

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 1995 set equal to unity. Claim frequency trend factors for policy years 2004, 2005 and 2006 are calculated by relating the frequencies for those policy years to the value for policy year 2007. An annual frequency trend factor of  $-7.6\%$  was selected for the period 1/1/08 to 12/1/10. 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 (12/1/10). 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 (12/1/10) 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 04-05	PDF 05-06	PDF 06-07	PDF 07-08	4 Year Average	Selected PDF
Beyond	1.0000	1.0007	1.0000	1.0005	1.0003	1.0000
19-20	1.0000	0.9997	1.0002	1.0001	1.0000	1.0000
18-19	1.0000	1.0000	1.0006	1.0001	1.0002	1.0000
17-18	1.0000	0.9993	1.0004	1.0000	0.9999	1.0000
16-17	1.0000	1.0035	1.0001	1.0005	1.0010	1.0000
15-16	1.0000	1.0062	1.0004	0.9998	1.0016	1.0000
14-15	1.0019	0.9989	1.0000	0.9999	1.0002	1.0000
13-14	1.0002	0.9946	1.0000	1.0002	0.9988	1.0000
12-13	1.0000	0.9995	1.0001	1.0000	0.9999	1.0000
11-12	0.9999	1.0001	1.0000	1.0000	1.0000	1.0000
10-11	1.0000	1.0000	1.0000	1.0023	1.0006	1.0000
9-10	1.0000	0.9999	0.9998	0.9998	0.9999	1.0000
8-9	1.0000	0.9997	0.9999	1.0004	1.0000	1.0000
7-8	1.0000	1.0002	0.9999	0.9999	1.0000	1.0000
6-7	0.9995	1.0007	0.9999	0.9946	0.9987	0.9987
5-6	0.9982	1.0012	0.9971	0.9999	0.9991	0.9991
4-5	0.9973	1.0001	1.0005	0.9993	0.9993	0.9993
3-4	0.9975	0.9991	0.9998	0.9974	0.9985	0.9985
2-3	0.9959	1.0002	0.9992	0.9974	0.9982	0.9982
1-2	0.9995	1.0063	1.0140	0.9893	1.0023	1.0023

PREMIUMS	Policy Year	Reported SEP	Cum PDF	Ultimate SEP	On-Level Factor	ECRF	DCCPAP Factor
Beyond	1988	98353934	1.0000	98353934	1.0039	0.9914	1.0000
19-20	1989	106541098	1.0000	106541098	0.9993	0.9919	1.0000
18-19	1990	94129938	1.0000	94129938	0.9993	0.9915	1.0037
17-18	1991	92950710	1.0000	92950710	0.9993	0.9913	1.0083
16-17	1992	85901934	1.0000	85901934	0.9993	0.9914	1.0137
15-16	1993	86935228	1.0000	86935228	0.9993	0.9914	1.0144
14-15	1994	83927927	1.0000	83927927	1.0261	0.9942	1.0129
13-14	1995	80728566	1.0000	80728566	1.1141	0.9971	1.0112
12-13	1996	85000067	1.0000	85000067	1.1172	0.9973	1.0131
11-12	1997	88919030	1.0000	88919030	1.0630	0.9979	1.0081
10-11	1998	94576206	1.0000	94576206	0.9811	0.9986	1.0001
9-10	1999	88647923	1.0000	88647923	1.1304	0.9989	0.9959
8-9	2000	95722561	1.0000	95722561	1.1158	0.9988	0.9929
7-8	2001	96659636	1.0000	96659636	1.1733	0.9982	0.9956
6-7	2002	119944412	0.9987	119788484	0.9833	0.9976	0.9982
5-6	2003	133878452	0.9978	133583919	0.9223	0.9966	1.0010
4-5	2004	150778929	0.9971	150341670	0.9596	0.9963	0.9999
3-4	2005	183855910	0.9956	183046944	0.8437	0.9968	0.9985
2-3	2006	201817661	0.9938	200566392	0.8058	0.9974	0.9960
1-2	2007	197502407	0.9961	196732148	0.8288	0.9974	0.9960

PREMIUMS	Policy Year	Other	On-Level SEP
	1988	1.0000	97888372
	1989	1.0000	105604140
	1990	1.0000	93609581
	1991	1.0000	92841783
	1992	1.0000	86269482
	1993	1.0000	87367486
	1994	1.0000	86723443
	1995	1.0000	90683274
	1996	1.0000	95946322
	1997	1.0000	95086447
	1998	1.0000	92668077
	1999	1.0000	99686985
	2000	1.0000	105921644
	2001	1.0000	112708502
	2002	1.0000	117293815
	2003	1.0000	122908339
	2004	1.0000	143719702
	2005	1.0000	153711595
	2006	1.0000	160551411
	2007	1.0000	161977159

INDEMNITY	Incurred LDF 00-01	Incurred LDF 01-02	Incurred LDF 02-03	Incurred LDF 03-04	Incurred LDF 04-05	Incurred LDF 05-06	Incurred LDF 06-07	Incurred LDF 07-08	4 Year Average LDF	Selected Incurred LDF
Beyond	1.0730	0.9992	0.9772	0.9527	0.9797	1.0238	0.9987	1.0170	1.0048	1.0048
19-20	1.0090	1.0026	0.9991	1.0067	1.0075	1.0006	1.0035	0.9959	1.0019	1.0000
18-19	0.9942	0.9978	1.012	1.0032	0.9983	1.0032	1.0017	0.9962	0.9999	1.0005
17-18	1.0004	1.0008	1.0048	1.0027	0.9990	1.0011	0.9973	0.9709	0.9921	1.0011
16-17	1.0350	0.9977	1.0096	1.0048	1.0032	1.0038	0.9952	1.0035	1.0014	1.0018
15-16	1.0189	1.0029	1.0021	0.9969	1.0127	1.0088	0.9997	1.0012	1.0056	1.0026
14-15	1.0097	1.0028	1.0334	1.0044	1.0186	1.0073	0.9988	1.0134	1.0095	1.0036
13-14	0.9981	1.0125	0.9925	1.0159	0.9880	0.9955	1.0483	1.0060	1.0095	1.0047
12-13	1.0020	1.0220	1.0197	1.0194	1.0055	1.0083	0.9973	1.0108	1.0055	1.0061
11-12	1.0207	1.0058	1.0245	1.0157	1.0186	1.0284	0.9902	1.0032	1.0101	1.0078
10-11	1.0297	1.0076	1.0015	1.0160	1.0098	1.0055	0.9962	1.0111	1.0057	1.0098
9-10	1.0041	1.0118	1.0101	1.0110	0.9884	0.9933	1.0357	1.0019	1.0048	1.0123
8-9	1.0001	1.0214	0.9814	1.0126	1.0308	0.9945	1.0201	0.9944	1.0100	1.0153
7-8	0.9960	1.0053	1.0371	1.0130	1.0931	1.0234	1.0159	1.0210	1.0384	1.0189
6-7	1.0100	1.0348	1.0110	1.0727	1.0223	1.0235	1.0097	0.9980	1.0134	1.0232
5-6	1.0082	1.0264	1.1036	1.0420	1.0114	1.0369	1.0154	1.0347	1.0246	1.0280
4-5	1.0117	1.0143	1.0756	1.0908	1.0597	1.0314	1.0133	1.0467	1.0378	1.0330
3-4	1.0209	1.0640	1.0232	1.1157	1.0309	1.0567	1.0329	1.0464	1.0417	1.0431
2-3	1.0948	1.2403	1.1441	1.1884	1.1504	1.1457	1.1281	1.1561	1.1451	1.1450
1-2	1.2706	1.4283	1.4377	1.2682	1.2819	1.3514	1.2555	1.3193	1.3020	1.3020

INDEMNITY	Paid LDF 00-01	Paid LDF 01-02	Paid LDF 02-03	Paid LDF 03-04	Paid LDF 04-05	Paid LDF 05-06	Paid LDF 06-07	Paid LDF 07-08	4 Year Average LDF	Selected Paid LDF
19-20	1.0120	1.0056	1.0042	1.0039	1.0043	1.0068	1.0085	1.0034	1.0058	1.0092
18-19	1.0090	1.0119	1.0150	0.9996	1.0110	1.0031	1.0230	1.0036	1.0102	1.0091
17-18	1.0071	1.0054	1.0118	1.0135	1.0038	1.0222	1.0034	1.0206	1.0125	1.0092
16-17	1.0057	1.0058	1.0064	1.0071	1.0116	1.0045	1.0043	1.0070	1.0069	1.0093
15-16	1.0088	1.0089	1.0101	1.0094	1.0057	1.0144	1.0053	1.0033	1.0072	1.0097
14-15	1.0095	1.0056	1.0059	1.0103	1.0105	1.0067	1.0026	1.0184	1.0096	1.0103
13-14	1.0057	1.0130	1.0054	1.0083	1.0092	1.0111	1.0534	1.0158	1.0224	1.0112
12-13	1.0092	1.0092	1.0175	1.0063	1.0162	1.0160	1.0047	1.0025	1.0099	1.0126
11-12	1.0150	1.0052	1.0213	1.0201	1.0188	1.0064	1.0138	1.0066	1.0114	1.0147
10-11	1.0074	1.0167	1.0094	1.0249	1.0207	1.0208	1.0118	1.0147	1.0170	1.0176
9-10	1.0155	1.0129	1.0310	1.0037	1.0190	1.0109	1.0296	1.0220	1.0204	1.0217
8-9	1.0255	1.0225	1.0374	1.0177	1.0158	1.0470	1.0262	1.0297	1.0297	1.0276
7-8	1.0426	1.0430	1.0241	1.0259	1.0598	1.0302	1.0213	1.0439	1.0388	1.0361
6-7	1.0229	1.0350	1.0308	1.0498	1.0414	1.0528	1.0489	1.0281	1.0428	1.0484
5-6	1.0361	1.0848	1.1015	1.0610	1.0575	1.0912	1.0636	1.0562	1.0671	1.0667
4-5	1.0889	1.0678	1.0958	1.0845	1.1013	1.1160	1.0883	1.0887	1.0986	1.0960
3-4	1.1636	1.1181	1.1744	1.2531	1.1720	1.1324	1.1613	1.1553	1.1553	1.1563
2-3	1.3587	1.4124	1.3716	1.4010	1.3729	1.4446	1.4102	1.4717	1.4249	1.4248
1-2	1.7991	1.9393	2.0577	2.0217	1.8491	2.1999	1.9525	1.8724	1.9685	1.9685

