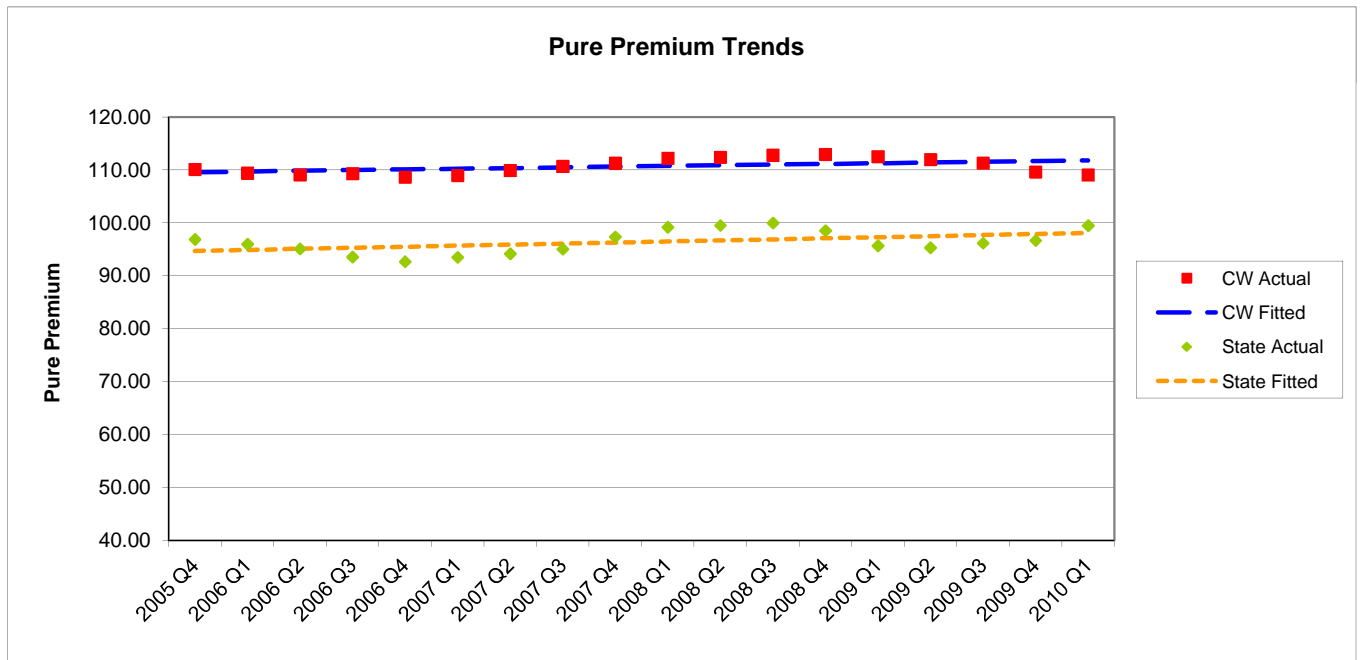


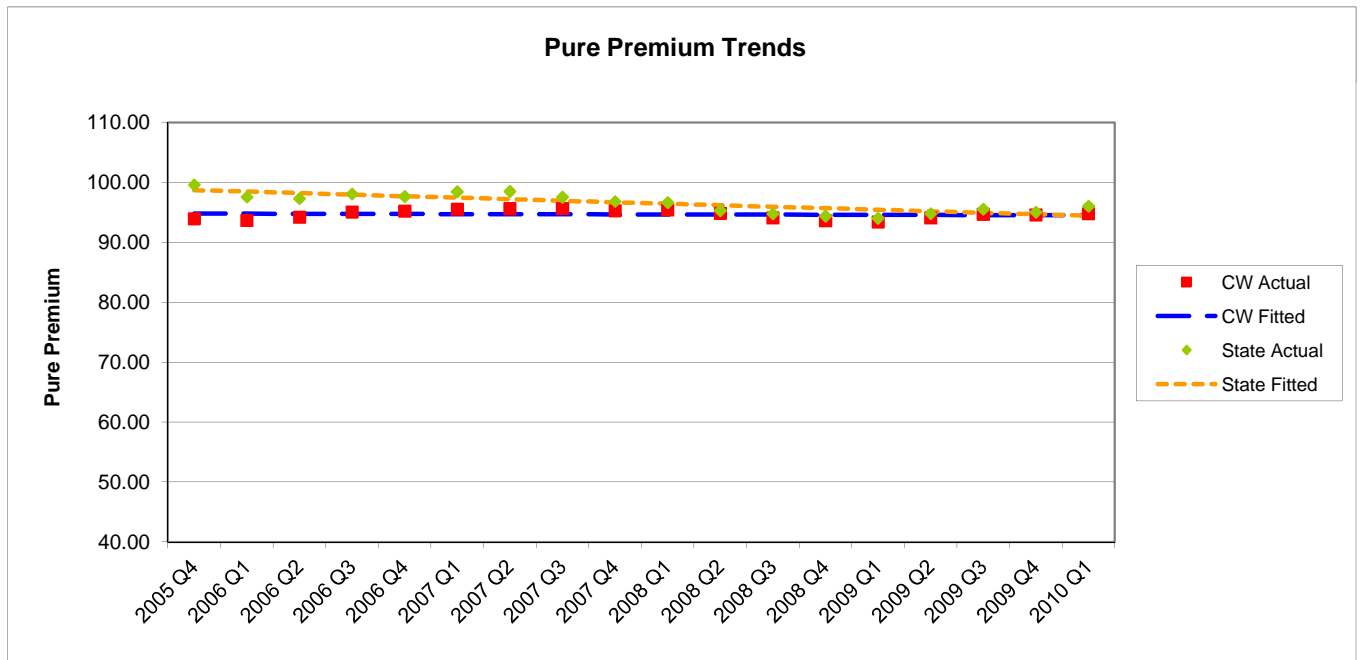
Illinois BI Coverage Pure Premium Trend Analysis

