41	4,246	3,709	4,087	6,587
TOTAL	4	348	13,529	86,766	23,539	142	251	11,602	167,725	30,857	17,648

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	25,876	308,887	17,648	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-188,641	-77,413	257	
TOTAL LOSSES		231,474	17,905	
EXPECTED LOSSES	415,890	284,028	35,833	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.969	.075	1.044
INDICATED (POST-TEST)	.000	1.176	.091	1.267
PRES. ON RATE LEVEL	1.710	1.168	.147	3.025
DERIVED BY FORMULA	1.693	1.168	.145	3.006
UNDERLYING PRES. RATE	1.741	1.189	.150	3.080
PROPOSED	1.693	1.168	.145	3.006

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.868
IND. RATES				3.87	MINIMUM PREMIUM	1320
MAN. RATES	3.57	4.04	4.16	+ 3.87	PRESENT	1425

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	19,428	69,594	.358						3	3
2011	19,003	68,013	.357					1	1	2
2012	20,424	200,111	.979					2	4	6
2013	20,236	25,902	.127						3	3
2014	21,707	13,636	.062						1	1
TOTAL	100,798	377,256	.374						3	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					20,780					36,017	12,797
2011				17,752	75				40,530	129	9,527
2012				77,477	11,136				81,079	22,026	8,393
2013					2,038					14,548	9,316
2014					1,539					2,238	9,859
TOTAL				95,229	35,568				121,609	74,958	49,892

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					50,973					87,485	12,759
2011			1,409	33,216	484			3,528	91,799	1,302	10,127
2012		519	31,792	137,224	23,902		568	41,733	166,473	47,387	8,972
2013		41	1,432	839	2,955	191	217	7,559	6,875	23,275	9,241
2014	2	50	2,561	1,525	1,782	10	26	2,788	2,435	2,679	10,292
TOTAL	2	610	37,194	172,804	80,096	201	811	55,608	267,582	162,128	51,391

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	94,426	682,610	51,391	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-374,397	-166,046	575	
TOTAL LOSSES		516,564	51,966	
EXPECTED LOSSES	827,552	613,860	80,638	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.512	.052	.564
INDICATED (POST-TEST)	.000	.622	.063	.685
PRES. ON RATE LEVEL	.806	.598	.079	1.483
DERIVED BY FORMULA	.782	.600	.078	1.460
UNDERLYING PRES. RATE	.821	.609	.080	1.510
PROPOSED	.782	.600	.078	1.460

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.879
IND. RATES				1.88	MINIMUM PREMIUM	795
MAN. RATES	1.82	2.00	2.04	+ 1.88	PRESENT	850

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	3,838	4,240	.110							
2011	3,440	1,529	.044							
2012	3,612	803	.022							
2013	3,798	38,049	1.001					1		1
2014	3,898									
TOTAL	18,586	44,621	.240					1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											4,240
2011											1,529
2012											803
2013				12,495					22,827		2,727
TOTAL				12,495					22,827		9,299

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											4,227
2011											1,625
2012											858
2013		226	12,295	19,674	1,157		701	28,385	41,090	2,995	2,705
TOTAL		226	12,295	19,674	1,157		701	28,385	41,090	2,995	9,415

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	41,607	64,916	9,415	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-219,418	-89,596	207	
TOTAL LOSSES			9,622	
EXPECTED LOSSES	481,749	328,229	29,366	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.052	.052
INDICATED (POST-TEST)	.000	.000	.063	.063
PRES. ON RATE LEVEL	2.546	1.734	.155	4.435
DERIVED BY FORMULA	2.521	1.699	.152	4.372
UNDERLYING PRES. RATE	2.592	1.766	.158	4.516
PROPOSED	2.521	1.699	.152	4.372

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.626
IND. RATES				5.63	MINIMUM PREMIUM	1785
MAN. RATES	5.40	5.79	6.10	+ 5.63	PRESENT	1955

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	109,122	327,433	.300			1			2	3
2011	120,473	55,533	.046				1		2	3
2012	116,229	255,367	.219				4		3	7
2013	117,035	268,798	.229				4		4	4
2014	129,156	158,372	.122				1		3	4
TOTAL	592,015	1,065,503	.180			1	10		10	21

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			187,800		1,995			110,856		9,097	17,685
2011				14,220	7,266				8,316	4,206	21,525
2012				129,045	5,395				94,908	10,120	15,899
2013				82,304					162,177		24,317
2014				42,026	6,039				41,229	41,241	27,837
TOTAL			187,800	267,595	20,695			110,856	306,630	64,664	107,263

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			333,157		4,894			259,957		22,097	17,632
2011			1,822	27,149	17,425			974	19,265	10,109	22,881
2012		814	49,254	226,108	15,374		612	45,534	191,195	24,934	16,996
2013		1,496	80,987	129,592	7,622		4,997	201,634	291,926	21,274	24,122
2014	60	1,481	87,088	56,319	14,865	501	1,268	131,523	101,849	58,394	29,062
TOTAL	60	3,791	552,308	439,168	60,180	501	6,877	639,622	604,235	136,808	110,693

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,203,159	1,240,391	110,693			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-224,935	-204,389	423			
TOTAL LOSSES	978,224	1,036,002	111,116			
EXPECTED LOSSES	497,291	757,779	59,202			
CREDIBILITY	.09	.24	.27			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.165	.175	.019	.359		
INDICATED (POST-TEST)	.200	.212	.023	.435		
PRES. ON RATE LEVEL	.082	.126	.010	.218		
DERIVED BY FORMULA	.093	.147	.014	.254		
UNDERLYING PRES. RATE	.084	.128	.010	.222		
PROPOSED	.093	.147	.014	.254		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	.326
IND. RATES				.33	MINIMUM PREMIUM	380
MAN. RATES	.32	.33	.30	+ .33	PRESENT	375

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	5,398									
2011	5,722	1,353	.023							
2012	5,369	886	.016							
2013	5,286	56,153	1.062				1	1		2
2014	4,956	111,495	2.249				1			1
TOTAL	26,731	169,887	.636				2	1		3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											1,353
2012											886
2013				17,294	227				35,268	1,954	1,410
2014				28,933					76,091		6,471
TOTAL				46,227	227				111,359	1,954	10,120

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											1,438
2012											947
2013		313	17,180	27,321	1,928	32	1,113	44,867	64,403	7,756	1,399
2014	37	896	53,046	34,653	5,417	587	1,458	148,001	105,219	16,566	6,756
TOTAL	37	1,209	70,226	61,974	7,345	619	2,571	192,868	169,622	24,322	10,540

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	267,530	263,263	10,540	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-31,270	-28,745	103	
TOTAL LOSSES	236,260	234,518	10,643	
EXPECTED LOSSES	67,896	104,518	15,504	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.884	.877	.040	1.801
INDICATED (POST-TEST)	1.073	1.065	.049	2.187
PRES. ON RATE LEVEL	.249	.384	.057	.690
DERIVED BY FORMULA	.257	.404	.057	.718
UNDERLYING PRES. RATE	.254	.391	.058	.703
PROPOSED	.257	.404	.057	.718

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	
IND. RATES				.92	MINIMUM PREMIUM	540
MAN. RATES	.87	.95	.95	+ .92	PRESENT	555

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	64,410	800,662	1.243			1	8	20	29
2011	67,454	742,384	1.100			1	8	13	22
2012	71,693	1,132,901	1.580	1		2	4	11	18
2013	72,515	940,011	1.296			1	7	11	19
2014	74,885	280,831	.375				4	14	18
TOTAL	350,957	3,896,789	1.110	1		5	31	69	106

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			77,010	77,557	68,268			251,516	97,488	157,311	71,512
2011			98,803	123,436	135,060			40,195	185,701	128,478	30,711
2012	50,392		207,653	129,887	44,026			301,957	220,660	131,105	47,221
2013			88,547	150,889	43,724			417,277	125,151	52,152	62,271
2014			50,874	9,530					105,358	80,876	34,193
TOTAL	50,392		472,013	532,643	300,608			1,010,945	734,358	549,922	245,908

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			136,616	159,301	167,465			589,805	224,514	382,108	71,297
2011		1,639	195,866	241,935	325,134		836	110,527	434,772	308,637	32,646
2012	64,260	15,994	454,839	241,570	98,780		49,678	986,242	489,269	282,597	50,479
2013	105	5,886	262,485	259,078	80,404	23,280	30,934	870,851	282,720	114,340	61,773
2014	75	1,852	109,127	70,372	20,580	1,182	2,955	305,592	233,614	119,847	35,697
TOTAL	64,440	25,371	1,158,933	972,256	692,363	24,462	84,403	2,863,017	1,664,889	1,207,529	251,892

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,220,626	4,537,037	251,892			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-976,380	-999,060	2,326			
TOTAL LOSSES	3,244,246	3,537,977	254,218			
EXPECTED LOSSES	2,161,896	3,695,577	326,389			
CREDIBILITY	.06	.17	.19			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.924	1.008	.072	2.004		
INDICATED (POST-TEST)	1.122	1.224	.087	2.433		
PRES. ON RATE LEVEL	.605	1.034	.091	1.730		
DERIVED BY FORMULA	.636	1.066	.090	1.792		
UNDERLYING PRES. RATE	.616	1.053	.093	1.762		
PROPOSED	.636	1.066	.090	1.792		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	2.306
IND. RATES				2.31	MINIMUM PREMIUM	905
MAN. RATES	1.78	2.14	2.38	+ 2.31	PRESENT	940

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,347	646	.047							
2011	1,775	72	.004							
2012	2,092	63,134	3.017				1	1		2
2013	1,366	19,547	1.430					2		2
2014	4,758	37,761	.793					1		1
TOTAL	11,338	121,160	1.069				1	4		5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											646
2011											72
2012				2,427	10,000				17,203	20,783	12,721
2013					1,920					13,656	3,971
2014					1,494					30,050	6,217
TOTAL				2,427	13,414				17,203	64,489	23,627

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											644
2011											77
2012		51	3,716	6,096	18,680		159	12,265	39,098	41,454	13,599
2013		35	1,345	789	2,784	190	201	7,099	6,459	21,848	3,939
2014	2	43	2,484	1,478	1,728	142	351	37,411	32,675	36,010	6,491
TOTAL	2	129	7,545	8,363	23,192	332	711	56,775	78,232	99,312	24,750

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	65,494	209,099	24,750	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-11,289	-7,818	53	
TOTAL LOSSES	54,205	201,281	24,803	
EXPECTED LOSSES	27,665	33,334	5,328	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.478	1.775	.219	2.472
INDICATED (POST-TEST)	.580	2.155	.266	3.001
PRES. ON RATE LEVEL	.240	.289	.045	.574
DERIVED BY FORMULA	.243	.326	.049	.618
UNDERLYING PRES. RATE	.244	.294	.047	.585
PROPOSED	.243	.326	.049	.618

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				.80	MINIMUM PREMIUM	505
MAN. RATES	.70	.79	.79	+ .80	PRESENT	510

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	6,544	80,349	1.227				1			1
2011	6,756	37,235	.551				1		1	2
2012	6,528	72,847	1.115						2	2
2013	6,826	286,901	4.203						3	3
2014	6,547	936	.014							
TOTAL	33,201	478,268	1.441				2		6	8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				27,002					48,591		4,756
2011				14,575	1,055				16,209	3,269	2,127
2012					21,052					49,979	1,816
2013					103,049					147,558	36,294
2014											936
TOTAL				41,577	125,156				64,800	200,806	45,929

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				55,462					111,905		4,742
2011			1,252	27,346	2,746			1,602	37,043	8,096	2,261
2012		81	5,932	3,921	39,118		124	10,591	11,712	97,427	1,941
2013	25	2,157	72,318	42,503	149,480	1,621	2,178	76,693	69,776	236,099	36,004
2014											977
TOTAL	25	2,238	79,502	129,232	191,344	1,621	2,302	88,886	230,436	341,622	45,925

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	174,574	892,634	45,925	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-176,325	-105,475	330	
TOTAL LOSSES		787,159	46,255	
EXPECTED LOSSES	385,464	385,132	48,142	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.371	.139	2.510
INDICATED (POST-TEST)	.000	2.878	.169	3.047
PRES. ON RATE LEVEL	1.140	1.139	.143	2.422
DERIVED BY FORMULA	1.129	1.209	.144	2.482
UNDERLYING PRES. RATE	1.161	1.160	.145	2.466
PROPOSED	1.129	1.209	.144	2.482

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.194
IND. RATES				3.19	MINIMUM PREMIUM	1140
MAN. RATES	2.99	3.30	3.33	+ 3.19	PRESENT	1200

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	119,952	2,522,278	2.102			1	16	37	54
2011	125,130	1,165,151	.931				12	34	46
2012	133,931	1,159,165	.865				7	30	37
2013	134,682	1,723,061	1.279				12	38	50
2014	139,904	795,913	.568				3	49	52
TOTAL	653,599	7,365,568	1.127			1	50	188	239

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			114,478	271,346	426,769			118,615	690,550	768,171	132,349
2011				155,777	214,709				226,834	401,579	166,252
2012				169,198	124,271				461,841	262,053	141,802
2013				263,245	297,335				670,204	397,132	95,145
2014				41,047	178,673				34,036	432,509	109,648
TOTAL			114,478	900,613	1,241,757			118,615	2,083,465	2,261,444	645,196

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			203,084	557,345	803,671			278,152	1,590,335	1,438,240	131,952
2011			32,978	307,507	510,292			43,755	554,842	951,159	176,726
2012		1,497	97,599	318,295	237,920		3,524	266,649	980,262	536,152	151,586
2013	68	10,680	449,723	508,385	454,000	4,388	20,224	786,965	1,028,282	696,667	94,384
2014	234	6,666	372,284	226,153	214,624	2,232	5,679	604,605	517,343	525,707	114,473
TOTAL	302	18,843	1,155,668	1,917,685	2,220,507	6,620	29,427	1,980,126	4,671,064	4,147,925	669,121

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,190,986	12,957,181	669,121	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,752,838	-2,647,044	7,084	
TOTAL LOSSES	438,148	10,310,137	676,205	
EXPECTED LOSSES	6,098,078	9,797,449	993,471	
CREDIBILITY	.10	.26	.28	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.067	1.577	.103	1.747
INDICATED (POST-TEST)	.081	1.914	.125	2.120
PRES. ON RATE LEVEL	.916	1.472	.149	2.537
DERIVED BY FORMULA	.833	1.587	.142	2.562
UNDERLYING PRES. RATE	.933	1.499	.152	2.584
PROPOSED	.825	1.572	.140	2.537

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.265
IND. RATES				3.27	MINIMUM PREMIUM	1160
MAN. RATES	3.12	3.39	3.49	+ 3.27	PRESENT	1245

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	32,296	783,752	2.426			2	6	4	12
2011	33,728	1,436,783	4.259			1	5	6	12
2012	36,343	1,368,744	3.766			1	14	5	20
2013	36,909	1,144,517	3.100			2	11	10	23
2014	37,529	702,093	1.870					21	21
TOTAL	176,805	5,435,889	3.075			6	36	46	88

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			202,289	107,033	26,218			222,754	97,195	35,646	92,617
2011			140,799	83,128	11,147			1,066,897	68,038	10,991	55,783
2012			95,201	361,906	58,354			204,119	525,274	29,743	94,147
2013			283,038	257,485	94,176			109,249	272,445	80,672	47,452
2014					188,828					418,404	94,861
TOTAL			721,327	809,552	378,723			1,603,019	962,952	575,456	384,860

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			358,860	219,847	64,313			522,358	223,840	86,584	92,339
2011		879	100,657	156,831	29,771		8,373	874,358	165,848	42,967	59,297
2012		9,373	331,771	645,294	128,762		36,045	830,521	1,065,330	96,950	100,643
2013	672	21,454	871,415	467,276	180,315	13,225	23,854	754,026	546,329	172,682	47,072
2014	203	5,717	313,924	187,097	218,685	1,930	4,864	520,828	454,946	501,385	99,035
TOTAL	875	37,423	1,976,627	1,676,345	621,846	15,155	73,136	3,502,091	2,456,293	900,568	398,386

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	5,605,307	5,655,052	398,386			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,840,832	-1,260,081	3,046			
TOTAL LOSSES	3,764,475	4,394,971	401,432			
EXPECTED LOSSES	4,077,125	4,658,812	427,868			
CREDIBILITY	.04	.11	.12			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.129	2.486	.227	4.842		
INDICATED (POST-TEST)	2.585	3.018	.276	5.879		
PRES. ON RATE LEVEL	2.264	2.588	.238	5.090		
DERIVED BY FORMULA	2.277	2.635	.243	5.155		
UNDERLYING PRES. RATE	2.306	2.635	.242	5.183		
PROPOSED	2.277	2.635	.243	5.155		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.634
IND. RATES				6.63	MINIMUM PREMIUM	2000
MAN. RATES	5.87	6.67	7.00	+ 6.63	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	5,528	163,823	2.963				1	1	2
2011	6,708	22,166	.330					2	2
2012	7,366	9,896	.134						
2013	7,624	15,063	.197					1	1
2014	7,788	49,221	.632					1	1
TOTAL	35,014	260,169	.743				1	5	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				58,852	148				46,478	36,047	22,298
2011					2,912					17,512	1,742
2012											9,896
2013					2,300					2,147	10,616
2014					17,780					30,472	969
TOTAL				58,852	23,140				46,478	86,178	45,521

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				120,882	363				107,039	87,558	22,231
2011			280	218	6,884			1,050	1,794	41,236	1,852
2012											10,579
2013		52	1,616	948	3,338	32	27	1,114	1,016	3,435	10,531
2014	20	539	29,558	17,615	20,593	142	357	37,933	33,134	36,514	1,012
TOTAL	20	591	31,454	139,663	31,178	174	384	40,097	142,983	168,743	46,205

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	72,720	482,567	46,205	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-127,954	-89,287	374	
TOTAL LOSSES		393,280	46,579	
EXPECTED LOSSES	286,766	333,684	51,120	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.123	.133	1.256
INDICATED (POST-TEST)	.000	1.363	.161	1.524
PRES. ON RATE LEVEL	.804	.936	.143	1.883
DERIVED BY FORMULA	.796	.953	.144	1.893
UNDERLYING PRES. RATE	.819	.953	.146	1.918
PROPOSED	.792	.948	.143	1.883

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE
IND. RATES				2.42	MINIMUM PREMIUM 935
MAN. RATES	2.19	2.50	2.59	+ 2.42	PRESENT 1000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	8,187									
2011	7,625									
2012	5,907	974	.016							
2013	7,638									
2014	8,138									
TOTAL	37,495	974	.003							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											974
TOTAL											974

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											1,041
TOTAL											1,041

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			1,041	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-58,584	-14,132	50	
TOTAL LOSSES			1,091	
EXPECTED LOSSES	127,483	51,368	7,124	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.003	.003
INDICATED (POST-TEST)	.000	.000	.004	.004
PRES. ON RATE LEVEL	.334	.135	.018	.487
DERIVED BY FORMULA	.331	.130	.017	.478
UNDERLYING PRES. RATE	.340	.137	.019	.496
PROPOSED	.331	.130	.017	.478

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	
IND. RATES				.62	MINIMUM PREMIUM	460
MAN. RATES	.63	.69	.67	+ .62	PRESENT	480

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	873									
2011	785									
2012	912	76	.008							
2013	957									
2014	547									
TOTAL	4,074	76	.002							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											76
TOTAL											76

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2012											81
TOTAL											81

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			81	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-18,814	-8,431	12	
TOTAL LOSSES			93	
EXPECTED LOSSES	40,251	29,741	2,118	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	.970	.717	.051	1.738
DERIVED BY FORMULA	.970	.710	.051	1.731
UNDERLYING PRES. RATE	.988	.730	.052	1.770
PROPOSED	.970	.710	.051	1.731

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				2.23	MINIMUM PREMIUM	885
MAN. RATES	2.09	2.33	2.39	+ 2.23	PRESENT	945

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	7,798									
2011	5,781									
2012	5,884									
2013	5,915									
2014	5,481									
TOTAL	30,859									

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-27,406	-6,912	38	
TOTAL LOSSES			38	
EXPECTED LOSSES	58,633	24,687	5,863	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.187	.078	.019	.284
DERIVED BY FORMULA	.185	.076	.018	.279
UNDERLYING PRES. RATE	.190	.080	.019	.289
PROPOSED	.185	.076	.018	.279

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	
IND. RATES				.36	MINIMUM PREMIUM	390
MAN. RATES	.51	.47	.39	+ .36	PRESENT	400

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	5,745	265,278	4.617			5,745			1		1	2
2011	5,718	28,329	.495			5,718					1	1
2012	7,607	146,800	1.929			7,607				1	1	2
2013	8,029	201,816	2.513			8,029				1	8	9
2014	11,694	272,466	2.329			11,694			1		5	6
TOTAL	38,793	914,689	2.358			38,793			2	2	16	20

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			95,653		1,364			160,413		3,735	4,113
2011					1,063					15,808	11,458
2012				50,797	397				49,214	13,983	32,409
2013				16,439	25,703				42,139	86,790	30,745
2014			128,949		23,905			65,501		43,474	10,637
TOTAL			224,602	67,236	52,432			225,914	91,353	163,790	89,362

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			169,688		3,346			376,168		9,072	4,101
2011			103	80	2,514			946	1,620	37,223	12,180
2012		315	18,900	88,685	2,845		345	25,465	101,192	29,953	34,645
2013	6	846	34,213	36,486	38,807	921	2,601	97,503	116,888	144,385	30,499
2014	625	14,066	275,560	42,523	42,869	4,141	4,502	277,748	66,793	61,672	11,105
TOTAL	631	15,227	498,464	167,774	90,381	5,062	7,448	777,830	286,493	282,305	92,530

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,304,662	826,953	92,530	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-581,702	-210,728	727	
TOTAL LOSSES	722,960	616,225	93,257	
EXPECTED LOSSES	1,353,876	820,860	85,732	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.864	1.588	.240	3.692
INDICATED (POST-TEST)	2.263	1.928	.291	4.482
PRES. ON RATE LEVEL	3.427	2.078	.217	5.722
DERIVED BY FORMULA	3.415	2.072	.220	5.707
UNDERLYING PRES. RATE	3.490	2.116	.221	5.827
PROPOSED	3.415	2.072	.220	5.707

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.344
IND. RATES				7.34	MINIMUM PREMIUM	2000
MAN. RATES	7.08	7.81	7.87	+ 7.34	PRESENT	2000

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	194	2,146	11.061							
2011	454	21,353	47.033						1	1
2012	578									
2013	661	9,654	14.605						1	1
2014	594									
TOTAL	2,481	33,153	13.363						2	2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											2,146
2011					10,000					11,353	
2013					1,792					2,356	5,506
TOTAL					11,792					13,709	7,652

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											2,140
2011			963	749	23,642			681	1,162	26,731	
2013		41	1,259	739	2,598	32	38	1,224	1,113	3,772	5,462
TOTAL		41	2,222	1,488	26,240	32	38	1,905	2,275	30,503	7,602

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,238	60,506	7,602	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-129,452	-80,736	328	
TOTAL LOSSES			7,930	
EXPECTED LOSSES	300,791	309,217	41,865	
CREDIBILITY	.01	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	3.196	3.196
INDICATED (POST-TEST)	.000	.000	3.880	3.880
PRES. ON RATE LEVEL	119.056	122.391	16.570	258.017
DERIVED BY FORMULA	117.865	117.495	15.936	251.296
UNDERLYING PRES. RATE	121.238	124.634	16.874	262.746
PROPOSED	117.865	117.495	15.936	251.296

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	323.417
IND. RATES				323.42	MINIMUM PREMIUM	618
MAN. RATES	323.72	353.41	354.87	+323.42	PRESENT	660

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	26									
2011	30	7,860	262.000							
2012	34									
2013	28									
2014	19									
TOTAL	137	7,860	57.372							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											7,860
TOTAL											7,860

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011											8,355
TOTAL											8,355

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			8,355	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,279	-2,944	10	
TOTAL LOSSES			8,365	
EXPECTED LOSSES	2,755	10,601	1,595	
CREDIBILITY	.00	.00	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	61.058	61.058
INDICATED (POST-TEST)	.000	.000	74.124	74.124
PRES. ON RATE LEVEL	19.752	75.985	11.427	107.164
DERIVED BY FORMULA	19.752	75.985	12.054	107.791
UNDERLYING PRES. RATE	20.114	77.378	11.636	109.128
PROPOSED	19.637	75.543	11.984	107.164

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	137.920
IND. RATES				137.92	MINIMUM PREMIUM	432
MAN. RATES	126.45	143.70	147.39	+137.92	PRESENT	446

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES						
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	685	108,038	15.771			685				1		1	2
2011	539					539							
2012	518	175,958	33.968			518		1					1
2013	613	8,303	1.354			613						1	1
2014	592	2,471	.417			592							
TOTAL	2,947	294,770	10.002			2,947			1	1		2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				29,902	1,494				69,696	1,549	5,397
2012			101,128					74,830			
2013					434					7,869	
2014											2,471
TOTAL			101,128	29,902	1,928			74,830	69,696	9,418	7,868

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				61,419	3,665				160,510	3,763	5,381
2012		7,348	192,757	3,325	5,667		11,982	214,126	4,877	3,728	
2013		12	305	181	630	95	119	4,092	3,720	12,591	
2014											2,580
TOTAL		7,360	193,062	64,925	9,962	95	12,101	218,218	169,107	20,082	7,961

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	430,836	264,076	7,961	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-60,525	-21,844	51	
TOTAL LOSSES	370,311	242,232	8,012	
EXPECTED LOSSES	131,171	78,743	7,397	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	12.566	8.220	.272	21.058
INDICATED (POST-TEST)	15.255	9.979	.330	25.564
PRES. ON RATE LEVEL	4.371	2.624	.246	7.241
DERIVED BY FORMULA	4.371	2.698	.247	7.316
UNDERLYING PRES. RATE	4.451	2.672	.251	7.374
PROPOSED	4.371	2.698	.247	7.316

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.415
IND. RATES				9.42	MINIMUM PREMIUM	2000
MAN. RATES	9.30	10.04	9.96	+ 9.42	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	14,718	294,746	2.002			14,718			1	1	2	4
2011	13,838	765	.005			13,838						
2012	13,263	53,088	.400			13,263					1	1
2013	13,805	177,053	1.282			13,805			1		1	2
2014	12,820	25,248	.196			12,820					2	2
TOTAL	68,444	550,900	.805			68,444			2	1	6	9

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			95,150	25,134	9,593			109,929	23,767	10,861	20,312
2011										32,805	765
2012					14,388					852	5,895
2013			123,914		1,544			42,917		10,682	7,826
2014					1,723						12,843
TOTAL			219,064	25,134	27,248			152,846	23,767	55,200	47,641

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			168,796	51,625	23,531			257,784	54,735	26,381	20,251
2011											813
2012		51	4,055	2,681	26,733		80	6,947	7,688	63,946	6,302
2013	284	6,488	242,728	10,719	10,932	4,864	5,632	147,100	7,389	4,448	7,763
2014	2	51	2,866	1,703	1,996	51	123	13,302	11,615	12,800	13,408
TOTAL	286	6,590	418,445	66,728	63,192	4,915	5,835	425,133	81,427	107,575	48,537

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	861,204	318,922	48,537	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-941,776	-401,645	1,108	
TOTAL LOSSES			49,645	
EXPECTED LOSSES	2,040,316	1,453,066	165,634	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.073	.073
INDICATED (POST-TEST)	.000	.000	.089	.089
PRES. ON RATE LEVEL	2.927	2.085	.238	5.250
DERIVED BY FORMULA	2.868	1.960	.229	5.057
UNDERLYING PRES. RATE	2.981	2.123	.242	5.346
PROPOSED	2.868	1.960	.229	5.057

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.508
IND. RATES				6.51	MINIMUM PREMIUM	2000
MAN. RATES	6.66	7.27	7.22	+ 6.51	PRESENT	2000

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	91									
2011	82	69,664	849,560				1			1
2012	74	2,296	31,027							
2013	65									
2014	54	67,225	1244,907				1			1
TOTAL	366	139,185	380,287				2			2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011				40,009					22,251		7,404
2012											2,296
2014				46,800					20,050		375
TOTAL				86,809					42,301		10,075

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2011			3,160	74,848	692			1,931	50,391	547	7,870
2012											2,454
2014	62	1,451	85,802	56,051	8,762	152	383	38,996	27,722	4,365	392
TOTAL	62	1,451	88,962	130,899	9,454	152	383	40,927	78,113	4,912	10,716

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	131,937	223,378	10,716	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-30,992	-23,722	60	
TOTAL LOSSES	100,945	199,656	10,776	
EXPECTED LOSSES	65,411	84,095	10,084	
CREDIBILITY	.00	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	275,806	545,508	29,443	850,757
INDICATED (POST-TEST)	334,828	662,247	35,744	1032,819
PRES. ON RATE LEVEL	175,500	225,629	27,058	428,187
DERIVED BY FORMULA	175,500	234,361	27,232	437,093
UNDERLYING PRES. RATE	178,717	229,765	27,554	436,036
PROPOSED	175,500	234,361	27,232	437,093

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	562.538
IND. RATES				562.54	MINIMUM PREMIUM	857
MAN. RATES	454.27	541.02	588.92	+562.54	PRESENT	900

+PROPOSED

MANUAL YEAR	PERSONS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	162	1,556	9.604							
2011	295	118	.400							
2012	349	68,002	194.848						2	2
2013	357	184,239	516.075						3	6
2014	373	163,821	439.198						2	4
TOTAL	1,536	417,736	271.964						5	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,556
2011											118
2012					46,362					21,640	
2013				74,325	46,564				48,002	12,736	2,612
2014				65,427	14,064				70,103	13,745	482
TOTAL				139,752	106,990				118,105	48,121	4,768

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,551
2011											125
2012		183	13,066	8,638	86,150		53	4,584	5,072	42,182	
2013	12	2,324	105,811	136,234	74,432	127	1,672	66,306	92,427	26,674	2,591
2014	100	2,459	143,337	92,295	28,542	612	1,502	153,463	111,885	31,731	503
TOTAL	112	4,966	262,214	237,167	189,124	739	3,227	224,353	209,384	100,587	4,770

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	495,611	736,262	4,770	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-203,422	-101,833	365	
TOTAL LOSSES	292,189	634,429	5,135	
EXPECTED LOSSES	467,997	390,270	47,272	
CREDIBILITY	.02	.05	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	190.227	413.040	3.343	606.610
INDICATED (POST-TEST)	230.936	501.431	4.058	736.425
PRES. ON RATE LEVEL	299.202	249.509	30.221	578.932
DERIVED BY FORMULA	297.837	262.105	28.651	588.593
UNDERLYING PRES. RATE	304.686	254.082	30.776	589.544
PROPOSED	297.837	262.105	28.651	588.593

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	757.519
IND. RATES				757.52	MINIMUM PREMIUM	1052
MAN. RATES	708.25	772.24	796.25	+757.52	PRESENT	1113

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	38,722	642,777	1.659				9	11	20
2011	37,672	605,051	1.606				4	9	13
2012	49,586	602,213	1.214				7	13	20
2013	46,391	738,046	1.590				9	10	19
2014	44,791	414,312	.924				3	10	13
TOTAL	217,162	3,002,399	1.383				32	53	85

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				210,324	11,712				325,343	45,454	49,944
2011				97,090	22,782				327,096	68,750	89,333
2012				81,787	63,886				272,223	95,512	88,805
2013				59,634	168,117				244,552	205,265	60,478
2014				102,529	48,727				106,150	106,445	50,461
TOTAL				551,364	315,224				1,275,364	521,426	339,021

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				432,006	28,730				749,266	110,409	49,794
2011			9,863	183,341	55,540			32,518	747,805	169,937	94,960
2012		742	48,257	154,567	122,100		1,962	144,681	563,981	201,103	94,932
2013	39	4,603	176,657	163,235	249,399	2,320	10,547	410,741	537,249	360,511	59,994
2014	184	4,649	268,980	171,082	75,631	1,308	3,270	338,984	262,522	150,678	52,681
TOTAL	223	9,994	503,757	1,104,231	531,400	3,628	15,779	926,924	2,860,823	992,638	352,361

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,460,305	5,489,092	352,361			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,561,647	-1,025,412	2,774			
TOTAL LOSSES		4,463,680	355,135			
EXPECTED LOSSES	3,476,764	3,800,336	393,064			
CREDIBILITY	.05	.13	.14			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	2.055	.164	2.219		
INDICATED (POST-TEST)	.000	2.495	.199	2.694		
PRES. ON RATE LEVEL	1.571	1.719	.178	3.468		
DERIVED BY FORMULA	1.492	1.820	.181	3.493		
UNDERLYING PRES. RATE	1.601	1.750	.181	3.532		
PROPOSED	1.481	1.807	.180	3.468		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.463
IND. RATES				4.46	MINIMUM PREMIUM	1475
MAN. RATES	4.21	4.75	4.77	+ 4.46	PRESENT	1595

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	2,622	1,837	.070			2,622						
2011	3,416	474	.013			3,416						
2012	3,369	33,138	.983			3,369			1			1
2013	3,626	1,809	.049			3,626				2		2
2014	3,838	32,791	.854			3,838				1		1
TOTAL	16,871	70,049	.415			16,871			1	3		4

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,837
2011											474
2012				6,411					26,727		
2013					335					1,474	
2014					3,552					16,642	12,597
TOTAL				6,411	3,887				26,727	18,116	14,908

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											1,831
2011											504
2012		41	2,371	11,183	267		169	12,217	53,175	1,464	
2013		6	235	137	484	32	22	766	696	2,358	
2014	5	109	5,905	3,520	4,113	71	193	20,718	18,093	19,939	13,151
TOTAL	5	156	8,511	14,840	4,864	103	384	33,701	71,964	23,761	15,486

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	42,860	115,429	15,486	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-138,914	-70,738	259	
TOTAL LOSSES		44,691	15,745	
EXPECTED LOSSES	311,101	264,706	35,092	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.265	.093	.358
INDICATED (POST-TEST)	.000	.322	.113	.435
PRES. ON RATE LEVEL	1.811	1.541	.204	3.556
DERIVED BY FORMULA	1.793	1.517	.202	3.512
UNDERLYING PRES. RATE	1.844	1.569	.208	3.621
PROPOSED	1.793	1.517	.202	3.512

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.519
IND. RATES				4.52	MINIMUM PREMIUM	1495
MAN. RATES	4.41	4.85	4.89	+ 4.52	PRESENT	1625

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	76,811	1,563,380	2.035			76,811			4	7	20	31
2011	88,415	1,575,584	1.782			88,415			3	6	16	25
2012	89,104	742,179	.832			89,104			2	6	14	22
2013	89,550	1,466,342	1.637			89,550			2	14	22	38
2014	92,835	519,938	.560			92,835				1	16	17
TOTAL	436,715	5,867,423	1.344			436,715			11	34	88	133

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			510,706	84,872	273,568			223,987	203,954	153,668	112,625
2011			448,163	128,234	48,730			551,241	144,607	173,599	81,010
2012			192,055	66,518	53,884			175,706	85,597	79,366	89,053
2013			232,283	195,822	74,108			175,407	527,674	173,517	87,531
2014			37,453	37,453	72,457				20,587	311,224	78,217
TOTAL			1,383,207	512,899	522,747			1,126,341	982,419	891,374	448,436

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			905,991	174,328	671,064			525,249	469,706	373,257	112,287
2011		6,494	701,889	247,128	132,067		10,105	1,070,149	358,100	430,923	86,114
2012		14,573	405,864	132,371	113,652		28,853	558,711	200,354	168,155	95,198
2013	536	17,003	688,763	357,411	141,602	21,062	41,034	1,326,788	1,059,518	359,054	86,831
2014	127	3,364	189,117	116,662	90,933	1,604	4,018	427,465	366,860	377,419	81,659
TOTAL	663	41,434	2,891,624	1,027,900	1,149,318	22,666	84,010	3,908,362	2,454,538	1,708,808	462,089

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,948,759	6,340,564	462,089			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,289,212	-1,499,977	3,973			
TOTAL LOSSES	4,659,547	4,840,587	466,062			
EXPECTED LOSSES	5,070,261	5,559,383	558,995			
CREDIBILITY	.07	.20	.22			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.067	1.108	.107	2.282		
INDICATED (POST-TEST)	1.295	1.345	.130	2.770		
PRES. ON RATE LEVEL	1.140	1.250	.126	2.516		
DERIVED BY FORMULA	1.151	1.269	.127	2.547		
UNDERLYING PRES. RATE	1.161	1.273	.128	2.562		
PROPOSED	1.151	1.269	.127	2.547		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.277
IND. RATES				3.28	MINIMUM PREMIUM	1165
MAN. RATES	2.88	3.37	3.46	+ 3.28	PRESENT	1235

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	93,874	3,368,083	3.587			93,874			5	7	49	61
2011	94,855	1,873,476	1.975			94,855			3	10	43	56
2012	109,563	3,091,834	2.821			109,563	1		2	9	39	51
2013	154,020	2,509,443	1.629			154,020			1	23	44	68
2014	152,375	1,921,369	1.260			152,375			1	15	48	64
TOTAL	604,687	12,764,205	2.111			604,687	1		12	64	223	300

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			727,552	154,948	425,790			984,804	186,362	710,888	177,739
2011			394,591	161,538	345,915			266,720	122,185	474,704	107,823
2012	158,598		185,096	156,285	679,777	32		429,186	214,514	1,145,152	123,194
2013			91,375	350,573	524,542			179,996	409,144	806,613	147,200
2014			81,424	174,369	416,251			26,551	316,408	692,676	213,690
TOTAL	158,598		1,480,038	997,713	2,392,275	32		1,887,257	1,248,613	3,830,033	769,646

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,225,998	318,263	1,044,463			2,192,453	429,193	1,726,745	177,206
2011		6,536	737,412	331,709	835,319		5,549	614,408	332,383	1,130,993	114,616
2012	202,247	14,338	526,899	398,836	1,224,728	1,610	51,897	1,191,113	708,747	2,209,905	131,694
2013	336	22,131	891,266	775,765	799,778	29,247	48,064	1,543,028	1,147,137	1,357,210	146,022
2014	1,056	26,425	1,160,580	633,115	524,327	7,181	15,742	1,568,327	1,198,612	902,841	223,092
TOTAL	203,639	69,430	4,542,155	2,457,688	4,428,615	38,038	121,252	7,109,329	3,816,072	7,327,694	792,630

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,083,843	18,030,069	792,630	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,799,847	-3,444,458	7,886	
TOTAL LOSSES	6,283,996	14,585,611	800,516	
EXPECTED LOSSES	13,176,129	12,873,786	991,686	
CREDIBILITY	.09	.25	.27	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.039	2.412	.132	3.583
INDICATED (POST-TEST)	1.261	2.928	.160	4.349
PRES. ON RATE LEVEL	2.140	2.091	.161	4.392
DERIVED BY FORMULA	2.061	2.300	.161	4.522
UNDERLYING PRES. RATE	2.179	2.129	.164	4.472
PROPOSED	2.002	2.234	.156	4.392

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.652
IND. RATES				5.65	MINIMUM PREMIUM	1790
MAN. RATES	5.13	5.83	6.04	+ 5.65	PRESENT	1940

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	3,816	7,268	.190			3,816						
2011	3,960	46,922	1.184			3,960				1	1	2
2012	4,489	481	.010			4,489						
2013	4,341	47,436	1.092			4,341					2	2
2014	4,757	2,069	.043			4,757				1		1
TOTAL	21,363	104,176	.488			21,363				2	3	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											7,268
2011				31,159	474				6,649	2,484	6,156
2012											481
2013					6,615					39,568	1,253
2014				962					940		167
TOTAL				32,121	7,089				7,589	42,052	15,325

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											7,246
2011			2,508	58,328	1,659			725	15,314	6,013	6,544
2012											514
2013	2	133	4,642	2,731	9,597	445	587	20,560	18,711	63,313	1,243
2014	2	27	1,765	1,155	182	10	17	1,827	1,298	204	174
TOTAL	4	160	8,915	62,214	11,438	455	604	23,112	35,323	69,530	15,721

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	33,250	178,505	15,721	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-149,496	-101,122	251	
TOTAL LOSSES		77,383	15,972	
EXPECTED LOSSES	333,263	377,057	34,607	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.362	.075	.437
INDICATED (POST-TEST)	.000	.439	.091	.530
PRES. ON RATE LEVEL	1.532	1.733	.159	3.424
DERIVED BY FORMULA	1.517	1.694	.157	3.368
UNDERLYING PRES. RATE	1.560	1.765	.162	3.487
PROPOSED	1.517	1.694	.157	3.368

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.334
IND. RATES				4.33	MINIMUM PREMIUM	1440
MAN. RATES	4.24	4.71	4.71	+ 4.33	PRESENT	1580

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	4,966	59,773	1,203			4,966				1	3	4
2011	5,123	453,167	8,845			5,123				3	2	5
2012	5,438	151,370	2,783			5,438				1	1	2
2013	4,882	10,203	.208			4,882					1	1
2014	4,744	153,630	3,238			4,744				1	3	4
TOTAL	25,153	828,143	3,292			25,153				6	10	16

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				15,958	9,776				6,303	19,701	8,035
2011				63,103	3,017				376,487	8,913	1,647
2012				33,177	3,229				102,619	5,147	7,198
2013					94					5,199	4,910
2014				28,517	16,548				5,635	99,664	3,266
TOTAL				140,755	32,664				491,044	138,624	25,056

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				32,778	23,980				14,516	47,854	8,011
2011			5,114	114,444	8,187			32,259	828,429	29,987	1,751
2012		214	13,181	58,476	7,373		656	48,005	205,372	15,658	7,695
2013			66	37	136	64	76	2,697	2,459	8,320	4,871
2014	55	1,385	79,797	50,555	24,507	502	1,269	135,025	116,158	120,662	3,410
TOTAL	55	1,599	98,158	256,290	64,183	566	2,001	217,986	1,166,934	222,481	25,738

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	320,365	1,709,888	25,738	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-176,141	-98,369	236	
TOTAL LOSSES	144,224	1,611,519	25,974	
EXPECTED LOSSES	384,841	360,190	35,214	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.573	6.407	.103	7.083
INDICATED (POST-TEST)	.696	7.778	.125	8.599
PRES. ON RATE LEVEL	1.502	1.406	.138	3.046
DERIVED BY FORMULA	1.494	1.597	.138	3.229
UNDERLYING PRES. RATE	1.530	1.432	.140	3.102
PROPOSED	1.494	1.597	.138	3.229

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.155
IND. RATES				4.16	MINIMUM PREMIUM	1395
MAN. RATES	3.58	4.09	4.19	+ 4.16	PRESENT	1435

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	17,994	44,679	.248			17,994				1		1
2011	21,101	155,888	.738			21,101				2		2
2012	20,913	237	.001			20,913						
2013	20,667	71,232	.344			20,667					1	1
2014	23,079	8,511	.036			23,079					3	3
TOTAL	103,754	280,547	.270			103,754				3	4	7

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				19,109					22,148		3,422
2011				64,484					71,226		20,178
2012											237
2013					7,987					53,220	10,025
2014					1,752					6,500	259
TOTAL				83,593	9,739				93,374	59,720	34,121

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				39,250					51,007		3,412
2011			5,095	120,634	1,115			6,185	161,304	1,757	21,449
2012											253
2013	2	168	5,604	3,293	11,587	604	787	27,662	25,165	85,155	9,945
2014	2	59	2,911	1,735	2,029	30	77	8,094	7,061	7,786	270
TOTAL	4	227	13,610	164,912	14,731	634	864	41,941	244,537	94,698	35,329

