

DELAWARE COMPENSATION RATING BUREAU, INC.

Measures of Goodness of Fit in Trend Calculations Using Loss Ratios

Estimates of trended loss ratios using from 4 to 10 data points for each loss development technique are shown in Exhibit 2.

The first page of the attachment shows R^2 values for the regressions producing those trended loss ratios.

Pages 2 through 5 show fitted values for the curves used in the trend projections. Page 2 shows indemnity results using linear regression, page 3 is for indemnity-exponential, page 4 for medical-linear, and page 5 for medical-exponential.

Pages 6 through 9 show residuals resulting from the comparison of actual and fitted (actual minus fitted) values for the curves used in the trend projections. Page 6 shows indemnity results using linear regression, page 7 is for indemnity-exponential, page 8 for medical-linear, and page 9 for medical-exponential.

INDEMNITY r^2		(Avg Pd & Inc)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-7)	(Pd-8)	(Pd-10)	(Pd-12)	(Pd-14)	(Pd-16)	(Pd-18)	(Pd-20)
4 Point	Linear	0.111	0.012	0.055	0.181	0.122	0.291	0.290	0.291	0.291	0.290	0.290	0.290	0.291	0.291	
5 Point	Linear	0.017	0.003	0.007	0.082	0.038	0.074	0.096	0.096	0.096	0.096	0.096	0.096	0.096	0.096	
6 Point	Linear	0.146	0.054	0.101	0.281	0.205	0.234	0.254	0.263	0.263	0.263	0.263	0.263	0.263	0.263	
7 Point	Linear	0.098	0.038	0.078	0.240	0.170	0.169	0.177	0.178	0.172	0.173	0.172	0.172	0.172	0.173	
8 Point	Linear	0.112	0.067	0.107	0.284	0.213	0.199	0.203	0.200	0.192	0.157	0.157	0.157	0.157	0.157	
9 Point	Linear	0.259	0.203	0.239	0.442	0.373	0.357	0.361	0.355	0.346	0.301	0.300	0.301	0.301	0.301	
10 Point	Linear	0.384	0.323	0.348	0.547	0.487	0.472	0.475	0.468	0.459	0.421	0.425	0.426	0.426	0.426	
4 Point	Expon'l	0.141	0.022	0.083	0.213	0.150	0.324	0.323	0.324	0.323	0.323	0.323	0.323	0.324	0.324	
5 Point	Expon'l	0.033	0.000	0.022	0.110	0.059	0.101	0.125	0.125	0.125	0.125	0.126	0.126	0.126	0.126	
6 Point	Expon'l	0.168	0.070	0.130	0.296	0.224	0.252	0.272	0.280	0.280	0.280	0.280	0.280	0.280	0.280	
7 Point	Expon'l	0.121	0.055	0.107	0.258	0.191	0.190	0.199	0.200	0.193	0.194	0.194	0.194	0.194	0.194	
8 Point	Expon'l	0.135	0.087	0.137	0.298	0.232	0.217	0.221	0.218	0.211	0.178	0.178	0.178	0.178	0.178	
9 Point	Expon'l	0.271	0.220	0.260	0.437	0.375	0.358	0.361	0.356	0.348	0.307	0.306	0.307	0.307	0.307	
10 Point	Expon'l	0.385	0.332	0.357	0.530	0.477	0.459	0.462	0.455	0.448	0.413	0.417	0.418	0.418	0.417	
MEDICAL r^2		(Avg Pd & Inc)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-7)	(Pd-8)	(Pd-10)	(Pd-12)	(Pd-14)	(Pd-16)	(Pd-18)	(Pd-20)
4 Point	Linear	0.436	0.491	0.499	0.590	0.483	0.378	0.378	0.378	0.378	0.377	0.378	0.377	0.378	0.378	
5 Point	Linear	0.006	0.005	0.011	0.026	0.003	0.000	0.007	0.007	0.007	0.007	0.007	0.007	0.007	0.007	
6 Point	Linear	0.004	0.000	0.001	0.008	0.001	0.005	0.001	0.014	0.015	0.015	0.015	0.015	0.015	0.015	
7 Point	Linear	0.159	0.139	0.114	0.091	0.149	0.172	0.163	0.196	0.178	0.179	0.179	0.179	0.178	0.179	
8 Point	Linear	0.312	0.299	0.267	0.242	0.310	0.332	0.330	0.355	0.342	0.321	0.321	0.321	0.321	0.321	
9 Point	Linear	0.265	0.266	0.238	0.214	0.278	0.297	0.300	0.309	0.297	0.259	0.259	0.259	0.259	0.259	
10 Point	Linear	0.031	0.012	0.008	0.003	0.017	0.021	0.022	0.019	0.014	0.005	0.063	0.063	0.063	0.063	
4 Point	Expon'l	0.449	0.500	0.508	0.596	0.495	0.394	0.394	0.394	0.394	0.393	0.394	0.393	0.394	0.394	
5 Point	Expon'l	0.008	0.007	0.014	0.030	0.004	0.000	0.009	0.010	0.009	0.009	0.009	0.009	0.009	0.009	
6 Point	Expon'l	0.002	0.000	0.003	0.012	0.000	0.003	0.000	0.011	0.011	0.011	0.011	0.011	0.011	0.011	
7 Point	Expon'l	0.159	0.138	0.111	0.090	0.151	0.175	0.165	0.199	0.179	0.180	0.180	0.180	0.179	0.180	
8 Point	Expon'l	0.318	0.304	0.269	0.247	0.318	0.343	0.340	0.366	0.351	0.328	0.328	0.328	0.328	0.328	
9 Point	Expon'l	0.263	0.264	0.233	0.211	0.278	0.298	0.301	0.311	0.298	0.257	0.258	0.258	0.258	0.258	
10 Point	Expon'l	0.033	0.015	0.010	0.005	0.020	0.025	0.026	0.023	0.017	0.007	0.061	0.061	0.062	0.062	

INDEMNITY Linear FITTED	Policy Year	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	
		Ratio (Avg Pd & Inc)	Ratio (Incur)	Ratio (Pd-2)	Ratio (Pd-3)	Ratio (Pd-4)	Ratio (Pd-5)	Ratio (Pd-6)	Ratio (Pd-7)	Ratio (Pd-8)	Ratio (Pd-10)	Ratio (Pd-12)	Ratio (Pd-14)	Ratio (Pd-16)	Ratio (Pd-18)	Ratio (Pd-20)
4 Point	1998	0.3205	0.3023	0.3059	0.3034	0.3042	0.3188	0.3191	0.3197	0.3202	0.3219	0.3240	0.3267	0.3301	0.3341	0.3386
	1999	0.3096	0.2987	0.2968	0.2899	0.2930	0.3018	0.3021	0.3026	0.3032	0.3047	0.3068	0.3093	0.3125	0.3163	0.3205
	2000	0.2988	0.2950	0.2878	0.2764	0.2818	0.2848	0.2851	0.2856	0.2861	0.2876	0.2895	0.2919	0.2949	0.2984	0.3025
	2001	0.2879	0.2914	0.2787	0.2629	0.2706	0.2678	0.2681	0.2685	0.2690	0.2704	0.2722	0.2745	0.2773	0.2806	0.2844
5 Point	1997	0.3080	0.2913	0.2949	0.2957	0.2950	0.3032	0.3059	0.3065	0.3070	0.3086	0.3106	0.3133	0.3165	0.3203	0.3246
	1998	0.3049	0.2925	0.2925	0.2892	0.2906	0.2971	0.2990	0.2995	0.3000	0.3016	0.3036	0.3062	0.3093	0.3130	0.3172
	1999	0.3018	0.2938	0.2901	0.2828	0.2862	0.2909	0.2921	0.2925	0.2931	0.2946	0.2965	0.2990	0.3021	0.3057	0.3098
	2000	0.2988	0.2950	0.2878	0.2764	0.2818	0.2848	0.2851	0.2856	0.2861	0.2876	0.2895	0.2919	0.2949	0.2984	0.3025
	2001	0.2957	0.2963	0.2854	0.2699	0.2773	0.2786	0.2782	0.2786	0.2791	0.2805	0.2824	0.2848	0.2877	0.2912	0.2951
6 Point	1996	0.3274	0.3116	0.3151	0.3174	0.3161	0.3209	0.3225	0.3240	0.3246	0.3262	0.3284	0.3312	0.3346	0.3386	0.3432
	1997	0.3199	0.3070	0.3079	0.3068	0.3072	0.3116	0.3130	0.3141	0.3147	0.3163	0.3185	0.3211	0.3244	0.3283	0.3328
	1998	0.3123	0.3024	0.3006	0.2962	0.2982	0.3023	0.3034	0.3043	0.3048	0.3064	0.3085	0.3111	0.3142	0.3180	0.3223
	1999	0.3048	0.2977	0.2934	0.2856	0.2892	0.2930	0.2938	0.2945	0.2950	0.2965	0.2985	0.3010	0.3041	0.3077	0.3119
	2000	0.2973	0.2931	0.2861	0.2750	0.2802	0.2837	0.2842	0.2846	0.2851	0.2866	0.2885	0.2909	0.2939	0.2974	0.3014
	2001	0.2897	0.2884	0.2789	0.2644	0.2713	0.2745	0.2747	0.2748	0.2753	0.2767	0.2785	0.2809	0.2838	0.2871	0.2910
7 Point	1995	0.3235	0.3096	0.3128	0.3158	0.3143	0.3170	0.3180	0.3190	0.3190	0.3207	0.3229	0.3256	0.3289	0.3329	0.3374
	1996	0.3186	0.3065	0.3078	0.3080	0.3078	0.3107	0.3117	0.3126	0.3127	0.3144	0.3165	0.3191	0.3224	0.3263	0.3307
	1997	0.3137	0.3034	0.3027	0.3002	0.3013	0.3045	0.3054	0.3061	0.3064	0.3080	0.3101	0.3127	0.3159	0.3197	0.3240
	1998	0.3088	0.3003	0.2977	0.2924	0.2949	0.2983	0.2991	0.2997	0.3001	0.3017	0.3037	0.3062	0.3094	0.3131	0.3173
	1999	0.3039	0.2972	0.2926	0.2846	0.2884	0.2920	0.2927	0.2933	0.2938	0.2953	0.2973	0.2998	0.3029	0.3065	0.3106
	2000	0.2990	0.2941	0.2876	0.2769	0.2819	0.2858	0.2864	0.2869	0.2875	0.2890	0.2909	0.2934	0.2964	0.2999	0.3039
	2001	0.2941	0.2910	0.2826	0.2691	0.2754	0.2795	0.2801	0.2805	0.2812	0.2826	0.2845	0.2869	0.2899	0.2933	0.2973
8 Point	1994	0.3255	0.3141	0.3171	0.3205	0.3188	0.3203	0.3209	0.3215	0.3215	0.3202	0.3223	0.3250	0.3284	0.3323	0.3368
	1995	0.3211	0.3107	0.3122	0.3133	0.3127	0.3146	0.3153	0.3159	0.3160	0.3152	0.3173	0.3200	0.3233	0.3271	0.3316
	1996	0.3168	0.3073	0.3073	0.3062	0.3066	0.3090	0.3096	0.3102	0.3104	0.3102	0.3123	0.3149	0.3182	0.3220	0.3263
	1997	0.3125	0.3040	0.3024	0.2990	0.3006	0.3033	0.3040	0.3046	0.3049	0.3052	0.3073	0.3099	0.3131	0.3168	0.3211
	1998	0.3082	0.3006	0.2975	0.2918	0.2945	0.2977	0.2984	0.2990	0.2993	0.3003	0.3023	0.3048	0.3080	0.3117	0.3159
	1999	0.3039	0.2972	0.2926	0.2846	0.2884	0.2920	0.2927	0.2933	0.2938	0.2953	0.2973	0.2998	0.3029	0.3065	0.3106
	2000	0.2996	0.2938	0.2878	0.2775	0.2823	0.2864	0.2871	0.2877	0.2883	0.2903	0.2923	0.2948	0.2978	0.3013	0.3054
9 Point	1993	0.3407	0.3301	0.3330	0.3365	0.3348	0.3354	0.3358	0.3362	0.3361	0.3338	0.3360	0.3389	0.3424	0.3465	0.3512
	1994	0.3344	0.3245	0.3261	0.3278	0.3269	0.3281	0.3285	0.3289	0.3290	0.3273	0.3295	0.3323	0.3357	0.3397	0.3443
	1995	0.3282	0.3189	0.3193	0.3190	0.3191	0.3207	0.3213	0.3217	0.3218	0.3208	0.3230	0.3257	0.3290	0.3330	0.3375
	1996	0.3220	0.3133	0.3125	0.3103	0.3113	0.3134	0.3140	0.3145	0.3147	0.3143	0.3164	0.3191	0.3223	0.3262	0.3306
	1997	0.3157	0.3077	0.3057	0.3016	0.3035	0.3061	0.3067	0.3072	0.3075	0.3078	0.3099	0.3125	0.3157	0.3195	0.3238
	1998	0.3095	0.3021	0.2988	0.2929	0.2956	0.2988	0.2995	0.3000	0.3004	0.3013	0.3033	0.3059	0.3090	0.3127	0.3169
	1999	0.3033	0.2965	0.2920	0.2841	0.2878	0.2915	0.2922	0.2928	0.2933	0.2948	0.2968	0.2993	0.3023	0.3060	0.3101
	2000	0.2970	0.2908	0.2852	0.2754	0.2800	0.2841	0.2849	0.2856	0.2861	0.2883	0.2902	0.2927	0.2957	0.2992	0.3032
10 Point	1992	0.3531	0.3423	0.3450	0.3485	0.3468	0.3469	0.3471	0.3473	0.3472	0.3453	0.3482	0.3512	0.3548	0.3590	0.3639
	1993	0.3459	0.3357	0.3373	0.3393	0.3383	0.3389	0.3392	0.3395	0.3395	0.3380	0.3408	0.3437	0.3472	0.3514	0.3561
	1994	0.3387	0.3290	0.3297	0.3300	0.3298	0.3309	0.3313	0.3316	0.3317	0.3307	0.3334	0.3362	0.3396	0.3437	0.3484
	1995	0.3315	0.3224	0.3220	0.3208	0.3213	0.3229	0.3234	0.3238	0.3239	0.3234	0.3259	0.3287	0.3320	0.3360	0.3406
	1996	0.3243	0.3157	0.3144	0.3115	0.3128	0.3150	0.3155	0.3159	0.3162	0.3161	0.3185	0.3212	0.3245	0.3284	0.3328
	1997	0.3170	0.3091	0.3067	0.3023	0.3043	0.3070	0.3076	0.3081	0.3084	0.3089	0.3111	0.3137	0.3169	0.3207	0.3250
	1998	0.3098	0.3024	0.2991	0.2930	0.2958	0.2990	0.2997	0.3002	0.3006	0.3016	0.3036	0.3062	0.3093	0.3130	0.3172
	1999	0.3026	0.2958	0.2915	0.2838	0.2874	0.2910	0.2918	0.2924	0.2929	0.2943	0.2962	0.2987	0.3017	0.3054	0.3095
	2000	0.2954	0.2891	0.2838	0.2745	0.2789	0.2830	0.2839	0.2845	0.2851	0.2870	0.2887	0.2912	0.2942	0.2977	0.3017
	2001	0.2882	0.2825	0.2762	0.2653	0.2704	0.2751	0.2759	0.2767	0.2773	0.2797	0.2813	0.2837	0.2866	0.2900	0.2939