Period	CW Trends					Illinois Trends				
	Car Years	Claim Count	Loss Amount	Pure Premium	Fitted Value	Car Years	Claim Count	Loss Amount	Pure Premium	Fitted Value
2005 Q4	109,530,454	1,137,349	12,060,839,388	110.11	109.56	5,051,250	50,641	489,471,505	96.90	94.67
2006 Q1	110,248,452	1,133,495	12,061,349,463	109.40	109.69	5,109,418	50,285	490,414,623	95.98	94.87
2006 Q2	110,933,991	1,134,028	12,101,547,706	109.09	109.82	5,179,039	50,105	492,490,144	95.09	95.08
2006 Q3	111,519,062	1,134,985	12,189,016,550	109.30	109.96	5,249,680	49,802	491,240,252	93.58	95.28
2006 Q4	111,820,256	1,124,877	12,148,521,212	108.64	110.09	5,301,112	49,312	491,271,776	92.67	95.48
2007 Q1	111,944,185	1,120,909	12,196,298,633	108.95	110.22	5,328,812	49,022	498,153,746	93.48	95.68
2007 Q2	112,008,446	1,119,437	12,308,822,688	109.89	110.35	5,344,197	48,874	503,249,217	94.17	95.88
2007 Q3	112,108,794	1,120,419	12,407,738,301	110.68	110.48	5,354,397	48,683	508,872,608	95.04	96.08
2007 Q4	112,373,680	1,124,939	12,504,250,873	111.27	110.61	5,364,755	48,995	522,228,216	97.34	96.28
2008 Q1	112,689,103	1,133,247	12,646,140,666	112.22	110.74	5,375,919	48,994	533,248,840	99.19	96.48
2008 Q2	113,103,510	1,134,104	12,712,467,600	112.40	110.87	5,387,515	48,121	536,135,811	99.51	96.68
2008 Q3	113,591,660	1,132,794	12,811,329,721	112.78	111.00	5,400,538	47,405	539,988,893	99.99	96.88
2008 Q4	114,088,885	1,125,201	12,885,522,821	112.94	111.13	5,415,472	45,849	533,630,717	98.54	97.08
2009 Q1	114,648,000	1,114,367	12,901,772,175	112.53	111.26	5,432,769	44,914	519,795,077	95.68	97.28
2009 Q2	115,220,974	1,106,813	12,900,420,089	111.96	111.39	5,451,562	44,529	519,691,077	95.33	97.48
2009 Q3	115,824,966	1,097,793	12,889,154,378	111.28	111.52	5,474,080	44,430	526,490,829	96.18	97.68
2009 Q4	116,482,737	1,081,254	12,770,048,499	109.63	111.65	5,499,378	44,007	531,610,205	96.67	97.88
2010 Q1	117,074,952	1,072,425	12,766,786,740	109.05	111.79	5,521,572	44,372	549,296,214	99.48	98.08
Slope				0.13		Slope				0.20
Intercept				109.43		Intercept				94.47
Average Annual Increase				0.522809		Average Annual Increase				0.802298
Annual Trend:				0.47%		Annual Trend:				0.82%



