

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 twentieth and the average of the incurred and the paid to twentieth method. 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 1990 set equal to unity. Claim frequency trend factors for policy years 1999, 2000 and 2001 are calculated by relating the frequencies for those policy years to the value for policy year 2002. An annual frequency trend factor of -7.7% was selected for the period 1/1/03 to 12/1/05. 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 (12/1/05). 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 which were previously calculated.

Pages 12 and 13 show averages of the four latest policy years trended to the midpoint of the prospective rating period (12/1/05) 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	PDF	PDF	PDF	4 Year	Selected
	99-00	00-01	01-02	02-03	Average	PDF
Beyond	1.0000	1.0018	1.0000	1.0022	1.0010	1.0000
19-20	1.0000	1.0000	1.0000	0.9978	0.9995	1.0000
18-19	1.0000	0.9996	1.0000	0.9991	0.9997	1.0000
17-18	1.0000	0.9958	1.0000	0.9904	0.9966	1.0000
16-17	1.0000	0.9953	1.0000	1.0041	0.9999	1.0000
15-16	1.0000	0.9998	1.0000	1.0009	1.0002	1.0000
14-15	1.0000	1.0007	1.0000	1.0024	1.0008	1.0000
13-14	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12-13	1.0000	0.9995	1.0001	1.0019	1.0004	1.0000
11-12	1.0000	1.0001	1.0000	1.0003	1.0001	1.0000
10-11	1.0000	1.0003	1.0003	1.0011	1.0004	1.0000
9-10	0.9954	1.0009	1.0000	1.0000	0.9991	1.0000
8-9	1.0041	1.0000	0.9997	1.0004	1.0011	1.0000
7-8	1.0000	1.0003	0.9996	1.0001	1.0000	1.0000
6-7	0.9999	1.0007	0.9994	1.0002	1.0001	1.0001
5-6	0.9991	1.0009	0.9968	1.0003	0.9993	0.9993
4-5	0.9991	1.0043	0.9938	1.0047	1.0005	1.0005
3-4	1.0026	1.0063	1.0030	0.9995	1.0029	1.0029
2-3	1.0113	1.0019	1.0011	0.9975	1.0030	1.0030
1-2	1.0210	1.0246	1.0088	1.0263	1.0202	1.0202

PREMIUMS	Policy Year	Reported SEP	Cum PDF	Ultimate SEP	On-Level Factor	ECRF	DCCPAP Factor
Beyond	1983	40659275	1.0000	40659275	1.6119	0.9876	1.0000
19-20	1984	45411267	1.0000	45411267	1.5581	0.9892	1.0000
18-19	1985	60517859	1.0000	60517859	1.4594	0.9903	1.0000
17-18	1986	72268931	1.0000	72268931	1.3539	0.9906	1.0000
16-17	1987	84680614	1.0000	84680614	1.3057	0.9916	1.0000
15-16	1988	101961858	1.0000	101961858	1.2810	0.9914	1.0000
14-15	1989	110669294	1.0000	110669294	1.2751	0.9919	1.0000
13-14	1990	98813581	1.0000	98813581	1.2751	0.9915	1.0037
12-13	1991	98242623	1.0000	98242623	1.2751	0.9913	1.0083
11-12	1992	90530570	1.0000	90530570	1.2751	0.9914	1.0137
10-11	1993	90547755	1.0000	90547755	1.2751	0.9914	1.0144
9-10	1994	87916614	1.0000	87916614	1.3094	0.9942	1.0129
8-9	1995	84707356	1.0000	84707356	1.4217	0.9971	1.0112
7-8	1996	87766561	1.0000	87766561	1.4256	0.9973	1.0131
6-7	1997	92452957	1.0001	92462202	1.3565	0.9979	1.0081
5-6	1998	99175777	0.9994	99116272	1.2516	0.9986	1.0001
4-5	1999	91298512	0.9999	91289382	1.4415	0.9988	0.9959
3-4	2000	96984424	1.0028	97255980	1.4206	0.9987	0.9929
2-3	2001	100402161	1.0058	100984494	1.4949	0.9981	0.9948
1-2	2002	118307831	1.0261	121395665	1.2373	0.9984	0.9948

PREMIUMS	Policy Year	Other	On-Level SEP
	1983	1.0000	64726006
	1984	1.0000	69991138
	1985	1.0000	87463062
	1986	1.0000	96925164
	1987	1.0000	109638711
	1988	1.0000	129489867
	1989	1.0000	139971390
	1990	1.0000	125388448
	1991	1.0000	125210015
	1992	1.0000	116010650
	1993	1.0000	116112797
	1994	1.0000	115926739
	1995	1.0000	121424093
	1996	1.0000	126416832
	1997	1.0000	126175393
	1998	1.0000	123892639
	1999	1.0000	130896845
	2000	1.0000	137002561
	2001	1.0000	149891383
	2002	1.0000	149182727

INDEMNITY	Incurred	Incurred	Incurred	Incurred	Incurred	Incurred	Incurred	Incurred	Incurred	4 Year	Selected
	LDF	LDF	LDF	LDF	LDF	LDF	LDF	LDF	LDF	Average	Selected
	95-96	96-97	97-98	98-99	99-00	00-01	01-02	02-03	LDF	LDF	
Beyond	1.0268	0.9917	1.0184	1.0064	0.9998	1.0682	0.9866	0.9658	1.0051	1.0051	
19-20			1.0102	1.0093	0.9869	1.0051	0.9927	0.9986	0.9958	1.0010	
18-19		1.0019	1.0129	0.9815	1.0056	0.9945	0.9991	1.0117	1.0027	1.0013	
17-18	1.0015	0.9715	1.0043	1.0023	1.0076	1.0004	0.9960	1.0023	1.0016	1.0033	
16-17	0.9871	0.9895	0.9896	1.0134	0.9926	1.0332	0.9954	1.0120	1.0083	1.0050	
15-16	1.0138	0.9884	0.9997	1.0037	1.0060	1.0183	0.9997	1.0002	1.0061	1.0066	
14-15	0.9996	0.9944	0.9695	0.9858	0.9953	1.0091	1.0025	1.0548	1.0154	1.0080	
13-14	0.9955	1.0291	0.9937	1.0028	1.0071	0.9983	1.0055	0.9765	0.9969	1.0092	
12-13	0.9692	1.0111	1.0014	1.0065	1.0009	1.0066	1.0270	1.0090	1.0109	1.0102	
11-12	1.0183	1.0018	1.0058	1.0058	1.0069	1.0245	1.0111	1.0175	1.0150	1.0111	
10-11	1.0135	1.0054	0.9909	1.0010	0.9979	1.0806	1.0076	1.0045	1.0227	1.0119	
9-10	1.0193	1.0141	1.0122	1.0139	1.0049	1.0041	1.0158	1.0119	1.0092	1.0128	
8-9	0.9943	1.0044	1.0007	0.9856	1.0134	1.0001	1.0035	0.9938	1.0027	1.0141	
7-8	1.0008	1.0011	0.9865	0.9982	1.0367	0.9964	1.0025	1.0367	1.0181	1.0160	
6-7	1.0403	1.0074	1.0022	0.9935	1.0227	1.0096	1.0317	1.0167	1.0202	1.0195	
5-6	1.0347	1.0115	1.0382	1.0378	1.0368	1.0156	1.0246	1.0966	1.0434	1.0261	
4-5	1.0255	1.0108	0.9943	1.0039	1.0201	1.0128	1.0227	1.0727	1.0321	1.0390	
3-4	0.9889	1.0412	1.0445	1.0070	1.0560	1.0207	1.0637	1.0263	1.0417	1.0663	
2-3	1.1002	1.0553	1.0864	1.1001	1.1466	1.0765	1.2286	1.1571	1.1522	1.1319	
1-2	1.1947	1.2383	1.3589	1.2843	1.2122	1.2662	1.4228	1.4640	1.3413	1.3448	
INDEMNITY	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	4 Year	Selected
	LDF	LDF	LDF	LDF	LDF	LDF	LDF	LDF	LDF	Average	Paid
	95-96	96-97	97-98	98-99	99-00	00-01	01-02	02-03	LDF	LDF	
19-20			1.0085	1.0140	1.0121	1.0075	1.0049	1.0029	1.0069	1.0065	
18-19		1.0034	1.0224	1.0169	1.0104	1.0091	1.0121	1.0138	1.0114	1.0070	
17-18	1.0045	1.0133	1.0059	1.0087	1.0094	1.0067	1.0058	1.0111	1.0083	1.0076	
16-17	1.0116	1.0055	1.0073	1.0071	1.0134	1.0054	1.0073	1.0062	1.0081	1.0084	
15-16	1.0087	1.0138	1.0119	1.0101	1.0153	1.0083	1.0089	1.0099	1.0106	1.0092	
14-15	1.0162	1.0100	1.0076	1.0108	1.0121	1.0089	1.0058	1.0059	1.0082	1.0102	
13-14	1.0125	1.0117	1.0146	1.0109	1.0203	1.0051	1.0163	1.0054	1.0118	1.0114	
12-13	1.0046	1.0160	1.0143	1.0104	1.0069	1.0088	1.0147	1.0053	1.0089	1.0128	
11-12	1.0107	1.0253	1.0105	1.0118	1.0063	1.0145	1.0046	1.0206	1.0115	1.0146	
10-11	1.0235	1.0154	1.0135	1.0203	1.0196	1.0292	1.0112	1.0091	1.0173	1.0169	
9-10	1.0217	1.0227	1.0304	1.0173	1.0156	1.0145	1.0123	1.0299	1.0181	1.0199	
8-9	1.0269	1.0181	1.0298	1.0277	1.0202	1.0246	1.0177	1.0333	1.0240	1.0241	
7-8	1.0207	1.0358	1.0324	1.0262	1.0173	1.0413	1.0394	1.0234	1.0304	1.0302	
6-7	1.0599	1.0467	1.0384	1.0531	1.0534	1.0232	1.0364	1.0301	1.0358	1.0396	
5-6	1.0636	1.0627	1.0700	1.0652	1.0435	1.0369	1.0905	1.0952	1.0665	1.0557	
4-5	1.0984	1.0913	1.0958	1.0883	1.0860	1.0934	1.0680	1.0941	1.0854	1.0866	
3-4	1.1832	1.1999	1.1846	1.1488	1.1673	1.1590	1.1176	1.1763	1.1551	1.1584	
2-3	1.3818	1.3884	1.3738	1.3102	1.3741	1.3288	1.4204	1.3800	1.3758	1.3751	
1-2	1.8738	1.8261	1.8376	1.7773	1.7927	1.7950	1.9410	2.0690	1.8994	1.8994	
INDEMNITY	Pd-Incur	Pd-Incur	Pd-Incur	Pd-Incur	Pd-Incur	Pd-Incur	Pd-Incur	Pd-Incur	Pd-Incur	Average	Selected
	LDF	LDF	LDF	LDF	LDF	LDF	LDF	LDF	LDF	Pd-Incur	Selected
	95-96	96-97	97-98	98-99	99-00	00-01	01-02	02-03	LDF	LDF	
19-20			1.0534	1.1084	1.0551	1.1168	1.0440	1.0607	1.0692	1.0692	
18-19		1.0464	1.1229	1.0865	1.1166	1.0612	1.0827	1.0800	1.0851	1.0851	
17-18	1.0491	1.1232	1.1135	1.1199	1.0748	1.0908	1.0898	1.0528	1.0771	1.0771	
16-17	1.1697	1.1149	1.1255	1.0741	1.1034	1.1001	1.0683	1.1012	1.0933	1.0933	
15-16	1.1351	1.1530	1.0824	1.1224	1.0795	1.0821	1.0925	1.0470	1.0753	1.0753	
14-15	1.1854	1.0811	1.1450	1.0842	1.0758	1.1025	1.0539	1.1317	1.0910	1.0910	
13-14	1.1008	1.1763	1.1160	1.0914	1.1130	1.0567	1.0845	1.0486	1.0757	1.0757	
12-13	1.1482	1.1411	1.1040	1.1163	1.0656	1.0881	1.0934	1.0903	1.0844	1.0844	
11-12	1.1407	1.1304	1.1207	1.0767	1.0896	1.0800	1.1262	1.0913	1.0968	1.0968	
10-11	1.1549	1.1314	1.0849	1.1038	1.0742	1.1464	1.0788	1.0832	1.0957	1.0957	
9-10	1.1497	1.1198	1.1362	1.0940	1.0766	1.0862	1.0966	1.1210	1.0951	1.0951	
8-9	1.1304	1.1433	1.1110	1.0997	1.1035	1.1056	1.1254	1.1185	1.1133	1.1133	
7-8	1.1619	1.1513	1.1520	1.1156	1.1268	1.1678	1.1753	1.1681	1.1595	1.1595	
6-7	1.2215	1.2223	1.1604	1.1475	1.2326	1.1990	1.1635	1.1579	1.1883	1.1883	
5-6	1.2905	1.2305	1.2358	1.2823	1.2381	1.1692	1.2405	1.2774	1.2313	1.2313	
4-5	1.3302	1.2990	1.3651	1.2969	1.2506	1.3227	1.2473	1.2630	1.2709	1.2709	
3-4	1.5205	1.6474	1.5305	1.4110	1.5262	1.4172	1.3152	1.4182	1.4192	1.4192	
2-3	2.1863	2.0332	1.9241	1.8940	1.9113	1.6453	1.9598	2.0679	1.8961	1.8961	
1-2	3.6135	3.2340	3.1603	2.9610	2.7398	2.8673	3.4782	3.6413	3.1817	3.1817	

