

DELAWARE COMPENSATION RATING BUREAU, INC.

Paid and Incurred Loss Development and Trend – Unlimited 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	0.9527	0.9797	1.0238	0.9984	1.0482	0.9827	1.0238	1.0032	1.0145	1.0145
21-22					0.9846	1.0103	1.0038	1.0048	1.0009	1.0026
20-21				1.0109	1.0072	1.0047	1.0049	1.0019	1.0047	1.0030
19-20	1.0067	1.0075	1.0006	1.0036	0.9962	1.0169	0.9991	1.0019	1.0035	1.0034
18-19	1.0032	0.9983	1.0032	1.0016	0.9967	1.0350	1.0196	1.0061	1.0144	1.0038
17-18	1.0027	0.9990	1.0011	1.0063	0.9749	1.0029	1.0038	1.0014	0.9958	1.0043
16-17	1.0048	1.0032	1.0038	0.9958	1.0043	1.0046	1.0040	1.0283	1.0103	1.0047
15-16	0.9969	1.0127	1.0088	0.9994	1.0011	1.0064	1.0062	1.0044	1.0045	1.0053
14-15	1.0044	1.0186	1.0073	0.9988	1.0126	1.0205	0.9899	1.0058	1.0072	1.0059
13-14	1.0159	0.9880	0.9955	1.0455	1.0060	1.0082	1.0179	1.0014	1.0084	1.0065
12-13	1.0194	1.0055	1.0083	0.9973	1.0108	1.0121	1.0016	1.0070	1.0079	1.0072
11-12	1.0157	1.0186	1.0284	0.9902	1.0032	0.9903	1.0075	0.9888	0.9975	1.0080
10-11	1.0160	1.0098	1.0055	0.9962	1.0111	1.0022	1.0033	0.9920	1.0022	1.0089
9-10	1.0110	0.9884	0.9933	1.0357	1.0019	1.0129	0.9880	1.0164	1.0048	1.0100
8-9	1.0126	1.0308	0.9945	1.0201	0.9945	1.0407	1.0173	1.0144	1.0167	1.0113
7-8	1.0130	1.0931	1.0234	1.0164	1.0209	1.0249	1.0067	1.0201	1.0182	1.0131
6-7	1.0727	1.0223	1.0235	1.0096	0.9990	1.0168	1.0316	1.0074	1.0137	1.0157
5-6	1.0420	1.0114	1.0369	1.0153	1.0345	1.0065	1.0138	1.0175	1.0181	1.0204
4-5	1.0908	1.0597	1.0314	1.0150	1.0462	1.0301	1.0376	1.0650	1.0447	1.0309
3-4	1.1157	1.0309	1.0567	1.0380	1.0468	1.0903	1.0722	0.9949	1.0511	1.0610
2-3	1.1884	1.1504	1.1457	1.1278	1.1680	1.1782	1.1860	1.1816	1.1785	1.1769
1-2	1.2682	1.2819	1.3514	1.2534	1.3367	1.4039	1.4053	1.3502	1.3740	1.3740

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					1.0049	1.0112	1.0063	1.0128	1.0088	1.0077
20-21				1.0084	1.0006	1.0032	1.0070	1.0025	1.0033	1.0079
19-20	1.0039	1.0043	1.0068	1.0084	1.0032	1.0052	1.0034	1.0016	1.0034	1.0081
18-19	0.9996	1.0110	1.0031	1.0212	1.0043	1.0587	1.0054	1.0006	1.0173	1.0083
17-18	1.0135	1.0038	1.0222	1.0041	1.0198	1.0126	1.0090	1.0074	1.0122	1.0087
16-17	1.0071	1.0116	1.0045	1.0053	1.0065	1.0105	1.0072	1.0086	1.0082	1.0092
15-16	1.0094	1.0057	1.0144	1.0049	1.0032	1.0153	1.0048	1.0074	1.0077	1.0098
14-15	1.0103	1.0105	1.0067	1.0024	1.0174	1.0084	1.0078	1.0167	1.0126	1.0107
13-14	1.0083	1.0092	1.0111	1.0506	1.0158	1.0077	1.0222	1.0102	1.0140	1.0119
12-13	1.0063	1.0162	1.0160	1.0047	1.0025	1.0107	1.0092	1.0160	1.0096	1.0135
11-12	1.0201	1.0188	1.0064	1.0138	1.0066	1.0221	1.0189	1.0023	1.0125	1.0156
10-11	1.0249	1.0207	1.0208	1.0118	1.0147	1.0144	1.0093	1.0134	1.0130	1.0186
9-10	1.0037	1.0190	1.0109	1.0296	1.0220	1.0233	1.0263	1.0283	1.0250	1.0226
8-9	1.0177	1.0158	1.0470	1.0262	1.0300	1.0262	1.0524	1.0420	1.0377	1.0283
7-8	1.0259	1.0598	1.0302	1.0217	1.0437	1.0273	1.0278	1.0375	1.0341	1.0367
6-7	1.0498	1.0414	1.0528	1.0487	1.0281	1.0602	1.0508	1.0520	1.0478	1.0492
5-6	1.0610	1.0575	1.0912	1.0634	1.0569	1.0513	1.0706	1.0944	1.0683	1.0692
4-5	1.0845	1.1013	1.1160	1.0886	1.0888	1.1120	1.0976	1.1227	1.1053	1.1047
3-4	1.2531	1.1720	1.1324	1.1656	1.1601	1.1956	1.1982	1.1748	1.1822	1.1822
2-3	1.4010	1.3729	1.4446	1.4085	1.4781	1.4826	1.4292	1.4361	1.4565	1.4565
1-2	2.0217	1.8491	2.1999	1.9577	1.8847	2.0614	2.1894	2.0999	2.0589	2.0589

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					1.0469	1.0397	1.0308	1.0617	1.0448	1.0448
20-21				1.0722	1.0298	1.0296	1.0635	1.0444	1.0418	1.0418
19-20	1.0831	1.0536	1.0707	1.0310	1.0280	1.0638	1.0453	1.0612	1.0496	1.0496
18-19	1.0442	1.0818	1.0283	1.0539	1.0507	1.1074	1.0638	1.0182	1.0600	1.0600
17-18	1.1026	1.0289	1.0800	1.0586	1.0911	1.0564	1.0208	1.0491	1.0544	1.0544
16-17	1.0348	1.0913	1.0495	1.1251	1.0602	1.0272	1.0539	1.1083	1.0624	1.0624
15-16	1.1044	1.0515	1.1187	1.0609	1.0257	1.0652	1.0772	1.0503	1.0546	1.0546
14-15	1.0379	1.1206	1.0730	1.0270	1.0768	1.0792	1.0524	1.0768	1.0713	1.0713
13-14	1.1117	1.0750	1.0407	1.1172	1.0742	1.0712	1.0946	1.1303	1.0926	1.0926
12-13	1.0928	1.0624	1.0887	1.0728	1.0652	1.0864	1.1372	1.0641	1.0882	1.0882
11-12	1.0838	1.1001	1.0826	1.0683	1.0805	1.1594	1.0754	1.0370	1.0881	1.0881
10-11	1.1127	1.0745	1.1014	1.0897	1.1879	1.0808	1.0634	1.1032	1.1088	1.1088
9-10	1.0768	1.1161	1.1058	1.2096	1.1022	1.0836	1.1381	1.1053	1.1073	1.1073
8-9	1.1562	1.1308	1.2228	1.1290	1.1019	1.1807	1.1474	1.1503	1.1451	1.1451
7-8	1.1308	1.3032	1.1402	1.1321	1.1842	1.1567	1.1651	1.1402	1.1616	1.1616
6-7	1.2496	1.1602	1.1660	1.2165	1.1603	1.2262	1.1776	1.1616	1.1814	1.1814
5-6	1.2066	1.2049	1.3140	1.2351	1.2746	1.2038	1.2319	1.2716	1.2455	1.2455
4-5	1.3057	1.3956	1.3580	1.3411	1.3022	1.3509	1.3713	1.3767	1.3503	1.3503
3-4	1.6421	1.5430	1.4977	1.4508	1.5213	1.5800	1.5520	1.5406	1.5485	1.5485
2-3	2.0735	1.9458	2.0205	2.0467	2.1421	2.1554	2.2135	2.0013	2.1281	2.1281
1-2	3.4066	3.2610	3.9890	3.5901	3.4479	3.8470	3.7499	3.9452	3.7475	3.7475