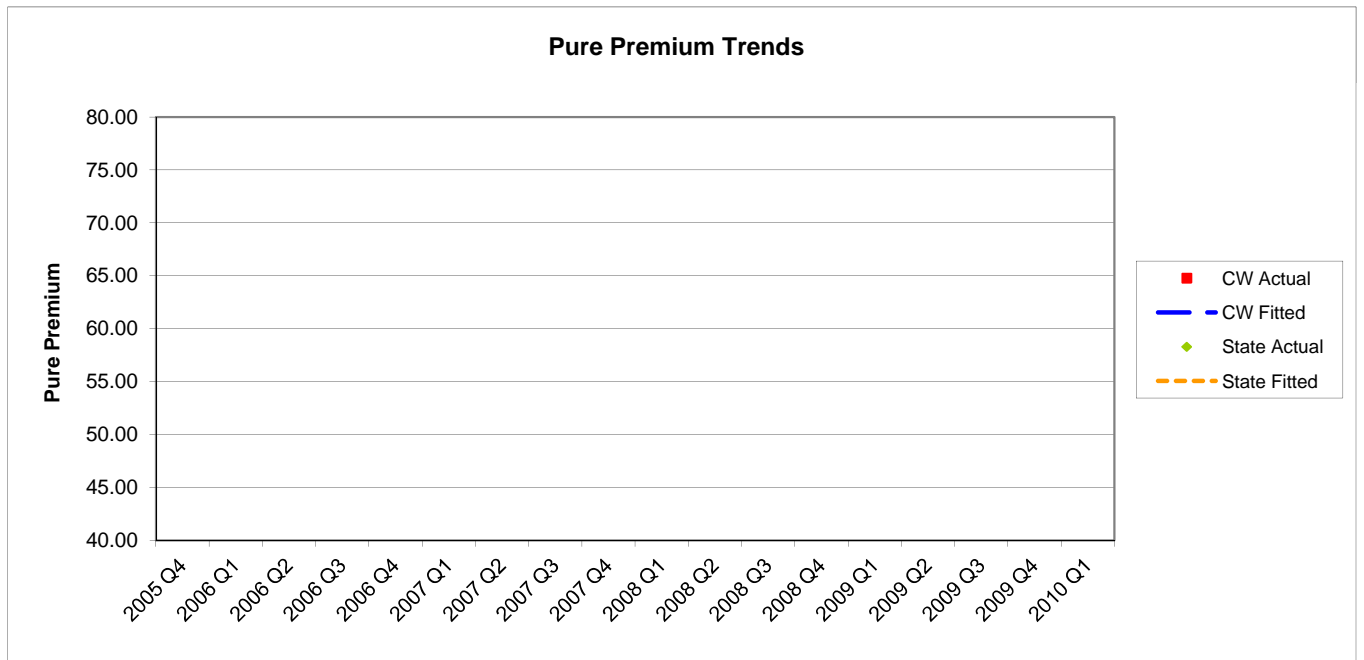
Illinois PD Coverage Pure Premium Trend Analysis

Period	CW Trends					Illinois Trends				
	Car Years	Claim Count	Loss Amount	Pure Premium	Fitted Value	Car Years	Claim Count	Loss Amount	Pure Premium	Fitted Value
2005 Q4	109,639,914	4,370,394	10,302,247,125	93.96	94.81	5,051,250	218,231	503,209,003	99.62	98.73
2006 Q1	110,345,259	4,331,725	10,337,318,071	93.68	94.79	5,109,418	212,088	498,614,660	97.59	98.47
2006 Q2	111,021,528	4,349,949	10,460,565,709	94.22	94.78	5,179,039	214,115	504,009,080	97.32	98.22
2006 Q3	111,600,224	4,387,483	10,613,179,431	95.10	94.76	5,249,680	218,242	514,993,647	98.10	97.97
2006 Q4	111,893,114	4,373,634	10,654,453,586	95.22	94.74	5,301,112	219,336	517,776,861	97.67	97.72
2007 Q1	112,012,888	4,366,436	10,703,649,675	95.56	94.73	5,328,812	220,993	524,748,537	98.47	97.46
2007 Q2	112,073,459	4,339,101	10,718,843,219	95.64	94.71	5,344,197	219,343	526,588,382	98.53	97.21
2007 Q3	112,169,999	4,313,613	10,730,108,247	95.66	94.69	5,354,397	216,804	522,444,602	97.57	96.96
2007 Q4	112,431,623	4,293,122	10,714,813,064	95.30	94.68	5,364,755	214,516	519,540,966	96.84	96.71
2008 Q1	112,744,481	4,307,132	10,760,233,951	95.44	94.66	5,375,919	214,252	519,679,638	96.67	96.45
2008 Q2	113,156,947	4,296,243	10,736,373,749	94.88	94.65	5,387,515	211,803	513,494,372	95.31	96.20
2008 Q3	113,644,108	4,277,413	10,694,568,279	94.11	94.63	5,400,538	210,550	511,979,522	94.80	95.95
2008 Q4	114,140,731	4,260,043	10,686,620,227	93.63	94.61	5,415,472	209,362	511,300,844	94.41	95.70
2009 Q1	114,698,872	4,248,379	10,715,588,029	93.42	94.60	5,432,769	208,991	510,891,514	94.04	95.44
2009 Q2	115,270,198	4,272,753	10,846,628,096	94.10	94.58	5,451,562	210,694	516,891,843	94.82	95.19
2009 Q3	115,873,426	4,294,362	10,975,968,480	94.72	94.56	5,474,080	211,563	523,056,998	95.55	94.94
2009 Q4	116,530,659	4,274,987	11,025,634,371	94.62	94.55	5,499,378	210,579	522,715,319	95.05	94.69
2010 Q1	117,122,871	4,257,028	11,103,318,734	94.80	94.53	5,521,572	210,301	530,330,610	96.05	94.43
Slope				-0.02		Slope				-0.25
Intercept				94.83		Intercept				98.98
Average Annual Increase				-0.06531		Average Annual Increase				-1.00988
Annual Trend:				-0.07%		Annual Trend:				-1.07%