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	57,280	518,878	35,329	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-243,142	-86,242	211	
TOTAL LOSSES		432,636	35,540	
EXPECTED LOSSES	540,559	321,637	29,051	
CREDIBILITY	.03	.08	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.417	.034	.451
INDICATED (POST-TEST)	.000	.506	.041	.547
PRES. ON RATE LEVEL	.512	.304	.028	.844
DERIVED BY FORMULA	.497	.320	.029	.846
UNDERLYING PRES. RATE	.521	.310	.028	.859
PROPOSED	.496	.319	.029	.844

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.086
IND. RATES				1.09	MINIMUM PREMIUM	585
MAN. RATES	1.00	1.14	1.16	+ 1.09	PRESENT	610

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	2,809	2,813	.100						1	1
2011	2,740	219,038	7.994			1	1			2
2012	2,724	65,342	2.398					3		3
2013	3,190	38,417	1.204							
2014	3,510	113,611	3.236				1		1	1
TOTAL	14,973	439,221	2.933			1	2		4	7

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					597					728	1,488
2011			73,285	34,000				96,152			15,601
2012					11,140					47,693	6,509
2013											38,417
2014				52,978					58,418		2,215
TOTAL			73,285	86,978	11,737			96,152	58,418	48,421	64,230

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					1,464					1,768	1,484
2011		1,213	131,086	64,275	3,326		2,003	207,421	2,542	3,685	16,584
2012		40	3,142	2,078	20,700		116	10,108	11,175	92,964	6,958
2013											38,110
2014	67	1,641	97,130	63,451	9,920	450	1,119	113,625	80,776	12,721	2,312
TOTAL	67	2,894	231,358	129,804	35,410	450	3,238	331,154	94,493	111,138	65,448

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	569,161	370,845	65,448	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-258,356	-139,897	394	
TOTAL LOSSES	310,805	230,948	65,842	
EXPECTED LOSSES	574,814	518,816	52,705	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	2.076	1.542	.440	4.058
INDICATED (POST-TEST)	2.520	1.872	.534	4.926
PRES. ON RATE LEVEL	3.770	3.403	.345	7.518
DERIVED BY FORMULA	3.758	3.372	.349	7.479
UNDERLYING PRES. RATE	3.839	3.465	.352	7.656
PROPOSED	3.758	3.372	.349	7.479

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.625
IND. RATES				9.63	MINIMUM PREMIUM	2000
MAN. RATES	8.54	9.85	10.34	+ 9.63	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	46,156	504,851	1.093			46,156			1	1	14	16
2011	43,772	1,693,937	3.869			43,772			2	7	10	19
2012	45,896	426,516	.929			45,896			1	2	4	7
2013	48,645	530,479	1.090			48,645				10	10	20
2014	50,133	206,477	.411			50,133				1	13	14
TOTAL	234,602	3,362,260	1.433			234,602			4	21	51	76

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			199,402	4,587	39,953			97,268	10,689	112,317	40,635
2011			285,177	121,304	68,861			918,690	185,398	59,607	54,900
2012			69,786	25,545	3,204			216,035	46,811	11,784	53,351
2013				172,017	47,612				155,708	78,788	76,354
2014				32,558	48,367				14,951	63,548	47,053
TOTAL			554,365	356,011	207,997			1,231,993	413,557	326,044	272,293

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			353,739	9,422	98,005			228,093	24,617	272,819	40,513
2011		4,146	454,504	234,370	174,234		10,640	1,122,581	439,491	164,513	58,359
2012		5,241	143,370	47,449	10,921		34,891	642,083	109,978	36,298	57,032
2013	11	4,133	202,686	290,482	85,007	922	5,984	234,538	317,533	146,474	75,743
2014	92	2,466	140,090	86,915	62,115	398	1,020	108,183	89,770	79,399	49,123
TOTAL	103	15,986	1,294,389	668,638	430,282	1,320	52,535	2,335,478	981,389	699,503	280,770

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,699,811	2,779,812	280,770	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,095,947	-1,165,153	2,257	
TOTAL LOSSES	1,603,864	1,614,659	283,027	
EXPECTED LOSSES	4,621,659	4,286,178	316,714	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.684	.688	.121	1.493
INDICATED (POST-TEST)	.830	.835	.147	1.812
PRES. ON RATE LEVEL	1.935	1.793	.133	3.861
DERIVED BY FORMULA	1.880	1.668	.135	3.683
UNDERLYING PRES. RATE	1.970	1.827	.135	3.932
PROPOSED	1.880	1.668	.135	3.683

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.740
IND. RATES				4.74	MINIMUM PREMIUM	1550
MAN. RATES	4.83	5.31	5.31	+ 4.74	PRESENT	1740

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	622									
2011	785									
2012	888									
2013	1,420	220,998	15.563			1			2	3
2014	850									
TOTAL	4,565	220,998	4.841			1			2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013			82,114		679			136,895		1,310	
TOTAL			82,114		679			136,895		1,310	

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	189	4,297	160,602	6,962	6,749	15,387	17,911	468,498	22,903	11,940	
TOTAL	189	4,297	160,602	6,962	6,749	15,387	17,911	468,498	22,903	11,940	

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	666,884	48,554		
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-45,689	-15,463	47	
TOTAL LOSSES	621,195	33,091	47	
EXPECTED LOSSES	101,890	55,739	6,620	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	13.608	.725	.001	14.334
INDICATED (POST-TEST)	16.520	.880	.001	17.401
PRES. ON RATE LEVEL	2.192	1.199	.142	3.533
DERIVED BY FORMULA	2.192	1.196	.141	3.529
UNDERLYING PRES. RATE	2.232	1.221	.145	3.598
PROPOSED	2.195	1.197	.141	3.533

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.546
IND. RATES				4.55	MINIMUM PREMIUM	1500
MAN. RATES	4.07	4.62	4.86	+ 4.55	PRESENT	1615

+PROPOSED

ANNUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	66,480	2,180,045	3.279			66,480			6	8	14	28
2011	69,557	1,057,739	1.520			69,557			1	15	13	29
2012	76,151	953,864	1.252			76,151			1	10	12	23
2013	91,022	3,731,448	4.099			91,022			6	14	33	53
2014	113,157	2,226,094	1.967			113,157			3	2	50	55
TOTAL	416,367	10,149,190	2.438			416,367			17	49	122	188

REPORTED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			654,133	186,097	21,735			963,616	225,523	53,638	75,303
2011			290,764	234,641	49,872			115,886	194,881	66,224	105,471
2012			76,976	254,118	29,141			64,882	279,317	169,742	79,688
2013			619,853	308,392	878,235			602,847	347,999	761,999	212,123
2014			279,742	102,723	438,430			317,668	178,416	698,668	210,447
TOTAL			1,921,468	1,085,971	1,417,413			2,064,899	1,226,136	1,750,271	683,032

TRANSLATED LOSSES

ANNUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,110,783	382,243	53,315			2,109,927	519,379	130,287	75,077
2011		4,817	532,770	445,347	132,814		2,411	270,875	451,183	165,174	112,116
2012		7,256	248,934	451,234	68,987		12,568	349,319	599,719	349,428	85,186
2013	1,571	54,937	2,076,337	896,036	1,344,130	69,600	92,955	2,684,380	1,075,084	1,303,929	210,426
2014	1,698	40,652	1,345,114	591,615	554,571	18,291	25,457	1,994,225	1,074,283	909,362	219,707
TOTAL	3,269	107,662	5,313,938	2,766,475	2,153,817	87,891	133,391	7,408,726	3,719,648	2,858,180	702,512

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,054,877	11,498,120	702,512			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,978,481	-1,911,843	5,181			
TOTAL LOSSES	9,076,396	9,586,277	707,693			
EXPECTED LOSSES	9,076,802	7,269,767	641,206			
CREDIBILITY	.07	.19	.21			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.180	2.302	.170	4.652		
INDICATED (POST-TEST)	2.647	2.795	.206	5.648		
PRES. ON RATE LEVEL	2.141	1.715	.151	4.007		
DERIVED BY FORMULA	2.176	1.920	.163	4.259		
UNDERLYING PRES. RATE	2.180	1.746	.154	4.080		
PROPOSED	2.176	1.920	.163	4.259		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.481
IND. RATES				5.48	MINIMUM PREMIUM	1745
MAN. RATES	4.49	5.12	5.51	+ 5.48	PRESENT	1795

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	56,417	2,122,161	3.761			56,417			4	12	5	21
2011	58,908	733,450	1.245			58,908			1	8	17	26
2012	58,123	1,037,504	1.785			58,123				12	17	29
2013	59,005	891,717	1.511			59,005				9	15	24
2014	64,310	485,487	.754			64,310				3	12	15
TOTAL	296,763	5,270,319	1.776			296,763			5	44	66	115

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			672,551	104,035	65,033			700,245	371,696	125,992	82,609
2011			127,967	104,331	40,374			82,362	159,434	123,873	95,109
2012				223,255	38,543				525,715	176,057	73,934
2013				120,656	74,009				332,584	224,349	140,119
2014				110,793	37,108				117,837	125,390	94,359
TOTAL			800,518	663,070	255,067			782,607	1,507,266	775,661	486,130

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,074,653	213,689	159,526			1,431,023	856,016	306,034	82,361
2011		2,118	236,339	199,367	102,037		1,716	198,935	375,933	298,761	101,101
2012		1,515	93,429	396,622	80,876		3,725	277,644	1,087,196	372,003	79,035
2013	16	3,745	170,666	220,504	118,537	2,574	13,567	530,129	704,748	402,583	138,998
2014	183	4,542	264,825	169,474	63,721	1,487	3,719	385,282	299,296	175,918	98,511
TOTAL	199	11,920	1,839,912	1,199,656	524,697	4,061	22,727	2,823,013	3,323,189	1,555,299	500,006

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,701,832	6,602,841	500,006	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,021,895	-1,195,790	3,238	
TOTAL LOSSES	2,679,937	5,407,051	503,244	
EXPECTED LOSSES	4,463,315	4,421,769	454,047	
CREDIBILITY	.06	.15	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.903	1.822	.170	2.895
INDICATED (POST-TEST)	1.096	2.212	.206	3.514
PRES. ON RATE LEVEL	1.477	1.463	.150	3.090
DERIVED BY FORMULA	1.454	1.575	.160	3.189
UNDERLYING PRES. RATE	1.504	1.490	.153	3.147
PROPOSED	1.454	1.575	.160	3.189

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.104
IND. RATES				4.10	MINIMUM PREMIUM	1380
MAN. RATES	3.33	3.98	4.25	+ 4.10	PRESENT	1455

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	16,918	76,088	.449			16,918				1	3	4
2011	17,399	118,639	.681			17,399				3	1	4
2012	18,109	546,999	3.020			18,109			1	3	1	5
2013	20,102	355,822	1.770			20,102			1	4	2	7
2014	20,249	310,427	1.533			20,249				1	8	9
TOTAL	92,777	1,407,975	1.518			92,777			2	12	15	29

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				41,134	5,796				3,125	17,661	8,372
2011				62,566	2,933				27,935	5,976	19,229
2012			148,241	92,613	1,070			192,000	101,347		11,728
2013			87,225	77,283	43,887			43,000	41,961	22,677	39,789
2014				12,464	85,710				4,065	194,636	13,552
TOTAL			235,466	286,060	139,396			235,000	178,433	240,950	92,670

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				84,489	14,218				7,197	42,899	8,347
2011			5,223	117,267	8,016			2,784	63,874	14,761	20,440
2012		10,965	307,106	166,450	13,836		30,281	576,269	213,705	14,782	12,537
2013	210	6,865	276,956	146,883	76,939	5,118	7,233	210,907	93,251	44,886	39,471
2014	110	2,987	165,341	99,859	101,593	921	2,342	250,200	217,253	234,118	14,148
TOTAL	320	20,817	754,626	614,948	214,602	6,039	39,856	1,040,160	595,280	351,446	94,943

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,861,818	1,776,276	94,943	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-857,525	-410,507	968	
TOTAL LOSSES	1,004,293	1,365,769	95,911	
EXPECTED LOSSES	1,901,930	1,515,977	133,600	
CREDIBILITY	.03	.07	.08	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.082	1.472	.103	2.657
INDICATED (POST-TEST)	1.314	1.787	.125	3.226
PRES. ON RATE LEVEL	2.013	1.605	.141	3.759
DERIVED BY FORMULA	1.992	1.618	.140	3.750
UNDERLYING PRES. RATE	2.050	1.634	.144	3.828
PROPOSED	1.992	1.618	.140	3.750

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.826
IND. RATES				4.83	MINIMUM PREMIUM	1575
MAN. RATES	4.49	5.07	5.17	+ 4.83	PRESENT	1700

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	98,660	540,131	.547				2	19	21
2011	98,629	1,659,055	1.682			2	8	18	28
2012	101,507	893,429	.880			1	4	10	15
2013	102,922	841,660	.817				7	10	17
2014	104,079	702,787	.675				1	20	21
TOTAL	505,797	4,637,062	.917			3	22	77	102

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				41,445	135,118				179,417	118,271	65,880
2011			378,235	165,097	39,491			459,440	429,634	115,227	71,931
2012			72,341	65,823	85,541			332,237	93,542	121,245	122,700
2013				114,946	30,013				463,772	164,812	68,117
2014				20,915	103,006				7,750	468,130	102,986
TOTAL			450,576	408,226	393,169			791,677	1,174,115	987,685	431,614

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				85,128	331,445				413,197	287,278	65,682
2011		5,535	602,102	314,863	108,690		8,847	961,158	996,018	298,190	76,463
2012		4,602	149,880	132,509	164,651		40,004	767,740	230,444	253,638	131,166
2013	5	2,736	134,164	193,361	54,185	1,844	16,716	662,285	912,726	324,534	67,572
2014	139	3,783	209,587	127,096	123,209	2,212	5,594	597,827	519,738	562,658	107,517
TOTAL	144	16,656	1,095,733	852,957	782,180	4,056	71,161	2,989,010	3,072,123	1,726,298	448,400

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,176,760	6,433,558	448,400	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,373,568	-874,288	2,792	
TOTAL LOSSES	2,803,192	5,559,270	451,192	
EXPECTED LOSSES	3,019,608	3,211,811	399,579	
CREDIBILITY	.08	.22	.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.554	1.099	.089	1.742
INDICATED (POST-TEST)	.673	1.334	.108	2.115
PRES. ON RATE LEVEL	.585	.624	.078	1.287
DERIVED BY FORMULA	.592	.780	.085	1.457
UNDERLYING PRES. RATE	.597	.635	.079	1.311
PROPOSED	.592	.780	.085	1.457

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.875
IND. RATES				1.88	MINIMUM PREMIUM	795
MAN. RATES	1.53	1.72	1.77	+ 1.88	PRESENT	775

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	240,035	3,974,524	1,655			240,035			4	40	56	100
2011	244,884	6,905,150	2,819			244,884			12	39	49	100
2012	247,092	4,784,513	1,936			247,092			9	39	39	87
2013	253,474	3,091,108	1,219			253,474			3	33	31	67
2014	268,796	4,061,873	1,511			268,796			2	14	69	85
TOTAL	1,254,281	22,817,168	1,819			1,254,281			30	165	244	439

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			508,685	571,390	305,103			438,213	1,083,884	717,807	349,442
2011			1,722,431	711,623	314,864			1,721,995	1,462,743	639,331	332,163
2012			1,028,040	733,305	287,593			737,735	1,238,978	436,119	322,743
2013			231,748	510,744	315,536			160,210	922,787	504,879	445,204
2014			243,215	216,838	797,285			96,781	456,591	1,670,578	580,585
TOTAL			3,734,119	2,743,900	2,020,381			3,154,934	5,164,983	3,968,714	2,030,137

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			902,408	1,173,634	748,419			1,027,610	2,496,183	1,743,553	348,394
2011		26,682	2,909,190	1,369,567	816,849		33,460	3,633,428	3,420,603	1,603,031	353,089
2012		80,394	2,311,810	1,366,544	622,403		126,901	2,769,822	2,615,297	954,793	345,013
2013	606	27,962	1,175,936	953,162	521,292	23,590	56,838	1,957,263	1,925,856	940,380	441,642
2014	2,283	56,033	2,167,771	1,085,194	992,601	16,965	34,090	3,298,102	2,476,741	2,115,479	606,131
TOTAL	2,889	191,071	9,467,115	5,948,101	3,701,564	40,555	251,289	12,686,225	12,934,680	7,357,236	2,094,269

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	22,639,144	29,941,581	2,094,269			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,066,401	-6,161,799	18,018			
TOTAL LOSSES	15,572,743	23,779,782	2,112,287			
EXPECTED LOSSES	15,590,713	22,740,115	2,533,648			
CREDIBILITY	.15	.40	.44			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.242	1.896	.168	3.306		
INDICATED (POST-TEST)	1.508	2.302	.204	4.014		
PRES. ON RATE LEVEL	1.221	1.780	.198	3.199		
DERIVED BY FORMULA	1.264	1.989	.201	3.454		
UNDERLYING PRES. RATE	1.243	1.813	.202	3.258		
PROPOSED	1.264	1.989	.201	3.454		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.445
IND. RATES				4.45	MINIMUM PREMIUM	1475
MAN. RATES	3.81	4.27	4.40	+ 4.45	PRESENT	1495

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,262	160	.012							
2011	917									
2012	1,420	514,260	36.215			1				1
2013	1,344	23,614	1.756						4	4
2014	1,167	47,966	4.110						3	3
TOTAL	6,110	586,000	9.591			1			7	8

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											160
2012			236,246					277,569			445
2013					7,509					12,984	3,121
2014					11,082					34,638	2,246
TOTAL			236,246		18,591			277,569		47,622	5,972

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											160
2012		12,629	330,852	5,705	9,726		32,640	583,570	13,295	10,156	476
2013	2	162	5,268	3,098	10,892	159	201	6,744	6,137	20,776	3,096
2014	11	338	18,421	10,980	12,829	167	406	43,113	37,664	41,505	2,345
TOTAL	13	13,129	354,541	19,783	33,447	326	33,247	633,427	57,096	72,437	6,077

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,034,683	182,763	6,077			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-92,103	-22,317	71			
TOTAL LOSSES	942,580	160,446	6,148			
EXPECTED LOSSES	203,097	81,447	10,387			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	15.427	2.626	.101	18.154		
INDICATED (POST-TEST)	18.728	3.188	.123	22.039		
PRES. ON RATE LEVEL	3.264	1.309	.167	4.740		
DERIVED BY FORMULA	3.264	1.328	.167	4.759		
UNDERLYING PRES. RATE	3.324	1.333	.170	4.827		
PROPOSED	3.264	1.328	.167	4.759		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.124
IND. RATES				6.12	MINIMUM PREMIUM	1915
MAN. RATES	6.36	7.14	6.52	+ 6.12	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	14,720	161,496	1.097				2	1	3
2011	16,106	40,851	.253					1	1
2012	15,348	73,698	.480					2	2
2013	15,414	15,169	.098				1		1
2014	11,726	27,772	.236					3	3
TOTAL	73,314	318,986	.435				3	7	10

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				90,938	1,800				56,229	1,208	11,321
2011					5,520					21,203	14,128
2012					7,151					39,632	26,915
2013				2,520					11,210		1,439
2014					1,873					9,608	16,291
TOTAL				93,458	16,344				67,439	71,651	70,094

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				186,787	4,415				129,495	2,934	11,287
2011			532	413	13,051			1,270	2,171	49,927	15,018
2012		31	2,017	1,332	13,287		89	8,400	9,289	77,255	28,772
2013		46	2,480	3,966	233		348	13,937	20,175	1,469	1,427
2014	2	59	3,112	1,850	2,171	35	111	11,952	10,444	11,513	17,008
TOTAL	2	136	8,141	194,348	33,157	35	548	35,559	171,574	143,098	73,512

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	44,421	542,177	73,512	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-157,974	-101,484	245	
TOTAL LOSSES		440,693	73,757	
EXPECTED LOSSES	340,178	364,371	38,856	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.601	.101	.702
INDICATED (POST-TEST)	.000	.730	.123	.853
PRES. ON RATE LEVEL	.456	.488	.052	.996
DERIVED BY FORMULA	.447	.503	.057	1.007
UNDERLYING PRES. RATE	.464	.497	.053	1.014
PROPOSED	.442	.498	.056	.996

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.281
IND. RATES				1.28	MINIMUM PREMIUM	635
MAN. RATES	1.16	1.33	1.37	+ 1.28	PRESENT	670

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	5,830	7,754	.133			5,830					2	2
2011	4,561	439	.009			4,561						
2012	4,407	174,805	3.966			4,407			1			1
2013	4,545	3,660	.080			4,545					1	1
2014	3,606	12,389	.343			3,606					1	1
TOTAL	22,949	199,047	.867			22,949			1		4	5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					249					1,852	5,653
2011											439
2012			150,026					22,911			1,868
2013					299					3,361	
2014					4,009					8,380	
TOTAL			150,026		4,557			22,911		13,593	7,960

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					611					4,498	5,636
2011											467
2012		10,910	285,962	4,929	8,407		3,663	65,559	1,492	1,141	1,997
2013		6	211	125	434	32	54	1,745	1,588	5,379	
2014	5	116	6,663	3,972	4,644	35	97	10,434	9,114	10,042	
TOTAL	5	11,032	292,836	9,026	14,096	67	3,814	77,738	12,194	21,060	8,100

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	385,492	56,376	8,100	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-407,547	-134,743	278	
TOTAL LOSSES			8,378	
EXPECTED LOSSES	864,031	475,961	44,752	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.037	.037
INDICATED (POST-TEST)	.000	.000	.045	.045
PRES. ON RATE LEVEL	3.697	2.037	.191	5.925
DERIVED BY FORMULA	3.660	1.976	.187	5.823
UNDERLYING PRES. RATE	3.765	2.074	.195	6.034
PROPOSED	3.660	1.976	.187	5.823

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.494
IND. RATES				7.49	MINIMUM PREMIUM	2000
MAN. RATES	7.17	8.04	8.15	+ 7.49	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	26,183	267,834	1.022			26,183				3	10	13
2011	25,641	1,251,788	4.881			25,641			3	3	10	16
2012	23,774	297,083	1.249			23,774				3	7	10
2013	26,000	496,747	1.910			26,000			1	3	9	13
2014	28,190	210,458	.746			28,190				1	7	8
TOTAL	129,788	2,523,910	1.945			129,788			4	13	43	60

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				48,222	18,589				115,039	40,582	45,402
2011			343,954	96,221	28,174			435,889	172,269	121,689	53,592
2012				51,002	60,151				39,447	105,903	40,580
2013			79,800	32,805	27,302			110,400	107,403	85,788	53,249
2014				4,658	46,598				22,043	85,958	51,201
TOTAL			423,754	232,908	180,814			546,289	456,201	439,920	244,024

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				99,047	45,600				264,934	98,573	45,266
2011		5,699	612,944	185,255	81,120		9,072	962,554	414,123	307,483	56,968
2012		549	35,817	100,172	113,882		515	40,466	103,303	208,604	43,380
2013	187	5,351	207,058	69,399	48,247	13,385	18,998	555,413	251,851	159,284	52,823
2014	54	1,552	86,005	51,748	54,838	562	1,423	149,888	123,958	107,808	53,454
TOTAL	241	13,151	941,824	505,621	343,687	13,947	30,008	1,708,321	1,158,169	881,752	251,891

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,707,492	2,889,229	251,891	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,114,308	-541,722	1,927	
TOTAL LOSSES	1,593,184	2,347,507	253,818	
EXPECTED LOSSES	2,447,801	1,990,948	269,959	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.228	1.809	.196	3.233
INDICATED (POST-TEST)	1.491	2.196	.238	3.925
PRES. ON RATE LEVEL	1.852	1.507	.204	3.563
DERIVED BY FORMULA	1.841	1.569	.207	3.617
UNDERLYING PRES. RATE	1.886	1.534	.208	3.628
PROPOSED	1.841	1.569	.207	3.617

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.655
IND. RATES				4.66	MINIMUM PREMIUM	1530
MAN. RATES	4.04	4.66	4.90	+ 4.66	PRESENT	1630

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	4,131	60,009	1.452			4,131					2	2
2011	4,221	12,074	.286			4,221					1	1
2012	4,080	44,466	1.089			4,080			1			1
2013	4,463	2,750	.061			4,463						
2014	4,358	11,540	.264			4,358				1		1
TOTAL	21,253	130,839	.616			21,253				2	3	5

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					16,604					39,405	4,000
2011					1,667					8,942	1,465
2012				737					37,274		6,455
2013											2,750
2014				1,969					8,176		1,395
TOTAL				2,706	18,271				45,450	48,347	16,065

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					40,730					95,714	3,988
2011			161	125	3,942			537	915	21,056	1,557
2012			271	1,285	32		231	17,041	74,158	2,043	6,900
2013											2,728
2014	2	62	3,612	2,358	367	66	157	15,900	11,304	1,779	1,456
TOTAL	2	62	4,044	3,768	45,071	66	388	33,478	86,377	120,592	16,629

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	38,040	255,808	16,629	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-88,036	-48,830	173	
TOTAL LOSSES		206,978	16,802	
EXPECTED LOSSES	193,190	178,739	24,653	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.974	.079	1.053
INDICATED (POST-TEST)	.000	1.182	.096	1.278
PRES. ON RATE LEVEL	.892	.826	.114	1.832
DERIVED BY FORMULA	.883	.837	.113	1.833
UNDERLYING PRES. RATE	.909	.841	.116	1.866
PROPOSED	.882	.837	.113	1.832

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				2.36	MINIMUM PREMIUM	920
MAN. RATES	2.29	2.52	2.52	+ 2.36	PRESENT	980

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	35,538	138								
2011	60,707	18,490	.030							
2012	58,020	6,406	.011							
2013	65,999	13,045	.019					1		1
2014	69,206	992	.001							
TOTAL	289,470	39,071	.013					1		1

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											138
2011											18,490
2012											6,406
2013					3,803					668	8,574
2014											992
TOTAL					3,803					668	34,600

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											138
2011											19,655
2012											6,848
2013	2	75	2,667	1,567	5,518		16	348	316	1,069	8,505
2014											1,036
TOTAL	2	75	2,667	1,567	5,518		16	348	316	1,069	36,182

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,108	8,470	36,182	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-399,234	-128,426	331	
TOTAL LOSSES			36,513	
EXPECTED LOSSES	906,042	486,310	43,421	
CREDIBILITY	.06	.15	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.013	.013
INDICATED (POST-TEST)	.000	.000	.016	.016
PRES. ON RATE LEVEL	.307	.165	.015	.487
DERIVED BY FORMULA	.289	.140	.015	.444
UNDERLYING PRES. RATE	.313	.168	.015	.496
PROPOSED	.289	.140	.015	.444

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	
IND. RATES				.57	MINIMUM PREMIUM	445
MAN. RATES	.66	.71	.67	+ .57	PRESENT	480

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	21,021	437,070	2.079				6	6		12
2011	18,647	947,111	5.079							21
2012	17,060	803,046	4.707			3	7			11
2013	39,254	427,235	1.088			2	4			10
2014	36,833	435,687	1.182				7			20
TOTAL	132,815	3,050,149	2.297			5	24			48
										77

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				131,580	14,691				224,198	23,669	42,932
2011			293,094	164,972	20,275			245,742	145,242	30,174	47,612
2012			177,708	78,828	18,774			442,478	52,667	15,012	17,579
2013				83,420	65,343				111,413	57,153	109,906
2014					91,785					270,929	72,973
TOTAL			470,802	458,800	210,868			688,220	533,520	396,937	291,002

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				270,266	36,038				516,327	57,492	42,803
2011		4,858	528,507	312,819	61,731		5,117	544,535	338,519	84,042	50,612
2012		12,755	354,018	146,521	47,539		64,798	1,179,105	134,539	52,195	18,792
2013	16	2,901	127,943	158,296	102,508	636	4,291	168,226	227,562	106,056	109,027
2014	103	2,772	152,595	90,944	106,292	1,263	3,156	337,246	294,594	324,668	76,184
TOTAL	119	23,286	1,163,063	978,846	354,108	1,899	77,362	2,229,112	1,511,541	624,453	297,418

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,494,841	3,468,948	297,418	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,078,446	-1,380,922	3,544	
TOTAL LOSSES		2,088,026	300,962	
EXPECTED LOSSES	9,302,362	5,110,722	415,711	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.572	.227	1.799
INDICATED (POST-TEST)	.000	1.908	.276	2.184
PRES. ON RATE LEVEL	6.878	3.779	.307	10.964
DERIVED BY FORMULA	6.672	3.611	.304	10.587
UNDERLYING PRES. RATE	7.004	3.848	.313	11.165
PROPOSED	6.672	3.611	.304	10.587

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	13.625
IND. RATES				13.63	MINIMUM PREMIUM	2000
MAN. RATES	14.07	15.22	15.08	+ 13.63	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	134					134						
2011	40					40						
2012	36					36						
2013	44	2,876	6.536			44						
2014	41	39,879	97.265			41					1	1
TOTAL	295	42,755	14.493			295					1	1

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											2,876
2014					10,000					25,000	4,879
TOTAL					10,000					25,000	7,755

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013											2,853
2014	12	306	16,627	9,908	11,581	116	290	31,118	27,181	29,958	5,094
TOTAL	12	306	16,627	9,908	11,581	116	290	31,118	27,181	29,958	7,947

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	48,469	78,628	7,947	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,324	-3,019	10	
TOTAL LOSSES	43,145	75,609	7,957	
EXPECTED LOSSES	10,612	10,015	1,499	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	14.625	25.630	2.697	42.952
INDICATED (POST-TEST)	17.755	31.115	3.274	52.144
PRES. ON RATE LEVEL	3.532	3.334	.499	7.365
DERIVED BY FORMULA	3.532	3.334	.499	7.365
UNDERLYING PRES. RATE	3.597	3.395	.508	7.500
PROPOSED	3.532	3.334	.499	7.365

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	9.478
IND. RATES				9.48	MINIMUM PREMIUM	2000
MAN. RATES	8.61	9.83	10.13	+ 9.48	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	6,094	304,165	4.991				3	2	5
2011	5,746	55,468	.965				1		1
2012	6,213	4,782	.076						
2013	6,482	109,844	1.694					2	2
2014	6,924	75,515	1.090					4	4
TOTAL	31,459	549,774	1.748				4	8	12

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				101,858	1,644				158,561	7,175	34,927
2011				5,675					29,512		20,281
2012											4,782
2013					20,328					84,986	4,530
2014					44,372					25,343	5,800
TOTAL				107,533	66,344				188,073	117,504	70,320

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				209,217	4,033				365,166	17,428	34,822
2011			448	10,617	98			2,562	66,836	726	21,559
2012											5,112
2013	5	423	14,265	8,384	29,486	954	1,260	44,176	40,186	135,978	4,494
2014	47	1,346	73,766	43,970	51,387	117	297	31,544	27,558	30,369	6,055
TOTAL	52	1,769	88,479	272,188	85,004	1,071	1,557	78,282	499,746	184,501	72,042

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	171,210	1,041,439	72,042	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-398,686	-256,815	849	
TOTAL LOSSES		784,624	72,891	
EXPECTED LOSSES	882,740	949,118	117,658	
CREDIBILITY	.01	.03	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	2.494	.232	2.726
INDICATED (POST-TEST)	.000	3.028	.282	3.310
PRES. ON RATE LEVEL	2.755	2.963	.367	6.085
DERIVED BY FORMULA	2.727	2.965	.364	6.056
UNDERLYING PRES. RATE	2.806	3.017	.374	6.197
PROPOSED	2.727	2.965	.364	6.056

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.794
IND. RATES				7.79	MINIMUM PREMIUM	2000
MAN. RATES	6.59	7.71	8.37	+ 7.79	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	60,303	936,922	1,553				13	38		51
2011	63,771	1,905,916	2,988			1	16	27		44
2012	69,703	1,450,465	2,080			4	12	39		55
2013	92,606	2,807,537	3,031			3	26	50		79
2014	91,175	1,647,405	1,806				10	57		67
TOTAL	377,558	8,748,245	2,317			8	77	211		296

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				221,328	83,486				309,422	204,310	118,376
2011			113,243	321,354	56,740			668,632	464,056	171,165	110,726
2012			344,733	199,988	124,651			144,768	222,497	263,304	150,524
2013			264,053	441,499	444,905			399,674	505,764	584,660	166,982
2014				244,801	258,520				417,849	506,925	219,310
TOTAL			722,029	1,428,970	968,302			1,213,074	1,919,588	1,730,364	765,918

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				454,609	204,790				712,598	496,270	118,021
2011		1,098	147,041	606,039	142,178		8,150	895,239	1,078,819	429,465	117,702
2012		26,813	766,181	383,409	259,207		25,220	571,769	513,820	532,682	160,910
2013	656	29,824	1,214,018	898,129	703,089	41,043	64,255	1,978,363	1,236,618	1,023,796	165,646
2014	595	15,407	878,603	549,334	345,255	5,533	13,905	1,443,766	1,128,983	698,454	228,960
TOTAL	1,251	73,142	3,005,843	2,891,520	1,654,519	46,576	111,530	4,889,137	4,670,838	3,180,667	791,239

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	8,127,479	12,397,544	791,239			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,499,978	-1,941,158	6,199			
TOTAL LOSSES	5,627,501	10,456,386	797,438			
EXPECTED LOSSES	5,640,718	7,230,235	800,423			
CREDIBILITY	.07	.18	.20			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.490	2.769	.211	4.470		
INDICATED (POST-TEST)	1.809	3.362	.256	5.427		
PRES. ON RATE LEVEL	1.467	1.881	.208	3.556		
DERIVED BY FORMULA	1.491	2.148	.218	3.857		
UNDERLYING PRES. RATE	1.494	1.915	.212	3.621		
PROPOSED	1.491	2.148	.218	3.857		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.963
IND. RATES				4.96	MINIMUM PREMIUM	1610
MAN. RATES	3.91	4.50	4.89	+ 4.96	PRESENT	1625

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	54,463	428,531	.786			1	5	21	27
2011	59,512	549,897	.924			1	5	18	24
2012	60,104	1,953,829	3.250			2	4	22	28
2013	57,566	1,133,056	1.968			2	4	27	33
2014	64,746	805,345	1.243					32	32
TOTAL	296,391	4,870,658	1.643			6	18	120	144

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			83,338	83,539	25,838			31,864	94,403	55,026	54,523
2011			78,648	146,837	49,991			2,202	94,105	87,158	90,956
2012			622,575	97,170	70,708			828,340	119,099	166,976	48,961
2013			214,932	53,862	390,775			84,708	17,727	280,747	90,305
2014					334,670					370,492	100,183
TOTAL			999,493	381,408	871,982			947,114	325,334	960,399	384,928

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			147,842	171,589	63,381			74,721	217,410	133,659	54,359
2011		1,303	154,211	279,162	123,670		47	18,143	222,102	207,631	96,686
2012		24,119	665,300	193,185	153,328		69,342	1,308,698	303,849	353,225	52,339
2013	587	20,404	746,374	263,472	586,916	12,656	15,772	457,411	178,433	457,613	89,582
2014	353	10,131	556,366	331,613	387,600	1,696	4,312	461,206	402,836	443,967	104,591
TOTAL	940	55,957	2,270,093	1,239,021	1,314,895	14,352	89,473	2,320,179	1,324,630	1,596,095	397,557

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,750,994	5,474,641	397,557	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,956,896	-1,252,692	3,025	
TOTAL LOSSES	2,794,098	4,221,949	400,582	
EXPECTED LOSSES	4,333,236	4,656,304	423,839	
CREDIBILITY	.06	.15	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.943	1.424	.135	2.502
INDICATED (POST-TEST)	1.145	1.729	.164	3.038
PRES. ON RATE LEVEL	1.436	1.543	.140	3.119
DERIVED BY FORMULA	1.419	1.571	.144	3.134
UNDERLYING PRES. RATE	1.462	1.571	.143	3.176
PROPOSED	1.412	1.564	.143	3.119

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.014
IND. RATES				4.01	MINIMUM PREMIUM	1360
MAN. RATES	3.63	4.04	4.29	+ 4.01	PRESENT	1465

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	20,088	161,622	.804				4	8	12	
2011	23,492	516,437	2.198			1	4	11	16	
2012	28,144	517,955	1.840			1	5	9	15	
2013	28,493	929,718	3.262			1	3	24	28	
2014	30,910	747,537	2.418				4	24	28	
TOTAL	131,127	2,873,269	2.191			3	20	76	99	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				19,381	38,075				30,381	45,056	28,729
2011			183,575	81,942	19,550			78,648	88,233	44,305	20,184
2012			87,797	80,815	16,500			100,135	138,663	62,311	31,734
2013			95,050	63,253	175,427			197,649	73,314	274,711	50,314
2014				66,398	180,936				103,082	344,320	52,801
TOTAL			366,422	311,789	430,488			376,432	433,673	770,703	183,762

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				39,809	93,398				69,968	109,442	28,643
2011		3,040	329,994	156,432	54,486		1,638	179,974	206,435	109,509	21,455
2012		6,940	201,895	146,922	38,931		17,048	363,125	297,015	134,057	33,924
2013	261	9,769	370,710	179,684	267,009	25,338	32,168	909,362	294,031	463,373	49,911
2014	278	7,525	422,531	258,786	221,980	2,371	5,980	629,135	516,933	435,048	55,124
TOTAL	539	27,274	1,325,130	781,633	675,804	27,709	56,834	2,081,596	1,384,382	1,251,429	189,057

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,519,082	4,093,248	189,057	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,235,353	-723,314	1,195	
TOTAL LOSSES	1,283,729	3,369,934	190,252	
EXPECTED LOSSES	5,054,946	2,727,441	158,663	
CREDIBILITY	.03	.09	.10	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.979	2.570	.145	3.694
INDICATED (POST-TEST)	1.189	3.120	.176	4.485
PRES. ON RATE LEVEL	3.786	2.042	.119	5.947
DERIVED BY FORMULA	3.708	2.139	.125	5.972
UNDERLYING PRES. RATE	3.855	2.080	.121	6.056
PROPOSED	3.692	2.130	.125	5.947

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.653
IND. RATES				7.65	MINIMUM PREMIUM	2000
MAN. RATES	7.47	8.11	8.18	+ 7.65	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	31,712	268,055	.845			31,712					10	10
2011	32,332	1,233,836	3.816			32,332			2	4	8	14
2012	31,546	469,872	1.489			31,546			1	1	16	18
2013	32,348	588,485	1.819			32,348			1		15	16
2014	33,498	367,820	1.098			33,498				2	7	9
TOTAL	161,436	2,928,068	1.814			161,436			4	7	56	67

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
2010					61,499					163,929	42,627	
2011			251,914	56,755	33,088			701,554	89,060	56,073	45,392	
2012			145,493	130	101,374			31,056		146,960	44,859	
2013			111,500		116,686			58,000		158,151	144,148	
2014				57,602	83,239					40,362	141,956	44,661
TOTAL			508,907	114,487	395,886			790,610	129,422	667,069	321,687	

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					150,857					398,186	42,499
2011		3,293	356,102	110,467	86,633		11,085	1,160,133	221,519	154,636	48,252
2012		10,960	305,934	23,892	196,528		5,321	120,001	36,470	288,010	47,954
2013	280	8,255	299,324	57,208	177,083	8,266	9,918	280,404	84,219	257,211	142,995
2014	161	4,300	243,988	151,456	107,183	965	2,428	255,218	210,172	178,895	46,626
TOTAL	441	26,808	1,205,348	343,023	718,284	9,231	28,752	1,815,756	552,380	1,276,938	328,326

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,086,336	2,890,625	328,326	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,369,265	-731,273	2,157	
TOTAL LOSSES	1,717,071	2,159,352	330,483	
EXPECTED LOSSES	3,005,939	2,686,295	308,343	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.064	1.338	.205	2.607
INDICATED (POST-TEST)	1.292	1.624	.249	3.165
PRES. ON RATE LEVEL	1.828	1.634	.188	3.650
DERIVED BY FORMULA	1.807	1.633	.195	3.635
UNDERLYING PRES. RATE	1.862	1.664	.191	3.717
PROPOSED	1.807	1.633	.195	3.635

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.678
IND. RATES				4.68	MINIMUM PREMIUM	1535
MAN. RATES	4.28	4.87	5.02	+ 4.68	PRESENT	1660

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	6,211	338,614	5.451			6,211				2	2	4
2011	6,305	63,960	1.014			6,305				1	2	3
2012	6,644	106,233	1.598			6,644				2	4	6
2013	12,335	260,911	2.115			12,335				4	3	7
2014	12,561	203,841	1.622			12,561				2	6	8
TOTAL	44,056	973,559	2.210			44,056				11	17	28

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				16,495	25,877				263,731	19,876	12,635
2011				3,352	3,623				24,073	7,970	24,942
2012				42,022	1,375				39,487	2,710	20,639
2013				103,583	3,938				114,738	10,279	28,373
2014				29,050	47,124				24,735	80,975	21,957
TOTAL				194,502	81,937				466,764	121,810	108,546

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				33,881	63,476				607,372	48,279	12,597
2011			613	6,543	8,621			2,568	55,333	19,359	26,513
2012		255	15,931	73,560	4,293		248	18,630	79,191	7,447	22,063
2013		1,966	104,693	164,714	15,303	127	3,692	148,006	211,388	31,493	28,146
2014	91	2,328	131,605	81,478	60,015	567	1,418	148,902	122,253	102,419	22,923
TOTAL	91	4,549	252,842	360,176	151,708	694	5,358	318,106	1,075,537	208,997	112,242

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	581,640	1,796,418	112,242	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-332,617	-204,410	726	
TOTAL LOSSES	249,023	1,592,008	112,968	
EXPECTED LOSSES	767,015	769,658	84,587	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.565	3.614	.256	4.435
INDICATED (POST-TEST)	.686	4.387	.311	5.384
PRES. ON RATE LEVEL	1.710	1.716	.188	3.614
DERIVED BY FORMULA	1.690	1.823	.194	3.707
UNDERLYING PRES. RATE	1.741	1.747	.192	3.680
PROPOSED	1.690	1.823	.194	3.707

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.770
IND. RATES				4.77	MINIMUM PREMIUM	1560
MAN. RATES	4.24	4.83	4.97	+ 4.77	PRESENT	1650

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	12,534	282,851	2.256				2	5	7
2011	12,316	137,294	1.114				2	2	4
2012	13,438	43,833	.326				2		2
2013	14,137	125,424	.887				3	3	6
2014	16,991	119,828	.705					5	5
TOTAL	69,416	709,230	1.022				9	15	24

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				70,242	19,708				90,235	86,667	15,999
2011				33,874	52,075				20,941	23,972	6,432
2012				12,020					30,276		1,537
2013				35,320	18,698				38,185	10,509	22,712
2014					63,999					52,874	2,955
TOTAL				151,456	154,480				179,637	174,022	49,635

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				144,277	48,344				207,811	210,513	15,951
2011			7,691	67,271	123,699			3,254	49,880	56,961	6,837
2012		82	4,449	20,971	497		186	13,842	60,237	1,658	1,643
2013	3	1,031	47,874	63,328	30,400	127	1,335	52,939	73,703	21,820	22,531
2014	73	1,939	106,401	63,416	74,111	243	618	65,823	57,490	63,368	3,085
TOTAL	76	3,052	166,415	359,263	277,051	370	2,139	135,858	449,121	354,320	50,047

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	307,910	1,439,755	50,047	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-727,060	-292,270	401	
TOTAL LOSSES		1,147,485	50,448	
EXPECTED LOSSES	1,631,277	1,096,773	52,756	
CREDIBILITY	.02	.06	.06	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.653	.073	1.726
INDICATED (POST-TEST)	.000	2.007	.089	2.096
PRES. ON RATE LEVEL	2.308	1.552	.074	3.934
DERIVED BY FORMULA	2.262	1.579	.075	3.916
UNDERLYING PRES. RATE	2.350	1.580	.076	4.006
PROPOSED	2.262	1.579	.075	3.916