INDEMNITY	Incurred LDF	Paid to 22nd LDF
Beyond	1.0145	1.0145
21-22	1.0026	1.0448
20-21	1.0030	1.0079
19-20	1.0034	1.0081
18-19	1.0038	1.0083
17-18	1.0043	1.0087
16-17	1.0047	1.0092
15-16	1.0053	1.0098
14-15	1.0059	1.0107
13-14	1.0065	1.0119
12-13	1.0072	1.0135
11-12	1.0080	1.0156
10-11	1.0089	1.0186
9-10	1.0100	1.0226
8-9	1.0113	1.0283
7-8	1.0131	1.0367
6-7	1.0157	1.0492
5-6	1.0204	1.0692
4-5	1.0309	1.1047
3-4	1.0610	1.1822
2-3	1.1769	1.4565
1-2	1.3740	2.0589

INDEMNITY	Incurred Cum LDF	Paid to 22nd Cum LDF
Beyond	1.0145	1.0145
21-22	1.0171	1.0599
20-21	1.0202	1.0683
19-20	1.0237	1.0770
18-19	1.0275	1.0859
17-18	1.0320	1.0954
16-17	1.0368	1.1054
15-16	1.0423	1.1163
14-15	1.0485	1.1282
13-14	1.0553	1.1416
12-13	1.0629	1.1571
11-12	1.0714	1.1751
10-11	1.0809	1.1970
9-10	1.0917	1.2240
8-9	1.1041	1.2587
7-8	1.1185	1.3048
6-7	1.1361	1.3690
5-6	1.1593	1.4638
4-5	1.1951	1.6170
3-4	1.2680	1.9117
2-3	1.4923	2.7843
1-2	2.0504	5.7327

INDEMNITY	Benefit Level Factor	LAE
Beyond	1.4472	1.1929
21-22	1.4204	1.1929
20-21	1.4033	1.1929
19-20	1.3860	1.1929
18-19	1.3650	1.1929
17-18	1.3479	1.1929
16-17	1.3260	1.1929
15-16	1.2997	1.1929
14-15	1.2747	1.1929
13-14	1.2472	1.1929
12-13	1.2181	1.1929
11-12	1.1881	1.1929
10-11	1.1605	1.1929
9-10	1.1345	1.1929
8-9	1.1069	1.1929
7-8	1.0940	1.1929
6-7	1.0789	1.1929
5-6	1.0566	1.1929
4-5	1.0287	1.1929
3-4	1.0114	1.1929
2-3	1.0077	1.1929
1-2	1.0104	1.1929

INDEMNITY	Policy Year	Incurred Base	Paid
			to 22nd Base
Beyond	1989	34120714	34120714
21-22	1990	34335008	32958493
20-21	1991	31283707	29528984
19-20	1992	28288572	27800561
18-19	1993	32316431	31033064
17-18	1994	23656986	21529106
16-17	1995	25086307	24062863
15-16	1996	30536781	28832891
14-15	1997	32037154	28633446
13-14	1998	27165271	25938555
12-13	1999	31186863	30143142
11-12	2000	42746351	39268125
10-11	2001	35657377	33173475
9-10	2002	41164873	37286851
8-9	2003	38775596	35283423
7-8	2004	39731554	35984173
6-7	2005	41218805	35476259
5-6	2006	39705222	32379633
4-5	2007	38534001	29384273
3-4	2008	33379298	23951768
2-3	2009	30650062	16314077
1-2	2010	21767511	8145030

INDEMNITY	Policy Year	Proj Ult	Proj Ult	Proj Ult
		Incurred (Avg Pd & Inc)	Incurred (Incur)	Incurred (Pd-22)
Beyond	1989	34615464	34615464	34615464
21-22	1990	34927422	34922137	34932707
20-21	1991	31730726	31915638	31545814
19-20	1992	29450108	28959011	29941204
18-19	1993	33451969	33205133	33698804
17-18	1994	23998497	24414010	23582983
16-17	1995	26304286	26009483	26599089
15-16	1996	32007322	31828487	32186156
14-15	1997	32947605	33590956	32304254
13-14	1998	29139482	28667510	29611454
12-13	1999	34013574	33148517	34878630
11-12	2000	45971207	45798440	46143974
10-11	2001	39125355	38542059	39708650
9-10	2002	45289399	44939692	45639106
8-9	2003	43611691	42812136	44411245
7-8	2004	45695946	44439743	46952149
6-7	2005	47697842	46828684	48566999
5-6	2006	46713786	46030264	47397307
4-5	2007	46783177	46051985	47514369
3-4	2008	44056773	42324950	45788595
2-3	2009	45581187	45739088	45423285
1-2	2010	45662559	44632105	46693013

INDEMNITY	Policy Year	Adjusted	Adjusted	Adjusted
		Incurred (Avg Pd & Inc)	Incurred (Incur)	Incurred (Pd-22)
Beyond	1989	59758921	59758921	59758921
21-22	1990	59180855	59171900	59189810
20-21	1991	53117126	53426669	52807584
19-20	1992	48691613	47879653	49503571
18-19	1993	54470125	54068200	54872049
17-18	1994	38587421	39255529	37919312
16-17	1995	41607736	41141420	42074051
15-16	1996	49624540	49347272	49901807
14-15	1997	50099786	51078059	49121514
13-14	1998	43353281	42651088	44055474
12-13	1999	49424155	48167165	50681143
11-12	2000	65154279	64909419	65399139
10-11	2001	54163594	53356102	54971085
9-10	2002	61292184	60818910	61765458
8-9	2003	57585793	56530044	58641541
7-8	2004	59634699	57995313	61274085
6-7	2005	61388068	60269444	62506690
5-6	2006	58878903	58017380	59740426
4-5	2007	57409331	56512059	58306604
3-4	2008	53154455	51065012	55243897
2-3	2009	54792476	54982287	54602665
1-2	2010	55037364	53795351	56279376

INDEMNITY

Policy Year	Loss Ratio (Avg Pd & Inc)	Loss Ratio (Incur)	Loss Ratio (Pd-22)
1989	0.5357	0.5357	0.5357
1990	0.5885	0.5884	0.5886
1991	0.5447	0.5479	0.5415
1992	0.5413	0.5322	0.5503
1993	0.5967	0.5923	0.6011
1994	0.4529	0.4607	0.4450
1995	0.4713	0.4660	0.4765
1996	0.5290	0.5260	0.5319
1997	0.5318	0.5422	0.5214
1998	0.4740	0.4664	0.4817
1999	0.4927	0.4801	0.5052
2000	0.6087	0.6065	0.6110
2001	0.4713	0.4643	0.4784
2002	0.5135	0.5095	0.5174
2003	0.4585	0.4501	0.4669
2004	0.4017	0.3906	0.4127
2005	0.3848	0.3778	0.3919
2006	0.3502	0.3451	0.3553
2007	0.3430	0.3376	0.3483
2008	0.3102	0.2980	0.3224
2009	0.3247	0.3258	0.3235
2010	0.3379	0.3303	0.3455

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	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-22)
1998	0.4740	0.4664	0.4817
1999	0.5000	0.4872	0.5127
2000	0.6821	0.6796	0.6847
2001	0.6063	0.5972	0.6154
2002	0.6522	0.6471	0.6572
2003	0.6087	0.5975	0.6198
2004	0.6060	0.5892	0.6226
2005	0.6478	0.6360	0.6598
2006	0.6268	0.6177	0.6359
2007	0.6603	0.6499	0.6705
2008	0.6730	0.6466	0.6995
2009	0.7011	0.7035	0.6986
2010	0.7609	0.7438	0.7780