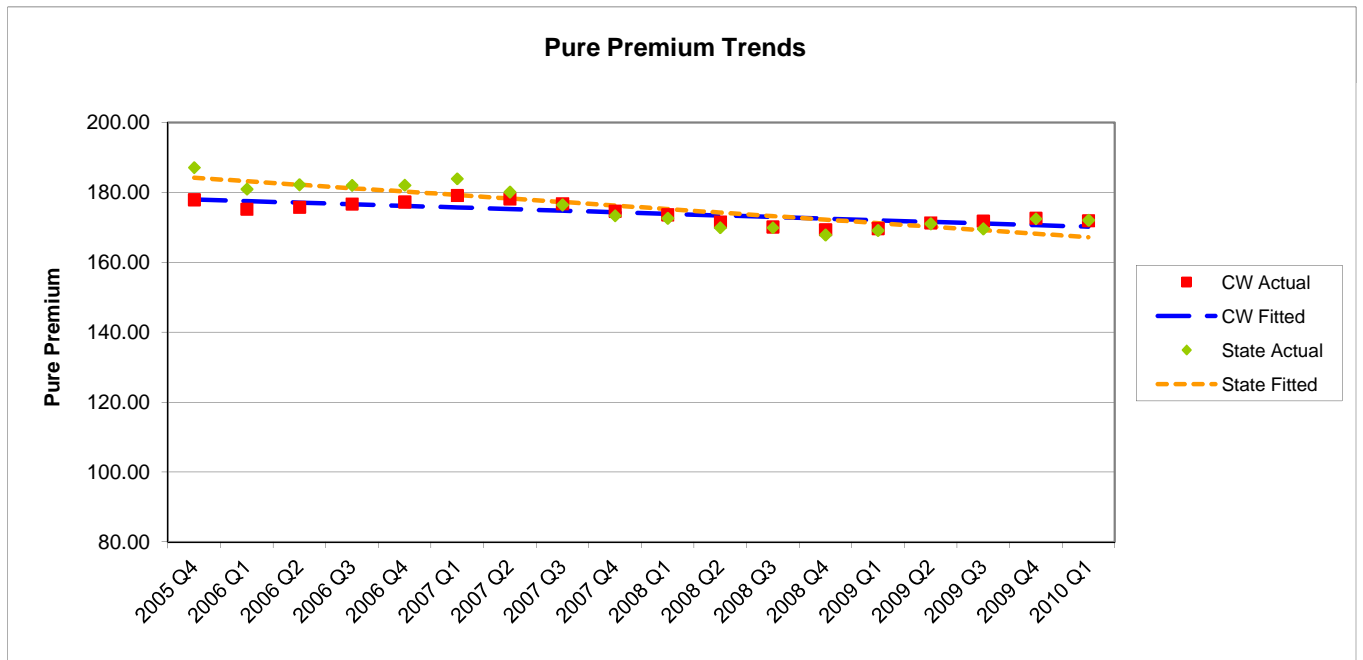
Illinois PIP Coverage Pure Premium Trend Analysis