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.039
IND. RATES				5.04	MINIMUM PREMIUM	1630
MAN. RATES	4.70	5.26	5.41	+ 5.04	PRESENT	1770

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	3,039	193,309	6,360			1			1	2
2011	5,770	75,133	1,302						3	3
2012	7,435	46,083	.619						4	4
2013	8,068	376,828	4,670					8	10	18
2014	11,711	165,442	1,412					1	9	10
TOTAL	36,023	856,795	2,378			1		9	27	37

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			142,926		1,121			45,886		1,379	1,997
2011					17,666					48,115	9,352
2012					8,899					8,158	29,026
2013				199,845	16,522				110,042	23,984	26,435
2014				23,594	55,201				17,600	56,061	12,986
TOTAL			142,926	223,439	99,409			45,886	127,642	137,697	79,796

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			253,551		2,750			107,603		3,350	1,991
2011			1,700	1,323	41,765			2,881	4,928	113,294	9,941
2012		31	2,506	1,658	16,536		9	1,726	1,909	15,903	31,029
2013	4	3,944	208,251	321,472	42,470	223	3,736	149,296	209,427	52,814	26,224
2014	89	2,402	135,022	82,956	68,339	399	992	104,023	85,291	71,001	13,557
TOTAL	93	6,377	601,030	407,409	171,860	622	4,737	365,529	301,555	256,362	82,742

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	978,388	1,137,186	82,742	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-518,999	-292,485	786	
TOTAL LOSSES	459,389	844,701	83,528	
EXPECTED LOSSES	1,243,513	1,172,909	87,896	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.275	2.345	.232	3.852
INDICATED (POST-TEST)	1.548	2.847	.282	4.677
PRES. ON RATE LEVEL	3.390	3.197	.240	6.827
DERIVED BY FORMULA	3.372	3.183	.242	6.797
UNDERLYING PRES. RATE	3.452	3.256	.244	6.952
PROPOSED	3.372	3.183	.242	6.797

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	8.747
IND. RATES				8.75	MINIMUM PREMIUM	2000
MAN. RATES	9.17	10.29	9.39	+ 8.75	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	13,583	772,332	5.686			2	4	2	8
2011	10,108	56,389	.557				1		1
2012	11,475	32,194	.280					4	4
2013	11,482	41,613	.362					2	2
2014	9,032	112,997	1.251					5	5
TOTAL	55,680	1,015,525	1.824			2	5	13	20

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			302,881	76,840	12,540			196,949	91,790	41,299	50,033
2011				12,000					30,993		13,396
2012					2,285					9,928	19,981
2013					3,295					14,687	23,631
2014					18,725					66,370	27,902
TOTAL			302,881	88,840	36,845			196,949	122,783	132,284	134,943

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			537,311	157,829	30,760			461,846	211,392	100,315	49,883
2011			947	22,449	208			2,690	70,189	764	14,240
2012			642	426	4,245		27	2,107	2,325	19,350	21,360
2013		70	2,313	1,357	4,779	159	223	7,637	6,947	23,498	23,441
2014	19	570	31,136	18,555	21,684	308	774	82,618	72,164	79,539	29,130
TOTAL	19	640	572,349	200,616	61,676	467	1,024	556,898	363,017	223,466	138,054

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,131,397	848,775	138,054	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-228,710	-217,568	486	
TOTAL LOSSES	902,687	631,207	138,540	
EXPECTED LOSSES	489,427	773,395	76,839	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.621	1.134	.249	3.004
INDICATED (POST-TEST)	1.968	1.377	.302	3.647
PRES. ON RATE LEVEL	.863	1.364	.136	2.363
DERIVED BY FORMULA	.885	1.365	.144	2.394
UNDERLYING PRES. RATE	.879	1.389	.138	2.406
PROPOSED	.885	1.365	.144	2.394

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.081
IND. RATES				3.08	MINIMUM PREMIUM	1110
MAN. RATES	2.40	2.88	3.25	+ 3.08	PRESENT	1180

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	16,420	1,274	.007				1			1
2011	8,485	5,674	.066					1		1
2012	5,513	59,654	1.082				1			1
2013	6,009	4,590	.076					1		1
2014	6,665	62,455	.937					1		1
TOTAL	43,092	133,647	.310				2	3		5

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				770					504		
2011					525					1,858	3,291
2012				20,145					36,717		2,792
2013					611					673	3,306
2014					60,000					2,245	210
TOTAL				20,915	61,136				37,221	4,776	9,599

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				1,582					1,161		
2011			51	40	1,240			111	191	4,374	3,498
2012		122	7,452	35,140	836		231	16,785	73,050	2,013	2,985
2013		17	428	253	889		16	348	316	1,077	3,280
2014	65	1,815	99,746	59,450	69,489	10	26	2,794	2,443	2,690	219
TOTAL	65	1,954	107,677	96,465	72,454	10	273	20,038	77,161	10,154	9,982

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	130,017	256,234	9,982	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-113,124	-44,584	104	
TOTAL LOSSES	16,893	211,650	10,086	
EXPECTED LOSSES	229,249	152,115	17,668	
CREDIBILITY	.02	.04	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.039	.491	.023	.553
INDICATED (POST-TEST)	.047	.596	.028	.671
PRES. ON RATE LEVEL	.522	.347	.040	.909
DERIVED BY FORMULA	.513	.357	.039	.909
UNDERLYING PRES. RATE	.532	.353	.041	.926
PROPOSED	.513	.357	.039	.909

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.169
IND. RATES				1.17	MINIMUM PREMIUM	605
MAN. RATES	1.13	1.23	1.25	+ 1.17	PRESENT	635

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	736,120	3,217,722	.437			4	17	27	48
2011	781,902	2,958,751	.378	1	1	3	12	24	41
2012	814,022	1,235,993	.151			1	11	16	28
2013	830,130	3,072,143	.370			2	15	25	42
2014	878,777	1,888,513	.214			2	6	27	35
TOTAL	4,040,951	12,373,122	.306	1	1	12	61	119	194

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			808,894	520,552	153,838			622,755	594,655	357,655	159,373
2011	200,000	222,569	706,680	329,067	72,367		508,868	338,618	335,877	101,510	143,195
2012			70,686	155,786	151,176			117,026	182,398	416,939	141,982
2013			327,403	264,382	459,903			300,649	622,410	803,943	293,453
2014			256,560	61,563	295,849			143,453	118,901	593,426	418,761
TOTAL	200,000	222,569	2,170,223	1,331,350	1,133,133		508,868	1,522,501	1,854,241	2,273,473	1,156,764

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,434,978	1,069,213	377,365			1,460,361	1,369,488	868,747	158,894
2011	478,307	386,639	1,283,571	627,484	203,165		874,409	786,917	780,002	260,268	152,216
2012		6,725	234,957	302,232	291,328		20,914	506,585	468,233	828,583	151,779
2013	840	30,983	1,201,342	631,771	713,882	41,765	69,151	2,188,061	1,547,943	1,388,935	291,105
2014	1,604	37,387	1,073,908	404,331	384,385	12,258	17,934	1,459,726	852,427	757,973	437,186
TOTAL	480,751	461,734	5,228,756	3,035,031	1,970,125	54,023	982,408	6,401,650	5,018,093	4,104,506	1,191,180

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	13,609,322	14,127,755	1,191,180			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-5,413,404	-3,107,285	9,574			
TOTAL LOSSES	8,195,918	11,020,470	1,200,754			
EXPECTED LOSSES	12,001,624	11,516,711	1,333,514			
CREDIBILITY	.33	.88	.95			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.203	.273	.030	.506		
INDICATED (POST-TEST)	.246	.331	.036	.613		
PRES. ON RATE LEVEL	.292	.280	.032	.604		
DERIVED BY FORMULA	.277	.325	.036	.638		
UNDERLYING PRES. RATE	.297	.285	.033	.615		
PROPOSED	.266	.312	.035	.613		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	.788
IND. RATES				.79	MINIMUM PREMIUM	505
MAN. RATES	.68	.77	.83	+ .79	PRESENT	520

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	113,349	923,560	.814			1				1
2011	111,232	589,265	.529			1	1		7	9
2012	107,477	394,277	.366			1	2		5	8
2013	68,282	198,676	.290			1	1		3	5
2014	66,621	103,962	.156						5	5
TOTAL	466,961	2,209,740	.473			4	4		20	28

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			485,036					406,109			32,415
2011			91,233	5,315	24,717			267,096	94,945	77,155	28,804
2012			99,700	31,399	45,248			88,100	65,953	33,306	30,571
2013			73,737	2,287	7,470			36,968	23,097	32,793	22,324
2014					35,851					46,242	21,869
TOTAL			749,706	39,001	113,286			798,273	183,995	189,496	135,983

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			473,984					524,592			32,318
2011		1,513	162,647	12,627	61,937		5,561	589,050	229,984	194,246	30,619
2012		7,632	214,400	66,474	90,967		14,598	289,306	144,762	72,928	32,680
2013	171	4,035	151,290	12,681	16,218	4,515	6,028	172,091	63,096	58,159	22,146
2014	39	1,083	59,600	35,520	41,521	218	539	57,566	50,281	55,411	22,831
TOTAL	210	14,263	1,061,921	127,302	210,643	4,733	26,726	1,632,605	488,123	380,744	140,594

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,740,458	1,206,812	140,594	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,053,959	-271,967	857	
TOTAL LOSSES	1,686,499	934,845	141,451	
EXPECTED LOSSES	2,227,404	975,948	149,428	
CREDIBILITY	.08	.21	.23	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.361	.200	.030	.591
INDICATED (POST-TEST)	.438	.243	.036	.717
PRES. ON RATE LEVEL	.468	.205	.032	.705
DERIVED BY FORMULA	.466	.213	.033	.712
UNDERLYING PRES. RATE	.477	.209	.032	.718
PROPOSED	.466	.213	.033	.712

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	
IND. RATES				.92	MINIMUM PREMIUM	540
MAN. RATES	.89	.96	.97	+ .92	PRESENT	560

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	4,278,504	8,771,464	.205			12	40	49	101
2011	4,422,774	6,387,906	.144			9	39	45	93
2012	4,589,292	3,602,267	.078			6	32	36	74
2013	4,933,998	3,606,923	.073			2	27	51	80
2014	4,696,914	3,648,022	.077			1	14	78	93
TOTAL	22,921,482	26,016,582	.114			30	152	259	441

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			2,275,655	692,896	311,903			2,714,758	1,138,851	1,003,241	634,160
2011			1,640,154	826,938	284,283			1,212,090	1,297,902	595,757	530,782
2012			655,356	568,454	238,137			512,893	724,090	305,409	597,928
2013			170,846	561,426	567,430			170,453	713,458	929,477	493,833
2014			72,921	276,820	838,726			112,826	353,184	1,377,084	616,461
TOTAL			4,814,932	2,926,534	2,240,479			4,723,020	4,227,485	4,210,968	2,873,164

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			3,405,468	1,423,208	765,097			4,652,812	2,622,774	2,436,872	632,258
2011		26,687	2,915,428	1,583,001	746,551		24,356	2,673,023	3,031,281	1,479,610	564,222
2012		52,098	1,526,526	1,057,480	502,768		87,412	1,863,372	1,545,616	660,579	639,185
2013	529	31,000	1,283,796	1,131,898	887,122	29,537	57,952	1,952,656	1,751,465	1,592,975	489,882
2014	1,611	41,490	2,035,237	1,173,210	1,031,748	15,818	29,691	2,786,418	2,019,353	1,743,591	643,585
TOTAL	2,140	151,275	11,166,455	6,368,797	3,933,286	45,355	199,411	13,928,281	10,970,489	7,913,627	2,969,132

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	25,492,917	29,186,199	2,969,132	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-12,063,953	-5,433,210	30,630	
TOTAL LOSSES	13,428,964	23,752,989	2,999,762	
EXPECTED LOSSES	26,588,920	19,941,688	4,355,082	
CREDIBILITY	1.00	1.00	1.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.059	.104	.013	.176
INDICATED (POST-TEST)	.072	.126	.016	.214
PRES. ON RATE LEVEL	.114	.085	.019	.218
DERIVED BY FORMULA	.072	.126	.016	.214
UNDERLYING PRES. RATE	.116	.087	.019	.222
PROPOSED	.072	.126	.016	.214

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				.28	MINIMUM PREMIUM	370
MAN. RATES	.32	.33	.30	+ .28	PRESENT	375

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	40,983	1,803,765	4.401			40,983			3	4	7	14
2011	43,175	297,751	.689			43,175			1	1	7	9
2012	44,089	1,484,655	3.367			44,089			3	4	9	16
2013	45,687	432,590	.946			45,687			1	2	6	9
2014	44,447	388,154	.873			44,447				1	8	9
TOTAL	218,381	4,406,915	2.018			218,381			8	12	37	57

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			573,132	100,410	21,619			917,539	112,308	40,243	38,514
2011			88,719	3,000	30,641			111,516	106	31,210	32,559
2012			322,506	101,303	140,087			474,523	164,456	258,682	23,098
2013			109,695	13,482	139,055			71,776	10,330	79,219	9,033
2014				30,000	94,690				81,288	150,035	32,141
TOTAL			1,094,052	248,195	426,092			1,575,354	368,488	559,389	135,345

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			884,374	206,242	53,031			1,817,481	258,645	97,750	38,398
2011		1,468	158,628	8,719	75,809		2,321	242,444	6,386	77,764	34,610
2012		24,617	691,669	213,397	282,571		77,630	1,487,837	418,745	536,897	24,692
2013	288	8,883	324,774	87,504	210,655	8,965	10,866	299,290	67,735	133,266	8,961
2014	141	3,793	212,421	129,749	115,279	1,310	3,305	344,874	275,529	197,487	33,555
TOTAL	429	38,761	2,271,866	645,611	737,345	10,275	94,122	4,191,926	1,027,040	1,043,164	140,216

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	6,607,379	3,453,160	140,216			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-2,049,907	-962,529	1,494			
TOTAL LOSSES	4,557,472	2,490,631	141,710			
EXPECTED LOSSES	4,511,752	3,535,589	214,013			
CREDIBILITY	.05	.13	.14			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.087	1.140	.065	3.292		
INDICATED (POST-TEST)	2.534	1.384	.079	3.997		
PRES. ON RATE LEVEL	2.029	1.590	.096	3.715		
DERIVED BY FORMULA	2.054	1.563	.094	3.711		
UNDERLYING PRES. RATE	2.066	1.619	.098	3.783		
PROPOSED	2.056	1.565	.094	3.715		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.781
IND. RATES				4.78	MINIMUM PREMIUM	1560
MAN. RATES	4.60	5.09	5.11	+ 4.78	PRESENT	1685

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	420,060	1,756,924	.418			420,060			1	1	8	10
2011	487,390	619,223	.127			487,390			2	1	4	7
2012	467,460	155,501	.033			467,460				3	3	6
2013	499,865	678,859	.135			499,865			2	3	7	12
2014	510,777	123,529	.024			510,777					4	4
TOTAL	2,385,552	3,334,036	.140			2,385,552			5	8	26	39

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			195,342	23,711	47,233			1,217,927	24,466	187,508	60,737
2011			153,508	15,000	15,986			155,825		256,156	22,748
2012				44,148	12,393				54,554	10,727	33,679
2013			193,675	23,296	48,506			164,027	126,825	91,004	31,526
2014					10,263					37,520	75,746
TOTAL			542,525	106,155	134,381			1,537,779	205,845	582,915	224,436

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			122,458	48,702	115,863			1,009,262	56,345	455,458	60,555
2011		2,543	271,679	30,663	43,790		3,243	351,491	30,359	609,126	24,181
2012		316	19,824	79,319	24,857		364	27,216	111,052	23,899	36,003
2013	454	11,533	434,648	72,445	86,114	19,487	26,694	765,520	298,024	174,032	31,274
2014	12	322	17,061	10,171	11,888	177	437	46,708	40,798	44,961	79,079
TOTAL	466	14,714	865,670	241,300	282,512	19,664	30,738	2,200,197	536,578	1,307,476	231,092

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL	
TOTAL TRANS. LOSSES PG B	3,131,449	2,367,866	231,092		
TOTAL TRANS. LOSSES PG A					
IBNR + FREQUENCY ADJUST.	-1,714,089	-928,867	2,557		
TOTAL LOSSES	1,417,360	1,438,999	233,649		
EXPECTED LOSSES	3,793,026	3,435,195	357,834		
CREDIBILITY	.23	.62	.67		
PURE PREMIUMS					
INDICATED (PRE-TEST)	.059	.060	.010	.129	
INDICATED (POST-TEST)	.072	.073	.012	.157	
PRES. ON RATE LEVEL	.156	.141	.015	.312	
DERIVED BY FORMULA	.137	.099	.013	.249	
UNDERLYING PRES. RATE	.159	.144	.015	.318	
PROPOSED	.137	.099	.013	.249	
IND. RATES					
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE
IND. RATES				.32	MINIMUM PREMIUM
MAN. RATES	.40	.38	.43	+ .32	PRESENT

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	376,997	148,339	.039				1	3	4
2011	391,230	731,221	.186			2	4		6
2012	391,117	342,321	.087				2	4	6
2013	396,654	389,373	.098				4	2	6
2014	401,899	429,948	.106			1	2	1	4
TOTAL	1,957,897	2,041,202	.104			3	13	10	26

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				19,724	27,940				55,113	22,428	23,134
2011			233,451	57,262				335,980	58,989		45,539
2012				18,814	109,227				56,960	135,222	22,098
2013				150,340	10,573				208,085	2,773	17,602
2014			190,758	68,570	2,266			75,787	79,119		13,448
TOTAL			424,209	314,710	150,006			411,767	458,266	160,423	121,821

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				40,513	68,537				126,925	54,478	23,065
2011		3,863	413,546	109,253	9,708		6,994	729,904	142,479	14,323	48,408
2012		540	37,736	53,163	203,737		684	54,689	145,015	266,715	23,623
2013	2	2,963	155,361	241,074	29,263	32	6,453	260,162	375,866	31,729	17,461
2014	979	21,924	478,345	112,231	37,939	5,163	6,134	412,633	131,991	28,306	14,040
TOTAL	981	29,290	1,084,988	556,234	349,184	5,195	20,265	1,457,388	922,276	395,551	126,597

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,598,107	2,223,245	126,597	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-980,014	-378,246	1,639	
TOTAL LOSSES	1,618,093	1,844,999	128,236	
EXPECTED LOSSES	2,153,687	1,390,106	234,948	
CREDIBILITY	.20	.54	.59	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.083	.094	.007	.184
INDICATED (POST-TEST)	.101	.114	.008	.223
PRES. ON RATE LEVEL	.108	.070	.012	.190
DERIVED BY FORMULA	.107	.094	.010	.211
UNDERLYING PRES. RATE	.110	.071	.012	.193
PROPOSED	.107	.094	.010	.211

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				.27	MINIMUM PREMIUM	365
MAN. RATES	.19	.23	.26	+ .27	PRESENT	365

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	727,737	3,208,467	.440			4	14	29	47
2011	744,064	3,770,682	.506			7	16	30	53
2012	778,600	3,151,217	.404			6	16	24	46
2013	828,597	2,110,353	.254		1	2	19	32	54
2014	868,591	2,478,601	.285		1	1	6	63	71
TOTAL	3,947,589	14,719,320	.373		2	20	71	178	271

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			659,221	255,174	273,394			586,445	651,293	440,964	341,976
2011			1,099,302	462,003	349,969			746,126	439,272	440,082	233,928
2012			996,270	301,639	492,855			246,563	433,302	406,777	273,811
2013	41,037		223,803	299,838	209,215	128,558		182,093	457,177	295,245	273,387
2014	73,863		224,577	93,067	594,063	300		62,058	59,147	901,835	469,691
TOTAL	114,900		3,203,173	1,411,721	1,919,496	128,858		1,823,285	2,040,191	2,484,903	1,592,793

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,065,401	524,129	670,634			1,229,128	1,499,928	1,071,105	340,950
2011		18,208	1,996,242	900,551	876,429		15,536	1,674,048	1,059,611	1,075,636	248,665
2012		75,979	2,131,594	638,938	866,670		43,067	981,890	964,700	756,071	292,704
2013	14,265	21,510	878,294	576,588	346,958	1,008,713	42,246	1,344,130	992,172	545,463	271,200
2014	99,416	44,097	1,568,945	732,863	731,893	9,724	15,421	1,449,582	1,080,886	1,102,661	490,357
TOTAL	113,681	159,794	7,640,476	3,373,069	3,492,584	1,018,437	116,270	6,678,778	5,597,297	4,550,936	1,643,876

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	15,727,436	17,013,886	1,643,876			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-7,136,353	-2,900,838	12,860			
TOTAL LOSSES	8,591,083	14,113,048	1,656,736			
EXPECTED LOSSES	15,829,832	10,737,443	1,776,416			
CREDIBILITY	.32	.86	.94			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.218	.358	.042	.618		
INDICATED (POST-TEST)	.265	.435	.051	.751		
PRES. ON RATE LEVEL	.394	.267	.044	.705		
DERIVED BY FORMULA	.353	.411	.051	.815		
UNDERLYING PRES. RATE	.401	.272	.045	.718		
PROPOSED	.325	.379	.047	.751		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	.966
IND. RATES				.97	MINIMUM PREMIUM	550
MAN. RATES	.81	1.01	.97	+ .97	PRESENT	560

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	28,051	216,046	.770			1	2	3	6
2011	31,472	669,246	2.126			1	3	10	14
2012	33,882	833,386	2.459			1	7	9	17
2013	36,550	566,957	1.551			1	3	13	17
2014	39,326	373,822	.950				2	11	13
TOTAL	169,281	2,659,457	1.571			4	17	46	67

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			68,591	8,488	5,285			85,172	1,861	10,524	36,125
2011			140,408	58,354	50,726			235,233	51,574	67,691	65,260
2012			151,145	209,730	60,298			54,000	267,497	50,843	39,873
2013			178,808	55,191	58,554			58,727	84,822	102,254	28,601
2014				59,988	101,913				14,910	103,722	93,289
TOTAL			538,952	391,751	276,776			433,132	420,664	335,034	263,148

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			121,680	17,434	12,964			199,728	4,286	25,563	36,017
2011		2,328	255,499	114,248	126,176		4,897	515,981	129,952	169,676	69,371
2012		12,517	382,656	382,044	129,201		10,439	287,578	547,636	116,454	42,624
2013	423	11,556	444,089	125,597	102,593	7,758	11,810	359,298	210,585	178,947	28,372
2014	187	4,950	279,400	172,828	129,259	591	1,492	158,110	133,396	127,540	97,394
TOTAL	610	31,351	1,483,324	812,151	500,193	8,349	28,638	1,520,695	1,025,855	618,180	273,778

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,072,967	2,956,379	273,778	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-670,259	-321,809	1,869	
TOTAL LOSSES	2,402,708	2,634,570	275,647	
EXPECTED LOSSES	1,503,215	1,203,589	250,535	
CREDIBILITY	.04	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.419	1.556	.163	3.138
INDICATED (POST-TEST)	1.723	1.889	.198	3.810
PRES. ON RATE LEVEL	.872	.698	.146	1.716
DERIVED BY FORMULA	.906	.829	.152	1.887
UNDERLYING PRES. RATE	.888	.711	.148	1.747
PROPOSED	.906	.829	.152	1.887

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				2.43	MINIMUM PREMIUM	940
MAN. RATES	1.74	2.17	2.36	+ 2.43	PRESENT	935

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	34,890	1,845,578	5.289			34,890			3	4	3	10
2011	34,773	581,781	1.673			34,773				1	8	9
2012	38,788	218,316	.562			38,788				2	8	10
2013	39,655	153,105	.386			39,655				1	7	8
2014	41,794	226,801	.542			41,794				2	7	9
TOTAL	189,900	3,025,581	1.593			189,900			3	10	33	46

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			387,996	87,749	1,275			1,087,895	119,487	8,869	152,307
2011				51,226	71,838				41,571	247,626	169,520
2012				10,497	12,336				30,503	45,404	119,576
2013				600	5,626				326	42,147	104,406
2014				34,033	46,964				23,791	48,205	73,808
TOTAL			387,996	184,105	138,039			1,087,895	215,678	392,251	619,617

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			453,145	180,236	3,128			1,388,946	275,179	21,542	151,850
2011			10,965	101,215	170,722			18,441	119,508	584,095	180,200
2012		102	7,360	20,605	23,355		302	23,574	71,330	90,175	127,827
2013		117	4,531	3,268	8,219	412	651	22,311	20,509	67,482	103,571
2014	94	2,484	140,471	87,303	60,768	403	1,014	106,276	85,318	62,951	77,056
TOTAL	94	2,703	616,472	392,627	266,192	815	1,967	1,559,548	571,844	826,245	640,504

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,181,599	2,056,908	640,504	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-748,402	-449,008	3,999	
TOTAL LOSSES	1,433,197	1,607,900	644,503	
EXPECTED LOSSES	1,663,523	1,665,422	552,609	
CREDIBILITY	.04	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.755	.847	.339	1.941
INDICATED (POST-TEST)	.917	1.028	.412	2.357
PRES. ON RATE LEVEL	.860	.861	.286	2.007
DERIVED BY FORMULA	.862	.879	.301	2.042
UNDERLYING PRES. RATE	.876	.877	.291	2.044
PROPOSED	.862	.879	.301	2.042

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				2.63	MINIMUM PREMIUM	990
MAN. RATES	2.30	2.64	2.76	+ 2.63	PRESENT	1050

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	158,568	5,193,938	3.275			158,568			9	22	64	95
2011	162,779	4,848,209	2.978			162,779			8	17	71	96
2012	186,876	4,228,992	2.262			186,876			7	20	64	91
2013	188,333	5,779,277	3.068			188,333			6	46	82	134
2014	176,588	1,428,964	.809			176,588			1	10	34	45
TOTAL	873,144	21,479,380	2.460			873,144			31	115	315	461

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,251,880	362,828	248,686			2,201,565	407,505	406,999	314,475
2011			1,164,043	392,251	441,604			1,464,582	380,330	765,795	239,604
2012			812,450	392,244	317,835			1,209,840	698,270	471,914	326,439
2013			574,029	1,071,337	383,718			559,738	2,198,873	654,399	337,183
2014			75,582	235,791	229,391			52,608	285,523	407,805	142,264
TOTAL			3,877,984	2,454,451	1,621,234			5,488,333	3,970,501	2,706,912	1,359,965

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,758,618	745,248	610,029			3,812,055	938,483	988,601	313,531
2011		18,928	2,075,556	777,327	1,093,465		29,278	3,113,698	976,958	1,866,454	254,699
2012		60,737	1,731,538	769,232	650,833		188,962	3,698,953	1,574,565	1,015,240	348,963
2013	1,392	57,364	2,437,241	1,882,702	695,578	70,260	148,297	4,893,446	4,223,275	1,365,876	334,486
2014	894	22,068	951,861	520,707	318,713	7,228	13,437	1,242,604	853,898	558,550	148,524
TOTAL	2,286	159,097	8,954,814	4,695,216	3,368,618	77,488	379,974	16,760,756	8,567,179	5,794,721	1,400,203

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	26,334,415	22,425,734	1,400,203			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-9,573,028	-4,420,484	14,362			
TOTAL LOSSES	16,761,387	18,005,250	1,414,565			
EXPECTED LOSSES	21,173,742	16,275,405	2,051,890			
CREDIBILITY	.12	.32	.34			
PURE PREMIUMS						
INDICATED (PRE-TEST)	1.920	2.062	.162	4.144		
INDICATED (POST-TEST)	2.331	2.503	.197	5.031		
PRES. ON RATE LEVEL	2.381	1.831	.231	4.443		
DERIVED BY FORMULA	2.375	2.046	.219	4.640		
UNDERLYING PRES. RATE	2.425	1.864	.235	4.524		
PROPOSED	2.375	2.046	.219	4.640		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.971
IND. RATES				5.97	MINIMUM PREMIUM	1875
MAN. RATES	5.06	5.68	6.11	+ 5.97	PRESENT	1960

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	340,743	2,385,772	.700			5	6	29	40
2011	374,535	1,664,784	.444			5	4	38	47
2012	379,780	2,474,244	.651			5	3	47	55
2013	391,763	2,119,053	.540			3	11	54	68
2014	371,360	993,504	.267			1	5	42	48
TOTAL	1,858,181	9,637,357	.519			19	29	210	258

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			919,995	92,532	214,622			497,244	177,267	333,197	150,915
2011			642,445	56,577	163,610			228,571	90,626	392,058	90,897
2012			742,800	76,052	366,398			368,576	182,615	557,112	180,691
2013			386,179	207,292	341,378			317,611	315,858	423,284	127,451
2014			107,614	168,336	164,855			114,214	91,051	270,077	77,357
TOTAL			2,799,033	600,789	1,250,863			1,526,216	857,417	1,975,728	627,311

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			1,576,096	190,062	526,470			1,099,722	408,247	809,334	150,462
2011		10,643	1,145,825	123,966	411,763		4,765	524,423	251,446	934,148	96,623
2012		55,909	1,547,202	225,324	725,597		61,465	1,256,202	517,911	1,114,357	193,159
2013	966	31,076	1,196,622	498,610	541,497	40,408	57,469	1,698,081	820,411	741,508	126,432
2014	890	21,318	779,515	380,666	235,111	8,823	11,865	903,241	453,620	360,187	80,761
TOTAL	1,856	118,946	6,245,260	1,418,628	2,440,438	49,231	135,564	5,481,669	2,451,635	3,959,534	647,437

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,032,526	10,270,235	647,437	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,872,865	-2,090,129	6,959	
TOTAL LOSSES	7,159,661	8,180,106	654,396	
EXPECTED LOSSES	10,721,705	7,674,288	1,003,417	
CREDIBILITY	.20	.52	.57	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.385	.440	.035	.860
INDICATED (POST-TEST)	.467	.534	.042	1.043
PRES. ON RATE LEVEL	.567	.406	.052	1.025
DERIVED BY FORMULA	.547	.473	.046	1.066
UNDERLYING PRES. RATE	.577	.413	.054	1.044
PROPOSED	.535	.463	.045	1.043

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.342
IND. RATES				1.34	MINIMUM PREMIUM	650
MAN. RATES	1.33	1.41	1.41	+ 1.34	PRESENT	680

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	81,380	2,769	.003							
2011	98,687	5,946	.006							
2012	102,713	238,835	.232			1	1			2
2013	110,740	347,099	.313							
2014	116,839	206								
TOTAL	510,359	594,855	.117			1	1			2

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											2,769
2011											5,946
2012			104,147	25,672				76,755	20,000		12,261
2013											347,099
2014											206
TOTAL			104,147	25,672				76,755	20,000		368,281

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											2,761
2011											6,321
2012		7,745	208,005	48,202	6,897		12,408	228,782	44,797	4,920	13,107
2013											344,322
2014											215
TOTAL		7,745	208,005	48,202	6,897		12,408	228,782	44,797	4,920	366,726

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	456,940	104,816	366,726	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-182,122	-98,245	1,249	
TOTAL LOSSES	274,818	6,571	367,975	
EXPECTED LOSSES	408,287	367,459	168,418	
CREDIBILITY	.08	.22	.24	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.054	.001	.072	.127
INDICATED (POST-TEST)	.066	.001	.087	.154
PRES. ON RATE LEVEL	.079	.071	.032	.182
DERIVED BY FORMULA	.078	.056	.045	.179
UNDERLYING PRES. RATE	.080	.072	.033	.185
PROPOSED	.078	.056	.045	.179

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				.23	MINIMUM PREMIUM	355
MAN. RATES	.18	.20	.25	+ .23	PRESENT	365

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	59,508	39,316	.066							
2011	58,067	17,110	.029							
2012	62,346	33,483	.053							
2013	61,836	121,945	.197				1	2		3
2014	61,562	147,528	.239				1	5		6
TOTAL	303,319	359,382	.118				2	7		9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											39,316
2011											17,110
2012											33,483
2013				63,458	6,368				17,431	24,308	10,380
2014				12,600	41,457				31,147	51,307	11,017
TOTAL				76,058	47,825				48,578	75,615	111,306

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											39,198
2011											18,188
2012											35,793
2013	2	1,294	66,911	102,541	15,116	286	902	34,307	42,875	41,175	10,297
2014	62	1,645	92,025	56,173	50,374	475	1,192	124,456	98,863	68,262	11,502
TOTAL	64	2,939	158,936	158,714	65,490	761	2,094	158,763	141,738	109,437	114,978

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	323,557	475,379	114,978	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-372,567	-170,196	1,201	
TOTAL LOSSES		305,183	116,179	
EXPECTED LOSSES	818,961	624,837	172,892	
CREDIBILITY	.06	.16	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.101	.038	.139
INDICATED (POST-TEST)	.000	.123	.046	.169
PRES. ON RATE LEVEL	.265	.202	.056	.523
DERIVED BY FORMULA	.249	.189	.054	.492
UNDERLYING PRES. RATE	.270	.206	.057	.533
PROPOSED	.249	.189	.054	.492

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	
IND. RATES				.63	MINIMUM PREMIUM	460
MAN. RATES	.69	.73	.72	+ .63	PRESENT	490

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	15,672	753,459	4.807			1	10	13	24
2011	14,572	572,356	3.927			1	6	12	19
2012	12,405	341,432	2.752				5	8	13
2013	11,840	511,524	4.320			1	1	4	6
2014	12,928	55,438	.428				3		3
TOTAL	67,417	2,234,209	3.314			3	25	37	65

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			138,069	179,584	13,978			79,326	231,604	50,863	60,035
2011			135,001	102,419	12,970			87,651	117,943	32,014	84,358
2012				101,809	2,963				155,967	35,335	45,358
2013			88,137	69,038	10,608			123,994	149,239	39,540	30,968
2014				11,194					15,567		28,677
TOTAL			361,207	464,044	40,519			290,971	670,320	157,752	249,396

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			244,934	368,865	34,288			186,019	533,384	123,547	59,855
2011		2,239	245,869	193,811	37,473		1,826	201,242	272,698	81,649	89,672
2012		621	38,489	178,139	9,721		1,064	78,791	318,588	77,421	48,488
2013	206	6,059	247,261	120,248	27,963	14,402	21,399	629,835	307,510	91,755	30,720
2014	14	345	20,531	13,410	2,095	121	298	30,280	21,531	3,388	29,939
TOTAL	220	9,264	797,084	874,473	111,540	14,523	24,587	1,126,167	1,453,711	377,760	258,674

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,971,845	2,817,484	258,674			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-396,839	-393,900	1,528			
TOTAL LOSSES	1,575,006	2,423,584	260,202			
EXPECTED LOSSES	853,499	1,426,544	230,566			
CREDIBILITY	.02	.06	.06			
PURE PREMIUMS						
INDICATED (PRE-TEST)	2.336	3.595	.386	6.317		
INDICATED (POST-TEST)	2.836	4.364	.469	7.669		
PRES. ON RATE LEVEL	1.243	2.078	.336	3.657		
DERIVED BY FORMULA	1.275	2.215	.344	3.834		
UNDERLYING PRES. RATE	1.266	2.116	.342	3.724		
PROPOSED	1.275	2.215	.344	3.834		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.934
IND. RATES				4.93	MINIMUM PREMIUM	1600
MAN. RATES	4.07	4.70	5.03	+ 4.93	PRESENT	1665

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	257,408	522,319	.202				2	8	10	
2011	264,802	1,025,934	.387	1		1	7	10	19	
2012	274,521	873,229	.318	1			3	5	9	
2013	272,780	717,345	.262				6	8	14	
2014	272,901	734,202	.269				2	17	19	
TOTAL	1,342,412	3,873,029	.289	2		1	20	48	71	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				73,713	93,822				122,429	60,728	171,627
2011	3,500		81,553	145,642	148,307			131,179	188,344	169,342	158,067
2012	333,328			104,110	10,960	1			235,820	69,198	119,812
2013				135,467	117,774				209,324	137,137	117,643
2014				74,169	139,707				140,962	300,366	78,998
TOTAL	336,828		81,553	533,101	510,570	1		131,179	896,879	736,771	646,147

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				151,406	230,146				281,954	147,508	171,112
2011	8,371	1,352	168,670	284,316	356,185		2,729	309,475	447,350	408,412	168,025
2012	425,064	680	41,596	183,647	24,689	52	1,650	122,469	485,393	147,814	128,079
2013	29	4,912	215,950	261,865	183,392	1,527	8,455	331,536	441,640	246,878	116,702
2014	242	6,530	368,241	227,264	175,692	2,461	6,203	648,085	521,517	390,633	82,474
TOTAL	433,706	13,474	794,457	1,108,498	970,104	4,040	19,037	1,411,565	2,177,854	1,341,245	666,392

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	2,676,279	5,597,701	666,392			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,398,004	-1,051,753	6,343			
TOTAL LOSSES	1,278,275	4,545,948	672,735			
EXPECTED LOSSES	3,074,123	3,866,146	912,839			
CREDIBILITY	.16	.42	.46			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.095	.339	.050	.484		
INDICATED (POST-TEST)	.115	.412	.061	.588		
PRES. ON RATE LEVEL	.225	.283	.066	.574		
DERIVED BY FORMULA	.207	.337	.064	.608		
UNDERLYING PRES. RATE	.229	.288	.068	.585		
PROPOSED	.200	.326	.062	.588		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	.756
IND. RATES				.76	MINIMUM PREMIUM	495
MAN. RATES	.70	.79	.79	+ .76	PRESENT	510

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	3,776	42,092	1.114				1		1	2
2011	4,058	9,898	.243							
2012	4,971	69,046	1.388						2	2
2013	4,926	38,850	.788				1			1
2014	5,419	97,322	1.795							1
TOTAL	23,150	257,208	1.111				1		2	3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				5,453	137				17,900	4,615	13,987
2011											9,898
2012					25,040					40,546	3,460
2013				24,170					12,034		2,646
2014			82,110					14,817			395
TOTAL			82,110	29,623	25,177			14,817	29,934	45,161	30,386

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				11,200	336				41,224	11,210	13,945
2011											10,522
2012		91	7,053	4,667	46,527		97	8,588	9,502	79,036	3,699
2013		435	23,782	38,056	2,240		375	14,964	21,661	1,578	2,625
2014	384	8,491	150,162	11,989	9,672	890	903	50,585	4,417	2,168	412
TOTAL	384	9,017	180,997	65,912	58,775	890	1,375	74,137	76,804	93,992	31,203

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	266,800	295,483	31,203	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-144,371	-83,025	224	
TOTAL LOSSES	122,429	212,458	31,427	
EXPECTED LOSSES	325,489	312,293	29,865	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.529	.918	.136	1.583
INDICATED (POST-TEST)	.642	1.114	.165	1.921
PRES. ON RATE LEVEL	1.381	1.325	.126	2.832
DERIVED BY FORMULA	1.374	1.319	.127	2.820
UNDERLYING PRES. RATE	1.406	1.349	.129	2.884
PROPOSED	1.374	1.319	.127	2.820

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.114
IND. RATES				4.11	MINIMUM PREMIUM	1385
MAN. RATES	3.32	3.95	4.36	+ 4.11	PRESENT	1480

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	8,726	8,277	.094							
2011	9,489	14,851	.156						1	1
2012	10,927	13,291	.121							
2013	9,673	148,621	1.536						1	1
2014	9,960	67,806	.680						1	2
TOTAL	48,775	252,846	.518						2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											8,277
2011					476					154	14,221
2012											13,291
2013				40,404					101,707		6,510
2014				19,712	222				43,119	250	4,503
TOTAL				60,116	698				144,826	404	46,802

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											8,252
2011			46	36	1,125			10	16	363	15,117
2012											14,208
2013		731	39,759	63,615	3,741		3,134	126,455	183,075	13,341	6,458
2014	25	617	36,508	23,829	3,946	334	828	84,176	59,900	9,691	4,701
TOTAL	25	1,348	76,313	87,480	8,812	334	3,962	210,641	242,991	23,395	48,736

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	292,623	362,678	48,736	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-124,191	-57,175	454	
TOTAL LOSSES	168,432	305,503	49,190	
EXPECTED LOSSES	275,091	212,171	65,358	
CREDIBILITY	.02	.05	.05	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.345	.626	.101	1.072
INDICATED (POST-TEST)	.419	.760	.123	1.302
PRES. ON RATE LEVEL	.554	.427	.132	1.113
DERIVED BY FORMULA	.551	.444	.132	1.127
UNDERLYING PRES. RATE	.564	.435	.134	1.133
PROPOSED	.551	.444	.132	1.127

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.450
IND. RATES				1.45	MINIMUM PREMIUM	680
MAN. RATES	1.28	1.50	1.53	+ 1.45	PRESENT	710

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	6,532	6,024	.092			6,532						
2011	6,949	15,091	.217			6,949				1	1	1
2012	6,871	150,618	2.192			6,871			1	1	1	2
2013	7,220	15,717	.217			7,220				1	1	1
2014	7,623	2,965	.038			7,623					2	2
TOTAL	35,195	190,415	.541			35,195				1	5	6

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					7,248					2,823	6,024
2011					10,203				59,184	9,321	5,020
2012				45,592	283					1,669	26,318
2013					562					1,217	13,765
2014					18,296					15,030	1,186
TOTAL				45,592	18,296				59,184	15,030	52,313

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					17,136			170	289	6,648	6,006
2011			698	544	20,848			29,031	119,934	21,415	5,336
2012		326	19,738	81,430	411	32	22	866	786	2,673	28,134
2013		6	195	116	652	5	13	1,518	1,322	1,458	13,655
2014		16	928	556	39,047			31,585	122,331	32,194	1,238
TOTAL		348	21,559	82,646	39,047	37	434	31,585	122,331	32,194	54,369

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	53,963	276,218	54,369	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-164,616	-52,084	269	
TOTAL LOSSES		224,134	54,638	
EXPECTED LOSSES	363,917	192,516	37,658	
CREDIBILITY	.01	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.637	.155	.792
INDICATED (POST-TEST)	.000	.773	.188	.961
PRES. ON RATE LEVEL	1.016	.537	.105	1.658
DERIVED BY FORMULA	1.006	.546	.108	1.660
UNDERLYING PRES. RATE	1.034	.547	.107	1.688
PROPOSED	1.005	.545	.108	1.658

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				2.13	MINIMUM PREMIUM	860
MAN. RATES	2.15	2.31	2.28	+ 2.13	PRESENT	915

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	17,402	232,595	1.336			17,402				4	6	10
2011	20,246	160,450	.792			20,246				4	1	5
2012	15,909	172,198	1.082			15,909				1	3	4
2013	15,362	273,981	1.783			15,362				1		1
2014	15,574	438,068	2.812			15,574				3	11	14
TOTAL	84,493	1,277,292	1.512			84,493				13	21	34

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				67,867	11,899				68,334	46,851	37,644
2011				28,377	563				54,493	181	76,836
2012				50,584	11,367				42,156	50,500	17,591
2013				42,577					217,689		13,715
2014				65,690	85,091				107,312	142,422	37,553
TOTAL				255,095	108,920				489,984	239,954	183,339

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				139,400	29,189				157,373	113,801	37,531
2011			2,297	53,128	1,822			4,745	123,425	1,768	81,677
2012		356	21,912	90,357	23,220		391	29,972	95,705	100,748	18,804
2013		777	41,896	67,035	3,943		6,707	270,662	391,843	28,553	13,605
2014	178	4,629	261,896	162,982	110,843	1,463	3,714	386,032	303,244	194,044	39,205
TOTAL	178	5,762	328,001	512,902	169,017	1,463	10,812	691,411	1,071,590	438,914	190,822

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,037,627	2,192,423	190,822	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,099,699	-546,831	1,500	
TOTAL LOSSES		1,645,592	192,322	
EXPECTED LOSSES	2,370,028	1,986,431	228,976	
CREDIBILITY	.03	.07	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.948	.228	2.176
INDICATED (POST-TEST)	.000	2.365	.277	2.642
PRES. ON RATE LEVEL	2.755	2.309	.265	5.329
DERIVED BY FORMULA	2.672	2.313	.266	5.251
UNDERLYING PRES. RATE	2.805	2.351	.271	5.427
PROPOSED	2.672	2.313	.266	5.251

