

DELAWARE COMPENSATION RATING BUREAU, INC.

Paid and Incurred Loss Development and Trend – Limited Losses

Page 1 of the attachment shows the calculation of Standard Earned Premiums. Standard Earned Premiums are developed to ultimate, adjusted to current residual market rate level, adjusted to remove the impact of expense constants, the DCCPAP program and the residual market surcharge program.

Pages 2 through 13 present indemnity losses and loss adjustment expense.

Page 2 shows incurred and paid loss development factors and ratios of incurred to paid losses, based on the current Table I. An average of the latest four factors is shown. Selected factors are generally based upon a fitting of the four-year averages to a curve.

Page 3 arranges the factors according to the loss development approach shown. There are three methods: case incurred, paid to twenty-second and the average of the incurred and paid to twenty-second methods. The last section of page three shows the loss on-level and loss adjustment expense factors applicable.

Page 4 shows the loss base (paid or incurred losses depending on the method) to which the development factors apply, the projected ultimate level of losses, and ultimate losses adjusted to current benefit levels and including loss adjustment expense.

The top portion of page 5 presents ultimate on-level loss and loss adjustment expense ratios by policy year for each methodology. The middle portion of page 5 presents information on claim frequencies, which are further discussed in Exhibit 23. The first column shows frequencies by policy year. The second column shows normalized values for claim frequency with policy year 1998 set equal to unity. Staff selected a seven point frequency trend factor (Policy Years 2004 through 2010) of -6.5%. The lower portion of page 5 shows severity ratios which are defined herein as loss ratios adjusted to a common underlying claim frequency level. The severity ratios are calculated by dividing the loss ratios in the top section of page 5 by the normalized claim frequencies in the middle portion of page 5 for each policy year and loss development approach.

Page 6 shows fitted values for severity ratios fitted to a straight line for each loss development approach and using from 4 to 10 points. The top portion of page 7 shows those same straight lines trended to the midpoint of the prospective rating period (12/1/13). The second section of page 7 shows severity trend factors by policy year calculated by dividing the trended points on page 7 by the fitted values on page 6.

Pages 8 and 9 present the analogous exponential severity trend factor calculation. Pages 10 and 11 show the loss ratio trend factors by policy year which are a product of the severity (pages 7 and 9) and frequency (page 5) trend factors that were previously calculated.

Pages 12 and 13 show averages of the four latest policy years trended to the midpoint of the prospective rating period (12/1/13) on a linear and exponential basis respectively.

Pages 14 through 25 show experience for medical loss and loss adjustment expense laid out the same way as pages 2 through 13 while pages 26 and 27 show a summary of annualized severity and loss ratio trend factors.

PREMIUMS	PDF 07-08	PDF 08-09	PDF 09-10	PDF 10-11	4 Year Average	Selected PDF
Beyond	1.0005	0.9996	0.9980	1.0003	0.9996	1.0000
21-22	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000
20-21	1.0000	1.0000	0.9996	1.0002	1.0000	1.0000
19-20	1.0001	0.9999	0.9991	1.0003	0.9999	1.0000
18-19	1.0001	1.0000	0.9996	1.0001	1.0000	1.0000
17-18	1.0000	1.0003	0.9993	1.0000	0.9999	1.0000
16-17	1.0005	1.0001	1.0000	1.0000	1.0002	1.0000
15-16	0.9998	1.0000	0.9987	1.0000	0.9996	1.0000
14-15	0.9999	1.0000	0.9983	1.0000	0.9996	1.0000
13-14	1.0002	1.0000	0.9980	1.0000	0.9996	1.0000
12-13	1.0000	1.0000	1.0002	1.0000	1.0001	1.0000
11-12	1.0000	1.0000	0.9955	1.0000	0.9989	1.0000
10-11	1.0023	1.0000	1.0002	1.0004	1.0007	1.0000
9-10	1.0000	0.9985	1.0000	0.9990	0.9994	1.0000
8-9	1.0004	0.9983	0.9991	1.0013	0.9998	1.0000
7-8	0.9999	1.0066	1.0000	1.0001	1.0017	1.0017
6-7	0.9946	0.9981	1.0000	1.0005	0.9983	0.9983
5-6	0.9999	0.9994	0.9995	0.9999	0.9997	0.9997
4-5	0.9993	0.9999	1.0000	1.0005	0.9999	0.9999
3-4	0.9974	0.9996	1.0049	1.0000	1.0005	1.0005
2-3	0.9975	0.9998	0.9994	1.0030	0.9999	0.9999
1-2	0.9882	0.9901	0.9784	1.0069	0.9909	0.9909

PREMIUMS	Policy Year	Reported SEP	Cum PDF	Ultimate SEP	On-Level Factor	ECRF	DCCPAP Factor
Beyond	1989	109682464	1.0000	109682464	0.9680	0.9919	1.0000
21-22	1990	98540758	1.0000	98540758	0.9680	0.9915	1.0037
20-21	1991	95148830	1.0000	95148830	0.9680	0.9913	1.0083
19-20	1992	87296004	1.0000	87296004	0.9680	0.9914	1.0137
18-19	1993	88527478	1.0000	88527478	0.9680	0.9914	1.0144
17-18	1994	80356782	1.0000	80356782	0.9940	0.9942	1.0129
16-17	1995	76597286	1.0000	76597286	1.0792	0.9971	1.0112
15-16	1996	80997792	1.0000	80997792	1.0822	0.9973	1.0131
14-15	1997	85842388	1.0000	85842388	1.0298	0.9979	1.0081
13-14	1998	90958783	1.0000	90958783	0.9504	0.9986	1.0001
12-13	1999	86938422	1.0000	86938422	1.0950	0.9989	0.9959
11-12	2000	94267780	1.0000	94267780	1.0808	0.9988	0.9929
10-11	2001	96047049	1.0000	96047049	1.1365	0.9982	0.9956
9-10	2002	118814794	1.0000	118814794	0.9524	0.9976	0.9982
8-9	2003	133013574	1.0000	133013574	0.8935	0.9966	1.0010
7-8	2004	151083838	1.0017	151340681	0.9296	0.9963	0.9999
6-7	2005	185094230	1.0000	185094230	0.8174	0.9968	0.9985
5-6	2006	204697518	0.9997	204636109	0.7807	0.9974	0.9960
4-5	2007	198145166	0.9996	198065908	0.8017	0.9977	0.9974
3-4	2008	150145589	1.0001	150160604	1.0813	0.9974	0.9989
2-3	2009	117508334	1.0000	117508334	1.3456	0.9971	1.0105
1-2	2010	105137406	0.9909	104180656	1.4653	0.9968	1.0105

PREMIUMS	Policy Year	Adj to Pre Chancery Court Rate Level	On-Level SEP
	1989	1.0593	111557666
	1990	1.0593	100555741
	1991	1.0593	97519767
	1992	1.0593	89959505
	1993	1.0593	91291549
	1994	1.0593	85205617
	1995	1.0593	88289705
	1996	1.0593	93816195
	1997	1.0593	94202903
	1998	1.0593	91454490
	1999	1.0593	100318860
	2000	1.0593	107031505
	2001	1.0593	114914516
	2002	1.0593	119366617
	2003	1.0593	125592716
	2004	1.0593	148462739
	2005	1.0593	159515388
	2006	1.0593	168117965
	2007	1.0593	167382450
	2008	1.0593	171361225
	2009	1.0593	168763551
	2010	1.0593	162883449

INDEMNITY	Incurred LDF 03-04	Incurred LDF 04-05	Incurred LDF 05-06	Incurred LDF 06-07	Incurred LDF 07-08	Incurred LDF 08-09	Incurred LDF 09-10	Incurred LDF 10-11	4 Year Average LDF	Selected Incurred LDF
Beyond	0.9621	0.9941	1.0206	0.9971	1.0450	0.9792	1.0074	0.9992	1.0077	1.0077
21-22					0.9899	1.0042	1.0024	1.0024	0.9997	1.0009
20-21				1.0091	1.0026	1.0036	0.9931	1.0010	1.0001	1.0013
19-20	1.0043	1.0014	1.0013	1.0038	0.9956	1.0128	0.9977	1.0014	1.0019	1.0017
18-19	0.9998	0.9926	1.0019	1.0005	0.9944	1.0440	1.0154	1.0018	1.0139	1.0022
17-18	0.9965	0.9988	1.0001	0.9986	0.9814	1.0028	0.9973	1.0019	0.9959	1.0026
16-17	1.0031	1.0040	0.9980	0.9990	1.0037	1.0050	1.0039	1.0274	1.0100	1.0032
15-16	0.9950	1.0092	1.0063	1.0010	1.0000	1.0044	0.9970	1.0033	1.0012	1.0037
14-15	1.0015	1.0010	1.0107	0.9964	1.0094	1.0166	0.9894	1.0042	1.0049	1.0043
13-14	1.0153	0.9925	0.9971	1.0414	1.0041	1.0057	1.0137	0.9997	1.0058	1.0050
12-13	1.0119	1.0065	1.0070	0.9938	1.0063	1.0091	1.0001	1.0078	1.0058	1.0057
11-12	1.0099	1.0176	1.0243	0.9999	1.0015	0.9948	1.0065	0.9909	0.9984	1.0065
10-11	1.0153	1.0061	0.9979	0.9961	1.0099	1.0022	0.9933	0.9954	1.0002	1.0074
9-10	1.0069	0.9900	0.9925	1.0123	1.0066	1.0122	0.9904	1.0163	1.0064	1.0083
8-9	1.0064	1.0262	0.9915	1.0131	0.9938	1.0387	1.0171	1.0013	1.0127	1.0095
7-8	1.0086	1.0840	1.0253	1.0163	1.0182	1.0219	1.0083	1.0164	1.0162	1.0111
6-7	1.0616	1.0217	1.0293	1.0071	0.9990	1.0132	1.0312	1.0046	1.0120	1.0133
5-6	1.0416	1.0085	1.0301	1.0160	1.0065	1.0106	1.0139	1.0088	1.0100	1.0175
4-5	1.0817	1.0562	1.0315	1.0113	1.0414	1.0361	1.0408	1.0650	1.0458	1.0272
3-4	1.1176	1.0310	1.0701	1.0381	1.0281	1.0870	1.0722	0.9963	1.0459	1.0571
2-3	1.1874	1.1414	1.1462	1.1294	1.1735	1.1782	1.1847	1.1836	1.1800	1.1783
1-2	1.2981	1.3025	1.3445	1.2337	1.3367	1.4040	1.4660	1.3438	1.3876	1.3876

