

PENNSYLVANIA COMPENSATION RATING BUREAU

Paid and Incurred Loss Development and Trend

Page 1 of the attachment shows the calculation of expected losses. Standard Earned Premiums are developed to ultimate, adjusted to current rate level, adjusted to remove expense constants, adjusted for the Pennsylvania Construction Classification Premium Adjustment Program, multiplied by the permissible loss ratio underlying the 12/1/92 rate level, adjusted to remove loss based assessments included in manual loss costs, and then multiplied by the factor representing the cumulative loss cost change to 4/1/01 to yield expected losses at current levels.

Pages 2 through 13 present indemnity losses.

Page 2 shows incurred and paid loss development factors and ratios of incurred to paid losses. Data for the latest two sets of factors (1998-1999 and 1999-2000) are based on the current Table I. Ratios for earlier periods are also shown for comparison purposes. With the exception of the “tail” factor, an average of the latest two factors has been selected. The “tail” factor has been calculated by a method which uses a four year average and incorporates an adjustment to account for the fact that the tail factor calculation methodology traditionally understates the true result. Tail factor calculations are presented in Exhibit 7.

Page 3 arranges the factors according to the loss development approach shown. There are 14 methods shown, including case incurred and 13 combinations of paid and incurred. The paid to second method measures paid development from the first to second year of maturity, converts from a paid to incurred basis in the second year and uses incurred development beyond that point. Other paid methods extend the paid development into later stages of maturity before converting to an incurred base.

Page 4 shows on-level factors that adjust indemnity benefits to a post-Act 44 basis. Loss adjustment expense is not included in this analysis.

Page 5 shows the loss base (paid or incurred losses depending on the method) to which the development factors apply and also the projected ultimate level of losses. Note that staff has added a column showing the average of the case incurred and the paid to twentieth methods.

The top portion of page 6 presents ultimate loss ratios (ratios of projected loss to expected loss) by policy year for each methodology. Expected losses include provisions for both indemnity and medical combined.

The middle portion of page 6 presents information on claim frequencies, which are further discussed in Exhibit 8. The first column shows frequencies by policy year. The second column shows normalized values for claim frequency with policy year 1988 set equal to unity. Claim frequency trend factors for policy years 1997 and 1998 are calculated by relating the frequencies for those policy years to the value for policy year 1999. A frequency trend factor of -4.3% was selected for the period 1/1/00 to 1/1/01, -3.0% for the period 1/1/01 to 1/1/02 and -1.0% for the period 1/1/02 to 4/1/03.

The lower portion of page 6 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 6 by the normalized claim frequencies in the middle portion of page 6 for each policy year and loss development approach.

Page 7 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 8 shows those same straight lines trended to the midpoint of the prospective rating period (4/1/03). The second section of page 8 shows severity trend factors by policy year calculated by dividing the trended points on page 8 by the fitted values on page 7.

Pages 9 and 10 present the analogous exponential severity trend factor calculation. Page 11 shows the loss ratio trend factors by policy year, which are the product of the severity (page 10) and frequency (page 6) trend factors which were previously calculated.

Pages 12 and 13 show averages of the three latest policy years trended to the midpoint of the prospective rating period (4/1/03) on a linear and an exponential basis respectively.

Pages 14 through 25 show experience for medical losses laid out the same way as Pages 2 through 13 while Page 26 shows a summary of annualized loss ratio trend factors.

PREMIUMS	PDF 95-96	PDF 96-97	PDF 97-98	PDF 98-99	PDF 99-00	4 Yr. Avg. excl. shaded values	Selected PDF
Beyond	1.0000	0.9977	1.0002	1.0005	1.0000	0.9996	1.0000
15-16	1.0000	1.0000	1.0000	1.0000	1.0002	1.0001	1.0000
14-15	1.0000	1.0002	1.0003	1.0000	1.0004	1.0002	1.0000
13-14	1.0000	1.0000	0.9995	1.0002	1.0024	1.0005	1.0000
12-13	1.0000	1.0004	0.9999	1.0000	1.0012	1.0004	1.0000
11-12	0.9995	1.0009	0.9997	0.9997	1.0027	1.0008	1.0000
10-11	0.9988	1.0015	1.0001	0.9999	1.0012	1.0007	1.0000
9-10	0.9991	1.0016	0.9998	1.0002	0.9988	1.0001	1.0000
8-9	0.9999	0.9995	0.9989	0.9990	1.0019	0.9998	0.9998
7-8	1.0003	1.0008	1.0024	0.9994	1.0006	1.0008	1.0008
6-7	0.9999	1.0007	0.9988	0.9986	1.0021	0.9995	0.9995
5-6	1.0008	1.0001	1.0003	0.9999	0.9977	0.9997	0.9997
4-5	1.0006	1.0008	1.0002	1.0006	1.0013	1.0008	1.0008
3-4	0.9999	1.0014	0.9999	1.0003	1.0052	1.0013	1.0013
2-3	0.9987	1.0041	0.9991	0.9991	1.0020	1.0011	1.0011
1-2	1.0339	1.0128	1.0148	1.0123	1.0039	1.0110	1.0110

PREMIUMS	Policy Year	Reported SEP	Cum PDF	Ultimate SEP	Premium On-Level to 12/1/92	ECRF	PCCPAP Factor
18-19	1982	1015312623	1.0000	1015312623	2.0820	0.9912	1.0000
17-18	1983	1024918653	1.0000	1024918653	2.2757	0.9908	1.0000
16-17	1984	1147465472	1.0000	1147465472	2.2550	0.9894	1.0000
15-16	1985	1304615298	1.0000	1304615298	2.1058	0.9894	1.0000
14-15	1986	1552350269	1.0000	1552350269	1.8883	0.9907	1.0000
13-14	1987	1850509820	1.0000	1850509820	1.7836	0.9913	1.0000
12-13	1988	2106715402	1.0000	2106715402	1.7528	0.9894	1.0000
11-12	1989	2289066778	1.0000	2289066778	1.6199	0.9902	1.0000
10-11	1990	2570945607	1.0000	2570945607	1.4862	0.9913	1.0000
9-10	1991	2754323415	1.0000	2754323415	1.2445	0.9913	1.0051
8-9	1992	2532909814	0.9998	2532403232	1.2271	0.9916	1.0048
7-8	1993	2702556597	1.0006	2704178131	1.0000	0.9936	1.0048
6-7	1994	2014183041	1.0001	2014384459	1.0000	1.0000	1.0050
5-6	1995	1898919581	0.9998	1898539797	1.0000	1.0000	1.0038
4-5	1996	1917423102	1.0006	1918573556	1.0000	1.0000	0.9963
3-4	1997	1610607893	1.0019	1613668048	1.0000	1.0000	0.9937
2-3	1998	1520403970	1.0030	1524965182	1.0000	1.0000	0.9919
1-2	1999	1552133699	1.0140	1573863571	1.0000	1.0000	0.9917

PREMIUMS	Policy Year	On-Level SEP	Expected Loss Ratio 12/1/92 Level	Expected Losses 12/1/92 Level	Loss Cost On-Level To 4/1/01	Expected Losses Current Level
1982		2095278729	0.7815	1637460327	0.6038	988698545
1983		2310949231	0.7815	1806006824	0.6038	1090466920
1984		2560106772	0.7815	2000723442	0.6038	1208036814
1985		2718137950	0.7815	2124224808	0.6038	1282606939
1986		2904041895	0.7815	2269508741	0.6038	1370329378
1987		3271854362	0.7815	2556954184	0.6038	1543888936
1988		3653508659	0.7815	2855217017	0.6038	1723980035
1989		3671720293	0.7815	2869449409	0.6038	1732573553
1990		3787697189	0.7815	2960085353	0.6038	1787299536
1991		3415263481	0.7815	2669028410	0.6038	1611559354
1992		3096199668	0.7815	2419680041	0.6038	1461002809
1993		2699768374	0.79125717	2136211076	0.60452876	1291401030
1994		2024456381	0.9869	1997936002	0.6161	1230928371
1995		1905811204	0.9864	1879892172	0.6197	1164969179
1996		1911474834	0.9789	1871142715	0.6803	1272938389
1997		1603501939	0.9726	1559565986	0.8355	1303017381
1998		1512612964	0.9661	1461335385	0.9521	1391337420
1999		1560800503	0.9653	1506640726	1.0103	1522159125

INDEMNITY	Inc. LDF	Inc. LDF	Inc. LDF	Inc. LDF	Inc. LDF	Inc. LDF	Inc. LDF	2 Yr. Avg.	Selected Inc.
	93-94	94-95	95-96	96-97	97-98	98-99	99-00	LDF	LDF
Beyond	1.0184	1.0008	1.0023	1.0112	0.9930	1.0047	1.0171	1.0109	1.0074
19-20	NA	NA	NA	NA	0.9965	1.0027	1.0022	1.0025	1.0025
18-19	NA	NA	NA	1.0006	1.0026	1.0022	0.9982	1.0002	1.0002
17-18	NA	NA	0.9994	0.9944	1.0009	1.0043	0.9978	1.0011	1.0011
16-17	NA	1.0000	1.0012	0.9963	0.9975	0.9997	1.0011	1.0004	1.0004
15-16	1.0033	0.9971	1.0010	0.9974	1.0018	1.0014	1.0008	1.0011	1.0011
14-15	1.0038	0.9994	0.9989	0.9967	1.0050	0.9990	0.9955	0.9973	0.9973
13-14	0.9989	1.0045	0.9991	0.9939	1.0021	0.9967	0.9968	0.9968	0.9968
12-13	0.9904	1.0049	0.9940	0.9982	1.0037	0.9997	0.9979	0.9988	0.9988
11-12	1.0100	1.0020	0.9971	1.0053	1.0053	1.0001	1.0018	1.0010	1.0010
10-11	1.0013	0.9984	1.0006	0.9996	0.9994	0.9984	1.0003	0.9994	0.9994
9-10	1.0023	1.0000	1.0064	0.9985	1.0010	0.9997	0.9975	0.9986	0.9986
8-9	1.0145	1.0097	0.9996	1.0062	0.9991	0.9986	0.9998	0.9992	0.9992
7-8	1.0098	1.0079	1.0071	1.0125	1.0033	0.9974	0.9967	0.9971	0.9971
6-7	1.0207	1.0244	1.0023	1.0190	1.0055	0.9911	0.9939	0.9925	0.9925
5-6	1.0340	1.0298	1.0046	1.0489	1.0087	1.0012	1.0051	1.0032	1.0032
4-5	1.0615	1.0750	1.0477	1.1117	1.0556	1.0394	1.0269	1.0332	1.0332
3-4	1.1114	1.1188	1.0849	1.1470	1.1389	1.0719	1.0661	1.0690	1.0690
2-3	1.1926	1.2042	1.1983	1.2180	1.2210	1.1575	1.1276	1.1426	1.1426
1-2	1.3819	1.3872	1.3962	1.4048	1.4435	1.3865	1.3444	1.3655	1.3655

INDEMNITY	Paid LDF	Paid LDF	Paid LDF	Paid LDF	Paid LDF	Paid LDF	Paid LDF	2 Yr. Avg.	Selected Paid
	93-94	94-95	95-96	96-97	97-98	98-99	99-00	LDF	LDF
19-20	NA	NA	NA	NA	1.0157	1.0127	1.0113	1.0120	1.0120
18-19	NA	NA	NA	1.0163	1.0180	1.0114	1.0087	1.0101	1.0101
17-18	NA	NA	1.0155	1.0169	1.0155	1.0117	1.0069	1.0093	1.0093
16-17	NA	1.0179	1.0164	1.0185	1.0160	1.0142	1.0111	1.0127	1.0127
15-16	1.0234	1.0175	1.0158	1.0215	1.0153	1.0138	1.0119	1.0129	1.0129
14-15	1.0205	1.0173	1.0168	1.0229	1.0194	1.0167	1.0116	1.0142	1.0142
13-14	1.0200	1.0255	1.0226	1.0258	1.0176	1.0165	1.0139	1.0152	1.0152
12-13	1.0221	1.0205	1.0222	1.0241	1.0230	1.0170	1.0130	1.0150	1.0150
11-12	1.0231	1.0263	1.0263	1.0321	1.0258	1.0171	1.0146	1.0159	1.0159
10-11	1.0276	1.0304	1.0343	1.0373	1.0274	1.0198	1.0173	1.0186	1.0186
9-10	1.0330	1.0373	1.0430	1.0452	1.0325	1.0277	1.0201	1.0239	1.0239
8-9	1.0469	1.0548	1.0546	1.0508	1.0357	1.0300	1.0242	1.0271	1.0271
7-8	1.0554	1.0615	1.0682	1.0613	1.0466	1.0395	1.0368	1.0382	1.0382
6-7	1.0778	1.0821	1.0883	1.0768	1.0616	1.0623	1.0423	1.0523	1.0523
5-6	1.1025	1.0974	1.1088	1.1022	1.0919	1.0835	1.0610	1.0723	1.0723
4-5	1.1468	1.1581	1.1627	1.1421	1.1344	1.1271	1.0952	1.1112	1.1112
3-4	1.2277	1.2396	1.2542	1.2363	1.2490	1.1838	1.1639	1.1739	1.1739
2-3	1.3703	1.3762	1.3909	1.4116	1.4157	1.3740	1.3446	1.3593	1.3593
1-2	1.6920	1.6733	1.7516	1.7696	1.7801	1.7745	1.7841	1.7793	1.7793

INDEMNITY	Pd-Inc. LDF	Pd-Inc. LDF	Pd-Inc. LDF	Pd-Inc. LDF	Pd-Inc. LDF	Pd-Inc. LDF	Pd-Inc. LDF	2 Yr. Avg.	Selected
	93-94	94-95	95-96	96-97	97-98	98-99	99-00	Pd-Inc. LDF	Pd-Inc. LDF
19-20	NA	NA	NA	NA	1.1146	1.0976	1.0966	1.0971	1.0971
18-19	NA	NA	NA	1.1360	1.1143	1.1062	1.0802	1.0932	1.0932
17-18	NA	NA	1.1527	1.1301	1.1210	1.0945	1.0887	1.0916	1.0916
16-17	NA	1.1705	1.1549	1.1406	1.1077	1.1076	1.0850	1.0963	1.0963
15-16	1.1978	1.1696	1.1625	1.1343	1.1249	1.0980	1.0956	1.0968	1.0968
14-15	1.1972	1.1759	1.1561	1.1485	1.1181	1.1126	1.1011	1.1069	1.1069
13-14	1.2002	1.1831	1.1781	1.1414	1.1338	1.1240	1.1155	1.1198	1.1198
12-13	1.2038	1.1979	1.1738	1.1587	1.1549	1.1380	1.1026	1.1203	1.1203
11-12	1.2200	1.2076	1.1911	1.1876	1.1678	1.1239	1.1175	1.1207	1.1207
10-11	1.2389	1.2223	1.2220	1.2050	1.1549	1.1376	1.1224	1.1300	1.1300
9-10	1.2647	1.2634	1.2574	1.2079	1.1768	1.1520	1.1426	1.1473	1.1473
8-9	1.3226	1.3155	1.2756	1.2353	1.1941	1.1784	1.1709	1.1747	1.1747
7-8	1.3751	1.3538	1.3111	1.2684	1.2359	1.2149	1.2326	1.2238	1.2238
6-7	1.4477	1.4057	1.3628	1.3257	1.2940	1.3123	1.2577	1.2850	1.2850
5-6	1.5130	1.4875	1.4431	1.4191	1.4447	1.3689	1.3224	1.3457	1.3457
4-5	1.6566	1.6594	1.5718	1.6371	1.5519	1.4835	1.3853	1.4344	1.4344
3-4	1.8953	1.8505	1.8486	1.8193	1.7842	1.5954	1.5034	1.5494	1.5494
2-3	2.2670	2.3299	2.2027	2.2117	2.1083	1.9373	1.8716	1.9045	1.9045
1-2	3.2749	3.0629	3.1823	3.0597	2.9827	2.9478	2.9554	2.9516	2.9516