INDEMNITY Expon'l FITTED	Policy Year	Loss Ratio (Avg Pd & Inc)	Loss Ratio (Incur)	Loss Ratio (Pd-2)	Loss Ratio (Pd-3)	Loss Ratio (Pd-4)	Loss Ratio (Pd-5)	Loss Ratio (Pd-6)	Loss Ratio (Pd-7)	Loss Ratio (Pd-8)	Loss Ratio (Pd-10)	Loss Ratio (Pd-12)	Loss Ratio (Pd-14)	Loss Ratio (Pd-16)	Loss Ratio (Pd-18)	Loss Ratio (Pd-20)
4 Point	1998	0.3213	0.3019	0.3065	0.3045	0.3048	0.3208	0.3211	0.3217	0.3222	0.3239	0.3261	0.3288	0.3321	0.3362	0.3407
	1999	0.3082	0.2970	0.2947	0.2885	0.2915	0.3006	0.3009	0.3014	0.3020	0.3035	0.3056	0.3081	0.3113	0.3150	0.3193
	2000	0.2957	0.2921	0.2834	0.2733	0.2787	0.2817	0.2820	0.2825	0.2830	0.2844	0.2864	0.2888	0.2917	0.2952	0.2992
	2001	0.2837	0.2872	0.2725	0.2589	0.2665	0.2640	0.2643	0.2647	0.2652	0.2666	0.2684	0.2706	0.2734	0.2766	0.2803
5 Point	1997	0.3087	0.2914	0.2959	0.2968	0.2959	0.3044	0.3073	0.3078	0.3084	0.3100	0.3120	0.3147	0.3179	0.3217	0.3261
	1998	0.3043	0.2916	0.2916	0.2888	0.2900	0.2967	0.2986	0.2991	0.2997	0.3012	0.3032	0.3058	0.3089	0.3126	0.3168
	1999	0.3000	0.2919	0.2875	0.2809	0.2843	0.2891	0.2902	0.2907	0.2912	0.2927	0.2947	0.2972	0.3002	0.3038	0.3079
	2000	0.2957	0.2921	0.2834	0.2733	0.2787	0.2817	0.2820	0.2825	0.2830	0.2844	0.2864	0.2888	0.2917	0.2952	0.2992
	2001	0.2915	0.2923	0.2793	0.2659	0.2732	0.2745	0.2741	0.2745	0.2750	0.2764	0.2783	0.2806	0.2835	0.2869	0.2907
6 Point	1996	0.3281	0.3116	0.3161	0.3186	0.3169	0.3222	0.3240	0.3255	0.3261	0.3277	0.3299	0.3327	0.3361	0.3402	0.3448
	1997	0.3194	0.3061	0.3072	0.3063	0.3066	0.3113	0.3128	0.3140	0.3145	0.3161	0.3183	0.3209	0.3242	0.3281	0.3326
	1998	0.3108	0.3007	0.2986	0.2945	0.2965	0.3008	0.3020	0.3029	0.3034	0.3049	0.3070	0.3096	0.3127	0.3165	0.3208
	1999	0.3025	0.2955	0.2902	0.2831	0.2868	0.2907	0.2915	0.2921	0.2927	0.2941	0.2961	0.2986	0.3017	0.3053	0.3094
	2000	0.2945	0.2903	0.2821	0.2722	0.2775	0.2809	0.2814	0.2818	0.2823	0.2837	0.2856	0.2880	0.2910	0.2945	0.2984
	2001	0.2866	0.2852	0.2741	0.2617	0.2684	0.2715	0.2717	0.2718	0.2723	0.2737	0.2755	0.2778	0.2807	0.2840	0.2879
7 Point	1995	0.3243	0.3099	0.3141	0.3173	0.3154	0.3183	0.3195	0.3204	0.3205	0.3221	0.3243	0.3270	0.3303	0.3343	0.3389
	1996	0.3185	0.3061	0.3078	0.3081	0.3078	0.3109	0.3120	0.3128	0.3129	0.3146	0.3167	0.3193	0.3226	0.3265	0.3309
	1997	0.3128	0.3023	0.3015	0.2992	0.3003	0.3037	0.3046	0.3053	0.3056	0.3072	0.3092	0.3119	0.3150	0.3188	0.3231
	1998	0.3072	0.2986	0.2954	0.2906	0.2931	0.2966	0.2974	0.2981	0.2984	0.3000	0.3020	0.3045	0.3077	0.3113	0.3155
	1999	0.3016	0.2949	0.2894	0.2822	0.2860	0.2897	0.2904	0.2910	0.2915	0.2929	0.2949	0.2974	0.3004	0.3040	0.3081
	2000	0.2962	0.2913	0.2836	0.2740	0.2791	0.2829	0.2836	0.2840	0.2846	0.2861	0.2880	0.2904	0.2934	0.2969	0.3009
	2001	0.2909	0.2877	0.2778	0.2661	0.2724	0.2763	0.2769	0.2773	0.2780	0.2794	0.2812	0.2836	0.2865	0.2899	0.2938
8 Point	1994	0.3266	0.3147	0.3187	0.3223	0.3202	0.3218	0.3225	0.3231	0.3231	0.3217	0.3238	0.3265	0.3299	0.3338	0.3384
	1995	0.3214	0.3107	0.3126	0.3138	0.3131	0.3151	0.3158	0.3164	0.3165	0.3157	0.3178	0.3205	0.3238	0.3277	0.3321
	1996	0.3163	0.3067	0.3067	0.3056	0.3061	0.3085	0.3093	0.3098	0.3100	0.3098	0.3119	0.3145	0.3178	0.3216	0.3259
	1997	0.3114	0.3027	0.3008	0.2976	0.2992	0.3021	0.3029	0.3034	0.3037	0.3041	0.3062	0.3087	0.3119	0.3156	0.3199
	1998	0.3065	0.2988	0.2951	0.2898	0.2925	0.2958	0.2966	0.2971	0.2975	0.2985	0.3005	0.3030	0.3061	0.3098	0.3140
	1999	0.3016	0.2949	0.2894	0.2822	0.2860	0.2897	0.2904	0.2910	0.2915	0.2929	0.2949	0.2974	0.3004	0.3040	0.3081
	2000	0.2969	0.2911	0.2839	0.2748	0.2796	0.2836	0.2844	0.2849	0.2855	0.2875	0.2895	0.2919	0.2949	0.2984	0.3024
	2001	0.2922	0.2874	0.2785	0.2676	0.2734	0.2777	0.2785	0.2790	0.2797	0.2822	0.2841	0.2865	0.2894	0.2929	0.2968
9 Point	1993	0.3417	0.3306	0.3345	0.3384	0.3362	0.3369	0.3374	0.3377	0.3376	0.3353	0.3375	0.3404	0.3439	0.3480	0.3527
	1994	0.3345	0.3243	0.3265	0.3282	0.3272	0.3285	0.3290	0.3294	0.3294	0.3277	0.3299	0.3327	0.3361	0.3402	0.3448
	1995	0.3276	0.3181	0.3186	0.3184	0.3184	0.3202	0.3208	0.3212	0.3213	0.3204	0.3225	0.3253	0.3286	0.3325	0.3370
	1996	0.3207	0.3119	0.3109	0.3088	0.3098	0.3122	0.3128	0.3133	0.3135	0.3132	0.3153	0.3179	0.3212	0.3251	0.3294
	1997	0.3141	0.3060	0.3034	0.2995	0.3015	0.3043	0.3050	0.3055	0.3058	0.3062	0.3082	0.3108	0.3140	0.3178	0.3220
	1998	0.3075	0.3001	0.2961	0.2905	0.2934	0.2967	0.2974	0.2979	0.2983	0.2993	0.3013	0.3038	0.3069	0.3106	0.3148
	1999	0.3011	0.2943	0.2889	0.2818	0.2856	0.2892	0.2900	0.2906	0.2910	0.2926	0.2945	0.2970	0.3000	0.3036	0.3077
	2000	0.2948	0.2887	0.2820	0.2734	0.2779	0.2820	0.2828	0.2834	0.2839	0.2860	0.2879	0.2903	0.2933	0.2968	0.3008
	2001	0.2887	0.2831	0.2752	0.2652	0.2704	0.2749	0.2757	0.2764	0.2770	0.2796	0.2814	0.2838	0.2867	0.2901	0.2940
10 Point	1992	0.3544	0.3431	0.3469	0.3509	0.3487	0.3487	0.3490	0.3492	0.3491	0.3470	0.3499	0.3529	0.3565	0.3608	0.3657
	1993	0.3461	0.3356	0.3379	0.3400	0.3388	0.3395	0.3399	0.3401	0.3401	0.3386	0.3414	0.3442	0.3478	0.3519	0.3567
	1994	0.3381	0.3282	0.3291	0.3295	0.3292	0.3305	0.3309	0.3313	0.3313	0.3304	0.3330	0.3358	0.3392	0.3433	0.3479
	1995	0.3303	0.3210	0.3206	0.3193	0.3199	0.3217	0.3223	0.3226	0.3228	0.3224	0.3248	0.3276	0.3309	0.3349	0.3394
	1996	0.3226	0.3140	0.3123	0.3095	0.3109	0.3132	0.3138	0.3142	0.3145	0.3145	0.3169	0.3195	0.3228	0.3267	0.3311
	1997	0.3151	0.3071	0.3042	0.2999	0.3021	0.3049	0.3056	0.3061	0.3064	0.3069	0.3091	0.3117	0.3149	0.3187	0.3230
	1998	0.3078	0.3004	0.2963	0.2906	0.2936	0.2968	0.2975	0.2981	0.2985	0.2995	0.3015	0.3040	0.3072	0.3108	0.3150
	1999	0.3006	0.2938	0.2886	0.2816	0.2853	0.2890	0.2897	0.2903	0.2908	0.2922	0.2941	0.2966	0.2996	0.3032	0.3073
	2000	0.2936	0.2873	0.2811	0.2729	0.2772	0.2813	0.2821	0.2828	0.2833	0.2851	0.2869	0.2893	0.2923	0.2958	0.2997
	2001	0.2868	0.2810	0.2738	0.2645	0.2694	0.2739	0.2747	0.2754	0.2760	0.2782	0.2799	0.2822	0.2851	0.2885	0.2924

