

**EMPIRE PLAN
PA 2 TIER GROUP RATES
2001 - 2010 Monthly Rates
(For Illustrative Purposes Only)**

	Gross Rate(1)	% Change	Net Rate(2)	% Change
Individual				
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	536.84	5.0%	498.88	4.4%
2009	527.09	-1.8%	497.91	-0.2%
2010	557.46	5.8%	515.75	3.6%
<u>Average Percent Increase</u>				
From Inception (1986)		7.6%		7.4%
Most Recent 10 Years		8.0%		7.4%
Most Recent 5 Years		5.2%		4.1%
Family				
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	1,233.38	6.5%	1,150.41	6.0%
2009	1,230.02	-0.3%	1,165.24	1.3%
2010	1,297.06	5.5%	1,203.56	3.3%
<u>Average Percent Increase</u>				
From Inception (1986)		8.1%		7.9%
Most Recent 10 Years		8.5%		8.0%
Most Recent 5 Years		6.1%		5.0%

(1) Represents premiums charged by the carriers.

(2) Represents cost to a participating agency.