INDEMNITY	Selected Paid LDF	Selected Pd-Incur LDF	Selected Incurred LDF
Beyond			1.0074
19-20	1.0120	1.0971	1.0025
18-19	1.0101	1.0932	1.0002
17-18	1.0093	1.0916	1.0011
16-17	1.0127	1.0963	1.0004
15-16	1.0129	1.0968	1.0011
14-15	1.0142	1.1069	0.9973
13-14	1.0152	1.1198	0.9968
12-13	1.0150	1.1203	0.9988
11-12	1.0159	1.1207	1.0010
10-11	1.0186	1.1300	0.9994
9-10	1.0239	1.1473	0.9986
8-9	1.0271	1.1747	0.9992
7-8	1.0382	1.2238	0.9971
6-7	1.0523	1.2850	0.9925
5-6	1.0723	1.3457	1.0032
4-5	1.1112	1.4344	1.0332
3-4	1.1739	1.5494	1.0690
2-3	1.3593	1.9045	1.1426
1-2	1.7793	2.9516	1.3655

INDEMNITY	Policy Year	Incurred LDF	Paid to 2nd LDF	Paid to 3rd LDF	Paid to 4th LDF	Paid to 5th LDF	Paid to 6th LDF	Paid to 7th LDF	Paid to 8th LDF	Paid to 10th LDF	Paid to 12th LDF	Paid to 14th LDF	Paid to 16th LDF	Paid to 18th LDF	Paid to 20th LDF
Beyond		1.0074	1.0074	1.0074	1.0074	1.0074	1.0074	1.0074	1.0074	1.0074	1.0074	1.0074	1.0074	1.0074	1.0074
19-20	1981	1.0025	1.0025	1.0025	1.0025	1.0025	1.0025	1.0025	1.0025	1.0025	1.0025	1.0025	1.0025	1.0025	1.0971
18-19	1982	1.0002	1.0002	1.0002	1.0002	1.0002	1.0002	1.0002	1.0002	1.0002	1.0002	1.0002	1.0002	1.0002	1.0101
17-18	1983	1.0011	1.0011	1.0011	1.0011	1.0011	1.0011	1.0011	1.0011	1.0011	1.0011	1.0011	1.0011	1.0916	1.0093
16-17	1984	1.0004	1.0004	1.0004	1.0004	1.0004	1.0004	1.0004	1.0004	1.0004	1.0004	1.0004	1.0004	1.0127	1.0127
15-16	1985	1.0011	1.0011	1.0011	1.0011	1.0011	1.0011	1.0011	1.0011	1.0011	1.0011	1.0011	1.0011	1.0968	1.0129
14-15	1986	0.9973	0.9973	0.9973	0.9973	0.9973	0.9973	0.9973	0.9973	0.9973	0.9973	0.9973	1.0142	1.0142	1.0142
13-14	1987	0.9968	0.9968	0.9968	0.9968	0.9968	0.9968	0.9968	0.9968	0.9968	0.9968	1.1198	1.0152	1.0152	1.0152
12-13	1988	0.9988	0.9988	0.9988	0.9988	0.9988	0.9988	0.9988	0.9988	0.9988	0.9988	1.0150	1.0150	1.0150	1.0150
11-12	1989	1.0010	1.0010	1.0010	1.0010	1.0010	1.0010	1.0010	1.0010	1.0010	1.1207	1.0159	1.0159	1.0159	1.0159
10-11	1990	0.9994	0.9994	0.9994	0.9994	0.9994	0.9994	0.9994	0.9994	0.9994	1.0186	1.0186	1.0186	1.0186	1.0186
9-10	1991	0.9986	0.9986	0.9986	0.9986	0.9986	0.9986	0.9986	0.9986	1.1473	1.0239	1.0239	1.0239	1.0239	1.0239
8-9	1992	0.9992	0.9992	0.9992	0.9992	0.9992	0.9992	0.9992	0.9992	1.0271	1.0271	1.0271	1.0271	1.0271	1.0271
7-8	1993	0.9971	0.9971	0.9971	0.9971	0.9971	0.9971	0.9971	1.2238	1.0382	1.0382	1.0382	1.0382	1.0382	1.0382
6-7	1994	0.9925	0.9925	0.9925	0.9925	0.9925	0.9925	1.2850	1.0523	1.0523	1.0523	1.0523	1.0523	1.0523	1.0523
5-6	1995	1.0032	1.0032	1.0032	1.0032	1.0032	1.3457	1.0723	1.0723	1.0723	1.0723	1.0723	1.0723	1.0723	1.0723
4-5	1996	1.0332	1.0332	1.0332	1.0332	1.4344	1.1112	1.1112	1.1112	1.1112	1.1112	1.1112	1.1112	1.1112	1.1112
3-4	1997	1.0690	1.0690	1.0690	1.5494	1.1739	1.1739	1.1739	1.1739	1.1739	1.1739	1.1739	1.1739	1.1739	1.1739
2-3	1998	1.1426	1.1426	1.9045	1.3593	1.3593	1.3593	1.3593	1.3593	1.3593	1.3593	1.3593	1.3593	1.3593	1.3593
1-2	1999	1.3655	2.9516	1.7793	1.7793	1.7793	1.7793	1.7793	1.7793	1.7793	1.7793	1.7793	1.7793	1.7793	1.7793

INDEMNITY	Policy Year	Incurred Cum LDF	Paid to 2nd Cum LDF	Paid to 3rd Cum LDF	Paid to 4th Cum LDF	Paid to 5th Cum LDF	Paid to 6th Cum LDF	Paid to 7th Cum LDF	Paid to 8th Cum LDF	Paid to 10th Cum LDF	Paid to 12th Cum LDF	Paid to 14th LDF	Paid to 16th LDF	Paid to 18th LDF	Paid to 20th LDF
Beyond		1.0074	1.0074	1.0074	1.0074	1.0074	1.0074	1.0074	1.0074	1.0074	1.0074	1.0074	1.0074	1.0074	1.0074
19-20	1981	1.0099	1.0099	1.0099	1.0099	1.0099	1.0099	1.0099	1.0099	1.0099	1.0099	1.0099	1.0099	1.0099	1.1052
18-19	1982	1.0101	1.0101	1.0101	1.0101	1.0101	1.0101	1.0101	1.0101	1.0101	1.0101	1.0101	1.0101	1.0101	1.1164
17-18	1983	1.0112	1.0112	1.0112	1.0112	1.0112	1.0112	1.0112	1.0112	1.0112	1.0112	1.0112	1.0112	1.1026	1.1268
16-17	1984	1.0116	1.0116	1.0116	1.0116	1.0116	1.0116	1.0116	1.0116	1.0116	1.0116	1.0116	1.0116	1.1167	1.1411
15-16	1985	1.0127	1.0127	1.0127	1.0127	1.0127	1.0127	1.0127	1.0127	1.0127	1.0127	1.0127	1.1096	1.1311	1.1558
14-15	1986	1.0100	1.0100	1.0100	1.0100	1.0100	1.0100	1.0100	1.0100	1.0100	1.0100	1.0100	1.1253	1.1471	1.1722
13-14	1987	1.0068	1.0068	1.0068	1.0068	1.0068	1.0068	1.0068	1.0068	1.0068	1.0068	1.1310	1.1424	1.1646	1.1900
12-13	1988	1.0056	1.0056	1.0056	1.0056	1.0056	1.0056	1.0056	1.0056	1.0056	1.0056	1.1480	1.1596	1.1820	1.2079
11-12	1989	1.0066	1.0066	1.0066	1.0066	1.0066	1.0066	1.0066	1.0066	1.0066	1.1269	1.1662	1.1780	1.2008	1.2271
10-11	1990	1.0060	1.0060	1.0060	1.0060	1.0060	1.0060	1.0060	1.0060	1.0060	1.1479	1.1879	1.1999	1.2232	1.2499
9-10	1991	1.0046	1.0046	1.0046	1.0046	1.0046	1.0046	1.0046	1.0046	1.1542	1.1753	1.2163	1.2286	1.2524	1.2798
8-9	1992	1.0038	1.0038	1.0038	1.0038	1.0038	1.0038	1.0038	1.0038	1.1854	1.2072	1.2493	1.2619	1.2863	1.3145
7-8	1993	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.2284	1.2307	1.2533	1.2970	1.3101	1.3355
6-7	1994	0.9933	0.9933	0.9933	0.9933	0.9933	0.9933	1.2927	1.2951	1.3189	1.3648	1.3786	1.4053	1.4360	1.4630
5-6	1995	0.9965	0.9965	0.9965	0.9965	0.9965	1.3367	1.3791	1.3861	1.3887	1.4142	1.4635	1.4783	1.5069	1.5399
4-5	1996	1.0296	1.0296	1.0296	1.0296	1.4294	1.4854	1.5324	1.5402	1.5431	1.5715	1.6263	1.6427	1.6745	1.7111
3-4	1997	1.1007	1.1007	1.1007	1.5953	1.6780	1.7437	1.7989	1.8081	1.8115	1.8448	1.9091	1.9283	1.9657	2.0087
2-3	1998	1.2576	1.2576	2.0962	2.1685	2.2809	2.3702	2.4453	2.4577	2.4624	2.5076	2.5950	2.6212	2.6719	2.7304
1-2	1999	1.7173	3.7120	3.7298	3.8583	4.0584	4.2173	4.3509	4.3731	4.3813	4.4617	4.6173	4.6638	4.7542	4.8582

INDEMNITY	Policy Year	Benefit Level Factor	LAE
Beyond			
19-20	1981	1.0000	1.0000
18-19	1982	1.0000	1.0000
17-18	1983	1.0000	1.0000
16-17	1984	1.0000	1.0000
15-16	1985	1.0000	1.0000
14-15	1986	1.0000	1.0000
13-14	1987	1.0000	1.0000
12-13	1988	1.0000	1.0000
11-12	1989	1.0000	1.0000
10-11	1990	1.0000	1.0000
9-10	1991	1.0000	1.0000
8-9	1992	1.0003	1.0000
7-8	1993	1.0044	1.0000
6-7	1994	1.0057	1.0000
5-6	1995	1.0057	1.0000
4-5	1996	1.0057	1.0000
3-4	1997	1.0057	1.0000
2-3	1998	1.0057	1.0000
1-2	1999	1.0057	1.0000

INDEMNITY		Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss
Policy	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio
Year	(Avg Pd & Inc)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-7)	(Pd-8)	(Pd-10)	(Pd-12)	(Pd-14)	(Pd16)	(Pd18)	(Pd-20)	
1982	0.3975	0.3931	0.3931	0.3931	0.3931	0.3931	0.3931	0.3931	0.3931	0.3931	0.3931	0.3931	0.3931	0.3931	0.4018	
1983	0.4323	0.4241	0.4241	0.4241	0.4241	0.4241	0.4241	0.4241	0.4241	0.4241	0.4241	0.4241	0.4241	0.4241	0.4404	
1984	0.4976	0.4874	0.4874	0.4874	0.4874	0.4874	0.4874	0.4874	0.4874	0.4874	0.4874	0.4874	0.4874	0.4969	0.5077	
1985	0.5380	0.5252	0.5252	0.5252	0.5252	0.5252	0.5252	0.5252	0.5252	0.5252	0.5252	0.5252	0.5252	0.5287	0.5507	
1986	0.5872	0.5715	0.5715	0.5715	0.5715	0.5715	0.5715	0.5715	0.5715	0.5715	0.5715	0.5715	0.5715	0.5787	0.6029	
1987	0.6371	0.6108	0.6108	0.6108	0.6108	0.6108	0.6108	0.6108	0.6108	0.6108	0.6108	0.6108	0.6305	0.6368	0.6634	
1988	0.6568	0.6283	0.6283	0.6283	0.6283	0.6283	0.6283	0.6283	0.6283	0.6283	0.6283	0.6283	0.6512	0.6578	0.6852	
1989	0.7663	0.7281	0.7281	0.7281	0.7281	0.7281	0.7281	0.7281	0.7281	0.7281	0.7281	0.7388	0.7645	0.7723	0.8044	
1990	0.7585	0.7192	0.7192	0.7192	0.7192	0.7192	0.7192	0.7192	0.7192	0.7192	0.7192	0.7327	0.7583	0.7659	0.7978	
1991	0.7440	0.7038	0.7038	0.7038	0.7038	0.7038	0.7038	0.7038	0.7038	0.7072	0.7202	0.7453	0.7528	0.7674	0.7842	
1992	0.6774	0.6447	0.6447	0.6447	0.6447	0.6447	0.6447	0.6447	0.6447	0.6404	0.6522	0.6749	0.6817	0.6949	0.7101	
1993	0.6683	0.6275	0.6275	0.6275	0.6275	0.6275	0.6275	0.6275	0.6275	0.6382	0.6394	0.6511	0.6738	0.6806	0.7090	
1994	0.6500	0.6019	0.6019	0.6019	0.6019	0.6019	0.6019	0.6252	0.6284	0.6296	0.6412	0.6635	0.6702	0.6832	0.6981	
1995	0.5983	0.5386	0.5386	0.5386	0.5386	0.5386	0.5386	0.5711	0.5892	0.5922	0.5933	0.6042	0.6253	0.6316	0.6579	
1996	0.4888	0.4275	0.4275	0.4275	0.4275	0.4594	0.4774	0.4926	0.4951	0.4960	0.5051	0.5227	0.5280	0.5382	0.5500	
1997	0.5193	0.4494	0.4494	0.4494	0.4679	0.4921	0.5114	0.5276	0.5303	0.5313	0.5411	0.5599	0.5656	0.5765	0.5891	
1998	0.4886	0.4229	0.4229	0.4256	0.4402	0.4631	0.4812	0.4964	0.4990	0.4999	0.5091	0.5268	0.5322	0.5424	0.5543	
1999	0.5018	0.4249	0.4421	0.4442	0.4595	0.4833	0.5023	0.5182	0.5208	0.5218	0.5314	0.5499	0.5555	0.5662	0.5786	

INDEMNITY FREQUENCY		Claim	Normalized	Trend Factor	Selected Ann	Trend Period	Trend	Combined
Policy	Year	Frequency	Frequency	to 1/1/00	Trend Factor	# Years	1/1/00-4/1/03	Trend Factor
					-4.3%	1		
					-3.0%	1		
					-1.0%	1.25		
1988		47.06	1.0000					
1989		46.74	0.9932					
1990		44.19	0.9390					
1991		40.90	0.8691					
1992		38.02	0.8079					
1993		35.11	0.7461					
1994		31.41	0.6675					
1995		28.14	0.5980					
1996		25.11	0.5336					
1997		23.22	0.4934	0.9035			0.9167	0.8282
1998		22.03	0.4681	0.9524			0.9167	0.8731
1999		20.98	0.4458	1.0000			0.9167	0.9167