INDEMNITY		Incurring	Paid
	Policy	to 20th	
	Year	LDF	LDF
Beyond	1983	1.0051	1.0051
19-20	1984	1.0010	1.0692
18-19	1985	1.0013	1.0070
17-18	1986	1.0033	1.0076
16-17	1987	1.0050	1.0084
15-16	1988	1.0066	1.0092
14-15	1989	1.0080	1.0102
13-14	1990	1.0092	1.0114
12-13	1991	1.0102	1.0128
11-12	1992	1.0111	1.0146
10-11	1993	1.0119	1.0169
9-10	1994	1.0128	1.0199
8-9	1995	1.0141	1.0241
7-8	1996	1.0160	1.0302
6-7	1997	1.0195	1.0396
5-6	1998	1.0261	1.0557
4-5	1999	1.0390	1.0866
3-4	2000	1.0663	1.1584
2-3	2001	1.1319	1.3751
1-2	2002	1.3448	1.8994

INDEMNITY		Incurring	Paid
	Policy	to 20th	
	Year	Cum LDF	Cum LDF
Beyond	1983	1.0051	1.0051
19-20	1984	1.0061	1.0747
18-19	1985	1.0074	1.0822
17-18	1986	1.0107	1.0904
16-17	1987	1.0158	1.0996
15-16	1988	1.0225	1.1097
14-15	1989	1.0307	1.1210
13-14	1990	1.0402	1.1338
12-13	1991	1.0508	1.1483
11-12	1992	1.0624	1.1651
10-11	1993	1.0751	1.1847
9-10	1994	1.0888	1.2083
8-9	1995	1.1042	1.2374
7-8	1996	1.1219	1.2748
6-7	1997	1.1437	1.3253
5-6	1998	1.1736	1.3991
4-5	1999	1.2194	1.5203
3-4	2000	1.3002	1.7611
2-3	2001	1.4717	2.4217
1-2	2002	1.9791	4.5997

INDEMNITY		Benefit	LAE
	Policy	Level	
	Year	Factor	
Beyond	1983	1.4202	1.1296
19-20	1984	1.3994	1.1296
18-19	1985	1.3866	1.1296
17-18	1986	1.3760	1.1296
16-17	1987	1.3680	1.1296
15-16	1988	1.3479	1.1296
14-15	1989	1.3209	1.1296
13-14	1990	1.2965	1.1296
12-13	1991	1.2809	1.1296
11-12	1992	1.2649	1.1296
10-11	1993	1.2459	1.1296
9-10	1994	1.2302	1.1296
8-9	1995	1.2103	1.1296
7-8	1996	1.1863	1.1296
6-7	1997	1.1634	1.1296
5-6	1998	1.1384	1.1296
4-5	1999	1.1118	1.1296
3-4	2000	1.0843	1.1296
2-3	2001	1.0591	1.1296
1-2	2002	1.0355	1.1296

INDEMNITY			Incurred	Paid
	Policy		to 20th	
	Year	Base	Base	
Beyond	1983	17984736	17984736	
19-20	1984	18908995	17748981	
18-19	1985	23607471	22672263	
17-18	1986	25657926	23444686	
16-17	1987	29987146	28925276	
15-16	1988	29064700	25832449	
14-15	1989	32861283	31507564	
13-14	1990	30899668	28491082	
12-13	1991	30190695	28235646	
11-12	1992	27545198	25661975	
10-11	1993	28375772	26069660	
9-10	1994	25474128	23531959	
8-9	1995	26684707	23378455	
7-8	1996	30282234	26939876	
6-7	1997	27318789	23422660	
5-6	1998	25580761	22160287	
4-5	1999	29381685	24369941	
3-4	2000	35136635	23448672	
2-3	2001	26836935	15249093	
1-2	2002	23970589	9184128	

INDEMNITY		Proj Ult	Proj Ult	Proj Ult
	Policy	Incurred	Incurred	Incurred
	Year	(Avg Pd & Inc)	(Incur)	(Pd-20)
Beyond	1983	18076458	18076458	18076458
19-20	1984	19049585	19024340	19074830
18-19	1985	24159045	23782166	24535923
17-18	1986	25748276	25932466	25564086
16-17	1987	31133588	30460943	31806233
15-16	1988	29192462	29718656	28666269
14-15	1989	34595052	33870124	35319979
13-14	1990	32222512	32141835	32303189
12-13	1991	32073687	31724382	32422992
11-12	1992	29581393	29264018	29898767
10-11	1993	30695759	30506792	30884726
9-10	1994	28084948	27736231	28433666
8-9	1995	29196877	29465253	28928500
7-8	1996	34158296	33973638	34342954
6-7	1997	31143275	31244499	31042051
5-6	1998	30513019	30021581	31004458
4-5	1999	36438824	35828027	37049621
3-4	2000	43490055	45684653	41295456
2-3	2001	38212323	39495917	36928729
1-2	2002	44842213	47440193	42244234