INDEMNITY	Pd-Incur LDF 00-01	Pd-Incur LDF 01-02	Pd-Incur LDF 02-03	Pd-Incur LDF 03-04	Pd-Incur LDF 04-05	Pd-Incur LDF 05-06	Pd-Incur LDF 06-07	Pd-Incur LDF 07-08	4 Year Average LDF	Selected Pd-Incur LDF
19-20	1.1326	1.0513	1.0753	1.0831	1.0536	1.0707	1.0287	1.0303	1.0458	1.0458
18-19	1.0557	1.0886	1.0883	1.0442	1.0818	1.0283	1.0287	1.0344	1.0433	1.0433
17-18	1.0966	1.0811	1.0506	1.1026	1.0289	1.0800	1.0583	1.0611	1.0571	1.0571
16-17	1.1058	1.0518	1.1028	1.0348	1.0913	1.0495	1.0419	1.0636	1.0616	1.0616
15-16	1.0857	1.1021	1.0451	1.1044	1.0515	1.1187	1.0975	1.0265	1.0736	1.0736
14-15	1.1101	1.0488	1.1075	1.0379	1.1206	1.0730	1.0655	1.0805	1.0849	1.0849
13-14	1.0632	1.0857	1.0446	1.1117	1.0750	1.0407	1.0280	1.0742	1.0545	1.0545
12-13	1.0795	1.0622	1.1116	1.0928	1.0624	1.0887	1.1232	1.0652	1.0849	1.0849
11-12	1.0749	1.0960	1.0946	1.0838	1.1001	1.0826	1.0728	1.0805	1.0840	1.0840
10-11	1.0875	1.0870	1.0743	1.1127	1.0745	1.1014	1.0683	1.1879	1.1080	1.1080
9-10	1.0915	1.0867	1.1252	1.0768	1.1161	1.1058	1.0897	1.1022	1.1035	1.1035
8-9	1.1092	1.1391	1.0993	1.1562	1.1308	1.2228	1.2096	1.0957	1.1647	1.1647
7-8	1.1737	1.1682	1.1656	1.1308	1.3032	1.1402	1.1290	1.1835	1.1890	1.1890
6-7	1.1486	1.1633	1.1479	1.2496	1.1602	1.1660	1.1252	1.1594	1.1527	1.1527
5-6	1.1467	1.2317	1.2777	1.2066	1.2049	1.3140	1.2158	1.2744	1.2523	1.2523
4-5	1.3152	1.2368	1.2653	1.3057	1.3956	1.3580	1.2356	1.3039	1.3233	1.3233
3-4	1.4288	1.3153	1.4113	1.6421	1.5430	1.4977	1.3402	1.5180	1.4747	1.4747
2-3	1.7015	1.9466	2.0320	2.0735	1.9458	2.0205	1.4447	2.1181	1.8823	1.8823
1-2	2.8804	3.4326	3.5843	3.4066	3.2610	3.9890	3.5772	3.3915	3.5547	3.5547

INDEMNITY		Incurring	Paid
	Policy	to 20th	
	Year	LDF	LDF
Beyond	1988	1.0048	1.0048
19-20	1989	1.0000	1.0458
18-19	1990	1.0005	1.0091
17-18	1991	1.0011	1.0092
16-17	1992	1.0018	1.0093
15-16	1993	1.0026	1.0097
14-15	1994	1.0036	1.0103
13-14	1995	1.0047	1.0112
12-13	1996	1.0061	1.0126
11-12	1997	1.0078	1.0147
10-11	1998	1.0098	1.0176
9-10	1999	1.0123	1.0217
8-9	2000	1.0153	1.0276
7-8	2001	1.0189	1.0361
6-7	2002	1.0232	1.0484
5-6	2003	1.0280	1.0667
4-5	2004	1.0330	1.0960
3-4	2005	1.0431	1.1563
2-3	2006	1.1450	1.4248
1-2	2007	1.3020	1.9685

INDEMNITY		Incurring	Paid
	Policy	to 20th	
	Year	Cum LDF	Cum LDF
Beyond	1988	1.0048	1.0048
19-20	1989	1.0048	1.0508
18-19	1990	1.0053	1.0604
17-18	1991	1.0064	1.0701
16-17	1992	1.0082	1.0801
15-16	1993	1.0108	1.0906
14-15	1994	1.0145	1.1018
13-14	1995	1.0192	1.1141
12-13	1996	1.0255	1.1282
11-12	1997	1.0335	1.1448
10-11	1998	1.0436	1.1649
9-10	1999	1.0564	1.1902
8-9	2000	1.0726	1.2230
7-8	2001	1.0929	1.2672
6-7	2002	1.1182	1.3285
5-6	2003	1.1495	1.4171
4-5	2004	1.1875	1.5532
3-4	2005	1.2386	1.7959
2-3	2006	1.4182	2.5589
1-2	2007	1.8466	5.0371

INDEMNITY		Benefit	LAE
	Policy	Level	
	Year	Factor	
Beyond	1988	1.4666	1.1380
19-20	1989	1.4371	1.1380
18-19	1990	1.4106	1.1380
17-18	1991	1.3936	1.1380
16-17	1992	1.3763	1.1380
15-16	1993	1.3555	1.1380
14-15	1994	1.3385	1.1380
13-14	1995	1.3168	1.1380
12-13	1996	1.2907	1.1380
11-12	1997	1.2659	1.1380
10-11	1998	1.2386	1.1380
9-10	1999	1.2097	1.1380
8-9	2000	1.1799	1.1380
7-8	2001	1.1524	1.1380
6-7	2002	1.1266	1.1380
5-6	2003	1.0994	1.1380
4-5	2004	1.0865	1.1380
3-4	2005	1.0714	1.1380
2-3	2006	1.0493	1.1380
1-2	2007	1.0216	1.1380

INDEMNITY	Policy Year	Incurred Base	Paid to 20th Base
Beyond	1988	27725119	27725119
19-20	1989	31015247	30091731
18-19	1990	28970046	27866232
17-18	1991	29062515	27515602
16-17	1992	26515656	25917952
15-16	1993	31036095	29251825
14-15	1994	24160071	22845953
13-14	1995	26160510	24620849
12-13	1996	30330762	28257649
11-12	1997	32963472	28155824
10-11	1998	27403157	25408238
9-10	1999	32172370	30235207
8-9	2000	43016243	37942122
7-8	2001	34285293	30401205
6-7	2002	39551667	32779805
5-6	2003	37177800	31040925
4-5	2004	37961926	28892310
3-4	2005	35082049	24376092
2-3	2006	29294389	16173264
1-2	2007	23044157	8523140

INDEMNITY	Policy Year	Proj Ult Incurred (Avg Pd & Inc)	Proj Ult Incurred (Incur)	Proj Ult Incurred (Pd-20)
Beyond	1988	27858200	27858200	27858200
19-20	1989	31392256	31164120	31620391
18-19	1990	29336470	29123587	29549352
17-18	1991	29346481	29248515	29444446
16-17	1992	27363532	26733084	27993980
15-16	1993	31636663	31371285	31902040
14-15	1994	24841032	24510392	25171671
13-14	1995	27046440	26662792	27430088
12-13	1996	31492238	31104196	31880280
11-12	1997	33150268	34067748	32232787
10-11	1998	29097996	28597935	29598056
9-10	1999	34986418	33986892	35985943
8-9	2000	46271219	46139222	46403215
7-8	2001	37997402	37470397	38524407
6-7	2002	43887323	44226674	43547971
5-6	2003	43361988	42735881	43988095
4-5	2004	44977662	45079787	44875536
3-4	2005	43614825	43452626	43777024
2-3	2006	41465534	41545302	41385765
1-2	2007	42742624	42553340	42931908