INDEMNITY SEVERITY RATIOS		Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity
Policy	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio
Year	(Avg Pd & Inc)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-7)	(Pd-8)	(Pd-10)	(Pd-12)	(Pd-14)	(Pd-16)	(Pd-18)	(Pd-20)	
1988	0.6568	0.6283	0.6283	0.6283	0.6283	0.6283	0.6283	0.6283	0.6283	0.6283	0.6283	0.6283	0.6512	0.6578	0.6705	0.6852
1989	0.7715	0.7331	0.7331	0.7331	0.7331	0.7331	0.7331	0.7331	0.7331	0.7331	0.7331	0.7439	0.7697	0.7776	0.7926	0.8099
1990	0.8078	0.7659	0.7659	0.7659	0.7659	0.7659	0.7659	0.7659	0.7659	0.7659	0.7659	0.7803	0.8076	0.8157	0.8315	0.8496
1991	0.8561	0.8098	0.8098	0.8098	0.8098	0.8098	0.8098	0.8098	0.8098	0.8137	0.8287	0.8576	0.8662	0.8830	0.9023	
1992	0.8385	0.7980	0.7980	0.7980	0.7980	0.7980	0.7980	0.7980	0.7980	0.7927	0.8073	0.8354	0.8438	0.8601	0.8789	
1993	0.8957	0.8410	0.8410	0.8410	0.8410	0.8410	0.8410	0.8410	0.8554	0.8570	0.8727	0.9031	0.9122	0.9299	0.9503	
1994	0.9738	0.9017	0.9017	0.9017	0.9017	0.9017	0.9017	0.9017	0.9366	0.9414	0.9432	0.9606	0.9940	1.0040	1.0235	1.0458
1995	1.0005	0.9007	0.9007	0.9007	0.9007	0.9007	0.9550	0.9853	0.9903	0.9921	1.0104	1.0457	1.0562	1.0766	1.1002	
1996	0.9160	0.8012	0.8012	0.8012	0.8012	0.8609	0.8947	0.9232	0.9278	0.9295	0.9466	0.9796	0.9895	1.0086	1.0307	
1997	1.0524	0.9108	0.9108	0.9108	0.9483	0.9974	1.0365	1.0693	1.0748	1.0768	1.0967	1.1348	1.1463	1.1684	1.1940	
1998	1.0438	0.9034	0.9034	0.9092	0.9404	0.9893	1.0280	1.0605	1.0660	1.0679	1.0876	1.1254	1.1369	1.1587	1.1841	
1999	1.1255	0.9531	0.9917	0.9964	1.0307	1.0841	1.1267	1.1624	1.1682	1.1705	1.1920	1.2335	1.2461	1.2701	1.2979	

INDEMNITY Linear FITTED	Policy Year	Severity Ratio (Avg Pd & Inc)	Severity Ratio (Incur)	Severity Ratio (Pd-2)	Severity Ratio (Pd-3)	Severity Ratio (Pd-4)	Severity Ratio (Pd-5)	Severity Ratio (Pd-6)	Severity Ratio (Pd-7)	Severity Ratio (Pd-8)	Severity Ratio (Pd-10)	Severity Ratio (Pd-12)	Severity Ratio (Pd-14)	Severity Ratio (Pd-16)	Severity Ratio (Pd-18)	Severity Ratio (Pd-20)
4 Point	1996	0.9414	0.8249	0.8172	0.8168	0.8281	0.8837	0.9184	0.9475	0.9523	0.9541	0.9717	1.0055	1.0156	1.0352	1.0579
	1997	1.0034	0.8697	0.8736	0.8752	0.8961	0.9499	0.9871	1.0184	1.0236	1.0255	1.0444	1.0807	1.0917	1.1127	1.1371
	1998	1.0654	0.9145	0.9300	0.9336	0.9642	1.0160	1.0559	1.0893	1.0948	1.0969	1.1171	1.1559	1.1677	1.1902	1.2163
	1999	1.1274	0.9594	0.9864	0.9920	1.0322	1.0822	1.1246	1.1602	1.1661	1.1683	1.1898	1.2312	1.2438	1.2677	1.2954
5 Point	1995	0.9521	0.8524	0.8447	0.8438	0.8444	0.8674	0.9128	0.9418	0.9466	0.9483	0.9658	0.9995	1.0096	1.0291	1.0516
	1996	0.9899	0.8731	0.8731	0.8737	0.8843	0.9170	0.9605	0.9910	0.9960	0.9978	1.0162	1.0517	1.0623	1.0828	1.1065
	1997	1.0276	0.8938	0.9016	0.9037	0.9243	0.9665	1.0082	1.0401	1.0454	1.0474	1.0667	1.1038	1.1150	1.1365	1.1614
	1998	1.0654	0.9145	0.9300	0.9336	0.9642	1.0160	1.0559	1.0893	1.0948	1.0969	1.1171	1.1559	1.1677	1.1902	1.2163
	1999	1.1032	0.9352	0.9584	0.9635	1.0041	1.0655	1.1035	1.1384	1.1442	1.1464	1.1675	1.2081	1.2204	1.2439	1.2711
6 Point	1994	0.9455	0.8684	0.8610	0.8599	0.8554	0.8618	0.8843	0.9157	0.9204	0.9221	0.9391	0.9718	0.9815	1.0006	1.0224
	1995	0.9747	0.8791	0.8773	0.8773	0.8814	0.8994	0.9268	0.9586	0.9635	0.9652	0.9830	1.0173	1.0275	1.0474	1.0703
	1996	1.0040	0.8898	0.8935	0.8946	0.9075	0.9369	0.9692	1.0014	1.0065	1.0084	1.0270	1.0628	1.0735	1.0942	1.1182
	1997	1.0333	0.9005	0.9097	0.9120	0.9335	0.9745	1.0117	1.0443	1.0496	1.0516	1.0710	1.1082	1.1195	1.1411	1.1661
	1998	1.0626	0.9112	0.9259	0.9294	0.9596	1.0120	1.0541	1.0872	1.0927	1.0948	1.1149	1.1537	1.1655	1.1879	1.2139
	1999	1.0919	0.9219	0.9421	0.9468	0.9856	1.0496	1.0966	1.1301	1.1358	1.1379	1.1589	1.1992	1.2115	1.2347	1.2618
7 Point	1993	0.9067	0.8499	0.8430	0.8418	0.8348	0.8320	0.8415	0.8580	0.8671	0.8687	0.8847	0.9155	0.9247	0.9427	0.9633
	1994	0.9382	0.8624	0.8597	0.8593	0.8596	0.8678	0.8840	0.9043	0.9126	0.9142	0.9311	0.9635	0.9732	0.9921	1.0138
	1995	0.9696	0.8749	0.8763	0.8769	0.8844	0.9035	0.9265	0.9506	0.9580	0.9598	0.9774	1.0115	1.0217	1.0414	1.0642
	1996	1.0011	0.8874	0.8929	0.8944	0.9091	0.9393	0.9691	0.9969	1.0034	1.0053	1.0238	1.0594	1.0702	1.0908	1.1147
	1997	1.0326	0.8999	0.9096	0.9120	0.9339	0.9751	1.0116	1.0432	1.0488	1.0508	1.0702	1.1074	1.1187	1.1402	1.1652
	1998	1.0641	0.9124	0.9262	0.9295	0.9587	1.0108	1.0542	1.0895	1.0943	1.0963	1.1165	1.1554	1.1671	1.1896	1.2157
	1999	1.0955	0.9249	0.9428	0.9471	0.9835	1.0466	1.0967	1.1358	1.1397	1.1419	1.1629	1.2033	1.2156	1.2390	1.2661
8 Point	1992	0.8599	0.8210	0.8146	0.8133	0.8050	0.7970	0.7985	0.8060	0.8118	0.8105	0.8254	0.8542	0.8627	0.8795	0.8987
	1993	0.8944	0.8368	0.8336	0.8330	0.8308	0.8326	0.8412	0.8535	0.8592	0.8586	0.8744	0.9048	0.9139	0.9316	0.9520
	1994	0.9290	0.8526	0.8526	0.8528	0.8566	0.8682	0.8838	0.9009	0.9066	0.9066	0.9233	0.9555	0.9651	0.9838	1.0053
	1995	0.9635	0.8683	0.8716	0.8725	0.8824	0.9038	0.9264	0.9483	0.9540	0.9547	0.9723	1.0061	1.0163	1.0359	1.0586
	1996	0.9980	0.8841	0.8906	0.8922	0.9081	0.9394	0.9690	0.9958	1.0014	1.0027	1.0212	1.0568	1.0675	1.0881	1.1119
	1997	1.0326	0.8999	0.9096	0.9120	0.9339	0.9751	1.0116	1.0432	1.0488	1.0508	1.0702	1.1074	1.1187	1.1402	1.1652
	1998	1.0671	0.9157	0.9286	0.9317	0.9597	1.0107	1.0542	1.0906	1.0963	1.0989	1.1191	1.1581	1.1698	1.1924	1.2185
	1999	1.1016	0.9315	0.9476	0.9514	0.9855	1.0463	1.0969	1.1381	1.1437	1.1469	1.1681	1.2087	1.2210	1.2445	1.2718
9 Point	1991	0.8370	0.8070	0.8010	0.7997	0.7908	0.7797	0.7763	0.7779	0.7816	0.7818	0.7962	0.8239	0.8322	0.8483	0.8669
	1992	0.8695	0.8224	0.8190	0.8184	0.8145	0.8121	0.8153	0.8220	0.8259	0.8264	0.8417	0.8710	0.8797	0.8968	0.9164
	1993	0.9020	0.8379	0.8370	0.8370	0.8383	0.8444	0.8543	0.8660	0.8703	0.8711	0.8871	0.9180	0.9273	0.9452	0.9659
	1994	0.9344	0.8534	0.8551	0.8557	0.8620	0.8768	0.8934	0.9100	0.9147	0.9157	0.9326	0.9651	0.9748	0.9937	1.0154
	1995	0.9669	0.8689	0.8731	0.8743	0.8858	0.9092	0.9324	0.9540	0.9591	0.9604	0.9781	1.0121	1.0224	1.0421	1.0649
	1996	0.9994	0.8843	0.8912	0.8930	0.9095	0.9416	0.9714	0.9980	1.0035	1.0050	1.0235	1.0592	1.0699	1.0905	1.1144
	1997	1.0319	0.8998	0.9092	0.9116	0.9333	0.9740	1.0104	1.0420	1.0478	1.0497	1.0690	1.1062	1.1174	1.1390	1.1639
	1998	1.0644	0.9153	0.9273	0.9303	0.9570	1.0064	1.0495	1.0861	1.0922	1.0943	1.1145	1.1533	1.1650	1.1874	1.2134
	1999	1.0969	0.9308	0.9453	0.9489	0.9807	1.0388	1.0885	1.1301	1.1366	1.1390	1.1599	1.2003	1.2125	1.2359	1.2629
10 Point	1990	0.8056	0.7826	0.7770	0.7758	0.7666	0.7537	0.7471	0.7450	0.7471	0.7471	0.7609	0.7875	0.7954	0.8108	0.8285
	1991	0.8379	0.7995	0.7960	0.7953	0.7904	0.7851	0.7846	0.7872	0.7899	0.7902	0.8048	0.8329	0.8412	0.8575	0.8763
	1992	0.8702	0.8164	0.8150	0.8148	0.8142	0.8165	0.8221	0.8295	0.8327	0.8332	0.8487	0.8782	0.8871	0.9043	0.9240
	1993	0.9026	0.8333	0.8340	0.8343	0.8381	0.8478	0.8595	0.8718	0.8755	0.8763	0.8925	0.9236	0.9329	0.9510	0.9718
	1994	0.9349	0.8501	0.8529	0.8537	0.8619	0.8792	0.8970	0.9141	0.9184	0.9194	0.9364	0.9690	0.9788	0.9977	1.0195
	1995	0.9672	0.8670	0.8719	0.8732	0.8857	0.9106	0.9345	0.9563	0.9612	0.9625	0.9802	1.0144	1.0246	1.0444	1.0673
	1996	0.9995	0.8839	0.8909	0.8927	0.9095	0.9419	0.9719	0.9986	1.0040	1.0055	1.0241	1.0597	1.0705	1.0911	1.1150
	1997	1.0318	0.9007	0.9099	0.9122	0.9333	0.9733	1.0094	1.0409	1.0468	1.0486	1.0679	1.1051	1.1163	1.1378	1.1627
	1998	1.0641	0.9176	0.9288	0.9316	0.9571	1.0047	1.0469	1.0832	1.0896	1.0917	1.1118	1.1505	1.1622	1.1845	1.2105
	1999	1.0964	0.9345	0.9478	0.9511	0.9809	1.0360	1.0843	1.1254	1.1324	1.1348	1.1556	1.1958	1.2080	1.2313	1.2582

INDEMNITY Linear TRENDED		Severity Ratio (Avg Pd & Inc)	Severity Ratio (Incur)	Severity Ratio (Pd-2)	Severity Ratio (Pd-3)	Severity Ratio (Pd-4)	Severity Ratio (Pd-5)	Severity Ratio (Pd-6)	Severity Ratio (Pd-7)	Severity Ratio (Pd-8)	Severity Ratio (Pd-10)	Severity Ratio (Pd-12)	Severity Ratio (Pd-14)	Severity Ratio (Pd-16)	Severity Ratio (Pd-18)	Severity Ratio (Pd-20)
4 Point	Fitted	1.3289	1.1051	1.1697	1.1818	1.2534	1.2971	1.3480	1.3905	1.3976	1.4004	1.4261	1.4757	1.4909	1.5195	1.5527
5 Point	Fitted	1.2260	1.0025	1.0508	1.0608	1.1338	1.2265	1.2584	1.2982	1.3048	1.3073	1.3314	1.3775	1.3918	1.4185	1.4495
6 Point	Fitted	1.1870	0.9567	0.9948	1.0033	1.0702	1.1716	1.2345	1.2694	1.2758	1.2783	1.3018	1.3470	1.3609	1.3869	1.4174
7 Point	Fitted	1.1978	0.9655	0.9969	1.0041	1.0641	1.1628	1.2350	1.2862	1.2874	1.2898	1.3136	1.3592	1.3732	1.3995	1.4302
8 Point	Fitted	1.2139	0.9828	1.0093	1.0156	1.0693	1.1620	1.2354	1.2922	1.2977	1.3031	1.3272	1.3733	1.3874	1.4140	1.4450
9 Point	Fitted	1.2024	0.9810	1.0040	1.0095	1.0579	1.1440	1.2153	1.2731	1.2808	1.2841	1.3077	1.3532	1.3670	1.3933	1.4238
10 Point	Fitted	1.2014	0.9893	1.0095	1.0144	1.0583	1.1380	1.2061	1.2628	1.2716	1.2748	1.2982	1.3433	1.3570	1.3831	1.4134