INDEMNITY	Paid LDF 03-04	Paid LDF 04-05	Paid LDF 05-06	Paid LDF 06-07	Paid LDF 07-08	Paid LDF 08-09	Paid LDF 09-10	Paid LDF 10-11	4 Year Average LDF	Selected Paid LDF
21-22					1.0045	1.0058	1.0049	1.0100	1.0063	1.0052
20-21				1.0050	0.9996	1.0021	1.0037	1.0024	1.0020	1.0055
19-20	0.9988	1.0028	1.0050	1.0066	1.0023	1.0011	1.0006	1.0012	1.0013	1.0058
18-19	0.9964	1.0101	1.0020	1.0206	1.0014	1.0510	1.0053	0.9963	1.0135	1.0062
17-18	1.0105	1.0040	1.0217	1.0026	1.0154	1.0125	1.0026	1.0068	1.0093	1.0067
16-17	1.0071	1.0111	1.0026	1.0052	1.0064	1.0090	1.0052	1.0071	1.0069	1.0073
15-16	1.0088	1.0039	1.0131	1.0049	1.0015	1.0125	1.0016	1.0064	1.0055	1.0081
14-15	1.0085	1.0101	1.0067	1.0000	1.0164	1.0055	1.0068	1.0167	1.0114	1.0091
13-14	1.0075	1.0092	1.0021	1.0508	1.0141	1.0043	1.0222	1.0095	1.0125	1.0104
12-13	1.0063	1.0108	1.0149	1.0028	1.0021	1.0107	1.0086	1.0161	1.0094	1.0121
11-12	1.0151	1.0176	1.0025	1.0137	1.0066	1.0213	1.0189	1.0024	1.0123	1.0143
10-11	1.0246	1.0203	1.0144	1.0118	1.0135	1.0144	1.0024	1.0128	1.0108	1.0172
9-10	1.0037	1.0150	1.0109	1.0272	1.0197	1.0204	1.0263	1.0283	1.0237	1.0212
8-9	1.0155	1.0158	1.0470	1.0262	1.0301	1.0221	1.0524	1.0318	1.0341	1.0268
7-8	1.0259	1.0599	1.0302	1.0220	1.0437	1.0273	1.0256	1.0377	1.0336	1.0349
6-7	1.0499	1.0414	1.0524	1.0487	1.0281	1.0569	1.0510	1.0432	1.0448	1.0471
5-6	1.0610	1.0583	1.0912	1.0634	1.0538	1.0515	1.0692	1.0948	1.0673	1.0670
4-5	1.0857	1.1013	1.1160	1.0912	1.0891	1.1048	1.0950	1.1227	1.1029	1.1029
3-4	1.2531	1.1720	1.1380	1.1664	1.1592	1.1975	1.1982	1.1748	1.1824	1.1823
2-3	1.4010	1.3539	1.4474	1.4072	1.4355	1.4826	1.4292	1.4445	1.4480	1.4480
1-2	1.9296	1.8426	2.1728	1.9577	1.8847	2.0617	2.1495	2.0997	2.0489	2.0489

INDEMNITY	Pd-Incur LDF 03-04	Pd-Incur LDF 04-05	Pd-Incur LDF 05-06	Pd-Incur LDF 06-07	Pd-Incur LDF 07-08	Pd-Incur LDF 08-09	Pd-Incur LDF 09-10	Pd-Incur LDF 10-11	4 Year Average LDF	Selected Pd-Incur LDF
21-22					1.0338	1.0237	1.0253	1.0263	1.0273	1.0273
20-21				1.0496	1.0190	1.0264	1.0275	1.0286	1.0254	1.0254
19-20	1.0282	1.0263	1.0473	1.0231	1.0251	1.0358	1.0278	1.0438	1.0331	1.0331
18-19	1.0229	1.0565	1.0185	1.0452	1.0241	1.0826	1.0470	1.0081	1.0405	1.0405
17-18	1.0785	1.0206	1.0711	1.0280	1.0529	1.0438	1.0088	1.0392	1.0362	1.0362
16-17	1.0258	1.0829	1.0268	1.0785	1.0475	1.0201	1.0416	1.0889	1.0495	1.0495
15-16	1.0938	1.0328	1.0971	1.0488	1.0166	1.0522	1.0571	1.0358	1.0404	1.0404
14-15	1.0228	1.1012	1.0580	1.0136	1.0647	1.0658	1.0386	1.0529	1.0555	1.0555
13-14	1.1108	1.0565	1.0196	1.1029	1.0632	1.0542	1.0726	1.0791	1.0673	1.0673
12-13	1.0672	1.0336	1.0773	1.0618	1.0504	1.0708	1.0877	1.0628	1.0679	1.0679
11-12	1.0453	1.0887	1.0711	1.0581	1.0682	1.1107	1.0734	1.0319	1.0711	1.0711
10-11	1.1013	1.0669	1.0735	1.0791	1.1316	1.0798	1.0491	1.0943	1.0887	1.0887
9-10	1.0725	1.0919	1.0951	1.1511	1.0987	1.0775	1.1255	1.1015	1.1008	1.1008
8-9	1.1257	1.1208	1.1905	1.1200	1.0964	1.1602	1.1437	1.0979	1.1246	1.1246
7-8	1.1254	1.2726	1.1390	1.1276	1.1658	1.1533	1.1242	1.1353	1.1447	1.1447
6-7	1.2293	1.1569	1.1609	1.2007	1.1603	1.1776	1.1769	1.1159	1.1577	1.1577
5-6	1.2036	1.1937	1.3002	1.2351	1.2249	1.2038	1.1858	1.2588	1.2183	1.2183
4-5	1.2983	1.3901	1.3570	1.3278	1.2973	1.2918	1.3660	1.3767	1.3330	1.3330
3-4	1.6410	1.5418	1.4958	1.4528	1.4452	1.5715	1.5520	1.5376	1.5266	1.5266
2-3	2.0718	1.8925	2.0270	1.9779	2.0754	2.1554	2.2064	2.0210	2.1146	2.1146
1-2	3.1847	3.2585	3.8009	3.4622	3.4479	3.8394	3.7117	3.9266	3.7314	3.7314

INDEMNITY	Policy Year	Incurred LDF	Paid to 22nd LDF
Beyond	1989	1.0077	1.0077
21-22	1990	1.0009	1.0273
20-21	1991	1.0013	1.0055
19-20	1992	1.0017	1.0058
18-19	1993	1.0022	1.0062
17-18	1994	1.0026	1.0067
16-17	1995	1.0032	1.0073
15-16	1996	1.0037	1.0081
14-15	1997	1.0043	1.0091
13-14	1998	1.0050	1.0104
12-13	1999	1.0057	1.0121
11-12	2000	1.0065	1.0143
10-11	2001	1.0074	1.0172
9-10	2002	1.0083	1.0212
8-9	2003	1.0095	1.0268
7-8	2004	1.0111	1.0349
6-7	2005	1.0133	1.0471
5-6	2006	1.0175	1.0670
4-5	2007	1.0272	1.1029
3-4	2008	1.0571	1.1823
2-3	2009	1.1783	1.4480
1-2	2010	1.3876	2.0489

INDEMNITY	Policy Year	Incurred Cum LDF	Paid to 22nd Cum LDF
Beyond	1989	1.0077	1.0077
21-22	1990	1.0086	1.0352
20-21	1991	1.0099	1.0409
19-20	1992	1.0116	1.0469
18-19	1993	1.0139	1.0534
17-18	1994	1.0165	1.0605
16-17	1995	1.0197	1.0682
15-16	1996	1.0235	1.0769
14-15	1997	1.0279	1.0867
13-14	1998	1.0331	1.0980
12-13	1999	1.0390	1.1113
11-12	2000	1.0457	1.1272
10-11	2001	1.0534	1.1465
9-10	2002	1.0622	1.1709
8-9	2003	1.0723	1.2022
7-8	2004	1.0842	1.2442
6-7	2005	1.0986	1.3028
5-6	2006	1.1178	1.3901
4-5	2007	1.1482	1.5331
3-4	2008	1.2138	1.8126
2-3	2009	1.4302	2.6247
1-2	2010	1.9846	5.3777

INDEMNITY	Policy Year	Benefit Level Factor	LAE
Beyond	1989	1.4472	1.1929
21-22	1990	1.4204	1.1929
20-21	1991	1.4033	1.1929
19-20	1992	1.3860	1.1929
18-19	1993	1.3650	1.1929
17-18	1994	1.3479	1.1929
16-17	1995	1.3260	1.1929
15-16	1996	1.2997	1.1929
14-15	1997	1.2747	1.1929
13-14	1998	1.2472	1.1929
12-13	1999	1.2181	1.1929
11-12	2000	1.1881	1.1929
10-11	2001	1.1605	1.1929
9-10	2002	1.1345	1.1929
8-9	2003	1.1069	1.1929
7-8	2004	1.0940	1.1929
6-7	2005	1.0789	1.1929
5-6	2006	1.0566	1.1929
4-5	2007	1.0287	1.1929
3-4	2008	1.0114	1.1929
2-3	2009	1.0077	1.1929
1-2	2010	1.0104	1.1929