INDEMNITY	Policy Year	Adjusted Incurred (Avg Pd & Inc)	Adjusted Incurred (Incur)	Adjusted Incurred (Pd-20)
Beyond	1988	46495080	46495080	46495080
19-20	1989	51339517	50966419	51712614
18-19	1990	47092744	46751011	47434476
17-18	1991	46541077	46385711	46696442
16-17	1992	42857568	41870142	43844994
15-16	1993	48801419	48392058	49210779
14-15	1994	37838183	37334548	38341816
13-14	1995	40529588	39954684	41104492
12-13	1996	46256322	45686359	46826284
11-12	1997	47756084	49077800	46434366
10-11	1998	41014405	40309556	41719253
9-10	1999	48163653	46787667	49539638
8-9	2000	62129578	61952342	62306813
7-8	2001	49830979	49139848	50522109
6-7	2002	56266655	56701727	55831582
5-6	2003	54250929	53467596	55034262
4-5	2004	55612045	55738317	55485773
3-4	2005	53177515	52979753	53375277
2-3	2006	49514135	49609386	49418883
1-2	2007	49691754	49471696	49911812

INDEMNITY		Loss	Loss	Loss
Policy	Ratio	Ratio	Ratio	
Year	(Avg Pd & Inc)	(Incur)	(Pd-20)	
1988	0.4750	0.4750	0.4750	
1989	0.4862	0.4826	0.4897	
1990	0.5031	0.4994	0.5067	
1991	0.5013	0.4996	0.5030	
1992	0.4968	0.4853	0.5082	
1993	0.5586	0.5539	0.5633	
1994	0.4363	0.4305	0.4421	
1995	0.4469	0.4406	0.4533	
1996	0.4821	0.4762	0.4880	
1997	0.5022	0.5161	0.4883	
1998	0.4426	0.4350	0.4502	
1999	0.4831	0.4693	0.4970	
2000	0.5866	0.5849	0.5882	
2001	0.4421	0.4360	0.4483	
2002	0.4797	0.4834	0.4760	
2003	0.4414	0.4350	0.4478	
2004	0.3869	0.3878	0.3861	
2005	0.3460	0.3447	0.3472	
2006	0.3084	0.3090	0.3078	
2007	0.3068	0.3054	0.3081	

INDEMNITY FREQUENCY		Trend						
Policy	Claim	Normalized	Factor	Selected Ann	Trend Period	Trend	Combined	
Year	Frequency	Frequency	to 1/1/08	Trend Factor	# Years	1/1/08-12/1/10	Trend Factor	
				-7.6%	1			
				-7.6%	1			
				-7.6%	1			
				-7.6%	0.9167			
1995	25.84	1.0000						
1996	24.31	0.9408						
1997	22.10	0.8553						
1998	19.69	0.7620						
1999	19.44	0.7523						
2000	17.66	0.6834						
2001	15.41	0.5963						
2002	15.55	0.6017						
2003	14.86	0.5750						
2004	13.09	0.5065	0.7889			0.7941	0.6265	
2005	11.75	0.4547	0.8538			0.7941	0.6780	
2006	11.16	0.4319	0.9240			0.7941	0.7337	
2007*	9.90	0.3831	1.0000			0.7941	0.7941	

\* Adjusted to a full Policy Year

INDEMNITY SEVERITY RATIOS		Severity	Severity	Severity
Policy	Ratio	Ratio	Ratio	
Year	(Average)	(Incur)	(Pd-20)	
1995	0.4469	0.4406	0.4533	
1996	0.5124	0.5062	0.5187	
1997	0.5872	0.6034	0.5709	
1998	0.5808	0.5709	0.5908	
1999	0.6422	0.6238	0.6606	
2000	0.8584	0.8559	0.8607	
2001	0.7414	0.7312	0.7518	
2002	0.7972	0.8034	0.7911	
2003	0.7677	0.7565	0.7788	
2004	0.7639	0.7656	0.7623	
2005	0.7609	0.7581	0.7636	
2006	0.7141	0.7154	0.7127	
2007	0.8008	0.7972	0.8042	

INDEMNITY Linear FITTED	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	2004	0.7503	0.7513	0.7495
	2005	0.7567	0.7565	0.7570
	2006	0.7631	0.7617	0.7644
	2007	0.7695	0.7669	0.7719
5 Point	2003	0.7582	0.7523	0.7641
	2004	0.7598	0.7554	0.7642
	2005	0.7615	0.7586	0.7643
	2006	0.7631	0.7617	0.7644
	2007	0.7648	0.7648	0.7646
6 Point	2002	0.7778	0.7776	0.7782
	2003	0.7737	0.7730	0.7744
	2004	0.7695	0.7683	0.7707
	2005	0.7654	0.7637	0.7669
	2006	0.7612	0.7591	0.7631
	2007	0.7570	0.7545	0.7594
7 Point	2001	0.7632	0.7585	0.7679
	2002	0.7633	0.7594	0.7674
	2003	0.7635	0.7602	0.7669
	2004	0.7637	0.7611	0.7664
	2005	0.7639	0.7619	0.7658
	2006	0.7641	0.7627	0.7653
	2007	0.7643	0.7636	0.7648
8 Point	2000	0.8027	0.7986	0.8069
	2001	0.7950	0.7913	0.7987
	2002	0.7872	0.7839	0.7905
	2003	0.7794	0.7766	0.7823
	2004	0.7717	0.7692	0.7740
	2005	0.7639	0.7619	0.7658
	2006	0.7561	0.7546	0.7576
	2007	0.7484	0.7472	0.7494
9 Point	1999	0.7469	0.7371	0.7567
	2000	0.7504	0.7419	0.7588
	2001	0.7538	0.7467	0.7609
	2002	0.7573	0.7515	0.7630
	2003	0.7607	0.7563	0.7651
	2004	0.7642	0.7611	0.7672
	2005	0.7676	0.7659	0.7693
	2006	0.7711	0.7707	0.7713
2007	0.7745	0.7756	0.7734	
10 Point	1998	0.6873	0.6766	0.6981
	1999	0.6996	0.6902	0.7091
	2000	0.7119	0.7038	0.7201
	2001	0.7243	0.7174	0.7311
	2002	0.7366	0.7310	0.7421
	2003	0.7489	0.7446	0.7532
	2004	0.7612	0.7582	0.7642
	2005	0.7736	0.7718	0.7752
	2006	0.7859	0.7854	0.7862
	2007	0.7982	0.7990	0.7973



INDEMNITY		Severity	Severity	Severity
Linear		Ratio	Ratio	Ratio
<b>TRENDED</b>		(Incur)	(Incur)	(Pd-20)
4 Point	Fitted	0.7881	0.7821	0.7937
5 Point	Fitted	0.7695	0.7739	0.7649
6 Point	Fitted	0.7449	0.7410	0.7484
7 Point	Fitted	0.7648	0.7660	0.7632
8 Point	Fitted	0.7257	0.7258	0.7254
9 Point	Fitted	0.7846	0.7896	0.7795
10 Point	Fitted	0.8342	0.8387	0.8294

INDEMNITY		Sev Trend	Sev Trend	Sev Trend
Linear		Factor	Factor	Factor
<b>Severity Trend Factor</b>		(Average)	(Incur)	(Pd-20)
4 Point	2004	1.0504	1.0410	1.0591
	2005	1.0415	1.0339	1.0486
	2006	1.0328	1.0268	1.0383
	2007	1.0242	1.0198	1.0283
5 Point	2004	1.0128	1.0244	1.0009
	2005	1.0106	1.0202	1.0008
	2006	1.0084	1.0160	1.0006
	2007	1.0063	1.0119	1.0005
6 Point	2004	0.9680	0.9644	0.9712
	2005	0.9732	0.9702	0.9759
	2006	0.9786	0.9761	0.9807
	2007	0.9840	0.9821	0.9856
7 Point	2004	1.0014	1.0066	0.9959
	2005	1.0012	1.0054	0.9966
	2006	1.0010	1.0043	0.9973
	2007	1.0007	1.0032	0.9980
8 Point	2004	0.9404	0.9435	0.9372
	2005	0.9500	0.9526	0.9473
	2006	0.9598	0.9619	0.9575
	2007	0.9697	0.9713	0.9680
9 Point	2004	1.0267	1.0373	1.0161
	2005	1.0221	1.0308	1.0133
	2006	1.0175	1.0244	1.0106
	2007	1.0130	1.0181	1.0079
10 Point	2004	1.0958	1.1062	1.0854
	2005	1.0783	1.0867	1.0699
	2006	1.0614	1.0679	1.0549
	2007	1.0450	1.0497	1.0403