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.758
IND. RATES				6.76	MINIMUM PREMIUM	2000
MAN. RATES	6.64	7.38	7.33	+ 6.76	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	115,322	2,020,414	1.751			2	16	34	52
2011	117,484	1,869,015	1.590			2	15	30	47
2012	122,363	1,491,663	1.219			2	10	32	44
2013	128,733	4,050,325	3.146	1		5	26	52	84
2014	130,368	1,456,039	1.116			1	9	32	42
TOTAL	614,270	10,887,456	1.772	1		12	76	180	269

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			298,404	226,494	164,568			625,502	263,034	297,448	144,964
2011			158,906	355,148	198,137			252,632	460,990	242,351	200,851
2012			186,817	135,116	161,592			253,308	148,886	408,906	197,038
2013	3,500		898,885	553,016	373,667			588,516	724,867	791,853	116,021
2014			97,228	191,282	226,308			99,126	224,704	423,857	193,534
TOTAL	3,500		1,640,240	1,461,056	1,124,272			1,819,084	1,822,481	2,164,415	852,408

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			456,691	465,219	403,685			1,196,610	605,767	722,501	144,529
2011		2,632	325,551	680,694	480,506		5,258	599,520	1,075,490	591,680	213,505
2012		15,020	451,595	271,938	316,322		42,458	879,545	408,542	817,859	210,634
2013	6,367	50,353	2,021,801	1,075,545	636,972	55,309	87,788	2,718,534	1,746,170	1,391,662	115,093
2014	942	22,828	904,728	467,516	309,364	9,625	15,284	1,303,131	801,155	571,345	202,049
TOTAL	7,309	90,833	4,160,366	2,960,912	2,146,849	64,934	150,788	6,697,340	4,637,124	4,095,047	885,810

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	11,171,570	13,839,932	885,810	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-6,912,023	-2,822,972	6,603	
TOTAL LOSSES	4,259,547	11,016,960	892,413	
EXPECTED LOSSES	15,270,751	10,405,734	927,548	
CREDIBILITY	.09	.25	.27	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.693	1.794	.145	2.632
INDICATED (POST-TEST)	.841	2.178	.176	3.195
PRES. ON RATE LEVEL	2.441	1.664	.148	4.253
DERIVED BY FORMULA	2.297	1.793	.156	4.246
UNDERLYING PRES. RATE	2.486	1.694	.151	4.331
PROPOSED	2.297	1.793	.156	4.246

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.464
IND. RATES				5.46	MINIMUM PREMIUM	1740
MAN. RATES	5.40	5.79	5.85	+ 5.46	PRESENT	1890

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	41,913	1,013,972	2.419			41,913			2	4	17	23
2011	44,016	978,138	2.222			44,016			1	8	11	20
2012	45,194	1,512,879	3.347			45,194			3	12	14	29
2013	49,293	482,063	.977			49,293			1	3	10	14
2014	54,853	1,013,660	1.847			54,853			1	3	19	23
TOTAL	235,269	5,000,712	2.126			235,269			8	30	71	109

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			386,918	39,392	68,615			219,500	162,412	108,481	28,654
2011			100,489	188,093	21,398			126,813	396,319	90,858	54,168
2012			266,183	311,757	47,768			423,497	356,976	73,804	32,894
2013			140,000	31,442	81,845			1,016	15,710	130,193	81,857
2014			92,759	102,262	205,175			36,067	119,775	383,915	73,707
TOTAL			986,349	672,946	424,801			806,893	1,051,192	787,251	271,280

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			686,393	80,912	168,311			514,728	374,035	263,500	28,568
2011		1,665	192,983	354,395	57,593		2,639	313,412	910,186	228,558	57,581
2012		21,389	634,465	561,440	116,544		69,757	1,382,420	754,942	184,392	35,164
2013	340	9,591	361,385	94,651	131,461	1,621	2,562	90,673	90,002	210,444	81,202
2014	788	18,988	698,213	339,310	267,696	4,865	8,959	834,013	593,819	491,412	76,950
TOTAL	1,128	51,633	2,573,439	1,430,708	741,605	6,486	83,917	3,135,246	2,722,984	1,378,306	279,465

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	5,851,849	6,273,603	279,465	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,883,735	-1,258,586	2,381	
TOTAL LOSSES	3,968,114	5,015,017	281,846	
EXPECTED LOSSES	4,204,257	4,691,263	319,966	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.687	2.132	.120	3.939
INDICATED (POST-TEST)	2.048	2.588	.146	4.782
PRES. ON RATE LEVEL	1.755	1.958	.133	3.846
DERIVED BY FORMULA	1.770	2.040	.135	3.945
UNDERLYING PRES. RATE	1.787	1.994	.136	3.917
PROPOSED	1.770	2.040	.135	3.945

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.077
IND. RATES				5.08	MINIMUM PREMIUM	1640
MAN. RATES	4.36	5.13	5.29	+ 5.08	PRESENT	1735

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	33,405	1,464,453	4.383			33,405			2	8	14	24
2011	42,737	1,118,475	2.617			42,737			1	11	12	24
2012	55,196	764,266	1.384			55,196			1	5	11	17
2013	42,955	384,391	.894			42,955				3	6	9
2014	36,379	752,604	2.068			36,379				4	27	31
TOTAL	210,672	4,484,189	2.129			210,672			4	31	70	105

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			203,683	133,621	116,041			314,486	383,857	277,123	35,642
2011			91,154	233,728	50,299			51,573	492,289	89,239	110,193
2012			74,985	141,258	18,911			31,059	295,857	99,925	102,271
2013				109,614	11,065				181,733	34,252	47,727
2014				130,294	129,106				125,559	271,778	95,867
TOTAL			369,822	748,515	325,422			397,118	1,479,295	772,317	391,700

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			361,333	274,457	284,648			737,470	884,024	673,132	35,535
2011		1,509	183,010	441,857	126,360		1,072	159,340	1,125,379	224,227	117,135
2012		6,391	200,504	252,390	45,180		7,061	245,307	614,073	212,557	109,328
2013	4	2,209	115,623	177,147	26,203	382	6,109	243,756	343,318	78,642	47,345
2014	312	7,953	453,526	283,970	173,920	2,206	5,564	582,548	469,136	353,012	100,085
TOTAL	316	18,062	1,313,996	1,429,821	656,311	2,588	19,806	1,968,421	3,435,930	1,541,570	409,428

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,323,189	7,063,632	409,428	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,627,500	-1,111,946	2,466	
TOTAL LOSSES	1,695,689	5,951,686	411,894	
EXPECTED LOSSES	3,600,384	4,116,532	379,210	
CREDIBILITY	.05	.12	.13	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.805	2.825	.196	3.826
INDICATED (POST-TEST)	.977	3.430	.238	4.645
PRES. ON RATE LEVEL	1.678	1.919	.177	3.774
DERIVED BY FORMULA	1.643	2.100	.185	3.928
UNDERLYING PRES. RATE	1.709	1.954	.180	3.843
PROPOSED	1.643	2.100	.185	3.928

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	5.055
IND. RATES				5.06	MINIMUM PREMIUM	1635
MAN. RATES	4.60	5.16	5.19	+ 5.06	PRESENT	1705

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	224,614	2,562,788	1.140			224,614			3	24	52	79
2011	223,918	2,231,441	.996			223,918			2	16	51	69
2012	226,147	1,968,938	.870			226,147			3	16	58	77
2013	238,595	2,592,361	1.086			238,595				21	53	74
2014	253,756	2,254,678	.888			253,756			3	10	51	64
TOTAL	1,167,030	11,610,206	.995			1,167,030			11	87	265	363

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			402,138	412,829	104,216			527,158	460,774	360,760	294,913
2011			230,572	284,484	292,382			247,748	347,697	469,575	358,983
2012			285,248	181,338	140,777			233,302	404,740	416,315	307,218
2013				419,981	242,941				1,026,451	631,286	271,702
2014			358,449	197,488	279,813			371,183	210,318	598,088	239,339
TOTAL			1,276,407	1,496,120	1,060,129			1,379,391	2,449,980	2,476,024	1,472,155

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			665,606	847,948	255,643			1,075,425	1,061,164	876,285	294,028
2011		3,819	454,595	556,203	704,771		5,156	592,762	842,060	1,123,736	381,599
2012		22,360	650,459	351,912	285,040		40,890	940,805	918,015	845,343	328,416
2013	48	12,433	565,114	731,592	389,543	7,123	37,578	1,469,338	1,950,747	1,130,476	269,528
2014	2,113	49,059	1,436,583	562,412	400,301	25,094	31,987	2,329,559	1,043,815	812,852	249,870
TOTAL	2,161	87,671	3,772,357	3,050,067	2,035,298	32,217	115,611	6,407,889	5,815,801	4,788,692	1,523,441

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	10,417,906	15,689,858	1,523,441			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-3,857,789	-3,329,983	14,392			
TOTAL LOSSES	6,560,117	12,359,875	1,537,833			
EXPECTED LOSSES	8,519,319	12,288,826	2,007,291			
CREDIBILITY	.14	.38	.42			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.562	1.059	.132	1.753		
INDICATED (POST-TEST)	.682	1.286	.160	2.128		
PRES. ON RATE LEVEL	.717	1.034	.169	1.920		
DERIVED BY FORMULA	.712	1.130	.165	2.007		
UNDERLYING PRES. RATE	.730	1.053	.172	1.955		
PROPOSED	.712	1.130	.165	2.007		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	2.583
IND. RATES				2.58	MINIMUM PREMIUM	980
MAN. RATES	2.49	2.66	2.64	+ 2.58	PRESENT	1015

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	53,300	697,360	1.308				4	11	15
2011	53,611	1,443,169	2.691				7	11	18
2012	55,513	310,519	.559				1	12	13
2013	53,638	736,074	1.372				5	13	18
2014	55,906	292,139	.522				3	8	11
TOTAL	271,968	3,479,261	1.279				20	55	75

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				64,092	11,230				340,734	113,157	168,147
2011				189,730	171,661				894,872	122,912	63,994
2012				13,311	89,789				11,069	149,445	46,905
2013				133,364	43,308				393,519	86,757	79,126
2014				11,798	27,894				38,545	164,839	49,063
TOTAL				412,295	343,882				1,678,739	637,110	407,235

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				131,645	27,548				784,711	274,858	167,643
2011			30,668	347,709	408,926			64,716	1,508,628	305,689	68,026
2012		406	30,223	39,933	167,379			36,721	57,048	291,923	50,142
2013	7	3,340	161,611	227,835	75,168	954	435	534,362	749,375	190,433	78,493
2014	45	1,209	68,007	41,759	34,518	1,047	2,657	280,169	232,532	205,915	51,222
TOTAL	52	4,955	290,509	788,881	713,539	2,001	16,482	915,968	3,332,294	1,268,818	415,526

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,229,967	6,103,532	415,526	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-720,205	-849,077	2,969	
TOTAL LOSSES	509,762	5,254,455	418,495	
EXPECTED LOSSES	1,582,854	3,124,912	426,989	
CREDIBILITY	.05	.15	.16	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.187	1.932	.154	2.273
INDICATED (POST-TEST)	.227	2.345	.187	2.759
PRES. ON RATE LEVEL	.572	1.128	.154	1.854
DERIVED BY FORMULA	.555	1.311	.159	2.025
UNDERLYING PRES. RATE	.582	1.149	.157	1.888
PROPOSED	.555	1.311	.159	2.025

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				2.61	MINIMUM PREMIUM	985
MAN. RATES	2.17	2.43	2.55	+ 2.61	PRESENT	990

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	41,575	47,510	.114			41,575					3	3
2011	43,724	36,003	.082			43,724			1	1	1	2
2012	43,326	19,325	.044			43,326				1	1	1
2013	45,560	318,403	.698			45,560		1	1	2	2	4
2014	50,066	97,122	.193			50,066				4	4	4
TOTAL	224,251	518,363	.231			224,251		1	2	11	14	

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					20,835					18,813	7,862
2011				1,176	296				21,459	633	12,439
2012					4,892					4,086	10,347
2013			99,019	23,769	15,329			84,634	70,973	2,158	22,521
2014					37,068					56,413	3,641
TOTAL			99,019	24,945	78,420			84,634	92,432	82,103	56,810

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					51,108					45,696	7,838
2011			121	2,222	719			1,900	48,661	2,017	13,223
2012		20	1,377	910	9,090			865	957	7,965	11,061
2013	228	5,926	227,249	51,806	31,386	9,538	13,278	378,588	142,554	18,852	22,341
2014	36	1,117	61,622	36,732	42,933	274	655	70,226	61,343	67,604	3,801
TOTAL	264	7,063	290,369	91,670	135,236	9,812	13,942	451,579	253,515	142,134	58,264

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	773,029	622,555	58,264	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-269,135	-202,577	585	
TOTAL LOSSES	503,894	419,978	58,849	
EXPECTED LOSSES	596,509	751,240	80,731	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.225	.187	.026	.438
INDICATED (POST-TEST)	.273	.227	.032	.532
PRES. ON RATE LEVEL	.261	.329	.036	.626
DERIVED BY FORMULA	.262	.316	.035	.613
UNDERLYING PRES. RATE	.266	.335	.036	.637
PROPOSED	.262	.316	.035	.613

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				.79	MINIMUM PREMIUM	505
MAN. RATES	.76	.85	.86	+ .79	PRESENT	530

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	3,582	72,410	2.021				1			1
2011	3,589	39,205	1.092					4		4
2012	4,060	3,795	.093							
2013	3,404	79,743	2.342				3			3
2014	3,784	4,662	.123							
TOTAL	18,419	199,815	1.085				4	4		8

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				49,696					17,711		5,003
2011					3,474					34,294	1,437
2012											3,795
2013				36,253					37,077		6,413
2014											4,662
TOTAL				85,949	3,474				54,788	34,294	21,310

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				102,076					40,788		4,988
2011			336	260	8,215			2,054	3,512	80,753	1,528
2012											4,057
2013		656	35,671	57,082	3,354		1,146	46,099	66,740	4,866	6,362
2014											4,867
TOTAL		656	36,007	159,418	11,569		1,146	48,153	111,040	85,619	21,802

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	85,962	367,646	21,802	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-171,382	-53,134	288	
TOTAL LOSSES		314,512	22,090	
EXPECTED LOSSES	377,774	196,899	41,811	
CREDIBILITY	.01	.02	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	1.708	.120	1.828
INDICATED (POST-TEST)	.000	2.074	.146	2.220
PRES. ON RATE LEVEL	2.014	1.050	.223	3.287
DERIVED BY FORMULA	1.994	1.070	.221	3.285
UNDERLYING PRES. RATE	2.051	1.069	.227	3.347
PROPOSED	1.994	1.070	.221	3.285

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.227
IND. RATES				4.23	MINIMUM PREMIUM	1415
MAN. RATES	3.71	4.26	4.52	+ 4.23	PRESENT	1525

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	13,986	894,394	6.394			1	5	5	11	
2011	14,696	302,617	2.059				4	9	13	
2012	15,203	684,093	4.499			1	2	13	16	
2013	15,141	156,917	1.036				2	5	7	
2014	16,159	235,996	1.460			1		6	7	
TOTAL	75,185	2,274,017	3.025			3	13	38	54	

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			144,270	93,573	113,297			156,418	181,727	187,076	18,033
2011				129,664	5,104				109,464	23,243	35,142
2012			115,054	45,123	182,977			185,243	25,532	98,070	32,094
2013				11,399	4,506				27,820	51,778	61,414
2014			110,549		5,174			55,800		54,244	10,229
TOTAL			369,873	279,759	311,058			397,461	344,543	414,411	156,912

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			255,935	192,198	277,917			366,800	418,517	454,407	17,979
2011			10,739	242,954	14,308			10,898	250,285	57,427	37,356
2012		9,352	287,561	116,579	348,322			562,521	85,856	201,791	34,308
2013		302	14,379	19,800	7,590	541	30,041	61,498	74,554	86,494	60,923
2014	520	11,599	210,779	21,271	19,019	3,605	4,036	258,029	75,615	73,155	10,679
TOTAL	520	21,253	779,393	592,802	667,156	4,146	35,690	1,259,746	904,827	873,274	161,245

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,100,748	3,038,059	161,245	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-843,670	-514,037	1,145	
TOTAL LOSSES	1,257,078	2,524,022	162,390	
EXPECTED LOSSES	1,866,092	1,902,933	160,895	
CREDIBILITY	.02	.06	.07	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.672	3.357	.216	5.245
INDICATED (POST-TEST)	2.030	4.075	.262	6.367
PRES. ON RATE LEVEL	2.437	2.486	.210	5.133
DERIVED BY FORMULA	2.429	2.581	.214	5.224
UNDERLYING PRES. RATE	2.482	2.531	.214	5.227
PROPOSED	2.429	2.581	.214	5.224

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.723
IND. RATES				6.72	MINIMUM PREMIUM	2000
MAN. RATES	5.89	6.77	7.06	+ 6.72	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	38,070	1,198,436	3.147			1	7	24	32
2011	39,443	592,824	1.502			1		18	19
2012	40,155	1,061,671	2.643			1	1	24	26
2013	40,460	652,993	1.613				3	14	17
2014	27,632	381,777	1.381					10	10
TOTAL	185,760	3,887,701	2.093			3	11	90	104

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			109,096	125,750	104,267			184,745	253,784	330,108	90,686
2011			74,797		110,632			70,653		260,293	76,449
2012			124,665	20,041	162,931			101,161	15,710	539,277	97,886
2013				93,049	158,995				60,317	244,165	96,467
2014					55,167					252,539	74,071
TOTAL			308,558	238,840	591,992			356,559	329,811	1,626,382	435,559

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			193,536	258,292	255,767			433,227	584,464	801,832	90,414
2011		1,240	141,698	8,967	264,352		1,469	168,005	28,529	615,601	81,265
2012		9,809	290,945	69,403	310,557		17,599	410,892	164,232	1,057,117	104,640
2013	37	5,027	203,146	212,085	239,252	2,734	5,475	201,881	224,018	398,578	95,695
2014	57	1,663	91,709	54,658	63,903	1,157	2,938	314,372	274,598	302,631	77,330
TOTAL	94	17,739	921,034	603,405	1,133,831	3,891	27,481	1,528,377	1,275,841	3,175,759	449,344

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,498,616	6,188,836	449,344	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,902,673	-1,266,956	2,757	
TOTAL LOSSES	595,943	4,921,880	452,101	
EXPECTED LOSSES	4,084,862	4,519,541	445,824	
CREDIBILITY	.04	.11	.12	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.321	2.650	.243	3.214
INDICATED (POST-TEST)	.390	3.217	.295	3.902
PRES. ON RATE LEVEL	2.159	2.389	.236	4.784
DERIVED BY FORMULA	2.088	2.480	.243	4.811
UNDERLYING PRES. RATE	2.199	2.433	.240	4.872
PROPOSED	2.076	2.466	.242	4.784

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.157
IND. RATES				6.16	MINIMUM PREMIUM	1925
MAN. RATES	5.54	6.22	6.58	+ 6.16	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	72,300	1,020,644	1.411			1	12	24	37
2011	61,415	1,928,809	3.140			4	8	21	33
2012	69,549	993,075	1.427		1		8	20	29
2013	54,750	672,173	1.227				14	12	26
2014	51,655	133,636	.258				1	8	9
TOTAL	309,669	4,748,337	1.533			1	5	43	134

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			130,754	184,515	59,229			53,247	319,203	170,897	102,799
2011			398,600	146,094	46,824			808,340	295,957	139,412	93,582
2012		109,810		109,963	36,792		341,636		188,920	125,111	80,843
2013				254,244	12,405				273,690	76,311	55,523
2014				9,476	16,954				25,706	45,061	36,439
TOTAL		109,810	529,354	704,292	172,204		341,636	861,587	1,103,476	556,792	369,186

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			231,958	378,995	145,290			124,864	735,124	415,109	102,491
2011		5,994	650,006	280,121	126,737		14,314	1,517,311	702,702	361,893	99,477
2012	902	79,728	52,222	198,669	72,910	502,721	191,896	115,390	405,175	254,228	86,421
2013		4,867	258,893	405,417	41,540	859	9,553	379,939	528,734	157,983	55,078
2014	31	800	45,553	28,150	21,401	393	1,017	106,098	84,539	59,597	38,042
TOTAL	933	91,389	1,238,632	1,291,352	407,878	503,973	216,780	2,243,602	2,456,274	1,248,810	381,509

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	4,295,309	5,404,314	381,509	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-2,450,921	-1,371,692	4,204	
TOTAL LOSSES	1,844,388	4,032,622	385,713	
EXPECTED LOSSES	5,267,470	4,951,608	671,982	
CREDIBILITY	.06	.16	.17	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.596	1.302	.125	2.023
INDICATED (POST-TEST)	.724	1.581	.152	2.457
PRES. ON RATE LEVEL	1.671	1.570	.213	3.454
DERIVED BY FORMULA	1.614	1.572	.203	3.389
UNDERLYING PRES. RATE	1.701	1.599	.217	3.517
PROPOSED	1.614	1.572	.203	3.389

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.361
IND. RATES				4.36	MINIMUM PREMIUM	1450
MAN. RATES	4.10	4.60	4.75	+ 4.36	PRESENT	1590

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	3,554	149,375	4.203				2		2	4
2011	3,293	454,785	13.810			2			1	3
2012	2,726	1,206,224	44.248			2		2		4
2013	2,488	298,761	12.008			1		1	3	5
2014	2,453	24,583	1.002						3	3
TOTAL	14,514	2,133,728	14.701			5		5	9	19

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				35,780	4,127				94,927	2,942	11,599
2011			168,840		2,932			273,258		3,348	6,407
2012			329,277	13,366				796,786	33,191		33,604
2013			74,713	24,984	4,717			75,386	66,611	42,445	9,905
2014					7,689					13,070	3,824
TOTAL			572,830	74,130	19,465			1,145,430	194,729	61,805	65,339

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				73,492	10,124				218,617	7,146	11,564
2011		2,799	296,100	1,761	13,237		5,686	589,678	7,568	18,353	6,811
2012		13,620	360,053	29,438	10,996		47,929	868,102	85,467	16,668	35,923
2013	170	4,446	173,595	47,364	14,400	8,933	12,535	362,504	152,235	82,073	9,826
2014	9	236	12,784	7,620	8,905	60	151	16,268	14,208	15,666	3,992
TOTAL	179	21,101	842,532	159,675	57,662	8,993	66,301	1,836,552	478,095	139,906	68,116

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,775,658	835,338	68,116	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-351,794	-163,374	335	
TOTAL LOSSES	2,423,864	671,964	68,451	
EXPECTED LOSSES	747,035	584,479	53,702	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	16.700	4.630	.472	21.802
INDICATED (POST-TEST)	20.274	5.621	.573	26.468
PRES. ON RATE LEVEL	5.054	3.955	.363	9.372
DERIVED BY FORMULA	5.206	3.988	.367	9.561
UNDERLYING PRES. RATE	5.147	4.027	.370	9.544
PROPOSED	5.206	3.988	.367	9.561

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	12.305
IND. RATES				12.31	MINIMUM PREMIUM	2000
MAN. RATES	11.13	12.49	12.89	+ 12.31	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	322,071	270,156	.083				3	6	9
2011	355,436	256,309	.072				1	6	7
2012	320,387	440,169	.137				2	2	4
2013	356,587	450,505	.126			1	1	4	6
2014	400,907	395,820	.098				1	8	9
TOTAL	1,755,388	1,812,959	.103				1	8	35

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				60,634	43,456				65,667	65,306	35,093
2011				17,928	44,983				8,052	144,267	41,079
2012				73,091	5,017				283,269	28,584	50,208
2013			87,400	25,869	25,123			137,750	51,096	81,004	42,263
2014				67,765	88,844				86,000	99,166	54,045
TOTAL			87,400	245,287	207,423			137,750	494,084	418,327	222,688

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				124,542	106,597				151,230	158,628	34,988
2011			5,746	36,909	106,659			9,337	33,014	339,898	43,667
2012		468	28,445	128,432	12,353		1,852	135,552	570,276	71,246	53,672
2013	206	5,565	213,527	58,213	44,979	16,468	20,772	576,375	152,698	146,215	41,925
2014	183	4,786	271,940	169,186	115,580	1,101	2,802	290,713	226,746	137,555	56,423
TOTAL	389	10,819	519,658	517,282	386,168	17,569	25,426	1,011,977	1,133,964	853,542	230,675

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,585,838	2,890,956	230,675	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,362,638	-515,665	1,930	
TOTAL LOSSES	223,200	2,375,291	232,605	
EXPECTED LOSSES	3,019,268	1,913,373	263,308	
CREDIBILITY	.19	.50	.55	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.013	.135	.013	.161
INDICATED (POST-TEST)	.016	.164	.016	.196
PRES. ON RATE LEVEL	.169	.107	.015	.291
DERIVED BY FORMULA	.140	.136	.016	.292
UNDERLYING PRES. RATE	.172	.109	.015	.296
PROPOSED	.139	.136	.016	.291

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				.37	MINIMUM PREMIUM	395
MAN. RATES	.40	.41	.40	+ .37	PRESENT	405

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	21,906	818,719	3.737			1	5	10	16
2011	23,057	726,950	3.152			1	3	5	9
2012	23,896	336,921	1.409			1	1	7	9
2013	24,186	184,624	.763				1	10	11
2014	15,114	227,368	1.504				2	3	5
TOTAL	108,159	2,294,582	2.121			3	12	35	50

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			173,850	163,194	146,076			14,468	150,478	112,683	57,970
2011			181,417	101,689	13,901			140,301	166,453	49,452	73,737
2012			176,247	9,983	26,728			46,651	2,420	38,632	36,260
2013				12,346	15,236				27,446	68,565	61,031
2014				28,881	72,144				10,032	67,463	48,848
TOTAL			531,514	316,093	274,085			201,420	356,829	336,795	277,846

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			308,410	335,200	358,326			33,927	346,551	273,708	57,796
2011		3,004	327,226	192,933	41,397		2,922	320,072	385,735	125,916	78,383
2012		12,975	347,164	28,185	59,952		7,575	142,780	16,915	77,764	38,762
2013	2	534	22,838	25,720	23,248	732	1,861	69,757	81,827	113,303	60,543
2014	116	3,089	172,888	106,078	88,960	389	975	103,492	87,229	83,032	50,997
TOTAL	118	19,602	1,178,526	688,116	571,883	1,121	13,333	670,028	918,257	673,723	286,481

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	1,882,728	2,851,979	286,481	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,607,623	-580,095	1,918	
TOTAL LOSSES	275,105	2,271,884	288,399	
EXPECTED LOSSES	3,444,864	2,061,510	315,824	
CREDIBILITY	.03	.08	.09	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.254	2.101	.267	2.622
INDICATED (POST-TEST)	.308	2.551	.324	3.183
PRES. ON RATE LEVEL	3.127	1.872	.287	5.286
DERIVED BY FORMULA	3.042	1.926	.290	5.258
UNDERLYING PRES. RATE	3.185	1.906	.292	5.383
PROPOSED	3.042	1.926	.290	5.258

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	6.767
IND. RATES				6.77	MINIMUM PREMIUM	2000
MAN. RATES	6.19	7.07	7.27	+ 6.77	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	15,437	40,902	.264				1	6	7
2011	15,494	517,853	3.342			1	4	5	10
2012	15,328	232,524	1.516			1	2	1	4
2013	15,741	51,906	.329					2	2
2014	15,885	136,797	.861				1	6	7
TOTAL	77,885	979,982	1.258			2	8	20	30

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				6,114	7,339				3,936	15,897	7,616
2011			89,222	70,730	20,639			165,993	73,586	96,244	1,439
2012			86,516	43,857	48			44,384	55,781	423	1,515
2013					11,087					17,407	23,412
2014				11,520	15,434					65,256	44,587
TOTAL			175,738	132,221	54,547			210,377	133,303	195,227	78,569

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				12,558	18,003				9,065	38,614	7,593
2011		1,477	163,900	134,679	53,347		3,456	370,237	180,894	234,794	1,530
2012		6,575	181,141	79,355	6,754		7,450	152,593	113,970	6,091	1,620
2013	2	226	7,781	4,572	16,081	190	256	9,045	8,240	27,852	23,225
2014	31	822	46,793	29,089	20,033	304	763	81,234	70,959	78,197	46,549
TOTAL	33	9,100	399,615	260,253	114,218	494	11,925	613,109	383,128	385,548	80,517

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	1,034,276	1,143,147	80,517			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-355,269	-242,036	444			
TOTAL LOSSES	679,007	901,111	80,961			
EXPECTED LOSSES	778,850	887,110	63,866			
CREDIBILITY	.02	.06	.07			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.872	1.157	.104	2.133		
INDICATED (POST-TEST)	1.059	1.405	.126	2.590		
PRES. ON RATE LEVEL	.982	1.118	.081	2.181		
DERIVED BY FORMULA	.984	1.135	.084	2.203		
UNDERLYING PRES. RATE	1.000	1.139	.082	2.221		
PROPOSED	.984	1.135	.084	2.203		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	2.835
IND. RATES				2.84	MINIMUM PREMIUM	1050
MAN. RATES	2.48	2.91	3.00	+ 2.84	PRESENT	1110

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	594,292	830,593	.139				8	18	26
2011	602,772	983,937	.163			2	4	6	12
2012	531,302	861,550	.162			2	9	7	18
2013	740,291	1,128,609	.152			2	8	10	20
2014	1,012,126	257,241	.025				1	8	9
TOTAL	3,480,783	4,061,930	.117			6	30	49	85

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				191,176	172,698				278,284	127,574	60,861
2011			176,782	113,310	16,544			467,201	96,743	62,705	50,652
2012			191,918	211,545	56,226			139,859	153,019	36,605	72,378
2013			314,776	179,868	36,395			172,325	231,736	107,754	85,755
2014				14,638	28,328				27,023	127,775	59,477
TOTAL			683,476	710,537	310,191			779,385	786,805	462,413	329,123

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				392,677	423,630				640,889	309,876	60,678
2011		2,770	303,630	214,742	47,317		8,819	926,347	236,720	166,268	53,843
2012		15,477	459,908	385,796	123,986		23,441	477,913	322,137	86,715	77,372
2013	706	19,852	794,289	322,905	90,737	19,834	30,345	908,813	494,977	214,689	85,069
2014	52	1,315	73,927	45,600	35,544	799	2,012	211,623	176,303	159,002	62,094
TOTAL	758	39,414	1,631,754	1,361,720	721,214	20,633	64,617	2,524,696	1,871,026	936,550	339,056

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B	4,281,872	4,890,510	339,056			
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-1,635,373	-1,152,655	3,190			
TOTAL LOSSES	2,646,499	3,737,855	342,246			
EXPECTED LOSSES	3,724,437	4,385,788	382,886			
CREDIBILITY	.30	.79	.86			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.076	.107	.010	.193		
INDICATED (POST-TEST)	.092	.130	.012	.234		
PRES. ON RATE LEVEL	.105	.124	.011	.240		
DERIVED BY FORMULA	.101	.129	.012	.242		
UNDERLYING PRES. RATE	.107	.126	.011	.244		
PROPOSED	.100	.128	.012	.240		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	.308
IND. RATES				.31	MINIMUM PREMIUM	375
MAN. RATES	.34	.33	.33	+ .31	PRESENT	390

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	764									
2011	661									
2012	411									
2013	900	51,757	5.750						6	6
2014	746	309	.041							
TOTAL	3,482	52,066	1.495						6	6

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013					11,296					17,334	23,127
2014											309
TOTAL					11,296					17,334	23,436

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2013	2	238	7,932	4,656	16,384	223	255	9,006	8,198	27,734	22,942
2014											323
TOTAL	2	238	7,932	4,656	16,384	223	255	9,006	8,198	27,734	23,265

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	17,656	56,972	23,265	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-71,839	-33,249	415	
TOTAL LOSSES		23,723	23,680	
EXPECTED LOSSES	155,680	118,178	56,408	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.681	.680	1.361
INDICATED (POST-TEST)	.000	.827	.826	1.653
PRES. ON RATE LEVEL	4.390	3.333	1.591	9.314
DERIVED BY FORMULA	4.390	3.308	1.583	9.281
UNDERLYING PRES. RATE	4.471	3.394	1.620	9.485
PROPOSED	4.390	3.308	1.583	9.281

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	11.944
IND. RATES				11.94	MINIMUM PREMIUM	2000
MAN. RATES	10.93	12.40	12.81	+ 11.94	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	2,211	245,808	11.117				1	2	3
2011	2,134	140,567	6.587					1	1
2012	2,437	15,457	.634						
2013	2,088	252,684	12.101				3	1	4
2014	2,674	175,664	6.569					1	1
TOTAL	11,544	830,180	7.191				4	5	9

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				45,640	7,848				168,941	14,037	9,342
2011					18,001					121,037	1,529
2012											15,457
2013				79,203	10,965				125,129	37,387	
2014					96,670					78,994	
TOTAL				124,843	133,484				294,070	251,455	26,328

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010				93,745	19,251				389,071	34,096	9,314
2011			1,732	1,348	42,557			7,250	12,399	284,998	1,625
2012											16,524
2013	3	1,664	85,628	129,229	23,241	413	4,405	175,010	242,915	76,231	
2014	104	2,929	160,707	95,784	111,951	364	920	98,339	85,892	94,660	
TOTAL	107	4,593	248,067	320,106	197,000	777	5,325	280,599	730,277	489,985	27,463

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	539,468	1,737,368	27,463	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-154,930	-68,738	102	
TOTAL LOSSES	384,538	1,668,630	27,565	
EXPECTED LOSSES	345,166	257,894	14,082	
CREDIBILITY	.01	.02	.02	
PURE PREMIUMS				
INDICATED (PRE-TEST)	3.331	14.455	.239	18.025
INDICATED (POST-TEST)	4.044	17.548	.290	21.882
PRES. ON RATE LEVEL	2.936	2.194	.120	5.250
DERIVED BY FORMULA	2.947	2.501	.123	5.571
UNDERLYING PRES. RATE	2.990	2.234	.122	5.346
PROPOSED	2.947	2.501	.123	5.571

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				7.17	MINIMUM PREMIUM	2000
MAN. RATES	6.15	6.83	7.22	+ 7.17	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	26,538	1,453,091	5.475			3	5	3	11
2011	29,642	1,827,519	6.165			3	6	3	12
2012	32,286	1,187,080	3.676			2	5	5	12
2013	30,918	3,547,267	11.473			5	3	11	19
2014	33,800	215,058	.636				2	7	9
TOTAL	153,184	8,230,015	5.373			13	21	29	63

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			507,647	140,156	67,328			594,220	30,864	82,973	29,903
2011			754,474	218,059	113,832			481,148	185,663	43,608	30,735
2012			209,953	85,711	46,188			176,596	65,776	568,714	34,142
2013			1,158,609	72,435	354,220			1,545,590	81,974	308,738	25,701
2014			8,246	101,518					11,860	77,491	15,943
TOTAL			2,630,683	524,607	683,086			2,797,554	376,137	1,081,524	136,424

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			815,121	287,880	165,155			1,167,931	71,079	201,541	29,813
2011		12,500	1,350,072	423,348	301,064		10,013	1,056,678	437,654	125,689	32,671
2012		15,958	444,906	165,017	101,142		30,056	655,892	275,651	1,121,004	36,498
2013	2,104	54,744	2,039,777	331,917	582,417	123,040	145,964	3,893,137	466,472	581,122	25,495
2014	118	3,329	183,886	110,462	119,114	455	1,126	119,535	100,666	95,444	16,644
TOTAL	2,222	86,531	4,833,762	1,318,624	1,268,892	123,495	187,159	6,893,173	1,351,522	2,124,800	141,121

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	12,126,342	6,063,838	141,121	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-4,448,238	-1,283,051	2,609	
TOTAL LOSSES	7,678,104	4,780,787	143,730	
EXPECTED LOSSES	9,912,537	4,788,532	361,514	
CREDIBILITY	.04	.10	.11	
PURE PREMIUMS				
INDICATED (PRE-TEST)	5.012	3.121	.094	8.227
INDICATED (POST-TEST)	6.085	3.789	.114	9.988
PRES. ON RATE LEVEL	6.354	3.070	.232	9.656
DERIVED BY FORMULA	6.343	3.142	.219	9.704
UNDERLYING PRES. RATE	6.471	3.126	.236	9.833
PROPOSED	6.343	3.142	.219	9.704

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	12.489
IND. RATES				12.49	MINIMUM PREMIUM	2000
MAN. RATES	11.53	12.80	13.28	+ 12.49	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	7,773	205,970	2.649			7,773			1			1
2011	7,991					7,991						
2012	7,590					7,590						
2013	7,969	3,651	.045			7,969						
2014	8,203	31,469	.383			8,203					1	1
TOTAL	39,526	241,090	.610			39,526			1		1	2

REPORTED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			141,452					46,468			18,050
2013											3,651
2014					1,863					26,292	3,314
TOTAL			141,452		1,863			46,468		26,292	25,015

TRANSLATED LOSSES

MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			250,936					108,967			17,996
2013											3,622
2014	2	58	3,097	1,849	2,158	121	305	32,731	28,589	31,507	3,460
TOTAL	2	58	254,033	1,849	2,158	121	305	141,698	28,589	31,507	25,078

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	396,217	64,103	25,078	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-151,184	-45,566	113	
TOTAL LOSSES	245,033	18,537	25,191	
EXPECTED LOSSES	331,622	167,196	16,205	
CREDIBILITY	.02	.04	.04	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.620	.047	.064	.731
INDICATED (POST-TEST)	.753	.057	.078	.888
PRES. ON RATE LEVEL	.824	.416	.040	1.280
DERIVED BY FORMULA	.823	.402	.042	1.267
UNDERLYING PRES. RATE	.839	.423	.041	1.303
PROPOSED	.823	.402	.042	1.267

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.630
IND. RATES				1.63	MINIMUM PREMIUM	725
MAN. RATES	1.48	1.71	1.76	+ 1.63	PRESENT	775

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	1,351	3,786	.280						1	1
2011	1,370	1,764	.128							
2012	1,364	711	.052							
2013	1,300	102,557	7.889						1	1
2014	1,601	39,089	2.441						1	3
TOTAL	6,986	147,907	2.117						2	4

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					1,643					1,174	969
2011											1,764
2012											711
2013				27,119					73,372		2,066
2014				14,694	3,925				4,546	15,837	87
TOTAL				41,813	5,568				77,918	17,011	5,597

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010					4,030					2,852	966
2011											1,875
2012											760
2013		487	26,685	42,697	2,509		2,265	91,231	132,074	9,622	2,049
2014	26	582	33,466	21,486	7,289	116	272	28,553	23,505	19,969	91
TOTAL	26	1,069	60,151	64,183	13,828	116	2,537	119,784	155,579	32,443	5,741

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	183,683	266,033	5,741	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-106,474	-46,483	161	
TOTAL LOSSES	77,209	219,550	5,902	
EXPECTED LOSSES	235,917	173,253	22,216	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	1.105	3.143	.084	4.332
INDICATED (POST-TEST)	1.341	3.816	.102	5.259
PRES. ON RATE LEVEL	3.316	2.436	.312	6.064
DERIVED BY FORMULA	3.316	2.450	.310	6.076
UNDERLYING PRES. RATE	3.377	2.480	.318	6.175
PROPOSED	3.310	2.445	.309	6.064

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	7.804
IND. RATES				7.80	MINIMUM PREMIUM	2000
MAN. RATES	7.09	8.04	8.34	+ 7.80	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED			TOTAL PAYROLL EXCL S/C PG A+B	NUMBER OF CASES				
							DEATH	P . T .	MAJOR	MINOR	TEMP
2010	56					56					
2011	37					37					
2012	32					32					
2013	31					31					
2014	29					29					
TOTAL	185					185					

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

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

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-5,507	-1,645	3	
TOTAL LOSSES			3	
EXPECTED LOSSES	11,481	5,754	572	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.002	.002
INDICATED (POST-TEST)	.000	.000	.002	.002
PRES. ON RATE LEVEL	6.094	3.054	.304	9.452
DERIVED BY FORMULA	6.094	3.054	.304	9.452
UNDERLYING PRES. RATE	6.206	3.110	.309	9.625
PROPOSED	6.094	3.054	.304	9.452

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	12.164
IND. RATES				12.16	MINIMUM PREMIUM	2000
MAN. RATES	11.16	12.52	13.00	+ 12.16	PRESENT	2000

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	825									
2011	755									
2012	323									
2013	203									
2014	63									
TOTAL	2,169									

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

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL		
TOTAL TRANS. LOSSES PG B						
TOTAL TRANS. LOSSES PG A						
IBNR + FREQUENCY ADJUST.	-23,348	-2,823	5			
TOTAL LOSSES			5			
EXPECTED LOSSES	44,574	9,240	1,107			
CREDIBILITY	.00	.01	.01			
PURE PREMIUMS						
INDICATED (PRE-TEST)	.000	.000	.000	.000		
INDICATED (POST-TEST)	.000	.000	.000	.000		
PRES. ON RATE LEVEL	2.018	.418	.050	2.486		
DERIVED BY FORMULA	2.018	.414	.050	2.482		
UNDERLYING PRES. RATE	2.055	.426	.051	2.532		
PROPOSED	2.018	.414	.050	2.482		
IND. RATES						
YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	3.194
IND. RATES				3.19	MINIMUM PREMIUM	1140
MAN. RATES	2.64	3.29	3.42	+ 3.19	PRESENT	1535

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	37									
2011										
2012										
2013										
2014										
TOTAL	37									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-144	-56		
TOTAL LOSSES				
EXPECTED LOSSES	242	155	50	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.641	.412	.132	1.185
DERIVED BY FORMULA	.641	.412	.132	1.185
UNDERLYING PRES. RATE	.653	.420	.134	1.207
PROPOSED	.641	.412	.132	1.185

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.525
IND. RATES				1.53	MINIMUM PREMIUM	700
MAN. RATES	1.47	1.61	1.63	+ 1.53	PRESENT	835

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	5,636	22,490	.399							
2011	5,901									
2012	4,765									
2013	4,929									
2014	4,824	1,828,135	37.896	3						3
TOTAL	26,055	1,850,625	7.103	3						3

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											22,490
2014	1,828,135										
TOTAL	1,828,135										22,490

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											22,423
2014	2,415,644										
TOTAL	2,415,644										22,423

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	2,415,644		22,423	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-145,633	-13,481	131	
TOTAL LOSSES	2,270,011		22,554	
EXPECTED LOSSES	313,442	48,723	19,801	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	8.712	.000	.087	8.799
INDICATED (POST-TEST)	10.576	.000	.106	10.682
PRES. ON RATE LEVEL	1.181	.184	.075	1.440
DERIVED BY FORMULA	1.275	.178	.076	1.529
UNDERLYING PRES. RATE	1.203	.187	.076	1.466
PROPOSED	1.275	.178	.076	1.529

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.967
IND. RATES				1.97	MINIMUM PREMIUM	815
MAN. RATES	1.78	1.95	1.98	+ 1.97	PRESENT	835

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	2,654	817	.030							
2011	3,373	3,106	.092							
2012	4,262	15,310	.359							
2013	5,056									
2014	4,173									
TOTAL	19,518	19,233	.099							

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											817
2011											3,106
2012											15,310
TOTAL											19,233

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010											815
2011											3,302
2012											16,366
TOTAL											20,483

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B			20,483	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-244,737	-29,153	89	
TOTAL LOSSES			20,572	
EXPECTED LOSSES	552,944	108,325	12,100	
CREDIBILITY	.01	.03	.03	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.105	.105
INDICATED (POST-TEST)	.000	.000	.127	.127
PRES. ON RATE LEVEL	2.782	.545	.061	3.388
DERIVED BY FORMULA	2.754	.529	.063	3.346
UNDERLYING PRES. RATE	2.833	.555	.062	3.450
PROPOSED	2.754	.529	.063	3.346