INDEMNITY Linear FITTED	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-22)
4 Point	2007	0.6493	0.6352	0.6634
	2008	0.6823	0.6690	0.6956
	2009	0.7153	0.7029	0.7277
	2010	0.7483	0.7367	0.7599
5 Point	2006	0.6226	0.6111	0.6340
	2007	0.6535	0.6417	0.6653
	2008	0.6844	0.6723	0.6965
	2009	0.7153	0.7029	0.7277
	2010	0.7462	0.7335	0.7590
6 Point	2005	0.6211	0.6096	0.6327
	2006	0.6440	0.6323	0.6558
	2007	0.6669	0.6549	0.6788
	2008	0.6898	0.6776	0.7019
	2009	0.7126	0.7002	0.7250
	2010	0.7355	0.7229	0.7481
7 Point	2004	0.6018	0.5880	0.6156
	2005	0.6239	0.6104	0.6373
	2006	0.6459	0.6328	0.6590
	2007	0.6680	0.6552	0.6807
	2008	0.6900	0.6777	0.7024
	2009	0.7121	0.7001	0.7241
	2010	0.7341	0.7225	0.7458
8 Point	2003	0.5918	0.5789	0.6047
	2004	0.6115	0.5986	0.6242
	2005	0.6311	0.6184	0.6438
	2006	0.6508	0.6381	0.6633
	2007	0.6704	0.6579	0.6829
	2008	0.6900	0.6777	0.7024
	2009	0.7097	0.6974	0.7219
	2010	0.7293	0.7172	0.7415
	9 Point	2002	0.6024	0.5924
2003		0.6167	0.6062	0.6271
2004		0.6310	0.6201	0.6419
2005		0.6453	0.6340	0.6566
2006		0.6596	0.6479	0.6713
2007		0.6740	0.6618	0.6861
2008		0.6883	0.6757	0.7008
2009		0.7026	0.6896	0.7155
2010		0.7169	0.7035	0.7303
10 Point		2001	0.5944	0.5849
	2002	0.6077	0.5978	0.6175
	2003	0.6210	0.6107	0.6313
	2004	0.6343	0.6235	0.6451
	2005	0.6477	0.6364	0.6588
	2006	0.6610	0.6493	0.6726
	2007	0.6743	0.6622	0.6864
	2008	0.6876	0.6750	0.7001
	2009	0.7009	0.6879	0.7139
	2010	0.7142	0.7008	0.7277



INDEMNITY Linear <b>TRENDED</b>		Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-22)
4 Point	Fitted	0.8445	0.8355	0.8537
5 Point	Fitted	0.8363	0.8227	0.8500
6 Point	Fitted	0.8023	0.7890	0.8154
7 Point	Fitted	0.7985	0.7879	0.8091
8 Point	Fitted	0.7866	0.7748	0.7984
9 Point	Fitted	0.7586	0.7440	0.7732
10 Point	Fitted	0.7531	0.7383	0.7678

INDEMNITY Linear <b>Severity Trend Factor</b>		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-22)
4 Point	2007	1.3006	1.3154	1.2868
	2008	1.2377	1.2488	1.2273
	2009	1.1806	1.1887	1.1731
	2010	1.1286	1.1340	1.1234
5 Point	2007	1.2798	1.2819	1.2777
	2008	1.2220	1.2236	1.2205
	2009	1.1692	1.1704	1.1681
	2010	1.1208	1.1216	1.1200
6 Point	2007	1.2031	1.2047	1.2012
	2008	1.1632	1.1644	1.1617
	2009	1.1258	1.1267	1.1247
	2010	1.0908	1.0914	1.0900
7 Point	2007	1.1953	1.2024	1.1886
	2008	1.1571	1.1627	1.1518
	2009	1.1213	1.1254	1.1173
	2010	1.0876	1.0905	1.0848
8 Point	2007	1.1734	1.1777	1.1693
	2008	1.1400	1.1433	1.1368
	2009	1.1084	1.1110	1.1060
	2010	1.0786	1.0804	1.0769
9 Point	2007	1.1256	1.1242	1.1271
	2008	1.1022	1.1011	1.1034
	2009	1.0798	1.0789	1.0807
	2010	1.0582	1.0576	1.0589
10 Point	2007	1.1168	1.1150	1.1187
	2008	1.0952	1.0937	1.0967
	2009	1.0744	1.0733	1.0755
	2010	1.0544	1.0536	1.0552

INDEMNITY Expon'l <b>FITTED</b>	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-22)
4 Point	2007	0.6506	0.6363	0.6647
	2008	0.6817	0.6682	0.6949
	2009	0.7142	0.7017	0.7265
	2010	0.7483	0.7369	0.7596
5 Point	2006	0.6245	0.6130	0.6358
	2007	0.6531	0.6412	0.6647
	2008	0.6830	0.6708	0.6950
	2009	0.7142	0.7017	0.7265
	2010	0.7469	0.7341	0.7596
6 Point	2005	0.6232	0.6117	0.6347
	2006	0.6441	0.6324	0.6559
	2007	0.6659	0.6539	0.6778
	2008	0.6883	0.6761	0.7004
	2009	0.7115	0.6990	0.7237
	2010	0.7354	0.7227	0.7479
7 Point	2004	0.6043	0.5905	0.6181
	2005	0.6243	0.6108	0.6378
	2006	0.6450	0.6318	0.6581
	2007	0.6663	0.6535	0.6791
	2008	0.6884	0.6760	0.7007
	2009	0.7112	0.6992	0.7230
	2010	0.7348	0.7232	0.7461
8 Point	2003	0.5947	0.5818	0.6076
	2004	0.6124	0.5995	0.6252
	2005	0.6306	0.6178	0.6432
	2006	0.6493	0.6366	0.6619
	2007	0.6686	0.6560	0.6810
	2008	0.6884	0.6760	0.7007
	2009	0.7089	0.6966	0.7210
	2010	0.7299	0.7178	0.7418
	9 Point	2002	0.6047	0.5945
2003		0.6176	0.6070	0.6282
2004		0.6308	0.6198	0.6417
2005		0.6443	0.6329	0.6556
2006		0.6581	0.6463	0.6698
2007		0.6722	0.6600	0.6843
2008		0.6866	0.6739	0.6990
2009		0.7012	0.6882	0.7141
2010		0.7162	0.7027	0.7296
10 Point	2001	0.5969	0.5873	0.6065
	2002	0.6089	0.5989	0.6189
	2003	0.6211	0.6107	0.6315
	2004	0.6336	0.6227	0.6443
	2005	0.6463	0.6350	0.6575
	2006	0.6593	0.6475	0.6709
	2007	0.6725	0.6603	0.6845
	2008	0.6860	0.6733	0.6985
	2009	0.6997	0.6866	0.7127
	2010	0.7138	0.7001	0.7272

INDEMNITY Expon'l <b>TRENDED</b>		Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-22)
4 Point	Fitted	0.8574	0.8499	0.8648
5 Point	Fitted	0.8511	0.8372	0.8647
6 Point	Fitted	0.8101	0.7966	0.8230
7 Point	Fitted	0.8080	0.7982	0.8175
8 Point	Fitted	0.7949	0.7834	0.8062
9 Point	Fitted	0.7618	0.7469	0.7765
10 Point	Fitted	0.7563	0.7411	0.7713

INDEMNITY Expon'l <b>Severity Trend Factor</b>		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-22)
4 Point	2007	1.3177	1.3357	1.3011
	2008	1.2577	1.2719	1.2445
	2009	1.2004	1.2112	1.1903
	2010	1.1457	1.1534	1.1385
5 Point	2007	1.3033	1.3057	1.3008
	2008	1.2462	1.2481	1.2442
	2009	1.1917	1.1931	1.1901
	2010	1.1395	1.1405	1.1384
6 Point	2007	1.2166	1.2183	1.2143
	2008	1.1769	1.1783	1.1751
	2009	1.1386	1.1396	1.1371
	2010	1.1015	1.1022	1.1004
7 Point	2007	1.2126	1.2214	1.2039
	2008	1.1737	1.1808	1.1667
	2009	1.1361	1.1416	1.1307
	2010	1.0997	1.1036	1.0958
8 Point	2007	1.1890	1.1942	1.1838
	2008	1.1547	1.1589	1.1505
	2009	1.1214	1.1247	1.1182
	2010	1.0891	1.0914	1.0867
9 Point	2007	1.1334	1.1317	1.1349
	2008	1.1096	1.1083	1.1109
	2009	1.0864	1.0853	1.0874
	2010	1.0637	1.0629	1.0644
10 Point	2007	1.1247	1.1224	1.1268
	2008	1.1026	1.1007	1.1043
	2009	1.0809	1.0794	1.0822
	2010	1.0596	1.0586	1.0606