MEDICAL Linear FITTED	Policy Year	Loss Ratio (Avg Pd & Inc)	Loss Ratio (Incur)	Loss Ratio (Pd-2)	Loss Ratio (Pd-3)	Loss Ratio (Pd-4)	Loss Ratio (Pd-5)	Loss Ratio (Pd-6)	Loss Ratio (Pd-7)	Loss Ratio (Pd-8)	Loss Ratio (Pd-10)	Loss Ratio (Pd-12)	Loss Ratio (Pd-14)	Loss Ratio (Pd-16)	Loss Ratio (Pd-18)	Loss Ratio (Pd-20)
4 Point	1998	0.4044	0.4077	0.4085	0.4075	0.4095	0.4068	0.4066	0.4054	0.4038	0.4006	0.3982	0.3968	0.3965	0.3978	0.4010
	1999	0.3880	0.3902	0.3898	0.3877	0.3919	0.3913	0.3911	0.3899	0.3884	0.3853	0.3830	0.3816	0.3814	0.3827	0.3857
	2000	0.3716	0.3727	0.3710	0.3680	0.3743	0.3758	0.3756	0.3744	0.3730	0.3700	0.3678	0.3665	0.3663	0.3675	0.3704
	2001	0.3552	0.3552	0.3523	0.3482	0.3568	0.3603	0.3601	0.3589	0.3576	0.3548	0.3527	0.3514	0.3512	0.3523	0.3551
5 Point	1997	0.3761	0.3770	0.3778	0.3779	0.3778	0.3759	0.3805	0.3794	0.3779	0.3749	0.3726	0.3713	0.3710	0.3723	0.3753
	1998	0.3746	0.3756	0.3756	0.3746	0.3766	0.3759	0.3789	0.3777	0.3762	0.3733	0.3710	0.3697	0.3695	0.3707	0.3736
	1999	0.3731	0.3741	0.3733	0.3713	0.3755	0.3758	0.3773	0.3761	0.3746	0.3717	0.3694	0.3681	0.3679	0.3691	0.3720
	2000	0.3716	0.3727	0.3710	0.3680	0.3743	0.3758	0.3756	0.3744	0.3730	0.3700	0.3678	0.3665	0.3663	0.3675	0.3704
	2001	0.3700	0.3712	0.3688	0.3647	0.3732	0.3758	0.3740	0.3728	0.3713	0.3684	0.3662	0.3649	0.3647	0.3659	0.3688
6 Point	1996	0.3685	0.3728	0.3735	0.3741	0.3730	0.3716	0.3745	0.3681	0.3667	0.3638	0.3616	0.3603	0.3600	0.3613	0.3641
	1997	0.3694	0.3729	0.3731	0.3727	0.3735	0.3727	0.3750	0.3700	0.3685	0.3656	0.3634	0.3621	0.3619	0.3631	0.3660
	1998	0.3704	0.3730	0.3726	0.3713	0.3739	0.3739	0.3754	0.3719	0.3704	0.3675	0.3653	0.3640	0.3637	0.3650	0.3678
	1999	0.3714	0.3731	0.3721	0.3700	0.3744	0.3750	0.3759	0.3737	0.3723	0.3693	0.3671	0.3658	0.3656	0.3668	0.3697
	2000	0.3724	0.3732	0.3716	0.3686	0.3749	0.3762	0.3763	0.3756	0.3741	0.3712	0.3690	0.3677	0.3674	0.3686	0.3716
	2001	0.3734	0.3733	0.3712	0.3672	0.3754	0.3774	0.3768	0.3774	0.3760	0.3731	0.3708	0.3695	0.3693	0.3705	0.3734
7 Point	1995	0.3459	0.3483	0.3491	0.3498	0.3483	0.3471	0.3491	0.3449	0.3459	0.3431	0.3411	0.3398	0.3396	0.3408	0.3434
	1996	0.3519	0.3541	0.3544	0.3544	0.3543	0.3537	0.3553	0.3517	0.3521	0.3493	0.3472	0.3459	0.3457	0.3469	0.3496
	1997	0.3578	0.3598	0.3596	0.3589	0.3604	0.3602	0.3615	0.3585	0.3583	0.3555	0.3534	0.3521	0.3519	0.3531	0.3558
	1998	0.3638	0.3655	0.3649	0.3635	0.3665	0.3667	0.3677	0.3653	0.3646	0.3617	0.3595	0.3582	0.3580	0.3592	0.3620
	1999	0.3697	0.3712	0.3702	0.3680	0.3725	0.3733	0.3740	0.3721	0.3708	0.3679	0.3657	0.3644	0.3641	0.3654	0.3683
	2000	0.3757	0.3769	0.3755	0.3725	0.3786	0.3798	0.3802	0.3789	0.3771	0.3741	0.3719	0.3705	0.3703	0.3715	0.3745
	2001	0.3817	0.3827	0.3808	0.3771	0.3847	0.3863	0.3864	0.3857	0.3833	0.3803	0.3780	0.3767	0.3764	0.3777	0.3807
8 Point	1994	0.3312	0.3320	0.3327	0.3335	0.3317	0.3308	0.3322	0.3294	0.3302	0.3300	0.3280	0.3268	0.3266	0.3277	0.3303
	1995	0.3389	0.3398	0.3402	0.3404	0.3399	0.3393	0.3405	0.3379	0.3383	0.3376	0.3356	0.3343	0.3341	0.3353	0.3379
	1996	0.3466	0.3477	0.3477	0.3473	0.3481	0.3478	0.3489	0.3465	0.3465	0.3452	0.3431	0.3419	0.3416	0.3428	0.3455
	1997	0.3543	0.3555	0.3552	0.3542	0.3562	0.3563	0.3572	0.3550	0.3546	0.3528	0.3506	0.3494	0.3491	0.3503	0.3531
	1998	0.3620	0.3634	0.3627	0.3611	0.3644	0.3648	0.3656	0.3635	0.3627	0.3603	0.3582	0.3569	0.3566	0.3578	0.3607
	1999	0.3697	0.3712	0.3702	0.3680	0.3725	0.3733	0.3740	0.3721	0.3708	0.3679	0.3657	0.3644	0.3641	0.3654	0.3683
	2000	0.3775	0.3791	0.3777	0.3749	0.3807	0.3818	0.3823	0.3806	0.3789	0.3755	0.3732	0.3719	0.3716	0.3729	0.3758
	2001	0.3852	0.3869	0.3852	0.3818	0.3889	0.3902	0.3907	0.3892	0.3870	0.3830	0.3808	0.3794	0.3791	0.3804	0.3834
9 Point	1993	0.3333	0.3333	0.3339	0.3348	0.3329	0.3321	0.3331	0.3312	0.3320	0.3331	0.3310	0.3298	0.3296	0.3307	0.3333
	1994	0.3393	0.3395	0.3399	0.3403	0.3394	0.3389	0.3398	0.3379	0.3384	0.3388	0.3367	0.3355	0.3353	0.3364	0.3391
	1995	0.3453	0.3457	0.3458	0.3457	0.3459	0.3457	0.3465	0.3446	0.3447	0.3445	0.3424	0.3411	0.3409	0.3421	0.3448
	1996	0.3512	0.3520	0.3518	0.3512	0.3525	0.3524	0.3532	0.3513	0.3511	0.3502	0.3481	0.3468	0.3466	0.3477	0.3505
	1997	0.3572	0.3582	0.3578	0.3566	0.3590	0.3592	0.3600	0.3580	0.3575	0.3559	0.3537	0.3524	0.3522	0.3534	0.3562
	1998	0.3632	0.3644	0.3637	0.3621	0.3655	0.3659	0.3667	0.3648	0.3639	0.3616	0.3594	0.3581	0.3579	0.3591	0.3619
	1999	0.3692	0.3707	0.3697	0.3675	0.3720	0.3727	0.3734	0.3715	0.3702	0.3673	0.3651	0.3638	0.3635	0.3647	0.3676
	2000	0.3751	0.3769	0.3756	0.3730	0.3785	0.3794	0.3801	0.3782	0.3766	0.3730	0.3708	0.3694	0.3692	0.3704	0.3733
	2001	0.3811	0.3832	0.3816	0.3784	0.3850	0.3862	0.3869	0.3849	0.3830	0.3787	0.3764	0.3751	0.3748	0.3761	0.3791
10 Point	1992	0.3529	0.3581	0.3587	0.3596	0.3577	0.3570	0.3576	0.3564	0.3572	0.3583	0.3454	0.3441	0.3439	0.3451	0.3478
	1993	0.3548	0.3594	0.3598	0.3603	0.3592	0.3588	0.3594	0.3581	0.3586	0.3591	0.3479	0.3466	0.3464	0.3476	0.3503
	1994	0.3568	0.3607	0.3609	0.3610	0.3608	0.3605	0.3612	0.3598	0.3599	0.3599	0.3504	0.3491	0.3489	0.3501	0.3528
	1995	0.3587	0.3621	0.3620	0.3616	0.3624	0.3623	0.3630	0.3614	0.3613	0.3607	0.3529	0.3516	0.3514	0.3526	0.3554
	1996	0.3607	0.3634	0.3631	0.3623	0.3640	0.3641	0.3648	0.3631	0.3627	0.3616	0.3554	0.3541	0.3539	0.3551	0.3579
	1997	0.3626	0.3647	0.3642	0.3630	0.3655	0.3658	0.3665	0.3648	0.3641	0.3624	0.3579	0.3566	0.3564	0.3576	0.3604
	1998	0.3645	0.3661	0.3653	0.3637	0.3671	0.3676	0.3683	0.3664	0.3655	0.3632	0.3605	0.3592	0.3589	0.3601	0.3630
	1999	0.3665	0.3674	0.3664	0.3643	0.3687	0.3694	0.3701	0.3681	0.3669	0.3640	0.3630	0.3617	0.3614	0.3626	0.3655
	2000	0.3684	0.3687	0.3676	0.3650	0.3703	0.3711	0.3719	0.3698	0.3683	0.3648	0.3655	0.3642	0.3639	0.3652	0.3680
	2001	0.3703	0.3701	0.3687	0.3657	0.3719	0.3729	0.3737	0.3714	0.3697	0.3657	0.3680	0.3667	0.3664	0.3677	0.3706