INDEMNITY Expon'l <b>FITTED</b>	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	2004	0.7505	0.7513	0.7496
	2005	0.7563	0.7561	0.7565
	2006	0.7623	0.7609	0.7635
	2007	0.7682	0.7658	0.7705
5 Point	2003	0.7584	0.7525	0.7642
	2004	0.7597	0.7553	0.7640
	2005	0.7610	0.7581	0.7637
	2006	0.7623	0.7609	0.7635
	2007	0.7636	0.7637	0.7633
6 Point	2002	0.7778	0.7774	0.7783
	2003	0.7734	0.7726	0.7742
	2004	0.7691	0.7678	0.7702
	2005	0.7647	0.7631	0.7662
	2006	0.7604	0.7584	0.7622
	2007	0.7561	0.7537	0.7583
7 Point	2001	0.7630	0.7581	0.7680
	2002	0.7631	0.7589	0.7673
	2003	0.7631	0.7597	0.7666
	2004	0.7632	0.7605	0.7659
	2005	0.7633	0.7613	0.7651
	2006	0.7633	0.7621	0.7644
	2007	0.7634	0.7629	0.7637
8 Point	2000	0.8014	0.7969	0.8058
	2001	0.7936	0.7897	0.7975
	2002	0.7859	0.7825	0.7893
	2003	0.7783	0.7753	0.7811
	2004	0.7707	0.7683	0.7731
	2005	0.7633	0.7613	0.7651
	2006	0.7559	0.7543	0.7573
	2007	0.7485	0.7475	0.7495
9 Point	1999	0.7415	0.7306	0.7524
	2000	0.7458	0.7364	0.7551
	2001	0.7500	0.7421	0.7578
	2002	0.7543	0.7479	0.7605
	2003	0.7585	0.7538	0.7632
	2004	0.7629	0.7597	0.7660
	2005	0.7672	0.7656	0.7687
	2006	0.7715	0.7716	0.7715
10 Point	1998	0.6790	0.6675	0.6905
	1999	0.6918	0.6816	0.7020
	2000	0.7049	0.6959	0.7137
	2001	0.7181	0.7106	0.7257
	2002	0.7317	0.7255	0.7378
	2003	0.7455	0.7408	0.7501
	2004	0.7595	0.7564	0.7626
	2005	0.7739	0.7723	0.7754
	2006	0.7885	0.7885	0.7883
	2007	0.8033	0.8051	0.8015

INDEMNITY Expon'l <b>TRENDED</b>		Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	Fitted	0.7859	0.7800	0.7914
5 Point	Fitted	0.7674	0.7720	0.7626
6 Point	Fitted	0.7437	0.7403	0.7469
7 Point	Fitted	0.7635	0.7652	0.7616
8 Point	Fitted	0.7275	0.7278	0.7272
9 Point	Fitted	0.7889	0.7955	0.7823
10 Point	Fitted	0.8483	0.8555	0.8412

INDEMNITY Expon'l <b>Severity Trend Factor</b>		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-20)
4 Point	2004	1.0473	1.0382	1.0557
	2005	1.0391	1.0316	1.0460
	2006	1.0310	1.0251	1.0365
	2007	1.0230	1.0187	1.0271
5 Point	2004	1.0101	1.0221	0.9982
	2005	1.0084	1.0184	0.9985
	2006	1.0067	1.0146	0.9988
	2007	1.0050	1.0108	0.9991
6 Point	2004	0.9670	0.9641	0.9697
	2005	0.9725	0.9701	0.9747
	2006	0.9780	0.9761	0.9798
	2007	0.9836	0.9821	0.9849
7 Point	2004	1.0005	1.0062	0.9945
	2005	1.0004	1.0052	0.9954
	2006	1.0003	1.0041	0.9963
	2007	1.0002	1.0031	0.9973
8 Point	2004	0.9440	0.9473	0.9406
	2005	0.9532	0.9560	0.9504
	2006	0.9626	0.9648	0.9603
	2007	0.9720	0.9737	0.9702
9 Point	2004	1.0341	1.0472	1.0214
	2005	1.0282	1.0390	1.0178
	2006	1.0224	1.0310	1.0141
	2007	1.0167	1.0230	1.0105
10 Point	2004	1.1169	1.1311	1.1030
	2005	1.0962	1.1078	1.0849
	2006	1.0759	1.0850	1.0671
	2007	1.0560	1.0626	1.0495

INDEMNITY Linear LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-20)
4 Point	2004	0.6581	0.6522	0.6635
	2005	0.7061	0.7010	0.7110
	2006	0.7578	0.7534	0.7618
	2007	0.8133	0.8098	0.8166
5 Point	2004	0.6345	0.6418	0.6271
	2005	0.6852	0.6917	0.6785
	2006	0.7399	0.7454	0.7341
	2007	0.7991	0.8035	0.7945
6 Point	2004	0.6065	0.6042	0.6085
	2005	0.6598	0.6578	0.6617
	2006	0.7180	0.7162	0.7195
	2007	0.7814	0.7799	0.7827
7 Point	2004	0.6274	0.6306	0.6239
	2005	0.6788	0.6817	0.6757
	2006	0.7344	0.7369	0.7317
	2007	0.7947	0.7966	0.7925
8 Point	2004	0.5892	0.5911	0.5872
	2005	0.6441	0.6459	0.6423
	2006	0.7042	0.7057	0.7025
	2007	0.7700	0.7713	0.7687
9 Point	2004	0.6432	0.6499	0.6366
	2005	0.6930	0.6989	0.6870
	2006	0.7465	0.7516	0.7415
	2007	0.8044	0.8085	0.8004
10 Point	2004	0.6865	0.6930	0.6800
	2005	0.7311	0.7368	0.7254
	2006	0.7787	0.7835	0.7740
	2007	0.8298	0.8336	0.8261

INDEMNITY Expon'l LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-20)
4 Point	2004	0.6561	0.6504	0.6614
	2005	0.7045	0.6994	0.7092
	2006	0.7564	0.7521	0.7605
	2007	0.8124	0.8089	0.8156
5 Point	2004	0.6328	0.6403	0.6254
	2005	0.6837	0.6905	0.6770
	2006	0.7386	0.7444	0.7328
	2007	0.7981	0.8027	0.7934
6 Point	2004	0.6058	0.6040	0.6075
	2005	0.6594	0.6577	0.6608
	2006	0.7176	0.7162	0.7189
	2007	0.7811	0.7799	0.7821
7 Point	2004	0.6268	0.6304	0.6231
	2005	0.6783	0.6815	0.6749
	2006	0.7339	0.7367	0.7310
	2007	0.7943	0.7966	0.7920
8 Point	2004	0.5914	0.5935	0.5893
	2005	0.6463	0.6482	0.6444
	2006	0.7063	0.7079	0.7046
	2007	0.7719	0.7732	0.7704
9 Point	2004	0.6479	0.6561	0.6399
	2005	0.6971	0.7044	0.6901
	2006	0.7501	0.7564	0.7440
	2007	0.8074	0.8124	0.8024
10 Point	2004	0.6997	0.7086	0.6910
	2005	0.7432	0.7511	0.7356
	2006	0.7894	0.7961	0.7829
	2007	0.8386	0.8438	0.8334

INDEMNITY Linear <b>TRENDED LR</b>	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-20)
4 Point	2004	0.2546	0.2529	0.2562
	2005	0.2443	0.2416	0.2469
	2006	0.2337	0.2328	0.2345
	2007	0.2495	0.2473	0.2516
	4 Yr Ave	0.2455	0.2437	0.2473
5 Point	2004	0.2455	0.2489	0.2421
	2005	0.2371	0.2384	0.2356
	2006	0.2282	0.2303	0.2260
	2007	0.2452	0.2454	0.2448
	4 Yr Ave	0.2390	0.2408	0.2371
6 Point	2004	0.2347	0.2343	0.2349
	2005	0.2283	0.2267	0.2297
	2006	0.2214	0.2213	0.2215
	2007	0.2397	0.2382	0.2411
	4 Yr Ave	0.2310	0.2301	0.2318
7 Point	2004	0.2427	0.2445	0.2409
	2005	0.2349	0.2350	0.2346
	2006	0.2265	0.2277	0.2252
	2007	0.2438	0.2433	0.2442
	4 Yr Ave	0.2370	0.2376	0.2362
8 Point	2004	0.2280	0.2292	0.2267
	2005	0.2229	0.2226	0.2230
	2006	0.2172	0.2181	0.2162
	2007	0.2362	0.2356	0.2368
	4 Yr Ave	0.2261	0.2264	0.2257
9 Point	2004	0.2489	0.2520	0.2458
	2005	0.2398	0.2409	0.2385
	2006	0.2302	0.2322	0.2282
	2007	0.2468	0.2469	0.2466
	4 Yr Ave	0.2414	0.2430	0.2398
10 Point	2004	0.2656	0.2687	0.2625
	2005	0.2530	0.2540	0.2519
	2006	0.2402	0.2421	0.2382
	2007	0.2546	0.2546	0.2545
	4 Yr Ave	0.2534	0.2549	0.2518

INDEMNITY Expon'l <b>TRENDED LR</b>	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-20)
4 Point	2004	0.2538	0.2522	0.2554
	2005	0.2438	0.2411	0.2462
	2006	0.2333	0.2324	0.2341
	2007	0.2492	0.2470	0.2513
	4 Yr Ave	0.2450	0.2432	0.2468
5 Point	2004	0.2448	0.2483	0.2415
	2005	0.2366	0.2380	0.2351
	2006	0.2278	0.2300	0.2256
	2007	0.2449	0.2451	0.2444
	4 Yr Ave	0.2385	0.2404	0.2367
6 Point	2004	0.2344	0.2342	0.2346
	2005	0.2282	0.2267	0.2294
	2006	0.2213	0.2213	0.2213
	2007	0.2396	0.2382	0.2410
	4 Yr Ave	0.2309	0.2301	0.2316
7 Point	2004	0.2425	0.2445	0.2406
	2005	0.2347	0.2349	0.2343
	2006	0.2263	0.2276	0.2250
	2007	0.2437	0.2433	0.2440
	4 Yr Ave	0.2368	0.2376	0.2360
8 Point	2004	0.2288	0.2302	0.2275
	2005	0.2236	0.2234	0.2237
	2006	0.2178	0.2187	0.2169
	2007	0.2368	0.2361	0.2374
	4 Yr Ave	0.2268	0.2271	0.2264
9 Point	2004	0.2507	0.2544	0.2471
	2005	0.2412	0.2428	0.2396
	2006	0.2313	0.2337	0.2290
	2007	0.2477	0.2481	0.2472
	4 Yr Ave	0.2427	0.2448	0.2407
10 Point	2004	0.2707	0.2748	0.2668
	2005	0.2571	0.2589	0.2554
	2006	0.2435	0.2460	0.2410
	2007	0.2573	0.2577	0.2568
	4 Yr Ave	0.2572	0.2594	0.2550