INDEMNITY Linear LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-22)
4 Point	2007	0.8739	0.8838	0.8646
	2008	0.8894	0.8974	0.8819
	2009	0.9074	0.9136	0.9016
	2010	0.9277	0.9321	0.9234
5 Point	2007	0.8599	0.8613	0.8585
	2008	0.8781	0.8793	0.8771
	2009	0.8986	0.8996	0.8978
	2010	0.9213	0.9220	0.9206
6 Point	2007	0.8084	0.8094	0.8071
	2008	0.8359	0.8367	0.8348
	2009	0.8653	0.8660	0.8644
	2010	0.8966	0.8971	0.8960
7 Point	2007	0.8031	0.8079	0.7986
	2008	0.8315	0.8355	0.8277
	2009	0.8618	0.8650	0.8588
	2010	0.8940	0.8964	0.8917
8 Point	2007	0.7884	0.7913	0.7857
	2008	0.8192	0.8216	0.8169
	2009	0.8519	0.8539	0.8501
	2010	0.8866	0.8881	0.8852
9 Point	2007	0.7563	0.7553	0.7573
	2008	0.7920	0.7913	0.7929
	2009	0.8299	0.8292	0.8306
	2010	0.8698	0.8693	0.8704
10 Point	2007	0.7504	0.7492	0.7517
	2008	0.7870	0.7859	0.7881
	2009	0.8258	0.8249	0.8266
	2010	0.8667	0.8661	0.8674

INDEMNITY Expon'l LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-22)
4 Point	2007	0.8854	0.8975	0.8742
	2008	0.9038	0.9140	0.8943
	2009	0.9226	0.9309	0.9149
	2010	0.9418	0.9481	0.9358
5 Point	2007	0.8757	0.8773	0.8740
	2008	0.8955	0.8969	0.8941
	2009	0.9159	0.9170	0.9147
	2010	0.9367	0.9375	0.9358
6 Point	2007	0.8174	0.8186	0.8159
	2008	0.8457	0.8467	0.8444
	2009	0.8751	0.8759	0.8740
	2010	0.9054	0.9060	0.9045
7 Point	2007	0.8147	0.8207	0.8089
	2008	0.8434	0.8485	0.8384
	2009	0.8732	0.8774	0.8691
	2010	0.9040	0.9072	0.9007
8 Point	2007	0.7989	0.8024	0.7954
	2008	0.8298	0.8328	0.8267
	2009	0.8619	0.8644	0.8594
	2010	0.8952	0.8971	0.8933
9 Point	2007	0.7615	0.7604	0.7625
	2008	0.7974	0.7964	0.7983
	2009	0.8350	0.8342	0.8358
	2010	0.8744	0.8737	0.8749
10 Point	2007	0.7557	0.7541	0.7571
	2008	0.7923	0.7910	0.7935
	2009	0.8308	0.8296	0.8318
	2010	0.8710	0.8702	0.8718

INDEMNITY Linear TRENDED LR	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-22)
4 Point	2007	0.2997	0.2984	0.3011
	2008	0.2759	0.2674	0.2843
	2009	0.2946	0.2977	0.2917
	2010	0.3135	0.3079	0.3190
	4 Yr Ave	0.2959	0.2929	0.2990
5 Point	2007	0.2949	0.2908	0.2990
	2008	0.2724	0.2620	0.2828
	2009	0.2918	0.2931	0.2904
	2010	0.3113	0.3045	0.3181
	4 Yr Ave	0.2926	0.2876	0.2976
6 Point	2007	0.2773	0.2733	0.2811
	2008	0.2593	0.2493	0.2691
	2009	0.2810	0.2821	0.2796
	2010	0.3030	0.2963	0.3096
	4 Yr Ave	0.2802	0.2753	0.2849
7 Point	2007	0.2755	0.2727	0.2782
	2008	0.2579	0.2490	0.2669
	2009	0.2798	0.2818	0.2778
	2010	0.3021	0.2961	0.3081
	4 Yr Ave	0.2788	0.2749	0.2828
8 Point	2007	0.2704	0.2671	0.2737
	2008	0.2541	0.2448	0.2634
	2009	0.2766	0.2782	0.2750
	2010	0.2996	0.2933	0.3058
	4 Yr Ave	0.2752	0.2709	0.2795
9 Point	2007	0.2594	0.2550	0.2638
	2008	0.2457	0.2358	0.2556
	2009	0.2695	0.2702	0.2687
	2010	0.2939	0.2871	0.3007
	4 Yr Ave	0.2671	0.2620	0.2722
10 Point	2007	0.2574	0.2529	0.2618
	2008	0.2441	0.2342	0.2541
	2009	0.2681	0.2688	0.2674
	2010	0.2929	0.2861	0.2997
	4 Yr Ave	0.2656	0.2605	0.2708

INDEMNITY Expon'l TRENDED LR	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-22)
4 Point	2007	0.3037	0.3030	0.3045
	2008	0.2804	0.2724	0.2883
	2009	0.2996	0.3033	0.2960
	2010	0.3182	0.3132	0.3233
	4 Yr Ave	0.3005	0.2980	0.3030
5 Point	2007	0.3004	0.2962	0.3044
	2008	0.2778	0.2673	0.2883
	2009	0.2974	0.2988	0.2959
	2010	0.3165	0.3097	0.3233
	4 Yr Ave	0.2980	0.2930	0.3030
6 Point	2007	0.2804	0.2764	0.2842
	2008	0.2623	0.2523	0.2722
	2009	0.2841	0.2854	0.2827
	2010	0.3059	0.2993	0.3125
	4 Yr Ave	0.2832	0.2784	0.2879
7 Point	2007	0.2794	0.2771	0.2817
	2008	0.2616	0.2529	0.2703
	2009	0.2835	0.2859	0.2812
	2010	0.3055	0.2996	0.3112
	4 Yr Ave	0.2825	0.2789	0.2861
8 Point	2007	0.2740	0.2709	0.2770
	2008	0.2574	0.2482	0.2665
	2009	0.2799	0.2816	0.2780
	2010	0.3025	0.2963	0.3086
	4 Yr Ave	0.2785	0.2743	0.2825
9 Point	2007	0.2612	0.2567	0.2656
	2008	0.2474	0.2373	0.2574
	2009	0.2711	0.2718	0.2704
	2010	0.2955	0.2886	0.3023
	4 Yr Ave	0.2688	0.2636	0.2739
10 Point	2007	0.2592	0.2546	0.2637
	2008	0.2458	0.2357	0.2558
	2009	0.2698	0.2703	0.2691
	2010	0.2943	0.2874	0.3012
	4 Yr Ave	0.2673	0.2620	0.2725

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	1.1618	1.0974	1.0748	1.1347	1.0873	1.2505	1.1336	1.0787	1.1375	1.0966
21-22					1.0066	1.0166	1.0182	1.0818	1.0308	1.0224
20-21				1.0056	1.0358	1.0176	1.0470	1.0073	1.0269	1.0224
19-20	1.0114	1.0288	1.0090	1.0079	1.0059	1.0290	1.0197	0.9878	1.0106	1.0225
18-19	0.9957	1.0200	1.0654	1.0106	1.0297	1.0247	1.0019	1.0111	1.0169	1.0226
17-18	1.0246	1.0011	1.0482	0.9933	1.0231	1.0216	1.0765	1.0005	1.0304	1.0227
16-17	1.0460	1.0105	1.0237	1.0080	1.0229	1.0423	1.0133	1.0280	1.0266	1.0230
15-16	1.0024	1.0329	1.0289	1.0049	1.0187	1.0254	1.0556	1.0276	1.0318	1.0233
14-15	1.0242	1.0243	1.0168	1.0245	1.0266	1.0580	1.0266	1.0650	1.0441	1.0238
13-14	1.0340	1.0085	1.0028	1.0165	1.0096	1.0091	1.0321	1.0209	1.0179	1.0244
12-13	1.0457	0.9934	1.0240	1.0317	1.0277	1.0637	1.0163	1.0115	1.0298	1.0253
11-12	1.1091	1.0524	1.0197	0.9967	1.0454	1.0311	1.0145	1.0056	1.0242	1.0264
10-11	1.0505	1.0330	1.0165	1.0051	1.0393	0.9892	1.0205	1.0308	1.0200	1.0278
9-10	1.0983	1.0159	1.0292	1.0516	0.9809	1.0156	0.9985	0.9998	0.9987	1.0298
8-9	1.0996	1.0498	1.0006	1.0233	1.0255	1.0227	1.0382	1.0258	1.0281	1.0325
7-8	1.0366	1.0338	1.0291	1.0187	1.0285	1.0103	1.0388	1.0262	1.0260	1.0362
6-7	1.0551	1.0542	1.0924	1.0663	1.0196	1.0330	1.0477	1.0150	1.0288	1.0415
5-6	1.0676	1.0488	1.0617	1.0226	1.0675	1.0230	1.0320	1.1017	1.0561	1.0495
4-5	1.0724	1.1414	1.1088	0.9963	1.0765	1.0623	1.0823	1.0996	1.0802	1.0623
3-4	1.1756	1.0611	0.9513	1.0645	1.0960	1.0911	1.1117	1.1230	1.1055	1.0850
2-3	1.2102	1.0995	1.1144	1.1085	1.1446	1.1124	1.1176	1.1281	1.1257	1.1330
1-2	1.1692	1.1873	1.1391	1.1747	1.1907	1.2823	1.2763	1.3811	1.2826	1.2852