MEDICAL Expon'l FITTED	Policy Year	Loss Ratio (Avg Pd & Inc)	Loss Ratio (Incur)	Loss Ratio (Pd-2)	Loss Ratio (Pd-3)	Loss Ratio (Pd-4)	Loss Ratio (Pd-5)	Loss Ratio (Pd-6)	Loss Ratio (Pd-7)	Loss Ratio (Pd-8)	Loss Ratio (Pd-10)	Loss Ratio (Pd-12)	Loss Ratio (Pd-14)	Loss Ratio (Pd-16)	Loss Ratio (Pd-18)	Loss Ratio (Pd-20)
4 Point	1998	0.4053	0.4088	0.4098	0.4088	0.4105	0.4076	0.4074	0.4061	0.4045	0.4013	0.3989	0.3975	0.3972	0.3986	0.4017
	1999	0.3874	0.3896	0.3891	0.3871	0.3913	0.3907	0.3905	0.3892	0.3877	0.3847	0.3824	0.3810	0.3808	0.3820	0.3851
	2000	0.3702	0.3713	0.3695	0.3666	0.3730	0.3745	0.3743	0.3731	0.3716	0.3687	0.3665	0.3652	0.3650	0.3662	0.3691
	2001	0.3538	0.3539	0.3508	0.3471	0.3555	0.3590	0.3588	0.3576	0.3562	0.3534	0.3514	0.3501	0.3499	0.3510	0.3538
5 Point	1997	0.3756	0.3763	0.3773	0.3773	0.3769	0.3750	0.3801	0.3789	0.3774	0.3745	0.3722	0.3708	0.3706	0.3719	0.3748
	1998	0.3738	0.3747	0.3747	0.3737	0.3756	0.3748	0.3781	0.3770	0.3755	0.3725	0.3703	0.3689	0.3687	0.3700	0.3729
	1999	0.3720	0.3730	0.3721	0.3701	0.3743	0.3747	0.3762	0.3750	0.3736	0.3706	0.3684	0.3671	0.3668	0.3681	0.3710
	2000	0.3702	0.3713	0.3695	0.3666	0.3730	0.3745	0.3743	0.3731	0.3716	0.3687	0.3665	0.3652	0.3650	0.3662	0.3691
	2001	0.3684	0.3696	0.3669	0.3630	0.3717	0.3743	0.3724	0.3712	0.3697	0.3668	0.3647	0.3634	0.3631	0.3643	0.3672
6 Point	1996	0.3682	0.3725	0.3734	0.3739	0.3726	0.3712	0.3744	0.3678	0.3664	0.3635	0.3613	0.3600	0.3598	0.3610	0.3638
	1997	0.3689	0.3724	0.3726	0.3722	0.3729	0.3721	0.3745	0.3694	0.3680	0.3651	0.3629	0.3616	0.3614	0.3626	0.3654
	1998	0.3696	0.3722	0.3717	0.3705	0.3731	0.3730	0.3747	0.3710	0.3696	0.3667	0.3645	0.3632	0.3629	0.3642	0.3670
	1999	0.3703	0.3720	0.3709	0.3689	0.3733	0.3739	0.3748	0.3727	0.3712	0.3683	0.3661	0.3648	0.3645	0.3658	0.3686
	2000	0.3710	0.3718	0.3701	0.3672	0.3735	0.3749	0.3750	0.3743	0.3728	0.3699	0.3677	0.3664	0.3661	0.3673	0.3703
	2001	0.3717	0.3716	0.3692	0.3655	0.3737	0.3758	0.3751	0.3759	0.3744	0.3715	0.3693	0.3680	0.3677	0.3689	0.3719
7 Point	1995	0.3452	0.3474	0.3482	0.3488	0.3472	0.3462	0.3482	0.3442	0.3453	0.3425	0.3405	0.3392	0.3390	0.3402	0.3428
	1996	0.3509	0.3529	0.3532	0.3532	0.3531	0.3525	0.3542	0.3506	0.3512	0.3484	0.3463	0.3451	0.3448	0.3460	0.3487
	1997	0.3567	0.3585	0.3583	0.3577	0.3591	0.3589	0.3602	0.3573	0.3572	0.3544	0.3523	0.3510	0.3508	0.3520	0.3547
	1998	0.3626	0.3642	0.3636	0.3622	0.3651	0.3654	0.3664	0.3640	0.3634	0.3605	0.3584	0.3571	0.3568	0.3580	0.3609
	1999	0.3686	0.3700	0.3688	0.3668	0.3713	0.3720	0.3728	0.3709	0.3696	0.3667	0.3645	0.3632	0.3630	0.3642	0.3671
	2000	0.3746	0.3759	0.3742	0.3714	0.3775	0.3788	0.3792	0.3779	0.3760	0.3731	0.3708	0.3695	0.3692	0.3705	0.3734
	2001	0.3808	0.3818	0.3796	0.3761	0.3839	0.3856	0.3857	0.3850	0.3825	0.3795	0.3772	0.3759	0.3756	0.3769	0.3799
8 Point	1994	0.3308	0.3314	0.3321	0.3328	0.3311	0.3303	0.3315	0.3290	0.3299	0.3298	0.3278	0.3266	0.3264	0.3275	0.3301
	1995	0.3380	0.3388	0.3391	0.3393	0.3388	0.3382	0.3394	0.3370	0.3375	0.3369	0.3348	0.3336	0.3334	0.3345	0.3372
	1996	0.3454	0.3463	0.3463	0.3460	0.3466	0.3464	0.3475	0.3452	0.3453	0.3441	0.3420	0.3408	0.3406	0.3417	0.3444
	1997	0.3530	0.3540	0.3537	0.3528	0.3547	0.3547	0.3557	0.3535	0.3532	0.3515	0.3494	0.3481	0.3479	0.3491	0.3518
	1998	0.3607	0.3619	0.3612	0.3597	0.3629	0.3633	0.3641	0.3621	0.3613	0.3590	0.3569	0.3556	0.3554	0.3566	0.3594
	1999	0.3686	0.3700	0.3688	0.3668	0.3713	0.3720	0.3728	0.3709	0.3696	0.3667	0.3645	0.3632	0.3630	0.3642	0.3671
	2000	0.3766	0.3782	0.3767	0.3740	0.3799	0.3810	0.3816	0.3799	0.3781	0.3746	0.3724	0.3710	0.3708	0.3720	0.3750
	2001	0.3848	0.3867	0.3847	0.3813	0.3887	0.3901	0.3906	0.3891	0.3868	0.3826	0.3804	0.3790	0.3787	0.3800	0.3830
9 Point	1993	0.3332	0.3331	0.3337	0.3345	0.3327	0.3320	0.3329	0.3312	0.3320	0.3331	0.3310	0.3298	0.3296	0.3307	0.3334
	1994	0.3388	0.3389	0.3392	0.3396	0.3388	0.3383	0.3391	0.3374	0.3379	0.3383	0.3363	0.3351	0.3349	0.3360	0.3386
	1995	0.3444	0.3448	0.3449	0.3448	0.3449	0.3446	0.3455	0.3437	0.3439	0.3437	0.3416	0.3404	0.3402	0.3413	0.3440
	1996	0.3501	0.3508	0.3506	0.3500	0.3512	0.3511	0.3520	0.3502	0.3500	0.3492	0.3471	0.3458	0.3456	0.3468	0.3495
	1997	0.3560	0.3569	0.3564	0.3553	0.3576	0.3578	0.3586	0.3567	0.3562	0.3547	0.3526	0.3513	0.3511	0.3523	0.3550
	1998	0.3619	0.3631	0.3623	0.3607	0.3641	0.3645	0.3653	0.3634	0.3626	0.3603	0.3582	0.3569	0.3567	0.3579	0.3607
	1999	0.3679	0.3694	0.3683	0.3662	0.3707	0.3714	0.3722	0.3702	0.3690	0.3661	0.3639	0.3626	0.3623	0.3635	0.3664
	2000	0.3741	0.3758	0.3744	0.3718	0.3774	0.3784	0.3791	0.3771	0.3756	0.3719	0.3697	0.3683	0.3681	0.3693	0.3722
	2001	0.3803	0.3824	0.3806	0.3775	0.3843	0.3855	0.3862	0.3842	0.3822	0.3778	0.3755	0.3742	0.3739	0.3752	0.3782
10 Point	1992	0.3515	0.3559	0.3565	0.3574	0.3555	0.3548	0.3555	0.3543	0.3551	0.3562	0.3447	0.3434	0.3432	0.3443	0.3470
	1993	0.3535	0.3573	0.3577	0.3582	0.3572	0.3567	0.3573	0.3560	0.3566	0.3572	0.3470	0.3458	0.3456	0.3467	0.3495
	1994	0.3554	0.3588	0.3590	0.3590	0.3588	0.3586	0.3592	0.3578	0.3581	0.3581	0.3495	0.3482	0.3479	0.3491	0.3519
	1995	0.3573	0.3603	0.3602	0.3598	0.3605	0.3604	0.3611	0.3596	0.3596	0.3591	0.3519	0.3506	0.3504	0.3516	0.3543
	1996	0.3593	0.3617	0.3614	0.3607	0.3622	0.3623	0.3631	0.3614	0.3611	0.3600	0.3543	0.3530	0.3528	0.3540	0.3568
	1997	0.3613	0.3632	0.3626	0.3615	0.3640	0.3642	0.3650	0.3632	0.3627	0.3610	0.3568	0.3555	0.3552	0.3564	0.3593
	1998	0.3632	0.3647	0.3639	0.3623	0.3657	0.3661	0.3669	0.3650	0.3642	0.3619	0.3592	0.3579	0.3577	0.3589	0.3618
	1999	0.3652	0.3662	0.3651	0.3631	0.3674	0.3681	0.3689	0.3669	0.3657	0.3629	0.3617	0.3604	0.3602	0.3614	0.3643
	2000	0.3672	0.3676	0.3663	0.3639	0.3691	0.3700	0.3708	0.3687	0.3673	0.3638	0.3642	0.3629	0.3627	0.3639	0.3668
	2001	0.3692	0.3691	0.3676	0.3648	0.3709	0.3719	0.3728	0.3706	0.3688	0.3648	0.3668	0.3654	0.3652	0.3664	0.3693