INDEMNITY	Policy	Incurred	Paid
	Year	Base	to 22nd Base
Beyond	1989	31446656	31446656
21-22	1990	33197560	32352814
20-21	1991	30757165	29500545
19-20	1992	26350145	26039688
18-19	1993	31276193	30302191
17-18	1994	22876268	21158532
16-17	1995	23865265	23186575
15-16	1996	29858680	28832891
14-15	1997	30405401	28445319
13-14	1998	27071904	25880980
12-13	1999	30302787	29436131
11-12	2000	42228385	39084232
10-11	2001	35537122	33173475
9-10	2002	36992239	34764655
8-9	2003	38482468	35173727
7-8	2004	37331793	34897069
6-7	2005	39584612	34427802
5-6	2006	39705222	32379633
4-5	2007	38457155	29382819
3-4	2008	33053278	23625748
2-3	2009	30505507	16311940
1-2	2010	21482134	8145030

INDEMNITY	Policy	Proj Ult Incurred	Proj Ult Incurred	Proj Ult Incurred
	Year	(Avg Pd & Inc)	(Incur)	(Pd-22)
Beyond	1989	31688795	31688795	31688795
21-22	1990	33487346	33483059	33491633
20-21	1991	30884389	31061661	30707117
19-20	1992	26958378	26655807	27260949
18-19	1993	31815630	31710932	31920328
17-18	1994	22846175	23253726	22438623
16-17	1995	24551655	24335411	24767899
15-16	1996	30805250	30560359	31050140
14-15	1997	31082620	31253712	30911528
13-14	1998	28192650	27967984	28417316
12-13	1999	32098484	31484596	32712372
11-12	2000	44106984	44158222	44055746
10-11	2001	37734097	37434804	38033389
9-10	2002	39999546	39293156	40705935
8-9	2003	41775303	41264750	42285855
7-8	2004	41947032	40475130	43418933
6-7	2005	44170098	43487655	44852540
5-6	2006	44696713	44382497	45010928
4-5	2007	44601653	44156505	45046800
3-4	2008	41472050	40120069	42824031
2-3	2009	43221463	43628976	42813949
1-2	2010	43217486	42633443	43801528

INDEMNITY	Policy	Adjusted Ult Limited Loss	Adjusted Ult Limited Loss	Adjusted Ult Limited Loss
	Year	(Avg Pd & Inc)	(Incur)	(Pd-22)
Beyond	1989	54706423	54706423	54706423
21-22	1990	56740797	56733533	56748061
20-21	1991	51700361	51997114	51403609
19-20	1992	44571888	44071629	45072146
18-19	1993	51805661	51635180	51976141
17-18	1994	36734591	37389896	36079284
16-17	1995	38835449	38493398	39177501
15-16	1996	47760833	47381151	48140514
14-15	1997	47263910	47524070	47003749
13-14	1998	41944598	41610344	42278853
12-13	1999	46641392	45749369	47533415
11-12	2000	62512144	62584763	62439526
10-11	2001	52237592	51823262	52651920
9-10	2002	54133188	53177198	55089176
8-9	2003	55160988	54486843	55835131
7-8	2004	54742244	52821364	56663123
6-7	2005	56847791	55969473	57726108
5-6	2006	56336548	55940504	56732590
4-5	2007	54732304	54186047	55278560
3-4	2008	50035989	48404826	51667153
2-3	2009	51955887	52445752	51466020
1-2	2010	52090302	51386351	52794252

INDEMNITY

Policy Year	Ult Limited Loss Ratio (Avg Pd & Inc)	Ult Limited Loss Ratio (Incur)	Ult Limited Loss Ratio (Pd-22)
1989	0.4904	0.4904	0.4904
1990	0.5643	0.5642	0.5643
1991	0.5302	0.5332	0.5271
1992	0.4955	0.4899	0.5010
1993	0.5675	0.5656	0.5693
1994	0.4311	0.4388	0.4234
1995	0.4399	0.4360	0.4437
1996	0.5091	0.5050	0.5131
1997	0.5017	0.5045	0.4990
1998	0.4586	0.4550	0.4623
1999	0.4649	0.4560	0.4738
2000	0.5841	0.5847	0.5834
2001	0.4546	0.4510	0.4582
2002	0.4535	0.4455	0.4615
2003	0.4392	0.4338	0.4446
2004	0.3687	0.3558	0.3817
2005	0.3564	0.3509	0.3619
2006	0.3351	0.3327	0.3375
2007	0.3270	0.3237	0.3303
2008	0.2920	0.2825	0.3015
2009	0.3079	0.3108	0.3050
2010	0.3198	0.3155	0.3241

INDEMNITY FREQUENCY	Policy Year	Claim Frequency	Normalized Frequency	Trend Factor to 1/1/11	Selected Ann Trend Factor	Trend Period # Years	Trend 1/1/11-12/1/13	Combined Trend Factor
					-6.5%	1		
					-6.5%	1		
					-6.5%	1		
					-6.5%	0.9167		
	1998	23.22	1.0000					
	1999	22.88	0.9854					
	2000	20.72	0.8924					
	2001	18.05	0.7774					
	2002	18.28	0.7873					
	2003	17.49	0.7533					
	2004	15.39	0.6629					
	2005	13.79	0.5940					
	2006	12.97	0.5587					
	2007	12.06	0.5195	0.8174			0.8220	0.6719
	2008	10.70	0.4609	0.8742			0.8220	0.7186
	2009	10.75	0.4631	0.9350			0.8220	0.7686
	2010*	10.31	0.4441	1.0000			0.8220	0.8220

\* Adjusted to a full Policy Year

INDEMNITY SEVERITY RATIOS

Policy Year	Ult Limited Severity Ratio (Average)	Ult Limited Severity Ratio (Incur)	Ult Limited Severity Ratio (Pd-22)
1998	0.4586	0.4550	0.4623
1999	0.4718	0.4628	0.4808
2000	0.6545	0.6552	0.6537
2001	0.5848	0.5801	0.5894
2002	0.5760	0.5659	0.5862
2003	0.5830	0.5759	0.5902
2004	0.5562	0.5367	0.5758
2005	0.6000	0.5907	0.6093
2006	0.5998	0.5955	0.6041
2007	0.6295	0.6231	0.6358
2008	0.6335	0.6129	0.6542
2009	0.6649	0.6711	0.6586
2010	0.7201	0.7104	0.7298

INDEMNITY Linear <b>FITTED</b>	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-22)
4 Point	2007	0.6165	0.6064	0.6266
	2008	0.6468	0.6384	0.6553
	2009	0.6772	0.6704	0.6839
	2010	0.7075	0.7024	0.7126
5 Point	2006	0.5944	0.5870	0.6017
	2007	0.6220	0.6148	0.6291
	2008	0.6496	0.6426	0.6565
	2009	0.6772	0.6704	0.6839
	2010	0.7048	0.6982	0.7113
6 Point	2005	0.5842	0.5757	0.5926
	2006	0.6070	0.5990	0.6150
	2007	0.6299	0.6223	0.6374
	2008	0.6527	0.6456	0.6598
	2009	0.6756	0.6689	0.6823
	2010	0.6984	0.6922	0.7047
7 Point	2004	0.5589	0.5451	0.5728
	2005	0.5823	0.5701	0.5946
	2006	0.6057	0.5951	0.6164
	2007	0.6291	0.6201	0.6382
	2008	0.6525	0.6450	0.6600
	2009	0.6759	0.6700	0.6819
	2010	0.6993	0.6950	0.7037
8 Point	2003	0.5553	0.5434	0.5673
	2004	0.5748	0.5637	0.5859
	2005	0.5942	0.5840	0.6044
	2006	0.6137	0.6044	0.6230
	2007	0.6331	0.6247	0.6415
	2008	0.6525	0.6450	0.6600
	2009	0.6720	0.6654	0.6786
	2010	0.6914	0.6857	0.6971
9 Point	2002	0.5510	0.5392	0.5629
	2003	0.5678	0.5567	0.5790
	2004	0.5846	0.5742	0.5950
	2005	0.6013	0.5917	0.6111
	2006	0.6181	0.6091	0.6271
	2007	0.6349	0.6266	0.6432
	2008	0.6517	0.6441	0.6592
	2009	0.6684	0.6616	0.6753
	2010	0.6852	0.6790	0.6913
10 Point	2001	0.5517	0.5419	0.5616
	2002	0.5657	0.5562	0.5753
	2003	0.5797	0.5705	0.5890
	2004	0.5938	0.5848	0.6027
	2005	0.6078	0.5991	0.6165
	2006	0.6218	0.6134	0.6302
	2007	0.6358	0.6277	0.6439
	2008	0.6498	0.6420	0.6577
	2009	0.6638	0.6563	0.6714
	2010	0.6778	0.6705	0.6851



INDEMNITY Linear <b>TRENDED</b>		Severity Ratio (Incur)	Severity Ratio (Incur)	Severity Ratio (Pd-22)
4 Point	Fitted	0.7959	0.7958	0.7961
5 Point	Fitted	0.7853	0.7792	0.7913
6 Point	Fitted	0.7651	0.7601	0.7700
7 Point	Fitted	0.7676	0.7678	0.7673
8 Point	Fitted	0.7481	0.7450	0.7512
9 Point	Fitted	0.7341	0.7300	0.7381
10 Point	Fitted	0.7187	0.7122	0.7252

INDEMNITY Linear <b>Severity Trend Factor</b>		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-22)
4 Point	2007	1.2910	1.3123	1.2704
	2008	1.2305	1.2465	1.2149
	2009	1.1754	1.1870	1.1640
	2010	1.1250	1.1329	1.1172
5 Point	2007	1.2626	1.2673	1.2579
	2008	1.2089	1.2126	1.2054
	2009	1.1596	1.1623	1.1570
	2010	1.1142	1.1161	1.1124
6 Point	2007	1.2147	1.2214	1.2080
	2008	1.1721	1.1774	1.1670
	2009	1.1325	1.1364	1.1287
	2010	1.0954	1.0981	1.0928
7 Point	2007	1.2201	1.2383	1.2022
	2008	1.1763	1.1904	1.1625
	2009	1.1356	1.1460	1.1253
	2010	1.0976	1.1048	1.0904
8 Point	2007	1.1817	1.1925	1.1710
	2008	1.1465	1.1550	1.1381
	2009	1.1133	1.1197	1.1070
	2010	1.0820	1.0865	1.0776
9 Point	2007	1.1563	1.1650	1.1476
	2008	1.1265	1.1334	1.1197
	2009	1.0983	1.1035	1.0931
	2010	1.0714	1.0751	1.0677
10 Point	2007	1.1304	1.1347	1.1261
	2008	1.1060	1.1095	1.1026
	2009	1.0827	1.0853	1.0801
	2010	1.0603	1.0622	1.0584