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	4.306
IND. RATES				4.31	MINIMUM PREMIUM	1435
MAN. RATES	4.21	4.61	4.66	+ 4.31	PRESENT	1565

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES					
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	53,155	687,850	1.294			3	1	8	12
2011	43,577	213,174	.489				4	6	10
2012	47,861	636,339	1.329			1	5	5	11
2013	47,186	628,093	1.331			2	4	6	12
2014	47,101	197,154	.418				4	3	7
TOTAL	238,880	2,362,610	.989			6	18	28	52

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			390,621	32,214	9,221			161,677	27,554	15,901	50,662
2011				31,716	40,101				21,103	73,859	46,395
2012			75,098	96,769	3,805			178,349	169,715	41,186	71,417
2013			145,952	37,893	54,136			179,583	53,591	126,377	30,561
2014				76,761	4,988				67,924	7,875	39,606
TOTAL			611,671	275,353	112,251			519,609	339,887	265,198	238,641

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
2010			692,963	66,168	22,619			379,132	63,457	38,624	50,510
2011			6,366	62,338	95,354			6,256	55,359	174,433	49,318
2012		6,055	180,002	171,982	15,290		29,720	596,650	358,937	98,478	76,345
2013	346	9,421	359,898	93,864	92,271	21,618	26,997	746,028	185,441	222,142	30,317
2014	104	2,529	149,027	96,879	20,149	556	1,396	141,913	102,480	24,219	41,348
TOTAL	450	18,005	1,388,256	491,231	245,683	22,174	58,113	1,869,979	765,674	557,896	247,838

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B	3,356,977	2,060,484	247,838	
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-1,603,498	-501,220	2,591	
TOTAL LOSSES	1,753,479	1,559,264	250,429	
EXPECTED LOSSES	3,492,426	1,822,655	379,819	
CREDIBILITY	.05	.13	.14	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.734	.653	.105	1.492
INDICATED (POST-TEST)	.891	.793	.127	1.811
PRES. ON RATE LEVEL	1.436	.749	.156	2.341
DERIVED BY FORMULA	1.409	.755	.152	2.316
UNDERLYING PRES. RATE	1.462	.763	.159	2.384
PROPOSED	1.409	.755	.152	2.316

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	TOTAL
IND. RATES				2.98	MINIMUM PREMIUM	1085
MAN. RATES	2.65	3.01	3.22	+ 2.98	PRESENT	1170

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED	NUMBER OF CASES						
				DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	825									
2011	755									
2012	323									
2013	203									
2014	63									
TOTAL	2,169									

REPORTED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

TRANSLATED LOSSES											
MANUAL YEAR	INDEMNITY					MEDICAL					
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY
TOTAL											

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-3,658	-3,227	3	
TOTAL LOSSES			3	
EXPECTED LOSSES	6,985	10,564	759	
CREDIBILITY	.00	.01	.01	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.316	.478	.035	.829
DERIVED BY FORMULA	.316	.473	.035	.824
UNDERLYING PRES. RATE	.322	.487	.035	.844
PROPOSED	.316	.473	.035	.824

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	1.060
IND. RATES				1.06	MINIMUM PREMIUM	575
MAN. RATES	.88	1.10	1.14	+ 1.06	PRESENT	

+PROPOSED

MANUAL YEAR	PAYROLL IN THOUS	TOTAL REPT. LOSSES	PURE PREM. REPORTED				NUMBER OF CASES					
							DEATH	P . T .	MAJOR	MINOR	TEMP	ALL
2010	37											
2011												
2012												
2013												
2014												
TOTAL	37											

REPORTED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
TOTAL												

TRANSLATED LOSSES												
MANUAL YEAR	INDEMNITY					MEDICAL						
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY	
TOTAL												

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-46	-6		
TOTAL LOSSES				
EXPECTED LOSSES	77	18	1	
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	.204	.047	.003	.254
DERIVED BY FORMULA	.204	.047	.003	.254
UNDERLYING PRES. RATE	.208	.048	.003	.259
PROPOSED	.204	.047	.003	.254

YEAR	12-1-14	12-1-15	12-1-16	12-1-17	IND. RATE	
IND. RATES				.33	MINIMUM PREMIUM	380
MAN. RATES	.31	.34	.35	+ .33	PRESENT	

+PROPOSED

MANUAL YEAR	SEATS REPORTED	TOTAL REPT. LOSSES	PURE PREM. REPORTED					NUMBER OF CASES						
								DEATH	P . T .	MAJOR	MINOR	TEMP	ALL	
2010	158													
2011	201													
2012	162													
2013	156													
2014	125													
TOTAL	802													

REPORTED LOSSES													
MANUAL YEAR	INDEMNITY					MEDICAL							
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY		
TOTAL													

TRANSLATED LOSSES													
MANUAL YEAR	INDEMNITY					MEDICAL							
	DEATH	P . T .	MAJOR	MINOR	TEMP	DEATH	P . T .	MAJOR	MINOR	TEMP	MED. ONLY		
TOTAL													

	SERIOUS	NON-SERIOUS	MED. ONLY	TOTAL
TOTAL TRANS. LOSSES PG B				
TOTAL TRANS. LOSSES PG A				
IBNR + FREQUENCY ADJUST.	-27,745	-4		
TOTAL LOSSES				
EXPECTED LOSSES	59,368	11		
CREDIBILITY	.00	.00	.00	
PURE PREMIUMS				
INDICATED (PRE-TEST)	.000	.000	.000	.000
INDICATED (POST-TEST)	.000	.000	.000	.000
PRES. ON RATE LEVEL	72.692	.015	.000	72.707
DERIVED BY FORMULA	72.692	.015	.000	72.707
UNDERLYING PRES. RATE	74.025	.015	.000	74.040
PROPOSED	72.692	.015	.000	72.707

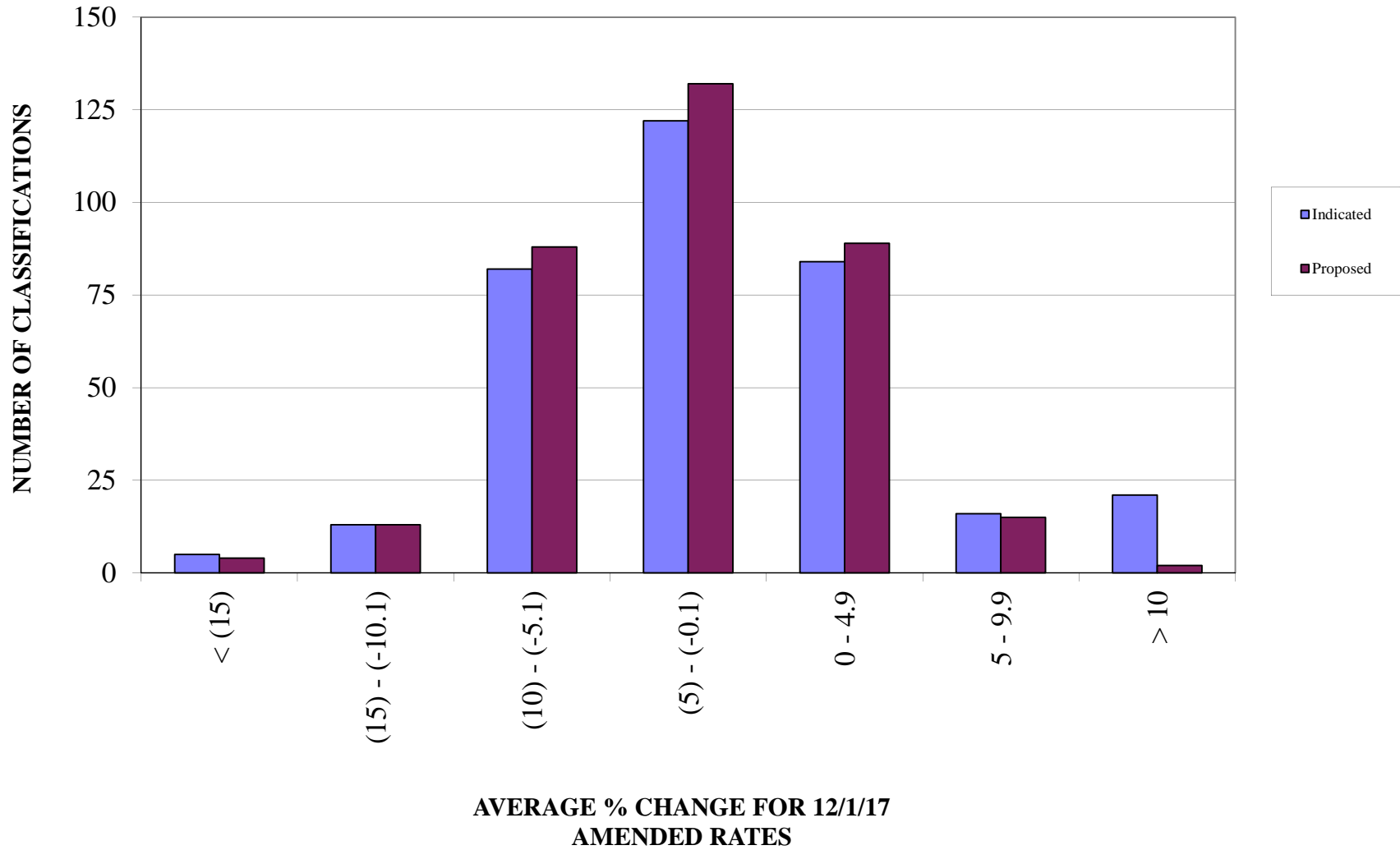
YEAR	12-1-12	12-1-13	12-1-14	12-1-17	IND. RATE	93.573
IND. RATES				93.57	MINIMUM PREMIUM	388
MAN. RATES	100.00	100.00	100.00	+ 93.57	PRESENT	

+PROPOSED

DELAWARE COMPENSATION RATING BUREAU, INC.

Distribution of Residual Market Rate Changes and
Classifications with Proposed Capped Changes

DISTRIBUTION OF DELAWARE RESIDUAL MARKET RATE CHANGES



CLASSES CAPPED AT LOWER BOUND

CLASS	% CHANGE PRE-CAPPED	% CHANGE POST-CAPPED
955	-25.58%	-9.30%
962	-8.00%	0.00%

CLASSES CAPPED AT UPPER BOUND

CLASS	PRE-CAPPED % CHANGE	POST-CAPPED % CHANGE
888	20.98%	20.00%

DELAWARE COMPENSATION RATING BUREAU, INC.

Summary of Indicated and Proposed Residual Market Rates by Class Code

Exhibits 31a and 31b present current, indicated and proposed rates along with the proposed percentage change, all on a pre-surcharge basis. Also shown is the proposed post-surcharge rate.

Exhibit 31a presents this information sorted by class code.

**DELAWARE COMPENSATION RATING BUREAU, INC.
SUMMARY OF 12/1/17 PROPOSED RESIDUAL MARKET RATES**

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed % Change</u>	<u>Proposed Rate Incl DCCPAP Post Surcharge</u>
3	005	NR Tree Pruning	29.49	27.51	27.51	-6.71	28.26
3	0006	NR Field Crop or Vegetable Farm	7.29	7.21	7.21	-1.10	7.41
3	007	NR Farm Machinery Operation	9.07	8.83	8.83	-2.65	9.07
3	0008	NR Mushroom Raising	6.32	6.55	6.55	3.64	6.73
3	009	NR Logging Or Lumbering, N.O.C.	43.50	40.98	40.98	-5.79	42.09
3	0011	NR Flower Raising	6.15	5.81	5.81	-5.53	5.97
3	0012	Landscape Contractor	7.67	7.18	7.18	-6.39	7.38
3	0013	NR Nursery	7.56	7.18	7.18	-5.03	7.38
3	015	NR Logging Or Lumbering - Mechanized	26.43	24.39	24.39	-7.72	25.05
3	0016	NR Orchard	5.08	4.85	4.85	-4.53	4.98
3	0034	Animal Raising	6.12	5.73	5.73	-6.37	5.89
3	0036	NR Dairy Farm	6.99	6.69	6.69	-4.29	6.87
2	055	NR Sand Excavation	7.45	7.38	7.38	-0.94	7.58
2	059	NR Mineral Milling	8.42	8.45	8.45	0.36	8.68
3	0083	NR Livestock Farm	8.42	7.92	7.92	-5.94	8.14
1	101	NR Grain Milling	6.51	6.64	6.64	2.00	6.82
1	104	Food Products Mfg., N.O.C.	7.06	7.02	7.02	-0.57	7.21
1	105	NR Bakery, Wholesale	6.88	7.39	7.39	7.41	7.59
1	106	NR Processed Meat Products Mfg.	11.62	11.83	11.83	1.81	12.15
1	107	NR Candy Mfg.	5.31	5.46	5.46	2.82	5.61
1	108	NR Brewery	7.69	7.56	7.56	-1.69	7.77
1	109	NR Dairy Products Mfg.	8.95	9.11	9.11	1.79	9.36
1	110	NR Ice Cream Mfg.	6.43	6.51	6.51	1.24	6.69
1	111	NR Slaughter - Wholesale	9.62	11.34	11.34	17.88	11.65
1	112	Beverage Mfg., N.O.C.	20.32	20.44	20.44	0.59	21.00
1	113	NR Preserving Or Canning Of Food	4.85	4.98	4.98	2.68	5.12
1	114	NR Rendering Works	14.11	14.10	14.10	-0.07	14.48
1	115	NR Tobacco Products Mfg.	4.14	4.40	4.40	6.28	4.52
1	119	NR Meat Products Mfg., N.O.C.	8.15	8.03	8.03	-1.47	8.25
1	130	NR Textile Waste Mfg.	11.10	11.33	11.33	2.07	11.64
1	132	Spinning Or Weaving	3.07	3.03	3.03	-1.30	3.11
1	134	NR Knit Goods Mfg.	7.07	7.09	7.09	0.28	7.28
1	135	NR Hosiery Mfg.	5.58	5.67	5.67	1.61	5.82
1	136	NR Embroidery Mfg.	5.36	5.56	5.56	3.73	5.71
1	139	NR Dyeing	8.61	8.84	8.84	2.67	9.08
1	141	Laundry, N.O.C.	9.85	10.05	10.05	2.03	10.32
1	142	NR Dry Cleaning Plant	4.45	4.64	4.64	4.27	4.77
1	161	NR Apparel Mfg.	4.12	4.12	4.12	0.00	4.23
1	163	Textile Products Mfg., N.O.C.	8.55	8.47	8.47	-0.94	8.70
1	165	NR Mattress Mfg.	10.54	11.22	11.22	6.45	11.53
1	166	NR Canvas or Burlap Products Mfg.	6.06	6.25	6.25	3.14	6.42
1	0175	NR Supplemental Loading For Class 512	1.97	1.96	1.96	-0.51	2.01

DELAWARE COMPENSATION RATING BUREAU, INC.
SUMMARY OF 12/1/17 PROPOSED RESIDUAL MARKET RATES

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed % Change</u>	<u>Proposed Rate Incl DCCPAP Post Surcharge</u>
1	0176	NR Supplemental Loading For Class 513	0.69	0.69	0.69	0.00	0.71
1	185	NR Employment Contract - Temporary Food Sundries Mfg., N.O.C. Staff	7.06	8.80	7.02	-0.57	7.21
1	187	NR Employment Contractor - Temporary Candy Mfg. Staff	5.31	6.66	5.46	2.82	5.61
1	191	NR Employment Contractor - Temporary Apparel Mfg. Staff	4.12	5.06	4.12	0.00	4.23
1	201	NR Tanning	8.46	8.69	8.69	2.72	8.93
1	204	NR Shoe Mfg.	5.25	5.53	5.53	5.33	5.68
1	205	NR Leather Goods Mfg.	6.19	6.39	6.39	3.23	6.56
1	221	NR Plastic Articles Mfg., Injection Molding	4.94	4.80	4.80	-2.83	4.93
1	222	NR Plastic Articles Mfg., N.O.C.	7.47	7.44	7.44	-0.40	7.64
1	225	NR Rubber Goods Mfg.	5.66	5.63	5.63	-0.53	5.78
1	227	NR Oilcloth Mfg.	4.65	4.49	4.49	-3.44	4.61
1	255	NR Paper Mfg.	5.36	5.60	5.60	4.48	5.75
1	257	NR Box Mfg. - Paper	5.49	5.63	5.63	2.55	5.78
1	259	NR Paper Products Mfg., N.O.C.	4.59	4.67	4.67	1.74	4.80
1	261	NR Corrugated Paper And/Or Corrugated Products Mfg.	5.87	5.85	5.85	-0.34	6.01
1	263	NR Paper Coating/Finishing - By Contractor	4.72	4.65	4.65	-1.48	4.78
1	265	NR Stationery Products Mfg.	5.68	5.74	5.74	1.06	5.90
1	275	NR Employment Contractor - Temporary Plastics Articles Mfg. - Injection Molding Staff	4.94	5.80	4.80	-2.83	4.93
1	276	NR Employment Contractor - Temporary Plastic Articles Mfg. N.O.C. Staff	7.47	8.01	7.44	-0.40	7.64
1	281	NR Printing, N.O.C.	4.49	4.68	4.68	4.23	4.81
1	282	NR Newspaper Printing	12.66	12.89	12.89	1.82	13.24
1	285	NR Printing - Sheet Fed Press	5.51	5.56	5.56	0.91	5.71
1	297	NR Employment Contractor - Temporary Printing Class	4.49	5.86	4.68	4.23	4.81
1	301	NR Sawmill	11.49	11.68	11.68	1.65	12.00
1	305	NR Carpentry Shop	9.99	9.54	9.54	-4.50	9.80
1	306	NR Wood Turned Products Mfg.	8.36	8.52	8.52	1.91	8.75
1	309	NR Woodenware Mfg., N.O.C.	6.02	6.02	6.02	0.00	6.18
1	311	NR Cabinet Works	6.29	6.11	6.11	-2.86	6.28
1	319	NR Furniture Assembly	8.31	8.44	8.44	1.56	8.67
1	323	NR Furniture Mfg. - Wood	7.64	8.08	8.08	5.76	8.30
1	327	NR Furniture Upholstering, Shop	6.95	6.85	6.85	-1.44	7.04
1	402	NR Smelting Or Galvanizing	9.41	9.30	9.30	-1.17	9.55
1	403	NR Rolling, Drawing Or Extruding Nonferrous Metals	5.27	5.40	5.40	2.47	5.55
1	404	NR Steel Mfg.	6.72	6.64	6.64	-1.19	6.82
1	406	NR Rolling Mill - Ferrous Metals	9.97	9.42	9.42	-5.52	9.68
1	407	NR Tube Mfg.	7.26	7.24	7.24	-0.28	7.44
1	411	NR Steel Fabricating	12.60	12.02	12.02	-4.60	12.35
1	413	NR Iron Works - Shop	13.42	13.36	13.36	-0.45	13.72
1	415	NR Fabricated Plate Work	6.83	7.05	7.05	3.22	7.24
1	416	NR Car Mfg. - Railroad	5.05	4.59	4.59	-9.11	4.71
1	421	NR Steel Foundry	11.59	12.12	12.12	4.57	12.45
1	425	NR Iron Foundry, N.O.C.	15.52	15.72	15.72	1.29	16.15

DELAWARE COMPENSATION RATING BUREAU, INC.
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<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed % Change</u>	<u>Proposed Rate Incl DCCPAP Post Surcharge</u>
1	427	NR Malleable Iron Foundry	8.02	8.12	8.12	1.25	8.34
1	429	NR Die Casting Mfg.	9.29	9.18	9.18	-1.18	9.43
1	431	NR Forging	11.30	11.36	11.36	0.53	11.67
1	433	NR Tool Mfg. - Forged	6.25	6.39	6.39	2.24	6.56
1	435	NR Spring Mfg. - Hot Wound	8.84	8.74	8.74	-1.13	8.98
1	441	NR Tool Mfg., N.O.C.	2.75	2.74	2.74	-0.36	2.81
1	445	NR Hardware Mfg., N.O.C.	6.50	6.20	6.20	-4.62	6.37
1	446	NR Precision Machined Parts Mfg., N.O.C.	3.34	3.24	3.24	-2.99	3.33
1	447	NR Nonferrous Metal Foundry	10.05	10.09	10.09	0.40	10.36
1	449	NR Electroplating	4.69	4.69	4.69	0.00	4.82
1	451	NR Automobile Body Mfg.	6.93	6.92	6.92	-0.14	7.11
1	454	Sheet Metal Products Fabrication, N.O.C., Shop Only	11.70	11.66	11.66	-0.34	11.98
1	456	Metal Furniture Mfg.	9.15	9.60	9.60	4.92	9.86
1	457	NR Wire Goods Mfg.	7.29	7.16	7.16	-1.78	7.35
1	458	NR Jewelry Mfg.	4.14	4.06	4.06	-1.93	4.17
1	459	NR Eyelet Mfg.	2.27	2.20	2.20	-3.08	2.26
1	461	Machine Shop	7.30	7.35	7.35	0.68	7.55
1	463	NR Automobile Mfg.	5.61	5.81	5.81	3.57	5.97
1	464	NR Machinery Mfg., N.O.C.	6.06	6.06	6.06	0.00	6.22
1	465	NR Conveyor or Hoisting Systems Mfg.	6.92	7.01	7.01	1.30	7.20
1	467	NR Ball Bearing Mfg.	8.49	8.76	8.76	3.18	9.00
1	471	NR Printed Circuit Board Assembly - By Contractor	2.10	2.16	2.16	2.86	2.22
1	472	NR Electronic Component Mfg., N.O.C.	2.43	2.39	2.39	-1.65	2.46
1	473	NR Electrical Apparatus Mfg., N.O.C.	4.18	4.52	4.52	8.13	4.64
1	474	NR Electric Power Or Electric Transmission Equipment Mfg.	3.31	3.64	3.64	9.97	3.74
1	475	Battery Mfg.	5.68	5.57	5.57	-1.94	5.72
1	476	NR Industrial Control Systems Manufacture/Assembly	2.85	2.93	2.93	2.81	3.01
1	477	NR Electric Motor Mfg. Or Repair	4.39	4.36	4.36	-0.68	4.48
1	483	NR Office Machine Mfg.	2.93	3.04	3.04	3.75	3.12
1	485	NR Communications, Search, Detection Or Signal Processing Equipment Mfg.	2.79	2.78	2.78	-0.36	2.86
1	486	NR Incandescent Light Bulb Or Electronic Tube Mfg.	3.47	3.38	3.38	-2.59	3.47
1	487	NR Surgical Or Optical Instrument Mfg.	2.23	2.27	2.27	1.79	2.33
1	488	NR Electronic Measuring Or Analytical Instrument Mfg.	1.47	1.46	1.46	-0.68	1.50
1	489	NR Dental Laboratory	3.16	3.02	3.02	-4.43	3.10
1	491	NR Employment Contractor - Temporary Rolling, Drawing or Extruding Nonferrous Metals Staff	5.27	6.55	5.40	2.47	5.55
1	495	NR Employment Contractor - Temporary Auto Body Mfg. Staff	6.93	8.45	6.92	-0.14	7.11
1	497	NR Employment Contractor - Temporary Electronic Component Mfg. Staff	2.43	2.89	2.39	-1.65	2.46
1	499	NR Employment Contractor - Temporary Battery Mfg. Staff	5.68	6.25	5.57	-1.94	5.72
1	501	NR Cement Mfg.	6.45	6.93	6.93	7.44	7.12
1	502	NR Plaster Statuary Mfg.	7.16	7.29	7.29	1.82	7.49
1	506	NR Powder Metal Products Mfg.	4.14	3.96	3.96	-4.35	4.07
1	507	NR Graphite Products Mfg.	4.89	4.90	4.90	0.20	5.03

**DELAWARE COMPENSATION RATING BUREAU, INC.
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1	509	NR Asbestos Goods Mfg.	11.76	11.88	11.88	1.02	12.20
1	511	NR Concrete Products Mfg.	11.73	11.95	11.95	1.88	12.28
1	512	NR Brick Mfg., N.O.C.	9.86	9.78	9.78	-0.81	10.05
1	513	NR Pottery, N.O.C.	6.86	6.92	6.92	0.87	7.11
1	535	NR Glass Or Glassware Mfg.	5.72	5.75	5.75	0.52	5.91
1	536	NR Glass Products Mfg.	10.89	11.36	11.36	4.32	11.67
1	544	Employment Contractor - Temporary Staff - Manufacturing or Light Industrial Operations N.O.C.	12.94	13.01	13.01	0.54	13.36
1	551	Chemical Mfg., N.O.C.	2.73	2.69	2.69	-1.47	2.76
1	553	Gases - Mfg.	7.61	7.62	7.62	0.13	7.83
1	555	Drug or Medicine Mfg.	1.92	1.91	1.91	-0.52	1.96
1	563	Paint Mfg.	2.86	2.84	2.84	-0.70	2.92
1	571	Soap Mfg.	5.27	5.35	5.35	1.52	5.50
1	573	NR Fertilizer Mfg.	7.97	8.25	8.25	3.51	8.47
1	581	Oil Refining	2.92	2.86	2.86	-2.05	2.94
1	587	NR Employment Contractor - Temporary Paint or Colors Mfg. Staff	2.86	3.51	2.84	-0.70	2.92
2	601	Road or Street Construction: Paving or Repaving	15.29	14.58	14.58	-4.64	16.01
2	602	NR Road or Street Construction: Subsurface work	8.81	8.27	8.27	-6.13	9.08
2	603	NR Sewer Construction	12.55	11.87	11.87	-5.42	12.96
2	605	NR Railroad Construction	13.00	12.81	12.81	-1.46	13.96
2	607	NR Drilling	10.84	9.52	9.52	-12.18	10.28
2	608	Flat Cement Work	8.83	8.27	8.27	-6.34	9.35
2	609	Excavation	8.30	7.87	7.87	-5.18	8.51
2	611	NR Pile Driving	16.11	16.04	16.04	-0.43	17.47
2	615	NR Tunneling	17.74	17.08	17.08	-3.72	18.64
2	617	NR Gas, Steam or Water Main Construction	8.07	7.10	7.10	-12.02	7.76
2	625	NR Conduit Construction	9.98	9.54	9.54	-4.41	10.33
2	643	NR Asbestos Contractor	19.77	19.58	19.58	-0.96	21.29
2	645	Wallboard Installation	10.93	10.51	10.51	-3.84	11.65
2	646	NR Furniture or Fixtures Installation	9.74	9.74	9.74	0.00	10.54
2	647	NR Insulation Work, N.O.C.	13.18	13.05	13.05	-0.99	14.09
2	648	Carpentry - Installation of Cabinet Work	9.00	8.53	8.53	-5.22	8.90
2	649	NR Ceiling Installation	5.39	5.50	5.50	2.04	6.10
2	651	Carpentry - Commercial Structures	9.91	9.38	9.38	-5.35	10.30
2	652	Carpentry - Residential	13.88	13.35	13.35	-3.82	14.02
2	653	Masonry	12.10	11.40	11.40	-5.79	11.99
2	654	Concrete Construction	9.80	9.06	9.06	-7.55	10.15
2	655	NR Iron Erection	24.30	23.51	23.51	-3.25	25.57
2	656	NR Electric Line Construction	12.44	11.93	11.93	-4.10	13.02
2	657	NR Rigging, N.O.C.	14.44	14.33	14.33	-0.76	15.64
2	658	NR Iron Erection or Installation - Non-Structural	15.72	15.67	15.67	-0.32	16.97
2	659	NR Roofing	30.85	30.31	30.31	-1.75	32.58
2	660	Alarm Or Sound System - Installation or Repair	3.95	3.72	3.72	-5.82	3.82

DELAWARE COMPENSATION RATING BUREAU, INC.
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2	661	Electrical Wiring - Within Buildings	4.78	4.69	4.69	-1.88	5.21
2	662	NR Appliance - Electrical - Service or Repair	8.73	9.01	9.01	3.21	9.26
2	663	Plumbing	6.70	6.28	6.28	-6.27	6.78
2	664	Heating, Ventilating or Air Conditioning Contractor	7.93	7.63	7.63	-3.78	8.83
2	665	Painting	13.71	12.76	12.76	-6.93	13.55
2	666	NR Plate Glass Installation	11.54	11.69	11.69	1.30	12.66
2	667	NR Paper Hanging	3.33	3.31	3.31	-0.60	3.60
2	668	NR Tile, Stone, Mosaic or Terrazzo Work	10.29	10.85	10.85	5.44	11.77
2	669	NR Plastering	11.91	11.78	11.78	-1.09	12.87
2	670	NR House Furnishing Installation N.O.C.	9.32	9.36	9.36	0.43	9.61
2	673	NR Advertising Signs Mfg., Erection or Repair	9.62	9.65	9.65	0.31	9.91
2	674	NR Swimming Pool Construction	8.50	8.56	8.56	0.71	9.34
2	675	Machinery or Equipment Erection or Repair	7.03	6.66	6.66	-5.26	7.00
2	676	NR Sheet Metal Installation	7.71	7.66	7.66	-0.65	8.38
2	677	Boiler Installation or Repair	5.83	5.37	5.37	-7.89	5.86
2	679	NR Advertising Company, Outdoor	14.27	14.15	14.15	-0.84	14.53
2	681	NR Canvas Goods Erection	9.32	9.36	9.36	0.43	9.61
2	682	NR Employment Contractor - Temporary Staff - Construction or Erection Operations	27.53	26.44	26.44	-3.96	27.16
2	691	NR Employment Contractor - Temporary Excavation Staff	8.30	9.38	7.87	-5.18	8.51
2	693	NR Employment Contractor - Temporary Commercial Structure Carpentry Staff	9.91	13.06	9.38	-5.35	10.30
2	695	NR Employment Contractor - Temporary Electrical Wiring (Within Buildings) Staff	4.78	6.30	4.69	-1.88	5.21
2	709	NR Tallymen And Checking Clerks	3.32	3.25	3.25	-2.11	3.34
2	716	NR Marina	4.66	4.62	4.62	-0.86	4.75
2	718	NR Boat Building Or Repair	5.03	4.96	4.96	-1.39	5.09
1	721	NR Railroad Operation, N.O.C.	19.96	20.28	20.28	1.60	20.83
1	744	NR Aircraft Mfg.	1.42	1.27	1.27	-10.56	1.30
1	751	NR Gas Utility	4.75	4.47	4.47	-5.89	4.59
1	752	NR Oil Or Gas Pipeline Operation	2.02	2.01	2.01	-0.50	2.06
1	753	Waterworks	7.45	7.44	7.44	-0.13	7.64
1	755	Electric Utilities	4.05	3.98	3.98	-1.73	4.09
1	757	Telecommunications Company	3.94	3.98	3.98	1.02	4.09
1	759	Cable Television Operations	9.24	9.99	9.99	8.12	10.26
1	0771	NR Non-Ratable Element - Class 4771	1.39	1.52	1.52	9.35	1.56
3	801	NR Stable	13.65	13.71	13.71	0.44	14.08
3	802	NR Mobile Crane Rental With Operators	11.95	11.04	11.04	-7.62	11.34
3	803	NR Taxicab Company	31.25	29.34	29.34	-6.11	30.14
3	804	School Transportation	5.44	5.18	5.18	-4.78	5.32
3	805	NR Milk Hauling - By Contractor	10.26	10.00	10.00	-2.53	10.27
3	806	NR Furniture Moving and/or Storage	17.30	17.08	17.08	-1.27	17.54
3	807	NR Ambulance Service - Salaried Employees	10.77	10.37	10.37	-3.71	10.65
3	808	Parcel Delivery	11.73	10.47	10.47	-10.74	10.75
3	809	Fuel Distribution - Retail or Wholesale	7.22	7.01	7.01	-2.91	7.20

**DELAWARE COMPENSATION RATING BUREAU, INC.
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3	811	Trucking, N.O.C.	13.00	12.41	12.41	-4.54	12.75
3	812	NR Mail Hauling Company	12.43	12.32	12.32	-0.88	12.66
3	813	Warehousing, Other than Furniture Moving or Storage	8.43	7.88	7.88	-6.52	8.09
3	814	Dealer In Mobile, Self-Propelled Equipment	6.68	6.10	6.10	-8.68	6.27
3	815	Automobile Service Center	5.02	4.89	4.89	-2.59	5.02
3	816	NR Automobile Filling Station	4.11	4.08	4.08	-0.73	4.19
3	817	Bus Operation	13.45	13.72	13.72	2.01	14.09
3	818	Automobile Dealer	2.86	2.77	2.77	-3.15	2.85
3	819	NR Mobile, Self-Propelled Equipment Salesperson	1.99	2.12	2.12	6.53	2.18
3	820	NR Automobile Auction	4.60	4.31	4.31	-6.30	4.43
3	821	Beverage Distributor, Wholesale	11.41	10.93	10.93	-4.21	11.23
3	825	NR Automobile Storage Garage or Parking Station or Lot	6.10	6.11	6.11	0.16	6.28
3	828	NR Paratransit Service	14.71	13.92	13.92	-5.37	14.30
3	855	Lumber and/or Building Material Dealer	9.68	9.10	9.10	-5.99	9.35
3	857	NR Metal Service Center (Ferrous or Nonferrous Metals)	10.44	9.68	9.68	-7.28	9.94
3	858	NR Ferrous Scrap Metal Dealer	13.09	12.46	12.46	-4.81	12.80
3	859	NR Nonferrous Scrap Metal Dealer	13.72	12.98	12.98	-5.39	13.33
3	860	NR Junk Dealer	15.02	14.15	14.15	-5.79	14.53
3	862	NR Recycling Center	13.26	12.60	12.60	-4.98	12.94
3	865	Poultry and/or Fish Dealer/Processor	5.03	4.46	4.46	-11.33	4.58
3	867	NR Employment Contractor - Temporary Warehousing Staff	8.43	10.28	7.88	-6.52	8.09
3	871	NR Employment Contractor - Temporary Furniture Store - Wholesale Staff	10.34	9.94	9.94	-3.87	10.21
3	877	NR Employment Contractor - Temporary Department Store Staff	4.77	4.78	4.46	-6.50	4.58
3	879	NR Employment Contractor - Temporary Packaging - Contract - Non-crating Staff	4.86	5.86	4.77	-1.85	4.90
3	880	Apartment House	10.47	10.33	10.33	-1.34	10.61
3	881	NR Employment Contractor - Temporary Hardware Store - Wholesale Staff	5.17	6.05	4.83	-6.58	4.96
3	882	NR Residential Interior Cleaning Services - By Contractor	11.27	10.63	10.63	-5.68	10.92
3	883	NR Employment Contractor - Temporary Retail Store, N.O.C. Staff	4.40	4.93	4.45	1.14	4.57
3	884	Health Or Exercise Club	1.52	1.44	1.44	-5.26	1.48
3	885	Plumbing Supplies Dealer Or Pipe Merchant	5.31	5.29	5.29	-0.38	5.43
3	886	NR Electrical Supplies Dealer	4.16	3.95	3.95	-5.05	4.06
3	887	Museum	2.04	1.88	1.88	-7.84	1.93
3	888	NR Homeowners Association	6.10	7.38	7.32	20.00	7.52
3	889	Employment Contractor - Temporary Clerical Staff	0.30	0.33	0.28	-6.67	0.29
3	890	NR Library - Public	0.95	0.89	0.89	-6.32	0.91
3	891	Pre-School (Child Care Or Early Education) Services	2.38	2.31	2.31	-2.94	2.37
3	895	NR Employment Contactor - Temporary College or School Staff	0.79	1.15	0.76	-3.80	0.78
3	896	NR Club, N.O.C.	3.33	3.10	3.10	-6.91	3.18
3	897	Fast Food Restaurant	3.49	3.27	3.27	-6.30	3.36
3	898	Caterer	7.00	6.63	6.63	-5.29	6.81
3	899	NR Bar, Nightclub	2.59	2.51	2.51	-3.09	2.58
3	903	NR Labor Union	0.67	0.60	0.60	-10.45	0.62

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3	904	NR	Investigative Agency	2.39	2.33	2.33	-2.51	2.39
3	905	NR	Architectural Consulting Firm	0.39	0.32	0.32	-17.95	0.33
3	907	NR	Fruit Or Vegetable Dealer - Wholesale	7.87	7.48	7.48	-4.96	7.68
3	0908		Domestic Workers - Inside - Occasional	354.87	323.42	323.42	-8.86	332.22
3	0909	NR	Domestic Workers - Outside - Occasional	147.39	139.43	139.43	-5.40	143.22
3	910	NR	Meat Dealer - Wholesale	9.96	9.38	9.38	-5.82	9.64
3	911		Grocery - Wholesale	7.22	6.51	6.51	-9.83	6.69
3	0912	NR	Domestic Workers - Outside	588.92	597.15	597.15	1.40	613.39
3	0913		Domestic Workers - Inside	796.25	757.52	757.52	-4.86	778.12
3	914		Department Store	4.77	4.46	4.46	-6.50	4.58
3	915	NR	Meat, Fish and/or Poultry Store - Retail	4.89	4.56	4.56	-6.75	4.68
3	916		Clothing Or Dry Goods Store - Wholesale or Retail	3.46	3.28	3.28	-5.20	3.37
3	917		Grocery - Retail	6.04	5.65	5.65	-6.46	5.80
3	918	NR	Bakery Shop - Retail	4.71	4.42	4.42	-6.16	4.54
3	919	NR	Florist Store - Retail or Wholesale	4.19	3.93	3.93	-6.21	4.04
3	920		Jewelry Store - Wholesale or Retail	1.16	1.09	1.09	-6.03	1.12
3	921	NR	Furniture Store - Wholesale	10.34	9.94	9.94	-3.87	10.21
3	922		Furniture Store - Retail	5.31	4.74	4.74	-10.73	4.87
3	923	NR	Packaging - Contract - Non-Crating	4.86	4.77	4.77	-1.85	4.90
3	924		Wholesale Store, N.O.C.	5.51	5.48	5.48	-0.54	5.63
3	925		Hardware Store - Retail	4.25	4.10	4.10	-3.53	4.21
3	926		Hardware Store - Wholesale	5.17	4.83	4.83	-6.58	4.96
3	927		Pharmacy - Retail	1.77	1.88	1.88	6.21	1.93
3	928		Retail Store, N.O.C.	4.40	4.45	4.45	1.14	4.57
3	929	NR	Employment Contractor - Temporary Staff - Mercantile Operations	6.52	6.26	6.26	-3.99	6.43
3	932		Copying Or Duplicating Service	1.37	1.28	1.28	-6.57	1.31
3	933	NR	Vending Or Coin-Operated Machine - Installation, Service or repair	8.15	7.66	7.66	-6.01	7.87
3	934		Automobile Parts And Accessory Store - Retail and/or Wholesale	4.90	4.66	4.66	-4.90	4.79
3	935	NR	Lumber and/or Building Material Dealer - Store Employees	2.52	2.34	2.34	-7.14	2.40
3	936		Broadcasting Station	0.67	0.57	0.57	-14.93	0.59
3	937		Employment Contractor - Temporary Staff - Heavy Service	15.08	13.63	13.63	-9.62	14.00
3	939	NR	Carnival - Traveling	10.13	9.66	9.66	-4.64	9.92
3	940	NR	Residential Care Facility for Individuals With Intellectual Disabilities	8.37	8.39	8.39	0.24	8.62
3	941		Social Rehabilitation Facility	4.89	4.96	4.96	1.43	5.09
3	942		Home Health Care - Professional Staff	4.29	4.01	4.01	-6.53	4.12
3	943		Home Health Care - Nonprofessional Staff	8.18	7.65	7.65	-6.48	7.86
3	944		Club - Country, Golf or Yachting	5.02	4.68	4.68	-6.77	4.81
3	945	NR	Hotel Restaurant	4.97	4.73	4.73	-4.83	4.86
3	946		Employment Contractor - Temporary Medical Staffing	5.41	5.04	5.04	-6.84	5.18
3	947	NR	Employment Contractor - Temporary Staff - Maintenance Or Service	9.39	9.02	9.02	-3.94	9.27
3	948		Mailing or Addressing Company	3.25	3.08	3.08	-5.23	3.16
3	949	NR	Employment Contractor - Temporary Marketing	1.25	1.06	1.06	-15.20	1.09

**DELAWARE COMPENSATION RATING BUREAU, INC.
SUMMARY OF 12/1/17 PROPOSED RESIDUAL MARKET RATES**

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed % Change</u>	<u>Proposed Rate Incl DCCPAP Post Surcharge</u>
3	951	Salesperson - Outside	0.83	0.79	0.79	-4.82	0.81
3	952	Office Machine Service or Repair	0.97	0.92	0.92	-5.15	0.95
3	953	Clerical Office	0.30	0.28	0.28	-6.67	0.29
3	954	Security Agency	5.11	4.78	4.78	-6.46	4.91
3	955	Engineering Consulting Firm	0.43	0.32	0.39	-9.30	0.40
3	956	Law Firm	0.26	0.27	0.27	3.85	0.28
3	957	Physician or Dentist	0.97	0.97	0.97	0.00	1.00
3	958	Rehabilitation Hospital	2.36	2.43	2.43	2.97	2.50
3	959	Veterinarian	2.76	2.63	2.63	-4.71	2.70
3	960	Nursing and Convalescent Home	6.11	5.97	5.97	-2.29	6.13
3	961	Hospital	1.41	1.34	1.34	-4.96	1.38
3	962	Accounting Or Financial Auditing Firm	0.25	0.23	0.25	0.00	0.26
3	963	Church	0.72	0.63	0.63	-12.50	0.65
3	964	Work Center	5.03	4.93	4.93	-1.99	5.06
3	965	College Or School, N.O.C.	0.79	0.76	0.76	-3.80	0.78
2	966	NR Television, Video, Audio or Radio Equipment Service Or Repair	4.36	4.61	4.61	5.73	4.74
3	967	Theaters	1.53	1.45	1.45	-5.23	1.49
3	968	NR Sports, Recreational Or Amusement Facility, indoor	2.28	2.14	2.14	-6.14	2.20
3	969	Amusement, Outdoor	7.33	6.76	6.76	-7.78	6.94
3	970	NR Athletic Team - Contact Sports	12.81	10.21	10.21	-20.30	10.49
3	971	Commercial Buildings	5.85	5.46	5.46	-6.67	5.61
3	973	Hotel, All Other Employees	5.29	5.08	5.08	-3.97	5.22
3	974	Retirement Or Life Care Community	5.19	5.06	5.06	-2.50	5.20
3	975	Restaurant, N.O.C.	2.64	2.58	2.58	-2.27	2.65
3	976	Community Center	2.55	2.61	2.61	2.35	2.68
3	977	Barber Shop, Beauty Parlor Or Hair Styling Salon	0.86	0.79	0.79	-8.14	0.81
3	978	NR Camps, Summer Or Winter, N.O.C.	4.52	4.50	4.50	-0.44	4.62
3	979	Residential Facility For The Elderly - Non-Medical	7.06	6.72	6.72	-4.82	6.90
3	980	City, Town, Village or County	6.58	6.16	6.16	-6.38	6.33
3	981	Casino Gambling	4.75	4.36	4.36	-8.21	4.48
3	983	NR Housing Authority	12.89	12.46	12.46	-3.34	12.80
3	984	Insurance Company	0.40	0.37	0.37	-7.50	0.38
3	985	Police or Firefighters, Salaried	7.27	6.77	6.77	-6.88	6.95
3	986	Shelter or Halfway House - Residential - Non-Medical	3.00	2.84	2.84	-5.33	2.92
3	988	Bank	0.33	0.31	0.31	-6.06	0.32
3	991	NR Athletic Team: Non-Contact Sports	12.81	10.21	10.21	-20.30	10.49
3	992	Sanitation Company	7.22	7.01	7.01	-2.91	7.20
3	995	Rubbish Or Garage Removal	13.28	12.49	12.49	-5.95	12.83
3	997	NR Undertakers	1.76	1.69	1.69	-3.98	1.74
3	999	NR Cemetery	8.34	8.05	8.05	-3.48	8.27
1	4771	NR Explosives Or Ammunition Mfg., N.O.C.	5.58	6.09	6.09	9.14	6.26
3	4777	Explosives Distributor	13.00	12.41	12.41	-4.54	12.75

**DELAWARE COMPENSATION RATING BUREAU, INC.
SUMMARY OF 12/1/17 PROPOSED RESIDUAL MARKET RATES**

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed % Change</u>	<u>Proposed Rate Incl DCCPAP Post Surcharge</u>
3	7405	NR Aircraft Operation - Scheduled and Supplemental Air Carriers	3.42	3.24	3.24	-5.26	3.33
3	7413	NR Aircraft Operation - Commuter Air Carriers	1.63	1.41	1.41	-13.50	1.45
3	7421	NR Aircraft Operation - Business	1.98	1.71	1.71	-13.64	1.76
3	7424	NR Aircraft Operation. N.O.C.	4.66	4.04	4.04	-13.30	4.15
3	7428	Airport Operation - Ground Crew	3.22	2.98	2.98	-7.45	3.06
3	7445	NR Non-Ratable Element - Class 7405	1.14	1.08	1.08	-5.26	1.11
3	7453	NR Non-Ratable Element - Class 7413	0.35	0.30	0.30	-14.29	0.31
3	9985	NR Supplemental Radiation Loading	A	A	A	0.00	A

DELAWARE COMPENSATION RATING BUREAU, INC.