INDEMNITY Linear	Policy	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio
RESIDUALS	Year	(Avg Pd & Inc)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-7)	(Pd-8)	(Pd-10)	(Pd-12)	(Pd-14)	(Pd-16)	(Pd-18)	(Pd-20)
4 Point	1998	-0.0265	-0.0277	-0.0313	-0.0288	-0.0295	-0.0239	-0.0239	-0.0240	-0.0240	-0.0241	-0.0243	-0.0245	-0.0248	-0.0251	-0.0254
	1999	0.0155	0.0145	0.0164	0.0233	0.0231	0.0155	0.0155	0.0155	0.0155	0.0156	0.0157	0.0159	0.0160	0.0162	0.0165
	2000	0.0487	0.0540	0.0612	0.0397	0.0426	0.0408	0.0409	0.0409	0.0410	0.0413	0.0415	0.0419	0.0423	0.0428	0.0433
	2001	-0.0376	-0.0408	-0.0463	-0.0343	-0.0361	-0.0324	-0.0324	-0.0324	-0.0325	-0.0327	-0.0329	-0.0332	-0.0335	-0.0339	-0.0344
5 Point	1997	-0.0156	-0.0098	-0.0134	-0.0142	-0.0135	-0.0217	-0.0201	-0.0202	-0.0202	-0.0203	-0.0204	-0.0206	-0.0208	-0.0211	-0.0214
	1998	-0.0110	-0.0179	-0.0179	-0.0146	-0.0160	-0.0022	-0.0038	-0.0038	-0.0038	-0.0039	-0.0039	-0.0040	-0.0040	-0.0040	-0.0040
	1999	0.0233	0.0194	0.0231	0.0304	0.0298	0.0264	0.0255	0.0256	0.0256	0.0257	0.0260	0.0262	0.0264	0.0268	0.0272
	2000	0.0487	0.0540	0.0612	0.0397	0.0426	0.0408	0.0409	0.0409	0.0410	0.0413	0.0415	0.0419	0.0423	0.0428	0.0433
	2001	-0.0454	-0.0457	-0.0530	-0.0413	-0.0428	-0.0432	-0.0425	-0.0425	-0.0426	-0.0428	-0.0431	-0.0435	-0.0439	-0.0445	-0.0451
6 Point	1996	0.0149	0.0197	0.0162	0.0139	0.0152	0.0104	0.0088	0.0096	0.0096	0.0097	0.0098	0.0098	0.0099	0.0101	0.0102
	1997	-0.0275	-0.0255	-0.0264	-0.0253	-0.0257	-0.0301	-0.0272	-0.0278	-0.0279	-0.0280	-0.0283	-0.0284	-0.0287	-0.0291	-0.0296
	1998	-0.0184	-0.0278	-0.0260	-0.0216	-0.0236	-0.0074	-0.0082	-0.0086	-0.0086	-0.0087	-0.0088	-0.0089	-0.0089	-0.0090	-0.0091
	1999	0.0203	0.0155	0.0198	0.0276	0.0268	0.0243	0.0238	0.0236	0.0237	0.0238	0.0240	0.0242	0.0244	0.0248	0.0251
	2000	0.0501	0.0559	0.0629	0.0411	0.0441	0.0419	0.0418	0.0419	0.0420	0.0422	0.0425	0.0429	0.0433	0.0438	0.0444
	2001	-0.0394	-0.0378	-0.0465	-0.0358	-0.0368	-0.0391	-0.0390	-0.0387	-0.0388	-0.0390	-0.0392	-0.0396	-0.0400	-0.0404	-0.0410
7 Point	1995	-0.0133	-0.0078	-0.0110	-0.0140	-0.0125	-0.0152	-0.0162	-0.0172	-0.0177	-0.0178	-0.0180	-0.0181	-0.0183	-0.0186	-0.0188
	1996	0.0237	0.0248	0.0235	0.0233	0.0235	0.0206	0.0196	0.0211	0.0215	0.0215	0.0217	0.0219	0.0221	0.0224	0.0227
	1997	-0.0213	-0.0219	-0.0212	-0.0187	-0.0198	-0.0230	-0.0196	-0.0198	-0.0196	-0.0197	-0.0199	-0.0200	-0.0202	-0.0205	-0.0208
	1998	-0.0149	-0.0257	-0.0231	-0.0178	-0.0203	-0.0034	-0.0039	-0.0040	-0.0039	-0.0040	-0.0040	-0.0040	-0.0041	-0.0041	-0.0041
	1999	0.0212	0.0160	0.0206	0.0286	0.0276	0.0253	0.0249	0.0248	0.0249	0.0250	0.0252	0.0254	0.0256	0.0260	0.0264
	2000	0.0484	0.0549	0.0614	0.0393	0.0424	0.0398	0.0396	0.0396	0.0398	0.0401	0.0404	0.0408	0.0413	0.0419	
	2001	-0.0438	-0.0404	-0.0502	-0.0405	-0.0409	-0.0441	-0.0444	-0.0444	-0.0447	-0.0449	-0.0452	-0.0456	-0.0461	-0.0466	-0.0473
8 Point	1994	-0.0041	0.0020	-0.0010	-0.0044	-0.0027	-0.0042	-0.0048	-0.0054	-0.0054	-0.0054	-0.0097	-0.0098	-0.0099	-0.0100	-0.0102
	1995	-0.0109	-0.0089	-0.0104	-0.0115	-0.0109	-0.0128	-0.0135	-0.0141	-0.0147	-0.0123	-0.0124	-0.0125	-0.0127	-0.0128	-0.0130
	1996	0.0255	0.0240	0.0240	0.0251	0.0247	0.0223	0.0217	0.0234	0.0238	0.0257	0.0259	0.0261	0.0263	0.0267	0.0271
	1997	-0.0201	-0.0225	-0.0209	-0.0175	-0.0191	-0.0218	-0.0182	-0.0183	-0.0181	-0.0169	-0.0171	-0.0172	-0.0174	-0.0176	-0.0179
	1998	-0.0143	-0.0260	-0.0229	-0.0172	-0.0199	-0.0028	-0.0032	-0.0033	-0.0031	-0.0026	-0.0026	-0.0026	-0.0027	-0.0027	-0.0027
	1999	0.0212	0.0160	0.0206	0.0286	0.0276	0.0253	0.0249	0.0248	0.0249	0.0250	0.0252	0.0254	0.0256	0.0260	0.0264
	2000	0.0478	0.0552	0.0612	0.0386	0.0420	0.0392	0.0389	0.0388	0.0388	0.0385	0.0387	0.0390	0.0394	0.0399	0.0404
	2001	-0.0450	-0.0398	-0.0505	-0.0417	-0.0417	-0.0453	-0.0458	-0.0459	-0.0462	-0.0477	-0.0480	-0.0484	-0.0489	-0.0495	-0.0502
9 Point	1993	0.0179	0.0209	0.0180	0.0145	0.0162	0.0156	0.0152	0.0148	0.0149	0.0143	0.0144	0.0145	0.0146	0.0148	0.0150
	1994	-0.0130	-0.0084	-0.0100	-0.0117	-0.0108	-0.0120	-0.0124	-0.0128	-0.0129	-0.0168	-0.0169	-0.0171	-0.0172	-0.0174	-0.0177
	1995	-0.0180	-0.0171	-0.0175	-0.0172	-0.0173	-0.0189	-0.0195	-0.0199	-0.0205	-0.0179	-0.0181	-0.0182	-0.0184	-0.0187	-0.0189
	1996	0.0203	0.0180	0.0188	0.0210	0.0200	0.0179	0.0173	0.0191	0.0195	0.0216	0.0218	0.0219	0.0222	0.0225	0.0228
	1997	-0.0233	-0.0262	-0.0242	-0.0201	-0.0220	-0.0246	-0.0209	-0.0209	-0.0207	-0.0195	-0.0197	-0.0198	-0.0200	-0.0203	-0.0206
	1998	-0.0156	-0.0275	-0.0242	-0.0183	-0.0210	-0.0039	-0.0043	-0.0043	-0.0042	-0.0036	-0.0036	-0.0037	-0.0037	-0.0037	-0.0037
	1999	0.0218	0.0167	0.0212	0.0291	0.0282	0.0258	0.0254	0.0253	0.0254	0.0255	0.0257	0.0259	0.0262	0.0265	0.0269
	2000	0.0504	0.0582	0.0638	0.0407	0.0443	0.0415	0.0411	0.0409	0.0410	0.0405	0.0408	0.0411	0.0415	0.0420	0.0426
	2001	-0.0405	-0.0346	-0.0459	-0.0381	-0.0376	-0.0414	-0.0420	-0.0422	-0.0425	-0.0441	-0.0444	-0.0448	-0.0452	-0.0458	-0.0464
10 Point	1992	0.0118	0.0125	0.0098	0.0063	0.0080	0.0079	0.0077	0.0075	0.0076	0.0095	0.0108	0.0108	0.0109	0.0111	0.0112
	1993	0.0127	0.0153	0.0137	0.0117	0.0127	0.0121	0.0118	0.0115	0.0115	0.0101	0.0096	0.0097	0.0098	0.0099	0.0101
	1994	-0.0173	-0.0129	-0.0136	-0.0139	-0.0137	-0.0148	-0.0152	-0.0155	-0.0156	-0.0202	-0.0208	-0.0210	-0.0211	-0.0214	-0.0218
	1995	-0.0213	-0.0206	-0.0202	-0.0190	-0.0195	-0.0211	-0.0216	-0.0220	-0.0226	-0.0205	-0.0210	-0.0212	-0.0214	-0.0217	-0.0220
	1996	0.0180	0.0156	0.0169	0.0198	0.0185	0.0163	0.0158	0.0177	0.0180	0.0198	0.0197	0.0198	0.0200	0.0203	0.0206
	1997	-0.0246	-0.0276	-0.0252	-0.0208	-0.0228	-0.0255	-0.0218	-0.0218	-0.0216	-0.0206	-0.0209	-0.0210	-0.0212	-0.0215	-0.0218
	1998	-0.0159	-0.0278	-0.0245	-0.0184	-0.0212	-0.0041	-0.0045	-0.0045	-0.0044	-0.0039	-0.0039	-0.0040	-0.0040	-0.0040	-0.0040
	1999	0.0225	0.0174	0.0217	0.0294	0.0286	0.0263	0.0258	0.0257	0.0258	0.0260	0.0263	0.0265	0.0268	0.0271	0.0275
	2000	0.0520	0.0599	0.0652	0.0416	0.0454	0.0426	0.0421	0.0420	0.0420	0.0418	0.0423	0.0426	0.0430	0.0435	0.0441
	2001	-0.0379	-0.0319	-0.0438	-0.0367	-0.0359	-0.0397	-0.0402	-0.0406	-0.0408	-0.0420	-0.0420	-0.0424	-0.0428	-0.0433	-0.0439