INDEMNITY		Adjusted	Adjusted	Adjusted
	Policy	Incurred	Incurred	Incurred
	Year	(Avg Pd & Inc)	(Incur)	(Pd-20)
Beyond	1983	28999301	28999301	28999301
19-20	1984	30112865	30072958	30152771
18-19	1985	37840393	37250087	38430699
17-18	1986	40021308	40307599	39735015
16-17	1987	48110509	47071076	49149944
15-16	1988	44448088	45249264	43646912
14-15	1989	51618884	50537228	52700540
13-14	1990	47190719	47072565	47308873
12-13	1991	46407567	45902156	46912978
11-12	1992	42266813	41813338	42720286
10-11	1993	43200249	42934303	43466195
9-10	1994	39027796	38543207	39512387
8-9	1995	39916653	40283565	39549740
7-8	1996	45773636	45526187	46021086
6-7	1997	40927764	41060791	40794739
5-6	1998	39237809	38605851	39869768
4-5	1999	45763128	44996035	46530222
3-4	2000	53267719	55955718	50579719
2-3	2001	45715670	47251310	44180030
1-2	2002	52451972	55490831	49413114

INDEMNITY	Policy Year	Loss	Loss	Loss
		Ratio	Ratio	Ratio
		(Avg Pd & Inc)	(Incur)	(Pd-20)
1983	0.4480	0.4480	0.4480	
1984	0.4302	0.4297	0.4308	
1985	0.4326	0.4259	0.4394	
1986	0.4129	0.4159	0.4100	
1987	0.4388	0.4293	0.4483	
1988	0.3433	0.3494	0.3371	
1989	0.3688	0.3611	0.3765	
1990	0.3764	0.3754	0.3773	
1991	0.3706	0.3666	0.3747	
1992	0.3643	0.3604	0.3682	
1993	0.3721	0.3698	0.3743	
1994	0.3367	0.3325	0.3408	
1995	0.3287	0.3318	0.3257	
1996	0.3621	0.3601	0.3640	
1997	0.3244	0.3254	0.3233	
1998	0.3167	0.3116	0.3218	
1999	0.3496	0.3438	0.3555	
2000	0.3888	0.4084	0.3692	
2001	0.3050	0.3152	0.2947	
2002	0.3516	0.3720	0.3312	

INDEMNITY FREQUENCY	Policy Year	Claim Frequency	Normalized Frequency	Trend		Trend Period # Years	Trend 1/1/03-12/1/05	Combined Trend Factor
				Factor to 1/1/03	Selected Ann Trend Factor			
					-7.7%	1		
					-7.7%	1		
					-7.7%	1		
					-7.7%	0.9167		
	1990	22.31	1.0000					
	1991	21.62	0.9691					
	1992	21.02	0.9422					
	1993	22.04	0.9879					
	1994	18.94	0.8489					
	1995	19.01	0.8520					
	1996	17.93	0.8036					
	1997	16.34	0.7323					
	1998	14.87	0.6664					
	1999	14.38	0.6444	0.7863			0.7916	0.6225
	2000	13.10	0.5870	0.8519			0.7916	0.6744
	2001	11.30	0.5063	0.9230			0.7916	0.7306
	2002*	11.40	0.5108	1.0000			0.7916	0.7916

* Adjusted to a full Policy Year

INDEMNITY SEVERITY RATIOS	Policy Year	Severity	Severity	Severity
		Ratio	Ratio	Ratio
		(Average)	(Incur)	(Pd-20)
1990	0.3764	0.3754	0.3773	
1991	0.3824	0.3783	0.3866	
1992	0.3866	0.3825	0.3908	
1993	0.3767	0.3743	0.3789	
1994	0.3966	0.3917	0.4015	
1995	0.3858	0.3894	0.3823	
1996	0.4506	0.4481	0.4530	
1997	0.4430	0.4444	0.4415	
1998	0.4752	0.4676	0.4829	
1999	0.5425	0.5335	0.5517	
2000	0.6624	0.6957	0.6290	
2001	0.6024	0.6226	0.5821	
2002	0.6883	0.7283	0.6484	

INDEMNITY Linear FITTED	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	1999	0.5673	0.5683	0.5663
	2000	0.6050	0.6195	0.5906
	2001	0.6428	0.6706	0.6150
	2002	0.6805	0.7217	0.6393
5 Point	1998	0.4969	0.4874	0.5065
	1999	0.5456	0.5485	0.5427
	2000	0.5942	0.6095	0.5788
	2001	0.6428	0.6706	0.6150
	2002	0.6914	0.7316	0.6511
6 Point	1997	0.4455	0.4358	0.4553
	1998	0.4949	0.4943	0.4955
	1999	0.5443	0.5528	0.5358
	2000	0.5937	0.6113	0.5761
	2001	0.6430	0.6697	0.6163
	2002	0.6924	0.7282	0.6566
7 Point	1996	0.4214	0.4102	0.4326
	1997	0.4650	0.4611	0.4688
	1998	0.5085	0.5120	0.5050
	1999	0.5521	0.5629	0.5412
	2000	0.5956	0.6138	0.5774
	2001	0.6391	0.6647	0.6136
	2002	0.6827	0.7156	0.6498
8 Point	1995	0.3812	0.3718	0.3906
	1996	0.4241	0.4202	0.4279
	1997	0.4670	0.4686	0.4653
	1998	0.5098	0.5170	0.5027
	1999	0.5527	0.5654	0.5401
	2000	0.5956	0.6138	0.5774
	2001	0.6385	0.6622	0.6148
	2002	0.6814	0.7106	0.6522
9 Point	1994	0.3603	0.3492	0.3714
	1995	0.3993	0.3931	0.4056
	1996	0.4383	0.4369	0.4397
	1997	0.4773	0.4808	0.4739
	1998	0.5163	0.5246	0.5080
	1999	0.5553	0.5684	0.5422
	2000	0.5943	0.6123	0.5764
	2001	0.6333	0.6561	0.6105
	2002	0.6723	0.6999	0.6447
	10 Point	1993	0.3405	0.3292
1994		0.3764	0.3693	0.3835
1995		0.4124	0.4094	0.4154
1996		0.4484	0.4494	0.4473
1997		0.4844	0.4895	0.4792
1998		0.5203	0.5296	0.5111
1999		0.5563	0.5697	0.5430
2000		0.5923	0.6098	0.5748
2001		0.6283	0.6498	0.6067
2002		0.6642	0.6899	0.6386

INDEMNITY Linear TRENDED		Severity Ratio (Incur)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	Fitted	0.7906	0.8709	0.7102
5 Point	Fitted	0.8332	0.9097	0.7565
6 Point	Fitted	0.8364	0.8988	0.7741
7 Point	Fitted	0.8097	0.8640	0.7554
8 Point	Fitted	0.8064	0.8517	0.7612
9 Point	Fitted	0.7860	0.8278	0.7443
10 Point	Fitted	0.7692	0.8068	0.7316

INDEMNITY Linear Severity Trend Factor		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-20)
4 Point	1999	1.3936	1.5323	1.2541
	2000	1.3067	1.4058	1.2024
	2001	1.2300	1.2986	1.1549
	2002	1.1618	1.2066	1.1110
5 Point	1999	1.5272	1.6586	1.3940
	2000	1.4022	1.4924	1.3070
	2001	1.2962	1.3566	1.2302
	2002	1.2051	1.2434	1.1619
6 Point	1999	1.5367	1.6259	1.4447
	2000	1.4089	1.4704	1.3437
	2001	1.3007	1.3420	1.2559
	2002	1.2080	1.2342	1.1789
7 Point	1999	1.4666	1.5350	1.3957
	2000	1.3594	1.4077	1.3082
	2001	1.2668	1.2999	1.2310
	2002	1.1860	1.2075	1.1625
8 Point	1999	1.4590	1.5064	1.4095
	2000	1.3540	1.3876	1.3182
	2001	1.2631	1.2862	1.2381
	2002	1.1836	1.1986	1.1672
9 Point	1999	1.4155	1.4563	1.3727
	2000	1.3226	1.3520	1.2914
	2001	1.2412	1.2617	1.2191
	2002	1.1692	1.1827	1.1545
10 Point	1999	1.3826	1.4163	1.3474
	2000	1.2986	1.3232	1.2727
	2001	1.2243	1.2416	1.2058
	2002	1.1580	1.1694	1.1456