Summary of Indicated and Proposed Residual Market Rates by Percentage Change

Exhibits 31a and 31b present current, indicated and proposed rates along with the proposed percentage change, all on a pre-surcharge basis. Also shown is the proposed post-surcharge rate.

Exhibit 31b presents this information sorted by percentage change.

DELAWARE COMPENSATION RATING BUREAU, INC.
SUMMARY OF 12/1/17 PROPOSED RESIDUAL MARKET RATES

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed % Change</u>	<u>Proposed Rate Incl DCCPAP Post Surcharge</u>
3	970	NR Athletic Team - Contact Sports	12.81	10.21	10.21	-20.30	10.49
3	991	NR Athletic Team: Non-Contact Sports	12.81	10.21	10.21	-20.30	10.49
3	905	NR Architectural Consulting Firm	0.39	0.32	0.32	-17.95	0.33
3	949	NR Employment Contractor - Temporary Marketing	1.25	1.06	1.06	-15.20	1.09
3	936	Broadcasting Station	0.67	0.57	0.57	-14.93	0.59
3	7453	NR Non-Ratable Element - Class 7413	0.35	0.30	0.30	-14.29	0.31
3	7421	NR Aircraft Operation - Business	1.98	1.71	1.71	-13.64	1.76
3	7413	NR Aircraft Operation - Commuter Air Carriers	1.63	1.41	1.41	-13.50	1.45
3	7424	NR Aircraft Operation. N.O.C.	4.66	4.04	4.04	-13.30	4.15
3	963	Church	0.72	0.63	0.63	-12.50	0.65
2	607	NR Drilling	10.84	9.52	9.52	-12.18	10.28
2	617	NR Gas, Steam or Water Main Construction	8.07	7.10	7.10	-12.02	7.76
3	865	Poultry and/or Fish Dealer/Processor	5.03	4.46	4.46	-11.33	4.58
3	808	Parcel Delivery	11.73	10.47	10.47	-10.74	10.75
3	922	Furniture Store - Retail	5.31	4.74	4.74	-10.73	4.87
1	744	NR Aircraft Mfg.	1.42	1.27	1.27	-10.56	1.30
3	903	NR Labor Union	0.67	0.60	0.60	-10.45	0.62
3	911	Grocery - Wholesale	7.22	6.51	6.51	-9.83	6.69
3	937	Employment Contractor - Temporary Staff - Heavy Service	15.08	13.63	13.63	-9.62	14.00
3	955	Engineering Consulting Firm	0.43	0.32	0.39	-9.30	0.40
1	416	NR Car Mfg. - Railroad	5.05	4.59	4.59	-9.11	4.71
3	0908	Domestic Workers - Inside - Occasional	354.87	323.42	323.42	-8.86	332.22
3	814	Dealer In Mobile, Self-Propelled Equipment	6.68	6.10	6.10	-8.68	6.27
3	981	Casino Gambling	4.75	4.36	4.36	-8.21	4.48
3	977	Barber Shop, Beauty Parlor Or Hair Styling Salon	0.86	0.79	0.79	-8.14	0.81
2	677	Boiler Installation or Repair	5.83	5.37	5.37	-7.89	5.86
3	887	Museum	2.04	1.88	1.88	-7.84	1.93
3	969	Amusement, Outdoor	7.33	6.76	6.76	-7.78	6.94
3	015	NR Logging Or Lumbering - Mechanized	26.43	24.39	24.39	-7.72	25.05
3	802	NR Mobile Crane Rental With Operators	11.95	11.04	11.04	-7.62	11.34
2	654	Concrete Construction	9.80	9.06	9.06	-7.55	10.15
3	984	Insurance Company	0.40	0.37	0.37	-7.50	0.38
3	7428	Airport Operation - Ground Crew	3.22	2.98	2.98	-7.45	3.06
3	857	NR Metal Service Center (Ferrous or Nonferrous Metals)	10.44	9.68	9.68	-7.28	9.94
3	935	NR Lumber and/or Building Material Dealer - Store Employees	2.52	2.34	2.34	-7.14	2.40
2	665	Painting	13.71	12.76	12.76	-6.93	13.55
3	896	NR Club, N.O.C.	3.33	3.10	3.10	-6.91	3.18
3	985	Police or Firefighters, Salaried	7.27	6.77	6.77	-6.88	6.95
3	946	Employment Contractor - Temporary Medical Staffing	5.41	5.04	5.04	-6.84	5.18
3	944	Club - Country, Golf or Yachting	5.02	4.68	4.68	-6.77	4.81
3	915	NR Meat, Fish and/or Poultry Store - Retail	4.89	4.56	4.56	-6.75	4.68
3	005	NR Tree Pruning	29.49	27.51	27.51	-6.71	28.26

**DELAWARE COMPENSATION RATING BUREAU, INC.
SUMMARY OF 12/1/17 PROPOSED RESIDUAL MARKET RATES**

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed % Change</u>	<u>Proposed Rate Incl DCCPAP Post Surcharge</u>
3	889	Employment Contractor - Temporary Clerical Staff	0.30	0.33	0.28	-6.67	0.29
3	953	Clerical Office	0.30	0.28	0.28	-6.67	0.29
3	971	Commercial Buildings	5.85	5.46	5.46	-6.67	5.61
3	881	NR Employment Contractor - Temporary Hardware Store - Wholesale Staff	5.17	6.05	4.83	-6.58	4.96
3	926	Hardware Store - Wholesale	5.17	4.83	4.83	-6.58	4.96
3	932	Copying Or Duplicating Service	1.37	1.28	1.28	-6.57	1.31
3	942	Home Health Care - Professional Staff	4.29	4.01	4.01	-6.53	4.12
3	813	Warehousing, Other than Furniture Moving or Storage	8.43	7.88	7.88	-6.52	8.09
3	867	NR Employment Contractor - Temporary Warehousing Staff	8.43	10.28	7.88	-6.52	8.09
3	877	NR Employment Contractor - Temporary Department Store Staff	4.77	4.78	4.46	-6.50	4.58
3	914	Department Store	4.77	4.46	4.46	-6.50	4.58
3	943	Home Health Care - Nonprofessional Staff	8.18	7.65	7.65	-6.48	7.86
3	917	Grocery - Retail	6.04	5.65	5.65	-6.46	5.80
3	954	Security Agency	5.11	4.78	4.78	-6.46	4.91
3	0012	Landscape Contractor	7.67	7.18	7.18	-6.39	7.38
3	980	City, Town, Village or County	6.58	6.16	6.16	-6.38	6.33
3	0034	Animal Raising	6.12	5.73	5.73	-6.37	5.89
2	608	Flat Cement Work	8.83	8.27	8.27	-6.34	9.35
3	890	NR Library - Public	0.95	0.89	0.89	-6.32	0.91
3	820	NR Automobile Auction	4.60	4.31	4.31	-6.30	4.43
3	897	Fast Food Restaurant	3.49	3.27	3.27	-6.30	3.36
2	663	Plumbing	6.70	6.28	6.28	-6.27	6.78
3	919	NR Florist Store - Retail or Wholesale	4.19	3.93	3.93	-6.21	4.04
3	918	NR Bakery Shop - Retail	4.71	4.42	4.42	-6.16	4.54
3	968	NR Sports, Recreational Or Amusement Facility, indoor	2.28	2.14	2.14	-6.14	2.20
2	602	NR Road or Street Construction: Subsurface work	8.81	8.27	8.27	-6.13	9.08
3	803	NR Taxicab Company	31.25	29.34	29.34	-6.11	30.14
3	988	Bank	0.33	0.31	0.31	-6.06	0.32
3	920	Jewelry Store - Wholesale or Retail	1.16	1.09	1.09	-6.03	1.12
3	933	NR Vending Or Coin-Operated Machine - Installation, Service or repair	8.15	7.66	7.66	-6.01	7.87
3	855	Lumber and/or Building Material Dealer	9.68	9.10	9.10	-5.99	9.35
3	995	Rubbish Or Garage Removal	13.28	12.49	12.49	-5.95	12.83
3	0083	NR Livestock Farm	8.42	7.92	7.92	-5.94	8.14
1	751	NR Gas Utility	4.75	4.47	4.47	-5.89	4.59
2	660	Alarm Or Sound System - Installation or Repair	3.95	3.72	3.72	-5.82	3.82
3	910	NR Meat Dealer - Wholesale	9.96	9.38	9.38	-5.82	9.64
3	009	NR Logging Or Lumbering, N.O.C.	43.50	40.98	40.98	-5.79	42.09
2	653	Masonry	12.10	11.40	11.40	-5.79	11.99
3	860	NR Junk Dealer	15.02	14.15	14.15	-5.79	14.53
3	882	NR Residential Interior Cleaning Services - By Contractor	11.27	10.63	10.63	-5.68	10.92
3	0011	NR Flower Raising	6.15	5.81	5.81	-5.53	5.97
1	406	NR Rolling Mill - Ferrous Metals	9.97	9.42	9.42	-5.52	9.68

NR refers to classes that are Non-Reviewed

DELAWARE COMPENSATION RATING BUREAU, INC.
SUMMARY OF 12/1/17 PROPOSED RESIDUAL MARKET RATES

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed % Change</u>	<u>Proposed Rate Incl DCCPAP Post Surcharge</u>	
2	603	NR	Sewer Construction	12.55	11.87	11.87	-5.42	12.96
3	0909	NR	Domestic Workers - Outside - Occasional	147.39	139.43	139.43	-5.40	143.22
3	859	NR	Nonferrous Scrap Metal Dealer	13.72	12.98	12.98	-5.39	13.33
3	828	NR	Paratransit Service	14.71	13.92	13.92	-5.37	14.30
2	651		Carpentry - Commercial Structures	9.91	9.38	9.38	-5.35	10.30
2	693	NR	Employment Contractor - Temporary Commercial Structure Carpentry Staff	9.91	13.06	9.38	-5.35	10.30
3	986		Shelter or Halfway House - Residential - Non-Medical	3.00	2.84	2.84	-5.33	2.92
3	898		Caterer	7.00	6.63	6.63	-5.29	6.81
2	675		Machinery or Equipment Erection or Repair	7.03	6.66	6.66	-5.26	7.00
3	884		Health Or Exercise Club	1.52	1.44	1.44	-5.26	1.48
3	7405	NR	Aircraft Operation - Scheduled and Supplemental Air Carriers	3.42	3.24	3.24	-5.26	3.33
3	7445	NR	Non-Ratable Element - Class 7405	1.14	1.08	1.08	-5.26	1.11
3	948		Mailing or Addressing Company	3.25	3.08	3.08	-5.23	3.16
3	967		Theaters	1.53	1.45	1.45	-5.23	1.49
2	648		Carpentry - Installation of Cabinet Work	9.00	8.53	8.53	-5.22	8.90
3	916		Clothing Or Dry Goods Store - Wholesale or Retail	3.46	3.28	3.28	-5.20	3.37
2	609		Excavation	8.30	7.87	7.87	-5.18	8.51
2	691	NR	Employment Contractor - Temporary Excavation Staff	8.30	9.38	7.87	-5.18	8.51
3	952		Office Machine Service or Repair	0.97	0.92	0.92	-5.15	0.95
3	886	NR	Electrical Supplies Dealer	4.16	3.95	3.95	-5.05	4.06
3	0013	NR	Nursery	7.56	7.18	7.18	-5.03	7.38
3	862	NR	Recycling Center	13.26	12.60	12.60	-4.98	12.94
3	907	NR	Fruit Or Vegetable Dealer - Wholesale	7.87	7.48	7.48	-4.96	7.68
3	961		Hospital	1.41	1.34	1.34	-4.96	1.38
3	934		Automobile Parts And Accessory Store - Retail and/or Wholesale	4.90	4.66	4.66	-4.90	4.79
3	0913		Domestic Workers - Inside	796.25	757.52	757.52	-4.86	778.12
3	945	NR	Hotel Restaurant	4.97	4.73	4.73	-4.83	4.86
3	951		Salesperson - Outside	0.83	0.79	0.79	-4.82	0.81
3	979		Residential Facility For The Elderly - Non-Medical	7.06	6.72	6.72	-4.82	6.90
3	858	NR	Ferrous Scrap Metal Dealer	13.09	12.46	12.46	-4.81	12.80
3	804		School Transportation	5.44	5.18	5.18	-4.78	5.32
3	959		Veterinarian	2.76	2.63	2.63	-4.71	2.70
2	601		Road or Street Construction: Paving or Repaving	15.29	14.58	14.58	-4.64	16.01
3	939	NR	Carnival - Traveling	10.13	9.66	9.66	-4.64	9.92
1	445	NR	Hardware Mfg., N.O.C.	6.50	6.20	6.20	-4.62	6.37
1	411	NR	Steel Fabricating	12.60	12.02	12.02	-4.60	12.35
3	811		Trucking, N.O.C.	13.00	12.41	12.41	-4.54	12.75
3	4777		Explosives Distributor	13.00	12.41	12.41	-4.54	12.75
3	0016	NR	Orchard	5.08	4.85	4.85	-4.53	4.98
1	305	NR	Carpentry Shop	9.99	9.54	9.54	-4.50	9.80
1	489	NR	Dental Laboratory	3.16	3.02	3.02	-4.43	3.10
2	625	NR	Conduit Construction	9.98	9.54	9.54	-4.41	10.33

NR refers to classes that are Non-Reviewed

**DELAWARE COMPENSATION RATING BUREAU, INC.
SUMMARY OF 12/1/17 PROPOSED RESIDUAL MARKET RATES**

<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed % Change</u>	<u>Proposed Rate Incl DCCPAP Post Surcharge</u>
1	506	NR Powder Metal Products Mfg.	4.14	3.96	3.96	-4.35	4.07
3	0036	NR Dairy Farm	6.99	6.69	6.69	-4.29	6.87
3	821	Beverage Distributor, Wholesale	11.41	10.93	10.93	-4.21	11.23
2	656	NR Electric Line Construction	12.44	11.93	11.93	-4.10	13.02
3	929	NR Employment Contractor - Temporary Staff - Mercantile Operations	6.52	6.26	6.26	-3.99	6.43
3	997	NR Undertakers	1.76	1.69	1.69	-3.98	1.74
3	973	Hotel, All Other Employees	5.29	5.08	5.08	-3.97	5.22
2	682	NR Employment Contractor - Temporary Staff - Construction or Erection Operations	27.53	26.44	26.44	-3.96	27.16
3	947	NR Employment Contractor - Temporary Staff - Maintenance Or Service	9.39	9.02	9.02	-3.94	9.27
3	871	NR Employment Contractor - Temporary Furniture Store - Wholesale Staff	10.34	9.94	9.94	-3.87	10.21
3	921	NR Furniture Store - Wholesale	10.34	9.94	9.94	-3.87	10.21
2	645	Wallboard Installation	10.93	10.51	10.51	-3.84	11.65
2	652	Carpentry - Residential	13.88	13.35	13.35	-3.82	14.02
3	895	NR Employment Contactor - Temporary College or School Staff	0.79	1.15	0.76	-3.80	0.78
3	965	College Or School, N.O.C.	0.79	0.76	0.76	-3.80	0.78
2	664	Heating, Ventilating or Air Conditioning Contractor	7.93	7.63	7.63	-3.78	8.83
2	615	NR Tunneling	17.74	17.08	17.08	-3.72	18.64
3	807	NR Ambulance Service - Salaried Employees	10.77	10.37	10.37	-3.71	10.65
3	925	Hardware Store - Retail	4.25	4.10	4.10	-3.53	4.21
3	999	NR Cemetery	8.34	8.05	8.05	-3.48	8.27
1	227	Oilcloth Mfg.	4.65	4.49	4.49	-3.44	4.61
3	983	NR Housing Authority	12.89	12.46	12.46	-3.34	12.80
2	655	NR Iron Erection	24.30	23.51	23.51	-3.25	25.57
3	818	Automobile Dealer	2.86	2.77	2.77	-3.15	2.85
3	899	NR Bar, Nightclub	2.59	2.51	2.51	-3.09	2.58
1	459	NR Eyelet Mfg.	2.27	2.20	2.20	-3.08	2.26
1	446	NR Precision Machined Parts Mfg., N.O.C.	3.34	3.24	3.24	-2.99	3.33
3	891	Pre-School (Child Care Or Early Education) Services	2.38	2.31	2.31	-2.94	2.37
3	809	Fuel Distribution - Retail or Wholesale	7.22	7.01	7.01	-2.91	7.20
3	992	Sanitation Company	7.22	7.01	7.01	-2.91	7.20
1	311	NR Cabinet Works	6.29	6.11	6.11	-2.86	6.28
1	221	NR Plastic Articles Mfg., Injection Molding	4.94	4.80	4.80	-2.83	4.93
1	275	NR Employment Contractor - Temporary Plastics Articles Mfg. - Injection Molding Staff	4.94	5.80	4.80	-2.83	4.93
3	007	NR Farm Machinery Operation	9.07	8.83	8.83	-2.65	9.07
1	486	NR Incandescent Light Bulb Or Electronic Tube Mfg.	3.47	3.38	3.38	-2.59	3.47
3	815	Automobile Service Center	5.02	4.89	4.89	-2.59	5.02
3	805	NR Milk Hauling - By Contractor	10.26	10.00	10.00	-2.53	10.27
3	904	NR Investigative Agency	2.39	2.33	2.33	-2.51	2.39
3	974	Retirement Or Life Care Community	5.19	5.06	5.06	-2.50	5.20
3	960	Nursing and Convalescent Home	6.11	5.97	5.97	-2.29	6.13
3	975	Restaurant, N.O.C.	2.64	2.58	2.58	-2.27	2.65
2	709	NR Tallymen And Checking Clerks	3.32	3.25	3.25	-2.11	3.34

NR refers to classes that are Non-Reviewed

DELAWARE COMPENSATION RATING BUREAU, INC.
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<u>Ind Grp</u>	<u>Class Code</u>	<u>Class Description</u>	<u>Current Rate Pre DCCPAP Pre Surcharge</u>	<u>Indicated Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed Rate Pre DCCPAP Pre Surcharge</u>	<u>Proposed % Change</u>	<u>Proposed Rate Incl DCCPAP Post Surcharge</u>
1	581	Oil Refining	2.92	2.86	2.86	-2.05	2.94
3	964	Work Center	5.03	4.93	4.93	-1.99	5.06
1	475	Battery Mfg.	5.68	5.57	5.57	-1.94	5.72
1	499	NR Employment Contractor - Temporary Battery Mfg. Staff	5.68	6.25	5.57	-1.94	5.72
1	458	NR Jewelry Mfg.	4.14	4.06	4.06	-1.93	4.17
2	661	Electrical Wiring - Within Buildings	4.78	4.69	4.69	-1.88	5.21
2	695	NR Employment Contractor - Temporary Electrical Wiring (Within Buildings) Staff	4.78	6.30	4.69	-1.88	5.21
3	879	NR Employment Contractor - Temporary Packaging - Contract - Non-crating Staff	4.86	5.86	4.77	-1.85	4.90
3	923	NR Packaging - Contract - Non-Crating	4.86	4.77	4.77	-1.85	4.90
1	457	NR Wire Goods Mfg.	7.29	7.16	7.16	-1.78	7.35
2	659	NR Roofing	30.85	30.31	30.31	-1.75	32.58
1	755	Electric Utilities	4.05	3.98	3.98	-1.73	4.09
1	108	NR Brewery	7.69	7.56	7.56	-1.69	7.77
1	472	NR Electronic Component Mfg., N.O.C.	2.43	2.39	2.39	-1.65	2.46
1	497	NR Employment Contractor - Temporary Electronic Component Mfg. Staff	2.43	2.89	2.39	-1.65	2.46
1	263	NR Paper Coating/Finishing - By Contractor	4.72	4.65	4.65	-1.48	4.78
1	119	NR Meat Products Mfg., N.O.C.	8.15	8.03	8.03	-1.47	8.25
1	551	Chemical Mfg., N.O.C.	2.73	2.69	2.69	-1.47	2.76
2	605	NR Railroad Construction	13.00	12.81	12.81	-1.46	13.96
1	327	NR Furniture Upholstering, Shop	6.95	6.85	6.85	-1.44	7.04
2	718	NR Boat Building Or Repair	5.03	4.96	4.96	-1.39	5.09
3	880	Apartment House	10.47	10.33	10.33	-1.34	10.61
1	132	Spinning Or Weaving	3.07	3.03	3.03	-1.30	3.11
3	806	NR Furniture Moving and/or Storage	17.30	17.08	17.08	-1.27	17.54
1	404	NR Steel Mfg.	6.72	6.64	6.64	-1.19	6.82
1	429	NR Die Casting Mfg.	9.29	9.18	9.18	-1.18	9.43
1	402	NR Smelting Or Galvanizing	9.41	9.30	9.30	-1.17	9.55
1	435	NR Spring Mfg. - Hot Wound	8.84	8.74	8.74	-1.13	8.98
3	0006	NR Field Crop or Vegetable Farm	7.29	7.21	7.21	-1.10	7.41
2	669	NR Plastering	11.91	11.78	11.78	-1.09	12.87
2	647	NR Insulation Work, N.O.C.	13.18	13.05	13.05	-0.99	14.09
2	643	NR Asbestos Contractor	19.77	19.58	19.58	-0.96	21.29
2	055	NR Sand Excavation	7.45	7.38	7.38	-0.94	7.58
1	163	Textile Products Mfg., N.O.C.	8.55	8.47	8.47	-0.94	8.70
3	812	NR Mail Hauling Company	12.43	12.32	12.32	-0.88	12.66
2	716	NR Marina	4.66	4.62	4.62	-0.86	4.75
2	679	NR Advertising Company, Outdoor	14.27	14.15	14.15	-0.84	14.53
1	512	NR Brick Mfg., N.O.C.	9.86	9.78	9.78	-0.81	10.05
2	657	NR Rigging, N.O.C.	14.44	14.33	14.33	-0.76	15.64
3	816	NR Automobile Filling Station	4.11	4.08	4.08	-0.73	4.19
1	563	Paint Mfg.	2.86	2.84	2.84	-0.70	2.92
1	587	NR Employment Contractor - Temporary Paint or Colors Mfg. Staff	2.86	3.51	2.84	-0.70	2.92

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1	477	NR	Electric Motor Mfg. Or Repair	4.39	4.36	4.36	-0.68	4.48
1	488		Electronic Measuring Or Analytical Instrument Mfg.	1.47	1.46	1.46	-0.68	1.50
2	676	NR	Sheet Metal Installation	7.71	7.66	7.66	-0.65	8.38
2	667	NR	Paper Hanging	3.33	3.31	3.31	-0.60	3.60
1	104		Food Products Mfg., N.O.C.	7.06	7.02	7.02	-0.57	7.21
1	185	NR	Employment Contract - Temporary Food Sundries Mfg., N.O.C. Staff	7.06	8.80	7.02	-0.57	7.21
3	924		Wholesale Store, N.O.C.	5.51	5.48	5.48	-0.54	5.63
1	225	NR	Rubber Goods Mfg.	5.66	5.63	5.63	-0.53	5.78
1	555		Drug or Medicine Mfg.	1.92	1.91	1.91	-0.52	1.96
1	0175	NR	Supplemental Loading For Class 512	1.97	1.96	1.96	-0.51	2.01
1	752	NR	Oil Or Gas Pipeline Operation	2.02	2.01	2.01	-0.50	2.06
1	413		Iron Works - Shop	13.42	13.36	13.36	-0.45	13.72
3	978	NR	Camps, Summer Or Winter, N.O.C.	4.52	4.50	4.50	-0.44	4.62
2	611	NR	Pile Driving	16.11	16.04	16.04	-0.43	17.47
1	222		Plastic Articles Mfg., N.O.C.	7.47	7.44	7.44	-0.40	7.64
1	276	NR	Employment Contractor - Temporary Plastic Articles Mfg. N.O.C. Staff	7.47	8.01	7.44	-0.40	7.64
3	885		Plumbing Supplies Dealer Or Pipe Merchant	5.31	5.29	5.29	-0.38	5.43
1	441	NR	Tool Mfg., N.O.C.	2.75	2.74	2.74	-0.36	2.81
1	485	NR	Communications, Search, Detection Or Signal Processing Equipment Mfg.	2.79	2.78	2.78	-0.36	2.86
1	261	NR	Corrugated Paper And/Or Corrugated Products Mfg.	5.87	5.85	5.85	-0.34	6.01
1	454		Sheet Metal Products Fabrication, N.O.C., Shop Only	11.70	11.66	11.66	-0.34	11.98
2	658	NR	Iron Erection or Installation - Non-Structural	15.72	15.67	15.67	-0.32	16.97
1	407		Tube Mfg.	7.26	7.24	7.24	-0.28	7.44
1	451	NR	Automobile Body Mfg.	6.93	6.92	6.92	-0.14	7.11
1	495	NR	Employment Contractor - Temporary Auto Body Mfg. Staff	6.93	8.45	6.92	-0.14	7.11
1	753		Waterworks	7.45	7.44	7.44	-0.13	7.64
1	114	NR	Rendering Works	14.11	14.10	14.10	-0.07	14.48
1	161	NR	Apparel Mfg.	4.12	4.12	4.12	0.00	4.23
1	0176	NR	Supplemental Loading For Class 513	0.69	0.69	0.69	0.00	0.71
1	191	NR	Employment Contractor - Temporary Apparel Mfg. Staff	4.12	5.06	4.12	0.00	4.23
1	309	NR	Woodenware Mfg., N.O.C.	6.02	6.02	6.02	0.00	6.18
1	449	NR	Electroplating	4.69	4.69	4.69	0.00	4.82
1	464	NR	Machinery Mfg., N.O.C.	6.06	6.06	6.06	0.00	6.22
2	646	NR	Furniture or Fixtures Installation	9.74	9.74	9.74	0.00	10.54
3	957		Physician or Dentist	0.97	0.97	0.97	0.00	1.00
3	962		Accounting Or Financial Auditing Firm	0.25	0.23	0.25	0.00	0.26
3	9985	NR	Supplemental Radiation Loading	A	A	A	0.00	A
1	553		Gases - Mfg.	7.61	7.62	7.62	0.13	7.83
3	825	NR	Automobile Storage Garage or Parking Station or Lot	6.10	6.11	6.11	0.16	6.28
1	507	NR	Graphite Products Mfg.	4.89	4.90	4.90	0.20	5.03
3	940	NR	Residential Care Facility for Individuals With Intellectual Disabilities	8.37	8.39	8.39	0.24	8.62
1	134	NR	Knit Goods Mfg.	7.07	7.09	7.09	0.28	7.28

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2	673	NR Advertising Signs Mfg., Erection or Repair	9.62	9.65	9.65	0.31	9.91
2	059	NR Mineral Milling	8.42	8.45	8.45	0.36	8.68
1	447	NR Nonferrous Metal Foundry	10.05	10.09	10.09	0.40	10.36
2	670	NR House Furnishing Installation N.O.C.	9.32	9.36	9.36	0.43	9.61
2	681	NR Canvas Goods Erection	9.32	9.36	9.36	0.43	9.61
3	801	NR Stable	13.65	13.71	13.71	0.44	14.08
1	535	NR Glass Or Glassware Mfg.	5.72	5.75	5.75	0.52	5.91
1	431	NR Forging	11.30	11.36	11.36	0.53	11.67
1	544	Employment Contractor - Temporary Staff - Manufacturing or Light Industrial Operations N.O.C.	12.94	13.01	13.01	0.54	13.36
1	112	Beverage Mfg., N.O.C.	20.32	20.44	20.44	0.59	21.00
1	461	Machine Shop	7.30	7.35	7.35	0.68	7.55
2	674	NR Swimming Pool Construction	8.50	8.56	8.56	0.71	9.34
1	513	NR Pottery, N.O.C.	6.86	6.92	6.92	0.87	7.11
1	285	NR Printing - Sheet Fed Press	5.51	5.56	5.56	0.91	5.71
1	509	NR Asbestos Goods Mfg.	11.76	11.88	11.88	1.02	12.20
1	757	Telecommunications Company	3.94	3.98	3.98	1.02	4.09
1	265	NR Stationery Products Mfg.	5.68	5.74	5.74	1.06	5.90
3	883	NR Employment Contractor - Temporary Retail Store, N.O.C. Staff	4.40	4.93	4.45	1.14	4.57
3	928	Retail Store, N.O.C.	4.40	4.45	4.45	1.14	4.57
1	110	NR Ice Cream Mfg.	6.43	6.51	6.51	1.24	6.69
1	427	NR Malleable Iron Foundry	8.02	8.12	8.12	1.25	8.34
1	425	NR Iron Foundry, N.O.C.	15.52	15.72	15.72	1.29	16.15
1	465	NR Conveyor or Hoisting Systems Mfg.	6.92	7.01	7.01	1.30	7.20
2	666	NR Plate Glass Installation	11.54	11.69	11.69	1.30	12.66
3	0912	NR Domestic Workers - Outside	588.92	597.15	597.15	1.40	613.39
3	941	Social Rehabilitation Facility	4.89	4.96	4.96	1.43	5.09
1	571	Soap Mfg.	5.27	5.35	5.35	1.52	5.50
1	319	NR Furniture Assembly	8.31	8.44	8.44	1.56	8.67
1	721	NR Railroad Operation, N.O.C.	19.96	20.28	20.28	1.60	20.83
1	135	NR Hosiery Mfg.	5.58	5.67	5.67	1.61	5.82
1	301	NR Sawmill	11.49	11.68	11.68	1.65	12.00
1	259	Paper Products Mfg., N.O.C.	4.59	4.67	4.67	1.74	4.80
1	109	NR Dairy Products Mfg.	8.95	9.11	9.11	1.79	9.36
1	487	NR Surgical Or Optical Instrument Mfg.	2.23	2.27	2.27	1.79	2.33
1	106	NR Processed Meat Products Mfg.	11.62	11.83	11.83	1.81	12.15
1	282	NR Newspaper Printing	12.66	12.89	12.89	1.82	13.24
1	502	NR Plaster Statuary Mfg.	7.16	7.29	7.29	1.82	7.49
1	511	NR Concrete Products Mfg.	11.73	11.95	11.95	1.88	12.28
1	306	NR Wood Turned Products Mfg.	8.36	8.52	8.52	1.91	8.75
1	101	NR Grain Milling	6.51	6.64	6.64	2.00	6.82
3	817	Bus Operation	13.45	13.72	13.72	2.01	14.09
1	141	Laundry, N.O.C.	9.85	10.05	10.05	2.03	10.32

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2	649	NR	Ceiling Installation	5.39	5.50	5.50	2.04	6.10
1	130	NR	Textile Waste Mfg.	11.10	11.33	11.33	2.07	11.64
1	433	NR	Tool Mfg. - Forged	6.25	6.39	6.39	2.24	6.56
3	976		Community Center	2.55	2.61	2.61	2.35	2.68
1	403	NR	Rolling, Drawing Or Extruding Nonferrous Metals	5.27	5.40	5.40	2.47	5.55
1	491	NR	Employment Contractor - Temporary Rolling, Drawing or Extruding Nonferrous Metals Staff	5.27	6.55	5.40	2.47	5.55
1	257	NR	Box Mfg. - Paper	5.49	5.63	5.63	2.55	5.78
1	139	NR	Dyeing	8.61	8.84	8.84	2.67	9.08
1	113	NR	Preserving Or Canning Of Food	4.85	4.98	4.98	2.68	5.12
1	201	NR	Tanning	8.46	8.69	8.69	2.72	8.93
1	476	NR	Industrial Control Systems Manufacture/Assembly	2.85	2.93	2.93	2.81	3.01
1	107	NR	Candy Mfg.	5.31	5.46	5.46	2.82	5.61
1	187	NR	Employment Contractor - Temporary Candy Mfg. Staff	5.31	6.66	5.46	2.82	5.61
1	471	NR	Printed Circuit Board Assembly - By Contractor	2.10	2.16	2.16	2.86	2.22
3	958		Rehabilitation Hospital	2.36	2.43	2.43	2.97	2.50
1	166	NR	Canvas or Burlap Products Mfg.	6.06	6.25	6.25	3.14	6.42
1	467	NR	Ball Bearing Mfg.	8.49	8.76	8.76	3.18	9.00
2	662	NR	Appliance - Electrical - Service or Repair	8.73	9.01	9.01	3.21	9.26
1	415	NR	Fabricated Plate Work	6.83	7.05	7.05	3.22	7.24
1	205	NR	Leather Goods Mfg.	6.19	6.39	6.39	3.23	6.56
1	573	NR	Fertilizer Mfg.	7.97	8.25	8.25	3.51	8.47
1	463	NR	Automobile Mfg.	5.61	5.81	5.81	3.57	5.97
3	0008	NR	Mushroom Raising	6.32	6.55	6.55	3.64	6.73
1	136	NR	Embroidery Mfg.	5.36	5.56	5.56	3.73	5.71
1	483	NR	Office Machine Mfg.	2.93	3.04	3.04	3.75	3.12
3	956		Law Firm	0.26	0.27	0.27	3.85	0.28
1	281	NR	Printing, N.O.C.	4.49	4.68	4.68	4.23	4.81
1	297	NR	Employment Contractor - Temporary Printing Class	4.49	5.86	4.68	4.23	4.81
1	142	NR	Dry Cleaning Plant	4.45	4.64	4.64	4.27	4.77
1	536	NR	Glass Products Mfg.	10.89	11.36	11.36	4.32	11.67
1	255	NR	Paper Mfg.	5.36	5.60	5.60	4.48	5.75
1	421	NR	Steel Foundry	11.59	12.12	12.12	4.57	12.45
1	456		Metal Furniture Mfg.	9.15	9.60	9.60	4.92	9.86
1	204	NR	Shoe Mfg.	5.25	5.53	5.53	5.33	5.68
2	668	NR	Tile, Stone, Mosaic or Terrazzo Work	10.29	10.85	10.85	5.44	11.77
2	966	NR	Television, Video, Audio or Radio Equipment Service Or Repair	4.36	4.61	4.61	5.73	4.74
1	323	NR	Furniture Mfg. - Wood	7.64	8.08	8.08	5.76	8.30
3	927		Pharmacy - Retail	1.77	1.88	1.88	6.21	1.93
1	115	NR	Tobacco Products Mfg.	4.14	4.40	4.40	6.28	4.52
1	165	NR	Mattress Mfg.	10.54	11.22	11.22	6.45	11.53
3	819	NR	Mobile, Self-Propelled Equipment Salesperson	1.99	2.12	2.12	6.53	2.18
1	105	NR	Bakery, Wholesale	6.88	7.39	7.39	7.41	7.59

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1	501	NR	Cement Mfg.	6.45	6.93	6.93	7.44	7.12
1	759		Cable Television Operations	9.24	9.99	9.99	8.12	10.26
1	473	NR	Electrical Apparatus Mfg., N.O.C.	4.18	4.52	4.52	8.13	4.64
1	4771	NR	Explosives Or Ammunition Mfg., N.O.C.	5.58	6.09	6.09	9.14	6.26
1	0771	NR	Non-Ratable Element - Class 4771	1.39	1.52	1.52	9.35	1.56
1	474	NR	Electric Power Or Electric Transmission Equipment Mfg.	3.31	3.64	3.64	9.97	3.74
1	111	NR	Slaughter - Wholesale	9.62	11.34	11.34	17.88	11.65
3	888	NR	Homeowners Association	6.10	7.38	7.32	20.00	7.52

**STATE OF DELAWARE - DEPARTMENT OF INSURANCE
PERSONAL & COMMERCIAL FILING STATE SPECIFICS**

Company NAIC #: _____ N/A

Company Reference #: _____ 1701

1. Does this filing result in any restriction of coverage? Yes No

2. If yes, where is such restriction explained in the filing? _____

3. Where is any broadening of coverage explained? N/A

4. State the estimated effect of #1 as percent of premiums (attach separate sheet if more space is needed). N/A

5. State the classes or types of risk which will be affected by filed changes in rules, forms or rating plans if such changes are substantially greater than the effect stated in #4.

N/A

6. Statewide Percent Change

Earned Exposures	Earned Premiums	Percent Change
		-5.73% Residual Market
		-3.00% Voluntary Market

7. Indicate the classes and/or territories for which the filed rates would produce increases 15% or more above the average effect stated under #6 above.

See classes in bold and boxed on Schedule II attached.

8. Show dates and the statewide average rate level changes that resulted from rate revisions effective during the 60-month period prior to the date of this filing, for the categories to which this filing applies.

Statement of Compliance

Pursuant to the requirements of 18 Del. C., Section 2528, and subject to the penalties found in 18 Del. C., Section 106, I certify that the information stated above and in the attachments consisting of _____ pages is correct and complete to my best knowledge and belief and fully conforms to all applicable laws, regulations, and requirements of the State of Delaware.

William V. Taylor

Print Name

William V. Taylor

Signature

President

Title (Must be a Company Officer)

10/10/2017

Date

Property & Casualty Transmittal Document

Reset Form

1. Reserved for Insurance Dept. Use Only

2. Insurance Department Use only	
a. Date the filing is received:	
b. Analyst:	
c. Disposition:	
d. Date of disposition of the filing:	
e. Effective date of filing:	
New Business	
Renewal Business	
f. State Filing #:	
g. SERFF Filing #:	
h. Subject Codes	

3. Group Name	Group NAIC #
Delaware Compensation Rating Bureau, Inc.	N/A

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Delaware Compensation Rating Bureau, Inc.	Delaware	N/A		

5. Company Tracking Number	1701
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
William V. Taylor DCRB, Inc.	President	(215) 320-4413	(215) 320-4557	wtaylor@dcrb.com
Duane Morris Plaza Building - Suite 1500 30 South 17th Street Philadelphia PA 19103				

7. Signature of authorized filer	William V. Taylor
8. Please print name of authorized filer	William V. Taylor

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	16.0 Workers Compensation
10. Sub-Type of Insurance (Sub-TOI)	16.0004 Standard WC
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	N/A
12. Company Program Title (Marketing title)	N/A
13. Filing Type	<input checked="" type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: December 1, 2017 Renewal: December 1, 2017
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	N/A
17. Reference Organization # & Title	N/A
18. Company's Date of Filing	August 4, 2017
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking # 1701

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

Annual Residual Market Rate and Voluntary Loss Cost filing for Workers Compensation Insurance, filed by the Authorized Advisory Organization (DCRB).