INDEMNITY Expon'l	Policy	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio
RESIDUALS	Year	(Avg Pd & Inc)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-7)	(Pd-8)	(Pd-10)	(Pd-12)	(Pd-14)	(Pd-16)	(Pd-18)	(Pd-20)
4 Point	1998	-0.0274	-0.0273	-0.0319	-0.0299	-0.0302	-0.0259	-0.0259	-0.0260	-0.0260	-0.0262	-0.0264	-0.0266	-0.0268	-0.0272	-0.0275
	1999	0.0169	0.0162	0.0185	0.0247	0.0245	0.0167	0.0167	0.0167	0.0167	0.0168	0.0169	0.0171	0.0172	0.0175	0.0177
	2000	0.0517	0.0569	0.0656	0.0428	0.0456	0.0439	0.0440	0.0440	0.0441	0.0444	0.0446	0.0450	0.0455	0.0460	0.0466
	2001	-0.0334	-0.0366	-0.0401	-0.0303	-0.0320	-0.0286	-0.0286	-0.0286	-0.0287	-0.0289	-0.0291	-0.0293	-0.0296	-0.0299	-0.0303
5 Point	1997	-0.0163	-0.0099	-0.0144	-0.0153	-0.0144	-0.0229	-0.0215	-0.0215	-0.0216	-0.0217	-0.0218	-0.0220	-0.0222	-0.0225	-0.0229
	1998	-0.0104	-0.0170	-0.0170	-0.0142	-0.0154	-0.0018	-0.0034	-0.0034	-0.0035	-0.0035	-0.0035	-0.0036	-0.0036	-0.0036	-0.0036
	1999	0.0251	0.0213	0.0257	0.0323	0.0317	0.0282	0.0274	0.0274	0.0275	0.0276	0.0278	0.0280	0.0283	0.0287	0.0291
	2000	0.0517	0.0569	0.0656	0.0428	0.0456	0.0439	0.0440	0.0440	0.0441	0.0444	0.0446	0.0450	0.0455	0.0460	0.0466
	2001	-0.0412	-0.0417	-0.0469	-0.0373	-0.0387	-0.0391	-0.0384	-0.0384	-0.0385	-0.0387	-0.0390	-0.0393	-0.0397	-0.0402	-0.0407
6 Point	1996	0.0142	0.0197	0.0152	0.0127	0.0144	0.0091	0.0073	0.0081	0.0081	0.0082	0.0083	0.0083	0.0084	0.0085	0.0086
	1997	-0.0270	-0.0246	-0.0257	-0.0248	-0.0251	-0.0298	-0.0270	-0.0277	-0.0277	-0.0278	-0.0281	-0.0282	-0.0285	-0.0289	-0.0294
	1998	-0.0169	-0.0261	-0.0240	-0.0199	-0.0219	-0.0059	-0.0068	-0.0072	-0.0072	-0.0072	-0.0073	-0.0074	-0.0074	-0.0075	-0.0076
	1999	0.0226	0.0177	0.0230	0.0301	0.0292	0.0266	0.0261	0.0260	0.0260	0.0262	0.0264	0.0266	0.0268	0.0272	0.0276
	2000	0.0529	0.0587	0.0669	0.0439	0.0468	0.0447	0.0446	0.0447	0.0448	0.0448	0.0451	0.0454	0.0458	0.0462	0.0467
	2001	-0.0363	-0.0346	-0.0417	-0.0331	-0.0339	-0.0361	-0.0360	-0.0357	-0.0358	-0.0360	-0.0362	-0.0365	-0.0369	-0.0373	-0.0379
7 Point	1995	-0.0141	-0.0081	-0.0123	-0.0155	-0.0136	-0.0165	-0.0177	-0.0186	-0.0192	-0.0192	-0.0194	-0.0195	-0.0197	-0.0200	-0.0203
	1996	0.0238	0.0252	0.0235	0.0232	0.0235	0.0204	0.0193	0.0208	0.0213	0.0213	0.0215	0.0217	0.0219	0.0222	0.0225
	1997	-0.0204	-0.0208	-0.0200	-0.0177	-0.0188	-0.0222	-0.0188	-0.0190	-0.0188	-0.0189	-0.0190	-0.0192	-0.0193	-0.0196	-0.0199
	1998	-0.0133	-0.0240	-0.0208	-0.0160	-0.0185	-0.0017	-0.0022	-0.0024	-0.0022	-0.0023	-0.0023	-0.0023	-0.0024	-0.0023	-0.0023
	1999	0.0235	0.0183	0.0238	0.0310	0.0300	0.0276	0.0272	0.0271	0.0272	0.0274	0.0276	0.0278	0.0281	0.0285	0.0289
	2000	0.0512	0.0577	0.0654	0.0421	0.0452	0.0427	0.0424	0.0425	0.0425	0.0427	0.0430	0.0434	0.0438	0.0443	0.0449
	2001	-0.0406	-0.0371	-0.0454	-0.0375	-0.0379	-0.0409	-0.0412	-0.0412	-0.0415	-0.0417	-0.0419	-0.0423	-0.0427	-0.0432	-0.0438
8 Point	1994	-0.0052	0.0014	-0.0026	-0.0062	-0.0041	-0.0057	-0.0064	-0.0070	-0.0070	-0.0112	-0.0112	-0.0113	-0.0114	-0.0115	-0.0118
	1995	-0.0112	-0.0089	-0.0108	-0.0120	-0.0113	-0.0133	-0.0140	-0.0146	-0.0152	-0.0128	-0.0129	-0.0130	-0.0132	-0.0134	-0.0135
	1996	0.0260	0.0246	0.0246	0.0257	0.0252	0.0228	0.0220	0.0238	0.0242	0.0261	0.0263	0.0265	0.0267	0.0271	0.0275
	1997	-0.0190	-0.0212	-0.0193	-0.0161	-0.0177	-0.0206	-0.0171	-0.0171	-0.0169	-0.0158	-0.0160	-0.0160	-0.0162	-0.0164	-0.0167
	1998	-0.0126	-0.0242	-0.0205	-0.0152	-0.0179	-0.0009	-0.0014	-0.0014	-0.0013	-0.0008	-0.0008	-0.0008	-0.0008	-0.0008	-0.0008
	1999	0.0235	0.0183	0.0238	0.0310	0.0300	0.0276	0.0272	0.0271	0.0272	0.0274	0.0276	0.0278	0.0281	0.0285	0.0289
	2000	0.0505	0.0579	0.0651	0.0413	0.0447	0.0420	0.0416	0.0416	0.0416	0.0413	0.0415	0.0419	0.0423	0.0428	0.0434
	2001	-0.0419	-0.0368	-0.0461	-0.0390	-0.0389	-0.0423	-0.0428	-0.0429	-0.0432	-0.0445	-0.0448	-0.0452	-0.0456	-0.0462	-0.0468
9 Point	1993	0.0169	0.0204	0.0165	0.0126	0.0148	0.0141	0.0136	0.0133	0.0134	0.0128	0.0129	0.0130	0.0131	0.0133	0.0135
	1994	-0.0131	-0.0082	-0.0104	-0.0121	-0.0111	-0.0124	-0.0129	-0.0133	-0.0133	-0.0172	-0.0173	-0.0175	-0.0176	-0.0179	-0.0182
	1995	-0.0174	-0.0163	-0.0168	-0.0166	-0.0166	-0.0184	-0.0190	-0.0194	-0.0200	-0.0175	-0.0176	-0.0178	-0.0180	-0.0182	-0.0184
	1996	0.0216	0.0194	0.0204	0.0225	0.0215	0.0191	0.0185	0.0203	0.0207	0.0227	0.0229	0.0231	0.0233	0.0236	0.0240
	1997	-0.0217	-0.0245	-0.0219	-0.0180	-0.0200	-0.0228	-0.0192	-0.0192	-0.0190	-0.0179	-0.0180	-0.0181	-0.0183	-0.0186	-0.0188
	1998	-0.0136	-0.0255	-0.0215	-0.0159	-0.0188	-0.0018	-0.0022	-0.0022	-0.0021	-0.0016	-0.0016	-0.0016	-0.0016	-0.0016	-0.0016
	1999	0.0240	0.0189	0.0243	0.0314	0.0304	0.0281	0.0276	0.0275	0.0277	0.0277	0.0280	0.0282	0.0285	0.0289	0.0293
	2000	0.0526	0.0603	0.0670	0.0427	0.0464	0.0436	0.0432	0.0431	0.0432	0.0428	0.0431	0.0435	0.0439	0.0444	0.0450
	2001	-0.0384	-0.0325	-0.0428	-0.0366	-0.0359	-0.0395	-0.0400	-0.0403	-0.0405	-0.0419	-0.0421	-0.0425	-0.0429	-0.0434	-0.0440
10 Point	1992	0.0105	0.0117	0.0079	0.0039	0.0061	0.0061	0.0058	0.0056	0.0057	0.0078	0.0091	0.0091	0.0092	0.0093	0.0094
	1993	0.0125	0.0154	0.0131	0.0110	0.0122	0.0115	0.0111	0.0109	0.0109	0.0095	0.0090	0.0092	0.0092	0.0094	0.0095
	1994	-0.0167	-0.0121	-0.0130	-0.0134	-0.0131	-0.0144	-0.0148	-0.0152	-0.0152	-0.0199	-0.0204	-0.0206	-0.0207	-0.0210	-0.0213
	1995	-0.0201	-0.0192	-0.0188	-0.0175	-0.0181	-0.0199	-0.0205	-0.0208	-0.0215	-0.0195	-0.0199	-0.0201	-0.0203	-0.0206	-0.0208
	1996	0.0197	0.0173	0.0190	0.0218	0.0204	0.0181	0.0175	0.0194	0.0197	0.0214	0.0213	0.0215	0.0217	0.0220	0.0223
	1997	-0.0227	-0.0256	-0.0227	-0.0184	-0.0206	-0.0234	-0.0198	-0.0198	-0.0196	-0.0186	-0.0189	-0.0190	-0.0192	-0.0195	-0.0198
	1998	-0.0139	-0.0258	-0.0217	-0.0160	-0.0190	-0.0019	-0.0023	-0.0024	-0.0023	-0.0018	-0.0018	-0.0018	-0.0019	-0.0018	-0.0018
	1999	0.0245	0.0194	0.0246	0.0316	0.0307	0.0283	0.0279	0.0278	0.0279	0.0281	0.0284	0.0286	0.0289	0.0293	0.0297
	2000	0.0538	0.0617	0.0679	0.0432	0.0471	0.0443	0.0439	0.0437	0.0438	0.0437	0.0441	0.0445	0.0449	0.0454	0.0461
	2001	-0.0365	-0.0304	-0.0414	-0.0359	-0.0349	-0.0385	-0.0390	-0.0393	-0.0395	-0.0405	-0.0406	-0.0409	-0.0413	-0.0418	-0.0424