INDEMNITY Expon'l FITTED	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	1999	0.5662	0.5661	0.5660
	2000	0.6024	0.6147	0.5895
	2001	0.6408	0.6674	0.6140
	2002	0.6818	0.7246	0.6395
5 Point	1998	0.4972	0.4884	0.5062
	1999	0.5411	0.5420	0.5399
	2000	0.5889	0.6014	0.5757
	2001	0.6408	0.6674	0.6140
	2002	0.6974	0.7406	0.6547
6 Point	1997	0.4496	0.4424	0.4570
	1998	0.4914	0.4902	0.4924
	1999	0.5371	0.5432	0.5306
	2000	0.5871	0.6020	0.5718
	2001	0.6418	0.6671	0.6161
	2002	0.7015	0.7392	0.6638
7 Point	1996	0.4291	0.4212	0.4373
	1997	0.4645	0.4610	0.4679
	1998	0.5027	0.5046	0.5006
	1999	0.5442	0.5523	0.5356
	2000	0.5890	0.6045	0.5731
	2001	0.6376	0.6616	0.6132
	2002	0.6902	0.7241	0.6561
8 Point	1995	0.3920	0.3867	0.3975
	1996	0.4252	0.4229	0.4277
	1997	0.4613	0.4624	0.4601
	1998	0.5005	0.5056	0.4951
	1999	0.5430	0.5528	0.5327
	2000	0.5890	0.6045	0.5731
	2001	0.6390	0.6610	0.6166
	2002	0.6933	0.7227	0.6634
9 Point	1994	0.3742	0.3676	0.3812
	1995	0.4035	0.3992	0.4079
	1996	0.4350	0.4335	0.4365
	1997	0.4690	0.4708	0.4670
	1998	0.5057	0.5113	0.4997
	1999	0.5452	0.5553	0.5346
	2000	0.5878	0.6031	0.5720
	2001	0.6338	0.6550	0.6121
	2002	0.6833	0.7113	0.6549
10 Point	1993	0.3571	0.3504	0.3640
	1994	0.3833	0.3785	0.3881
	1995	0.4114	0.4088	0.4139
	1996	0.4415	0.4416	0.4414
	1997	0.4739	0.4769	0.4707
	1998	0.5087	0.5151	0.5019
	1999	0.5460	0.5564	0.5352
	2000	0.5861	0.6009	0.5708
	2001	0.6291	0.6490	0.6087
	2002	0.6752	0.7010	0.6491

INDEMNITY Expon'l TRENDED		Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	Fitted	0.8167	0.9212	0.7201
5 Point	Fitted	0.8925	1.0032	0.7898
6 Point	Fitted	0.9094	0.9974	0.8254
7 Point	Fitted	0.8695	0.9424	0.7991
8 Point	Fitted	0.8792	0.9378	0.8213
9 Point	Fitted	0.8510	0.9049	0.7977
10 Point	Fitted	0.8301	0.8776	0.7829

INDEMNITY Expon'l Severity Trend Factor		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-20)
4 Point	1999	1.4424	1.6271	1.2723
	2000	1.3558	1.4986	1.2215
	2001	1.2744	1.3802	1.1728
	2002	1.1979	1.2712	1.1260
5 Point	1999	1.6494	1.8510	1.4630
	2000	1.5156	1.6680	1.3719
	2001	1.3927	1.5032	1.2864
	2002	1.2798	1.3546	1.2063
6 Point	1999	1.6930	1.8360	1.5555
	2000	1.5489	1.6568	1.4435
	2001	1.4170	1.4951	1.3397
	2002	1.2963	1.3492	1.2433
7 Point	1999	1.5978	1.7063	1.4919
	2000	1.4761	1.5590	1.3943
	2001	1.3637	1.4244	1.3032
	2002	1.2599	1.3014	1.2180
8 Point	1999	1.6194	1.6964	1.5418
	2000	1.4927	1.5515	1.4330
	2001	1.3759	1.4189	1.3319
	2002	1.2682	1.2976	1.2379
9 Point	1999	1.5609	1.6295	1.4920
	2000	1.4477	1.5004	1.3945
	2001	1.3428	1.3816	1.3033
	2002	1.2454	1.2721	1.2181
10 Point	1999	1.5202	1.5774	1.4627
	2000	1.4163	1.4605	1.3717
	2001	1.3195	1.3522	1.2863
	2002	1.2293	1.2519	1.2062

INDEMNITY Linear LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-20)
4 Point	1999	0.8675	0.9539	0.7807
	2000	0.8812	0.9481	0.8109
	2001	0.8986	0.9488	0.8438
	2002	0.9197	0.9551	0.8795
5 Point	1999	0.9507	1.0325	0.8678
	2000	0.9456	1.0065	0.8814
	2001	0.9470	0.9911	0.8988
	2002	0.9540	0.9843	0.9198
6 Point	1999	0.9566	1.0121	0.8993
	2000	0.9502	0.9916	0.9062
	2001	0.9503	0.9805	0.9176
	2002	0.9563	0.9770	0.9332
7 Point	1999	0.9130	0.9555	0.8688
	2000	0.9168	0.9494	0.8823
	2001	0.9255	0.9497	0.8994
	2002	0.9388	0.9559	0.9202
8 Point	1999	0.9082	0.9377	0.8774
	2000	0.9131	0.9358	0.8890
	2001	0.9228	0.9397	0.9046
	2002	0.9369	0.9488	0.9240
9 Point	1999	0.8811	0.9065	0.8545
	2000	0.8920	0.9118	0.8709
	2001	0.9068	0.9218	0.8907
	2002	0.9255	0.9362	0.9139
10 Point	1999	0.8607	0.8816	0.8388
	2000	0.8758	0.8924	0.8583
	2001	0.8945	0.9071	0.8810
	2002	0.9167	0.9257	0.9069

INDEMNITY Expon'l LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-20)
4 Point	1999	0.8979	1.0129	0.7920
	2000	0.9144	1.0107	0.8238
	2001	0.9311	1.0084	0.8568
	2002	0.9483	1.0063	0.8913
5 Point	1999	1.0268	1.1522	0.9107
	2000	1.0221	1.1249	0.9252
	2001	1.0175	1.0982	0.9398
	2002	1.0131	1.0723	0.9549
6 Point	1999	1.0539	1.1429	0.9683
	2000	1.0446	1.1173	0.9735
	2001	1.0353	1.0923	0.9788
	2002	1.0262	1.0680	0.9842
7 Point	1999	0.9946	1.0622	0.9287
	2000	0.9955	1.0514	0.9403
	2001	0.9963	1.0407	0.9521
	2002	0.9973	1.0302	0.9642
8 Point	1999	1.0081	1.0560	0.9598
	2000	1.0067	1.0463	0.9664
	2001	1.0052	1.0366	0.9731
	2002	1.0039	1.0272	0.9799
9 Point	1999	0.9717	1.0144	0.9288
	2000	0.9763	1.0119	0.9405
	2001	0.9810	1.0094	0.9522
	2002	0.9859	1.0070	0.9642
10 Point	1999	0.9463	0.9819	0.9105
	2000	0.9552	0.9850	0.9251
	2001	0.9640	0.9879	0.9398
	2002	0.9731	0.9910	0.9548

INDEMNITY Linear TRENDED LR	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-20)
4 Point	1999	0.3033	0.3280	0.2775
	2000	0.3426	0.3872	0.2994
	2001	0.2741	0.2991	0.2487
	2002	0.3234	0.3553	0.2913
	4 Yr Ave	0.3109	0.3424	0.2792
5 Point	1999	0.3324	0.3550	0.3085
	2000	0.3676	0.4111	0.3254
	2001	0.2888	0.3124	0.2649
	2002	0.3354	0.3662	0.3046
	4 Yr Ave	0.3311	0.3612	0.3009
6 Point	1999	0.3344	0.3480	0.3197
	2000	0.3694	0.4050	0.3346
	2001	0.2898	0.3091	0.2704
	2002	0.3362	0.3634	0.3091
	4 Yr Ave	0.3325	0.3564	0.3085
7 Point	1999	0.3192	0.3285	0.3089
	2000	0.3565	0.3877	0.3257
	2001	0.2823	0.2993	0.2651
	2002	0.3301	0.3556	0.3048
	4 Yr Ave	0.3220	0.3428	0.3011
8 Point	1999	0.3175	0.3224	0.3119
	2000	0.3550	0.3822	0.3282
	2001	0.2815	0.2962	0.2666
	2002	0.3294	0.3530	0.3060
	4 Yr Ave	0.3209	0.3385	0.3032
9 Point	1999	0.3080	0.3117	0.3038
	2000	0.3468	0.3724	0.3215
	2001	0.2766	0.2906	0.2625
	2002	0.3254	0.3483	0.3027
	4 Yr Ave	0.3142	0.3308	0.2976
10 Point	1999	0.3009	0.3031	0.2982
	2000	0.3405	0.3645	0.3169
	2001	0.2728	0.2859	0.2596
	2002	0.3223	0.3444	0.3004
	4 Yr Ave	0.3091	0.3245	0.2938

INDEMNITY Expon'l TRENDED LR	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-20)
4 Point	1999	0.3139	0.3482	0.2816
	2000	0.3555	0.4128	0.3041
	2001	0.2840	0.3178	0.2525
	2002	0.3334	0.3743	0.2952
	4 Yr Ave	0.3217	0.3633	0.2834
5 Point	1999	0.3590	0.3961	0.3238
	2000	0.3974	0.4594	0.3416
	2001	0.3103	0.3462	0.2770
	2002	0.3562	0.3989	0.3163
	4 Yr Ave	0.3557	0.4002	0.3147
6 Point	1999	0.3684	0.3929	0.3442
	2000	0.4061	0.4563	0.3594
	2001	0.3158	0.3443	0.2885
	2002	0.3608	0.3973	0.3260
	4 Yr Ave	0.3628	0.3977	0.3295
7 Point	1999	0.3477	0.3652	0.3302
	2000	0.3871	0.4294	0.3472
	2001	0.3039	0.3280	0.2806
	2002	0.3507	0.3832	0.3193
	4 Yr Ave	0.3474	0.3765	0.3193
8 Point	1999	0.3524	0.3631	0.3412
	2000	0.3914	0.4273	0.3568
	2001	0.3066	0.3267	0.2868
	2002	0.3530	0.3821	0.3245
	4 Yr Ave	0.3509	0.3748	0.3273
9 Point	1999	0.3397	0.3488	0.3302
	2000	0.3796	0.4133	0.3472
	2001	0.2992	0.3182	0.2806
	2002	0.3466	0.3746	0.3193
	4 Yr Ave	0.3413	0.3637	0.3193
10 Point	1999	0.3308	0.3376	0.3237
	2000	0.3714	0.4023	0.3415
	2001	0.2940	0.3114	0.2770
	2002	0.3421	0.3687	0.3162
	4 Yr Ave	0.3346	0.3550	0.3146