INDEMNITY Linear Severity Trend Factor		Sev Trend Factor (Avg Pd & Inc)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-2)	Sev Trend Factor (Pd-3)	Sev Trend Factor (Pd-4)	Sev Trend Factor (Pd-5)	Sev Trend Factor (Pd-6)	Sev Trend Factor (Pd-7)	Sev Trend Factor (Pd-8)	Sev Trend Factor (Pd-10)	Sev Trend Factor (Pd-12)	Sev Trend Factor (Pd-14)	Sev Trend Factor (Pd-16)	Sev Trend Factor (Pd-18)	Sev Trend Factor (Pd-20)
4 Point	1997	1.3243	1.2706	1.3390	1.3503	1.3987	1.3656	1.3657	1.3654	1.3654	1.3656	1.3655	1.3655	1.3657	1.3656	1.3655
	1998	1.2473	1.2083	1.2578	1.2659	1.3000	1.2767	1.2767	1.2765	1.2765	1.2767	1.2766	1.2766	1.2768	1.2767	1.2766
	1999	1.1787	1.1519	1.1859	1.1913	1.2143	1.1987	1.1987	1.1986	1.1986	1.1987	1.1986	1.1986	1.1987	1.1986	1.1986
5 Point	1997	1.1930	1.1216	1.1655	1.1739	1.2268	1.2690	1.2482	1.2481	1.2481	1.2482	1.2482	1.2480	1.2482	1.2481	1.2481
	1998	1.1507	1.0962	1.1299	1.1363	1.1760	1.2071	1.1919	1.1918	1.1918	1.1919	1.1918	1.1917	1.1919	1.1918	1.1918
	1999	1.1113	1.0719	1.0964	1.1010	1.1292	1.1510	1.1404	1.1403	1.1403	1.1404	1.1404	1.1403	1.1404	1.1403	1.1403
6 Point	1997	1.1488	1.0624	1.0936	1.1001	1.1464	1.2023	1.2203	1.2156	1.2156	1.2156	1.2155	1.2154	1.2156	1.2155	1.2155
	1998	1.1171	1.0499	1.0745	1.0795	1.1153	1.1577	1.1712	1.1676	1.1676	1.1676	1.1676	1.1675	1.1677	1.1676	1.1676
	1999	1.0872	1.0377	1.0560	1.0597	1.0858	1.1163	1.1258	1.1233	1.1233	1.1233	1.1233	1.1233	1.1234	1.1233	1.1233
7 Point	1997	1.1600	1.0729	1.0960	1.1010	1.1394	1.1925	1.2208	1.2329	1.2274	1.2274	1.2275	1.2274	1.2275	1.2274	1.2274
	1998	1.1257	1.0582	1.0763	1.0802	1.1099	1.1503	1.1715	1.1806	1.1765	1.1765	1.1765	1.1764	1.1766	1.1764	1.1765
	1999	1.0934	1.0439	1.0573	1.0602	1.0819	1.1110	1.1261	1.1324	1.1296	1.1296	1.1296	1.1296	1.1296	1.1295	1.1296
8 Point	1997	1.1756	1.0921	1.1096	1.1136	1.1450	1.1918	1.2212	1.2387	1.2373	1.2401	1.2401	1.2401	1.2402	1.2401	1.2401
	1998	1.1375	1.0732	1.0869	1.0900	1.1142	1.1498	1.1718	1.1848	1.1838	1.1859	1.1859	1.1859	1.1860	1.1859	1.1859
	1999	1.1019	1.0551	1.0652	1.0674	1.0850	1.1106	1.1263	1.1355	1.1347	1.1362	1.1362	1.1362	1.1362	1.1362	1.1362
9 Point	1997	1.1653	1.0903	1.1042	1.1074	1.1336	1.1746	1.2028	1.2218	1.2224	1.2233	1.2233	1.2233	1.2234	1.2233	1.2233
	1998	1.1297	1.0719	1.0827	1.0852	1.1055	1.1368	1.1580	1.1723	1.1727	1.1734	1.1734	1.1734	1.1734	1.1734	1.1734
	1999	1.0963	1.0540	1.0620	1.0639	1.0787	1.1013	1.1165	1.1266	1.1269	1.1274	1.1274	1.1274	1.1274	1.1274	1.1274
10 Point	1997	1.1644	1.0983	1.1095	1.1121	1.1339	1.1692	1.1949	1.2132	1.2147	1.2157	1.2156	1.2155	1.2156	1.2155	1.2156
	1998	1.1290	1.0781	1.0868	1.0889	1.1057	1.1327	1.1521	1.1659	1.1670	1.1677	1.1676	1.1676	1.1677	1.1676	1.1676
	1999	1.0958	1.0587	1.0651	1.0666	1.0789	1.0984	1.1123	1.1221	1.1229	1.1234	1.1233	1.1233	1.1234	1.1233	1.1233

INDEMNITY Expon'l FITTED	Policy Year	Severity Ratio (Avg Pd & Inc)	Severity Ratio (Incur)	Severity Ratio (Pd-2)	Severity Ratio (Pd-3)	Severity Ratio (Pd-4)	Severity Ratio (Pd-5)	Severity Ratio (Pd-6)	Severity Ratio (Pd-7)	Severity Ratio (Pd-8)	Severity Ratio (Pd-10)	Severity Ratio (Pd-12)	Severity Ratio (Pd-14)	Severity Ratio (Pd-16)	Severity Ratio (Pd-18)	Severity Ratio (Pd-20)	
4 Point	1996	0.9414	0.8244	0.8179	0.8176	0.8281	0.8842	0.9188	0.9480	0.9528	0.9546	0.9722	1.0060	1.0162	1.0358	1.0585	
	1997	1.0006	0.8678	0.8712	0.8728	0.8924	0.9467	0.9838	1.0150	1.0202	1.0221	1.0409	1.0771	1.0881	1.1090	1.1333	
	1998	1.0635	0.9134	0.9281	0.9316	0.9616	1.0137	1.0534	1.0868	1.0923	1.0944	1.1145	1.1533	1.1650	1.1875	1.2135	
	1999	1.1304	0.9615	0.9886	0.9944	1.0362	1.0854	1.1279	1.1636	1.1695	1.1718	1.1933	1.2348	1.2474	1.2714	1.2993	
5 Point	1995	0.9529	0.8517	0.8450	0.8442	0.8453	0.8699	0.9150	0.9441	0.9489	0.9506	0.9681	1.0019	1.0120	1.0315	1.0541	
	1996	0.9884	0.8718	0.8718	0.8724	0.8824	0.9154	0.9590	0.9894	0.9945	0.9963	1.0146	1.0500	1.0606	1.0811	1.1048	
	1997	1.0253	0.8924	0.8995	0.9015	0.9212	0.9633	1.0051	1.0370	1.0422	1.0442	1.0634	1.1004	1.1116	1.1330	1.1578	
	1998	1.0635	0.9134	0.9281	0.9316	0.9616	1.0137	1.0534	1.0868	1.0923	1.0944	1.1145	1.1533	1.1650	1.1875	1.2135	
	1999	1.1032	0.9350	0.9575	0.9627	1.0039	1.0667	1.1041	1.1390	1.1448	1.1470	1.1681	1.2087	1.2210	1.2445	1.2718	
6 Point	1994	0.9471	0.8679	0.8613	0.8603	0.8567	0.8652	0.8879	0.9194	0.9241	0.9258	0.9429	0.9757	0.9855	1.0046	1.0266	
	1995	0.9743	0.8782	0.8765	0.8766	0.8807	0.8992	0.9263	0.9582	0.9631	0.9649	0.9827	1.0169	1.0271	1.0470	1.0699	
	1996	1.0023	0.8887	0.8920	0.8931	0.9053	0.9346	0.9664	0.9987	1.0037	1.0056	1.0241	1.0598	1.0705	1.0912	1.1151	
	1997	1.0310	0.8992	0.9078	0.9100	0.9307	0.9713	1.0082	1.0408	1.0461	1.0481	1.0674	1.1045	1.1157	1.1372	1.1621	
	1998	1.0606	0.9099	0.9238	0.9272	0.9567	1.0095	1.0518	1.0848	1.0903	1.0923	1.1124	1.1511	1.1629	1.1852	1.2112	
	1999	1.0910	0.9208	0.9401	0.9448	0.9835	1.0492	1.0973	1.1306	1.1363	1.1384	1.1594	1.1997	1.2120	1.2353	1.2624	
7 Point	1993	0.9090	0.8499	0.8439	0.8428	0.8369	0.8364	0.8464	0.8628	0.8720	0.8736	0.8897	0.9207	0.9299	0.9480	0.9687	
	1994	0.9379	0.8618	0.8594	0.8591	0.8595	0.8683	0.8841	0.9038	0.9123	0.9140	0.9308	0.9632	0.9729	0.9918	1.0135	
	1995	0.9676	0.8739	0.8751	0.8757	0.8827	0.9015	0.9236	0.9468	0.9545	0.9563	0.9739	1.0078	1.0179	1.0376	1.0604	
	1996	0.9983	0.8862	0.8912	0.8926	0.9065	0.9359	0.9648	0.9919	0.9986	1.0005	1.0189	1.0544	1.0650	1.0856	1.1094	
	1997	1.0300	0.8986	0.9076	0.9099	0.9310	0.9716	1.0078	1.0391	1.0448	1.0467	1.0660	1.1031	1.1143	1.1358	1.1607	
	1998	1.0627	0.9112	0.9242	0.9275	0.9561	1.0087	1.0527	1.0885	1.0931	1.0951	1.1153	1.1541	1.1659	1.1883	1.2143	
	1999	1.0964	0.9240	0.9412	0.9454	0.9819	1.0473	1.0996	1.1403	1.1436	1.1458	1.1669	1.2075	1.2198	1.2432	1.2705	
8 Point	1992	0.8631	0.8212	0.8157	0.8147	0.8078	0.8025	0.8051	0.8128	0.8185	0.8171	0.8321	0.8611	0.8698	0.8866	0.9060	
	1993	0.8941	0.8361	0.8333	0.8329	0.8311	0.8338	0.8421	0.8538	0.8594	0.8586	0.8744	0.9049	0.9140	0.9317	0.9520	
	1994	0.9263	0.8513	0.8513	0.8515	0.8550	0.8663	0.8808	0.8967	0.9024	0.9022	0.9188	0.9508	0.9604	0.9790	1.0004	
	1995	0.9597	0.8668	0.8697	0.8705	0.8796	0.9001	0.9212	0.9419	0.9476	0.9480	0.9655	0.9991	1.0092	1.0287	1.0512	
	1996	0.9942	0.8826	0.8884	0.8900	0.9049	0.9352	0.9635	0.9893	0.9950	0.9961	1.0145	1.0498	1.0604	1.0809	1.1046	
	1997	1.0300	0.8986	0.9076	0.9099	0.9310	0.9716	1.0078	1.0391	1.0448	1.0467	1.0660	1.1031	1.1143	1.1358	1.1607	
	1998	1.0671	0.9150	0.9271	0.9302	0.9578	1.0095	1.0540	1.0913	1.0970	1.0999	1.1201	1.1591	1.1709	1.1935	1.2196	
	1999	1.1055	0.9316	0.9471	0.9510	0.9853	1.0489	1.1024	1.1463	1.1519	1.1557	1.1770	1.2180	1.2304	1.2541	1.2815	
	9 Point	1991	0.8417	0.8077	0.8028	0.8017	0.7944	0.7863	0.7847	0.7873	0.7908	0.7911	0.8056	0.8337	0.8421	0.8584	0.8772
		1992	0.8704	0.8222	0.8193	0.8188	0.8156	0.8144	0.8179	0.8244	0.8283	0.8287	0.8440	0.8734	0.8822	0.8993	0.9189
1993		0.9001	0.8369	0.8362	0.8362	0.8374	0.8435	0.8526	0.8633	0.8675	0.8682	0.8842	0.9150	0.9242	0.9421	0.9627	
1994		0.9308	0.8519	0.8534	0.8539	0.8597	0.8736	0.8887	0.9040	0.9086	0.9095	0.9262	0.9585	0.9682	0.9869	1.0085	
1995		0.9626	0.8672	0.8710	0.8721	0.8826	0.9048	0.9264	0.9466	0.9516	0.9528	0.9703	1.0041	1.0143	1.0339	1.0565	
1996		0.9954	0.8827	0.8890	0.8906	0.9062	0.9371	0.9657	0.9913	0.9967	0.9982	1.0165	1.0519	1.0626	1.0831	1.1068	
1997		1.0294	0.8985	0.9073	0.9096	0.9303	0.9706	1.0066	1.0380	1.0439	1.0457	1.0649	1.1020	1.1132	1.1346	1.1595	
1998		1.0645	0.9146	0.9260	0.9289	0.9551	1.0053	1.0493	1.0870	1.0933	1.0954	1.1156	1.1545	1.1662	1.1886	1.2147	
1999		1.1008	0.9310	0.9451	0.9486	0.9806	1.0412	1.0938	1.1382	1.1451	1.1476	1.1687	1.2094	1.2217	1.2452	1.2725	
10 Point		1990	0.8118	0.7839	0.7794	0.7784	0.7710	0.7615	0.7573	0.7566	0.7588	0.7588	0.7729	0.7999	0.8079	0.8236	0.8415
	1991	0.8399	0.7995	0.7966	0.7960	0.7920	0.7883	0.7886	0.7915	0.7941	0.7943	0.8090	0.8373	0.8457	0.8621	0.8809	
	1992	0.8689	0.8153	0.8142	0.8140	0.8136	0.8161	0.8213	0.8280	0.8311	0.8315	0.8469	0.8764	0.8852	0.9024	0.9221	
	1993	0.8989	0.8316	0.8322	0.8324	0.8358	0.8448	0.8553	0.8662	0.8697	0.8704	0.8865	0.9174	0.9266	0.9446	0.9652	
	1994	0.9299	0.8481	0.8505	0.8513	0.8586	0.8746	0.8907	0.9061	0.9102	0.9111	0.9280	0.9603	0.9700	0.9887	1.0104	
	1995	0.9620	0.8650	0.8693	0.8705	0.8820	0.9054	0.9276	0.9479	0.9526	0.9538	0.9714	1.0052	1.0154	1.0350	1.0576	
	1996	0.9953	0.8821	0.8885	0.8902	0.9060	0.9373	0.9660	0.9916	0.9969	0.9984	1.0168	1.0522	1.0629	1.0834	1.1071	
	1997	1.0297	0.8997	0.9082	0.9104	0.9307	0.9703	1.0060	1.0373	1.0433	1.0451	1.0644	1.1014	1.1126	1.1340	1.1589	
	1998	1.0652	0.9176	0.9282	0.9310	0.9560	1.0045	1.0477	1.0851	1.0919	1.0940	1.1142	1.1529	1.1646	1.1871	1.2131	
	1999	1.1020	0.9358	0.9487	0.9521	0.9821	1.0399	1.0910	1.1351	1.1427	1.1452	1.1663	1.2068	1.2191	1.2426	1.2698	

INDEMNITY Expon'l		Severity Ratio (Avg Pd & Inc)	Severity Ratio (Incur)	Severity Ratio (Pd-2)	Severity Ratio (Pd-3)	Severity Ratio (Pd-4)	Severity Ratio (Pd-5)	Severity Ratio (Pd-6)	Severity Ratio (Pd-7)	Severity Ratio (Pd-8)	Severity Ratio (Pd-10)	Severity Ratio (Pd-12)	Severity Ratio (Pd-14)	Severity Ratio (Pd-16)	Severity Ratio (Pd-18)	Severity Ratio (Pd-20)
TRENDED																
4 Point	Fitted	1.3781	1.1358	1.2139	1.2292	1.3211	1.3553	1.4085	1.4528	1.4602	1.4631	1.4900	1.5418	1.5577	1.5876	1.6223
5 Point	Fitted	1.2426	1.0086	1.0599	1.0711	1.1544	1.2588	1.2861	1.3266	1.3334	1.3361	1.3606	1.4077	1.4223	1.4496	1.4813
6 Point	Fitted	1.1960	0.9569	0.9952	1.0041	1.0759	1.1893	1.2592	1.2932	1.2998	1.3022	1.3262	1.3722	1.3864	1.4129	1.4439
7 Point	Fitted	1.2135	0.9668	0.9985	1.0062	1.0707	1.1829	1.2671	1.3262	1.3245	1.3270	1.3515	1.3985	1.4129	1.4399	1.4715
8 Point	Fitted	1.2401	0.9878	1.0151	1.0219	1.0805	1.1878	1.2756	1.3446	1.3500	1.3576	1.3826	1.4307	1.4454	1.4731	1.5054
9 Point	Fitted	1.2276	0.9863	1.0099	1.0158	1.0682	1.1671	1.2518	1.3221	1.3310	1.3348	1.3594	1.4067	1.4212	1.4484	1.4802
10 Point	Fitted	1.2306	0.9976	1.0186	1.0239	1.0717	1.1637	1.2448	1.3142	1.3248	1.3288	1.3531	1.4001	1.4144	1.4415	1.4732