MEDICAL Linear RESIDUALS	Policy Year	Loss Ratio (Avg Pd & Inc)	Loss Ratio (Incur)	Loss Ratio (Pd-2)	Loss Ratio (Pd-3)	Loss Ratio (Pd-4)	Loss Ratio (Pd-5)	Loss Ratio (Pd-6)	Loss Ratio (Pd-7)	Loss Ratio (Pd-8)	Loss Ratio (Pd-10)	Loss Ratio (Pd-12)	Loss Ratio (Pd-14)	Loss Ratio (Pd-16)	Loss Ratio (Pd-18)	Loss Ratio (Pd-20)
4 Point	1998	-0.0209	-0.0190	-0.0198	-0.0188	-0.0208	-0.0230	-0.0230	-0.0229	-0.0227	-0.0226	-0.0225	-0.0225	-0.0225	-0.0227	
	1999	0.0209	0.0172	0.0176	0.0197	0.0218	0.0248	0.0248	0.0247	0.0246	0.0244	0.0243	0.0242	0.0242	0.0242	0.0244
	2000	0.0209	0.0224	0.0241	0.0171	0.0188	0.0196	0.0196	0.0195	0.0194	0.0193	0.0192	0.0191	0.0190	0.0191	0.0193
	2001	-0.0209	-0.0207	-0.0219	-0.0180	-0.0198	-0.0213	-0.0213	-0.0212	-0.0212	-0.0210	-0.0209	-0.0208	-0.0208	-0.0208	-0.0210
5 Point	1997	-0.0297	-0.0321	-0.0329	-0.0330	-0.0329	-0.0310	-0.0277	-0.0277	-0.0276	-0.0273	-0.0271	-0.0271	-0.0270	-0.0271	-0.0274
	1998	0.0089	0.0131	0.0131	0.0141	0.0121	0.0079	0.0047	0.0047	0.0047	0.0046	0.0046	0.0046	0.0046	0.0046	0.0047
	1999	0.0357	0.0333	0.0341	0.0361	0.0382	0.0403	0.0386	0.0385	0.0384	0.0380	0.0379	0.0377	0.0377	0.0378	0.0381
	2000	0.0209	0.0224	0.0241	0.0171	0.0188	0.0196	0.0196	0.0195	0.0194	0.0193	0.0192	0.0191	0.0190	0.0191	0.0193
	2001	-0.0357	-0.0367	-0.0384	-0.0345	-0.0362	-0.0368	-0.0352	-0.0351	-0.0349	-0.0346	-0.0344	-0.0343	-0.0343	-0.0344	-0.0347
6 Point	1996	-0.0084	-0.0052	-0.0059	-0.0065	-0.0054	-0.0040	-0.0069	-0.0117	-0.0117	-0.0116	-0.0115	-0.0115	-0.0114	-0.0115	-0.0116
	1997	-0.0230	-0.0280	-0.0282	-0.0278	-0.0286	-0.0278	-0.0222	-0.0183	-0.0182	-0.0180	-0.0179	-0.0179	-0.0179	-0.0179	-0.0181
	1998	0.0131	0.0157	0.0161	0.0174	0.0148	0.0099	0.0082	0.0105	0.0105	0.0104	0.0103	0.0103	0.0103	0.0103	0.0105
	1999	0.0374	0.0343	0.0353	0.0374	0.0393	0.0411	0.0400	0.0409	0.0407	0.0404	0.0402	0.0400	0.0400	0.0401	0.0404
	2000	0.0200	0.0219	0.0235	0.0165	0.0182	0.0192	0.0189	0.0183	0.0183	0.0181	0.0180	0.0179	0.0179	0.0180	0.0181
	2001	-0.0391	-0.0388	-0.0408	-0.0370	-0.0384	-0.0384	-0.0380	-0.0397	-0.0396	-0.0393	-0.0390	-0.0389	-0.0389	-0.0390	-0.0393
7 Point	1995	-0.0249	-0.0280	-0.0288	-0.0295	-0.0280	-0.0268	-0.0288	-0.0246	-0.0219	-0.0217	-0.0216	-0.0215	-0.0215	-0.0216	-0.0217
	1996	0.0082	0.0135	0.0132	0.0132	0.0133	0.0139	0.0123	0.0047	0.0029	0.0029	0.0029	0.0029	0.0029	0.0029	0.0029
	1997	-0.0114	-0.0149	-0.0147	-0.0140	-0.0155	-0.0153	-0.0087	-0.0068	-0.0080	-0.0079	-0.0079	-0.0079	-0.0079	-0.0079	-0.0079
	1998	0.0197	0.0232	0.0238	0.0252	0.0222	0.0171	0.0159	0.0171	0.0163	0.0162	0.0161	0.0161	0.0160	0.0161	0.0163
	1999	0.0391	0.0362	0.0372	0.0394	0.0412	0.0428	0.0419	0.0425	0.0422	0.0418	0.0416	0.0414	0.0415	0.0415	0.0419
	2000	0.0167	0.0182	0.0196	0.0126	0.0145	0.0156	0.0150	0.0150	0.0154	0.0152	0.0151	0.0151	0.0150	0.0151	0.0152
	2001	-0.0474	-0.0482	-0.0504	-0.0469	-0.0477	-0.0473	-0.0476	-0.0480	-0.0469	-0.0465	-0.0462	-0.0461	-0.0460	-0.0462	-0.0466
8 Point	1994	-0.0123	-0.0149	-0.0156	-0.0164	-0.0146	-0.0137	-0.0151	-0.0123	-0.0131	-0.0096	-0.0096	-0.0095	-0.0095	-0.0096	-0.0096
	1995	-0.0179	-0.0195	-0.0199	-0.0201	-0.0196	-0.0190	-0.0202	-0.0176	-0.0143	-0.0162	-0.0161	-0.0160	-0.0160	-0.0161	-0.0162
	1996	0.0135	0.0199	0.0199	0.0203	0.0195	0.0198	0.0187	0.0099	0.0085	0.0070	0.0070	0.0069	0.0070	0.0070	0.0070
	1997	-0.0079	-0.0106	-0.0103	-0.0093	-0.0113	-0.0114	-0.0044	-0.0033	-0.0043	-0.0052	-0.0051	-0.0052	-0.0051	-0.0051	-0.0052
	1998	0.0215	0.0253	0.0260	0.0276	0.0243	0.0190	0.0180	0.0189	0.0182	0.0176	0.0174	0.0174	0.0174	0.0175	0.0176
	1999	0.0391	0.0362	0.0372	0.0394	0.0412	0.0428	0.0420	0.0425	0.0422	0.0418	0.0416	0.0414	0.0415	0.0415	0.0418
	2000	0.0149	0.0160	0.0174	0.0102	0.0124	0.0136	0.0129	0.0133	0.0135	0.0138	0.0138	0.0137	0.0137	0.0137	0.0139
	2001	-0.0509	-0.0524	-0.0548	-0.0516	-0.0519	-0.0512	-0.0519	-0.0515	-0.0506	-0.0492	-0.0490	-0.0488	-0.0487	-0.0489	-0.0493
9 Point	1993	0.0162	0.0150	0.0144	0.0135	0.0154	0.0162	0.0152	0.0171	0.0163	0.0174	0.0174	0.0173	0.0173	0.0174	0.0175
	1994	-0.0204	-0.0224	-0.0228	-0.0232	-0.0223	-0.0218	-0.0227	-0.0208	-0.0213	-0.0184	-0.0183	-0.0182	-0.0182	-0.0183	-0.0184
	1995	-0.0243	-0.0254	-0.0255	-0.0254	-0.0256	-0.0254	-0.0262	-0.0243	-0.0207	-0.0231	-0.0229	-0.0228	-0.0228	-0.0229	-0.0231
	1996	0.0089	0.0156	0.0158	0.0164	0.0151	0.0152	0.0144	0.0051	0.0039	0.0020	0.0020	0.0020	0.0021	0.0020	0.0020
	1997	-0.0108	-0.0133	-0.0129	-0.0117	-0.0141	-0.0143	-0.0072	-0.0063	-0.0072	-0.0083	-0.0082	-0.0082	-0.0082	-0.0082	-0.0083
	1998	0.0203	0.0243	0.0250	0.0266	0.0232	0.0179	0.0169	0.0176	0.0170	0.0163	0.0162	0.0162	0.0161	0.0162	0.0164
	1999	0.0396	0.0367	0.0377	0.0399	0.0417	0.0434	0.0425	0.0431	0.0428	0.0424	0.0422	0.0420	0.0421	0.0422	0.0425
	2000	0.0173	0.0182	0.0195	0.0121	0.0146	0.0160	0.0151	0.0157	0.0158	0.0163	0.0162	0.0162	0.0161	0.0162	0.0164
	2001	-0.0468	-0.0487	-0.0512	-0.0482	-0.0480	-0.0472	-0.0481	-0.0472	-0.0466	-0.0449	-0.0446	-0.0445	-0.0444	-0.0446	-0.0450
10 Point	1992	0.0485	0.0588	0.0582	0.0573	0.0592	0.0599	0.0593	0.0605	0.0597	0.0586	0.0379	0.0378	0.0377	0.0378	0.0381
	1993	-0.0053	-0.0111	-0.0115	-0.0120	-0.0109	-0.0105	-0.0111	-0.0098	-0.0103	-0.0086	0.0005	0.0005	0.0005	0.0005	0.0005
	1994	-0.0379	-0.0436	-0.0438	-0.0439	-0.0437	-0.0434	-0.0441	-0.0427	-0.0428	-0.0395	-0.0320	-0.0318	-0.0318	-0.0320	-0.0321
	1995	-0.0377	-0.0418	-0.0417	-0.0413	-0.0421	-0.0420	-0.0427	-0.0411	-0.0373	-0.0393	-0.0334	-0.0333	-0.0333	-0.0334	-0.0337
	1996	-0.0006	0.0042	0.0045	0.0053	0.0036	0.0035	0.0028	-0.0067	-0.0077	-0.0094	-0.0053	-0.0053	-0.0053	-0.0053	-0.0054
	1997	-0.0162	-0.0198	-0.0193	-0.0181	-0.0206	-0.0209	-0.0137	-0.0131	-0.0138	-0.0148	-0.0124	-0.0124	-0.0124	-0.0124	-0.0125
	1998	0.0190	0.0226	0.0234	0.0250	0.0216	0.0162	0.0153	0.0160	0.0154	0.0147	0.0151	0.0151	0.0151	0.0152	0.0153
	1999	0.0423	0.0400	0.0410	0.0431	0.0450	0.0467	0.0458	0.0465	0.0461	0.0457	0.0443	0.0441	0.0442	0.0443	0.0446
	2000	0.0240	0.0264	0.0275	0.0201	0.0228	0.0243	0.0233	0.0241	0.0241	0.0245	0.0215	0.0214	0.0214	0.0214	0.0217
	2001	-0.0360	-0.0356	-0.0383	-0.0355	-0.0349	-0.0339	-0.0349	-0.0337	-0.0333	-0.0319	-0.0362	-0.0361	-0.0360	-0.0362	-0.0365