MEDICAL	Incurred	Incurred	Incurred	Incurred	Incurred	Incurred	Incurred	Incurred	Incurred	4 Year	Selected
	LDF	LDF	LDF	LDF	LDF	LDF	LDF	LDF	LDF	Average	Incurred
	95-96	96-97	97-98	98-99	99-00	00-01	01-02	02-03	LDF	LDF	
Beyond	0.9543	1.1828	1.1506	1.2692	1.2131	0.9948	1.3000	1.2431	1.1878	1.1615	
19-20			0.9985	1.0040	1.0126	0.9775	1.0041	1.0000	0.9986	1.0012	
18-19		1.0143	1.0007	1.0235	1.0079	1.0007	1.0177	1.0204	1.0117	1.0039	
17-18	0.9897	1.0195	1.0051	1.0364	0.9872	1.0055	0.9940	1.0065	0.9983	1.0065	
16-17	0.9885	0.9872	1.2322	1.0020	1.0153	1.0225	1.0095	1.0235	1.0177	1.0092	
15-16	0.9904	1.0033	1.0008	1.0023	1.0028	1.0049	1.0102	0.9841	1.0005	1.0118	
14-15	1.0285	1.0244	1.0287	1.0057	1.0104	0.9967	1.0179	1.0879	1.0282	1.0144	
13-14	1.0157	1.0118	1.0207	1.0194	1.0131	0.9843	1.0174	1.0319	1.0117	1.0170	
12-13	0.9933	1.0214	1.0019	1.0015	1.0170	1.0145	1.0168	1.0357	1.0210	1.0195	
11-12	1.1435	1.0424	1.0017	0.9800	1.0100	1.0274	1.0266	1.0210	1.0213	1.0221	
10-11	0.9976	1.0080	0.9992	1.0060	1.0060	1.0055	1.0196	1.0282	1.0148	1.0247	
9-10	1.0042	1.0152	1.0107	1.0350	1.0244	1.0119	1.0214	1.0541	1.0280	1.0274	
8-9	0.9947	1.0044	1.0313	1.0146	1.0009	1.0190	1.0039	1.0293	1.0133	1.0303	
7-8	1.0016	0.9847	0.9944	1.0141	1.0236	1.0160	1.0590	1.1402	1.0597	1.0335	
6-7	1.0919	1.0277	0.9944	1.0015	1.0249	1.0412	1.0215	1.0454	1.0333	1.0373	
5-6	1.0034	1.0301	1.0606	1.0394	1.0143	1.0302	1.0667	1.1231	1.0586	1.0424	
4-5	1.0110	1.0127	1.0199	1.0184	1.0368	1.0423	1.0522	1.0402	1.0429	1.0499	
3-4	1.0010	1.0580	1.0161	1.0079	1.0280	1.0365	1.0415	1.0674	1.0434	1.0627	
2-3	1.0493	0.9965	1.0096	1.0366	1.0801	1.0437	1.1122	1.1720	1.1020	1.0898	
1-2	1.0768	1.0845	1.1605	1.1001	1.1034	1.1509	1.2288	1.1993	1.1706	1.1720	

MEDICAL	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	4 Year	Selected
	LDF	LDF	LDF	LDF	LDF	LDF	LDF	LDF	LDF	Average	Paid
	95-96	96-97	97-98	98-99	99-00	00-01	01-02	02-03	LDF	LDF	
19-20			1.0043	1.0076	1.0153	1.0202	1.0033	1.0071	1.0115	1.0131	
18-19		1.0044	1.0124	1.0059	1.0175	1.0031	1.0092	1.0253	1.0138	1.0132	
17-18	1.0101	1.0233	1.0043	1.0241	1.0051	1.0095	1.0193	1.0193	1.0133	1.0134	
16-17	1.0093	1.0075	1.0297	1.0027	1.0055	1.0218	1.0188	1.0156	1.0154	1.0137	
15-16	1.0256	1.0198	1.0074	1.0086	1.0188	1.0117	1.0115	1.0196	1.0154	1.0140	
14-15	1.0315	1.0061	1.0128	1.0238	1.0152	1.0096	1.0133	1.0202	1.0146	1.0143	
13-14	1.0118	1.0177	1.0164	1.0178	1.0142	1.0140	1.0180	1.0176	1.0160	1.0148	
12-13	1.0057	1.0344	1.0161	1.0115	1.0107	1.0109	1.0216	1.0049	1.0120	1.0154	
11-12	1.0277	1.0165	1.0126	1.0173	1.0089	1.0141	1.0106	1.0110	1.0112	1.0161	
10-11	1.0233	1.0157	1.0108	1.0096	1.0145	1.0087	1.0151	1.0300	1.0171	1.0170	
9-10	1.0158	1.0202	1.0115	1.0218	1.0160	1.0093	1.0297	1.0190	1.0185	1.0183	
8-9	1.0195	1.0115	1.0180	1.0167	1.0109	1.0266	1.0078	1.0193	1.0162	1.0201	
7-8	1.0139	1.0147	1.0189	1.0160	1.0300	1.0191	1.0335	1.0434	1.0315	1.0228	
6-7	1.0774	1.0221	1.0178	1.0261	1.0232	1.0282	1.0270	1.0318	1.0276	1.0268	
5-6	1.0294	1.0277	1.0340	1.0331	1.0182	1.0259	1.0464	1.0518	1.0356	1.0334	
4-5	1.0276	1.0385	1.0560	1.0274	1.0348	1.0415	1.0567	1.0592	1.0481	1.0452	
3-4	1.0498	1.0494	1.0539	1.0544	1.0564	1.0532	1.0606	1.0716	1.0605	1.0696	
2-3	1.0975	1.0829	1.0721	1.0984	1.1427	1.0901	1.1348	1.1765	1.1360	1.1329	
1-2	1.2775	1.2765	1.3154	1.2578	1.3233	1.3392	1.4250	1.4021	1.3724	1.3725	

MEDICAL	Pd-Incur	Pd-Incur	Pd-Incur	Pd-Incur	Pd-Incur	Pd-Incur	Pd-Incur	Pd-Incur	Pd-Incur	Average	Selected
	LDF	LDF	LDF	LDF	LDF	LDF	LDF	LDF	LDF	Pd-Incur	Pd-Incur
	95-96	96-97	97-98	98-99	99-00	00-01	01-02	02-03	LDF	LDF	
19-20			1.0267	1.0574	1.0649	1.2476	1.0475	1.0441	1.1010	1.1010	
18-19		1.0328	1.0663	1.0573	1.2924	1.0464	1.0815	1.3167	1.1843	1.1843	
17-18	1.0285	1.0904	1.0374	1.3027	1.0515	1.0728	1.2995	1.1579	1.1454	1.1454	
16-17	1.0795	1.0400	1.2942	1.0675	1.0714	1.3354	1.1784	1.0910	1.1691	1.1691	
15-16	1.0852	1.0711	1.0806	1.0641	1.3270	1.1810	1.0738	1.0910	1.1682	1.1682	
14-15	1.1013	1.0758	1.0849	1.3518	1.1926	1.0732	1.1241	1.1152	1.1263	1.1263	
13-14	1.0625	1.0674	1.3662	1.1978	1.0914	1.1198	1.0472	1.1730	1.1079	1.1079	
12-13	1.0609	1.3845	1.1938	1.0893	1.1488	1.0405	1.1524	1.0902	1.1080	1.1080	
11-12	1.3930	1.2112	1.1014	1.1482	1.0344	1.1493	1.0725	1.0863	1.0856	1.0856	
10-11	1.1891	1.1168	1.1843	1.0346	1.1336	1.0538	1.0758	1.2537	1.1292	1.1292	
9-10	1.1254	1.2092	1.0403	1.1500	1.0639	1.0649	1.2417	1.1624	1.1332	1.1332	
8-9	1.1661	1.0411	1.1311	1.0551	1.0673	1.2477	1.1129	1.1346	1.1406	1.1406	
7-8	1.0510	1.1126	1.0612	1.0824	1.2607	1.1298	1.1352	1.2554	1.1953	1.1953	
6-7	1.2589	1.0907	1.0862	1.2600	1.1377	1.1018	1.1336	1.2000	1.1433	1.1433	
5-6	1.0925	1.1226	1.3003	1.1461	1.0774	1.1383	1.1961	1.2361	1.1620	1.1620	
4-5	1.1186	1.2732	1.1639	1.0905	1.1434	1.1675	1.1597	1.1905	1.1653	1.1653	
3-4	1.3198	1.1976	1.1285	1.1637	1.1833	1.1613	1.2186	1.2020	1.1913	1.1913	
2-3	1.2424	1.2020	1.2372	1.2637	1.2809	1.2735	1.2876	1.4333	1.3188	1.3188	
1-2	1.5419	1.5642	1.6027	1.4928	1.6145	1.5487	1.7482	1.7098	1.6553	1.6553	