[View Complete Filing Description](#)

22. Filing Fees (Filer must provide check # and fee amount if applicable)
[If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: N/A Previously Submitted

Amount: \$100.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	1701
2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	N/A
<input type="checkbox"/> Rate Increase <input checked="" type="checkbox"/> Rate Decrease <input type="checkbox"/> Rate Neutral (0%)		

3. Filing Method (Prior Approval, File & Use, Flex Band, etc.)							
4a. Rate Change by Company (As Proposed)							
Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required) ***
DCRB *	-5.73%	-4.01%	R.M. **	2,071		+17.91%	-22.81%
	-3.00%	-1.01%	V.M. **	23,581		+21.58%	-19.21%
4b. Rate Change by Company (As Accepted) For State Use Only							
Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

5. Overall Rate Information (Complete for Multiple Company Filings only)			
		COMPANY USE	STATE USE
5a	Overall percentage rate indication (when applicable)	-5.73% R.M.; -3.00% V.M.	
5b	Overall percentage rate impact for this filing	-4.01% R.M. ; -1.01% V.M.	
5c	Effect of Rate Filing – Written premium change for this program		
5d	Effect of Rate Filing – Number of policyholders affected	25,652	

6.	Overall percentage of last rate revision	0.00% R.M. ; 0.00% V.M.
7.	Effective Date of last rate revision	December 1, 2016
8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	Prior Approval

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
	01	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
	02	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	
	03	<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	

* Delaware Compensation Rating Bureau, Inc.
 ** R.M. denotes Residual Market, V.M. is Voluntary Market
 *** Classifications 9740 and 9741 were not updated

Schedule I

History of Changes in DCRB Overall Residual Market Rate and Voluntary Market Loss Cost Levels

Effective Date	<u>Average Collectible Change</u>		<u>Average Manual Change</u>	
	Residual Market Rates	Voluntary Market Loss Cost	Residual Market Rates	Voluntary Market Loss Cost
December 1, 2017	-5.73%	-3.00%	-4.01%	-1.01%
December 1, 2016	0.00%	0.00%	1.99%	2.22%
December 1, 2015	7.09%	7.20%	11.60%	12.28%
December 1, 2014	-9.70%	-11.50%	-6.93%	-9.42%
December 1, 2013	11.40%	14.00%	12.94%	15.48%
December 1, 2012	26.06%	21.66%	25.07%	20.17%

History of DCRB Residual Market Rates and Percentage Changes											
Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012
5	28.26	-6.70%	30.29	0.93%	30.01	11.35%	26.95	-7.39%	29.10	13.72%	25.59
6	7.41	-1.07%	7.49	5.64%	7.09	14.91%	6.17	-6.37%	6.59	12.27%	5.87
7	9.07	-2.68%	9.32	3.56%	9.00	12.64%	7.99	-7.74%	8.66	11.74%	7.75
8	6.73	3.70%	6.49	11.70%	5.81	24.95%	4.65	4.03%	4.47	23.82%	3.61
9	42.09	-5.80%	44.68	1.22%	44.14	11.07%	39.74	-8.66%	43.51	11.79%	38.92
11	5.97	-5.54%	6.32	2.27%	6.18	12.98%	5.47	-7.76%	5.93	13.60%	5.22
12	7.38	-6.35%	7.88	4.37%	7.55	15.98%	6.51	-5.79%	6.91	13.46%	6.09
13	7.38	-5.02%	7.77	1.04%	7.69	10.81%	6.94	-8.80%	7.61	11.75%	6.81
15	25.05	-7.73%	27.15	-0.29%	27.23	9.62%	24.84	-9.41%	27.42	10.48%	24.82
16	4.98	-4.60%	5.22	0.97%	5.17	9.77%	4.71	-10.46%	5.26	9.36%	4.81
34	5.89	-6.36%	6.29	2.61%	6.13	5.15%	5.83	-12.46%	6.66	7.25%	6.21
36	6.87	-4.32%	7.18	1.56%	7.07	11.87%	6.32	-8.54%	6.91	10.38%	6.26
55	7.58	-0.92%	7.65	1.32%	7.55	10.70%	6.82	-6.96%	7.33	10.39%	6.64
59	8.68	0.35%	8.65	3.22%	8.38	11.58%	7.51	-5.42%	7.94	14.08%	6.96
83	8.14	-5.90%	8.65	1.29%	8.54	11.78%	7.64	-8.50%	8.35	10.89%	7.53
101	6.82	1.94%	6.69	0.60%	6.65	10.65%	6.01	-6.39%	6.42	20.45%	5.33
104	7.21	-0.55%	7.25	0.00%	7.25	10.18%	6.58	-2.08%	6.72	17.48%	5.72
105	7.59	7.36%	7.07	3.51%	6.83	11.78%	6.11	-5.27%	6.45	13.76%	5.67
106	12.15	1.76%	11.94	1.70%	11.74	14.54%	10.25	0.89%	10.16	23.75%	8.21
107	5.61	2.94%	5.45	2.83%	5.30	12.77%	4.70	-2.08%	4.80	19.40%	4.02
108	7.77	-1.65%	7.90	-0.63%	7.95	10.88%	7.17	-2.98%	7.39	18.62%	6.23
109	9.36	1.85%	9.19	0.88%	9.11	12.61%	8.09	-2.18%	8.27	16.15%	7.12
110	6.69	1.36%	6.60	0.92%	6.54	11.41%	5.87	-3.61%	6.09	16.89%	5.21
111	11.65	17.91%	9.88	17.34%	8.42	26.24%	6.67	4.38%	6.39	17.25%	5.45
112	21.00	0.62%	20.87	1.90%	20.48	11.67%	18.34	0.05%	18.33	23.60%	14.83
113	5.12	2.81%	4.98	2.68%	4.85	12.53%	4.31	-4.01%	4.49	15.13%	3.90
114	14.48	-0.07%	14.49	-0.55%	14.57	10.21%	13.22	-4.69%	13.87	15.97%	11.96
115	4.52	6.35%	4.25	4.94%	4.05	15.38%	3.51	-1.40%	3.56	17.88%	3.02
119	8.25	-1.43%	8.37	-2.11%	8.55	8.78%	7.86	-5.87%	8.35	13.30%	7.37
130	11.64	2.11%	11.40	2.06%	11.17	13.17%	9.87	-2.18%	10.09	19.13%	8.47
132	3.11	-1.27%	3.15	0.00%	3.15	10.14%	2.86	-4.67%	3.00	14.94%	2.61
134	7.28	0.28%	7.26	0.28%	7.24	12.77%	6.42	-2.13%	6.56	20.37%	5.45
135	5.82	1.57%	5.73	0.88%	5.68	11.81%	5.08	-3.05%	5.24	18.28%	4.43
136	5.71	3.63%	5.51	2.42%	5.38	13.03%	4.76	-2.26%	4.87	18.49%	4.11
139	9.08	2.71%	8.84	1.26%	8.73	12.36%	7.77	-2.63%	7.98	18.57%	6.73
141	10.32	1.98%	10.12	3.37%	9.79	11.63%	8.77	-1.57%	8.91	20.24%	7.41

History of DCRB Residual Market Rates and Percentage Changes											
Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012
142	4.77	4.38%	4.57	3.39%	4.42	15.40%	3.83	-0.78%	3.86	17.68%	3.28
161	4.23	0.00%	4.23	-1.40%	4.29	10.00%	3.90	-4.65%	4.09	14.57%	3.57
163	8.70	-0.91%	8.78	2.45%	8.57	16.12%	7.38	0.41%	7.35	21.49%	6.05
165	11.53	6.46%	10.83	5.76%	10.24	16.23%	8.81	-0.11%	8.82	20.82%	7.30
166	6.42	3.22%	6.22	2.64%	6.06	12.85%	5.37	-2.72%	5.52	18.45%	4.66
175	2.01	-0.50%	2.02	-1.46%	2.05	9.63%	1.87	-4.59%	1.96	15.98%	1.69
176	0.71	0.00%	0.71	1.43%	0.70	12.90%	0.62	0.00%	0.62	19.23%	0.52
185	7.21	-0.55%	7.25	0.00%	7.25	10.18%	6.58	-2.08%	6.72	17.48%	5.72
187	5.61	2.94%	5.45	2.83%	5.30	12.77%	4.70	-2.08%	4.80	19.40%	4.02
191	4.23	0.00%	4.23	-1.40%	4.29	10.00%	3.90	-4.65%	4.09	14.57%	3.57
201	8.93	2.76%	8.69	2.48%	8.48	12.77%	7.52	-2.08%	7.68	19.25%	6.44
204	5.68	5.38%	5.39	3.65%	5.20	13.04%	4.60	-2.75%	4.73	17.37%	4.03
205	6.56	3.14%	6.36	3.41%	6.15	14.74%	5.36	-1.47%	5.44	19.30%	4.56
221	4.93	-2.76%	5.07	-4.34%	5.30	17.26%	4.52	-5.04%	4.76	13.88%	4.18
222	7.64	-0.39%	7.67	1.72%	7.54	10.23%	6.84	-4.20%	7.14	14.42%	6.24
225	5.78	-0.52%	5.81	-2.02%	5.93	8.81%	5.45	-5.87%	5.79	13.98%	5.08
227	4.61	-3.56%	4.78	-2.25%	4.89	6.07%	4.61	-6.87%	4.95	10.74%	4.47
255	5.75	4.36%	5.51	4.75%	5.26	15.60%	4.55	-1.52%	4.62	15.79%	3.99
257	5.78	2.48%	5.64	2.73%	5.49	13.43%	4.84	-2.81%	4.98	14.48%	4.35
259	4.80	1.91%	4.71	1.95%	4.62	12.41%	4.11	-2.61%	4.22	15.93%	3.64
261	6.01	-0.33%	6.03	-1.47%	6.12	8.32%	5.65	-7.53%	6.11	11.70%	5.47
263	4.78	-1.44%	4.85	-2.02%	4.95	7.38%	4.61	-8.17%	5.02	11.31%	4.51
265	5.90	1.20%	5.83	0.52%	5.80	10.90%	5.23	-4.39%	5.47	15.40%	4.74
275	4.93	-2.76%	5.07	-4.34%	5.30	17.26%	4.52	-5.04%	4.76	13.88%	4.18
276	7.64	-0.39%	7.67	1.72%	7.54	10.23%	6.84	-4.20%	7.14	14.42%	6.24
281	4.81	4.34%	4.61	0.22%	4.60	10.84%	4.15	-3.26%	4.29	17.86%	3.64
282	13.24	1.85%	13.00	3.67%	12.54	17.31%	10.69	4.29%	10.25	25.31%	8.18
285	5.71	0.88%	5.66	1.80%	5.56	13.93%	4.88	-1.01%	4.93	19.37%	4.13
297	4.81	4.34%	4.61	0.22%	4.60	10.84%	4.15	-3.26%	4.29	17.86%	3.64
301	12.00	1.69%	11.80	1.72%	11.60	13.39%	10.23	-2.01%	10.44	17.44%	8.89
305	9.80	-4.48%	10.26	-6.98%	11.03	0.91%	10.93	-15.40%	12.92	19.30%	10.83
306	8.75	1.86%	8.59	2.02%	8.42	13.32%	7.43	-1.20%	7.52	19.55%	6.29
309	6.18	0.00%	6.18	0.65%	6.14	11.23%	5.52	-3.66%	5.73	17.18%	4.89
311	6.28	-2.79%	6.46	-5.14%	6.81	2.10%	6.67	-14.71%	7.82	19.03%	6.57
319	8.67	1.52%	8.54	0.71%	8.48	10.27%	7.69	-5.30%	8.12	13.09%	7.18
323	8.30	5.73%	7.85	7.83%	7.28	22.15%	5.96	5.86%	5.63	26.80%	4.44

History of DCRB Residual Market Rates and Percentage Changes											
Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012
327	7.04	-1.40%	7.14	-0.42%	7.17	12.56%	6.37	-2.30%	6.52	19.20%	5.47
402	9.55	-1.24%	9.67	-1.73%	9.84	9.58%	8.98	-4.06%	9.36	16.27%	8.05
403	5.55	2.59%	5.41	-0.55%	5.44	9.24%	4.98	-4.96%	5.24	14.91%	4.56
404	6.82	-1.16%	6.90	-4.17%	7.20	5.57%	6.82	-7.84%	7.40	11.61%	6.63
406	9.68	-5.47%	10.24	-6.31%	10.93	14.81%	9.52	1.06%	9.42	21.08%	7.78
407	7.44	-0.27%	7.46	-0.40%	7.49	10.47%	6.78	-2.45%	6.95	16.61%	5.96
411	12.35	-4.56%	12.94	-7.04%	13.92	-1.00%	14.06	-17.29%	17.00	18.80%	14.31
413	13.72	-0.51%	13.79	1.55%	13.58	12.42%	12.08	-1.23%	12.23	19.78%	10.21
415	7.24	3.13%	7.02	4.00%	6.75	13.64%	5.94	-3.41%	6.15	16.92%	5.26
416	4.71	-9.25%	5.19	-12.33%	5.92	-6.18%	6.31	-18.89%	7.78	-0.26%	7.80
421	12.45	4.53%	11.91	1.97%	11.68	11.03%	10.52	-4.45%	11.01	16.63%	9.44
425	16.15	1.32%	15.94	1.01%	15.78	11.84%	14.11	-2.76%	14.51	18.35%	12.26
427	8.34	1.21%	8.24	1.48%	8.12	13.73%	7.14	-1.65%	7.26	19.41%	6.08
429	9.43	-1.15%	9.54	-0.42%	9.58	12.05%	8.55	-2.73%	8.79	17.99%	7.45
431	11.67	0.52%	11.61	-0.17%	11.63	9.41%	10.63	-4.92%	11.18	16.82%	9.57
433	6.56	2.18%	6.42	0.78%	6.37	10.02%	5.79	-5.85%	6.15	14.95%	5.35
435	8.98	-1.10%	9.08	-0.87%	9.16	10.36%	8.30	-3.82%	8.63	18.06%	7.31
441	2.81	-0.35%	2.82	-0.70%	2.84	9.65%	2.59	-3.72%	2.69	19.03%	2.26
445	6.37	-4.64%	6.68	-4.43%	6.99	5.43%	6.63	-9.30%	7.31	7.66%	6.79
446	3.33	-2.92%	3.43	-2.00%	3.50	9.38%	3.20	-5.60%	3.39	16.10%	2.92
447	10.36	0.39%	10.32	1.38%	10.18	12.99%	9.01	-1.74%	9.17	20.03%	7.64
449	4.82	0.00%	4.82	-3.21%	4.98	6.87%	4.66	-7.54%	5.04	12.50%	4.48
451	7.11	-0.14%	7.12	-1.25%	7.21	8.91%	6.62	-4.34%	6.92	16.69%	5.93
454	11.98	-0.33%	12.02	1.26%	11.87	10.73%	10.72	-1.20%	10.85	17.42%	9.24
456	9.86	4.89%	9.40	6.82%	8.80	21.88%	7.22	3.74%	6.96	21.68%	5.72
457	7.35	-1.87%	7.49	-3.10%	7.73	6.77%	7.24	-8.59%	7.92	9.09%	7.26
458	4.17	-1.88%	4.25	-2.07%	4.34	8.50%	4.00	-6.10%	4.26	15.45%	3.69
459	2.26	-3.00%	2.33	-3.32%	2.41	6.64%	2.26	-7.00%	2.43	16.27%	2.09
461	7.55	0.67%	7.50	2.04%	7.35	13.08%	6.50	-1.22%	6.58	18.13%	5.57
463	5.97	3.65%	5.76	4.16%	5.53	17.41%	4.71	3.29%	4.56	23.58%	3.69
464	6.22	0.00%	6.22	0.65%	6.18	10.95%	5.57	-3.63%	5.78	17.48%	4.92
465	7.20	1.27%	7.11	1.28%	7.02	13.23%	6.20	-0.96%	6.26	22.75%	5.10
467	9.00	3.21%	8.72	3.81%	8.40	16.50%	7.21	1.69%	7.09	23.09%	5.76
471	2.22	2.78%	2.16	-0.46%	2.17	9.60%	1.98	-5.71%	2.10	14.13%	1.84
472	2.46	-1.60%	2.50	-3.47%	2.59	4.44%	2.48	-11.74%	2.81	3.31%	2.72
473	4.64	8.16%	4.29	4.63%	4.10	10.51%	3.71	-4.87%	3.90	16.77%	3.34

History of DCRB Residual Market Rates and Percentage Changes

Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012
474	3.74	10.00%	3.40	12.96%	3.01	33.78%	2.25	18.42%	1.90	41.79%	1.34
475	5.72	-1.89%	5.83	-0.34%	5.85	10.80%	5.28	-3.12%	5.45	17.46%	4.64
476	3.01	2.73%	2.93	3.53%	2.83	15.04%	2.46	0.41%	2.45	19.51%	2.05
477	4.48	-0.67%	4.51	-0.66%	4.54	9.66%	4.14	-4.83%	4.35	15.38%	3.77
483	3.12	3.65%	3.01	4.51%	2.88	15.20%	2.50	0.40%	2.49	21.46%	2.05
485	2.86	-0.35%	2.87	0.70%	2.85	14.00%	2.50	0.00%	2.50	19.05%	2.10
486	3.47	-2.53%	3.56	-3.00%	3.67	7.94%	3.40	-5.56%	3.60	16.88%	3.08
487	2.33	1.75%	2.29	2.23%	2.24	13.71%	1.97	-2.96%	2.03	14.04%	1.78
488	1.50	-0.66%	1.51	-0.66%	1.52	8.57%	1.40	-4.76%	1.47	13.08%	1.30
489	3.10	-4.62%	3.25	-4.41%	3.40	7.26%	3.17	-4.52%	3.32	19.00%	2.79
491	5.55	2.59%	5.41	-0.55%	5.44	9.24%	4.98	-4.96%	5.24	14.91%	4.56
495	7.11	-0.14%	7.12	-1.25%	7.21	8.91%	6.62	-4.34%	6.92	16.69%	5.93
497	2.46	-1.60%	2.50	-3.47%	2.59	4.44%	2.48	-11.74%	2.81	3.31%	2.72
499	5.72	-1.89%	5.83	-0.34%	5.85	10.80%	5.28	-3.12%	5.45	17.46%	4.64
501	7.12	7.39%	6.63	5.57%	6.28	16.73%	5.38	-0.37%	5.40	17.90%	4.58
502	7.49	1.90%	7.35	1.66%	7.23	12.97%	6.40	-2.59%	6.57	17.95%	5.57
506	4.07	-4.24%	4.25	-6.59%	4.55	0.44%	4.53	-16.27%	5.41	27.29%	4.25
507	5.03	0.20%	5.02	-0.99%	5.07	8.57%	4.67	-7.16%	5.03	12.03%	4.49
509	12.20	0.99%	12.08	0.25%	12.05	10.86%	10.87	-4.23%	11.35	15.35%	9.84
511	12.28	1.91%	12.05	1.77%	11.84	12.87%	10.49	-4.03%	10.93	14.93%	9.51
512	10.05	-0.79%	10.13	-0.98%	10.23	9.41%	9.35	-4.69%	9.81	16.37%	8.43
513	7.11	0.85%	7.05	1.44%	6.95	13.01%	6.15	-1.44%	6.24	20.23%	5.19
535	5.91	0.51%	5.88	-0.34%	5.90	10.28%	5.35	-4.80%	5.62	16.36%	4.83
536	11.67	4.29%	11.19	4.29%	10.73	14.51%	9.37	-1.47%	9.51	18.73%	8.01
544	13.36	0.53%	13.29	2.31%	12.99	12.18%	11.58	-1.36%	11.74	18.11%	9.94
551	2.76	-1.43%	2.80	-1.75%	2.85	8.78%	2.62	-10.88%	2.94	17.13%	2.51
553	7.83	0.13%	7.82	1.03%	7.74	11.21%	6.96	-1.97%	7.10	16.39%	6.10
555	1.96	-0.51%	1.97	1.03%	1.95	15.38%	1.69	0.60%	1.68	16.67%	1.44
563	2.92	-0.68%	2.94	0.34%	2.93	9.74%	2.67	-4.30%	2.79	13.88%	2.45
571	5.50	1.66%	5.41	0.93%	5.36	11.20%	4.82	-2.03%	4.92	19.13%	4.13
573	8.47	3.42%	8.19	3.54%	7.91	14.80%	6.89	-1.71%	7.01	18.21%	5.93
581	2.94	-2.00%	3.00	-3.54%	3.11	6.51%	2.92	-5.50%	3.09	10.36%	2.80
587	2.92	-0.68%	2.94	0.34%	2.93	9.74%	2.67	-4.30%	2.79	13.88%	2.45
601	16.01	-5.21%	16.89	-2.14%	17.26	8.35%	15.93	-5.80%	16.91	12.58%	15.02
602	9.08	-7.25%	9.79	-3.45%	10.14	5.85%	9.58	-9.02%	10.53	10.15%	9.56
603	12.96	-6.83%	13.91	-5.57%	14.73	1.59%	14.50	-18.40%	17.77	12.11%	15.85

History of DCRB Residual Market Rates and Percentage Changes											
Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012
605	13.96	-2.04%	14.25	2.15%	13.95	13.69%	12.27	-3.84%	12.76	11.93%	11.40
607	10.28	-12.51%	11.75	-7.77%	12.74	4.77%	12.16	-8.30%	13.26	9.23%	12.14
608	9.35	-4.88%	9.83	-5.48%	10.40	10.40%	9.42	-4.46%	9.86	12.05%	8.80
609	8.51	-6.28%	9.08	2.14%	8.89	7.76%	8.25	-4.40%	8.63	12.08%	7.70
611	17.47	-0.80%	17.61	1.44%	17.36	11.64%	15.55	-6.83%	16.69	11.04%	15.03
615	18.64	-4.21%	19.46	-1.12%	19.68	8.91%	18.07	-7.19%	19.47	8.77%	17.90
617	7.76	-12.42%	8.86	-13.05%	10.19	8.75%	9.37	-15.43%	11.08	12.37%	9.86
625	10.33	-4.97%	10.87	-0.46%	10.92	9.97%	9.93	-5.52%	10.51	11.22%	9.45
643	21.29	-1.39%	21.59	2.13%	21.14	12.21%	18.84	-3.93%	19.61	13.48%	17.28
645	11.65	-4.35%	12.18	-3.33%	12.60	14.65%	10.99	-2.66%	11.29	11.67%	10.11
646	10.54	-0.19%	10.56	3.83%	10.17	13.89%	8.93	-4.18%	9.32	13.11%	8.24
647	14.09	-1.19%	14.26	2.00%	13.98	13.38%	12.33	-4.12%	12.86	12.71%	11.41
648	8.90	-5.52%	9.42	-0.42%	9.46	11.69%	8.47	-0.59%	8.52	14.82%	7.42
649	6.10	0.99%	6.04	2.20%	5.91	11.30%	5.31	-9.23%	5.85	3.54%	5.65
651	10.30	-4.28%	10.76	-2.00%	10.98	7.33%	10.23	-7.75%	11.09	11.68%	9.93
652	14.02	-4.17%	14.63	-0.75%	14.74	13.04%	13.04	-6.79%	13.99	12.28%	12.46
653	11.99	-8.82%	13.15	-1.57%	13.36	6.97%	12.49	-6.79%	13.40	16.22%	11.53
654	10.15	-6.80%	10.89	-1.71%	11.08	4.23%	10.63	-5.17%	11.21	11.32%	10.07
655	25.57	-3.94%	26.62	0.45%	26.50	9.37%	24.23	-6.63%	25.95	11.52%	23.27
656	13.02	-4.55%	13.64	-0.80%	13.75	11.34%	12.35	-5.65%	13.09	12.17%	11.67
657	15.64	-1.26%	15.84	2.00%	15.53	11.09%	13.98	-6.74%	14.99	9.42%	13.70
658	16.97	-0.64%	17.08	2.89%	16.60	14.80%	14.46	-3.98%	15.06	14.44%	13.16
659	32.58	-1.72%	33.15	1.10%	32.79	12.33%	29.19	-5.07%	30.75	15.13%	26.71
660	3.82	-5.91%	4.06	-0.98%	4.10	5.94%	3.87	-9.79%	4.29	10.00%	3.90
661	5.21	-2.80%	5.36	1.71%	5.27	15.82%	4.55	-6.19%	4.85	7.06%	4.53
662	9.26	3.23%	8.97	6.91%	8.39	15.88%	7.24	-3.60%	7.51	15.36%	6.51
663	6.78	-8.75%	7.43	3.19%	7.20	8.43%	6.64	-6.61%	7.11	7.73%	6.60
664	8.83	-3.71%	9.17	3.38%	8.87	15.49%	7.68	-0.13%	7.69	13.93%	6.75
665	13.55	-7.89%	14.71	-2.06%	15.02	6.83%	14.06	-5.89%	14.94	11.58%	13.39
666	12.66	0.88%	12.55	3.89%	12.08	14.07%	10.59	-3.64%	10.99	12.72%	9.75
667	3.60	-1.64%	3.66	2.81%	3.56	12.66%	3.16	-4.53%	3.31	10.70%	2.99
668	11.77	4.90%	11.22	7.68%	10.42	16.69%	8.93	-2.30%	9.14	14.25%	8.00
669	12.87	-1.45%	13.06	2.03%	12.80	11.99%	11.43	-5.93%	12.15	11.47%	10.90
670	9.61	0.42%	9.57	3.13%	9.28	11.94%	8.29	-5.90%	8.81	14.71%	7.68
673	9.91	0.30%	9.88	3.56%	9.54	11.97%	8.52	-5.96%	9.06	11.99%	8.09
674	9.34	0.21%	9.32	3.10%	9.04	13.14%	7.99	-5.22%	8.43	10.63%	7.62

History of DCRB Residual Market Rates and Percentage Changes											
Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012
675	7.00	-3.45%	7.25	-2.68%	7.45	11.36%	6.69	-4.15%	6.98	12.76%	6.19
676	8.38	-0.12%	8.39	0.36%	8.36	9.71%	7.62	-8.52%	8.33	5.18%	7.92
677	5.86	-7.72%	6.35	-3.50%	6.58	6.13%	6.20	-7.88%	6.73	9.08%	6.17
679	14.53	-0.89%	14.66	2.59%	14.29	11.29%	12.84	-6.48%	13.73	10.99%	12.37
681	9.61	0.42%	9.57	3.13%	9.28	11.94%	8.29	-5.90%	8.81	14.71%	7.68
682	27.16	-3.96%	28.28	-8.89%	31.04	11.86%	27.75	0.80%	27.53	28.23%	21.47
691	8.51	-6.28%	9.08	2.14%	8.89	7.76%	8.25	-4.40%	8.63	12.08%	7.70
693	10.30	-4.28%	10.76	-2.00%	10.98	7.33%	10.23	-7.75%	11.09	11.68%	9.93
695	5.21	-2.80%	5.36	1.71%	5.27	15.82%	4.55	-6.19%	4.85	7.06%	4.53
709	3.34	-2.05%	3.41	0.59%	3.39	9.71%	3.09	-7.21%	3.33	10.26%	3.02
716	4.75	-0.84%	4.79	1.70%	4.71	9.79%	4.29	-7.94%	4.66	9.39%	4.26
718	5.09	-1.55%	5.17	1.57%	5.09	10.41%	4.61	-7.24%	4.97	10.44%	4.50
721	20.83	1.61%	20.50	1.23%	20.25	12.13%	18.06	-3.06%	18.63	17.69%	15.83
744	1.30	-10.96%	1.46	-12.57%	1.67	-1.76%	1.70	-14.57%	1.99	2.58%	1.94
751	4.59	-5.94%	4.88	-3.94%	5.08	10.20%	4.61	-2.12%	4.71	19.85%	3.93
752	2.06	-0.48%	2.07	-2.36%	2.12	10.42%	1.92	-2.54%	1.97	21.60%	1.62
753	7.64	-0.13%	7.65	0.26%	7.63	10.42%	6.91	-1.85%	7.04	17.92%	5.97
755	4.09	-1.68%	4.16	-0.24%	4.17	11.50%	3.74	-1.32%	3.79	19.94%	3.16
757	4.09	0.99%	4.05	5.47%	3.84	17.07%	3.28	2.82%	3.19	27.60%	2.50
759	10.26	8.11%	9.49	10.48%	8.59	22.19%	7.03	4.77%	6.71	22.45%	5.48
771	1.56	9.09%	1.43	6.72%	1.34	14.53%	1.17	-3.31%	1.21	10.00%	1.10
801	14.08	0.43%	14.02	11.27%	12.60	15.07%	10.95	-4.62%	11.48	14.91%	9.99
802	11.34	-7.65%	12.28	-0.49%	12.34	9.20%	11.30	-9.74%	12.52		
803	30.14	-6.11%	32.10	1.58%	31.60	11.86%	28.25	-7.98%	30.70	12.66%	27.25
804	5.32	-4.83%	5.59	4.49%	5.35	12.16%	4.77	-5.92%	5.07	16.28%	4.36
805	10.27	-2.56%	10.54	5.19%	10.02	14.91%	8.72	-5.42%	9.22	15.83%	7.96
806	17.54	-1.29%	17.77	5.65%	16.82	15.36%	14.58	-5.45%	15.42	15.77%	13.32
807	10.65	-3.71%	11.06	3.17%	10.72	14.41%	9.37	-5.45%	9.91	16.59%	8.50
808	10.75	-10.79%	12.05	-3.68%	12.51	5.93%	11.81	-10.87%	13.25	8.87%	12.17
809	7.20	-2.96%	7.42	5.55%	7.03	10.71%	6.35	-7.57%	6.87	12.99%	6.08
811	12.75	-4.49%	13.35	3.57%	12.89	11.89%	11.52	-7.25%	12.42	11.59%	11.13
812	12.66	-0.86%	12.77	6.06%	12.04	15.99%	10.38	-4.86%	10.91	15.82%	9.42
813	8.09	-6.58%	8.66	2.49%	8.45	12.97%	7.48	-5.08%	7.88	12.89%	6.98
814	6.27	-8.60%	6.86	0.59%	6.82	10.89%	6.15	-9.02%	6.76	11.00%	6.09
815	5.02	-2.71%	5.16	6.61%	4.84	14.96%	4.21	-7.68%	4.56	11.76%	4.08
816	4.19	-0.71%	4.22	4.46%	4.04	13.48%	3.56	-8.01%	3.87	16.92%	3.31

History of DCRB Residual Market Rates and Percentage Changes											
Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012
817	14.09	1.95%	13.82	13.00%	12.23	16.81%	10.47	-7.67%	11.34	11.29%	10.19
818	2.85	-3.06%	2.94	1.03%	2.91	11.92%	2.60	-4.76%	2.73	16.67%	2.34
819	2.18	6.86%	2.04	13.33%	1.80	24.14%	1.45	2.84%	1.41	19.49%	1.18
820	4.43	-6.34%	4.73	-1.05%	4.78	8.39%	4.41	-10.18%	4.91	10.84%	4.43
821	11.23	-4.18%	11.72	5.49%	11.11	14.42%	9.71	-6.90%	10.43	13.25%	9.21
825	6.28	0.16%	6.27	6.81%	5.87	16.47%	5.04	-5.26%	5.32	14.41%	4.65
828	14.30	-5.36%	15.11	2.51%	14.74	14.09%	12.92	-3.94%	13.45	17.88%	11.41
855	9.35	-5.94%	9.94	3.33%	9.62	13.44%	8.48	-6.81%	9.10	9.51%	8.31
857	9.94	-7.28%	10.72	-0.65%	10.79	9.32%	9.87	-10.19%	10.99	8.92%	10.09
858	12.80	-4.83%	13.45	1.82%	13.21	11.29%	11.87	-8.55%	12.98	11.90%	11.60
859	13.33	-5.39%	14.09	0.71%	13.99	10.42%	12.67	-9.44%	13.99	10.94%	12.61
860	14.53	-5.83%	15.43	1.78%	15.16	12.05%	13.53	-7.33%	14.60	13.80%	12.83
862	12.94	-4.99%	13.62	1.19%	13.46	11.24%	12.10	-8.54%	13.23	11.74%	11.84
865	4.58	-11.41%	5.17	4.02%	4.97	28.76%	3.86	2.66%	3.76	24.09%	3.03
867	8.09	-6.58%	8.66	2.49%	8.45	12.97%	7.48	-5.08%	7.88	12.89%	6.98
871	10.21	-3.86%	10.62	4.73%	10.14	14.97%	8.82	-5.67%	9.35	3.31%	9.05
877	4.58	-6.53%	4.90	0.20%	4.89	12.41%	4.35	-8.03%	4.73	13.70%	4.16
879	4.90	-1.80%	4.99	4.83%	4.76	13.33%	4.20	-9.48%	4.64	9.95%	4.22
880	10.61	-1.30%	10.75	8.70%	9.89	18.59%	8.34	0.36%	8.31	19.05%	6.98
881	4.96	-6.59%	5.31	1.72%	5.22	12.50%	4.64	-7.20%	5.00	14.42%	4.37
882	10.92	-5.70%	11.58	0.61%	11.51	10.04%	10.46	-9.28%	11.53	10.87%	10.40
883	4.57	1.11%	4.52	2.73%	4.40	11.96%	3.93	-8.18%	4.28	14.75%	3.73
884	1.48	-5.13%	1.56	4.70%	1.49	16.41%	1.28	-5.88%	1.36	10.57%	1.23
885	5.43	-0.37%	5.45	2.25%	5.33	11.27%	4.79	-2.44%	4.91	10.34%	4.45
886	4.06	-4.92%	4.27	2.64%	4.16	12.74%	3.69	-7.52%	3.99	11.45%	3.58
887	1.93	-8.10%	2.10	1.94%	2.06	9.57%	1.88	-9.62%	2.08	12.43%	1.85
888 *	7.52										
889	0.29	-6.45%	0.31	-8.82%	0.34	3.03%	0.33	-10.81%	0.37	5.71%	0.35
890	0.91	-10.78%	1.02	4.08%	0.98	8.89%	0.90	-8.16%	0.98	11.36%	0.88
891	2.37	-7.06%	2.55	15.91%	2.20	19.57%	1.84	-5.64%	1.95	13.37%	1.72
895	0.78	-7.14%	0.84	3.70%	0.81	12.50%	0.72	-2.70%	0.74	12.12%	0.66
896	3.18	-9.66%	3.52	3.53%	3.40	10.03%	3.09	-9.91%	3.43	9.24%	3.14
897	3.36	-9.19%	3.70	6.02%	3.49	8.39%	3.22	-9.04%	3.54	11.67%	3.17
898	6.81	-8.59%	7.45	8.44%	6.87	13.37%	6.06	-6.05%	6.45	14.16%	5.65
899	2.58	-6.18%	2.75	7.00%	2.57	13.72%	2.26	-7.00%	2.43	10.96%	2.19
903	0.62	-15.07%	0.73	2.82%	0.71	9.23%	0.65	-15.58%	0.77	8.45%	0.71

History of DCRB Residual Market Rates and Percentage Changes											
Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012
904	2.39	-5.91%	2.54	5.83%	2.40	11.11%	2.16	-10.00%	2.40	8.11%	2.22
905	0.33	-21.43%	0.42	-12.50%	0.48	-9.43%	0.53	-23.19%	0.69		
907	7.68	-8.02%	8.35	3.86%	8.04	9.99%	7.31	-9.75%	8.10	10.05%	7.36
908	332.22	-11.84%	376.82	3.56%	363.87	8.84%	334.31	-2.39%	342.48	21.12%	282.77
909	143.22	-8.37%	156.31	5.65%	147.95	13.30%	130.58	-5.73%	138.51	17.09%	118.29
910	9.64	-8.80%	10.57	2.22%	10.34	7.71%	9.60	-11.44%	10.84	6.59%	10.17
911	6.69	-12.32%	7.63	1.87%	7.49	8.87%	6.88	-9.95%	7.64	9.93%	6.95
912	613.39	-1.80%	624.61	12.13%	557.03	18.74%	469.12	-2.54%	481.37	18.51%	406.17
913	778.12	-7.97%	845.50	6.34%	795.10	8.71%	731.41	-9.84%	811.20	15.74%	700.91
914	4.58	-9.49%	5.06	3.48%	4.89	12.41%	4.35	-8.03%	4.73	13.70%	4.16
915	4.68	-9.65%	5.18	3.81%	4.99	9.67%	4.55	-10.08%	5.06	8.82%	4.65
916	3.37	-8.17%	3.67	5.76%	3.47	16.84%	2.97	-1.66%	3.02	21.77%	2.48
917	5.80	-9.66%	6.42	7.00%	6.00	13.21%	5.30	-7.50%	5.73	11.48%	5.14
918	4.54	-9.20%	5.00	3.09%	4.85	10.73%	4.38	-7.79%	4.75	12.83%	4.21
919	4.04	-9.01%	4.44	5.46%	4.21	13.78%	3.70	-4.39%	3.87	14.84%	3.37
920	1.12	-8.94%	1.23	5.13%	1.17	13.59%	1.03	-2.83%	1.06	13.98%	0.93
921	10.21	-6.84%	10.96	8.09%	10.14	14.97%	8.82	-5.67%	9.35	14.44%	8.17
922	4.87	-13.50%	5.63	2.93%	5.47	9.62%	4.99	-8.61%	5.46	11.66%	4.89
923	4.90	-5.04%	5.16	8.40%	4.76	13.33%	4.20	-9.48%	4.64	9.95%	4.22
924	5.63	-4.41%	5.89	11.76%	5.27	13.58%	4.64	-4.92%	4.88	18.45%	4.12
925	4.21	-7.06%	4.53	10.49%	4.10	19.19%	3.44	-4.18%	3.59	15.81%	3.10
926	4.96	-9.65%	5.49	5.17%	5.22	12.50%	4.64	-7.20%	5.00	14.42%	4.37
927	1.93	2.66%	1.88	6.21%	1.77	12.03%	1.58	-8.14%	1.72	10.26%	1.56
928	4.57	-2.14%	4.67	6.14%	4.40	11.96%	3.93	-8.18%	4.28	14.75%	3.73
929	6.43	-6.68%	6.89	-6.26%	7.35	11.87%	6.57	0.92%	6.51	28.15%	5.08
932	1.31	-10.27%	1.46	6.57%	1.37	14.17%	1.20	-5.51%	1.27	11.40%	1.14
933	7.87	-9.02%	8.65	4.47%	8.28	11.89%	7.40	-6.92%	7.95	16.40%	6.83
934	4.79	-8.24%	5.22	8.75%	4.80	15.11%	4.17	-8.75%	4.57	12.01%	4.08
935	2.40	-10.11%	2.67	3.09%	2.59	9.75%	2.36	-9.92%	2.62	10.55%	2.37
936	0.59	-16.90%	0.71	-2.74%	0.73	7.35%	0.68	-8.11%	0.74	12.12%	0.66
937	14.00	-12.50%	16.00	2.11%	15.67	7.85%	14.53	-11.24%	16.37	7.56%	15.22
939	9.92	-7.64%	10.74	6.13%	10.12	13.84%	8.89	-5.22%	9.38	15.38%	8.13
940	8.62	-2.93%	8.88	11.84%	7.94	16.59%	6.81	-5.81%	7.23	12.97%	6.40
941	5.09	-2.49%	5.22	12.74%	4.63	14.60%	4.04	-6.05%	4.30	13.76%	3.78
942	4.12	-9.65%	4.56	9.62%	4.16	10.93%	3.75	-10.93%	4.21	11.97%	3.76
943	7.86	-8.92%	8.63	3.35%	8.35	8.30%	7.71	-10.97%	8.66	7.58%	8.05

History of DCRB Residual Market Rates and Percentage Changes											
Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012
944	4.81	-9.76%	5.33	6.39%	5.01	13.35%	4.42	-7.53%	4.78	11.68%	4.28
945	4.86	-7.60%	5.26	5.84%	4.97	13.47%	4.38	-5.40%	4.63	12.65%	4.11
946	5.18	-10.07%	5.76	6.27%	5.42	11.75%	4.85	-7.79%	5.26	10.50%	4.76
947	9.27	-6.55%	9.92	-6.33%	10.59	11.83%	9.47	0.85%	9.39	28.28%	7.32
948	3.16	-8.41%	3.45	16.16%	2.97	19.76%	2.48	-2.36%	2.54	17.59%	2.16
949	1.09	-18.05%	1.33	4.72%	1.27	8.55%	1.17	-10.69%	1.31	6.50%	1.23
951	0.81	-7.95%	0.88	11.39%	0.79	12.86%	0.70	-7.89%	0.76	22.58%	0.62
952	0.95	-7.77%	1.03	4.04%	0.99	7.61%	0.92	-16.36%	1.10	10.00%	1.00
953	0.29	-6.45%	0.31	-8.82%	0.34	3.03%	0.33	-10.81%	0.37	5.71%	0.35
954	4.91	-9.24%	5.41	3.24%	5.24	10.32%	4.75	-9.87%	5.27	13.58%	4.64
955	0.40	-13.04%	0.46	17.95%	0.39	-4.88%	0.41	-29.31%	0.58	-21.62%	0.74
956	0.28	0.00%	0.28	16.67%	0.24	20.00%	0.20	-9.09%	0.22	10.00%	0.20
957	1.00	-1.96%	1.02	-1.92%	1.04	23.81%	0.84	-4.55%	0.88	14.29%	0.77
958	2.50	-0.79%	2.52	13.00%	2.23	23.89%	1.80	-5.26%	1.90	11.76%	1.70
959	2.70	-8.16%	2.94	8.09%	2.72	14.29%	2.38	-5.93%	2.53	12.95%	2.24
960	6.13	-6.13%	6.53	11.62%	5.85	11.85%	5.23	-10.60%	5.85	6.56%	5.49
961	1.38	-8.00%	1.50	3.45%	1.45	5.84%	1.37	-11.61%	1.55	11.51%	1.39
962	0.26	-3.70%	0.27	28.57%	0.21	10.53%	0.19	-5.00%	0.20	11.11%	0.18
963	0.65	-14.47%	0.76	1.33%	0.75	5.63%	0.71	-12.35%	0.81	9.46%	0.74
964	5.06	-5.60%	5.36	10.74%	4.84	15.24%	4.20	-4.11%	4.38	19.02%	3.68
965	0.78	-7.14%	0.84	3.70%	0.81	12.50%	0.72	-2.70%	0.74	12.12%	0.66
966	4.74	2.60%	4.62	13.51%	4.07	18.66%	3.43	-4.19%	3.58	8.16%	3.31
967	1.49	-8.02%	1.62	5.19%	1.54	16.67%	1.32	-4.35%	1.38	15.97%	1.19
968	2.20	-9.09%	2.42	1.68%	2.38	7.21%	2.22	-13.28%	2.56	3.23%	2.48
969	6.94	-10.57%	7.76	2.11%	7.60	10.79%	6.86	-8.04%	7.46	11.51%	6.69
970	10.49	-22.81%	13.59	6.42%	12.77	13.11%	11.29	-8.43%	12.33	10.38%	11.17
971	5.61	-9.66%	6.21	4.19%	5.96	6.81%	5.58	-9.27%	6.15	8.47%	5.67
973	5.22	-7.12%	5.62	6.44%	5.28	17.33%	4.50	-6.25%	4.80	15.11%	4.17
974	5.20	-5.63%	5.51	3.77%	5.31	11.79%	4.75	-4.81%	4.99	12.90%	4.42
975	2.65	-4.68%	2.78	1.46%	2.74	6.61%	2.57	-12.29%	2.93	8.52%	2.70
976	2.68	-1.47%	2.72	8.80%	2.50	11.61%	2.24	-7.44%	2.42	9.50%	2.21
977	0.81	-10.99%	0.91	3.41%	0.88	12.82%	0.78	-8.24%	0.85	13.33%	0.75
978	4.62	-3.75%	4.80	9.34%	4.39	14.62%	3.83	-9.03%	4.21	7.67%	3.91
979	6.90	-8.12%	7.51	7.75%	6.97	14.64%	6.08	-7.60%	6.58	14.63%	5.74
980	6.33	-9.83%	7.02	9.69%	6.40	11.89%	5.72	-3.87%	5.95	16.67%	5.10
981	4.48	-11.11%	5.04	6.33%	4.74	12.06%	4.23	-7.64%	4.58	13.65%	4.03

History of DCRB Residual Market Rates and Percentage Changes											
Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012
983	12.80	-6.36%	13.67	6.30%	12.86	11.92%	11.49	-7.86%	12.47	13.57%	10.98
984	0.38	-9.52%	0.42	0.00%	0.42	2.44%	0.41	-10.87%	0.46	12.20%	0.41
985	6.95	-9.97%	7.72	6.04%	7.28	13.93%	6.39	-5.89%	6.79	14.31%	5.94
986	2.92	-8.18%	3.18	6.00%	3.00	17.19%	2.56	-4.83%	2.69	17.47%	2.29
988	0.32	-8.57%	0.35	2.94%	0.34	-2.86%	0.35	-2.78%	0.36	9.09%	0.33
991	10.49	-22.81%	13.59	6.42%	12.77	13.11%	11.29	-8.43%	12.33	10.38%	11.17
992	7.20	-6.25%	7.68	9.25%	7.03	10.71%	6.35	-7.57%	6.87	12.99%	6.08
995	12.83	-8.94%	14.09	6.90%	13.18	10.66%	11.91	-8.17%	12.97	9.73%	11.82
997	1.74	-5.95%	1.85	5.11%	1.76	15.03%	1.53	-3.77%	1.59	11.19%	1.43
999	8.27	-6.45%	8.84	6.76%	8.28	13.11%	7.32	-7.69%	7.93	12.01%	7.08
4771	6.26	5.74%	5.92	10.45%	5.36	14.29%	4.69	-3.89%	4.88	10.66%	4.41
4777	12.75	-7.27%	13.75	6.67%	12.89	11.89%	11.52	-7.25%	12.42	11.59%	11.13
7405	3.33	-8.26%	3.63	7.08%	3.39	24.18%	2.73	3.80%	2.63	32.83%	1.98
7413	1.45	-16.18%	1.73	4.22%	1.66	9.21%	1.52	-12.64%	1.74	-2.79%	1.79
7421	1.76	-16.19%	2.10	4.48%	2.01	9.24%	1.84	-12.80%	2.11	-3.21%	2.18
7424	4.15	-15.99%	4.94	4.00%	4.75	9.20%	4.35	-12.12%	4.95	-3.51%	5.13
7428	3.06	-11.05%	3.44	10.97%	3.10	13.14%	2.74	-4.53%	2.87	16.67%	2.46
7445	1.11	-8.26%	1.21	7.08%	1.13	24.18%	0.91	3.41%	0.88	33.33%	0.66
7453	0.31	-16.22%	0.37	5.71%	0.35	9.38%	0.32	-13.51%	0.37	0.00%	0.37
9740	0.02	0.00%	0.02	0.00%	0.02	0.00%	0.02	0.00%	0.02	0.00%	0.02
9741	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01
9985	A		A		A		A		A		A