MEDICAL Expon'l RESIDUALS	Policy Year	Loss Ratio (Avg Pd & Inc)	Loss Ratio (Incur)	Loss Ratio (Pd-2)	Loss Ratio (Pd-3)	Loss Ratio (Pd-4)	Loss Ratio (Pd-5)	Loss Ratio (Pd-6)	Loss Ratio (Pd-7)	Loss Ratio (Pd-8)	Loss Ratio (Pd-10)	Loss Ratio (Pd-12)	Loss Ratio (Pd-14)	Loss Ratio (Pd-16)	Loss Ratio (Pd-18)	Loss Ratio (Pd-20)
4 Point	1998	-0.0218	-0.0201	-0.0211	-0.0201	-0.0218	-0.0238	-0.0238	-0.0237	-0.0236	-0.0234	-0.0233	-0.0232	-0.0232	-0.0233	-0.0234
	1999	0.0214	0.0178	0.0183	0.0203	0.0224	0.0254	0.0254	0.0254	0.0253	0.0250	0.0249	0.0248	0.0248	0.0249	0.0250
	2000	0.0222	0.0238	0.0256	0.0185	0.0201	0.0209	0.0209	0.0208	0.0208	0.0206	0.0205	0.0204	0.0203	0.0204	0.0206
	2001	-0.0195	-0.0194	-0.0204	-0.0169	-0.0185	-0.0200	-0.0200	-0.0199	-0.0198	-0.0196	-0.0196	-0.0195	-0.0195	-0.0197	
5 Point	1997	-0.0292	-0.0314	-0.0324	-0.0324	-0.0320	-0.0301	-0.0273	-0.0272	-0.0271	-0.0269	-0.0267	-0.0266	-0.0266	-0.0267	-0.0269
	1998	0.0097	0.0140	0.0140	0.0150	0.0131	0.0090	0.0055	0.0054	0.0054	0.0054	0.0053	0.0054	0.0053	0.0053	0.0054
	1999	0.0368	0.0344	0.0353	0.0373	0.0394	0.0414	0.0397	0.0396	0.0394	0.0391	0.0389	0.0387	0.0388	0.0388	0.0391
	2000	0.0222	0.0238	0.0256	0.0185	0.0201	0.0209	0.0209	0.0208	0.0208	0.0206	0.0205	0.0204	0.0203	0.0204	0.0206
	2001	-0.0341	-0.0351	-0.0365	-0.0328	-0.0347	-0.0353	-0.0336	-0.0335	-0.0333	-0.0330	-0.0329	-0.0328	-0.0327	-0.0328	-0.0331
6 Point	1996	-0.0081	-0.0049	-0.0058	-0.0063	-0.0050	-0.0036	-0.0068	-0.0114	-0.0114	-0.0113	-0.0112	-0.0112	-0.0112	-0.0112	-0.0113
	1997	-0.0225	-0.0275	-0.0277	-0.0273	-0.0280	-0.0272	-0.0217	-0.0177	-0.0177	-0.0175	-0.0174	-0.0174	-0.0174	-0.0174	-0.0175
	1998	0.0139	0.0165	0.0170	0.0182	0.0156	0.0108	0.0089	0.0114	0.0113	0.0112	0.0111	0.0111	0.0111	0.0111	0.0113
	1999	0.0385	0.0354	0.0365	0.0385	0.0404	0.0422	0.0411	0.0419	0.0418	0.0414	0.0412	0.0410	0.0411	0.0411	0.0415
	2000	0.0214	0.0233	0.0250	0.0179	0.0196	0.0205	0.0202	0.0196	0.0196	0.0194	0.0193	0.0192	0.0192	0.0193	0.0194
	2001	-0.0374	-0.0371	-0.0388	-0.0353	-0.0367	-0.0368	-0.0363	-0.0382	-0.0380	-0.0377	-0.0375	-0.0374	-0.0373	-0.0374	-0.0378
7 Point	1995	-0.0242	-0.0271	-0.0279	-0.0285	-0.0269	-0.0259	-0.0279	-0.0239	-0.0213	-0.0211	-0.0210	-0.0209	-0.0209	-0.0210	-0.0211
	1996	0.0092	0.0147	0.0144	0.0144	0.0145	0.0151	0.0134	0.0058	0.0038	0.0038	0.0038	0.0037	0.0038	0.0038	0.0038
	1997	-0.0103	-0.0136	-0.0134	-0.0128	-0.0142	-0.0140	-0.0074	-0.0056	-0.0069	-0.0068	-0.0068	-0.0068	-0.0068	-0.0068	-0.0068
	1998	0.0209	0.0245	0.0251	0.0265	0.0236	0.0184	0.0172	0.0184	0.0175	0.0174	0.0172	0.0172	0.0172	0.0173	0.0174
	1999	0.0402	0.0374	0.0386	0.0406	0.0424	0.0441	0.0431	0.0437	0.0434	0.0430	0.0428	0.0426	0.0426	0.0427	0.0430
	2000	0.0178	0.0192	0.0209	0.0137	0.0156	0.0166	0.0160	0.0160	0.0164	0.0162	0.0162	0.0161	0.0161	0.0161	0.0163
	2001	-0.0465	-0.0473	-0.0492	-0.0459	-0.0469	-0.0466	-0.0469	-0.0473	-0.0461	-0.0457	-0.0454	-0.0453	-0.0452	-0.0454	-0.0458
8 Point	1994	-0.0119	-0.0143	-0.0150	-0.0157	-0.0140	-0.0132	-0.0144	-0.0119	-0.0128	-0.0094	-0.0094	-0.0093	-0.0093	-0.0094	-0.0094
	1995	-0.0170	-0.0185	-0.0188	-0.0190	-0.0185	-0.0179	-0.0191	-0.0167	-0.0135	-0.0155	-0.0153	-0.0153	-0.0153	-0.0153	-0.0155
	1996	0.0147	0.0213	0.0213	0.0216	0.0210	0.0212	0.0201	0.0112	0.0097	0.0081	0.0081	0.0080	0.0080	0.0081	0.0081
	1997	-0.0066	-0.0091	-0.0088	-0.0079	-0.0098	-0.0098	-0.0029	-0.0018	-0.0029	-0.0039	-0.0039	-0.0039	-0.0039	-0.0039	-0.0039
	1998	0.0228	0.0268	0.0275	0.0290	0.0258	0.0205	0.0195	0.0203	0.0196	0.0189	0.0187	0.0187	0.0186	0.0187	0.0189
	1999	0.0402	0.0374	0.0386	0.0406	0.0424	0.0441	0.0431	0.0437	0.0434	0.0430	0.0428	0.0426	0.0426	0.0427	0.0430
	2000	0.0158	0.0169	0.0184	0.0111	0.0132	0.0144	0.0136	0.0140	0.0143	0.0147	0.0146	0.0146	0.0145	0.0146	0.0147
	2001	-0.0505	-0.0522	-0.0543	-0.0511	-0.0517	-0.0511	-0.0518	-0.0514	-0.0504	-0.0488	-0.0486	-0.0484	-0.0483	-0.0485	-0.0489
9 Point	1993	0.0163	0.0152	0.0146	0.0138	0.0156	0.0163	0.0154	0.0171	0.0163	0.0174	0.0174	0.0173	0.0173	0.0174	0.0174
	1994	-0.0199	-0.0218	-0.0221	-0.0225	-0.0217	-0.0212	-0.0220	-0.0203	-0.0208	-0.0179	-0.0179	-0.0178	-0.0178	-0.0179	-0.0179
	1995	-0.0234	-0.0245	-0.0246	-0.0245	-0.0246	-0.0243	-0.0252	-0.0234	-0.0199	-0.0223	-0.0221	-0.0221	-0.0221	-0.0221	-0.0223
	1996	0.0100	0.0168	0.0170	0.0176	0.0164	0.0165	0.0156	0.0062	0.0050	0.0030	0.0030	0.0030	0.0030	0.0030	0.0030
	1997	-0.0096	-0.0120	-0.0115	-0.0104	-0.0127	-0.0129	-0.0058	-0.0050	-0.0059	-0.0071	-0.0071	-0.0071	-0.0071	-0.0071	-0.0071
	1998	0.0216	0.0256	0.0264	0.0280	0.0246	0.0193	0.0183	0.0190	0.0183	0.0176	0.0174	0.0174	0.0173	0.0174	0.0176
	1999	0.0409	0.0380	0.0391	0.0412	0.0430	0.0447	0.0437	0.0444	0.0440	0.0436	0.0434	0.0432	0.0433	0.0434	0.0437
	2000	0.0183	0.0193	0.0207	0.0133	0.0157	0.0170	0.0161	0.0168	0.0168	0.0174	0.0173	0.0173	0.0172	0.0173	0.0175
	2001	-0.0460	-0.0479	-0.0502	-0.0473	-0.0473	-0.0465	-0.0474	-0.0465	-0.0458	-0.0440	-0.0437	-0.0436	-0.0435	-0.0437	-0.0441
10 Point	1992	0.0499	0.0610	0.0604	0.0595	0.0614	0.0621	0.0614	0.0626	0.0618	0.0607	0.0386	0.0385	0.0384	0.0386	0.0389
	1993	-0.0040	-0.0090	-0.0094	-0.0099	-0.0089	-0.0084	-0.0090	-0.0077	-0.0083	-0.0067	0.0014	0.0013	0.0013	0.0014	0.0013
	1994	-0.0365	-0.0417	-0.0419	-0.0419	-0.0417	-0.0415	-0.0421	-0.0407	-0.0410	-0.0377	-0.0311	-0.0309	-0.0308	-0.0310	-0.0312
	1995	-0.0363	-0.0400	-0.0399	-0.0395	-0.0402	-0.0401	-0.0408	-0.0393	-0.0356	-0.0377	-0.0324	-0.0323	-0.0323	-0.0324	-0.0326
	1996	0.0008	0.0059	0.0062	0.0069	0.0054	0.0053	0.0045	-0.0050	-0.0061	-0.0078	-0.0042	-0.0042	-0.0042	-0.0042	-0.0043
	1997	-0.0149	-0.0183	-0.0177	-0.0166	-0.0191	-0.0193	-0.0122	-0.0115	-0.0124	-0.0134	-0.0113	-0.0113	-0.0112	-0.0112	-0.0114
	1998	0.0203	0.0240	0.0248	0.0264	0.0230	0.0177	0.0167	0.0174	0.0167	0.0160	0.0164	0.0164	0.0163	0.0164	0.0165
	1999	0.0436	0.0412	0.0423	0.0443	0.0463	0.0480	0.0470	0.0477	0.0473	0.0468	0.0456	0.0454	0.0454	0.0455	0.0458
	2000	0.0252	0.0275	0.0288	0.0212	0.0240	0.0254	0.0244	0.0252	0.0251	0.0255	0.0228	0.0227	0.0226	0.0227	0.0229
	2001	-0.0349	-0.0346	-0.0372	-0.0346	-0.0339	-0.0329	-0.0340	-0.0329	-0.0324	-0.0310	-0.0350	-0.0348	-0.0348	-0.0349	-0.0352