INDEMNITY Expon'l		Sev Trend Factor (Avg Pd & Inc)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-2)	Sev Trend Factor (Pd-3)	Sev Trend Factor (Pd-4)	Sev Trend Factor (Pd-5)	Sev Trend Factor (Pd-6)	Sev Trend Factor (Pd-7)	Sev Trend Factor (Pd-8)	Sev Trend Factor (Pd-10)	Sev Trend Factor (Pd-12)	Sev Trend Factor (Pd-14)	Sev Trend Factor (Pd-16)	Sev Trend Factor (Pd-18)	Sev Trend Factor (Pd-20)
Severity Trend Factor																
4 Point	1997	1.3773	1.3089	1.3933	1.4084	1.4804	1.4316	1.4316	1.4312	1.4313	1.4315	1.4314	1.4313	1.4317	1.4315	1.4314
	1998	1.2958	1.2434	1.3080	1.3195	1.3738	1.3370	1.3370	1.3368	1.3368	1.3370	1.3369	1.3368	1.3371	1.3369	1.3369
	1999	1.2191	1.1813	1.2279	1.2362	1.2749	1.2487	1.2487	1.2485	1.2485	1.2487	1.2486	1.2486	1.2487	1.2486	1.2486
5 Point	1997	1.2119	1.1302	1.1783	1.1882	1.2532	1.3068	1.2796	1.2793	1.2794	1.2795	1.2795	1.2792	1.2796	1.2794	1.2794
	1998	1.1683	1.1042	1.1421	1.1498	1.2004	1.2419	1.2209	1.2207	1.2207	1.2209	1.2208	1.2206	1.2209	1.2207	1.2207
	1999	1.1263	1.0787	1.1069	1.1126	1.1499	1.1802	1.1649	1.1647	1.1648	1.1649	1.1648	1.1647	1.1649	1.1648	1.1648
6 Point	1997	1.1601	1.0641	1.0963	1.1034	1.1560	1.2244	1.2489	1.2425	1.2425	1.2425	1.2424	1.2424	1.2426	1.2424	1.2425
	1998	1.1277	1.0516	1.0773	1.0829	1.1245	1.1781	1.1972	1.1922	1.1921	1.1922	1.1921	1.1921	1.1922	1.1921	1.1921
	1999	1.0963	1.0392	1.0586	1.0628	1.0939	1.1335	1.1475	1.1439	1.1438	1.1439	1.1438	1.1438	1.1439	1.1438	1.1438
7 Point	1997	1.1782	1.0759	1.1002	1.1058	1.1501	1.2174	1.2574	1.2763	1.2678	1.2678	1.2678	1.2678	1.2680	1.2677	1.2678
	1998	1.1420	1.0610	1.0804	1.0848	1.1198	1.1726	1.2037	1.2184	1.2118	1.2118	1.2118	1.2118	1.2119	1.2117	1.2118
	1999	1.1068	1.0463	1.0609	1.0642	1.0904	1.1295	1.1523	1.1630	1.1582	1.1582	1.1583	1.1582	1.1583	1.1582	1.1582
8 Point	1997	1.2040	1.0993	1.1185	1.1231	1.1607	1.2225	1.2658	1.2941	1.2921	1.2970	1.2970	1.2970	1.2971	1.2970	1.2970
	1998	1.1622	1.0796	1.0949	1.0985	1.1282	1.1766	1.2102	1.2321	1.2306	1.2343	1.2343	1.2343	1.2344	1.2343	1.2343
	1999	1.1218	1.0603	1.0718	1.0745	1.0966	1.1324	1.1571	1.1730	1.1719	1.1747	1.1747	1.1746	1.1747	1.1747	1.1747
9 Point	1997	1.1926	1.0977	1.1130	1.1168	1.1482	1.2024	1.2435	1.2737	1.2750	1.2765	1.2766	1.2765	1.2767	1.2765	1.2766
	1998	1.1532	1.0784	1.0906	1.0935	1.1184	1.1609	1.1930	1.2163	1.2173	1.2185	1.2185	1.2185	1.2186	1.2185	1.2185
	1999	1.1152	1.0594	1.0685	1.0708	1.0893	1.1209	1.1445	1.1616	1.1623	1.1632	1.1632	1.1631	1.1632	1.1631	1.1632
10 Point	1997	1.1952	1.1089	1.1216	1.1247	1.1516	1.1993	1.2374	1.2669	1.2698	1.2714	1.2712	1.2711	1.2713	1.2712	1.2712
	1998	1.1553	1.0873	1.0973	1.0998	1.1210	1.1585	1.1882	1.2111	1.2133	1.2145	1.2144	1.2144	1.2145	1.2144	1.2144
	1999	1.1167	1.0661	1.0736	1.0754	1.0913	1.1191	1.1410	1.1577	1.1594	1.1602	1.1602	1.1601	1.1602	1.1601	1.1602

INDEMNITY Linear LR Trend Factor		LR Trend Factor (Avg Pd & Inc)	LR Trend Factor (Incur)	LR Trend Factor (Pd-2)	LR Trend Factor (Pd-3)	LR Trend Factor (Pd-4)	LR Trend Factor (Pd-5)	LR Trend Factor (Pd-6)	LR Trend Factor (Pd-7)	LR Trend Factor (Pd-8)	LR Trend Factor (Pd-10)	LR Trend Factor (Pd-12)	LR Trend Factor (Pd-14)	LR Trend Factor (Pd-16)	LR Trend Factor (Pd-18)	LR Trend Factor (Pd-20)	
4 Point	1997	1.0968	1.0523	1.1090	1.1183	1.1584	1.1310	1.1311	1.1308	1.1308	1.1310	1.1309	1.1309	1.1311	1.1310	1.1309	
	1998	1.0890	1.0550	1.0982	1.1053	1.1350	1.1147	1.1147	1.1145	1.1145	1.1147	1.1146	1.1146	1.1148	1.1147	1.1146	
	1999	1.0805	1.0559	1.0871	1.0921	1.1131	1.0988	1.0988	1.0988	1.0988	1.0988	1.0988	1.0988	1.0988	1.0988	1.0988	
5 Point	1997	0.9880	0.9289	0.9653	0.9722	1.0160	1.0510	1.0338	1.0337	1.0337	1.0338	1.0338	1.0338	1.0336	1.0338	1.0337	1.0337
	1998	1.0047	0.9571	0.9865	0.9921	1.0268	1.0539	1.0406	1.0406	1.0406	1.0406	1.0406	1.0406	1.0405	1.0406	1.0406	1.0406
	1999	1.0187	0.9826	1.0051	1.0093	1.0351	1.0551	1.0454	1.0453	1.0453	1.0453	1.0454	1.0454	1.0453	1.0454	1.0453	1.0453
6 Point	1997	0.9514	0.8799	0.9057	0.9111	0.9494	0.9957	1.0107	1.0068	1.0067	1.0068	1.0067	1.0066	1.0068	1.0067	1.0067	
	1998	0.9753	0.9167	0.9381	0.9425	0.9738	1.0108	1.0226	1.0194	1.0194	1.0194	1.0194	1.0193	1.0195	1.0194	1.0194	
	1999	0.9966	0.9513	0.9680	0.9714	0.9954	1.0233	1.0320	1.0297	1.0297	1.0297	1.0297	1.0297	1.0297	1.0298	1.0297	1.0297
7 Point	1997	0.9607	0.8886	0.9077	0.9118	0.9437	0.9876	1.0111	1.0211	1.0165	1.0165	1.0166	1.0165	1.0166	1.0165	1.0165	
	1998	0.9828	0.9239	0.9397	0.9431	0.9691	1.0043	1.0228	1.0308	1.0272	1.0272	1.0272	1.0271	1.0273	1.0271	1.0272	
	1999	1.0023	0.9569	0.9692	0.9719	0.9918	1.0185	1.0323	1.0381	1.0355	1.0355	1.0355	1.0355	1.0355	1.0355	1.0354	1.0355
8 Point	1997	0.9736	0.9045	0.9190	0.9223	0.9483	0.9870	1.0114	1.0259	1.0247	1.0271	1.0271	1.0271	1.0271	1.0271	1.0271	
	1998	0.9932	0.9370	0.9490	0.9517	0.9728	1.0039	1.0231	1.0344	1.0336	1.0354	1.0354	1.0354	1.0355	1.0354	1.0354	
	1999	1.0101	0.9672	0.9765	0.9785	0.9946	1.0181	1.0325	1.0409	1.0402	1.0416	1.0416	1.0416	1.0416	1.0416	1.0416	
9 Point	1997	0.9651	0.9030	0.9145	0.9171	0.9388	0.9728	0.9962	1.0119	1.0124	1.0131	1.0131	1.0131	1.0132	1.0131	1.0131	
	1998	0.9863	0.9359	0.9453	0.9475	0.9652	0.9925	1.0110	1.0235	1.0239	1.0245	1.0245	1.0245	1.0245	1.0245	1.0245	
	1999	1.0050	0.9662	0.9735	0.9753	0.9888	1.0096	1.0235	1.0328	1.0330	1.0335	1.0335	1.0335	1.0335	1.0335	1.0335	
10 Point	1997	1.0674	1.0068	1.0171	1.0195	1.0394	1.0718	1.0954	1.1121	1.1135	1.1144	1.1143	1.1142	1.1143	1.1142	1.1143	
	1998	1.0350	0.9883	0.9963	0.9982	1.0136	1.0383	1.0561	1.0688	1.0698	1.0704	1.0703	1.0703	1.0704	1.0703	1.0703	
	1999	1.0045	0.9705	0.9764	0.9778	0.9890	1.0069	1.0196	1.0286	1.0294	1.0298	1.0297	1.0297	1.0298	1.0297	1.0297	

INDEMNITY Expon'l LR Trend Factor		LR Trend Factor (Avg Pd & Inc)	LR Trend Factor (Incur)	LR Trend Factor (Pd-2)	LR Trend Factor (Pd-3)	LR Trend Factor (Pd-4)	LR Trend Factor (Pd-5)	LR Trend Factor (Pd-6)	LR Trend Factor (Pd-7)	LR Trend Factor (Pd-8)	LR Trend Factor (Pd-10)	LR Trend Factor (Pd-12)	LR Trend Factor (Pd-14)	LR Trend Factor (Pd-16)	LR Trend Factor (Pd-18)	LR Trend Factor (Pd-20)
4 Point	1997	1.1407	1.0840	1.1539	1.1664	1.2261	1.1857	1.1857	1.1853	1.1854	1.1856	1.1855	1.1854	1.1857	1.1856	1.1855
	1998	1.1314	1.0856	1.1420	1.1521	1.1995	1.1673	1.1673	1.1672	1.1672	1.1673	1.1672	1.1672	1.1674	1.1672	1.1672
	1999	1.1175	1.0829	1.1256	1.1332	1.1687	1.1447	1.1447	1.1445	1.1445	1.1447	1.1446	1.1446	1.1447	1.1446	1.1446
5 Point	1997	1.0037	0.9360	0.9759	0.9841	1.0379	1.0823	1.0598	1.0595	1.0596	1.0597	1.0597	1.0594	1.0598	1.0596	1.0596
	1998	1.0200	0.9641	0.9972	1.0039	1.0481	1.0843	1.0660	1.0658	1.0658	1.0660	1.0659	1.0657	1.0660	1.0658	1.0658
	1999	1.0325	0.9888	1.0147	1.0199	1.0541	1.0819	1.0679	1.0677	1.0678	1.0679	1.0678	1.0677	1.0679	1.0678	1.0678
6 Point	1997	0.9608	0.8813	0.9080	0.9138	0.9574	1.0140	1.0343	1.0290	1.0290	1.0290	1.0290	1.0290	1.0291	1.0290	1.0290
	1998	0.9846	0.9182	0.9406	0.9455	0.9818	1.0286	1.0453	1.0409	1.0408	1.0409	1.0408	1.0408	1.0409	1.0408	1.0408
	1999	1.0050	0.9526	0.9704	0.9743	1.0028	1.0391	1.0519	1.0486	1.0485	1.0486	1.0485	1.0485	1.0486	1.0485	1.0485
7 Point	1997	0.9758	0.8911	0.9112	0.9158	0.9525	1.0083	1.0414	1.0570	1.0500	1.0500	1.0500	1.0500	1.0502	1.0499	1.0500
	1998	0.9971	0.9264	0.9433	0.9471	0.9777	1.0238	1.0510	1.0638	1.0580	1.0580	1.0580	1.0580	1.0581	1.0579	1.0580
	1999	1.0146	0.9591	0.9725	0.9756	0.9996	1.0354	1.0563	1.0661	1.0617	1.0617	1.0617	1.0618	1.0617	1.0618	1.0617
8 Point	1997	0.9972	0.9104	0.9263	0.9302	0.9613	1.0125	1.0483	1.0718	1.0701	1.0742	1.0742	1.0742	1.0743	1.0742	1.0742
	1998	1.0147	0.9426	0.9560	0.9591	0.9850	1.0273	1.0566	1.0757	1.0744	1.0777	1.0777	1.0777	1.0778	1.0777	1.0777
	1999	1.0284	0.9720	0.9825	0.9850	1.0053	1.0381	1.0607	1.0753	1.0743	1.0768	1.0768	1.0768	1.0768	1.0768	1.0768
9 Point	1997	0.9877	0.9091	0.9218	0.9249	0.9509	0.9958	1.0299	1.0549	1.0560	1.0572	1.0573	1.0572	1.0574	1.0572	1.0573
	1998	1.0069	0.9416	0.9522	0.9547	0.9765	1.0136	1.0416	1.0620	1.0628	1.0639	1.0639	1.0639	1.0640	1.0639	1.0639
	1999	1.0223	0.9712	0.9795	0.9816	0.9986	1.0275	1.0492	1.0648	1.0655	1.0663	1.0663	1.0662	1.0663	1.0662	1.0663
10 Point	1997	0.9899	0.9184	0.9289	0.9315	0.9538	0.9933	1.0248	1.0492	1.0516	1.0530	1.0528	1.0527	1.0529	1.0528	1.0528
	1998	1.0087	0.9493	0.9581	0.9602	0.9787	1.0115	1.0374	1.0574	1.0593	1.0604	1.0603	1.0603	1.0604	1.0603	1.0603
	1999	1.0237	0.9773	0.9842	0.9858	1.0004	1.0259	1.0460	1.0613	1.0628	1.0636	1.0636	1.0635	1.0636	1.0635	1.0636