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					1.0044	1.0136	1.0448	1.0257	1.0221	1.0181
20-21				1.0112	1.0138	1.0097	1.0318	1.0155	1.0177	1.0182
19-20	1.0215	1.0114	1.0079	0.9987	1.0140	1.0415	1.0187	1.0102	1.0211	1.0184
18-19	1.0126	1.0067	1.0163	1.0070	1.0220	1.0216	1.0060	1.0257	1.0188	1.0187
17-18	1.0210	1.0152	1.0065	1.0173	1.0143	1.0152	1.0250	1.0097	1.0161	1.0190
16-17	1.0108	1.0097	1.0154	1.0113	1.0109	1.0209	1.0210	1.0225	1.0188	1.0195
15-16	1.0092	1.0178	1.0228	1.0101	1.0205	1.0137	1.0208	1.0163	1.0178	1.0201
14-15	1.0178	1.0116	1.0215	1.0217	1.0227	1.0160	1.0043	1.0284	1.0179	1.0208
13-14	1.0163	1.0107	1.0293	1.0178	1.0266	1.0230	1.0196	1.0178	1.0218	1.0219
12-13	1.0146	1.0232	1.0163	1.0386	1.0158	1.0402	1.0140	1.0159	1.0215	1.0232
11-12	1.0312	1.0181	1.0408	1.0318	1.0301	1.0242	1.0130	1.0148	1.0205	1.0250
10-11	1.0198	1.0217	1.0754	1.0476	1.0185	1.0112	1.0575	1.0371	1.0311	1.0273
9-10	1.0093	1.0243	1.0300	1.0367	1.0349	1.0287	1.0384	1.0254	1.0319	1.0304
8-9	1.0198	1.0237	1.0356	1.0271	1.0245	1.0648	1.0294	1.0401	1.0397	1.0345
7-8	1.0164	1.0266	1.0240	1.0261	1.0436	1.0450	1.0601	1.0361	1.0462	1.0400
6-7	1.0391	1.0318	1.0522	1.0497	1.0318	1.0464	1.0384	1.0454	1.0405	1.0472
5-6	1.0494	1.0497	1.0627	1.0436	1.0593	1.0416	1.0538	1.0543	1.0523	1.0566
4-5	1.0394	1.1013	1.0720	1.0521	1.0613	1.0649	1.0873	1.0726	1.0715	1.0682
3-4	1.0931	1.0627	1.0950	1.0444	1.0871	1.0969	1.0743	1.0757	1.0835	1.0838
2-3	1.1432	1.1740	1.1494	1.1411	1.1659	1.1592	1.1656	1.1495	1.1601	1.1601
1-2	1.3654	1.3279	1.3469	1.3225	1.3583	1.4474	1.4465	1.4423	1.4236	1.4236

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					1.0922	1.2008	1.1604	1.2375	1.1727	1.1727
20-21				1.0973	1.1974	1.1490	1.1785	1.1450	1.1675	1.1675
19-20	1.3223	1.1553	1.1045	1.1545	1.1450	1.1715	1.1701	1.1174	1.1510	1.1510
18-19	1.1376	1.1019	1.1703	1.1463	1.1635	1.1717	1.1360	1.3476	1.2047	1.2047
17-18	1.1072	1.1151	1.1430	1.1494	1.1597	1.1339	1.3585	1.2290	1.2203	1.2203
16-17	1.1309	1.1010	1.1786	1.1464	1.1219	1.2760	1.2503	1.3396	1.2470	1.2470
15-16	1.1052	1.1717	1.1590	1.1080	1.2493	1.2434	1.3252	1.2472	1.2663	1.2663
14-15	1.1529	1.1395	1.1321	1.2529	1.2400	1.2735	1.2116	1.3085	1.2584	1.2584
13-14	1.1371	1.1254	1.2711	1.2293	1.2357	1.2047	1.2556	1.2353	1.2328	1.2328
12-13	1.1412	1.2971	1.2412	1.2711	1.2126	1.2555	1.2364	1.1130	1.2044	1.2044
11-12	1.3703	1.2341	1.2824	1.2175	1.2159	1.2432	1.1130	1.1475	1.1799	1.1799
10-11	1.2011	1.2848	1.3136	1.2184	1.2280	1.0997	1.2044	1.2858	1.2045	1.2045
9-10	1.2247	1.3236	1.2486	1.2249	1.1505	1.2114	1.2900	1.2468	1.2247	1.2247
8-9	1.3310	1.2419	1.2063	1.2048	1.2220	1.3736	1.2858	1.2444	1.2815	1.2815
7-8	1.1874	1.2376	1.2056	1.2227	1.4017	1.2925	1.2844	1.2584	1.3093	1.3093
6-7	1.2405	1.2087	1.2629	1.4306	1.3200	1.2925	1.2823	1.3290	1.3060	1.3060
5-6	1.1887	1.2136	1.4266	1.3510	1.3254	1.2703	1.3752	1.3765	1.3369	1.3369
4-5	1.2056	1.4798	1.4186	1.3061	1.3180	1.4148	1.3577	1.3388	1.3573	1.3573
3-4	1.4198	1.3596	1.4374	1.2786	1.4478	1.3711	1.3127	1.3915	1.3808	1.3808
2-3	1.4609	1.7739	1.3811	1.5074	1.4651	1.3663	1.4524	1.3902	1.4185	1.4185
1-2	2.2167	1.6458	1.8315	1.6927	1.6683	1.8803	1.7970	1.8512	1.7992	1.7992



MEDICAL	Incurred LDF	Paid to 22nd LDF
Beyond	1.0966	1.0966
21-22	1.0224	1.1727
20-21	1.0224	1.0182
19-20	1.0225	1.0184
18-19	1.0226	1.0187
17-18	1.0227	1.0190
16-17	1.0230	1.0195
15-16	1.0233	1.0201
14-15	1.0238	1.0208
13-14	1.0244	1.0219
12-13	1.0253	1.0232
11-12	1.0264	1.0250
10-11	1.0278	1.0273
9-10	1.0298	1.0304
8-9	1.0325	1.0345
7-8	1.0362	1.0400
6-7	1.0415	1.0472
5-6	1.0495	1.0566
4-5	1.0623	1.0682
3-4	1.0850	1.0838
2-3	1.1330	1.1601
1-2	1.2852	1.4236

MEDICAL	Incurred Cum LDF	Paid to 22nd Cum LDF
Beyond	1.0966	1.0966
21-22	1.1212	1.2860
20-21	1.1463	1.3094
19-20	1.1721	1.3335
18-19	1.1986	1.3584
17-18	1.2258	1.3842
16-17	1.2540	1.4112
15-16	1.2832	1.4396
14-15	1.3137	1.4695
13-14	1.3458	1.5017
12-13	1.3798	1.5366
11-12	1.4162	1.5750
10-11	1.4556	1.6180
9-10	1.4990	1.6671
8-9	1.5477	1.7247
7-8	1.6037	1.7936
6-7	1.6703	1.8783
5-6	1.7530	1.9846
4-5	1.8622	2.1200
3-4	2.0205	2.2976
2-3	2.2892	2.6655
1-2	2.9421	3.7946

MEDICAL	Benefit Level Factor	LAE
Beyond	1.0000	1.1929
21-22	1.0000	1.1929
20-21	1.0000	1.1929
19-20	1.0000	1.1929
18-19	1.0000	1.1929
17-18	1.0000	1.1929
16-17	1.0000	1.1929
15-16	1.0000	1.1929
14-15	1.0000	1.1929
13-14	1.0000	1.1929
12-13	1.0000	1.1929
11-12	1.0000	1.1929
10-11	1.0000	1.1929
9-10	1.0000	1.1929
8-9	1.0000	1.1929
7-8	1.0000	1.1929
6-7	1.0000	1.1929
5-6	1.0000	1.1929
4-5	1.0000	1.1929
3-4	1.0000	1.1929
2-3	1.0000	1.1929
1-2	1.0000	1.1929