INDEMNITY Expon'l <b>FITTED</b>	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-22)
4 Point	2007	0.6177	0.6075	0.6278
	2008	0.6463	0.6376	0.6548
	2009	0.6761	0.6692	0.6829
	2010	0.7074	0.7024	0.7122
5 Point	2006	0.5960	0.5887	0.6032
	2007	0.6216	0.6144	0.6287
	2008	0.6483	0.6412	0.6552
	2009	0.6761	0.6692	0.6829
	2010	0.7052	0.6984	0.7117
6 Point	2005	0.5863	0.5779	0.5946
	2006	0.6072	0.5992	0.6152
	2007	0.6289	0.6212	0.6364
	2008	0.6513	0.6441	0.6584
	2009	0.6746	0.6678	0.6812
	2010	0.6987	0.6923	0.7048
7 Point	2004	0.5615	0.5477	0.5752
	2005	0.5826	0.5701	0.5950
	2006	0.6045	0.5935	0.6154
	2007	0.6273	0.6179	0.6366
	2008	0.6509	0.6432	0.6585
	2009	0.6754	0.6696	0.6811
	2010	0.7008	0.6970	0.7045
8 Point	2003	0.5582	0.5463	0.5701
	2004	0.5756	0.5644	0.5867
	2005	0.5936	0.5832	0.6039
	2006	0.6121	0.6025	0.6216
	2007	0.6312	0.6225	0.6398
	2008	0.6509	0.6432	0.6585
	2009	0.6712	0.6645	0.6777
	2010	0.6922	0.6866	0.6976
	9 Point	2002	0.5541	0.5425
2003		0.5691	0.5580	0.5802
2004		0.5844	0.5739	0.5949
2005		0.6002	0.5903	0.6100
2006		0.6163	0.6071	0.6255
2007		0.6329	0.6244	0.6414
2008		0.6500	0.6422	0.6577
2009		0.6675	0.6605	0.6743
2010		0.6855	0.6794	0.6914
10 Point		2001	0.5548	0.5451
	2002	0.5673	0.5577	0.5768
	2003	0.5800	0.5707	0.5893
	2004	0.5930	0.5839	0.6021
	2005	0.6063	0.5974	0.6152
	2006	0.6200	0.6113	0.6285
	2007	0.6339	0.6255	0.6421
	2008	0.6481	0.6400	0.6561
	2009	0.6627	0.6549	0.6703
	2010	0.6775	0.6700	0.6849

INDEMNITY Expon'l <b>TRENDED</b>		Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-22)
4 Point	Fitted	0.8070	0.8089	0.8051
5 Point	Fitted	0.7971	0.7911	0.8029
6 Point	Fitted	0.7739	0.7693	0.7782
7 Point	Fitted	0.7806	0.7837	0.7775
8 Point	Fitted	0.7571	0.7552	0.7588
9 Point	Fitted	0.7408	0.7375	0.7439
10 Point	Fitted	0.7229	0.7164	0.7291

INDEMNITY Expon'l <b>Severity Trend Factor</b>		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-22)
4 Point	2007	1.3064	1.3316	1.2824
	2008	1.2487	1.2687	1.2296
	2009	1.1936	1.2088	1.1790
	2010	1.1408	1.1516	1.1304
5 Point	2007	1.2823	1.2875	1.2770
	2008	1.2295	1.2336	1.2253
	2009	1.1789	1.1821	1.1757
	2010	1.1304	1.1327	1.1281
6 Point	2007	1.2307	1.2384	1.2228
	2008	1.1882	1.1944	1.1819
	2009	1.1473	1.1520	1.1424
	2010	1.1077	1.1111	1.1042
7 Point	2007	1.2444	1.2684	1.2214
	2008	1.1993	1.2184	1.1808
	2009	1.1558	1.1705	1.1415
	2010	1.1138	1.1244	1.1036
8 Point	2007	1.1995	1.2131	1.1860
	2008	1.1632	1.1741	1.1523
	2009	1.1280	1.1364	1.1196
	2010	1.0938	1.0999	1.0878
9 Point	2007	1.1704	1.1811	1.1598
	2008	1.1397	1.1483	1.1311
	2009	1.1098	1.1165	1.1031
	2010	1.0807	1.0855	1.0758
10 Point	2007	1.1404	1.1453	1.1354
	2008	1.1154	1.1194	1.1113
	2009	1.0909	1.0940	1.0877
	2010	1.0669	1.0692	1.0646

INDEMNITY Linear LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-22)
4 Point	2007	0.8674	0.8817	0.8536
	2008	0.8842	0.8957	0.8730
	2009	0.9034	0.9123	0.8947
	2010	0.9248	0.9312	0.9183
5 Point	2007	0.8483	0.8515	0.8452
	2008	0.8687	0.8714	0.8662
	2009	0.8913	0.8933	0.8893
	2010	0.9159	0.9174	0.9144
6 Point	2007	0.8162	0.8207	0.8117
	2008	0.8423	0.8461	0.8386
	2009	0.8704	0.8734	0.8675
	2010	0.9004	0.9026	0.8983
7 Point	2007	0.8198	0.8320	0.8078
	2008	0.8453	0.8554	0.8354
	2009	0.8728	0.8808	0.8649
	2010	0.9022	0.9081	0.8963
8 Point	2007	0.7940	0.8012	0.7868
	2008	0.8239	0.8300	0.8178
	2009	0.8557	0.8606	0.8508
	2010	0.8894	0.8931	0.8858
9 Point	2007	0.7769	0.7828	0.7711
	2008	0.8095	0.8145	0.8046
	2009	0.8442	0.8482	0.8402
	2010	0.8807	0.8837	0.8776
10 Point	2007	0.7595	0.7624	0.7566
	2008	0.7948	0.7973	0.7923
	2009	0.8322	0.8342	0.8302
	2010	0.8716	0.8731	0.8700

INDEMNITY Expon'l LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-22)
4 Point	2007	0.8778	0.8947	0.8616
	2008	0.8973	0.9117	0.8836
	2009	0.9174	0.9291	0.9062
	2010	0.9377	0.9466	0.9292
5 Point	2007	0.8616	0.8651	0.8580
	2008	0.8835	0.8865	0.8805
	2009	0.9061	0.9086	0.9036
	2010	0.9292	0.9311	0.9273
6 Point	2007	0.8269	0.8321	0.8216
	2008	0.8538	0.8583	0.8493
	2009	0.8818	0.8854	0.8780
	2010	0.9105	0.9133	0.9077
7 Point	2007	0.8361	0.8522	0.8207
	2008	0.8618	0.8755	0.8485
	2009	0.8883	0.8996	0.8774
	2010	0.9155	0.9243	0.9072
8 Point	2007	0.8059	0.8151	0.7969
	2008	0.8359	0.8437	0.8280
	2009	0.8670	0.8734	0.8605
	2010	0.8991	0.9041	0.8942
9 Point	2007	0.7864	0.7936	0.7793
	2008	0.8190	0.8252	0.8128
	2009	0.8530	0.8581	0.8478
	2010	0.8883	0.8923	0.8843
10 Point	2007	0.7662	0.7695	0.7629
	2008	0.8015	0.8044	0.7986
	2009	0.8385	0.8408	0.8360
	2010	0.8770	0.8789	0.8751

INDEMNITY Linear <b>TRENDED LR</b>	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-22)
4 Point	2007	0.2836	0.2854	0.2819
	2008	0.2582	0.2530	0.2632
	2009	0.2782	0.2835	0.2729
	2010	0.2958	0.2938	0.2976
	4 Yr Ave	0.2790	0.2789	0.2789
5 Point	2007	0.2774	0.2756	0.2792
	2008	0.2537	0.2462	0.2612
	2009	0.2744	0.2776	0.2712
	2010	0.2929	0.2894	0.2964
	4 Yr Ave	0.2746	0.2722	0.2770
6 Point	2007	0.2669	0.2657	0.2681
	2008	0.2460	0.2390	0.2528
	2009	0.2680	0.2715	0.2646
	2010	0.2879	0.2848	0.2911
	4 Yr Ave	0.2672	0.2653	0.2692
7 Point	2007	0.2681	0.2693	0.2668
	2008	0.2468	0.2417	0.2519
	2009	0.2687	0.2738	0.2638
	2010	0.2885	0.2865	0.2905
	4 Yr Ave	0.2680	0.2678	0.2683
8 Point	2007	0.2596	0.2593	0.2599
	2008	0.2406	0.2345	0.2466
	2009	0.2635	0.2675	0.2595
	2010	0.2844	0.2818	0.2871
	4 Yr Ave	0.2620	0.2608	0.2633
9 Point	2007	0.2540	0.2534	0.2547
	2008	0.2364	0.2301	0.2426
	2009	0.2599	0.2636	0.2563
	2010	0.2816	0.2788	0.2844
	4 Yr Ave	0.2580	0.2565	0.2595
10 Point	2007	0.2484	0.2468	0.2499
	2008	0.2321	0.2252	0.2389
	2009	0.2562	0.2593	0.2532
	2010	0.2787	0.2755	0.2820
	4 Yr Ave	0.2539	0.2517	0.2560