INDEMNITY Linear TRENDED LR	Base Policy Year	Trended LR (Avg Pd & Inc)	Trended LR (Incur)	Trended LR (Pd-2)	Trended LR (Pd-3)	Trended LR (Pd-4)	Trended LR (Pd-5)	Trended LR (Pd-6)	Trended LR (Pd-7)	Trended LR (Pd-8)	Trended LR (Pd-10)	Trended LR (Pd-12)	Trended LR (Pd-14)	Trended LR (Pd-16)	Trended LR (Pd-18)	Trended LR (Pd-20)
4 Point	1997	0.5696	0.4729	0.4984	0.5026	0.5420	0.5566	0.5784	0.5966	0.5997	0.6009	0.6119	0.6332	0.6398	0.6520	0.6662
	1998	0.5321	0.4462	0.4644	0.4704	0.4996	0.5162	0.5364	0.5532	0.5561	0.5572	0.5674	0.5872	0.5933	0.6046	0.6178
	1999	0.5422	0.4487	0.4806	0.4851	0.5115	0.5311	0.5519	0.5694	0.5723	0.5734	0.5839	0.6042	0.6104	0.6221	0.6358
	3 Yr Ave	0.5480	0.4559	0.4811	0.4860	0.5177	0.5346	0.5556	0.5731	0.5760	0.5772	0.5877	0.6082	0.6145	0.6262	0.6399
5 Point	1997	0.5131	0.4174	0.4338	0.4369	0.4754	0.5172	0.5287	0.5454	0.5482	0.5493	0.5594	0.5787	0.5847	0.5959	0.6090
	1998	0.4909	0.4048	0.4172	0.4222	0.4520	0.4881	0.5007	0.5166	0.5193	0.5202	0.5298	0.5481	0.5538	0.5644	0.5768
	1999	0.5112	0.4175	0.4444	0.4483	0.4756	0.5099	0.5251	0.5417	0.5444	0.5455	0.5555	0.5748	0.5807	0.5918	0.6048
	3 Yr Ave	0.5051	0.4132	0.4318	0.4358	0.4677	0.5051	0.5182	0.5346	0.5373	0.5383	0.5482	0.5672	0.5731	0.5840	0.5969
6 Point	1997	0.4941	0.3954	0.4070	0.4094	0.4442	0.4900	0.5169	0.5312	0.5339	0.5349	0.5447	0.5636	0.5694	0.5804	0.5930
	1998	0.4765	0.3877	0.3967	0.4011	0.4287	0.4681	0.4921	0.5060	0.5087	0.5096	0.5190	0.5370	0.5426	0.5529	0.5651
	1999	0.5001	0.4042	0.4280	0.4315	0.4574	0.4946	0.5184	0.5336	0.5363	0.5373	0.5472	0.5662	0.5721	0.5830	0.5958
	3 Yr Ave	0.4902	0.3958	0.4106	0.4140	0.4434	0.4842	0.5091	0.5236	0.5263	0.5273	0.5370	0.5556	0.5614	0.5721	0.5846
7 Point	1997	0.4989	0.3993	0.4079	0.4098	0.4416	0.4860	0.5171	0.5387	0.5390	0.5401	0.5501	0.5691	0.5750	0.5860	0.5988
	1998	0.4802	0.3907	0.3974	0.4014	0.4266	0.4651	0.4922	0.5117	0.5126	0.5135	0.5229	0.5411	0.5467	0.5571	0.5694
	1999	0.5030	0.4066	0.4285	0.4317	0.4557	0.4922	0.5185	0.5379	0.5393	0.5403	0.5503	0.5694	0.5752	0.5862	0.5991
	3 Yr Ave	0.4940	0.3989	0.4113	0.4143	0.4413	0.4811	0.5093	0.5294	0.5303	0.5313	0.5411	0.5599	0.5656	0.5764	0.5891
8 Point	1997	0.5056	0.4065	0.4130	0.4145	0.4437	0.4857	0.5172	0.5413	0.5434	0.5457	0.5558	0.5751	0.5809	0.5921	0.6051
	1998	0.4853	0.3963	0.4013	0.4050	0.4282	0.4649	0.4923	0.5135	0.5158	0.5176	0.5271	0.5454	0.5511	0.5616	0.5739
	1999	0.5069	0.4110	0.4317	0.4346	0.4570	0.4920	0.5186	0.5394	0.5417	0.5435	0.5535	0.5728	0.5786	0.5898	0.6027
	3 Yr Ave	0.4993	0.4046	0.4153	0.4180	0.4430	0.4809	0.5094	0.5314	0.5336	0.5356	0.5455	0.5644	0.5702	0.5812	0.5939
9 Point	1997	0.5012	0.4058	0.4110	0.4121	0.4393	0.4787	0.5095	0.5339	0.5369	0.5383	0.5482	0.5672	0.5731	0.5841	0.5968
	1998	0.4819	0.3958	0.3998	0.4033	0.4249	0.4596	0.4865	0.5081	0.5109	0.5121	0.5216	0.5397	0.5452	0.5557	0.5679
	1999	0.5043	0.4105	0.4304	0.4332	0.4544	0.4879	0.5141	0.5352	0.5380	0.5393	0.5492	0.5683	0.5741	0.5852	0.5980
	3 Yr Ave	0.4958	0.4040	0.4137	0.4162	0.4395	0.4754	0.5034	0.5257	0.5286	0.5299	0.5397	0.5584	0.5641	0.5750	0.5876
10 Point	1997	0.5543	0.4525	0.4571	0.4582	0.4863	0.5274	0.5602	0.5867	0.5905	0.5921	0.6029	0.6238	0.6302	0.6423	0.6564
	1998	0.5057	0.4180	0.4213	0.4248	0.4462	0.4808	0.5082	0.5306	0.5338	0.5351	0.5449	0.5638	0.5697	0.5805	0.5933
	1999	0.5041	0.4124	0.4317	0.4343	0.4544	0.4866	0.5121	0.5330	0.5361	0.5373	0.5472	0.5662	0.5721	0.5830	0.5958
	3 Yr Ave	0.5214	0.4276	0.4367	0.4391	0.4623	0.4983	0.5268	0.5501	0.5535	0.5548	0.5650	0.5846	0.5907	0.6019	0.6152

INDEMNITY Expon'l TRENDED LR	Base Policy Year	Trended LR (Avg Pd & Inc)	Trended LR (Incur)	Trended LR (Pd-2)	Trended LR (Pd-3)	Trended LR (Pd-4)	Trended LR (Pd-5)	Trended LR (Pd-6)	Trended LR (Pd-7)	Trended LR (Pd-8)	Trended LR (Pd-10)	Trended LR (Pd-12)	Trended LR (Pd-14)	Trended LR (Pd-16)	Trended LR (Pd-18)	Trended LR (Pd-20)
4 Point	1997	0.5924	0.4871	0.5186	0.5242	0.5737	0.5835	0.6064	0.6254	0.6286	0.6299	0.6415	0.6637	0.6706	0.6835	0.6984
	1998	0.5528	0.4591	0.4830	0.4903	0.5280	0.5406	0.5617	0.5794	0.5824	0.5835	0.5942	0.6149	0.6213	0.6331	0.6470
	1999	0.5608	0.4601	0.4976	0.5034	0.5370	0.5532	0.5750	0.5931	0.5961	0.5973	0.6082	0.6294	0.6359	0.6481	0.6623
	3 Yr Ave	0.5687	0.4688	0.4997	0.5060	0.5462	0.5591	0.5810	0.5993	0.6024	0.6036	0.6146	0.6360	0.6426	0.6549	0.6692
5 Point	1997	0.5212	0.4206	0.4386	0.4423	0.4856	0.5326	0.5420	0.5590	0.5619	0.5630	0.5734	0.5932	0.5994	0.6109	0.6242
	1998	0.4984	0.4077	0.4217	0.4273	0.4614	0.5021	0.5130	0.5291	0.5318	0.5329	0.5426	0.5614	0.5673	0.5781	0.5908
	1999	0.5181	0.4201	0.4486	0.4530	0.4844	0.5229	0.5364	0.5533	0.5561	0.5572	0.5674	0.5871	0.5932	0.6046	0.6178
	3 Yr Ave	0.5126	0.4161	0.4363	0.4409	0.4771	0.5192	0.5305	0.5471	0.5499	0.5510	0.5611	0.5806	0.5866	0.5979	0.6109
6 Point	1997	0.4989	0.3961	0.4081	0.4107	0.4480	0.4990	0.5289	0.5429	0.5457	0.5467	0.5568	0.5761	0.5821	0.5932	0.6062
	1998	0.4811	0.3883	0.3978	0.4024	0.4322	0.4763	0.5030	0.5167	0.5194	0.5203	0.5299	0.5483	0.5540	0.5645	0.5769
	1999	0.5043	0.4048	0.4290	0.4328	0.4608	0.5022	0.5284	0.5434	0.5461	0.5472	0.5572	0.5766	0.5825	0.5937	0.6067
	3 Yr Ave	0.4948	0.3964	0.4116	0.4153	0.4470	0.4925	0.5201	0.5343	0.5371	0.5381	0.5480	0.5670	0.5729	0.5838	0.5966
7 Point	1997	0.5067	0.4005	0.4095	0.4116	0.4457	0.4962	0.5326	0.5577	0.5568	0.5579	0.5682	0.5879	0.5940	0.6053	0.6186
	1998	0.4872	0.3918	0.3989	0.4031	0.4304	0.4741	0.5057	0.5281	0.5279	0.5289	0.5386	0.5574	0.5631	0.5738	0.5864
	1999	0.5091	0.4075	0.4299	0.4334	0.4593	0.5004	0.5306	0.5525	0.5529	0.5540	0.5642	0.5838	0.5898	0.6011	0.6143
	3 Yr Ave	0.5010	0.3999	0.4128	0.4160	0.4451	0.4902	0.5230	0.5461	0.5459	0.5469	0.5570	0.5764	0.5823	0.5934	0.6064
8 Point	1997	0.5178	0.4091	0.4163	0.4180	0.4498	0.4983	0.5361	0.5655	0.5675	0.5707	0.5812	0.6014	0.6076	0.6193	0.6328
	1998	0.4958	0.3986	0.4043	0.4082	0.4336	0.4757	0.5084	0.5340	0.5361	0.5387	0.5487	0.5677	0.5736	0.5845	0.5974
	1999	0.5161	0.4130	0.4344	0.4375	0.4619	0.5017	0.5328	0.5572	0.5595	0.5619	0.5722	0.5921	0.5982	0.6097	0.6230
	3 Yr Ave	0.5099	0.4069	0.4183	0.4212	0.4484	0.4919	0.5258	0.5522	0.5544	0.5571	0.5674	0.5871	0.5931	0.6045	0.6177
9 Point	1997	0.5129	0.4085	0.4143	0.4157	0.4449	0.4900	0.5267	0.5566	0.5600	0.5617	0.5721	0.5919	0.5981	0.6095	0.6229
	1998	0.4920	0.3982	0.4027	0.4063	0.4299	0.4694	0.5012	0.5272	0.5303	0.5318	0.5416	0.5605	0.5663	0.5771	0.5897
	1999	0.5130	0.4127	0.4330	0.4360	0.4589	0.4966	0.5270	0.5518	0.5549	0.5564	0.5666	0.5863	0.5923	0.6037	0.6170
	3 Yr Ave	0.5060	0.4065	0.4167	0.4193	0.4446	0.4853	0.5183	0.5452	0.5484	0.5500	0.5601	0.5796	0.5856	0.5968	0.6099
10 Point	1997	0.5141	0.4127	0.4174	0.4186	0.4463	0.4888	0.5241	0.5536	0.5577	0.5595	0.5697	0.5894	0.5955	0.6069	0.6202
	1998	0.4929	0.4015	0.4052	0.4087	0.4308	0.4684	0.4992	0.5249	0.5286	0.5301	0.5398	0.5586	0.5643	0.5751	0.5877
	1999	0.5137	0.4153	0.4351	0.4379	0.4597	0.4958	0.5254	0.5500	0.5535	0.5550	0.5652	0.5848	0.5908	0.6022	0.6154
	3 Yr Ave	0.5069	0.4098	0.4192	0.4217	0.4456	0.4843	0.5162	0.5428	0.5466	0.5482	0.5582	0.5776	0.5835	0.5947	0.6078

MEDICAL	Inc. LDF 93-94	Inc. LDF 94-95	Inc. LDF 95-96	Inc. LDF 96-97	Inc. LDF 97-98	Inc. LDF 98-99	Inc. LDF 99-00	2 Yr. Avg. LDF	Selected Inc. LDF
Beyond	1.1161	1.0488	1.0822	1.0579	1.0718	1.0473	1.0821	1.0647	1.0707
19-20	NA	NA	NA	NA	1.0193	1.0157	1.0331	1.0244	1.0244
18-19	NA	NA	NA	1.0102	1.0152	1.0123	0.9999	1.0061	1.0061
17-18	NA	NA	0.9724	1.0461	1.0155	1.0045	1.0149	1.0097	1.0097
16-17	NA	1.0180	1.0223	1.0105	1.0001	1.0356	1.0152	1.0254	1.0254
15-16	1.0682	1.0241	1.0101	1.0150	1.0113	1.0078	1.0175	1.0127	1.0127
14-15	1.0528	1.0199	1.0223	1.0226	1.0077	1.0002	1.0056	1.0029	1.0029
13-14	1.0271	1.0500	1.0222	1.0121	1.0002	1.0114	0.9996	1.0055	1.0055
12-13	1.0275	1.0110	1.0277	1.0076	1.0044	1.0221	1.0087	1.0154	1.0154
11-12	1.0325	1.0193	1.0171	1.0087	1.0050	1.0017	1.0074	1.0046	1.0046
10-11	1.0298	1.0185	1.0364	0.9949	1.0179	1.0054	1.0138	1.0096	1.0096
9-10	1.0361	1.0286	1.0336	0.9999	1.0067	1.0109	1.0056	1.0083	1.0083
8-9	1.0470	1.0244	1.0383	1.0065	1.0131	1.0041	1.0125	1.0083	1.0083
7-8	1.0376	1.0109	1.0170	1.0115	1.0121	1.0103	1.0141	1.0122	1.0122
6-7	1.0452	1.0209	1.0184	1.0000	1.0171	0.9998	0.9993	0.9996	0.9996
5-6	1.0383	1.0202	1.0229	1.0065	1.0173	1.0041	1.0112	1.0077	1.0077
4-5	1.0452	1.0284	1.0151	1.0202	0.9990	1.0079	1.0132	1.0106	1.0106
3-4	1.0622	1.0333	1.0142	1.0173	1.0154	1.0106	1.0199	1.0153	1.0153
2-3	1.1045	1.0744	1.0461	1.0380	1.0476	1.0289	1.0473	1.0381	1.0381
1-2	1.2008	1.2098	1.1393	1.1010	1.1145	1.1133	1.1000	1.1067	1.1067

