

The following tables illustrates the *estimated* average premium changes by insurance coverage:

Coverage	Estimated % Change
Workers' Compensation	-4.3%
Property	5.6%
General and Other Liability	4.7%
Automobile	5.7%
Overall Premium Weighted Average	3.8%

** The actual change in premiums for individual locations may be more or less than the average depending on changes in payroll, property values, operations, and vehicles.*

Health Insurance	Estimated % Change
Medical	4.70%
Dental	0.00%
Vision	0.00%
Overall Premium Weighted Average	4.49%