MEDICAL	Incurred LDF 00-01	Incurred LDF 01-02	Incurred LDF 02-03	Incurred LDF 03-04	Incurred LDF 04-05	Incurred LDF 05-06	Incurred LDF 06-07	Incurred LDF 07-08	4 Year Average LDF	Selected Incurred LDF
Beyond	0.9950	1.3048	1.2289	1.1618	1.0974	1.0748	1.1787	1.1512	1.1255	1.1255
19-20	0.9760	1.0022	1.0006	1.0114	1.0288	1.0090	1.0195	1.0114	1.0172	1.0159
18-19	1.0007	1.0184	1.0208	0.9957	1.0200	1.0654	1.0079	1.0322	1.0314	1.0166
17-18	1.0059	0.9964	1.0097	1.0246	1.0011	1.0482	0.9748	1.0253	1.0124	1.0174
16-17	1.0228	1.0052	1.0241	1.0460	1.0105	1.0237	1.0088	1.0235	1.0166	1.0183
15-16	1.0049	1.0109	0.9850	1.0024	1.0329	1.0289	1.0050	1.0205	1.0218	1.0193
14-15	0.9963	1.0209	1.0911	1.0242	1.0243	1.0168	1.0257	1.0264	1.0233	1.0204
13-14	0.9832	1.0147	1.0215	1.0340	1.0085	1.0028	1.0169	1.0096	1.0095	1.0217
12-13	1.0113	1.0181	1.0553	1.0457	0.9934	1.0240	1.0317	1.0277	1.0192	1.0232
11-12	1.0265	1.0267	1.0319	1.1091	1.0524	1.0197	0.9967	1.0460	1.0287	1.0249
10-11	1.0070	1.0290	1.0231	1.0505	1.0330	1.0165	0.9853	1.0393	1.0185	1.0269
9-10	1.0120	1.0249	1.0520	1.0983	1.0159	1.0292	1.0516	0.9808	1.0194	1.0293
8-9	1.0195	1.0570	1.0229	1.0996	1.0498	1.0006	1.0233	1.0258	1.0249	1.0322
7-8	1.0174	1.0393	1.1566	1.0366	1.0338	1.0291	1.0189	1.0287	1.0276	1.0359
6-7	1.0421	1.0142	1.0321	1.0551	1.0542	1.0924	1.0667	1.0190	1.0581	1.0408
5-6	1.0305	1.0642	1.1207	1.0676	1.0488	1.0617	1.0227	1.0678	1.0503	1.0473
4-5	1.0408	1.0527	1.0392	1.0724	1.1414	1.1088	0.9959	1.0747	1.0802	1.0567
3-4	1.0391	1.0411	1.0697	1.1756	1.0611	0.9513	1.0625	1.0974	1.0431	1.0717
2-3	1.0479	1.1161	1.1572	1.2102	1.0995	1.1144	1.1089	1.1403	1.1158	1.0999
1-2	1.1532	1.2264	1.1601	1.1692	1.1873	1.1391	1.1796	1.1818	1.1720	1.1758

MEDICAL	Paid LDF 00-01	Paid LDF 01-02	Paid LDF 02-03	Paid LDF 03-04	Paid LDF 04-05	Paid LDF 05-06	Paid LDF 06-07	Paid LDF 07-08	4 Year Average LDF	Selected Paid LDF
19-20	1.0219	1.0041	1.0084	1.0215	1.0114	1.0079	1.0116	1.0124	1.0108	1.0127
18-19	1.0034	1.0093	1.0265	1.0126	1.0067	1.0163	1.0073	1.0188	1.0123	1.0136
17-18	1.0102	1.0195	1.0219	1.0210	1.0152	1.0065	1.0151	1.0137	1.0126	1.0145
16-17	1.0222	1.0199	1.0161	1.0108	1.0097	1.0154	1.0112	1.0114	1.0119	1.0156
15-16	1.0127	1.0127	1.0204	1.0092	1.0178	1.0228	1.0105	1.0216	1.0182	1.0169
14-15	1.0102	1.0138	1.0207	1.0178	1.0116	1.0215	1.0229	1.0226	1.0197	1.0183
13-14	1.0151	1.0121	1.0159	1.0163	1.0107	1.0293	1.0176	1.0266	1.0211	1.0200
12-13	1.0103	1.0201	1.0080	1.0146	1.0232	1.0163	1.0386	1.0158	1.0235	1.0220
11-12	1.0145	1.0121	1.0124	1.0312	1.0181	1.0408	1.0318	1.0295	1.0301	1.0243
10-11	1.0090	1.0182	1.0314	1.0198	1.0217	1.0754	1.0376	1.0185	1.0383	1.0271
9-10	1.0097	1.0316	1.0176	1.0093	1.0243	1.0300	1.0367	1.0348	1.0315	1.0305
8-9	1.0276	1.0269	1.0152	1.0198	1.0237	1.0356	1.0271	1.0244	1.0277	1.0346
7-8	1.0205	1.0317	1.0418	1.0164	1.0266	1.0240	1.0259	1.0438	1.0301	1.0397
6-7	1.0288	1.0315	1.0265	1.0391	1.0318	1.0522	1.0500	1.0320	1.0415	1.0458
5-6	1.0278	1.0350	1.0520	1.0494	1.0497	1.0627	1.0439	1.0595	1.0540	1.0531
4-5	1.0399	1.0575	1.0508	1.0394	1.1013	1.0720	1.0523	1.0591	1.0712	1.0619
3-4	1.0556	1.0568	1.0721	1.0931	1.0627	1.0950	1.0422	1.0874	1.0718	1.0758
2-3	1.0945	1.1349	1.1696	1.1432	1.1740	1.1494	1.1414	1.1668	1.1579	1.1575
1-2	1.3415	1.4151	1.3821	1.3654	1.3279	1.3469	1.3232	1.3561	1.3385	1.3385

MEDICAL	Pd-Incur LDF 00-01	Pd-Incur LDF 01-02	Pd-Incur LDF 02-03	Pd-Incur LDF 03-04	Pd-Incur LDF 04-05	Pd-Incur LDF 05-06	Pd-Incur LDF 06-07	Pd-Incur LDF 07-08	Average Pd-Incur LDF	Selected Pd-Incur LDF
19-20	1.2668	1.0421	1.0760	1.3223	1.1553	1.1045	1.1739	1.1493	1.1458	1.1458
18-19	1.0484	1.0852	1.3293	1.1376	1.1019	1.1703	1.1446	1.1505	1.1418	1.1418
17-18	1.0779	1.3275	1.1621	1.1072	1.1151	1.1430	1.1315	1.1591	1.1372	1.1372
16-17	1.3500	1.1739	1.0937	1.1309	1.1010	1.1786	1.1431	1.1282	1.1377	1.1377
15-16	1.1938	1.0816	1.1025	1.1052	1.1717	1.1590	1.1138	1.2637	1.1771	1.1771
14-15	1.0784	1.1350	1.1194	1.1529	1.1395	1.1321	1.2666	1.2527	1.1977	1.1977
13-14	1.1294	1.0383	1.1616	1.1371	1.1254	1.2711	1.2420	1.2357	1.2186	1.2186
12-13	1.0403	1.1603	1.1067	1.1412	1.2971	1.2412	1.2711	1.2126	1.2555	1.2555
11-12	1.1568	1.0615	1.1017	1.3703	1.2341	1.2824	1.2175	1.2040	1.2345	1.2345
10-11	1.0557	1.0877	1.2591	1.2011	1.2848	1.3136	1.1944	1.2280	1.2552	1.2552
9-10	1.0674	1.2704	1.1572	1.2247	1.3236	1.2486	1.2249	1.1505	1.2369	1.2369
8-9	1.2561	1.1296	1.1275	1.3310	1.2419	1.2063	1.2048	1.2229	1.2190	1.2190
7-8	1.1348	1.1371	1.2600	1.1874	1.2376	1.2056	1.2230	1.4029	1.2673	1.2673
6-7	1.1012	1.1239	1.1715	1.2405	1.2087	1.2629	1.4320	1.3212	1.3062	1.3062
5-6	1.1412	1.1749	1.2307	1.1887	1.2136	1.4266	1.3533	1.3267	1.3301	1.3301
4-5	1.1699	1.1598	1.1660	1.2056	1.4798	1.4186	1.3073	1.3171	1.3807	1.3807
3-4	1.1680	1.1856	1.2037	1.4198	1.3596	1.4374	1.2767	1.4498	1.3809	1.3809
2-3	1.2871	1.2783	1.4089	1.4609	1.7739	1.3811	1.5078	1.4563	1.5298	1.5298
1-2	1.5526	1.7258	1.6655	2.2167	1.6458	1.8315	1.6899	1.6570	1.7061	1.7061