INDEMNITY Expon'l <b>TRENDED LR</b>	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-22)
4 Point	2007	0.2870	0.2896	0.2846
	2008	0.2620	0.2576	0.2664
	2009	0.2825	0.2888	0.2764
	2010	0.2999	0.2987	0.3012
	4 Yr Ave	0.2829	0.2837	0.2822
5 Point	2007	0.2817	0.2800	0.2834
	2008	0.2580	0.2504	0.2655
	2009	0.2790	0.2824	0.2756
	2010	0.2972	0.2938	0.3005
	4 Yr Ave	0.2790	0.2767	0.2813
6 Point	2007	0.2704	0.2694	0.2714
	2008	0.2493	0.2425	0.2561
	2009	0.2715	0.2752	0.2678
	2010	0.2912	0.2881	0.2942
	4 Yr Ave	0.2706	0.2688	0.2724
7 Point	2007	0.2734	0.2759	0.2711
	2008	0.2516	0.2473	0.2558
	2009	0.2735	0.2796	0.2676
	2010	0.2928	0.2916	0.2940
	4 Yr Ave	0.2728	0.2736	0.2721
8 Point	2007	0.2635	0.2638	0.2632
	2008	0.2441	0.2383	0.2496
	2009	0.2669	0.2715	0.2625
	2010	0.2875	0.2852	0.2898
	4 Yr Ave	0.2655	0.2647	0.2663
9 Point	2007	0.2572	0.2569	0.2574
	2008	0.2391	0.2331	0.2451
	2009	0.2626	0.2667	0.2586
	2010	0.2841	0.2815	0.2866
	4 Yr Ave	0.2608	0.2596	0.2619
10 Point	2007	0.2505	0.2491	0.2520
	2008	0.2340	0.2272	0.2408
	2009	0.2582	0.2613	0.2550
	2010	0.2805	0.2773	0.2836
	4 Yr Ave	0.2558	0.2537	0.2579

MEDICAL	Incurred LDF 03-04	Incurred LDF 04-05	Incurred LDF 05-06	Incurred LDF 06-07	Incurred LDF 07-08	Incurred LDF 08-09	Incurred LDF 09-10	Incurred LDF 10-11	4 Year Average LDF	Selected Incurred LDF
Beyond	1.1167	1.0528	1.0347	1.0628	1.0222	1.0308	0.9985	1.0756	1.0318	1.0318
21-22					1.0083	1.0265	1.0017	1.0243	1.0152	1.0066
20-21				1.0050	1.0233	1.0056	1.0156	1.0045	1.0123	1.0071
19-20	1.0222	1.0140	1.0036	0.9948	0.9983	1.0074	1.0022	0.9986	1.0016	1.0076
18-19	1.0127	1.0169	1.0034	1.0105	1.0049	1.0164	1.0020	1.0016	1.0062	1.0082
17-18	1.0040	1.0059	1.0166	0.9994	1.0177	1.0086	0.9997	0.9983	1.0061	1.0089
16-17	1.0158	1.0024	1.0102	1.0107	1.0154	1.0040	1.0090	1.0219	1.0126	1.0097
15-16	1.0028	1.0183	1.0206	0.9986	1.0121	1.0292	1.0102	1.0261	1.0194	1.0106
14-15	1.0270	1.0007	1.0174	1.0039	1.0153	1.0008	1.0001	1.0471	1.0158	1.0116
13-14	1.0356	1.0082	1.0116	1.0143	1.0053	1.0067	1.0115	1.0099	1.0084	1.0129
12-13	1.0428	0.9906	1.0123	1.0006	1.0110	1.0371	1.0089	1.0127	1.0174	1.0144
11-12	1.0262	1.0399	0.9999	1.0171	1.0415	1.0244	1.0139	1.0081	1.0220	1.0162
10-11	1.0077	1.0264	1.0053	1.0223	1.0405	0.9928	1.0205	1.0280	1.0205	1.0185
9-10	1.0766	1.0163	1.0242	1.0090	0.9875	0.9789	1.0159	0.9979	0.9951	1.0214
8-9	1.0467	1.0500	0.9982	1.0093	1.0236	1.0216	1.0372	1.0181	1.0251	1.0251
7-8	1.0214	1.0240	1.0313	1.0604	1.0156	1.0190	1.0404	1.0236	1.0247	1.0300
6-7	1.0444	1.0474	1.0560	1.0471	1.0210	1.0316	1.0473	1.0159	1.0290	1.0369
5-6	1.0669	1.0474	1.0608	1.0229	1.0426	1.0217	1.0389	1.0408	1.0360	1.0468
4-5	1.0845	1.1314	1.0954	1.0327	1.0772	1.0771	1.0816	1.0996	1.0839	1.0624
3-4	1.1625	1.0612	1.0930	1.0654	1.0893	1.0912	1.1117	1.1285	1.1052	1.0892
2-3	1.2077	1.1279	1.1161	1.0901	1.1591	1.1124	1.1156	1.1306	1.1294	1.1427
1-2	1.1282	1.1921	1.1267	1.1244	1.1907	1.2989	1.2786	1.3408	1.2773	1.2760

MEDICAL	Paid LDF 03-04	Paid LDF 04-05	Paid LDF 05-06	Paid LDF 06-07	Paid LDF 07-08	Paid LDF 08-09	Paid LDF 09-10	Paid LDF 10-11	4 Year Average LDF	Selected Paid LDF
21-22					1.0031	1.0074	1.0101	1.0179	1.0096	1.0081
20-21				1.0077	1.0076	1.0051	1.0148	1.0146	1.0105	1.0089
19-20	1.0054	1.0040	1.0049	0.9935	1.0099	1.0232	1.0082	1.0092	1.0126	1.0098
18-19	1.0011	1.0037	1.0099	1.0057	1.0120	1.0125	1.0058	1.0082	1.0096	1.0108
17-18	1.0092	1.0158	1.0051	1.0132	1.0065	1.0149	1.0066	1.0086	1.0092	1.0118
16-17	1.0114	1.0086	1.0094	1.0110	1.0107	1.0078	1.0180	1.0152	1.0129	1.0130
15-16	1.0075	1.0119	1.0207	1.0100	1.0098	1.0120	1.0116	1.0151	1.0121	1.0144
14-15	1.0109	1.0109	1.0215	1.0108	1.0218	0.9976	1.0025	1.0284	1.0126	1.0159
13-14	1.0151	1.0107	1.0070	1.0174	1.0184	1.0187	1.0196	1.0175	1.0186	1.0176
12-13	1.0146	1.0082	1.0137	1.0309	1.0166	1.0402	1.0134	1.0161	1.0216	1.0196
11-12	1.0197	1.0156	1.0299	1.0336	1.0301	1.0235	1.0132	1.0158	1.0207	1.0219
10-11	1.0195	1.0206	1.0333	1.0476	1.0175	1.0114	1.0226	1.0349	1.0216	1.0246
9-10	1.0093	1.0187	1.0300	1.0341	1.0232	1.0249	1.0386	1.0254	1.0280	1.0278
8-9	1.0163	1.0237	1.0366	1.0271	1.0226	1.0573	1.0294	1.0320	1.0353	1.0316
7-8	1.0164	1.0274	1.0240	1.0269	1.0436	1.0450	1.0528	1.0366	1.0445	1.0363
6-7	1.0404	1.0318	1.0529	1.0497	1.0318	1.0330	1.0389	1.0396	1.0358	1.0423
5-6	1.0494	1.0515	1.0627	1.0436	1.0545	1.0422	1.0514	1.0413	1.0474	1.0501
4-5	1.0432	1.1013	1.0720	1.0544	1.0622	1.0529	1.0656	1.0726	1.0633	1.0613
3-4	1.0931	1.0627	1.0830	1.0451	1.0858	1.0891	1.0743	1.0783	1.0819	1.0820
2-3	1.1432	1.1553	1.1522	1.1381	1.1360	1.1592	1.1670	1.1532	1.1539	1.1539
1-2	1.3111	1.3288	1.3390	1.3225	1.3583	1.4530	1.4281	1.4397	1.4198	1.4198

MEDICAL	Pd-Incur LDF 03-04	Pd-Incur LDF 04-05	Pd-Incur LDF 05-06	Pd-Incur LDF 06-07	Pd-Incur LDF 07-08	Pd-Incur LDF 08-09	Pd-Incur LDF 09-10	Pd-Incur LDF 10-11	Average Pd-Incur LDF	Selected Pd-Incur LDF
21-22					1.0453	1.0952	1.0324	1.0547	1.0569	1.0569
20-21				1.0447	1.0750	1.0359	1.0445	1.0905	1.0615	1.0615
19-20	1.0616	1.0563	1.0468	1.0437	1.0403	1.0521	1.1051	1.0642	1.0654	1.0654
18-19	1.0417	1.0469	1.0613	1.0404	1.0568	1.1160	1.0714	1.0249	1.0673	1.0673
17-18	1.0404	1.0744	1.0328	1.0654	1.1051	1.0825	1.0295	1.1131	1.0826	1.0826
16-17	1.0828	1.0247	1.0745	1.0979	1.0846	1.0377	1.1348	1.1209	1.0945	1.0945
15-16	1.0314	1.0764	1.1102	1.0789	1.0437	1.1328	1.1055	1.1128	1.0987	1.0987
14-15	1.0613	1.0997	1.1082	1.0407	1.1247	1.0905	1.0848	1.2008	1.1252	1.1252
13-14	1.1205	1.1009	1.0451	1.1235	1.1096	1.1021	1.1747	1.1285	1.1287	1.1287
12-13	1.1144	1.0415	1.1286	1.1378	1.1129	1.2021	1.1440	1.1134	1.1431	1.1431
11-12	1.0742	1.1322	1.1711	1.1379	1.1940	1.1586	1.1123	1.1496	1.1536	1.1536
10-11	1.1088	1.1954	1.1560	1.2009	1.1508	1.0997	1.1639	1.2408	1.1638	1.1638
9-10	1.1667	1.1713	1.2261	1.1437	1.1334	1.1672	1.2491	1.2386	1.1971	1.1971
8-9	1.1627	1.2255	1.1749	1.1790	1.2194	1.2982	1.2799	1.2175	1.2538	1.2538
7-8	1.1697	1.2092	1.1961	1.2233	1.3261	1.2878	1.2574	1.2551	1.2816	1.2816
6-7	1.2240	1.1966	1.2139	1.3706	1.3039	1.2470	1.2830	1.2401	1.2685	1.2685
5-6	1.1839	1.2087	1.3918	1.3328	1.2748	1.2721	1.2801	1.3076	1.2837	1.2837
4-5	1.2066	1.4449	1.3989	1.2892	1.3226	1.2932	1.3378	1.3388	1.3231	1.3231
3-4	1.3973	1.3571	1.3535	1.2831	1.3036	1.3422	1.3127	1.3563	1.3287	1.3287
2-3	1.4578	1.4307	1.3883	1.3620	1.3973	1.3663	1.4115	1.4005	1.3939	1.3939
1-2	1.6623	1.6528	1.6722	1.5943	1.6683	1.8377	1.7837	1.7972	1.7717	1.7717