MEDICAL	Policy Year	Incurred Base	Paid to 22nd Base
Beyond	1989	38669709	38669709
21-22	1990	32660733	28966683
20-21	1991	31867034	28810544
19-20	1992	46409565	35324636
18-19	1993	37303715	30647840
17-18	1994	34721864	26501437
16-17	1995	36693853	29901323
15-16	1996	43023288	33815445
14-15	1997	39103869	32219569
13-14	1998	34760269	31727672
12-13	1999	43768873	38706901
11-12	2000	58587187	47252715
10-11	2001	45774743	37644822
9-10	2002	57379794	47957442
8-9	2003	53393397	43960896
7-8	2004	62951011	49519131
6-7	2005	64861459	49678133
5-6	2006	55219393	44239818
4-5	2007	61289349	47379315
3-4	2008	52886424	43731005
2-3	2009	52033096	40538265
1-2	2010	55284706	34570569

MEDICAL	Policy Year	Proj Ult Incurred (Avg Pd & Inc)	Proj Ult Incurred (Incur)	Proj Ult Incurred (Pd-22)
Beyond	1989	42405203	42405203	42405203
21-22	1990	36935184	36619214	37251154
20-21	1991	37126854	36529181	37724526
19-20	1992	50751027	54396651	47105402
18-19	1993	43172130	44712233	41632026
17-18	1994	39622675	42562061	36683289
16-17	1995	44105420	46014092	42196747
15-16	1996	51944099	55207483	48680715
14-15	1997	49358705	51370753	47346657
13-14	1998	47212908	46780370	47645445
12-13	1999	59934658	60392291	59477024
11-12	2000	78697100	82971174	74423026
10-11	2001	63769519	66629716	60909322
9-10	2002	82981082	86012311	79949852
8-9	2003	79228159	82636961	75819357
7-8	2004	94886025	100954536	88817513
6-7	2005	100824266	108338095	93310437
5-6	2006	92298970	96799596	87798343
4-5	2007	107288587	114133026	100444148
3-4	2008	103666689	106857020	100476357
2-3	2009	113584454	119114163	108054745
1-2	2010	146917308	162653134	131181481

MEDICAL	Policy Year	Adjusted Incurred (Avg Pd & Inc)	Adjusted Incurred (Incur)	Adjusted Incurred (Pd-22)
Beyond	1989	50585167	50585167	50585167
21-22	1990	44059981	43683060	44436902
20-21	1991	44288624	43575660	45001587
19-20	1992	60540900	64889765	56192034
18-19	1993	51500034	53337223	49662844
17-18	1994	47265889	50772283	43759495
16-17	1995	52613356	54890210	50336499
15-16	1996	61964116	65857006	58071225
14-15	1997	58879999	61280171	56479827
13-14	1998	56320278	55804303	56836251
12-13	1999	71496054	72041964	70950142
11-12	2000	93877771	98976313	88779228
10-11	2001	76070659	79482588	72658730
9-10	2002	98988133	102604086	95372178
8-9	2003	94511271	98577631	90444911
7-8	2004	113189539	120428666	105950411
6-7	2005	120273267	129236514	111310020
5-6	2006	110103441	115472238	104734643
4-5	2007	127984555	136149287	119819824
3-4	2008	123663993	127469739	119858246
2-3	2009	135494895	142091285	128898505
1-2	2010	175257657	194028924	156486389

MEDICAL	Loss Ratio	Loss Ratio	Loss Ratio
Policy Year	(Avg Pd & Inc)	(Incur)	(Pd-22)
1989	0.4534	0.4534	0.4534
1990	0.4382	0.4344	0.4419
1991	0.4542	0.4468	0.4615
1992	0.6730	0.7213	0.6246
1993	0.5641	0.5843	0.5440
1994	0.5547	0.5959	0.5136
1995	0.5959	0.6217	0.5701
1996	0.6605	0.7020	0.6190
1997	0.6250	0.6505	0.5996
1998	0.6158	0.6102	0.6215
1999	0.7127	0.7181	0.7072
2000	0.8771	0.9247	0.8295
2001	0.6620	0.6917	0.6323
2002	0.8293	0.8596	0.7990
2003	0.7525	0.7849	0.7201
2004	0.7624	0.8112	0.7136
2005	0.7540	0.8102	0.6978
2006	0.6549	0.6869	0.6230
2007	0.7646	0.8134	0.7158
2008	0.7217	0.7439	0.6994
2009	0.8029	0.8420	0.7638
2010	1.0760	1.1912	0.9607

MEDICAL FREQUENCY	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		
	23.22	1.0000					
	22.88	0.9854					
	20.72	0.8924					
	18.05	0.7774					
	18.28	0.7873					
	17.49	0.7533					
	15.39	0.6629					
	13.79	0.5940					
	12.97	0.5587					
	12.06	0.5195	0.8174			0.8220	0.6719
	10.70	0.4609	0.8742			0.8220	0.7186
	10.75	0.4631	0.9350			0.8220	0.7686
	10.31	0.4441	1.0000			0.8220	0.8220

\* Adjusted to a full Policy Year

MEDICAL SEVERITY RATIOS	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-22)
	1998	0.6158	0.6102	0.6215
	1999	0.7233	0.7287	0.7177
	2000	0.9829	1.0362	0.9295
	2001	0.8516	0.8898	0.8134
	2002	1.0533	1.0918	1.0149
	2003	0.9989	1.0419	0.9559
	2004	1.1501	1.2237	1.0765
	2005	1.2694	1.3640	1.1747
	2006	1.1722	1.2295	1.1151
	2007	1.4718	1.5657	1.3779
	2008	1.5658	1.6140	1.5175
	2009	1.7338	1.8182	1.6493
	2010	2.4229	2.6823	2.1633

MEDICAL Linear <b>FITTED</b>	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-22)
4 Point	2007	1.3454	1.3870	1.3038
	2008	1.6475	1.7424	1.5526
	2009	1.9496	2.0978	1.8014
	2010	2.2518	2.4532	2.0502
5 Point	2006	1.1206	1.1503	1.0911
	2007	1.3970	1.4661	1.3278
	2008	1.6733	1.7819	1.5646
	2009	1.9496	2.0978	1.8014
	2010	2.2260	2.4136	2.0382
6 Point	2005	1.0670	1.1119	1.0221
	2006	1.2826	1.3520	1.2131
	2007	1.4982	1.5922	1.4041
	2008	1.7138	1.8324	1.5951
	2009	1.9294	2.0725	1.7861
	2010	2.1450	2.3127	1.9771
7 Point	2004	0.9901	1.0351	0.9450
	2005	1.1737	1.2376	1.1098
	2006	1.3573	1.4400	1.2745
	2007	1.5409	1.6425	1.4392
	2008	1.7245	1.8449	1.6039
	2009	1.9081	2.0474	1.7686
	2010	2.0917	2.2498	1.9333
8 Point	2003	0.8866	0.9199	0.8535
	2004	1.0542	1.1049	1.0036
	2005	1.2218	1.2899	1.1537
	2006	1.3893	1.4749	1.3037
	2007	1.5569	1.6599	1.4538
	2008	1.7245	1.8449	1.6039
	2009	1.8920	2.0300	1.7540
	2010	2.0596	2.2150	1.9041
	9 Point	2002	0.8453	0.8697
2003		0.9906	1.0309	0.9504
2004		1.1359	1.1921	1.0797
2005		1.2812	1.3533	1.2090
2006		1.4265	1.5146	1.3383
2007		1.5717	1.6758	1.4677
2008		1.7170	1.8370	1.5970
2009		1.8623	1.9982	1.7263
2010		2.0076	2.1594	1.8556
10 Point		2001	0.7524	0.7711
	2002	0.8894	0.9224	0.8565
	2003	1.0264	1.0738	0.9791
	2004	1.1635	1.2251	1.1018
	2005	1.3005	1.3764	1.2245
	2006	1.4375	1.5278	1.3472
	2007	1.5745	1.6791	1.4699
	2008	1.7115	1.8304	1.5926
	2009	1.8485	1.9817	1.7152
	2010	1.9856	2.1331	1.8379