MEDICAL	Paid LDF 93-94	Paid LDF 94-95	Paid LDF 95-96	Paid LDF 96-97	Paid LDF 97-98	Paid LDF 98-99	Paid LDF 99-00	2 Yr. Avg. LDF	Selected Paid LDF
19-20	NA	NA	NA	NA	1.0169	1.0191	1.0207	1.0199	1.0199
18-19	NA	NA	NA	1.0100	1.0207	1.0166	1.0173	1.0170	1.0170
17-18	NA	NA	1.0132	1.0195	1.0142	1.0159	1.0112	1.0136	1.0136
16-17	NA	1.0226	1.0235	1.0137	1.0163	1.0187	1.0144	1.0166	1.0166
15-16	1.0214	1.0459	1.0158	1.0221	1.0163	1.0145	1.0132	1.0139	1.0139
14-15	1.0398	1.0161	1.0164	1.0173	1.0154	1.0175	1.0154	1.0165	1.0165
13-14	1.0254	1.0345	1.0176	1.0180	1.0145	1.0181	1.0123	1.0152	1.0152
12-13	1.0242	1.0193	1.0171	1.0165	1.0179	1.0143	1.0135	1.0139	1.0139
11-12	1.0220	1.0203	1.0147	1.0183	1.0147	1.0155	1.0144	1.0150	1.0150
10-11	1.0193	1.0217	1.0217	1.0150	1.0125	1.0155	1.0163	1.0159	1.0159
9-10	1.0247	1.0243	1.0217	1.0144	1.0167	1.0172	1.0179	1.0176	1.0176
8-9	1.0344	1.0280	1.0201	1.0155	1.0173	1.0200	1.0147	1.0174	1.0174
7-8	1.0296	1.0263	1.0197	1.0198	1.0189	1.0184	1.0190	1.0187	1.0187
6-7	1.0396	1.0278	1.0245	1.0215	1.0214	1.0249	1.0194	1.0222	1.0222
5-6	1.0439	1.0307	1.0298	1.0259	1.0275	1.0285	1.0260	1.0273	1.0273
4-5	1.0568	1.0410	1.0342	1.0361	1.0368	1.0334	1.0325	1.0330	1.0330
3-4	1.0766	1.0704	1.0584	1.0501	1.0583	1.0570	1.0459	1.0515	1.0515
2-3	1.1263	1.0996	1.0906	1.0927	1.1087	1.0898	1.0905	1.0902	1.0902
1-2	1.3075	1.2968	1.2764	1.2628	1.2804	1.2691	1.2997	1.2844	1.2844

MEDICAL	Pd-Inc. LDF 93-94	Pd-Inc. LDF 94-95	Pd-Inc. LDF 95-96	Pd-Inc. LDF 96-97	Pd-Inc. LDF 97-98	Pd-Inc. LDF 98-99	Pd-Inc. LDF 99-00	2 Yr. Avg. Pd-Inc. LDF	Selected Pd-Inc. LDF
19-20	NA	NA	NA	NA	1.1187	1.1874	1.1411	1.1643	1.1643
18-19	NA	NA	NA	1.1065	1.1933	1.1212	1.1234	1.1223	1.1223
17-18	NA	NA	1.1100	1.1984	1.1234	1.1411	1.1336	1.1374	1.1374
16-17	NA	1.1627	1.1724	1.1215	1.1546	1.1409	1.1073	1.1241	1.1241
15-16	1.1665	1.1932	1.1272	1.1800	1.1197	1.1060	1.1126	1.1093	1.1093
14-15	1.2114	1.1289	1.1813	1.1264	1.1145	1.1123	1.1693	1.1408	1.1408
13-14	1.1350	1.1904	1.1207	1.1258	1.1283	1.1834	1.1005	1.1420	1.1420
12-13	1.1611	1.1155	1.1313	1.1466	1.1912	1.1164	1.1135	1.1150	1.1150
11-12	1.1275	1.1196	1.1545	1.2078	1.1084	1.1208	1.0893	1.1051	1.1051
10-11	1.1197	1.1543	1.2229	1.1194	1.1328	1.0994	1.1071	1.1033	1.1033
9-10	1.1614	1.2070	1.1496	1.1290	1.1118	1.1098	1.1007	1.1053	1.1053
8-9	1.2137	1.1431	1.1516	1.1216	1.1170	1.1158	1.1038	1.1098	1.1098
7-8	1.1489	1.1418	1.1362	1.1246	1.1322	1.1093	1.1136	1.1115	1.1115
6-7	1.1743	1.1469	1.1388	1.1432	1.1215	1.1260	1.1065	1.1163	1.1163
5-6	1.1728	1.1512	1.1765	1.1314	1.1567	1.1394	1.1257	1.1326	1.1326
4-5	1.1926	1.1957	1.1622	1.1784	1.1760	1.1503	1.1506	1.1505	1.1505
3-4	1.2517	1.2228	1.2228	1.2366	1.2075	1.1997	1.2033	1.2015	1.2015
2-3	1.3330	1.3213	1.3255	1.2998	1.3160	1.2856	1.2913	1.2885	1.2885
1-2	1.6081	1.6375	1.5984	1.5856	1.6008	1.5643	1.6683	1.6163	1.6163

MEDICAL	Selected Paid LDF	Selected Pd-Incur LDF	Selected Incurred LDF
Beyond			1.0707
19-20	1.0199	1.1643	1.0244
18-19	1.0170	1.1223	1.0061
17-18	1.0136	1.1374	1.0097
16-17	1.0166	1.1241	1.0254
15-16	1.0139	1.1093	1.0127
14-15	1.0165	1.1408	1.0029
13-14	1.0152	1.1420	1.0055
12-13	1.0139	1.1150	1.0154
11-12	1.0150	1.1051	1.0046
10-11	1.0159	1.1033	1.0096
9-10	1.0176	1.1053	1.0083
8-9	1.0174	1.1098	1.0083
7-8	1.0187	1.1115	1.0122
6-7	1.0222	1.1163	0.9996
5-6	1.0273	1.1326	1.0077
4-5	1.0330	1.1505	1.0106
3-4	1.0515	1.2015	1.0153
2-3	1.0902	1.2885	1.0381
1-2	1.2844	1.6163	1.1067

MEDICAL	Policy Year	Incurred LDF	Paid to 2nd LDF	Paid to 3rd LDF	Paid to 4th LDF	Paid to 5th LDF	Paid to 6th LDF	Paid to 7th LDF	Paid to 8th LDF	Paid to 10th LDF	Paid to 12th LDF	Paid to 14th LDF	Paid to 16th LDF	Paid to 18th LDF	Paid to 20th LDF
Beyond		1.0707	1.0707	1.0707	1.0707	1.0707	1.0707	1.0707	1.0707	1.0707	1.0707	1.0707	1.0707	1.0707	1.0707
19-20	1981	1.0244	1.0244	1.0244	1.0244	1.0244	1.0244	1.0244	1.0244	1.0244	1.0244	1.0244	1.0244	1.0244	1.1643
18-19	1982	1.0061	1.0061	1.0061	1.0061	1.0061	1.0061	1.0061	1.0061	1.0061	1.0061	1.0061	1.0061	1.0061	1.0170
17-18	1983	1.0097	1.0097	1.0097	1.0097	1.0097	1.0097	1.0097	1.0097	1.0097	1.0097	1.0097	1.0097	1.1374	1.0136
16-17	1984	1.0254	1.0254	1.0254	1.0254	1.0254	1.0254	1.0254	1.0254	1.0254	1.0254	1.0254	1.0254	1.0166	1.0166
15-16	1985	1.0127	1.0127	1.0127	1.0127	1.0127	1.0127	1.0127	1.0127	1.0127	1.0127	1.0127	1.1093	1.0139	1.0139
14-15	1986	1.0029	1.0029	1.0029	1.0029	1.0029	1.0029	1.0029	1.0029	1.0029	1.0029	1.0029	1.0165	1.0165	1.0165
13-14	1987	1.0055	1.0055	1.0055	1.0055	1.0055	1.0055	1.0055	1.0055	1.0055	1.0055	1.1420	1.0152	1.0152	1.0152
12-13	1988	1.0154	1.0154	1.0154	1.0154	1.0154	1.0154	1.0154	1.0154	1.0154	1.0154	1.0139	1.0139	1.0139	1.0139
11-12	1989	1.0046	1.0046	1.0046	1.0046	1.0046	1.0046	1.0046	1.0046	1.0046	1.1051	1.0150	1.0150	1.0150	1.0150
10-11	1990	1.0096	1.0096	1.0096	1.0096	1.0096	1.0096	1.0096	1.0096	1.0096	1.0159	1.0159	1.0159	1.0159	1.0159
9-10	1991	1.0083	1.0083	1.0083	1.0083	1.0083	1.0083	1.0083	1.0083	1.1053	1.0176	1.0176	1.0176	1.0176	1.0176
8-9	1992	1.0083	1.0083	1.0083	1.0083	1.0083	1.0083	1.0083	1.0083	1.0174	1.0174	1.0174	1.0174	1.0174	1.0174
7-8	1993	1.0122	1.0122	1.0122	1.0122	1.0122	1.0122	1.0122	1.1115	1.0187	1.0187	1.0187	1.0187	1.0187	1.0187
6-7	1994	0.9996	0.9996	0.9996	0.9996	0.9996	0.9996	1.1163	1.0222	1.0222	1.0222	1.0222	1.0222	1.0222	1.0222
5-6	1995	1.0077	1.0077	1.0077	1.0077	1.1326	1.0273	1.0273	1.0273	1.0273	1.0273	1.0273	1.0273	1.0273	1.0273
4-5	1996	1.0106	1.0106	1.0106	1.0106	1.1505	1.0330	1.0330	1.0330	1.0330	1.0330	1.0330	1.0330	1.0330	1.0330
3-4	1997	1.0153	1.0153	1.0153	1.2015	1.0515	1.0515	1.0515	1.0515	1.0515	1.0515	1.0515	1.0515	1.0515	1.0515
2-3	1998	1.0381	1.0381	1.2885	1.0902	1.0902	1.0902	1.0902	1.0902	1.0902	1.0902	1.0902	1.0902	1.0902	1.0902
1-2	1999	1.1067	1.6163	1.2844	1.2844	1.2844	1.2844	1.2844	1.2844	1.2844	1.2844	1.2844	1.2844	1.2844	1.2844

MEDICAL	Policy Year	Incurred Cum LDF	Paid to 2nd Cum LDF	Paid to 3rd Cum LDF	Paid to 4th Cum LDF	Paid to 5th Cum LDF	Paid to 6th Cum LDF	Paid to 7th Cum LDF	Paid to 8th Cum LDF	Paid to 10th Cum LDF	Paid to 12th Cum LDF	Paid to 14th Cum LDF	Paid to 16th Cum LDF	Paid to 18th Cum LDF	Paid to 20th LDF
Beyond		1.0707	1.0707	1.0707	1.0707	1.0707	1.0707	1.0707	1.0707	1.0707	1.0707	1.0707	1.0707	1.0707	1.0707
19-20	1981	1.0968	1.0968	1.0968	1.0968	1.0968	1.0968	1.0968	1.0968	1.0968	1.0968	1.0968	1.0968	1.0968	1.2466
18-19	1982	1.1035	1.1035	1.1035	1.1035	1.1035	1.1035	1.1035	1.1035	1.1035	1.1035	1.1035	1.1035	1.1035	1.2678
17-18	1983	1.1142	1.1142	1.1142	1.1142	1.1142	1.1142	1.1142	1.1142	1.1142	1.1142	1.1142	1.1142	1.2551	1.2851
16-17	1984	1.1425	1.1425	1.1425	1.1425	1.1425	1.1425	1.1425	1.1425	1.1425	1.1425	1.1425	1.1425	1.2760	1.3064
15-16	1985	1.1570	1.1570	1.1570	1.1570	1.1570	1.1570	1.1570	1.1570	1.1570	1.1570	1.1570	1.2674	1.2937	1.3245
14-15	1986	1.1604	1.1604	1.1604	1.1604	1.1604	1.1604	1.1604	1.1604	1.1604	1.1604	1.1604	1.2883	1.3151	1.3464
13-14	1987	1.1668	1.1668	1.1668	1.1668	1.1668	1.1668	1.1668	1.1668	1.1668	1.1668	1.3252	1.3079	1.3350	1.3669
12-13	1988	1.1847	1.1847	1.1847	1.1847	1.1847	1.1847	1.1847	1.1847	1.1847	1.1847	1.3436	1.3261	1.3536	1.3859
11-12	1989	1.1902	1.1902	1.1902	1.1902	1.1902	1.1902	1.1902	1.1902	1.1902	1.3093	1.3637	1.3460	1.3739	1.4066
10-11	1990	1.2016	1.2016	1.2016	1.2016	1.2016	1.2016	1.2016	1.2016	1.2016	1.3301	1.3854	1.3674	1.3958	1.4290
9-10	1991	1.2116	1.2116	1.2116	1.2116	1.2116	1.2116	1.2116	1.2116	1.3281	1.3535	1.4098	1.3914	1.4203	1.4542
8-9	1992	1.2216	1.2216	1.2216	1.2216	1.2216	1.2216	1.2216	1.2216	1.3513	1.3770	1.4343	1.4156	1.4450	1.4795
7-8	1993	1.2365	1.2365	1.2365	1.2365	1.2365	1.2365	1.2365	1.3579	1.3765	1.4028	1.4612	1.4421	1.4721	1.5071
6-7	1994	1.2361	1.2361	1.2361	1.2361	1.2361	1.2361	1.3804	1.3880	1.4071	1.4339	1.4936	1.4741	1.5047	1.5406
5-6	1995	1.2456	1.2456	1.2456	1.2456	1.2456	1.4000	1.4180	1.4259	1.4455	1.4731	1.5344	1.5144	1.5458	1.5827
4-5	1996	1.2588	1.2588	1.2588	1.2588	1.4330	1.4462	1.4648	1.4729	1.4932	1.5217	1.5850	1.5643	1.5968	1.6349
3-4	1997	1.2780	1.2780	1.5124	1.5068	1.5206	1.5403	1.5488	1.5701	1.6000	1.6666	1.6449	1.6791	1.7191	1.7591
2-3	1998	1.3267	1.3267	1.6467	1.6488	1.6427	1.6578	1.6792	1.6885	1.7117	1.7444	1.8170	1.7933	1.8305	1.8741
1-2	1999	1.4683	2.1444	2.1151	2.1178	2.1099	2.1293	2.1568	2.1687	2.1985	2.2405	2.3337	2.3033	2.3511	2.4071

MEDICAL	Policy Year	Benefit Level Factor	LAE
Beyond			
19-20	1981	1.0000	1.0000
18-19	1982	1.0000	1.0000
17-18	1983	1.0000	1.0000
16-17	1984	1.0000	1.0000
15-16	1985	1.0000	1.0000
14-15	1986	1.0000	1.0000
13-14	1987	1.0000	1.0000
12-13	1988	1.0000	1.0000
11-12	1989	1.0000	1.0000
10-11	1990	1.0000	1.0000
9-10	1991	1.0000	1.0000
8-9	1992	1.0000	1.0000
7-8	1993	1.0000	1.0000
6-7	1994	1.0000	1.0000
5-6	1995	1.0000	1.0000
4-5	1996	1.0000	1.0000
3-4	1997	1.0000	1.0000
2-3	1998	1.0000	1.0000
1-2	1999	1.0000	1.0000