MEDICAL	Policy Year	Incurred LDF	Paid to 22nd LDF
Beyond	1989	1.0318	1.0318
21-22	1990	1.0066	1.0569
20-21	1991	1.0071	1.0089
19-20	1992	1.0076	1.0098
18-19	1993	1.0082	1.0108
17-18	1994	1.0089	1.0118
16-17	1995	1.0097	1.0130
15-16	1996	1.0106	1.0144
14-15	1997	1.0116	1.0159
13-14	1998	1.0129	1.0176
12-13	1999	1.0144	1.0196
11-12	2000	1.0162	1.0219
10-11	2001	1.0185	1.0246
9-10	2002	1.0214	1.0278
8-9	2003	1.0251	1.0316
7-8	2004	1.0300	1.0363
6-7	2005	1.0369	1.0423
5-6	2006	1.0468	1.0501
4-5	2007	1.0624	1.0613
3-4	2008	1.0892	1.0820
2-3	2009	1.1427	1.1539
1-2	2010	1.2760	1.4198

MEDICAL	Policy Year	Incurred Cum LDF	Paid to 22nd Cum LDF
Beyond	1989	1.0318	1.0318
21-22	1990	1.0386	1.0905
20-21	1991	1.0460	1.1002
19-20	1992	1.0539	1.1110
18-19	1993	1.0626	1.1230
17-18	1994	1.0720	1.1362
16-17	1995	1.0824	1.1510
15-16	1996	1.0939	1.1676
14-15	1997	1.1066	1.1862
13-14	1998	1.1209	1.2070
12-13	1999	1.1370	1.2307
11-12	2000	1.1554	1.2576
10-11	2001	1.1768	1.2886
9-10	2002	1.2020	1.3244
8-9	2003	1.2322	1.3663
7-8	2004	1.2691	1.4159
6-7	2005	1.3160	1.4757
5-6	2006	1.3775	1.5497
4-5	2007	1.4635	1.6447
3-4	2008	1.5940	1.7795
2-3	2009	1.8215	2.0534
1-2	2010	2.3243	2.9154

MEDICAL	Policy Year	Benefit Level Factor	LAE
Beyond	1989	1.0000	1.1929
21-22	1990	1.0000	1.1929
20-21	1991	1.0000	1.1929
19-20	1992	1.0000	1.1929
18-19	1993	1.0000	1.1929
17-18	1994	1.0000	1.1929
16-17	1995	1.0000	1.1929
15-16	1996	1.0000	1.1929
14-15	1997	1.0000	1.1929
13-14	1998	1.0000	1.1929
12-13	1999	1.0000	1.1929
11-12	2000	1.0000	1.1929
10-11	2001	1.0000	1.1929
9-10	2002	1.0000	1.1929
8-9	2003	1.0000	1.1929
7-8	2004	1.0000	1.1929
6-7	2005	1.0000	1.1929
5-6	2006	1.0000	1.1929
4-5	2007	1.0000	1.1929
3-4	2008	1.0000	1.1929
2-3	2009	1.0000	1.1929
1-2	2010	1.0000	1.1929

MEDICAL	Policy Year	Incurred Base	Paid to 22nd Base
Beyond	1989	29093899	29093899
21-22	1990	30083414	27988714
20-21	1991	30322942	28755352
19-20	1992	28987630	28515043
18-19	1993	32944019	29851284
17-18	1994	27365954	24786013
16-17	1995	30429057	27757747
15-16	1996	39483233	33815445
14-15	1997	34619301	31212856
13-14	1998	34381017	31375029
12-13	1999	40775209	36029994
11-12	2000	56133008	46819917
10-11	2001	45474249	37644822
9-10	2002	51368229	43542041
8-9	2003	52512118	43372051
7-8	2004	57373505	48100242
6-7	2005	58370890	46482782
5-6	2006	55219393	44239818
4-5	2007	59290800	47138575
3-4	2008	51851994	42696575
2-3	2009	50515353	40464497
1-2	2010	51428435	34570569

MEDICAL	Policy Year	Proj Ult Incurred (Avg Pd & Inc)	Proj Ult Incurred (Incur)	Proj Ult Incurred (Pd-22)
Beyond	1989	30019085	30019085	30019085
21-22	1990	30883164	31244634	30521693
20-21	1991	31677218	31717797	31636638
19-20	1992	31115138	30550063	31680213
18-19	1993	34264654	35006315	33522992
17-18	1994	28749086	29336303	28161868
16-17	1995	32442789	32936411	31949167
15-16	1996	41336812	43190709	39482914
14-15	1997	37667204	38309718	37024690
13-14	1998	38203671	38537682	37869660
12-13	1999	45351764	46361413	44342114
11-12	2000	61868403	64856077	58880728
10-11	2001	51011607	53514096	48509118
9-10	2002	59705845	61744611	57667079
8-9	2003	61982333	64705432	59259233
7-8	2004	70458924	72812715	68105133
6-7	2005	72705366	76816091	68594641
5-6	2006	72311580	76064714	68558446
4-5	2007	82150450	86772086	77528814
3-4	2008	79315317	82652078	75978555
2-3	2009	87551757	92013715	83089798
1-2	2010	110161074	119535111	100787037

MEDICAL	Policy Year	Adjusted Ult Limited Loss (Avg Pd & Inc)	Adjusted Ult Limited Loss (Incur)	Adjusted Ult Limited Loss (Pd-22)
Beyond	1989	35809766	35809766	35809766
21-22	1990	36840526	37271724	36409328
20-21	1991	37787753	37836160	37739345
19-20	1992	37117248	36443170	37791326
18-19	1993	40874306	41759033	39989577
17-18	1994	34294785	34995276	33594292
16-17	1995	38701003	39289845	38112161
15-16	1996	49310683	51522197	47099168
14-15	1997	44933208	45699663	44166753
13-14	1998	45573159	45971601	45174717
12-13	1999	54100119	55304530	52895708
11-12	2000	73802818	77366814	70238820
10-11	2001	60851746	63836965	57866527
9-10	2002	71223103	73655146	68791059
8-9	2003	73938725	77187110	70690339
7-8	2004	84050450	86858288	81242613
6-7	2005	86730231	91633915	81826547
5-6	2006	86260484	90737597	81783370
4-5	2007	97997272	103510421	92484122
3-4	2008	94615242	98595664	90634818
2-3	2009	104440491	109763161	99117820
1-2	2010	131411145	142593434	120228856

MEDICAL

Policy Year	Ult Limited Loss Ratio (Avg Pd & Inc)	Ult Limited Loss Ratio (Incur)	Ult Limited Loss Ratio (Pd-22)
1989	0.3210	0.3210	0.3210
1990	0.3664	0.3707	0.3621
1991	0.3875	0.3880	0.3870
1992	0.4126	0.4051	0.4201
1993	0.4477	0.4574	0.4380
1994	0.4025	0.4107	0.3943
1995	0.4383	0.4450	0.4317
1996	0.5256	0.5492	0.5020
1997	0.4770	0.4851	0.4688
1998	0.4983	0.5027	0.4940
1999	0.5393	0.5513	0.5273
2000	0.6895	0.7228	0.6562
2001	0.5295	0.5555	0.5036
2002	0.5967	0.6170	0.5763
2003	0.5887	0.6146	0.5629
2004	0.5661	0.5851	0.5472
2005	0.5437	0.5745	0.5130
2006	0.5131	0.5397	0.4865
2007	0.5855	0.6184	0.5525
2008	0.5521	0.5754	0.5289
2009	0.6189	0.6504	0.5873
2010	0.8068	0.8754	0.7381

MEDICAL FREQUENCY

Policy Year	Claim Frequency	Normalized Frequency	Trend Factor to 1/1/11	Selected Ann Trend Factor	Trend Period # Years	Trend 1/1/11-12/1/13	Combined Trend Factor
				-6.5%	1		
				-6.5%	1		
				-6.5%	1		
				-6.5%	0.9167		
1998	23.22	1.0000					
1999	22.88	0.9854					
2000	20.72	0.8924					
2001	18.05	0.7774					
2002	18.28	0.7873					
2003	17.49	0.7533					
2004	15.39	0.6629					
2005	13.79	0.5940					
2006	12.97	0.5587					
2007	12.06	0.5195	0.8174			0.8220	0.6719
2008	10.70	0.4609	0.8742			0.8220	0.7186
2009	10.75	0.4631	0.9350			0.8220	0.7686
2010*	10.31	0.4441	1.0000			0.8220	0.8220

\* Adjusted to a full Policy Year

MEDICAL SEVERITY RATIOS

Policy Year	Ult Limited Severity Ratio (Average)	Ult Limited Severity Ratio (Incur)	Ult Limited Severity Ratio (Pd-22)
1998	0.4983	0.5027	0.4940
1999	0.5473	0.5595	0.5351
2000	0.7726	0.8100	0.7353
2001	0.6811	0.7146	0.6478
2002	0.7579	0.7837	0.7320
2003	0.7815	0.8159	0.7472
2004	0.8540	0.8826	0.8255
2005	0.9153	0.9672	0.8636
2006	0.9184	0.9660	0.8708
2007	1.1270	1.1904	1.0635
2008	1.1979	1.2484	1.1475
2009	1.3364	1.4044	1.2682
2010	1.8167	1.9712	1.6620