<u>Period</u>	CW Trends					Illinois Trends				
	<u>Car Years</u>	<u>Claim Count</u>	<u>Loss Amount</u>	<u>Pure Premium</u>	<u>Fitted Value</u>	<u>Car Years</u>	<u>Claim Count</u>	<u>Loss Amount</u>	<u>Pure Premium</u>	<u>Fitted Value</u>
2005 Q4	0	0	0	0.00	0.00	0	0	0	0.00	0.00
2006 Q1	0	0	0	0.00	0.00	0	0	0	0.00	0.00
2006 Q2	0	0	0	0.00	0.00	0	0	0	0.00	0.00
2006 Q3	0	0	0	0.00	0.00	0	0	0	0.00	0.00
2006 Q4	0	0	0	0.00	0.00	0	0	0	0.00	0.00
2007 Q1	0	0	0	0.00	0.00	0	0	0	0.00	0.00
2007 Q2	0	0	0	0.00	0.00	0	0	0	0.00	0.00
2007 Q3	0	0	0	0.00	0.00	0	0	0	0.00	0.00
2007 Q4	0	0	0	0.00	0.00	0	0	0	0.00	0.00
2008 Q1	0	0	0	0.00	0.00	0	0	0	0.00	0.00
2008 Q2	0	0	0	0.00	0.00	0	0	0	0.00	0.00
2008 Q3	0	0	0	0.00	0.00	0	0	0	0.00	0.00
2008 Q4	0	0	0	0.00	0.00	0	0	0	0.00	0.00
2009 Q1	0	0	0	0.00	0.00	0	0	0	0.00	0.00
2009 Q2	0	0	0	0.00	0.00	0	0	0	0.00	0.00
2009 Q3	0	0	0	0.00	0.00	0	0	0	0.00	0.00
2009 Q4	0	0	0	0.00	0.00	0	0	0	0.00	0.00
2010 Q1	0	0	0	0.00	0.00	0	0	0	0.00	0.00
Slope				0.00		Slope				0.00
Intercept				0.00		Intercept				0.00
Average Annual Increase				0		Average Annual Increase				0
Annual Trend:				0.00%		Annual Trend:				0.00%



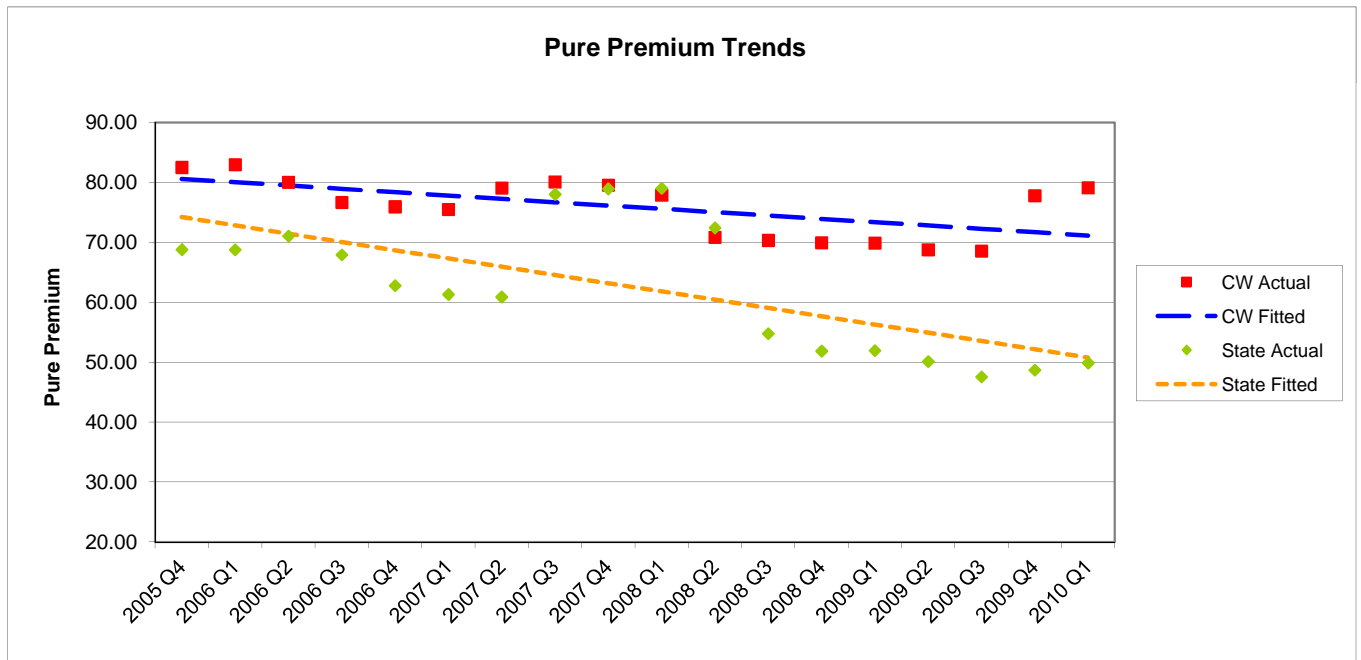
Illinois COLL Coverage Pure Premium Trend Analysis

