

**EMPIRE PLAN
PA 2 TIER GROUP RATES
1999 - 2008 Monthly Rates
(For Illustrative Purposes Only)**

Core plus Med. & Psych. Enh.	Gross Rate(1)	% Change	Net Rate(2)	% Change
Individual				
1999	239.24	5.2%	222.00	8.6%
2000	260.67	9.0%	253.98	14.4%
2001	289.41	11.0%	280.25	10.3%
2002	313.58	8.4%	305.67	9.1%
2003	357.44	14.0%	345.36	13.0%
2004	402.70	12.7%	394.31	14.2%
2005	433.70	7.7%	423.31	7.4%
2006	477.33	10.1%	459.25	8.5%
2007	511.23	7.1%	477.96	4.1%
2008 Projected	570.55	11.6%	536.85	12.3%
Average Percent Increase				
From Inception (1986)		8.4%		8.3%
Most Recent 10 Years		9.7%		10.2%
Most Recent 5 Years		9.8%		9.3%
Family				
1999	539.14	4.8%	499.75	7.8%
2000	578.26	7.3%	563.03	12.7%
2001	640.64	10.8%	619.28	10.0%
2002	703.61	9.8%	685.83	10.7%
2003	805.64	14.5%	778.82	13.6%
2004	899.98	11.7%	881.48	13.2%
2005	968.40	7.6%	945.11	7.2%
2006	1,073.28	10.8%	1,034.40	9.4%
2007	1,158.16	7.9%	1,084.90	4.9%
2008 Projected	1,297.52	12.0%	1,223.14	12.7%
Average Percent Increase				
From Inception (1986)		8.8%		8.7%
Most Recent 10 Years		9.7%		10.2%
Most Recent 5 Years		10.0%		9.5%

(1) Represents premiums charged by the carriers.

(2) Represents cost to a participating agency.