MEDICAL Linear <b>TRENDED</b>		Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-22)
4 Point	Fitted	3.1330	3.4897	2.7759
5 Point	Fitted	3.0320	3.3347	2.7288
6 Point	Fitted	2.7739	3.0132	2.5343
7 Point	Fitted	2.6272	2.8403	2.4138
8 Point	Fitted	2.5483	2.7546	2.3418
9 Point	Fitted	2.4313	2.6297	2.2328
10 Point	Fitted	2.3852	2.5745	2.1957

MEDICAL Linear <b>Severity Trend Factor</b>		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-22)
4 Point	2007	2.3287	2.5161	2.1291
	2008	1.9017	2.0029	1.7879
	2009	1.6070	1.6636	1.5410
	2010	1.3913	1.4226	1.3540
5 Point	2007	2.1704	2.2745	2.0551
	2008	1.8120	1.8714	1.7441
	2009	1.5551	1.5896	1.5148
	2010	1.3621	1.3816	1.3388
6 Point	2007	1.8515	1.8925	1.8049
	2008	1.6186	1.6444	1.5887
	2009	1.4377	1.4539	1.4188
	2010	1.2932	1.3029	1.2818
7 Point	2007	1.7050	1.7293	1.6772
	2008	1.5235	1.5395	1.5049
	2009	1.3769	1.3873	1.3648
	2010	1.2560	1.2625	1.2485
8 Point	2007	1.6368	1.6595	1.6108
	2008	1.4777	1.4931	1.4601
	2009	1.3469	1.3570	1.3351
	2010	1.2373	1.2436	1.2299
9 Point	2007	1.5469	1.5692	1.5213
	2008	1.4160	1.4315	1.3981
	2009	1.3055	1.3160	1.2934
	2010	1.2111	1.2178	1.2033
10 Point	2007	1.5149	1.5332	1.4938
	2008	1.3936	1.4065	1.3788
	2009	1.2903	1.2991	1.2801
	2010	1.2013	1.2069	1.1947

MEDICAL Expon'l <b>FITTED</b>	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-22)
4 Point	2007	1.3881	1.4445	1.3323
	2008	1.6285	1.7180	1.5381
	2009	1.9106	2.0434	1.7758
	2010	2.2415	2.4303	2.0501
5 Point	2006	1.1766	1.2235	1.1305
	2007	1.3829	1.4516	1.3142
	2008	1.6255	1.7223	1.5276
	2009	1.9106	2.0434	1.7758
	2010	2.2457	2.4244	2.0642
6 Point	2005	1.1336	1.1939	1.0737
	2006	1.2880	1.3610	1.2149
	2007	1.4634	1.5516	1.3746
	2008	1.6627	1.7687	1.5553
	2009	1.8891	2.0163	1.7599
	2010	2.1463	2.2986	1.9913
7 Point	2004	1.0658	1.1258	1.0061
	2005	1.1926	1.2622	1.1232
	2006	1.3346	1.4150	1.2538
	2007	1.4934	1.5864	1.3996
	2008	1.6711	1.7786	1.5624
	2009	1.8700	1.9940	1.7441
	2010	2.0926	2.2356	1.9469
8 Point	2003	0.9715	1.0197	0.9237
	2004	1.0829	1.1397	1.0261
	2005	1.2069	1.2739	1.1398
	2006	1.3452	1.4238	1.2661
	2007	1.4993	1.5913	1.4065
	2008	1.6711	1.7786	1.5624
	2009	1.8626	1.9879	1.7355
	2010	2.0760	2.2219	1.9279
	9 Point	2002	0.9363	0.9764
2003		1.0305	1.0783	0.9828
2004		1.1341	1.1909	1.0773
2005		1.2482	1.3152	1.1809
2006		1.3738	1.4525	1.2945
2007		1.5120	1.6041	1.4190
2008		1.6641	1.7715	1.5555
2009		1.8315	1.9564	1.7051
2010		2.0158	2.1607	1.8691
10 Point		2001	0.8510	0.8861
	2002	0.9366	0.9782	0.8951
	2003	1.0307	1.0799	0.9815
	2004	1.1344	1.1923	1.0762
	2005	1.2484	1.3163	1.1801
	2006	1.3739	1.4531	1.2940
	2007	1.5120	1.6043	1.4188
	2008	1.6641	1.7711	1.5558
	2009	1.8314	1.9553	1.7059
	2010	2.0155	2.1587	1.8706

MEDICAL Expon'l <b>TRENDED</b>		Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-22)
4 Point	Fitted	3.5717	4.0302	3.1170
5 Point	Fitted	3.5979	3.9917	3.2019
6 Point	Fitted	3.1147	3.3683	2.8551
7 Point	Fitted	2.9048	3.1204	2.6835
8 Point	Fitted	2.8487	3.0736	2.6197
9 Point	Fitted	2.6661	2.8864	2.4432
10 Point	Fitted	2.6652	2.8808	2.4472

MEDICAL Expon'l <b>Severity Trend Factor</b>		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-22)
4 Point	2007	2.5731	2.7900	2.3395
	2008	2.1932	2.3458	2.0265
	2009	1.8694	1.9723	1.7553
	2010	1.5934	1.6583	1.5204
5 Point	2007	2.6016	2.7499	2.4365
	2008	2.2134	2.3177	2.0960
	2009	1.8831	1.9535	1.8031
	2010	1.6021	1.6465	1.5512
6 Point	2007	2.1284	2.1709	2.0770
	2008	1.8733	1.9043	1.8357
	2009	1.6488	1.6705	1.6223
	2010	1.4512	1.4654	1.4338
7 Point	2007	1.9451	1.9669	1.9174
	2008	1.7382	1.7544	1.7176
	2009	1.5533	1.5649	1.5387
	2010	1.3881	1.3958	1.3784
8 Point	2007	1.8999	1.9315	1.8626
	2008	1.7046	1.7281	1.6767
	2009	1.5294	1.5462	1.5094
	2010	1.3722	1.3834	1.3588
9 Point	2007	1.7632	1.7994	1.7218
	2008	1.6021	1.6293	1.5707
	2009	1.4556	1.4753	1.4329
	2010	1.3226	1.3359	1.3072
10 Point	2007	1.7626	1.7957	1.7248
	2008	1.6016	1.6265	1.5730
	2009	1.4553	1.4733	1.4346
	2010	1.3224	1.3345	1.3083

MEDICAL Linear LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-22)
4 Point	2007	1.5647	1.6906	1.4305
	2008	1.3666	1.4393	1.2848
	2009	1.2351	1.2786	1.1844
	2010	1.1436	1.1694	1.1130
5 Point	2007	1.4583	1.5282	1.3808
	2008	1.3021	1.3448	1.2533
	2009	1.1952	1.2218	1.1643
	2010	1.1196	1.1357	1.1005
6 Point	2007	1.2440	1.2716	1.2127
	2008	1.1631	1.1817	1.1416
	2009	1.1050	1.1175	1.0905
	2010	1.0630	1.0710	1.0536
7 Point	2007	1.1456	1.1619	1.1269
	2008	1.0948	1.1063	1.0814
	2009	1.0583	1.0663	1.0490
	2010	1.0324	1.0378	1.0263
8 Point	2007	1.0998	1.1150	1.0823
	2008	1.0619	1.0729	1.0492
	2009	1.0352	1.0430	1.0262
	2010	1.0171	1.0222	1.0110
9 Point	2007	1.0394	1.0543	1.0222
	2008	1.0175	1.0287	1.0047
	2009	1.0034	1.0115	0.9941
	2010	0.9955	1.0010	0.9891
10 Point	2007	1.0179	1.0302	1.0037
	2008	1.0014	1.0107	0.9908
	2009	0.9917	0.9985	0.9839
	2010	0.9875	0.9921	0.9820



MEDICAL Expon'l LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-22)
4 Point	2007	1.7289	1.8746	1.5719
	2008	1.5760	1.6857	1.4562
	2009	1.4368	1.5159	1.3491
	2010	1.3098	1.3631	1.2498
5 Point	2007	1.7480	1.8477	1.6371
	2008	1.5905	1.6655	1.5062
	2009	1.4474	1.5015	1.3859
	2010	1.3169	1.3534	1.2751
6 Point	2007	1.4301	1.4586	1.3955
	2008	1.3462	1.3684	1.3191
	2009	1.2673	1.2839	1.2469
	2010	1.1929	1.2046	1.1786
7 Point	2007	1.3069	1.3216	1.2883
	2008	1.2491	1.2607	1.2343
	2009	1.1939	1.2028	1.1826
	2010	1.1410	1.1473	1.1330
8 Point	2007	1.2765	1.2978	1.2515
	2008	1.2249	1.2418	1.2049
	2009	1.1755	1.1884	1.1601
	2010	1.1279	1.1372	1.1169
9 Point	2007	1.1847	1.2090	1.1569
	2008	1.1513	1.1708	1.1287
	2009	1.1188	1.1339	1.1013
	2010	1.0872	1.0981	1.0745
10 Point	2007	1.1843	1.2065	1.1589
	2008	1.1509	1.1688	1.1304
	2009	1.1185	1.1324	1.1026
	2010	1.0870	1.0970	1.0754