MEDICAL	Policy Year	Incurred LDF	Paid to 20th LDF
Beyond	1983	1.1615	1.1615
19-20	1984	1.0012	1.1010
18-19	1985	1.0039	1.0132
17-18	1986	1.0065	1.0134
16-17	1987	1.0092	1.0137
15-16	1988	1.0118	1.0140
14-15	1989	1.0144	1.0143
13-14	1990	1.0170	1.0148
12-13	1991	1.0195	1.0154
11-12	1992	1.0221	1.0161
10-11	1993	1.0247	1.0170
9-10	1994	1.0274	1.0183
8-9	1995	1.0303	1.0201
7-8	1996	1.0335	1.0228
6-7	1997	1.0373	1.0268
5-6	1998	1.0424	1.0334
4-5	1999	1.0499	1.0452
3-4	2000	1.0627	1.0696
2-3	2001	1.0898	1.1329
1-2	2002	1.1720	1.3725

MEDICAL	Policy Year	Incurred Cum LDF	Paid to 20th Cum LDF
Beyond	1983	1.1615	1.1615
19-20	1984	1.1629	1.2788
18-19	1985	1.1674	1.2957
17-18	1986	1.1750	1.3131
16-17	1987	1.1858	1.3310
15-16	1988	1.1998	1.3497
14-15	1989	1.2171	1.3690
13-14	1990	1.2378	1.3892
12-13	1991	1.2619	1.4106
11-12	1992	1.2898	1.4333
10-11	1993	1.3217	1.4577
9-10	1994	1.3579	1.4844
8-9	1995	1.3990	1.5142
7-8	1996	1.4459	1.5487
6-7	1997	1.4998	1.5903
5-6	1998	1.5634	1.6434
4-5	1999	1.6414	1.7176
3-4	2000	1.7444	1.8372
2-3	2001	1.9010	2.0814
1-2	2002	2.2280	2.8567

MEDICAL	Policy Year	Benefit Level Factor	LAE
Beyond	1983	1.0000	1.1296
19-20	1984	1.0000	1.1296
18-19	1985	1.0000	1.1296
17-18	1986	1.0000	1.1296
16-17	1987	1.0000	1.1296
15-16	1988	1.0000	1.1296
14-15	1989	1.0000	1.1296
13-14	1990	1.0000	1.1296
12-13	1991	1.0000	1.1296
11-12	1992	1.0000	1.1296
10-11	1993	1.0000	1.1296
9-10	1994	1.0000	1.1296
8-9	1995	1.0000	1.1296
7-8	1996	1.0000	1.1296
6-7	1997	1.0000	1.1296
5-6	1998	1.0000	1.1296
4-5	1999	1.0000	1.1296
3-4	2000	1.0000	1.1296
2-3	2001	1.0000	1.1296
1-2	2002	1.0000	1.1296

MEDICAL	Policy	Incurred	Paid
	Year	Base	to 20th Base
Beyond	1983	9861001	9861001
19-20	1984	18020697	14032258
18-19	1985	19778022	17411257
17-18	1986	18192728	16935745
16-17	1987	23789063	22233228
15-16	1988	24572212	22478380
14-15	1989	30218911	26213786
13-14	1990	27074527	24956255
12-13	1991	28664839	26678549
11-12	1992	36255040	29786309
10-11	1993	30409046	26657199
9-10	1994	26827207	24101044
8-9	1995	30575247	25412214
7-8	1996	32667923	28089363
6-7	1997	32108770	27322819
5-6	1998	30807229	27410906
4-5	1999	34252656	30538371
3-4	2000	36901658	30290019
2-3	2001	30310175	24856774
1-2	2002	39415169	20501194

MEDICAL	Policy	Proj Ult Incurred	Proj Ult Incurred	Proj Ult Incurred
	Year	(Avg Pd & Inc)	(Incur)	(Pd-20)
Beyond	1983	11453553	11453553	11453553
19-20	1984	19450360	20956269	17944452
18-19	1985	22824314	23088863	22559766
17-18	1986	21807391	21376455	22238327
16-17	1987	28900749	28209071	29592426
15-16	1988	29910405	29481740	30339069
14-15	1989	36333055	36779437	35886673
13-14	1990	34091039	33512850	34669229
12-13	1991	36902461	36172160	37632761
11-12	1992	44727234	46761751	42692717
10-11	1993	39524918	40191636	38858199
9-10	1994	36102127	36428664	35775590
8-9	1995	40626972	42774771	38479174
7-8	1996	45368273	47234550	43501996
6-7	1997	45804106	48156733	43451479
5-6	1998	46605552	48164022	45047083
4-5	1999	54337508	56222310	52452706
3-4	2000	60010038	64371252	55648823
2-3	2001	54678266	57619643	51736889
1-2	2002	73191379	87816997	58565761

MEDICAL	Policy	Adjusted Incurred	Adjusted Incurred	Adjusted Incurred
	Year	(Avg Pd & Inc)	(Incur)	(Pd-20)
Beyond	1983	12937933	12937933	12937933
19-20	1984	21971127	23672201	20270052
18-19	1985	25782345	26081180	25483511
17-18	1986	24633629	24146844	25120414
16-17	1987	32646286	31864966	33427605
15-16	1988	33786793	33302573	34271013
14-15	1989	41041819	41546052	40537586
13-14	1990	38509238	37856115	39162362
12-13	1991	41685020	40860072	42509967
11-12	1992	50523884	52822073	48225693
10-11	1993	44647347	45400472	43894222
9-10	1994	40780963	41149819	40412106
8-9	1995	45892228	48318381	43466075
7-8	1996	51248001	53356148	49139855
6-7	1997	51740318	54397846	49082791
5-6	1998	52645632	54406079	50885185
4-5	1999	61379649	63508721	59250577
3-4	2000	67787339	72713767	62860910
2-3	2001	61764569	65087148	58441990
1-2	2002	82676982	99198079	66155884

MEDICAL	Loss Ratio	Loss Ratio	Loss Ratio
Policy Year	(Avg Pd & Inc)	(Incur)	(Pd-20)
1983	0.1999	0.1999	0.1999
1984	0.3139	0.3382	0.2896
1985	0.2948	0.2982	0.2914
1986	0.2542	0.2491	0.2592
1987	0.2978	0.2906	0.3049
1988	0.2609	0.2572	0.2647
1989	0.2932	0.2968	0.2896
1990	0.3071	0.3019	0.3123
1991	0.3329	0.3263	0.3395
1992	0.4355	0.4553	0.4157
1993	0.3845	0.3910	0.3780
1994	0.3518	0.3550	0.3486
1995	0.3779	0.3979	0.3580
1996	0.4054	0.4221	0.3887
1997	0.4101	0.4311	0.3890
1998	0.4249	0.4391	0.4107
1999	0.4689	0.4852	0.4527
2000	0.4948	0.5307	0.4588
2001	0.4121	0.4342	0.3899
2002	0.5542	0.6649	0.4435

MEDICAL FREQUENCY	Policy Year	Claim Frequency	Normalized Frequency	Trend Factor to 1/1/03	Selected Anr Trend Factor	Trend Period # Years	Trend 1/1/03-12/1/05	Combined Trend Factor
					-7.7%	1		
					-7.7%	1		
					-7.7%	1		
					-7.7%	0.9167		
	1990	22.31	1.0000					
	1991	21.62	0.9691					
	1992	21.02	0.9422					
	1993	22.04	0.9879					
	1994	18.94	0.8489					
	1995	19.01	0.8520					
	1996	17.93	0.8036					
	1997	16.34	0.7323					
	1998	14.87	0.6664					
	1999	14.38	0.6444	0.7863			0.7916	0.6225
	2000	13.10	0.5870	0.8519			0.7916	0.6744
	2001	11.30	0.5063	0.9230			0.7916	0.7306
	2002*	11.40	0.5108	1.0000			0.7916	0.7916

* Adjusted to a full Policy Year

MEDICAL SEVERITY RATIOS	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
	1990	0.3071	0.3019	0.3123
	1991	0.3435	0.3367	0.3503
	1992	0.4622	0.4832	0.4412
	1993	0.3892	0.3958	0.3826
	1994	0.4144	0.4182	0.4106
	1995	0.4435	0.4670	0.4202
	1996	0.5045	0.5253	0.4837
	1997	0.5600	0.5887	0.5312
	1998	0.6376	0.6589	0.6163
	1999	0.7277	0.7529	0.7025
	2000	0.8429	0.9041	0.7816
	2001	0.8139	0.8576	0.7701
	2002	1.0850	1.3017	0.8682