Period	CW Trends					Illinois Trends				
	Car Years	Claim Count	Loss Amount	Pure Premium	Fitted Value	Car Years	Claim Count	Loss Amount	Pure Premium	Fitted Value
2005 Q4	86,712,859	5,986,159	15,430,137,312	177.95	178.02	4,404,187	360,151	824,268,968	187.16	184.24
2006 Q1	87,356,399	5,885,987	15,309,021,837	175.25	177.56	4,454,118	344,687	806,200,846	181.00	183.24
2006 Q2	87,952,897	5,901,070	15,461,420,981	175.79	177.10	4,512,669	345,595	822,362,852	182.23	182.24
2006 Q3	88,442,844	5,919,936	15,630,123,883	176.73	176.64	4,571,226	347,926	832,290,337	182.07	181.24
2006 Q4	88,669,430	5,882,671	15,721,889,384	177.31	176.18	4,612,782	345,793	840,000,727	182.10	180.24
2007 Q1	88,716,889	5,859,837	15,894,915,032	179.16	175.73	4,634,395	345,025	852,467,876	183.94	179.24
2007 Q2	88,681,882	5,761,810	15,801,526,989	178.18	175.27	4,643,953	336,236	836,456,948	180.12	178.24
2007 Q3	88,624,478	5,665,540	15,671,412,045	176.83	174.81	4,647,190	327,769	820,186,907	176.49	177.23
2007 Q4	88,675,823	5,587,567	15,486,863,812	174.65	174.35	4,649,285	321,928	805,902,667	173.34	176.23
2008 Q1	88,782,725	5,547,670	15,416,075,920	173.64	173.89	4,651,648	318,954	803,022,889	172.63	175.23
2008 Q2	88,954,873	5,490,029	15,265,398,712	171.61	173.43	4,654,734	314,329	790,967,918	169.93	174.23
2008 Q3	89,197,440	5,427,877	15,177,901,782	170.16	172.97	4,659,890	310,734	791,855,010	169.93	173.23
2008 Q4	89,452,451	5,378,463	15,151,306,339	169.38	172.51	4,667,685	305,031	783,587,659	167.88	172.23
2009 Q1	89,776,055	5,345,059	15,235,997,395	169.71	172.05	4,678,304	304,839	791,280,818	169.14	171.23
2009 Q2	90,136,904	5,359,504	15,444,317,847	171.34	171.59	4,690,370	303,726	802,358,991	171.07	170.23
2009 Q3	90,552,865	5,375,305	15,559,402,903	171.83	171.13	4,705,943	301,945	798,257,400	169.63	169.23
2009 Q4	91,027,511	5,379,114	15,718,058,305	172.67	170.67	4,724,294	303,356	814,909,420	172.49	168.23
2010 Q1	91,473,429	5,334,701	15,728,428,913	171.95	170.21	4,741,052	300,202	815,757,127	172.06	167.23
Slope				-0.46		Slope				-1.00
Intercept				178.48		Intercept				185.24
Average Annual Increase				-1.83708		Average Annual Increase				-4.00271
Annual Trend:				-1.08%		Annual Trend:				-2.39%