MEDICAL Linear TRENDED LR	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-22)
4 Point	2007	1.1964	1.3751	1.0240
	2008	0.9863	1.0707	0.8986
	2009	0.9917	1.0766	0.9046
	2010	1.2305	1.3930	1.0693
	4 Yr Ave	1.1012	1.2289	0.9741
5 Point	2007	1.1150	1.2430	0.9884
	2008	0.9397	1.0004	0.8766
	2009	0.9596	1.0288	0.8893
	2010	1.2047	1.3528	1.0573
	4 Yr Ave	1.0548	1.1563	0.9529
6 Point	2007	0.9512	1.0343	0.8681
	2008	0.8394	0.8791	0.7984
	2009	0.8872	0.9409	0.8329
	2010	1.1438	1.2758	1.0122
	4 Yr Ave	0.9554	1.0325	0.8779
7 Point	2007	0.8759	0.9451	0.8066
	2008	0.7901	0.8230	0.7563
	2009	0.8497	0.8978	0.8012
	2010	1.1109	1.2362	0.9860
	4 Yr Ave	0.9067	0.9755	0.8375
8 Point	2007	0.8409	0.9069	0.7747
	2008	0.7664	0.7981	0.7338
	2009	0.8312	0.8782	0.7838
	2010	1.0944	1.2176	0.9713
	4 Yr Ave	0.8832	0.9502	0.8159
9 Point	2007	0.7947	0.8576	0.7317
	2008	0.7343	0.7652	0.7027
	2009	0.8056	0.8517	0.7593
	2010	1.0712	1.1924	0.9502
	4 Yr Ave	0.8515	0.9167	0.7860
10 Point	2007	0.7783	0.8380	0.7184
	2008	0.7227	0.7519	0.6930
	2009	0.7962	0.8407	0.7515
	2010	1.0626	1.1818	0.9434
	4 Yr Ave	0.8400	0.9031	0.7766

MEDICAL Expon'l <b>TRENDED LR</b>	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-22)
4 Point	2007	1.3219	1.5248	1.1252
	2008	1.1374	1.2540	1.0185
	2009	1.1536	1.2764	1.0304
	2010	1.4093	1.6237	1.2007
	4 Yr Ave	1.2556	1.4197	1.0937
5 Point	2007	1.3365	1.5029	1.1718
	2008	1.1479	1.2390	1.0534
	2009	1.1621	1.2643	1.0586
	2010	1.4170	1.6122	1.2250
	4 Yr Ave	1.2659	1.4046	1.1272
6 Point	2007	1.0935	1.1864	0.9989
	2008	0.9716	1.0180	0.9226
	2009	1.0175	1.0810	0.9524
	2010	1.2836	1.4349	1.1323
	4 Yr Ave	1.0916	1.1801	1.0016
7 Point	2007	0.9993	1.0750	0.9222
	2008	0.9015	0.9378	0.8633
	2009	0.9586	1.0128	0.9033
	2010	1.2277	1.3667	1.0885
	4 Yr Ave	1.0218	1.0981	0.9443
8 Point	2007	0.9760	1.0556	0.8958
	2008	0.8840	0.9238	0.8427
	2009	0.9438	1.0006	0.8861
	2010	1.2136	1.3546	1.0730
	4 Yr Ave	1.0044	1.0837	0.9244
9 Point	2007	0.9058	0.9834	0.8281
	2008	0.8309	0.8710	0.7894
	2009	0.8983	0.9547	0.8412
	2010	1.1698	1.3081	1.0323
	4 Yr Ave	0.9512	1.0293	0.8728
10 Point	2007	0.9055	0.9814	0.8295
	2008	0.8306	0.8695	0.7906
	2009	0.8980	0.9535	0.8422
	2010	1.1696	1.3067	1.0331
	4 Yr Ave	0.9509	1.0278	0.8739

INDEMNITY		(Average)	(Incur)	(Pd-22)
Severity				
Ann Trend				
4 Point	Linear	4.5%	4.7%	4.2%
5 Point	Linear	4.2%	4.2%	4.1%
6 Point	Linear	3.0%	3.1%	3.0%
7 Point	Linear	2.9%	3.0%	2.8%
8 Point	Linear	2.6%	2.6%	2.5%
9 Point	Linear	1.6%	1.6%	1.6%
10 Point	Linear	1.5%	1.5%	1.5%
4 Point	Expon'l	4.8%	5.0%	4.5%
5 Point	Expon'l	4.6%	4.6%	4.5%
6 Point	Expon'l	3.4%	3.4%	3.3%
7 Point	Expon'l	3.3%	3.4%	3.2%
8 Point	Expon'l	3.0%	3.0%	2.9%
9 Point	Expon'l	2.1%	2.1%	2.2%
10 Point	Expon'l	2.0%	2.0%	2.0%

MEDICAL		(Average)	(Incur)	(Pd-22)
Severity				
Ann Trend				
4 Point	Linear	13.5%	14.7%	12.1%
5 Point	Linear	12.4%	13.2%	11.5%
6 Point	Linear	9.8%	10.2%	9.3%
7 Point	Linear	8.3%	8.6%	8.0%
8 Point	Linear	7.6%	7.8%	7.3%
9 Point	Linear	6.1%	6.3%	5.8%
10 Point	Linear	5.7%	5.9%	5.5%
4 Point	Expon'l	17.3%	18.9%	15.4%
5 Point	Expon'l	17.5%	18.6%	16.2%
6 Point	Expon'l	13.6%	14.0%	13.1%
7 Point	Expon'l	11.9%	12.1%	11.6%
8 Point	Expon'l	11.5%	11.8%	11.1%
9 Point	Expon'l	10.1%	10.4%	9.6%
10 Point	Expon'l	10.1%	10.4%	9.7%

INDEMNITY		(Average)	(Incur)	(Pd-22)
Loss Ratio				
Ann. Trend				
4 Point	Linear	-2.7%	-2.5%	-2.9%
5 Point	Linear	-2.9%	-2.9%	-3.0%
6 Point	Linear	-4.0%	-4.0%	-4.0%
7 Point	Linear	-4.1%	-4.0%	-4.2%
8 Point	Linear	-4.5%	-4.4%	-4.5%
9 Point	Linear	-5.2%	-5.2%	-5.2%
10 Point	Linear	-5.3%	-5.3%	-5.3%
4 Point	Expon'l	-2.3%	-2.0%	-2.5%
5 Point	Expon'l	-2.5%	-2.5%	-2.5%
6 Point	Expon'l	-3.8%	-3.7%	-3.8%
7 Point	Expon'l	-3.8%	-3.7%	-3.9%
8 Point	Expon'l	-4.2%	-4.1%	-4.3%
9 Point	Expon'l	-5.0%	-5.1%	-5.0%
10 Point	Expon'l	-5.2%	-5.2%	-5.1%

MEDICAL		(Average)	(Incur)	(Pd-22)
Loss Ratio				
Ann. Trend				
4 Point	Linear	7.1%	8.4%	5.7%
5 Point	Linear	5.9%	6.7%	5.1%
6 Point	Linear	3.3%	3.6%	2.9%
7 Point	Linear	1.9%	2.1%	1.7%
8 Point	Linear	1.2%	1.5%	1.0%
9 Point	Linear	0.3%	0.5%	0.0%
10 Point	Linear	0.0%	0.2%	-0.3%
4 Point	Expon'l	10.8%	12.4%	8.8%
5 Point	Expon'l	11.0%	12.1%	9.7%
6 Point	Expon'l	6.9%	7.2%	6.4%
7 Point	Expon'l	5.1%	5.3%	4.8%
8 Point	Expon'l	4.6%	4.9%	4.3%
9 Point	Expon'l	3.2%	3.6%	2.7%
10 Point	Expon'l	3.2%	3.5%	2.8%