MEDICAL Linear FITTED	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	1999	0.7109	0.7141	0.7078
	2000	0.8152	0.8741	0.7563
	2001	0.9195	1.0341	0.8049
	2002	1.0238	1.1941	0.8534
5 Point	1998	0.6252	0.6170	0.6335
	1999	0.7233	0.7560	0.6906
	2000	0.8214	0.8950	0.7477
	2001	0.9195	1.0341	0.8049
	2002	1.0176	1.1731	0.8620
6 Point	1997	0.5443	0.5360	0.5527
	1998	0.6377	0.6592	0.6163
	1999	0.7311	0.7824	0.6799
	2000	0.8246	0.9056	0.7434
	2001	0.9180	1.0288	0.8070
	2002	1.0114	1.1520	0.8706
7 Point	1996	0.4758	0.4650	0.4866
	1997	0.5635	0.5762	0.5508
	1998	0.6511	0.6873	0.6149
	1999	0.7388	0.7985	0.6791
	2000	0.8265	0.9096	0.7433
	2001	0.9141	1.0208	0.8074
	2002	1.0018	1.1319	0.8716
8 Point	1995	0.4112	0.4010	0.4215
	1996	0.4943	0.5027	0.4859
	1997	0.5773	0.6044	0.5502
	1998	0.6604	0.7062	0.6146
	1999	0.7434	0.8079	0.6789
	2000	0.8265	0.9096	0.7433
	2001	0.9095	1.0113	0.8076
	2002	0.9926	1.1131	0.8720
9 Point	1994	0.3607	0.3442	0.3773
	1995	0.4380	0.4380	0.4381
	1996	0.5153	0.5318	0.4989
	1997	0.5926	0.6256	0.5597
	1998	0.6699	0.7194	0.6205
	1999	0.7472	0.8132	0.6813
	2000	0.8245	0.9070	0.7421
	2001	0.9018	1.0008	0.8028
	2002	0.9792	1.0946	0.8636
10 Point	1993	0.3200	0.3006	0.3394
	1994	0.3915	0.3865	0.3966
	1995	0.4630	0.4724	0.4537
	1996	0.5346	0.5582	0.5109
	1997	0.6061	0.6441	0.5681
	1998	0.6776	0.7300	0.6253
	1999	0.7492	0.8158	0.6825
	2000	0.8207	0.9017	0.7397
	2001	0.8922	0.9875	0.7968
	2002	0.9638	1.0734	0.8540

MEDICAL Linear TRENDED		Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	Fitted	1.3280	1.6607	0.9951
5 Point	Fitted	1.3037	1.5786	1.0287
6 Point	Fitted	1.2838	1.5114	1.0561
7 Point	Fitted	1.2575	1.4561	1.0587
8 Point	Fitted	1.2348	1.4097	1.0596
9 Point	Fitted	1.2046	1.3681	1.0409
10 Point	Fitted	1.1724	1.3238	1.0208
MEDICAL Linear Severity Trend Factor		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-20)
4 Point	1999	1.8679	2.3256	1.4059
	2000	1.6290	1.8999	1.3157
	2001	1.4442	1.6060	1.2363
	2002	1.2971	1.3908	1.1660
5 Point	1999	1.8025	2.0881	1.4895
	2000	1.5872	1.7637	1.3757
	2001	1.4179	1.5266	1.2781
	2002	1.2812	1.3457	1.1933
6 Point	1999	1.7558	1.9318	1.5534
	2000	1.5569	1.6689	1.4205
	2001	1.3985	1.4691	1.3086
	2002	1.2694	1.3119	1.2130
7 Point	1999	1.7021	1.8236	1.5590
	2000	1.5215	1.6008	1.4245
	2001	1.3756	1.4265	1.3113
	2002	1.2552	1.2864	1.2147
8 Point	1999	1.6610	1.7450	1.5608
	2000	1.4941	1.5498	1.4257
	2001	1.3576	1.3939	1.3121
	2002	1.2440	1.2666	1.2153
9 Point	1999	1.6121	1.6824	1.5279
	2000	1.4609	1.5085	1.4028
	2001	1.3357	1.3671	1.2965
	2002	1.2303	1.2499	1.2053
10 Point	1999	1.5649	1.6227	1.4958
	2000	1.4285	1.4682	1.3801
	2001	1.3140	1.3405	1.2811
	2002	1.2165	1.2333	1.1953

MEDICAL Expon'l FITTED	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	1999	0.7205	0.7356	0.7092
	2000	0.8094	0.8623	0.7546
	2001	0.9093	1.0109	0.8029
	2002	1.0214	1.1851	0.8543
5 Point	1998	0.6391	0.6461	0.6359
	1999	0.7188	0.7501	0.6873
	2000	0.8085	0.8708	0.7429
	2001	0.9093	1.0109	0.8029
	2002	1.0227	1.1735	0.8678
6 Point	1997	0.5639	0.5732	0.5577
	1998	0.6356	0.6601	0.6116
	1999	0.7163	0.7602	0.6708
	2000	0.8073	0.8755	0.7357
	2001	0.9099	1.0082	0.8068
	2002	1.0255	1.1611	0.8849
7 Point	1996	0.5023	0.5103	0.4968
	1997	0.5656	0.5843	0.5478
	1998	0.6369	0.6691	0.6040
	1999	0.7172	0.7661	0.6660
	2000	0.8076	0.8771	0.7344
	2001	0.9094	1.0043	0.8097
	2002	1.0240	1.1499	0.8928
8 Point	1995	0.4450	0.4545	0.4377
	1996	0.5013	0.5183	0.4854
	1997	0.5648	0.5912	0.5383
	1998	0.6363	0.6743	0.5970
	1999	0.7168	0.7691	0.6622
	2000	0.8076	0.8771	0.7344
	2001	0.9098	1.0004	0.8145
	2002	1.0250	1.1410	0.9033
9 Point	1994	0.4022	0.4058	0.4006
	1995	0.4517	0.4614	0.4431
	1996	0.5072	0.5245	0.4901
	1997	0.5696	0.5963	0.5421
	1998	0.6397	0.6779	0.5997
	1999	0.7184	0.7707	0.6633
	2000	0.8067	0.8762	0.7337
	2001	0.9059	0.9961	0.8116
	2002	1.0174	1.1325	0.8977
10 Point	1993	0.3686	0.3699	0.3691
	1994	0.4121	0.4182	0.4070
	1995	0.4606	0.4728	0.4489
	1996	0.5150	0.5344	0.4950
	1997	0.5757	0.6042	0.5459
	1998	0.6436	0.6830	0.6021
	1999	0.7194	0.7722	0.6640
	2000	0.8043	0.8729	0.7323
	2001	0.8991	0.9868	0.8075
	2002	1.0051	1.1156	0.8906

MEDICAL Expon'l		Severity Ratio (Incur)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
TRENDED				
4 Point	Fitted	1.4341	1.8841	1.0238
5 Point	Fitted	1.4408	1.8134	1.0886
6 Point	Fitted	1.4536	1.7526	1.1583
7 Point	Fitted	1.4477	1.7068	1.1871
8 Point	Fitted	1.4511	1.6745	1.2216
9 Point	Fitted	1.4269	1.6464	1.2048
10 Point	Fitted	1.3913	1.5954	1.1848
MEDICAL Expon'l		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-20)
Severity Trend Factor				
4 Point	1999	1.9903	2.5614	1.4436
	2000	1.7718	2.1850	1.3567
	2001	1.5772	1.8638	1.2751
	2002	1.4040	1.5899	1.1984
5 Point	1999	2.0044	2.4175	1.5839
	2000	1.7821	2.0824	1.4654
	2001	1.5845	1.7938	1.3558
	2002	1.4088	1.5452	1.2545
6 Point	1999	2.0293	2.3055	1.7268
	2000	1.8005	2.0020	1.5745
	2001	1.5976	1.7384	1.4357
	2002	1.4175	1.5095	1.3090
7 Point	1999	2.0187	2.2280	1.7824
	2000	1.7927	1.9459	1.6166
	2001	1.5920	1.6995	1.4661
	2002	1.4138	1.4843	1.3297
8 Point	1999	2.0244	2.1774	1.8449
	2000	1.7969	1.9090	1.6635
	2001	1.5950	1.6738	1.4999
	2002	1.4158	1.4675	1.3524
9 Point	1999	1.9864	2.1362	1.8163
	2000	1.7689	1.8790	1.6420
	2001	1.5751	1.6528	1.4845
	2002	1.4026	1.4538	1.3420
10 Point	1999	1.9338	2.0662	1.7844
	2000	1.7299	1.8277	1.6180
	2001	1.5474	1.6167	1.4672
	2002	1.3842	1.4301	1.3304

MEDICAL Linear LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-20)
4 Point	1999	1.1628	1.4477	0.8752
	2000	1.0986	1.2813	0.8873
	2001	1.0551	1.1733	0.9032
	2002	1.0268	1.1010	0.9230
5 Point	1999	1.1221	1.2998	0.9272
	2000	1.0704	1.1894	0.9278
	2001	1.0359	1.1153	0.9338
	2002	1.0142	1.0653	0.9446
6 Point	1999	1.0930	1.2025	0.9670
	2000	1.0500	1.1255	0.9580
	2001	1.0217	1.0733	0.9561
	2002	1.0049	1.0385	0.9602
7 Point	1999	1.0596	1.1352	0.9705
	2000	1.0261	1.0796	0.9607
	2001	1.0050	1.0422	0.9580
	2002	0.9936	1.0183	0.9616
8 Point	1999	1.0340	1.0863	0.9716
	2000	1.0076	1.0452	0.9615
	2001	0.9919	1.0184	0.9586
	2002	0.9848	1.0026	0.9620
9 Point	1999	1.0035	1.0473	0.9511
	2000	0.9852	1.0173	0.9460
	2001	0.9759	0.9988	0.9472
	2002	0.9739	0.9894	0.9541
10 Point	1999	0.9742	1.0101	0.9311
	2000	0.9634	0.9902	0.9307
	2001	0.9600	0.9794	0.9360
	2002	0.9630	0.9763	0.9462