MEDICAL Linear FITTED	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-22)
4 Point	2007	1.0384	1.0788	0.9979
	2008	1.2591	1.3287	1.1895
	2009	1.4799	1.5785	1.3811
	2010	1.7006	1.8284	1.5727
5 Point	2006	0.8781	0.9112	0.8450
	2007	1.0787	1.1336	1.0237
	2008	1.2793	1.3561	1.2024
	2009	1.4799	1.5785	1.3811
	2010	1.6805	1.8010	1.5598
6 Point	2005	0.8021	0.8346	0.7696
	2006	0.9687	1.0173	0.9202
	2007	1.1353	1.1999	1.0707
	2008	1.3019	1.3826	1.2212
	2009	1.4686	1.5653	1.3717
	2010	1.6352	1.7479	1.5222
7 Point	2004	0.7369	0.7590	0.7149
	2005	0.8801	0.9170	0.8433
	2006	1.0233	1.0749	0.9718
	2007	1.1665	1.2329	1.1002
	2008	1.3097	1.3908	1.2286
	2009	1.4529	1.5488	1.3570
	2010	1.5962	1.7067	1.4854
8 Point	2003	0.6720	0.6906	0.6535
	2004	0.7995	0.8306	0.7685
	2005	0.9271	0.9707	0.8835
	2006	1.0546	1.1107	0.9985
	2007	1.1822	1.2508	1.1135
	2008	1.3097	1.3908	1.2286
	2009	1.4373	1.5309	1.3436
	2010	1.5649	1.6709	1.4586
9 Point	2002	0.6251	0.6386	0.6116
	2003	0.7384	0.7631	0.7137
	2004	0.8517	0.8876	0.8158
	2005	0.9650	1.0121	0.9179
	2006	1.0783	1.1366	1.0200
	2007	1.1917	1.2611	1.1221
	2008	1.3050	1.3857	1.2243
	2009	1.4183	1.5102	1.3264
	2010	1.5316	1.6347	1.4285
10 Point	2001	0.5702	0.5834	0.5572
	2002	0.6743	0.6969	0.6518
	2003	0.7784	0.8105	0.7464
	2004	0.8825	0.9241	0.8410
	2005	0.9866	1.0377	0.9355
	2006	1.0907	1.1512	1.0301
	2007	1.1947	1.2648	1.1247
	2008	1.2988	1.3784	1.2192
	2009	1.4029	1.4919	1.3138
	2010	1.5070	1.6055	1.4084

MEDICAL Linear <b>TRENDED</b>		Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-22)
4 Point	Fitted	2.3445	2.5571	2.1316
5 Point	Fitted	2.2656	2.4498	2.0811
6 Point	Fitted	2.1212	2.2807	1.9613
7 Point	Fitted	2.0138	2.1674	1.8599
8 Point	Fitted	1.9369	2.0794	1.7941
9 Point	Fitted	1.8622	1.9978	1.7263
10 Point	Fitted	1.8106	1.9368	1.6842

MEDICAL Linear <b>Severity Trend Factor</b>		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-22)
4 Point	2007	2.2579	2.3702	2.1362
	2008	1.8620	1.9245	1.7921
	2009	1.5843	1.6199	1.5434
	2010	1.3786	1.3986	1.3554
5 Point	2007	2.1003	2.1610	2.0329
	2008	1.7710	1.8065	1.7308
	2009	1.5309	1.5519	1.5068
	2010	1.3482	1.3602	1.3342
6 Point	2007	1.8684	1.9007	1.8318
	2008	1.6293	1.6496	1.6060
	2009	1.4444	1.4571	1.4298
	2010	1.2972	1.3048	1.2884
7 Point	2007	1.7264	1.7580	1.6906
	2008	1.5376	1.5584	1.5139
	2009	1.3860	1.3994	1.3706
	2010	1.2617	1.2699	1.2521
8 Point	2007	1.6384	1.6625	1.6111
	2008	1.4788	1.4951	1.4603
	2009	1.3476	1.3583	1.3353
	2010	1.2378	1.2445	1.2300
9 Point	2007	1.5627	1.5841	1.5384
	2008	1.4270	1.4418	1.4101
	2009	1.3129	1.3229	1.3015
	2010	1.2158	1.2222	1.2085
10 Point	2007	1.5155	1.5313	1.4975
	2008	1.3940	1.4051	1.3814
	2009	1.2906	1.2981	1.2819
	2010	1.2014	1.2063	1.1959

MEDICAL Expon'l <b>FITTED</b>	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-22)
4 Point	2007	1.0677	1.1151	1.0205
	2008	1.2457	1.3127	1.1785
	2009	1.4534	1.5452	1.3609
	2010	1.6956	1.8189	1.5716
5 Point	2006	0.9171	0.9585	0.8759
	2007	1.0692	1.1239	1.0145
	2008	1.2466	1.3178	1.1750
	2009	1.4534	1.5452	1.3609
	2010	1.6944	1.8118	1.5762
6 Point	2005	0.8516	0.8927	0.8107
	2006	0.9716	1.0219	0.9213
	2007	1.1085	1.1698	1.0471
	2008	1.2647	1.3391	1.1900
	2009	1.4429	1.5329	1.3523
	2010	1.6462	1.7547	1.5369
7 Point	2004	0.7946	0.8260	0.7634
	2005	0.8935	0.9331	0.8541
	2006	1.0049	1.0540	0.9556
	2007	1.1300	1.1907	1.0691
	2008	1.2708	1.3450	1.1962
	2009	1.4291	1.5194	1.3383
	2010	1.6071	1.7163	1.4973
8 Point	2003	0.7369	0.7654	0.7086
	2004	0.8217	0.8567	0.7869
	2005	0.9164	0.9590	0.8737
	2006	1.0219	1.0735	0.9702
	2007	1.1396	1.2016	1.0773
	2008	1.2708	1.3450	1.1962
	2009	1.4171	1.5056	1.3282
	2010	1.5803	1.6853	1.4748
9 Point	2002	0.6959	0.7199	0.6721
	2003	0.7690	0.7986	0.7395
	2004	0.8497	0.8858	0.8137
	2005	0.9390	0.9825	0.8953
	2006	1.0376	1.0899	0.9851
	2007	1.1465	1.2089	1.0839
	2008	1.2669	1.3409	1.1925
	2009	1.4000	1.4874	1.3121
	2010	1.5470	1.6499	1.4437
10 Point	2001	0.6471	0.6710	0.6234
	2002	0.7120	0.7404	0.6837
	2003	0.7834	0.8169	0.7499
	2004	0.8619	0.9014	0.8224
	2005	0.9484	0.9946	0.9020
	2006	1.0435	1.0975	0.9893
	2007	1.1482	1.2110	1.0850
	2008	1.2633	1.3363	1.1900
	2009	1.3900	1.4745	1.3052
	2010	1.5294	1.6269	1.4314

MEDICAL Expon'l <b>TRENDED</b>		Severity Ratio (Incur)	Severity Ratio (Incur)	Severity Ratio (Pd-22)
4 Point	Fitted	2.6585	2.9267	2.3915
5 Point	Fitted	2.6511	2.8823	2.4192
6 Point	Fitted	2.4181	2.6025	2.2319
7 Point	Fitted	2.2634	2.4491	2.0775
8 Point	Fitted	2.1718	2.3415	2.0016
9 Point	Fitted	2.0700	2.2324	1.9078
10 Point	Fitted	2.0212	2.1679	1.8740

MEDICAL Expon'l <b>Severity Trend Factor</b>		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-22)
4 Point	2007	2.4899	2.6245	2.3435
	2008	2.1341	2.2296	2.0293
	2009	1.8292	1.8941	1.7573
	2010	1.5678	1.6091	1.5217
5 Point	2007	2.4795	2.5646	2.3846
	2008	2.1267	2.1872	2.0588
	2009	1.8241	1.8654	1.7776
	2010	1.5646	1.5909	1.5348
6 Point	2007	2.1814	2.2247	2.1316
	2008	1.9120	1.9435	1.8756
	2009	1.6759	1.6978	1.6504
	2010	1.4689	1.4832	1.4522
7 Point	2007	2.0029	2.0569	1.9432
	2008	1.7811	1.8208	1.7368
	2009	1.5838	1.6119	1.5523
	2010	1.4084	1.4269	1.3875
8 Point	2007	1.9058	1.9487	1.8581
	2008	1.7090	1.7409	1.6733
	2009	1.5325	1.5553	1.5070
	2010	1.3743	1.3894	1.3572
9 Point	2007	1.8055	1.8466	1.7602
	2008	1.6339	1.6648	1.5998
	2009	1.4786	1.5008	1.4540
	2010	1.3381	1.3530	1.3215
10 Point	2007	1.7604	1.7901	1.7272
	2008	1.5999	1.6223	1.5748
	2009	1.4541	1.4703	1.4359
	2010	1.3215	1.3325	1.3092