* Code 888 established December 1, 2017

History of DCRB Voluntary Market Loss Costs and Percentage Changes											
Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012
5	20.50	-3.80%	21.31	1.14%	21.07	12.01%	18.81	-9.83%	20.86	16.28%	17.94
6	5.37	1.90%	5.27	5.82%	4.98	15.81%	4.30	-8.90%	4.72	14.56%	4.12
7	6.58	0.46%	6.55	3.80%	6.31	13.08%	5.58	-10.14%	6.21	14.36%	5.43
8	4.88	6.78%	4.57	12.01%	4.08	25.93%	3.24	1.25%	3.20	26.48%	2.53
9	30.54	-2.83%	31.43	1.45%	30.98	11.72%	27.73	-11.06%	31.18	14.25%	27.29
11	4.32	-2.92%	4.45	2.77%	4.33	13.35%	3.82	-10.12%	4.25	16.12%	3.66
12	5.35	-3.60%	5.55	4.91%	5.29	16.52%	4.54	-8.47%	4.96	16.16%	4.27
13	5.35	-2.01%	5.46	1.11%	5.40	11.57%	4.84	-11.36%	5.46	14.23%	4.78
15	18.17	-4.87%	19.10	-0.10%	19.12	10.33%	17.33	-11.81%	19.65	13.00%	17.39
16	3.62	-1.36%	3.67	1.38%	3.62	10.37%	3.28	-13.00%	3.77	11.87%	3.37
34	4.27	-3.61%	4.43	3.02%	4.30	5.65%	4.07	-14.68%	4.77	9.66%	4.35
36	4.98	-1.39%	5.05	1.81%	4.96	12.47%	4.41	-11.09%	4.96	13.24%	4.38
55	5.50	2.23%	5.38	1.70%	5.29	11.37%	4.75	-9.52%	5.25	12.90%	4.65
59	6.30	3.62%	6.08	3.40%	5.88	12.21%	5.24	-7.91%	5.69	16.60%	4.88
83	5.91	-2.80%	6.08	1.50%	5.99	12.38%	5.33	-10.87%	5.98	13.47%	5.27
101	4.95	5.32%	4.70	0.86%	4.66	11.22%	4.19	-8.91%	4.60	23.32%	3.73
104	5.23	2.35%	5.11	0.39%	5.09	10.89%	4.59	-4.77%	4.82	20.20%	4.01
105	5.51	10.87%	4.97	3.76%	4.79	12.18%	4.27	-7.58%	4.62	16.37%	3.97
106	8.81	5.01%	8.39	1.82%	8.24	15.08%	7.16	-1.65%	7.28	26.39%	5.76
107	4.07	5.99%	3.84	3.23%	3.72	13.76%	3.27	-4.94%	3.44	21.99%	2.82
108	5.63	1.26%	5.56	-0.36%	5.58	11.60%	5.00	-5.66%	5.30	21.56%	4.36
109	6.79	4.95%	6.47	1.25%	6.39	13.30%	5.64	-4.73%	5.92	18.64%	4.99
110	4.85	4.53%	4.64	1.09%	4.59	12.22%	4.09	-6.19%	4.36	19.45%	3.65
111	8.45	21.58%	6.95	17.60%	5.91	26.82%	4.66	1.75%	4.58	19.90%	3.82
112	15.23	3.75%	14.68	2.16%	14.37	12.27%	12.80	-2.59%	13.14	26.47%	10.39
113	3.71	6.00%	3.50	2.64%	3.41	13.29%	3.01	-6.52%	3.22	17.95%	2.73
114	10.51	3.04%	10.20	-0.20%	10.22	10.85%	9.22	-7.24%	9.94	18.47%	8.39
115	3.28	9.70%	2.99	5.28%	2.84	15.92%	2.45	-3.92%	2.55	20.28%	2.12
119	5.99	1.70%	5.89	-1.83%	6.00	9.49%	5.48	-8.36%	5.98	15.67%	5.17
130	8.44	5.24%	8.02	2.17%	7.85	13.93%	6.89	-4.70%	7.23	21.72%	5.94
132	2.26	1.80%	2.22	0.45%	2.21	11.06%	1.99	-7.44%	2.15	17.49%	1.83
134	5.28	3.33%	5.11	0.59%	5.08	13.39%	4.48	-4.68%	4.70	23.04%	3.82
135	4.22	4.46%	4.04	1.51%	3.98	12.43%	3.54	-5.60%	3.75	20.97%	3.10
136	4.14	6.98%	3.87	2.38%	3.78	13.51%	3.33	-4.58%	3.49	21.60%	2.87
139	6.58	5.79%	6.22	1.47%	6.13	13.10%	5.42	-5.08%	5.71	20.97%	4.72
141	7.49	5.20%	7.12	3.64%	6.87	12.44%	6.11	-4.38%	6.39	22.88%	5.20

History of DCRB Voluntary Market Loss Costs and Percentage Changes											
Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012
142	3.46	7.45%	3.22	3.87%	3.10	16.10%	2.67	-3.61%	2.77	20.43%	2.30
161	3.07	3.02%	2.98	-1.32%	3.02	10.62%	2.73	-6.83%	2.93	17.20%	2.50
163	6.31	2.27%	6.17	2.66%	6.01	16.70%	5.15	-2.28%	5.27	24.29%	4.24
165	8.36	9.86%	7.61	5.84%	7.19	17.10%	6.14	-2.85%	6.32	23.44%	5.12
166	4.65	6.16%	4.38	3.06%	4.25	13.33%	3.75	-5.30%	3.96	21.10%	3.27
175	1.46	2.10%	1.43	-0.69%	1.44	10.77%	1.30	-7.80%	1.41	19.49%	1.18
176	0.51	2.00%	0.50	2.04%	0.49	13.95%	0.43	-2.27%	0.44	22.22%	0.36
185	5.23	2.35%	5.11	0.39%	5.09	10.89%	4.59	-4.77%	4.82	20.20%	4.01
187	4.07	5.99%	3.84	3.23%	3.72	13.76%	3.27	-4.94%	3.44	21.99%	2.82
191	3.07	3.02%	2.98	-1.32%	3.02	10.62%	2.73	-6.83%	2.93	17.20%	2.50
201	6.47	5.89%	6.11	2.69%	5.95	13.33%	5.25	-4.72%	5.51	21.90%	4.52
204	4.12	8.71%	3.79	4.12%	3.64	13.75%	3.20	-5.60%	3.39	20.21%	2.82
205	4.77	6.71%	4.47	3.71%	4.31	15.24%	3.74	-4.10%	3.90	21.88%	3.20
221	3.57	0.00%	3.57	-4.03%	3.72	17.72%	3.16	-7.33%	3.41	16.38%	2.93
222	5.55	2.97%	5.39	1.89%	5.29	10.90%	4.77	-6.65%	5.11	16.93%	4.37
225	4.19	2.44%	4.09	-1.68%	4.16	9.47%	3.80	-8.21%	4.14	16.29%	3.56
227	3.35	-0.30%	3.36	-2.04%	3.43	6.85%	3.21	-9.32%	3.54	13.10%	3.13
255	4.17	7.75%	3.87	4.59%	3.70	16.35%	3.18	-3.93%	3.31	18.21%	2.80
257	4.19	5.81%	3.96	2.86%	3.85	13.91%	3.38	-5.59%	3.58	17.38%	3.05
259	3.48	4.82%	3.32	2.47%	3.24	12.89%	2.87	-4.97%	3.02	18.43%	2.55
261	4.36	2.83%	4.24	-1.17%	4.29	8.88%	3.94	-10.05%	4.38	14.06%	3.84
263	3.46	1.47%	3.41	-2.01%	3.48	8.41%	3.21	-10.83%	3.60	13.92%	3.16
265	4.27	3.89%	4.11	0.98%	4.07	11.51%	3.65	-6.89%	3.92	18.07%	3.32
275	3.57	0.00%	3.57	-4.03%	3.72	17.72%	3.16	-7.33%	3.41	16.38%	2.93
276	5.55	2.97%	5.39	1.89%	5.29	10.90%	4.77	-6.65%	5.11	16.93%	4.37
281	3.49	7.38%	3.25	0.62%	3.23	11.76%	2.89	-5.86%	3.07	20.39%	2.55
282	9.60	4.92%	9.15	3.98%	8.80	17.96%	7.46	1.50%	7.35	28.05%	5.74
285	4.14	3.76%	3.99	2.31%	3.90	14.37%	3.41	-3.40%	3.53	21.72%	2.90
297	3.49	7.38%	3.25	0.62%	3.23	11.76%	2.89	-5.86%	3.07	20.39%	2.55
301	8.70	4.82%	8.30	1.97%	8.14	14.01%	7.14	-4.55%	7.48	19.87%	6.24
305	7.11	-1.52%	7.22	-6.72%	7.74	1.57%	7.62	-17.71%	9.26	22.00%	7.59
306	6.35	5.13%	6.04	2.20%	5.91	14.09%	5.18	-3.90%	5.39	22.22%	4.41
309	4.49	3.22%	4.35	1.16%	4.30	11.69%	3.85	-6.33%	4.11	19.83%	3.43
311	4.55	0.22%	4.54	-5.02%	4.78	2.58%	4.66	-16.93%	5.61	21.96%	4.60
319	6.29	4.66%	6.01	1.01%	5.95	10.80%	5.37	-7.73%	5.82	15.48%	5.04
323	6.02	9.06%	5.52	8.02%	5.11	22.84%	4.16	2.97%	4.04	29.90%	3.11

History of DCRB Voluntary Market Loss Costs and Percentage Changes											
Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012
327	5.11	1.79%	5.02	-0.20%	5.03	13.29%	4.44	-4.93%	4.67	21.61%	3.84
402	6.93	1.91%	6.80	-1.59%	6.91	10.21%	6.27	-6.56%	6.71	18.97%	5.64
403	4.03	5.77%	3.81	-0.26%	3.82	10.09%	3.47	-7.47%	3.75	17.19%	3.20
404	4.95	1.85%	4.86	-3.95%	5.06	6.53%	4.75	-10.38%	5.30	14.22%	4.64
406	7.02	-2.50%	7.20	-6.13%	7.67	15.51%	6.64	-1.78%	6.76	24.04%	5.45
407	5.39	2.67%	5.25	0.00%	5.25	10.99%	4.73	-5.02%	4.98	19.14%	4.18
411	8.96	-1.54%	9.10	-6.86%	9.77	-0.41%	9.81	-19.46%	12.18	21.44%	10.03
413	9.95	2.58%	9.70	1.78%	9.53	13.05%	8.43	-3.88%	8.77	22.49%	7.16
415	5.25	6.49%	4.93	4.01%	4.74	14.49%	4.14	-5.91%	4.40	19.24%	3.69
416	3.42	-6.30%	3.65	-12.26%	4.16	-5.45%	4.40	-21.15%	5.58	2.01%	5.47
421	9.03	7.89%	8.37	2.07%	8.20	11.72%	7.34	-6.97%	7.89	19.18%	6.62
425	11.71	4.37%	11.22	1.26%	11.08	12.60%	9.84	-5.29%	10.39	20.95%	8.59
427	6.05	4.49%	5.79	1.58%	5.70	14.46%	4.98	-4.41%	5.21	22.30%	4.26
429	6.84	1.79%	6.72	0.00%	6.72	12.56%	5.97	-5.24%	6.30	20.69%	5.22
431	8.46	3.55%	8.17	0.12%	8.16	10.12%	7.41	-7.61%	8.02	19.70%	6.70
433	4.77	5.53%	4.52	1.12%	4.47	10.64%	4.04	-8.18%	4.40	17.65%	3.74
435	6.51	1.88%	6.39	-0.78%	6.44	11.23%	5.79	-6.46%	6.19	20.66%	5.13
441	2.04	3.03%	1.98	-1.00%	2.00	10.50%	1.81	-5.73%	1.92	20.75%	1.59
445	4.62	-1.49%	4.69	-4.48%	4.91	6.05%	4.63	-11.64%	5.24	9.85%	4.77
446	2.41	0.00%	2.41	-2.03%	2.46	10.31%	2.23	-8.23%	2.43	18.54%	2.05
447	7.52	3.58%	7.26	1.54%	7.15	13.85%	6.28	-4.41%	6.57	22.57%	5.36
449	3.49	2.95%	3.39	-3.14%	3.50	7.69%	3.25	-10.22%	3.62	15.29%	3.14
451	5.16	2.99%	5.01	-0.99%	5.06	9.52%	4.62	-6.85%	4.96	19.23%	4.16
454	8.69	2.84%	8.45	1.44%	8.33	11.36%	7.48	-3.86%	7.78	20.06%	6.48
456	7.15	8.01%	6.62	7.12%	6.18	22.62%	5.04	1.00%	4.99	24.44%	4.01
457	5.33	1.14%	5.27	-2.95%	5.43	7.52%	5.05	-10.93%	5.67	11.39%	5.09
458	3.03	1.34%	2.99	-1.97%	3.05	9.32%	2.79	-8.52%	3.05	17.76%	2.59
459	1.64	0.00%	1.64	-2.96%	1.69	6.96%	1.58	-9.20%	1.74	18.37%	1.47
461	5.47	3.60%	5.28	2.33%	5.16	13.91%	4.53	-4.03%	4.72	20.72%	3.91
463	4.32	6.40%	4.06	4.64%	3.88	18.29%	3.28	0.31%	3.27	26.25%	2.59
464	4.52	3.20%	4.38	1.15%	4.33	11.60%	3.88	-6.28%	4.14	20.00%	3.45
465	5.23	4.60%	5.00	1.42%	4.93	13.86%	4.33	-3.35%	4.48	25.14%	3.58
467	6.53	6.53%	6.13	3.90%	5.90	17.30%	5.03	-0.98%	5.08	26.05%	4.03
471	1.61	5.92%	1.52	0.00%	1.52	10.14%	1.38	-8.61%	1.51	17.05%	1.29
472	1.78	1.14%	1.76	-3.30%	1.82	5.81%	1.72	-14.43%	2.01	5.79%	1.90
473	3.37	11.59%	3.02	5.23%	2.87	11.24%	2.58	-7.53%	2.79	19.23%	2.34

History of DCRB Voluntary Market Loss Costs and Percentage Changes											
Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012
474	2.71	13.39%	2.39	13.27%	2.11	34.39%	1.57	15.44%	1.36	44.68%	0.94
475	4.15	0.97%	4.11	0.00%	4.11	11.68%	3.68	-5.88%	3.91	19.94%	3.26
476	2.19	6.83%	2.05	3.02%	1.99	16.37%	1.71	-2.84%	1.76	22.22%	1.44
477	3.25	2.52%	3.17	-0.63%	3.19	10.38%	2.89	-7.37%	3.12	17.74%	2.65
483	2.27	7.08%	2.12	4.43%	2.03	16.00%	1.75	-2.23%	1.79	24.31%	1.44
485	2.07	2.99%	2.01	0.50%	2.00	14.29%	1.75	-2.23%	1.79	21.77%	1.47
486	2.52	0.40%	2.51	-2.33%	2.57	7.98%	2.38	-7.39%	2.57	18.98%	2.16
487	1.69	4.97%	1.61	1.90%	1.58	15.33%	1.37	-5.52%	1.45	16.00%	1.25
488	1.09	2.83%	1.06	-0.93%	1.07	9.18%	0.98	-6.67%	1.05	15.38%	0.91
489	2.25	-1.32%	2.28	-4.60%	2.39	8.14%	2.21	-7.14%	2.38	22.05%	1.95
491	4.03	5.77%	3.81	-0.26%	3.82	10.09%	3.47	-7.47%	3.75	17.19%	3.20
495	5.16	2.99%	5.01	-0.99%	5.06	9.52%	4.62	-6.85%	4.96	19.23%	4.16
497	1.78	1.14%	1.76	-3.30%	1.82	5.81%	1.72	-14.43%	2.01	5.79%	1.90
499	4.15	0.97%	4.11	0.00%	4.11	11.68%	3.68	-5.88%	3.91	19.94%	3.26
501	5.17	10.94%	4.66	5.67%	4.41	17.60%	3.75	-3.10%	3.87	20.19%	3.22
502	5.43	4.83%	5.18	1.97%	5.08	13.65%	4.47	-5.10%	4.71	20.46%	3.91
506	2.95	-1.34%	2.99	-6.27%	3.19	0.95%	3.16	-18.77%	3.89	30.54%	2.98
507	3.65	3.40%	3.53	-0.56%	3.55	9.23%	3.25	-9.97%	3.61	14.97%	3.14
509	8.85	4.24%	8.49	0.47%	8.45	11.33%	7.59	-6.64%	8.13	17.83%	6.90
511	8.91	5.19%	8.47	1.93%	8.31	13.52%	7.32	-6.51%	7.83	17.39%	6.67
512	7.29	2.24%	7.13	-0.83%	7.19	10.28%	6.52	-7.25%	7.03	19.15%	5.90
513	5.16	4.03%	4.96	1.64%	4.88	13.49%	4.30	-3.80%	4.47	22.80%	3.64
535	4.28	3.63%	4.13	-0.24%	4.14	10.99%	3.73	-7.44%	4.03	19.23%	3.38
536	8.46	7.50%	7.87	4.52%	7.53	15.14%	6.54	-3.96%	6.81	21.17%	5.62
544	9.70	3.74%	9.35	2.52%	9.12	12.87%	8.08	-3.92%	8.41	20.66%	6.97
551	2.00	1.52%	1.97	-1.50%	2.00	9.29%	1.83	-13.27%	2.11	19.89%	1.76
553	5.68	3.27%	5.50	1.10%	5.44	12.16%	4.85	-4.53%	5.08	18.69%	4.28
555	1.43	2.88%	1.39	1.46%	1.37	16.10%	1.18	-2.48%	1.21	21.00%	1.00
563	2.12	2.91%	2.06	0.00%	2.06	10.16%	1.87	-6.50%	2.00	16.28%	1.72
571	3.99	4.72%	3.81	1.06%	3.77	11.87%	3.37	-4.26%	3.52	21.38%	2.90
573	6.15	6.77%	5.76	3.78%	5.55	15.63%	4.80	-4.38%	5.02	20.67%	4.16
581	2.13	0.95%	2.11	-3.21%	2.18	7.39%	2.03	-8.14%	2.21	12.76%	1.96
587	2.12	2.91%	2.06	0.00%	2.06	10.16%	1.87	-6.50%	2.00	16.28%	1.72
601	11.62	-2.27%	11.89	-1.82%	12.11	8.90%	11.12	-8.25%	12.12	15.10%	10.53
602	6.59	-4.35%	6.89	-3.09%	7.11	6.44%	6.68	-11.64%	7.56	12.84%	6.70
603	9.40	-3.98%	9.79	-5.32%	10.34	2.27%	10.11	-20.58%	12.73	14.58%	11.11

History of DCRB Voluntary Market Loss Costs and Percentage Changes											
Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012
605	10.12	0.90%	10.03	2.56%	9.78	14.25%	8.56	-6.35%	9.14	14.39%	7.99
607	7.46	-9.79%	8.27	-7.49%	8.94	5.30%	8.49	-10.73%	9.51	11.75%	8.51
608	6.78	-1.88%	6.91	-5.34%	7.30	11.11%	6.57	-7.07%	7.07	14.59%	6.17
609	6.17	-3.44%	6.39	2.40%	6.24	8.33%	5.76	-6.95%	6.19	14.63%	5.40
611	12.68	2.34%	12.39	1.64%	12.19	12.35%	10.85	-9.28%	11.96	13.58%	10.53
615	13.52	-1.24%	13.69	-0.87%	13.81	9.52%	12.61	-9.61%	13.95	11.16%	12.55
617	5.63	-9.78%	6.24	-12.73%	7.15	9.33%	6.54	-17.74%	7.95	14.88%	6.92
625	7.50	-1.83%	7.64	-0.26%	7.66	10.53%	6.93	-7.97%	7.53	13.57%	6.63
643	15.44	1.65%	15.19	2.36%	14.84	12.94%	13.14	-6.48%	14.05	16.02%	12.11
645	8.45	-1.40%	8.57	-3.16%	8.85	15.54%	7.66	-5.32%	8.09	14.10%	7.09
646	7.65	2.96%	7.43	4.06%	7.14	14.61%	6.23	-6.60%	6.67	15.60%	5.77
647	10.22	1.89%	10.03	2.24%	9.81	13.94%	8.61	-6.51%	9.21	15.27%	7.99
648	6.46	-2.42%	6.62	-0.30%	6.64	12.35%	5.91	-3.11%	6.10	17.31%	5.20
649	4.42	4.00%	4.25	2.66%	4.14	11.59%	3.71	-11.46%	4.19	5.81%	3.96
651	7.47	-1.32%	7.57	-1.69%	7.70	7.84%	7.14	-10.19%	7.95	14.22%	6.96
652	10.17	-1.17%	10.29	-0.48%	10.34	13.63%	9.10	-9.27%	10.03	14.76%	8.74
653	8.70	-5.95%	9.25	-1.28%	9.37	7.58%	8.71	-9.27%	9.60	18.81%	8.08
654	7.36	-3.92%	7.66	-1.42%	7.77	4.72%	7.42	-7.60%	8.03	13.74%	7.06
655	18.56	-0.85%	18.72	0.65%	18.60	10.06%	16.90	-9.09%	18.59	13.98%	16.31
656	9.44	-1.67%	9.60	-0.52%	9.65	12.08%	8.61	-8.31%	9.39	14.79%	8.18
657	11.35	1.89%	11.14	2.20%	10.90	11.79%	9.75	-9.22%	10.74	11.76%	9.61
658	12.31	2.41%	12.02	3.18%	11.65	15.46%	10.09	-6.49%	10.79	17.03%	9.22
659	23.63	1.33%	23.32	1.35%	23.01	13.02%	20.36	-7.62%	22.04	17.67%	18.73
660	2.77	-3.15%	2.86	-0.35%	2.87	5.90%	2.71	-11.73%	3.07	12.45%	2.73
661	3.78	0.53%	3.76	1.62%	3.70	16.72%	3.17	-8.91%	3.48	9.43%	3.18
662	6.72	6.50%	6.31	7.13%	5.89	16.63%	5.05	-6.13%	5.38	17.72%	4.57
663	4.93	-5.74%	5.23	3.56%	5.05	9.07%	4.63	-9.22%	5.10	10.15%	4.63
664	6.41	-0.62%	6.45	3.70%	6.22	16.04%	5.36	-2.72%	5.51	16.49%	4.73
665	9.84	-4.84%	10.34	-1.90%	10.54	7.44%	9.81	-8.40%	10.71	14.18%	9.38
666	9.18	3.96%	8.83	4.13%	8.48	14.91%	7.38	-6.35%	7.88	15.37%	6.83
667	2.61	1.56%	2.57	2.80%	2.50	13.64%	2.20	-7.17%	2.37	13.40%	2.09
668	8.54	8.24%	7.89	7.93%	7.31	17.34%	6.23	-4.89%	6.55	16.76%	5.61
669	9.34	1.63%	9.19	2.34%	8.98	12.67%	7.97	-8.50%	8.71	14.01%	7.64
670	6.97	3.41%	6.74	3.53%	6.51	12.63%	5.78	-8.40%	6.31	17.07%	5.39
673	7.19	3.45%	6.95	3.73%	6.70	12.61%	5.95	-8.46%	6.50	14.64%	5.67
674	6.78	3.35%	6.56	3.47%	6.34	13.82%	5.57	-7.78%	6.04	13.11%	5.34

History of DCRB Voluntary Market Loss Costs and Percentage Changes											
Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012
675	5.08	-0.59%	5.11	-2.29%	5.23	12.23%	4.66	-6.80%	5.00	15.21%	4.34
676	6.08	3.05%	5.90	0.51%	5.87	10.55%	5.31	-11.06%	5.97	7.57%	5.55
677	4.26	-4.48%	4.46	-3.46%	4.62	6.94%	4.32	-10.56%	4.83	11.55%	4.33
679	10.55	2.33%	10.31	2.79%	10.03	12.07%	8.95	-9.14%	9.85	13.61%	8.67
681	6.97	3.41%	6.74	3.53%	6.51	12.63%	5.78	-8.40%	6.31	17.07%	5.39
682	19.70	-1.01%	19.90	-8.67%	21.79	12.55%	19.36	-1.93%	19.74	31.16%	15.05
691	6.17	-3.44%	6.39	2.40%	6.24	8.33%	5.76	-6.95%	6.19	14.63%	5.40
693	7.47	-1.32%	7.57	-1.69%	7.70	7.84%	7.14	-10.19%	7.95	14.22%	6.96
695	3.78	0.53%	3.76	1.62%	3.70	16.72%	3.17	-8.91%	3.48	9.43%	3.18
709	2.42	0.83%	2.40	0.84%	2.38	10.19%	2.16	-9.62%	2.39	12.74%	2.12
716	3.44	2.08%	3.37	1.81%	3.31	10.70%	2.99	-10.48%	3.34	11.71%	2.99
718	3.70	1.65%	3.64	1.96%	3.57	11.21%	3.21	-9.83%	3.56	13.02%	3.15
721	15.11	4.79%	14.42	1.41%	14.22	12.86%	12.60	-5.62%	13.35	20.27%	11.10
744	0.95	-7.77%	1.03	-11.97%	1.17	-1.68%	1.19	-16.78%	1.43	4.38%	1.37
751	3.33	-2.92%	3.43	-3.65%	3.56	10.90%	3.21	-5.03%	3.38	22.91%	2.75
752	1.50	2.74%	1.46	-2.01%	1.49	11.19%	1.34	-5.63%	1.42	24.56%	1.14
753	5.55	3.16%	5.38	0.56%	5.35	11.00%	4.82	-4.37%	5.04	20.57%	4.18
755	2.97	1.37%	2.93	0.34%	2.92	11.88%	2.61	-4.04%	2.72	22.52%	2.22
757	2.97	4.21%	2.85	5.56%	2.70	17.90%	2.29	0.44%	2.28	29.55%	1.76
759	7.45	11.53%	6.68	10.96%	6.02	22.61%	4.91	2.29%	4.80	24.68%	3.85
771	1.13	11.88%	1.01	7.45%	0.94	14.63%	0.82	-5.75%	0.87	12.99%	0.77
801	10.22	3.65%	9.86	11.54%	8.84	15.71%	7.64	-7.17%	8.23	17.57%	7.00
802	8.23	-4.75%	8.64	-0.35%	8.67	10.03%	7.88	-12.25%	8.98		
803	21.87	-3.14%	22.58	1.80%	22.18	12.53%	19.71	-10.45%	22.01	15.24%	19.10
804	3.86	-1.78%	3.93	4.52%	3.76	12.91%	3.33	-8.52%	3.64	18.95%	3.06
805	7.45	0.40%	7.42	5.55%	7.03	15.63%	6.08	-7.88%	6.60	18.28%	5.58
806	12.73	1.84%	12.50	5.84%	11.81	16.13%	10.17	-7.96%	11.05	18.31%	9.34
807	7.72	-0.90%	7.79	3.45%	7.53	15.14%	6.54	-7.89%	7.10	19.13%	5.96
808	7.81	-7.79%	8.47	-3.53%	8.78	6.55%	8.24	-13.26%	9.50	11.37%	8.53
809	5.23	0.19%	5.22	5.88%	4.93	11.29%	4.43	-10.14%	4.93	15.73%	4.26
811	9.24	-1.70%	9.40	3.87%	9.05	12.56%	8.04	-9.76%	8.91	14.23%	7.80
812	9.18	2.23%	8.98	6.27%	8.45	16.71%	7.24	-7.42%	7.82	18.31%	6.61
813	5.88	-3.45%	6.09	2.70%	5.93	13.60%	5.22	-7.61%	5.65	15.54%	4.89
814	4.55	-5.80%	4.83	0.84%	4.79	11.40%	4.30	-11.34%	4.85	13.58%	4.27
815	3.65	0.55%	3.63	6.76%	3.40	15.65%	2.94	-10.09%	3.27	14.34%	2.86
816	3.04	2.36%	2.97	4.95%	2.83	13.65%	2.49	-10.43%	2.78	19.83%	2.32

History of DCRB Voluntary Market Loss Costs and Percentage Changes											
Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012
817	10.22	5.14%	9.72	13.15%	8.59	17.67%	7.30	-10.10%	8.12	13.57%	7.15
818	2.06	0.00%	2.06	0.49%	2.05	12.64%	1.82	-6.67%	1.95	19.63%	1.63
819	1.58	9.72%	1.44	13.39%	1.27	25.74%	1.01	1.00%	1.00	20.48%	0.83
820	3.22	-3.30%	3.33	-0.89%	3.36	9.09%	3.08	-12.25%	3.51	13.23%	3.10
821	8.15	-1.21%	8.25	5.91%	7.79	15.07%	6.77	-9.37%	7.47	15.63%	6.46
825	4.55	3.17%	4.41	7.04%	4.12	17.38%	3.51	-7.87%	3.81	16.87%	3.26
828	10.37	-2.45%	10.63	2.71%	10.35	14.75%	9.02	-6.43%	9.64	20.65%	7.99
855	6.78	-3.14%	7.00	3.70%	6.75	14.02%	5.92	-9.34%	6.53	12.01%	5.83
857	7.21	-4.38%	7.54	-0.53%	7.58	10.01%	6.89	-12.56%	7.88	11.46%	7.07
858	9.29	-1.80%	9.46	1.94%	9.28	12.08%	8.28	-10.97%	9.30	14.25%	8.14
859	9.68	-2.32%	9.91	0.92%	9.82	11.09%	8.84	-11.86%	10.03	13.46%	8.84
860	10.55	-2.85%	10.86	2.07%	10.64	12.71%	9.44	-9.84%	10.47	16.33%	9.00
862	9.39	-1.98%	9.58	1.48%	9.44	11.72%	8.45	-10.96%	9.49	14.34%	8.30
865	3.33	-8.52%	3.64	4.30%	3.49	29.26%	2.70	0.00%	2.70	27.36%	2.12
867	5.88	-3.45%	6.09	2.70%	5.93	13.60%	5.22	-7.61%	5.65	15.54%	4.89
871	7.41	-0.80%	7.47	5.06%	7.11	15.61%	6.15	-8.35%	6.71	5.84%	6.34
877	3.33	-3.48%	3.45	0.58%	3.43	12.83%	3.04	-10.32%	3.39	16.10%	2.92
879	3.55	1.14%	3.51	5.09%	3.34	13.99%	2.93	-12.01%	3.33	12.50%	2.96
880	7.69	1.59%	7.57	8.92%	6.95	19.42%	5.82	-2.18%	5.95	21.68%	4.89
881	3.60	-3.74%	3.74	1.91%	3.67	13.62%	3.23	-10.03%	3.59	16.94%	3.07
882	7.92	-2.82%	8.15	0.87%	8.08	10.68%	7.30	-11.73%	8.27	13.44%	7.29
883	3.32	4.40%	3.18	2.91%	3.09	12.36%	2.75	-10.42%	3.07	17.18%	2.62
884	1.07	-2.73%	1.10	4.76%	1.05	16.67%	0.90	-8.16%	0.98	13.95%	0.86
885	3.94	2.60%	3.84	2.40%	3.75	11.94%	3.35	-4.56%	3.51	12.86%	3.11
886	2.95	-1.99%	3.01	3.08%	2.92	13.62%	2.57	-10.14%	2.86	13.94%	2.51
887	1.40	-5.41%	1.48	2.78%	1.44	9.92%	1.31	-12.08%	1.49	15.50%	1.29
888 *	5.45										
889	0.21	-4.55%	0.22	-8.33%	0.24	4.35%	0.23	-14.81%	0.27	8.00%	0.25
890	0.67	-5.63%	0.71	2.90%	0.69	9.52%	0.63	-10.00%	0.70	12.90%	0.62
891	1.73	-2.26%	1.77	14.94%	1.54	20.31%	1.28	-7.91%	1.39	15.83%	1.20
895	0.56	-5.08%	0.59	3.51%	0.57	11.76%	0.51	-5.56%	0.54	14.89%	0.47
896	2.31	-5.33%	2.44	2.09%	2.39	10.65%	2.16	-12.20%	2.46	11.82%	2.20
897	2.43	-5.45%	2.57	4.90%	2.45	8.89%	2.25	-11.42%	2.54	14.41%	2.22
898	4.94	-4.45%	5.17	7.26%	4.82	13.95%	4.23	-8.44%	4.62	16.67%	3.96
899	1.87	-2.09%	1.91	6.11%	1.80	13.92%	1.58	-9.20%	1.74	12.99%	1.54
903	0.45	-10.00%	0.50	2.04%	0.49	8.89%	0.45	-19.64%	0.56	12.00%	0.50

History of DCRB Voluntary Market Loss Costs and Percentage Changes											
Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012
904	1.74	-1.14%	1.76	4.14%	1.69	11.92%	1.51	-12.21%	1.72	10.26%	1.56
905	0.24	-17.24%	0.29	-14.71%	0.34	-8.11%	0.37	-26.00%	0.50		
907	5.58	-3.63%	5.79	2.66%	5.64	10.59%	5.10	-12.22%	5.81	12.60%	5.16
908	241.01	-7.74%	261.23	2.28%	255.40	9.51%	233.22	-5.00%	245.49	23.83%	198.24
909	103.90	-4.12%	108.36	4.34%	103.85	14.00%	91.10	-8.25%	99.29	19.74%	82.92
910	6.98	-4.64%	7.32	0.83%	7.26	8.36%	6.70	-13.77%	7.77	9.13%	7.12
911	4.85	-8.32%	5.29	0.76%	5.25	9.38%	4.80	-12.41%	5.48	12.53%	4.87
912	444.99	2.76%	433.02	10.75%	390.98	19.46%	327.28	-5.15%	345.05	21.18%	284.74
913	564.50	-3.69%	586.14	5.03%	558.07	9.37%	510.27	-12.25%	581.48	18.34%	491.36
914	3.33	-5.13%	3.51	2.33%	3.43	12.83%	3.04	-10.32%	3.39	16.10%	2.92
915	3.40	-5.03%	3.58	2.29%	3.50	10.06%	3.18	-12.40%	3.63	11.35%	3.26
916	2.44	-3.94%	2.54	4.10%	2.44	17.31%	2.08	-3.70%	2.16	24.14%	1.74
917	4.21	-5.39%	4.45	5.70%	4.21	13.78%	3.70	-9.98%	4.11	14.17%	3.60
918	3.30	-4.90%	3.47	1.76%	3.41	11.44%	3.06	-10.26%	3.41	15.59%	2.95
919	2.93	-4.56%	3.07	4.07%	2.95	14.34%	2.58	-7.19%	2.78	17.30%	2.37
920	0.81	-4.71%	0.85	3.66%	0.82	13.89%	0.72	-5.26%	0.76	16.92%	0.65
921	7.41	-2.50%	7.60	6.89%	7.11	15.61%	6.15	-8.35%	6.71	17.10%	5.73
922	3.53	-9.49%	3.90	1.56%	3.84	10.34%	3.48	-11.00%	3.91	13.99%	3.43
923	3.55	-0.56%	3.57	6.89%	3.34	13.99%	2.93	-12.01%	3.33	12.50%	2.96
924	4.09	0.25%	4.08	10.27%	3.70	14.55%	3.23	-7.45%	3.49	20.76%	2.89
925	3.05	-2.87%	3.14	9.41%	2.87	19.58%	2.40	-6.61%	2.57	18.43%	2.17
926	3.60	-5.26%	3.80	3.54%	3.67	13.62%	3.23	-10.03%	3.59	16.94%	3.07
927	1.40	7.69%	1.30	4.00%	1.25	13.64%	1.10	-10.57%	1.23	11.82%	1.10
928	3.32	2.47%	3.24	4.85%	3.09	12.36%	2.75	-10.42%	3.07	17.18%	2.62
929	4.66	-2.51%	4.78	-7.36%	5.16	12.42%	4.59	-1.71%	4.67	31.18%	3.56
932	0.96	-4.95%	1.01	5.21%	0.96	14.29%	0.84	-7.69%	0.91	13.75%	0.80
933	5.71	-4.83%	6.00	3.27%	5.81	12.60%	5.16	-9.31%	5.69	18.79%	4.79
934	3.47	-4.14%	3.62	7.42%	3.37	15.81%	2.91	-11.28%	3.28	14.69%	2.86
935	1.75	-5.41%	1.85	1.65%	1.82	10.30%	1.65	-12.23%	1.88	13.25%	1.66
936	0.42	-14.29%	0.49	-3.92%	0.51	6.25%	0.48	-11.11%	0.54	14.89%	0.47
937	10.16	-8.39%	11.09	0.82%	11.00	8.48%	10.14	-13.55%	11.73	9.93%	10.67
939	7.20	-3.36%	7.45	4.93%	7.10	14.33%	6.21	-7.73%	6.73	18.07%	5.70
940	6.26	1.79%	6.15	10.41%	5.57	17.26%	4.75	-8.48%	5.19	15.59%	4.49
941	3.70	2.21%	3.62	11.38%	3.25	15.25%	2.82	-8.44%	3.08	15.79%	2.66
942	2.99	-5.38%	3.16	8.22%	2.92	11.88%	2.61	-13.58%	3.02	14.39%	2.64
943	5.70	-4.68%	5.98	2.05%	5.86	8.92%	5.38	-13.37%	6.21	10.11%	5.64

History of DCRB Voluntary Market Loss Costs and Percentage Changes											
Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012
944	3.49	-5.68%	3.70	5.11%	3.52	13.92%	3.09	-9.91%	3.43	14.33%	3.00
945	3.52	-3.56%	3.65	4.58%	3.49	14.05%	3.06	-7.83%	3.32	15.68%	2.87
946	3.76	-6.00%	4.00	5.26%	3.80	12.09%	3.39	-10.08%	3.77	13.21%	3.33
947	6.72	-2.33%	6.88	-7.40%	7.43	12.41%	6.61	-1.93%	6.74	31.38%	5.13
948	2.29	-4.18%	2.39	14.90%	2.08	20.93%	1.72	-5.49%	1.82	19.74%	1.52
949	0.79	-13.19%	0.91	2.25%	0.89	8.54%	0.82	-12.77%	0.94	9.30%	0.86
951	0.59	-4.84%	0.62	10.71%	0.56	14.29%	0.49	-10.91%	0.55	27.91%	0.43
952	0.69	-2.82%	0.71	2.90%	0.69	7.81%	0.64	-18.99%	0.79	12.86%	0.70
953	0.21	-4.55%	0.22	-8.33%	0.24	4.35%	0.23	-14.81%	0.27	8.00%	0.25
954	3.56	-5.07%	3.75	1.90%	3.68	11.18%	3.31	-12.43%	3.78	15.95%	3.26
955	0.29	-9.38%	0.32	14.29%	0.28	-3.45%	0.29	-29.27%	0.41	-21.15%	0.52
956	0.21	5.00%	0.20	25.00%	0.16	23.08%	0.13	-13.33%	0.15	15.38%	0.13
957	0.72	1.41%	0.71	-2.74%	0.73	23.73%	0.59	-6.35%	0.63	16.67%	0.54
958	1.81	3.43%	1.75	12.18%	1.56	24.80%	1.25	-8.09%	1.36	14.29%	1.19
959	1.96	-3.45%	2.03	6.84%	1.90	15.15%	1.65	-9.34%	1.82	15.92%	1.57
960	4.45	-1.77%	4.53	10.22%	4.11	12.60%	3.65	-13.10%	4.20	9.09%	3.85
961	1.00	-3.85%	1.04	1.96%	1.02	6.25%	0.96	-14.29%	1.12	15.46%	0.97
962	0.18	0.00%	0.18	28.57%	0.14	7.69%	0.13	-7.14%	0.14	16.67%	0.12
963	0.47	-9.62%	0.52	-1.89%	0.53	6.00%	0.50	-13.79%	0.58	11.54%	0.52
964	3.68	-1.08%	3.72	9.41%	3.40	16.04%	2.93	-6.69%	3.14	21.24%	2.59
965	0.56	-5.08%	0.59	3.51%	0.57	11.76%	0.51	-5.56%	0.54	14.89%	0.47
966	3.43	7.19%	3.20	12.28%	2.85	18.75%	2.40	-6.25%	2.56	10.34%	2.32
967	1.08	-4.42%	1.13	4.63%	1.08	17.39%	0.92	-7.07%	0.99	17.86%	0.84
968	1.59	-5.36%	1.68	0.60%	1.67	7.74%	1.55	-15.76%	1.84	5.75%	1.74
969	5.03	-6.33%	5.37	0.75%	5.33	11.51%	4.78	-10.65%	5.35	14.07%	4.69
970	7.61	-19.21%	9.42	5.13%	8.96	13.71%	7.88	-10.76%	8.83	12.77%	7.83
971	4.07	-5.35%	4.30	2.87%	4.18	7.46%	3.89	-11.59%	4.40	10.83%	3.97
973	3.79	-2.57%	3.89	4.85%	3.71	18.15%	3.14	-8.72%	3.44	17.41%	2.93
974	3.77	-1.31%	3.82	2.41%	3.73	12.69%	3.31	-7.54%	3.58	15.86%	3.09
975	1.92	-0.52%	1.93	0.00%	1.93	7.22%	1.80	-14.69%	2.11	11.64%	1.89
976	1.94	2.65%	1.89	7.39%	1.76	12.82%	1.56	-10.34%	1.74	12.26%	1.55
977	0.59	-7.81%	0.64	3.23%	0.62	12.73%	0.55	-9.84%	0.61	15.09%	0.53
978	3.35	0.60%	3.33	8.12%	3.08	15.36%	2.67	-11.59%	3.02	10.22%	2.74
979	5.01	-3.84%	5.21	6.54%	4.89	15.33%	4.24	-10.17%	4.72	17.41%	4.02
980	4.59	-5.56%	4.86	8.00%	4.50	12.78%	3.99	-6.56%	4.27	19.27%	3.58
981	3.25	-6.88%	3.49	4.80%	3.33	12.88%	2.95	-10.33%	3.29	16.67%	2.82

History of DCRB Voluntary Market Loss Costs and Percentage Changes											
Code	12/1/2017	% Chg	12/1/2016	% Chg	12/1/2015	% Chg	12/1/2014	% Chg	12/1/2013	% Chg	12/1/2012
983	9.29	-2.00%	9.48	4.98%	9.03	12.73%	8.01	-10.40%	8.94	16.25%	7.69
984	0.28	-3.45%	0.29	-3.33%	0.30	3.45%	0.29	-12.12%	0.33	13.79%	0.29
985	5.04	-5.79%	5.35	4.70%	5.11	14.57%	4.46	-8.42%	4.87	17.07%	4.16
986	2.12	-4.07%	2.21	5.24%	2.10	17.32%	1.79	-6.77%	1.92	20.00%	1.60
988	0.23	-8.00%	0.25	4.17%	0.24	-4.00%	0.25	-3.85%	0.26	13.04%	0.23
991	7.61	-19.21%	9.42	5.13%	8.96	13.71%	7.88	-10.76%	8.83	12.77%	7.83
992	5.23	-1.88%	5.33	8.11%	4.93	11.29%	4.43	-10.14%	4.93	15.73%	4.26
995	9.31	-4.71%	9.77	5.62%	9.25	11.45%	8.30	-10.75%	9.30	12.32%	8.28
997	1.26	-1.56%	1.28	3.23%	1.24	16.98%	1.06	-7.02%	1.14	14.00%	1.00
999	6.00	-2.12%	6.13	5.51%	5.81	13.70%	5.11	-10.04%	5.68	14.52%	4.96
4771	4.54	10.73%	4.10	8.75%	3.77	15.29%	3.27	-6.30%	3.49	12.94%	3.09
4777	9.24	-3.04%	9.53	5.30%	9.05	12.56%	8.04	-9.76%	8.91	14.23%	7.80
7405	2.41	-4.37%	2.52	5.88%	2.38	25.26%	1.90	0.53%	1.89	35.97%	1.39
7413	1.05	-11.76%	1.19	2.59%	1.16	9.43%	1.06	-14.52%	1.24	-0.80%	1.25
7421	1.27	-12.41%	1.45	2.84%	1.41	10.16%	1.28	-15.23%	1.51	-1.31%	1.53
7424	3.01	-11.99%	3.42	2.40%	3.34	9.87%	3.04	-14.12%	3.54	-1.67%	3.60
7428	2.22	-6.72%	2.38	9.68%	2.17	13.61%	1.91	-7.28%	2.06	19.08%	1.73
7445	0.80	-4.76%	0.84	6.33%	0.79	25.40%	0.63	0.00%	0.63	34.04%	0.47
7453	0.23	-11.54%	0.26	4.00%	0.25	8.70%	0.23	-14.81%	0.27	3.85%	0.26
9740	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01
9741	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01	0.00%	0.01
9985	A		A		A		A		A		A

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