Illinois COMP Coverage Pure Premium Trend Analysis

Period	CW Trends					Illinois Trends				
	Car Years	Claim Count	Loss Amount	Pure Premium	Fitted Value	Car Years	Claim Count	Loss Amount	Pure Premium	Fitted Value
2005 Q4	91,772,412	7,898,586	7,574,143,660	82.53	80.60	4,605,661	274,233	316,861,320	68.80	74.20
2006 Q1	92,410,399	7,901,695	7,668,589,569	82.98	80.04	4,657,117	272,348	320,285,970	68.77	72.83
2006 Q2	93,005,005	7,753,338	7,446,302,965	80.06	79.49	4,717,718	276,867	335,284,118	71.07	71.45
2006 Q3	93,493,939	7,672,488	7,169,934,466	76.69	78.93	4,778,322	273,202	324,586,873	67.93	70.07
2006 Q4	93,739,673	7,607,393	7,120,005,597	75.96	78.38	4,821,894	264,545	302,757,427	62.79	68.69
2007 Q1	93,793,746	7,545,135	7,082,493,789	75.51	77.82	4,845,150	258,507	297,047,177	61.31	67.32
2007 Q2	93,761,341	7,598,503	7,414,967,128	79.08	77.26	4,855,794	255,162	295,639,461	60.88	65.94
2007 Q3	93,725,129	7,584,724	7,508,499,377	80.11	76.71	4,859,929	285,470	379,257,160	78.04	64.56
2007 Q4	93,807,411	7,456,329	7,463,661,259	79.56	76.15	4,862,646	282,555	383,938,668	78.96	63.18
2008 Q1	93,944,490	7,365,414	7,318,277,363	77.90	75.60	4,865,956	281,841	384,575,835	79.03	61.81
2008 Q2	94,140,356	7,076,619	6,671,262,833	70.87	75.04	4,869,403	263,876	352,758,587	72.44	60.43
2008 Q3	94,396,161	6,954,679	6,640,881,578	70.35	74.49	4,874,915	226,016	267,071,586	54.78	59.05
2008 Q4	94,655,771	6,905,596	6,621,861,420	69.96	73.93	4,883,216	220,112	253,277,698	51.87	57.67
2009 Q1	94,983,282	6,886,101	6,638,587,480	69.89	73.37	4,894,063	219,690	254,245,831	51.95	56.30
2009 Q2	95,343,714	6,819,094	6,558,309,230	68.79	72.82	4,906,071	215,265	245,916,383	50.12	54.92
2009 Q3	95,754,930	6,708,084	6,565,693,907	68.57	72.26	4,921,649	207,930	234,074,942	47.56	53.54
2009 Q4	96,260,543	6,809,235	7,489,398,882	77.80	71.71	4,940,367	205,891	240,554,409	48.69	52.16
2010 Q1	96,698,369	6,752,997	7,651,594,600	79.13	71.15	4,956,258	207,055	247,300,087	49.90	50.79
Slope				-0.56		Slope				-1.38
Intercept				81.15		Intercept				75.58
Average Annual Increase				-2.22271		Average Annual Increase				-5.51021
Annual Trend:				-3.12%		Annual Trend:				-10.85%



Illinois Loss Projection Factor Calculation

	CW	State	State	Credibility	Weighted	2010 Q1	
	<u>Trend</u>	<u>Trend</u>	2010 Q1	<u>Weight</u>	<u>Trend</u>	Loss Dist. For State	
<u>Coverage</u>			<u># Claims</u>			<u>Amount</u>	<u>% Total</u>
BI	0.47%	0.82%	44,372	0.10	0.50%	549,296,214	25.64%
PD	-0.07%	-1.07%	210,301	0.80	-0.87%	530,330,610	24.75%
PIP	0.00%	0.00%	0	0.00	0.00%	0	0.00%
COMP	-3.12%	-10.85%	207,055	0.80	-9.30%	247,300,087	11.54%
COLL	-1.08%	-2.39%	300,202	1.00	-2.39%	815,757,127	38.07%

Weighted Average Trend

-2.07%

2,142,684,038 100.00%

Based on State Distribution by Coverage

Credibility Weight Table:

Claims In Last Qtr

<u>From</u>	<u>To</u>	<u>Weight</u>
0	24,999	0.00
25,000	49,999	0.10
50,000	74,999	0.20
75,000	99,999	0.30
100,000	124,999	0.40
125,000	149,999	0.50
150,000	174,999	0.60
175,000	199,999	0.70
200,000	224,999	0.80
225,000	249,999	0.90
250,000	9,999,999	1.00

Loss Projection Factor Calculation:

<u>Experience</u>	<u>Projection</u>	<u># Years</u>	<u>Selected</u>	
<u>Year</u>	<u>Year</u>	<u>Projected</u>	<u>Trend</u>	LPF
2007	2011	4	-2.07%	0.917
2008	2011	3	-2.07%	0.938
2009	2011	2	-2.07%	0.959

Illinois Deductible Factor Calculation

Based on Company Loss Experience Data From 2007-2009

<u>Deductible</u>	<u># Policies</u>	<u>Premium</u>	<u>Loss</u>	<u>Loss Ratio</u>	<u>Indicated Change¹</u>	<u>Current Factors</u>	<u>Indicated Factors</u>
0	4,075	\$3,700,250	\$2,467,750	66.69%	5.95%	1.17	1.24
100	8,396	\$7,017,650	\$4,452,490	63.45%	0.80%	1.08	1.09
250	15,738	\$12,193,565	\$7,975,879	65.41%	3.92%	1.00	1.04
500	8,419	\$6,252,879	\$3,695,894	59.11%	-6.10%	0.96	0.90
1000	4,439	\$3,018,192	\$1,732,252	57.39%	-8.82%	0.88	0.80
2000	3,208	\$2,138,212	\$1,278,790	59.81%	-4.99%	0.85	0.81
Total	44,275	\$34,320,748	\$21,603,054	62.94%	0.00%		