MEDICAL Linear LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-22)
4 Point	2007	1.5171	1.5925	1.4353
	2008	1.3380	1.3829	1.2878
	2009	1.2177	1.2451	1.1863
	2010	1.1332	1.1496	1.1141
5 Point	2007	1.4112	1.4520	1.3659
	2008	1.2726	1.2982	1.2438
	2009	1.1766	1.1928	1.1581
	2010	1.1082	1.1181	1.0967
6 Point	2007	1.2554	1.2771	1.2308
	2008	1.1708	1.1854	1.1541
	2009	1.1102	1.1199	1.0989
	2010	1.0663	1.0725	1.0591
7 Point	2007	1.1600	1.1812	1.1359
	2008	1.1049	1.1199	1.0879
	2009	1.0653	1.0756	1.0534
	2010	1.0371	1.0439	1.0292
8 Point	2007	1.1008	1.1170	1.0825
	2008	1.0627	1.0744	1.0494
	2009	1.0358	1.0440	1.0263
	2010	1.0175	1.0230	1.0111
9 Point	2007	1.0500	1.0644	1.0337
	2008	1.0254	1.0361	1.0133
	2009	1.0091	1.0168	1.0003
	2010	0.9994	1.0046	0.9934
10 Point	2007	1.0183	1.0289	1.0062
	2008	1.0017	1.0097	0.9927
	2009	0.9920	0.9977	0.9853
	2010	0.9876	0.9916	0.9830



MEDICAL Expon'l LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-22)
4 Point	2007	1.6730	1.7634	1.5746
	2008	1.5336	1.6022	1.4583
	2009	1.4059	1.4558	1.3507
	2010	1.2887	1.3227	1.2508
5 Point	2007	1.6660	1.7232	1.6022
	2008	1.5282	1.5717	1.4795
	2009	1.4020	1.4337	1.3663
	2010	1.2861	1.3077	1.2616
6 Point	2007	1.4657	1.4948	1.4322
	2008	1.3740	1.3966	1.3478
	2009	1.2881	1.3049	1.2685
	2010	1.2074	1.2192	1.1937
7 Point	2007	1.3457	1.3820	1.3056
	2008	1.2799	1.3084	1.2481
	2009	1.2173	1.2389	1.1931
	2010	1.1577	1.1729	1.1405
8 Point	2007	1.2805	1.3093	1.2485
	2008	1.2281	1.2510	1.2024
	2009	1.1779	1.1954	1.1583
	2010	1.1297	1.1421	1.1156
9 Point	2007	1.2131	1.2407	1.1827
	2008	1.1741	1.1963	1.1496
	2009	1.1365	1.1535	1.1175
	2010	1.0999	1.1122	1.0863
10 Point	2007	1.1828	1.2028	1.1605
	2008	1.1497	1.1658	1.1317
	2009	1.1176	1.1301	1.1036
	2010	1.0863	1.0953	1.0762

MEDICAL Linear <b>TRENDED LR</b>	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-22)
4 Point	2007	0.8883	0.9848	0.7930
	2008	0.7387	0.7957	0.6811
	2009	0.7536	0.8098	0.6967
	2010	0.9143	1.0064	0.8223
	4 Yr Ave	0.8237	0.8992	0.7483
5 Point	2007	0.8263	0.8979	0.7547
	2008	0.7026	0.7470	0.6578
	2009	0.7282	0.7758	0.6802
	2010	0.8941	0.9788	0.8095
	4 Yr Ave	0.7878	0.8499	0.7256
6 Point	2007	0.7350	0.7898	0.6800
	2008	0.6464	0.6821	0.6104
	2009	0.6871	0.7284	0.6454
	2010	0.8603	0.9389	0.7817
	4 Yr Ave	0.7322	0.7848	0.6794
7 Point	2007	0.6792	0.7305	0.6276
	2008	0.6100	0.6444	0.5754
	2009	0.6593	0.6996	0.6187
	2010	0.8367	0.9138	0.7597
	4 Yr Ave	0.6963	0.7471	0.6454
8 Point	2007	0.6445	0.6908	0.5981
	2008	0.5867	0.6182	0.5550
	2009	0.6411	0.6790	0.6027
	2010	0.8209	0.8955	0.7463
	4 Yr Ave	0.6733	0.7209	0.6255
9 Point	2007	0.6148	0.6582	0.5711
	2008	0.5661	0.5962	0.5359
	2009	0.6245	0.6613	0.5875
	2010	0.8063	0.8794	0.7332
	4 Yr Ave	0.6529	0.6988	0.6069
10 Point	2007	0.5962	0.6363	0.5559
	2008	0.5530	0.5810	0.5250
	2009	0.6139	0.6489	0.5787
	2010	0.7968	0.8680	0.7256
	4 Yr Ave	0.6400	0.6836	0.5963

MEDICAL Expon'l <b>TRENDED LR</b>	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-22)
4 Point	2007	0.9795	1.0905	0.8700
	2008	0.8467	0.9219	0.7713
	2009	0.8701	0.9469	0.7933
	2010	1.0397	1.1579	0.9232
	4 Yr Ave	0.9340	1.0293	0.8395
5 Point	2007	0.9754	1.0656	0.8852
	2008	0.8437	0.9044	0.7825
	2009	0.8677	0.9325	0.8024
	2010	1.0376	1.1448	0.9312
	4 Yr Ave	0.9311	1.0118	0.8503
6 Point	2007	0.8582	0.9244	0.7913
	2008	0.7586	0.8036	0.7129
	2009	0.7972	0.8487	0.7450
	2010	0.9741	1.0673	0.8811
	4 Yr Ave	0.8470	0.9110	0.7826
7 Point	2007	0.7879	0.8546	0.7213
	2008	0.7066	0.7529	0.6601
	2009	0.7534	0.8058	0.7007
	2010	0.9340	1.0268	0.8418
	4 Yr Ave	0.7955	0.8600	0.7310
8 Point	2007	0.7497	0.8097	0.6898
	2008	0.6780	0.7198	0.6359
	2009	0.7290	0.7775	0.6803
	2010	0.9114	0.9998	0.8234
	4 Yr Ave	0.7670	0.8267	0.7074
9 Point	2007	0.7103	0.7672	0.6534
	2008	0.6482	0.6884	0.6080
	2009	0.7034	0.7502	0.6563
	2010	0.8874	0.9736	0.8018
	4 Yr Ave	0.7373	0.7949	0.6799
10 Point	2007	0.6925	0.7438	0.6412
	2008	0.6347	0.6708	0.5986
	2009	0.6917	0.7350	0.6481
	2010	0.8764	0.9588	0.7943
	4 Yr Ave	0.7238	0.7771	0.6706

INDEMNITY		(Average)	(Incur)	(Pd-22)
Severity				
Ann Trend				
4 Point	Linear	4.4%	4.7%	4.1%
5 Point	Linear	4.0%	4.1%	3.9%
6 Point	Linear	3.3%	3.4%	3.1%
7 Point	Linear	3.3%	3.6%	3.1%
8 Point	Linear	2.7%	2.9%	2.6%
9 Point	Linear	2.2%	2.3%	2.0%
10 Point	Linear	1.8%	1.8%	1.7%
4 Point	Expon'l	4.6%	5.0%	4.3%
5 Point	Expon'l	4.3%	4.4%	4.2%
6 Point	Expon'l	3.6%	3.7%	3.5%
7 Point	Expon'l	3.8%	4.1%	3.4%
8 Point	Expon'l	3.1%	3.3%	2.9%
9 Point	Expon'l	2.7%	2.9%	2.5%
10 Point	Expon'l	2.2%	2.3%	2.2%

MEDICAL		(Average)	(Incur)	(Pd-22)
Severity				
Ann Trend				
4 Point	Linear	13.0%	13.8%	12.2%
5 Point	Linear	11.9%	12.4%	11.4%
6 Point	Linear	10.0%	10.3%	9.7%
7 Point	Linear	8.6%	8.9%	8.2%
8 Point	Linear	7.6%	7.8%	7.3%
9 Point	Linear	6.3%	6.5%	6.0%
10 Point	Linear	5.7%	5.9%	5.5%
4 Point	Expon'l	16.7%	17.7%	15.5%
5 Point	Expon'l	16.6%	17.3%	15.8%
6 Point	Expon'l	14.1%	14.5%	13.6%
7 Point	Expon'l	12.5%	13.0%	11.9%
8 Point	Expon'l	11.5%	11.9%	11.0%
9 Point	Expon'l	10.5%	10.9%	10.0%
10 Point	Expon'l	10.0%	10.3%	9.7%

INDEMNITY		(Average)	(Incur)	(Pd-22)
Loss Ratio				
Ann. Trend				
4 Point	Linear	-2.8%	-2.5%	-3.1%
5 Point	Linear	-3.2%	-3.1%	-3.2%
6 Point	Linear	-3.9%	-3.7%	-3.9%
7 Point	Linear	-3.8%	-3.5%	-4.0%
8 Point	Linear	-4.3%	-4.2%	-4.5%
9 Point	Linear	-4.7%	-4.6%	-4.8%
10 Point	Linear	-5.1%	-5.0%	-5.2%
4 Point	Expon'l	-2.4%	-2.1%	-2.8%
5 Point	Expon'l	-2.8%	-2.7%	-2.9%
6 Point	Expon'l	-3.5%	-3.4%	-3.7%
7 Point	Expon'l	-3.3%	-3.0%	-3.7%
8 Point	Expon'l	-4.0%	-3.8%	-4.2%
9 Point	Expon'l	-4.4%	-4.3%	-4.6%
10 Point	Expon'l	-4.9%	-4.8%	-5.0%

MEDICAL		(Average)	(Incur)	(Pd-22)
Loss Ratio				
Ann. Trend				
4 Point	Linear	6.6%	7.4%	5.7%
5 Point	Linear	5.4%	5.9%	4.9%
6 Point	Linear	3.5%	3.7%	3.1%
7 Point	Linear	2.1%	2.4%	1.8%
8 Point	Linear	1.3%	1.5%	1.0%
9 Point	Linear	0.5%	0.7%	0.2%
10 Point	Linear	0.0%	0.1%	-0.2%
4 Point	Expon'l	10.1%	11.2%	8.9%
5 Point	Expon'l	10.0%	10.7%	9.2%
6 Point	Expon'l	7.4%	7.8%	6.9%
7 Point	Expon'l	5.7%	6.2%	5.1%
8 Point	Expon'l	4.7%	5.1%	4.2%
9 Point	Expon'l	3.6%	4.1%	3.2%
10 Point	Expon'l	3.2%	3.5%	2.8%