MEDICAL	Policy	Incurred	Paid
	Year	LDF	to 20th LDF
Beyond	1988	1.1255	1.1255
19-20	1989	1.0159	1.1458
18-19	1990	1.0166	1.0136
17-18	1991	1.0174	1.0145
16-17	1992	1.0183	1.0156
15-16	1993	1.0193	1.0169
14-15	1994	1.0204	1.0183
13-14	1995	1.0217	1.0200
12-13	1996	1.0232	1.0220
11-12	1997	1.0249	1.0243
10-11	1998	1.0269	1.0271
9-10	1999	1.0293	1.0305
8-9	2000	1.0322	1.0346
7-8	2001	1.0359	1.0397
6-7	2002	1.0408	1.0458
5-6	2003	1.0473	1.0531
4-5	2004	1.0567	1.0619
3-4	2005	1.0717	1.0758
2-3	2006	1.0999	1.1575
1-2	2007	1.1758	1.3385

MEDICAL	Policy	Incurred	Paid
	Year	Cum LDF	to 20th Cum LDF
Beyond	1988	1.1255	1.1255
19-20	1989	1.1434	1.2896
18-19	1990	1.1624	1.3071
17-18	1991	1.1826	1.3261
16-17	1992	1.2042	1.3468
15-16	1993	1.2275	1.3695
14-15	1994	1.2525	1.3946
13-14	1995	1.2797	1.4225
12-13	1996	1.3094	1.4538
11-12	1997	1.3420	1.4891
10-11	1998	1.3781	1.5295
9-10	1999	1.4185	1.5761
8-9	2000	1.4642	1.6307
7-8	2001	1.5167	1.6954
6-7	2002	1.5786	1.7730
5-6	2003	1.6533	1.8672
4-5	2004	1.7470	1.9828
3-4	2005	1.8723	2.1331
2-3	2006	2.0593	2.4690
1-2	2007	2.4213	3.3048

MEDICAL	Policy	Benefit	LAE
	Year	Level Factor	
Beyond	1988	1.0000	1.1380
19-20	1989	1.0000	1.1380
18-19	1990	1.0000	1.1380
17-18	1991	1.0000	1.1380
16-17	1992	1.0000	1.1380
15-16	1993	1.0000	1.1380
14-15	1994	1.0000	1.1380
13-14	1995	1.0000	1.1380
12-13	1996	1.0000	1.1380
11-12	1997	1.0000	1.1380
10-11	1998	1.0000	1.1380
9-10	1999	1.0000	1.1380
8-9	2000	1.0000	1.1380
7-8	2001	1.0000	1.1380
6-7	2002	1.0000	1.1380
5-6	2003	1.0000	1.1380
4-5	2004	1.0000	1.1380
3-4	2005	1.0000	1.1380
2-3	2006	1.0000	1.1380
1-2	2007	1.0000	1.1380

MEDICAL	Policy Year	Incurred Base	Paid to 20th Base
Beyond	1988	25789381	25789381
19-20	1989	30381842	26904101
18-19	1990	28820395	25206043
17-18	1991	30215991	27087476
16-17	1992	39497139	31932326
15-16	1993	34858867	28455827
14-15	1994	31498559	26168259
13-14	1995	35600286	29821897
12-13	1996	37101627	31724727
11-12	1997	37604072	31188551
10-11	1998	34787803	31291209
9-10	1999	43137812	36136992
8-9	2000	56387628	41953778
7-8	2001	44152436	34489359
6-7	2002	52179954	41669682
5-6	2003	49524688	39823113
4-5	2004	56851268	42638389
3-4	2005	49207670	39425181
2-3	2006	40250456	32940443
1-2	2007	37402060	25676391

MEDICAL	Policy Year	Proj Ult Incurred (Avg Pd & Inc)	Proj Ult Incurred (Incur)	Proj Ult Incurred (Pd-20)
Beyond	1988	29025949	29025949	29025949
19-20	1989	34717063	34738598	34695528
18-19	1990	33223823	33500827	32946819
17-18	1991	35827067	35733431	35920702
16-17	1992	45284456	47562455	43006457
15-16	1993	40879757	42789259	38970255
14-15	1994	37973100	39451945	36494254
13-14	1995	43989667	45557686	42421648
12-13	1996	47351140	48580871	46121409
11-12	1997	48453768	50464664	46442871
10-11	1998	47900488	47941071	47859904
9-10	1999	59073251	61190987	56955514
8-9	2000	75488396	82562765	68414026
7-8	2001	62719630	66965999	58473260
6-7	2002	78125811	82371275	73880347
5-6	2003	78118442	81879166	74357717
4-5	2004	91931282	99319166	84543397
3-4	2005	88114687	92131520	84097853
2-3	2006	82108859	82887764	81329953
1-2	2007	87708474	90561608	84855339

MEDICAL	Policy Year	Adjusted Incurred (Avg Pd & Inc)	Adjusted Incurred (Incur)	Adjusted Incurred (Pd-20)
Beyond	1988	33031530	33031530	33031530
19-20	1989	39508018	39532525	39483511
18-19	1990	37808711	38123941	37493480
17-18	1991	40771202	40664644	40877759
16-17	1992	51533711	54126074	48941348
15-16	1993	46521163	48694177	44348150
14-15	1994	43213388	44896313	41530461
13-14	1995	50060241	51844647	48275835
12-13	1996	53885597	55285031	52486163
11-12	1997	55140388	57428788	52851987
10-11	1998	54510755	54556939	54464571
9-10	1999	67225360	69635343	64815375
8-9	2000	85905795	93956427	77855162
7-8	2001	71374939	76207307	66542570
6-7	2002	88907173	93738511	84075835
5-6	2003	88898787	93178491	84619082
4-5	2004	104617799	113025211	96210386
3-4	2005	100274514	104845670	95703357
2-3	2006	93439882	94326275	92553487
1-2	2007	99812243	103059110	96565376

MEDICAL	Policy Year	Loss Ratio (Avg Pd & Inc)	Loss Ratio (Incur)	Loss Ratio (Pd-20)
	1988	0.3374	0.3374	0.3374
	1989	0.3741	0.3743	0.3739
	1990	0.4039	0.4073	0.4005
	1991	0.4391	0.4380	0.4403
	1992	0.5974	0.6274	0.5673
	1993	0.5325	0.5573	0.5076
	1994	0.4983	0.5177	0.4789
	1995	0.5520	0.5717	0.5324
	1996	0.5616	0.5762	0.5470
	1997	0.5799	0.6040	0.5558
	1998	0.5882	0.5887	0.5877
	1999	0.6744	0.6985	0.6502
	2000	0.8110	0.8870	0.7350
	2001	0.6333	0.6761	0.5904
	2002	0.7580	0.7992	0.7168
	2003	0.7233	0.7581	0.6885
	2004	0.7279	0.7864	0.6694
	2005	0.6524	0.6821	0.6226
	2006	0.5820	0.5875	0.5765
	2007	0.6162	0.6363	0.5962

MEDICAL FREQUENCY	Policy Year	Claim Frequency	Normalized Frequency	Trend Factor to 1/1/08	Selected Ann Trend Factor	Trend Period # Years	Trend 1/1/08-12/1/10	Combined Trend Factor
					-7.6%	1		
					-7.6%	1		
					-7.6%	1		
					-7.6%	0.9167		
	1995	25.84	1.0000					
	1996	24.31	0.9408					
	1997	22.10	0.8553					
	1998	19.69	0.7620					
	1999	19.44	0.7523					
	2000	17.66	0.6834					
	2001	15.41	0.5963					
	2002	15.55	0.6017					
	2003	14.86	0.5750					
	2004	13.09	0.5065	0.7889			0.7941	0.6265
	2005	11.75	0.4547	0.8538			0.7941	0.6780
	2006	11.16	0.4319	0.9240			0.7941	0.7337
	2007*	9.90	0.3831	1.0000			0.7941	0.7941

\* Adjusted to a full Policy Year

MEDICAL SEVERITY RATIOS	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
	1995	0.5520	0.5717	0.5324
	1996	0.5969	0.6125	0.5814
	1997	0.6780	0.7062	0.6498
	1998	0.7719	0.7726	0.7713
	1999	0.8965	0.9285	0.8643
	2000	1.1867	1.2979	1.0755
	2001	1.0620	1.1338	0.9901
	2002	1.2598	1.3282	1.1913
	2003	1.2579	1.3184	1.1974
	2004	1.4371	1.5526	1.3216
	2005	1.4348	1.5001	1.3693
	2006	1.3475	1.3603	1.3348
	2007	1.6085	1.6609	1.5563