MEDICAL Expon'l LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-20)
4 Point	1999	1.2390	1.5945	0.8986
	2000	1.1949	1.4736	0.9150
	2001	1.1523	1.3617	0.9316
	2002	1.1114	1.2586	0.9487
5 Point	1999	1.2477	1.5049	0.9860
	2000	1.2018	1.4044	0.9883
	2001	1.1576	1.3106	0.9905
	2002	1.1152	1.2232	0.9931
6 Point	1999	1.2632	1.4352	1.0749
	2000	1.2143	1.3501	1.0618
	2001	1.1672	1.2701	1.0489
	2002	1.1221	1.1949	1.0362
7 Point	1999	1.2566	1.3869	1.1095
	2000	1.2090	1.3123	1.0902
	2001	1.1631	1.2417	1.0711
	2002	1.1192	1.1750	1.0526
8 Point	1999	1.2602	1.3554	1.1485
	2000	1.2118	1.2874	1.1219
	2001	1.1653	1.2229	1.0958
	2002	1.1207	1.1617	1.0706
9 Point	1999	1.2365	1.3298	1.1306
	2000	1.1929	1.2672	1.1074
	2001	1.1508	1.2075	1.0846
	2002	1.1103	1.1508	1.0623
10 Point	1999	1.2038	1.2862	1.1108
	2000	1.1666	1.2326	1.0912
	2001	1.1305	1.1812	1.0719
	2002	1.0957	1.1321	1.0531

MEDICAL Linear TRENDED LR	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-20)
4 Point	1999	0.5452	0.7024	0.3962
	2000	0.5436	0.6800	0.4071
	2001	0.4348	0.5094	0.3522
	2002	0.5691	0.7321	0.4094
	4 Yr Ave	0.5232	0.6560	0.3912
5 Point	1999	0.5262	0.6307	0.4197
	2000	0.5296	0.6312	0.4257
	2001	0.4269	0.4843	0.3641
	2002	0.5621	0.7083	0.4189
	4 Yr Ave	0.5112	0.6136	0.4071
6 Point	1999	0.5125	0.5835	0.4378
	2000	0.5195	0.5973	0.4395
	2001	0.4210	0.4660	0.3728
	2002	0.5569	0.6905	0.4258
	4 Yr Ave	0.5025	0.5843	0.4190
7 Point	1999	0.4968	0.5508	0.4393
	2000	0.5077	0.5729	0.4408
	2001	0.4142	0.4525	0.3735
	2002	0.5507	0.6771	0.4265
	4 Yr Ave	0.4924	0.5633	0.4200
8 Point	1999	0.4848	0.5271	0.4398
	2000	0.4986	0.5547	0.4411
	2001	0.4088	0.4422	0.3738
	2002	0.5458	0.6666	0.4266
	4 Yr Ave	0.4845	0.5477	0.4203
9 Point	1999	0.4705	0.5081	0.4306
	2000	0.4875	0.5399	0.4340
	2001	0.4022	0.4337	0.3693
	2002	0.5397	0.6579	0.4231
	4 Yr Ave	0.4750	0.5349	0.4143
10 Point	1999	0.4568	0.4901	0.4215
	2000	0.4767	0.5255	0.4270
	2001	0.3956	0.4253	0.3649
	2002	0.5337	0.6491	0.4196
	4 Yr Ave	0.4657	0.5225	0.4083

MEDICAL Expon'l TRENDED LR	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-20)
4 Point	1999	0.5810	0.7737	0.4068
	2000	0.5912	0.7820	0.4198
	2001	0.4749	0.5913	0.3632
	2002	0.6159	0.8368	0.4207
	4 Yr Ave	0.5658	0.7460	0.4026
5 Point	1999	0.5850	0.7302	0.4464
	2000	0.5947	0.7453	0.4534
	2001	0.4770	0.5691	0.3862
	2002	0.6180	0.8133	0.4404
	4 Yr Ave	0.5687	0.7145	0.4316
6 Point	1999	0.5923	0.6964	0.4866
	2000	0.6008	0.7165	0.4872
	2001	0.4810	0.5515	0.4090
	2002	0.6219	0.7945	0.4596
	4 Yr Ave	0.5740	0.6897	0.4606
7 Point	1999	0.5892	0.6729	0.5023
	2000	0.5982	0.6964	0.5002
	2001	0.4793	0.5391	0.4176
	2002	0.6203	0.7813	0.4668
	4 Yr Ave	0.5718	0.6724	0.4717
8 Point	1999	0.5909	0.6576	0.5199
	2000	0.5996	0.6832	0.5147
	2001	0.4802	0.5310	0.4273
	2002	0.6211	0.7724	0.4748
	4 Yr Ave	0.5730	0.6611	0.4842
9 Point	1999	0.5798	0.6452	0.5118
	2000	0.5902	0.6725	0.5081
	2001	0.4742	0.5243	0.4229
	2002	0.6153	0.7652	0.4711
	4 Yr Ave	0.5649	0.6518	0.4785
10 Point	1999	0.5645	0.6241	0.5029
	2000	0.5772	0.6541	0.5006
	2001	0.4659	0.5129	0.4179
	2002	0.6072	0.7527	0.4670
	4 Yr Ave	0.5537	0.6360	0.4721

INDEMNITY Severity Ann Trend		(Average)	(Incur)	(Pd-20)
4 Point	Linear	5.1%	6.4%	3.5%
5 Point	Linear	6.7%	7.8%	5.4%
6 Point	Linear	6.8%	7.4%	6.1%
7 Point	Linear	5.9%	6.4%	5.4%
8 Point	Linear	5.8%	6.1%	5.6%
9 Point	Linear	4.9%	5.1%	4.8%
10 Point	Linear	4.5%	4.5%	4.5%
4 Point	Expon'l	6.4%	8.6%	4.2%
5 Point	Expon'l	8.8%	11.0%	6.6%
6 Point	Expon'l	9.3%	10.8%	7.8%
7 Point	Expon'l	8.2%	9.5%	7.0%
8 Point	Expon'l	8.5%	9.3%	7.6%
9 Point	Expon'l	7.8%	8.6%	7.0%
10 Point	Expon'l	7.3%	8.0%	6.6%

MEDICAL Severity Ann Trend		(Average)	(Incur)	(Pd-20)
4 Point	Linear	10.0%	13.2%	5.5%
5 Point	Linear	9.4%	11.6%	6.5%
6 Point	Linear	9.0%	10.3%	7.3%
7 Point	Linear	8.4%	9.3%	7.3%
8 Point	Linear	8.0%	8.5%	7.3%
9 Point	Linear	7.0%	7.3%	6.5%
10 Point	Linear	6.4%	6.6%	6.1%
4 Point	Expon'l	12.3%	17.2%	6.4%
5 Point	Expon'l	12.5%	16.1%	8.1%
6 Point	Expon'l	12.7%	15.2%	9.7%
7 Point	Expon'l	12.6%	14.5%	10.3%
8 Point	Expon'l	12.7%	14.1%	10.9%
9 Point	Expon'l	12.3%	13.7%	10.6%
10 Point	Expon'l	11.8%	13.0%	10.3%

INDEMNITY		(Average)	(Incur)	(Pd-20)
Loss Ratio				
Ann. Trend				
4 Point	Linear	-2.9%	-1.3%	-4.7%
5 Point	Linear	-1.3%	0.1%	-2.9%
6 Point	Linear	-1.2%	-0.2%	-2.3%
7 Point	Linear	-2.0%	-1.2%	-2.9%
8 Point	Linear	-2.1%	-1.5%	-2.7%
9 Point	Linear	-2.6%	-2.1%	-3.2%
10 Point	Linear	-3.0%	-2.6%	-3.5%
4 Point	Expon'l	-2.0%	0.2%	-4.4%
5 Point	Expon'l	0.5%	2.8%	-1.8%
6 Point	Expon'l	1.0%	2.6%	-0.6%
7 Point	Expon'l	-0.1%	1.2%	-1.4%
8 Point	Expon'l	0.2%	1.0%	-0.8%
9 Point	Expon'l	-0.5%	0.3%	-1.4%
10 Point	Expon'l	-1.1%	-0.3%	-1.8%

MEDICAL		(Average)	(Incur)	(Pd-20)
Loss Ratio				
Ann. Trend				
4 Point	Linear	2.1%	5.7%	-2.7%
5 Point	Linear	1.5%	3.9%	-1.7%
6 Point	Linear	1.0%	2.6%	-1.0%
7 Point	Linear	0.5%	1.6%	-1.0%
8 Point	Linear	0.1%	0.9%	-0.9%
9 Point	Linear	-0.4%	0.3%	-1.3%
10 Point	Linear	-0.9%	-0.3%	-1.7%
4 Point	Expon'l	4.1%	9.2%	-2.0%
5 Point	Expon'l	4.3%	8.0%	-0.3%
6 Point	Expon'l	4.5%	7.0%	1.4%
7 Point	Expon'l	4.4%	6.3%	2.0%
8 Point	Expon'l	4.5%	5.9%	2.7%
9 Point	Expon'l	4.1%	5.5%	2.4%
10 Point	Expon'l	3.6%	4.8%	2.0%