		3.5%	5.1%	12.2%	6.7%	9.9%	27.3%
	1996	1997	1998	1999	2000	2001	2002
	\$379.21	\$392.31	\$412.30	\$462.59	\$493.67	\$542.54	\$690.89
	12	12	12	12	12	12	12
NNG	\$4,550.52	\$4,707.72	\$4,947.60	\$5,551.08	\$5,924.04	\$6,510.48	\$8,290.68
Prem	\$4,550.52	\$4,707.72	\$4,947.60	\$5,551.08	\$5,924.04	\$6,510.48	\$8,290.68
Emp	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
NNG	\$4,311.46	\$4,420.74	\$4,561.72	\$5,074.45	\$5,937.32	\$6,684.02	\$7,769.93
Prem	\$4,115.40	\$4,240.28	\$4,413.03	\$4,772.08	\$6,199.79	\$7,799.12	\$9,555.46
Emp	(\$196.06)	(\$180.46)	(\$148.69)	(\$302.37)	\$262.47	\$1,115.11	\$1,785.52
		2.5%	3.2%	11.2%	17.0%	12.6%	16.2%
		3.0%	4.1%	8.1%	29.9%	25.8%	22.5%
	\$5,604,477	\$5,784,209	\$6,049,442	\$6,772,030	\$7,409,697	\$8,198,838	\$10,181,088
	\$5,535,857	\$5,721,046	\$5,997,399	\$6,666,200	\$7,501,562	\$8,589,125	\$10,806,021
		2.004	4.404	11.00/	0.407	10.70/	24.004
		3.2%			9.4%		24.2%
		3.3%	4.8%	11.2%	12.5%	14.5%	25.8%