MEDICAL Linear FITTED	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	2004	1.3929	1.4907	1.2951
	2005	1.4356	1.5092	1.3620
	2006	1.4783	1.5277	1.4290
	2007	1.5210	1.5462	1.4959
5 Point	2003	1.2948	1.3799	1.2097
	2004	1.3560	1.4292	1.2828
	2005	1.4172	1.4785	1.3559
	2006	1.4783	1.5277	1.4290
	2007	1.5395	1.5770	1.5021
6 Point	2002	1.2474	1.3294	1.1652
	2003	1.3048	1.3790	1.2305
	2004	1.3622	1.4286	1.2958
	2005	1.4196	1.4782	1.3611
	2006	1.4771	1.5278	1.4264
	2007	1.5345	1.5775	1.4917
7 Point	2001	1.1305	1.2120	1.0490
	2002	1.2017	1.2772	1.1260
	2003	1.2728	1.3425	1.2031
	2004	1.3439	1.4078	1.2801
	2005	1.4151	1.4730	1.3572
	2006	1.4862	1.5383	1.4342
	2007	1.5574	1.6035	1.5113
8 Point	2000	1.1124	1.2097	1.0151
	2001	1.1730	1.2624	1.0835
	2002	1.2335	1.3150	1.1519
	2003	1.2940	1.3677	1.2203
	2004	1.3546	1.4204	1.2887
	2005	1.4151	1.4730	1.3572
	2006	1.4756	1.5257	1.4256
	2007	1.5361	1.5783	1.4940
9 Point	1999	0.9932	1.0707	0.9155
	2000	1.0641	1.1386	0.9894
	2001	1.1350	1.2065	1.0634
	2002	1.2059	1.2744	1.1373
	2003	1.2768	1.3423	1.2112
	2004	1.3476	1.4102	1.2851
	2005	1.4185	1.4781	1.3590
	2006	1.4894	1.5460	1.4329
10 Point	1998	0.8704	0.9233	0.8173
	1999	0.9494	1.0037	0.8951
	2000	1.0285	1.0842	0.9728
	2001	1.1076	1.1646	1.0506
	2002	1.1867	1.2451	1.1283
	2003	1.2658	1.3256	1.2061
	2004	1.3449	1.4060	1.2838
	2005	1.4240	1.4865	1.3616
	2006	1.5031	1.5669	1.4393
	2007	1.5822	1.6474	1.5170

MEDICAL Linear <b>TRENDED</b>		Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	Fitted	1.6455	1.6002	1.6912
5 Point	Fitted	1.7179	1.7207	1.7153
6 Point	Fitted	1.7020	1.7222	1.6821
7 Point	Fitted	1.7648	1.7939	1.7360
8 Point	Fitted	1.7127	1.7319	1.6936
9 Point	Fitted	1.7671	1.8119	1.7224
10 Point	Fitted	1.8129	1.8820	1.7438
MEDICAL Linear <b>Severity Trend Factor</b>		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-20)
4 Point	2004	1.1813	1.0735	1.3059
	2005	1.1462	1.0603	1.2417
	2006	1.1131	1.0475	1.1835
	2007	1.0819	1.0349	1.1306
5 Point	2004	1.2669	1.2040	1.3372
	2005	1.2122	1.1639	1.2651
	2006	1.1620	1.1263	1.2004
	2007	1.1159	1.0911	1.1419
6 Point	2004	1.2494	1.2055	1.2981
	2005	1.1989	1.1650	1.2358
	2006	1.1523	1.1272	1.1793
	2007	1.1092	1.0917	1.1277
7 Point	2004	1.3132	1.2743	1.3561
	2005	1.2472	1.2178	1.2791
	2006	1.1875	1.1662	1.2104
	2007	1.1332	1.1187	1.1487
8 Point	2004	1.2644	1.2194	1.3141
	2005	1.2103	1.1758	1.2479
	2006	1.1607	1.1352	1.1880
	2007	1.1149	1.0973	1.1336
9 Point	2004	1.3112	1.2849	1.3403
	2005	1.2457	1.2259	1.2674
	2006	1.1864	1.1720	1.2020
	2007	1.1325	1.1227	1.1431
10 Point	2004	1.3480	1.3386	1.3583
	2005	1.2731	1.2661	1.2807
	2006	1.2061	1.2011	1.2116
	2007	1.1458	1.1424	1.1495

MEDICAL Expon'l FITTED	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	2004	1.3952	1.4910	1.2987
	2005	1.4341	1.5067	1.3604
	2006	1.4741	1.5225	1.4252
	2007	1.5153	1.5385	1.4930
5 Point	2003	1.2968	1.3791	1.2141
	2004	1.3534	1.4254	1.2808
	2005	1.4125	1.4731	1.3510
	2006	1.4741	1.5225	1.4252
	2007	1.5385	1.5735	1.5034
6 Point	2002	1.2515	1.3312	1.1719
	2003	1.3036	1.3767	1.2302
	2004	1.3578	1.4238	1.2913
	2005	1.4143	1.4725	1.3555
	2006	1.4732	1.5228	1.4229
	2007	1.5344	1.5749	1.4936
7 Point	2001	1.1346	1.2135	1.0559
	2002	1.1976	1.2722	1.1227
	2003	1.2640	1.3337	1.1938
	2004	1.3341	1.3982	1.2693
	2005	1.4081	1.4658	1.3497
	2006	1.4862	1.5367	1.4351
	2007	1.5686	1.6110	1.5259
8 Point	2000	1.1202	1.2141	1.0266
	2001	1.1726	1.2607	1.0843
	2002	1.2275	1.3091	1.1453
	2003	1.2850	1.3594	1.2098
	2004	1.3451	1.4116	1.2778
	2005	1.4081	1.4658	1.3497
	2006	1.4740	1.5221	1.4256
	2007	1.5430	1.5806	1.5058
9 Point	1999	1.0009	1.0717	0.9298
	2000	1.0602	1.1301	0.9898
	2001	1.1230	1.1916	1.0537
	2002	1.1895	1.2566	1.1217
	2003	1.2600	1.3250	1.1941
	2004	1.3346	1.3972	1.2712
	2005	1.4136	1.4733	1.3532
	2006	1.4974	1.5536	1.4406
	2007	1.5861	1.6383	1.5335
10 Point	1998	0.8811	0.9245	0.8367
	1999	0.9437	0.9895	0.8968
	2000	1.0107	1.0592	0.9611
	2001	1.0824	1.1337	1.0301
	2002	1.1593	1.2135	1.1041
	2003	1.2416	1.2989	1.1833
	2004	1.3297	1.3903	1.2683
	2005	1.4241	1.4881	1.3593
	2006	1.5252	1.5928	1.4569
	2007	1.6334	1.7049	1.5615

MEDICAL Expon'l <b>TRENDED</b>		Severity Ratio (Incur)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	Fitted	1.6419	1.5861	1.7098
5 Point	Fitted	1.7427	1.7323	1.7569
6 Point	Fitted	1.7281	1.7373	1.7205
7 Point	Fitted	1.8362	1.8489	1.8251
8 Point	Fitted	1.7633	1.7642	1.7664
9 Point	Fitted	1.8760	1.9124	1.8404
10 Point	Fitted	1.9951	2.0790	1.9115
MEDICAL Expon'l <b>Severity Trend Factor</b>		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-20)
4 Point	2004	1.1769	1.0638	1.3166
	2005	1.1449	1.0527	1.2568
	2006	1.1138	1.0418	1.1997
	2007	1.0836	1.0309	1.1452
5 Point	2004	1.2877	1.2154	1.3718
	2005	1.2338	1.1760	1.3004
	2006	1.1822	1.1378	1.2328
	2007	1.1327	1.1009	1.1686
6 Point	2004	1.2727	1.2202	1.3324
	2005	1.2219	1.1798	1.2693
	2006	1.1731	1.1408	1.2092
	2007	1.1262	1.1031	1.1520
7 Point	2004	1.3763	1.3223	1.4378
	2005	1.3040	1.2613	1.3522
	2006	1.2355	1.2032	1.2717
	2007	1.1705	1.1477	1.1960
8 Point	2004	1.3108	1.2498	1.3823
	2005	1.2522	1.2036	1.3087
	2006	1.1962	1.1591	1.2390
	2007	1.1427	1.1162	1.1731
9 Point	2004	1.4056	1.3687	1.4478
	2005	1.3270	1.2980	1.3601
	2006	1.2528	1.2309	1.2776
	2007	1.1828	1.1673	1.2001
10 Point	2004	1.5004	1.4954	1.5071
	2005	1.4010	1.3971	1.4062
	2006	1.3081	1.3052	1.3120
	2007	1.2214	1.2194	1.2241

MEDICAL		LR Trend	LR Trend	LR Trend
Linear		Factor	Factor	Factor
LR Trend Factor		(Average)	(Incur)	(Pd-20)
4 Point	2004	0.7401	0.6725	0.8181
	2005	0.7771	0.7189	0.8419
	2006	0.8167	0.7686	0.8683
	2007	0.8591	0.8218	0.8978
5 Point	2004	0.7937	0.7543	0.8378
	2005	0.8219	0.7891	0.8577
	2006	0.8526	0.8264	0.8807
	2007	0.8861	0.8664	0.9068
6 Point	2004	0.7827	0.7552	0.8133
	2005	0.8129	0.7899	0.8379
	2006	0.8454	0.8270	0.8653
	2007	0.8808	0.8669	0.8955
7 Point	2004	0.8227	0.7983	0.8496
	2005	0.8456	0.8257	0.8672
	2006	0.8713	0.8556	0.8881
	2007	0.8999	0.8884	0.9122
8 Point	2004	0.7921	0.7640	0.8233
	2005	0.8206	0.7972	0.8461
	2006	0.8516	0.8329	0.8716
	2007	0.8853	0.8714	0.9002
9 Point	2004	0.8215	0.8050	0.8397
	2005	0.8446	0.8312	0.8593
	2006	0.8705	0.8599	0.8819
	2007	0.8993	0.8915	0.9077
10 Point	2004	0.8445	0.8386	0.8510
	2005	0.8632	0.8584	0.8683
	2006	0.8849	0.8812	0.8890
	2007	0.9099	0.9072	0.9128