¹ Based on formula: Loss Ratio for Group / Overall Loss Ratio - 1

Illinois Age / Sex Factor Calculation

Based on Company Loss Experience Data From 2007-2009

<u>Sex</u>	<u>Age Range</u>	<u># Policies</u>	<u>Premium</u>	<u>Loss</u>	<u>Loss Ratio</u>	<u>Indicated Change¹</u>	<u>Current Factors</u>	<u>Indicated Factors</u>
Female	16-19	1,005	1,170,805	787,526	67.26%	6.86%	1.50	1.60
	20-24	1,832	1,770,670	1,005,661	56.80%	-9.77%	1.25	1.13
	25-29	1,934	1,645,774	1,121,502	68.14%	8.26%	1.10	1.19
	30-34	2,051	1,592,504	1,078,808	67.74%	7.62%	1.00	1.08
	35-39	2,081	1,610,162	965,366	59.95%	-4.75%	1.00	0.95
	40-44	2,334	1,633,669	1,008,277	61.72%	-1.95%	0.90	0.88
	45-49	2,232	1,474,817	1,081,187	73.31%	16.47%	0.85	0.99
	50-54	2,018	1,332,741	807,596	60.60%	-3.73%	0.85	0.82
	55-59	1,812	1,130,548	611,576	54.10%	-14.06%	0.80	0.69
	60-64	1,373	849,795	506,866	59.65%	-5.24%	0.80	0.76
	65-69	1,004	623,101	455,942	73.17%	16.25%	0.80	0.93
	70-74	859	601,581	351,387	58.41%	-7.20%	0.90	0.84
	75-79	744	518,392	226,549	43.70%	-30.57%	0.90	0.62
	80-84	457	353,977	184,183	52.03%	-17.34%	1.00	0.83
	85-UP	292	227,250	126,070	55.48%	-11.86%	1.00	0.88
Male	16-19	998	1,469,663	863,043	58.72%	-6.71%	1.90	1.77
	20-24	1,897	2,212,175	1,417,160	64.06%	1.77%	1.50	1.53
	25-29	1,956	2,051,064	1,288,637	62.83%	-0.19%	1.35	1.35
	30-34	2,146	1,663,780	1,102,235	66.25%	5.25%	1.00	1.05
	35-39	2,140	1,663,686	1,011,736	60.81%	-3.39%	1.00	0.97
	40-44	2,398	1,677,660	1,218,743	72.65%	15.41%	0.90	1.04
	45-49	2,325	1,536,247	1,169,915	76.15%	20.99%	0.85	1.03
	50-54	2,113	1,396,529	674,232	48.28%	-23.30%	0.85	0.65
	55-59	1,781	1,109,415	723,738	65.24%	3.64%	0.80	0.83
	60-64	1,357	842,711	445,917	52.91%	-15.93%	0.80	0.67
	65-69	1,006	623,566	409,432	65.66%	4.31%	0.80	0.83
	70-74	825	577,209	345,063	59.78%	-5.03%	0.90	0.85
	75-79	666	464,622	273,190	58.80%	-6.59%	0.90	0.84
	80-84	392	304,515	170,508	55.99%	-11.04%	1.00	0.89
	85-UP	247	192,119	171,008	89.01%	41.41%	1.00	1.41
All	All	44,275	34,320,748	21,603,054	62.94%	0.00%		

¹ Based on formula: Loss Ratio for Group / Overall Loss Ratio - 1

Illinois Overall Indicated Rate Change Calculation

Based on Company Loss Experience Data From 2007-2009

<u>Year</u>	<u>Actual Premium</u>	<u>Actual Losses</u>	<u>LPF¹</u>	<u>Projected Losses</u>	<u>Projected Loss Ratio</u>
2007	11,186,186	7,402,569	0.917	6,788,156	60.68%
2008	11,287,110	6,909,536	0.938	6,481,145	57.42%
2009	11,847,452	7,290,949	0.959	6,992,020	59.02%
Total	34,320,748	21,603,054		20,261,320	59.04%

$$\text{Indicated Change} = \frac{\text{PLR} \times (1 + \text{VER})}{1 - \text{FER} - \text{PPC} + (1.5 \times \text{INV})} - 1$$

PLR	Projected Loss Ratio	59.04%
VER	Variable Expense Ratio	10.00%
FER	Fixed Expense Ratio	35.00%
PPC	Provision for Profit and Contingencies	5.00%
INV	Investment Income Yield (from separate exhibit)	1.95%

$$\text{Indicated Rate Change} = \mathbf{3.20\%}$$

¹ From Loss Projection Factor Exhibit