MEDICAL Expon'l LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-20)
4 Point	2004	0.7373	0.6665	0.8248
	2005	0.7762	0.7137	0.8521
	2006	0.8172	0.7644	0.8802
	2007	0.8605	0.8186	0.9094
5 Point	2004	0.8067	0.7614	0.8594
	2005	0.8365	0.7973	0.8817
	2006	0.8674	0.8348	0.9045
	2007	0.8995	0.8742	0.9280
6 Point	2004	0.7973	0.7645	0.8347
	2005	0.8284	0.7999	0.8606
	2006	0.8607	0.8370	0.8872
	2007	0.8943	0.8760	0.9148
7 Point	2004	0.8623	0.8284	0.9008
	2005	0.8841	0.8552	0.9168
	2006	0.9065	0.8828	0.9330
	2007	0.9295	0.9114	0.9497
8 Point	2004	0.8212	0.7830	0.8660
	2005	0.8490	0.8160	0.8873
	2006	0.8777	0.8504	0.9091
	2007	0.9074	0.8864	0.9316
9 Point	2004	0.8806	0.8575	0.9070
	2005	0.8997	0.8800	0.9221
	2006	0.9192	0.9031	0.9374
	2007	0.9393	0.9270	0.9530
10 Point	2004	0.9400	0.9369	0.9442
	2005	0.9499	0.9472	0.9534
	2006	0.9598	0.9576	0.9626
	2007	0.9699	0.9683	0.9721

MEDICAL Linear <b>TRENDED LR</b>	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-20)
4 Point	2004	0.5387	0.5289	0.5476
	2005	0.5070	0.4904	0.5242
	2006	0.4753	0.4516	0.5006
	2007	0.5294	0.5229	0.5353
	4 Yr Ave	0.5126	0.4985	0.5269
5 Point	2004	0.5777	0.5932	0.5608
	2005	0.5362	0.5382	0.5340
	2006	0.4962	0.4855	0.5077
	2007	0.5460	0.5513	0.5406
	4 Yr Ave	0.5390	0.5421	0.5358
6 Point	2004	0.5697	0.5939	0.5444
	2005	0.5303	0.5388	0.5217
	2006	0.4920	0.4859	0.4988
	2007	0.5427	0.5516	0.5339
	4 Yr Ave	0.5337	0.5426	0.5247
7 Point	2004	0.5988	0.6278	0.5687
	2005	0.5517	0.5632	0.5399
	2006	0.5071	0.5027	0.5120
	2007	0.5545	0.5653	0.5439
	4 Yr Ave	0.5530	0.5648	0.5411
8 Point	2004	0.5766	0.6008	0.5511
	2005	0.5354	0.5438	0.5268
	2006	0.4956	0.4893	0.5025
	2007	0.5455	0.5545	0.5367
	4 Yr Ave	0.5383	0.5471	0.5293
9 Point	2004	0.5980	0.6331	0.5621
	2005	0.5510	0.5670	0.5350
	2006	0.5066	0.5052	0.5084
	2007	0.5541	0.5673	0.5412
	4 Yr Ave	0.5524	0.5682	0.5367
10 Point	2004	0.6147	0.6595	0.5697
	2005	0.5632	0.5855	0.5406
	2006	0.5150	0.5177	0.5125
	2007	0.5607	0.5773	0.5442
	4 Yr Ave	0.5634	0.5850	0.5418

MEDICAL Expon'l <b>TRENDED LR</b>	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-20)
4 Point	2004	0.5367	0.5241	0.5521
	2005	0.5064	0.4868	0.5305
	2006	0.4756	0.4491	0.5074
	2007	0.5302	0.5209	0.5422
	4 Yr Ave	0.5122	0.4952	0.5331
5 Point	2004	0.5872	0.5988	0.5753
	2005	0.5457	0.5438	0.5489
	2006	0.5048	0.4904	0.5214
	2007	0.5543	0.5563	0.5533
	4 Yr Ave	0.5480	0.5473	0.5497
6 Point	2004	0.5804	0.6012	0.5587
	2005	0.5404	0.5456	0.5358
	2006	0.5009	0.4917	0.5115
	2007	0.5511	0.5574	0.5454
	4 Yr Ave	0.5432	0.5490	0.5379
7 Point	2004	0.6277	0.6515	0.6030
	2005	0.5768	0.5833	0.5708
	2006	0.5276	0.5186	0.5379
	2007	0.5728	0.5799	0.5662
	4 Yr Ave	0.5762	0.5833	0.5695
8 Point	2004	0.5978	0.6158	0.5797
	2005	0.5539	0.5566	0.5524
	2006	0.5108	0.4996	0.5241
	2007	0.5591	0.5640	0.5554
	4 Yr Ave	0.5554	0.5590	0.5529
9 Point	2004	0.6410	0.6743	0.6071
	2005	0.5870	0.6002	0.5741
	2006	0.5350	0.5306	0.5404
	2007	0.5788	0.5899	0.5682
	4 Yr Ave	0.5855	0.5988	0.5725
10 Point	2004	0.6842	0.7368	0.6320
	2005	0.6197	0.6461	0.5936
	2006	0.5586	0.5626	0.5549
	2007	0.5977	0.6161	0.5796
	4 Yr Ave	0.6151	0.6404	0.5900

INDEMNITY		(Average)	(Incur)	(Pd-20)
Severity				
Ann Trend				
4 Point	Linear	1.0%	0.8%	1.1%
5 Point	Linear	0.3%	0.5%	0.0%
6 Point	Linear	-0.6%	-0.6%	-0.5%
7 Point	Linear	0.1%	0.2%	-0.1%
8 Point	Linear	-1.1%	-1.0%	-1.2%
9 Point	Linear	0.5%	0.7%	0.3%
10 Point	Linear	1.7%	1.9%	1.5%
4 Point	Expon'l	0.8%	0.6%	0.9%
5 Point	Expon'l	0.2%	0.4%	0.0%
6 Point	Expon'l	-0.6%	-0.6%	-0.5%
7 Point	Expon'l	0.0%	0.1%	-0.1%
8 Point	Expon'l	-1.0%	-0.9%	-1.0%
9 Point	Expon'l	0.6%	0.8%	0.4%
10 Point	Expon'l	1.9%	2.1%	1.7%

MEDICAL		(Average)	(Incur)	(Pd-20)
Severity				
Ann Trend				
4 Point	Linear	3.0%	1.5%	4.6%
5 Point	Linear	4.3%	3.7%	5.0%
6 Point	Linear	4.1%	3.7%	4.4%
7 Point	Linear	5.0%	4.7%	5.3%
8 Point	Linear	4.3%	3.9%	4.7%
9 Point	Linear	4.7%	4.7%	4.8%
10 Point	Linear	5.2%	5.4%	5.0%
4 Point	Expon'l	2.8%	1.1%	4.8%
5 Point	Expon'l	4.4%	3.4%	5.5%
6 Point	Expon'l	4.2%	3.4%	5.0%
7 Point	Expon'l	5.5%	4.8%	6.3%
8 Point	Expon'l	4.7%	3.8%	5.6%
9 Point	Expon'l	5.9%	5.4%	6.5%
10 Point	Expon'l	7.1%	7.0%	7.2%

INDEMNITY		(Average)	(Incur)	(Pd-20)
Loss Ratio				
Ann. Trend				
4 Point	Linear	-7.8%	-7.9%	-7.6%
5 Point	Linear	-8.4%	-8.2%	-8.6%
6 Point	Linear	-9.2%	-9.3%	-9.1%
7 Point	Linear	-8.6%	-8.5%	-8.7%
8 Point	Linear	-9.7%	-9.6%	-9.7%
9 Point	Linear	-8.2%	-8.0%	-8.3%
10 Point	Linear	-7.0%	-6.9%	-7.2%
4 Point	Expon'l	-7.8%	-8.0%	-7.7%
5 Point	Expon'l	-8.5%	-8.2%	-8.6%
6 Point	Expon'l	-9.2%	-9.3%	-9.2%
7 Point	Expon'l	-8.6%	-8.5%	-8.7%
8 Point	Expon'l	-9.6%	-9.6%	-9.7%
9 Point	Expon'l	-8.0%	-7.8%	-8.3%
10 Point	Expon'l	-6.7%	-6.4%	-6.9%

MEDICAL		(Average)	(Incur)	(Pd-20)
Loss Ratio				
Ann. Trend				
4 Point	Linear	-5.7%	-7.4%	-3.9%
5 Point	Linear	-4.5%	-5.4%	-3.5%
6 Point	Linear	-4.7%	-5.4%	-4.0%
7 Point	Linear	-3.8%	-4.4%	-3.3%
8 Point	Linear	-4.5%	-5.2%	-3.8%
9 Point	Linear	-3.9%	-4.2%	-3.5%
10 Point	Linear	-3.4%	-3.5%	-3.2%
4 Point	Expon'l	-5.7%	-7.5%	-3.6%
5 Point	Expon'l	-4.1%	-5.1%	-2.9%
6 Point	Expon'l	-4.3%	-5.1%	-3.4%
7 Point	Expon'l	-2.8%	-3.6%	-2.0%
8 Point	Expon'l	-3.7%	-4.6%	-2.7%
9 Point	Expon'l	-2.4%	-2.9%	-1.9%
10 Point	Expon'l	-1.2%	-1.3%	-1.1%