MEDICAL	Policy Year	Loss Ratio (Avg Pd & Inc)	Loss Ratio (Incur)	Loss Ratio (Pd-2)	Loss Ratio (Pd-3)	Loss Ratio (Pd-4)	Loss Ratio (Pd-5)	Loss Ratio (Pd-6)	Loss Ratio (Pd-7)	Loss Ratio (Pd-8)	Loss Ratio (Pd-10)	Loss Ratio (Pd-12)	Loss Ratio (Pd-14)	Loss Ratio (Pd-16)	Loss Ratio (Pd-18)	Loss Ratio (Pd-20)
	1982	0.1548	0.1529	0.1529	0.1529	0.1529	0.1529	0.1529	0.1529	0.1529	0.1529	0.1529	0.1529	0.1529	0.1529	0.1567
	1983	0.1735	0.1687	0.1687	0.1687	0.1687	0.1687	0.1687	0.1687	0.1687	0.1687	0.1687	0.1687	0.1687	0.1741	0.1783
	1984	0.2092	0.2049	0.2049	0.2049	0.2049	0.2049	0.2049	0.2049	0.2049	0.2049	0.2049	0.2049	0.2049	0.2084	0.2134
	1985	0.2501	0.2508	0.2508	0.2508	0.2508	0.2508	0.2508	0.2508	0.2508	0.2508	0.2508	0.2508	0.2386	0.2435	0.2493
	1986	0.2764	0.2674	0.2674	0.2674	0.2674	0.2674	0.2674	0.2674	0.2674	0.2674	0.2674	0.2674	0.2731	0.2788	0.2854
	1987	0.3271	0.3166	0.3166	0.3166	0.3166	0.3166	0.3166	0.3166	0.3166	0.3166	0.3166	0.3273	0.3231	0.3297	0.3376
	1988	0.3645	0.3489	0.3489	0.3489	0.3489	0.3489	0.3489	0.3489	0.3489	0.3489	0.3489	0.3685	0.3637	0.3713	0.3801
	1989	0.4489	0.4306	0.4306	0.4306	0.4306	0.4306	0.4306	0.4306	0.4306	0.4306	0.4349	0.4529	0.4471	0.4563	0.4672
	1990	0.4684	0.4461	0.4461	0.4461	0.4461	0.4461	0.4461	0.4461	0.4461	0.4461	0.4567	0.4757	0.4695	0.4792	0.4906
	1991	0.4903	0.4662	0.4662	0.4662	0.4662	0.4662	0.4662	0.4662	0.4662	0.4698	0.4788	0.4987	0.4922	0.5024	0.5144
	1992	0.4736	0.4493	0.4493	0.4493	0.4493	0.4493	0.4493	0.4493	0.4493	0.4547	0.4634	0.4827	0.4764	0.4863	0.4979
	1993	0.4639	0.4370	0.4370	0.4370	0.4370	0.4370	0.4370	0.4370	0.4421	0.4482	0.4567	0.4757	0.4695	0.4793	0.4907
	1994	0.4471	0.4186	0.4186	0.4186	0.4186	0.4186	0.4186	0.4260	0.4284	0.4343	0.4425	0.4610	0.4550	0.4644	0.4755
	1995	0.4464	0.4172	0.4172	0.4172	0.4172	0.4172	0.4207	0.4261	0.4285	0.4344	0.4427	0.4611	0.4551	0.4646	0.4756
	1996	0.4128	0.3878	0.3878	0.3878	0.3878	0.3837	0.3872	0.3922	0.3944	0.3998	0.4075	0.4244	0.4189	0.4276	0.4378
	1997	0.4446	0.4163	0.4163	0.4163	0.4160	0.4145	0.4183	0.4237	0.4260	0.4319	0.4401	0.4585	0.4525	0.4619	0.4729
	1998	0.4401	0.4190	0.4190	0.4052	0.4057	0.4042	0.4079	0.4132	0.4155	0.4212	0.4292	0.4471	0.4412	0.4504	0.4611
	1999	0.4292	0.4011	0.4073	0.4018	0.4023	0.4008	0.4045	0.4097	0.4119	0.4176	0.4256	0.4433	0.4375	0.4466	0.4572

MEDICAL FREQUENCY	Policy Year	Claim Frequency	Normalized Frequency	Trend Factor to 1/1/00	Selected Ann Trend Factor	Trend Period # Years	Trend 1/1/00-4/1/03	Combined Trend Factor
					-4.3%	1		
					-3.0%	1		
					-1.0%	1.25		
	1988	47.06	1.0000					
	1989	46.74	0.9932					
	1990	44.19	0.9390					
	1991	40.90	0.8691					
	1992	38.02	0.8079					
	1993	35.11	0.7461					
	1994	31.41	0.6675					
	1995	28.14	0.5980					
	1996	25.11	0.5336					
	1997	23.22	0.4934	0.9035			0.9167	0.8282
	1998	22.03	0.4681	0.9524			0.9167	0.8731
	1999	20.98	0.4458	1.0000			0.9167	0.9167

MEDICAL SEVERITY	Policy Year	Severity Ratio (Avg Pd & Inc)	Severity Ratio (Incur)	Severity Ratio (Pd-2)	Severity Ratio (Pd-3)	Severity Ratio (Pd-4)	Severity Ratio (Pd-5)	Severity Ratio (Pd-6)	Severity Ratio (Pd-7)	Severity Ratio (Pd-8)	Severity Ratio (Pd-10)	Severity Ratio (Pd-12)	Severity Ratio (Pd-14)	Severity Ratio (Pd-16)	Severity Ratio (Pd-18)	Severity Ratio (Pd-20)
	1988	0.3645	0.3489	0.3489	0.3489	0.3489	0.3489	0.3489	0.3489	0.3489	0.3489	0.3489	0.3685	0.3637	0.3713	0.3801
	1989	0.4520	0.4335	0.4335	0.4335	0.4335	0.4335	0.4335	0.4335	0.4335	0.4335	0.4379	0.4560	0.4502	0.4594	0.4704
	1990	0.4988	0.4751	0.4751	0.4751	0.4751	0.4751	0.4751	0.4751	0.4751	0.4751	0.4864	0.5066	0.5000	0.5103	0.5225
	1991	0.5642	0.5364	0.5364	0.5364	0.5364	0.5364	0.5364	0.5364	0.5364	0.5406	0.5509	0.5738	0.5663	0.5781	0.5919
	1992	0.5862	0.5561	0.5561	0.5561	0.5561	0.5561	0.5561	0.5561	0.5561	0.5628	0.5736	0.5975	0.5897	0.6019	0.6163
	1993	0.6217	0.5857	0.5857	0.5857	0.5857	0.5857	0.5857	0.5857	0.5925	0.6007	0.6121	0.6376	0.6293	0.6424	0.6577
	1994	0.6698	0.6271	0.6271	0.6271	0.6271	0.6271	0.6271	0.6382	0.6418	0.6506	0.6629	0.6906	0.6816	0.6957	0.7124
	1995	0.7465	0.6977	0.6977	0.6977	0.6977	0.6977	0.7035	0.7125	0.7166	0.7264	0.7403	0.7711	0.7610	0.7769	0.7953
	1996	0.7737	0.7268	0.7268	0.7268	0.7268	0.7191	0.7256	0.7350	0.7391	0.7493	0.7637	0.7954	0.7850	0.8013	0.8205
	1997	0.9011	0.8437	0.8437	0.8437	0.8431	0.8401	0.8478	0.8587	0.8634	0.8754	0.8920	0.9293	0.9171	0.9362	0.9585
	1998	0.9401	0.8951	0.8951	0.8656	0.8667	0.8635	0.8714	0.8827	0.8876	0.8998	0.9169	0.9551	0.9425	0.9622	0.9850
	1999	0.9627	0.8997	0.9136	0.9013	0.9024	0.8991	0.9074	0.9190	0.9240	0.9367	0.9547	0.9944	0.9814	1.0018	1.0256

MEDICAL Linear FITTED	Policy Year	Severity Ratio (Avg Pd & Inc)	Severity Ratio (Incur)	Severity Ratio (Pd-2)	Severity Ratio (Pd-3)	Severity Ratio (Pd-4)	Severity Ratio (Pd-5)	Severity Ratio (Pd-6)	Severity Ratio (Pd-7)	Severity Ratio (Pd-8)	Severity Ratio (Pd-10)	Severity Ratio (Pd-12)	Severity Ratio (Pd-14)	Severity Ratio (Pd-16)	Severity Ratio (Pd-18)	Severity Ratio (Pd-20)
4 Point	1996	0.8035	0.7558	0.7530	0.7525	0.7522	0.7459	0.7527	0.7625	0.7667	0.7773	0.7921	0.8251	0.8143	0.8313	0.8511
	1997	0.8641	0.8128	0.8142	0.8071	0.8072	0.8023	0.8096	0.8201	0.8246	0.8360	0.8519	0.8874	0.8758	0.8940	0.9153
	1998	0.9247	0.8698	0.8754	0.8616	0.8623	0.8586	0.8665	0.8777	0.8825	0.8946	0.9117	0.9497	0.9372	0.9568	0.9795
	1999	0.9853	0.9268	0.9366	0.9162	0.9173	0.9150	0.9234	0.9353	0.9404	0.9533	0.9715	1.0120	0.9987	1.0195	1.0437
5 Point	1995	0.7451	0.6981	0.6954	0.6978	0.6975	0.6945	0.7004	0.7094	0.7135	0.7233	0.7371	0.7678	0.7577	0.7735	0.7920
	1996	0.8049	0.7554	0.7554	0.7524	0.7524	0.7492	0.7558	0.7655	0.7698	0.7804	0.7953	0.8284	0.8176	0.8346	0.8545
	1997	0.8648	0.8126	0.8154	0.8070	0.8073	0.8039	0.8111	0.8216	0.8261	0.8375	0.8535	0.8891	0.8774	0.8957	0.9170
	1998	0.9247	0.8698	0.8754	0.8616	0.8623	0.8586	0.8665	0.8777	0.8825	0.8946	0.9117	0.9497	0.9372	0.9568	0.9795
	1999	0.9846	0.9271	0.9354	0.9162	0.9172	0.9133	0.9219	0.9337	0.9388	0.9517	0.9699	1.0103	0.9971	1.0178	1.0420
6 Point	1994	0.6771	0.6337	0.6310	0.6348	0.6345	0.6331	0.6357	0.6454	0.6491	0.6580	0.6705	0.6985	0.6894	0.7037	0.7205
	1995	0.7392	0.6929	0.6922	0.6917	0.6916	0.6896	0.6936	0.7037	0.7076	0.7174	0.7310	0.7615	0.7515	0.7672	0.7855
	1996	0.8013	0.7521	0.7534	0.7486	0.7487	0.7462	0.7515	0.7619	0.7662	0.7767	0.7915	0.8245	0.8137	0.8306	0.8504
	1997	0.8634	0.8113	0.8146	0.8055	0.8059	0.8027	0.8094	0.8201	0.8247	0.8360	0.8520	0.8875	0.8758	0.8941	0.9154
	1998	0.9254	0.8705	0.8758	0.8624	0.8630	0.8592	0.8674	0.8784	0.8832	0.8954	0.9125	0.9505	0.9380	0.9575	0.9803
	1999	0.9875	0.9297	0.9370	0.9193	0.9201	0.9157	0.9253	0.9366	0.9417	0.9547	0.9730	1.0135	1.0002	1.0210	1.0452
7 Point	1993	0.6181	0.5797	0.5772	0.5815	0.5812	0.5808	0.5814	0.5865	0.5915	0.5996	0.6110	0.6365	0.6282	0.6412	0.6566
	1994	0.6795	0.6377	0.6367	0.6376	0.6375	0.6364	0.6385	0.6449	0.6498	0.6587	0.6713	0.6992	0.6901	0.7045	0.7213
	1995	0.7409	0.6957	0.6962	0.6936	0.6937	0.6919	0.6956	0.7033	0.7081	0.7179	0.7315	0.7620	0.7521	0.7677	0.7860
	1996	0.8022	0.7537	0.7557	0.7497	0.7499	0.7475	0.7526	0.7617	0.7664	0.7770	0.7918	0.8248	0.8140	0.8309	0.8507
	1997	0.8636	0.8117	0.8152	0.8058	0.8062	0.8030	0.8097	0.8201	0.8247	0.8361	0.8521	0.8876	0.8759	0.8942	0.9154
	1998	0.9250	0.8697	0.8747	0.8618	0.8624	0.8586	0.8668	0.8785	0.8831	0.8952	0.9123	0.9503	0.9379	0.9574	0.9802
	1999	0.9863	0.9277	0.9341	0.9179	0.9186	0.9141	0.9239	0.9369	0.9414	0.9544	0.9726	1.0131	0.9998	1.0206	1.0449
8 Point	1992	0.5690	0.5360	0.5337	0.5382	0.5379	0.5381	0.5376	0.5398	0.5427	0.5498	0.5603	0.5836	0.5760	0.5880	0.6020
	1993	0.6279	0.5912	0.5900	0.5917	0.5916	0.5911	0.5920	0.5958	0.5991	0.6071	0.6186	0.6444	0.6360	0.6492	0.6647
	1994	0.6869	0.6463	0.6463	0.6452	0.6452	0.6441	0.6464	0.6519	0.6555	0.6643	0.6770	0.7052	0.6960	0.7104	0.7274
	1995	0.7458	0.7014	0.7026	0.6987	0.6989	0.6971	0.7009	0.7080	0.7119	0.7216	0.7353	0.7660	0.7560	0.7717	0.7901
	1996	0.8047	0.7566	0.7589	0.7523	0.7525	0.7500	0.7553	0.7640	0.7683	0.7788	0.7937	0.8268	0.8159	0.8329	0.8528
	1997	0.8636	0.8117	0.8152	0.8058	0.8062	0.8030	0.8097	0.8201	0.8247	0.8361	0.8521	0.8876	0.8759	0.8942	0.9154
	1998	0.9225	0.8668	0.8715	0.8593	0.8598	0.8560	0.8641	0.8761	0.8812	0.8934	0.9104	0.9483	0.9359	0.9554	0.9781
	1999	0.9814	0.9220	0.9277	0.9128	0.9135	0.9090	0.9186	0.9322	0.9376	0.9506	0.9688	1.0091	0.9959	1.0166	1.0408
9 Point	1991	0.5306	0.5019	0.4997	0.5042	0.5040	0.5045	0.5033	0.5036	0.5052	0.5107	0.5204	0.5421	0.5350	0.5461	0.5592
	1992	0.5859	0.5533	0.5521	0.5543	0.5542	0.5541	0.5541	0.5562	0.5583	0.5647	0.5755	0.5995	0.5917	0.6039	0.6184
	1993	0.6412	0.6047	0.6044	0.6044	0.6043	0.6036	0.6050	0.6087	0.6114	0.6188	0.6306	0.6569	0.6483	0.6618	0.6776
	1994	0.6965	0.6562	0.6568	0.6544	0.6545	0.6532	0.6559	0.6613	0.6644	0.6729	0.6857	0.7143	0.7049	0.7196	0.7367
	1995	0.7518	0.7076	0.7091	0.7045	0.7047	0.7028	0.7068	0.7138	0.7175	0.7269	0.7408	0.7716	0.7615	0.7774	0.7959
	1996	0.8071	0.7590	0.7615	0.7546	0.7548	0.7523	0.7577	0.7664	0.7706	0.7810	0.7959	0.8290	0.8182	0.8352	0.8551
	1997	0.8624	0.8105	0.8139	0.8046	0.8050	0.8019	0.8085	0.8189	0.8236	0.8350	0.8510	0.8864	0.8748	0.8930	0.9143
	1998	0.9177	0.8619	0.8662	0.8547	0.8552	0.8514	0.8594	0.8715	0.8767	0.8891	0.9061	0.9438	0.9314	0.9508	0.9734
	1999	0.9730	0.9133	0.9186	0.9047	0.9054	0.9010	0.9103	0.9240	0.9298	0.9432	0.9612	1.0012	0.9881	1.0086	1.0326
10 Point	1990	0.4834	0.4590	0.4569	0.4614	0.4612	0.4619	0.4602	0.4594	0.4601	0.4630	0.4726	0.4923	0.4859	0.4959	0.5078
	1991	0.5374	0.5090	0.5078	0.5103	0.5102	0.5104	0.5099	0.5106	0.5119	0.5161	0.5265	0.5485	0.5413	0.5525	0.5657
	1992	0.5914	0.5591	0.5586	0.5592	0.5592	0.5588	0.5595	0.5618	0.5637	0.5691	0.5805	0.6047	0.5968	0.6091	0.6237
	1993	0.6454	0.6092	0.6095	0.6082	0.6082	0.6073	0.6092	0.6131	0.6155	0.6222	0.6344	0.6608	0.6522	0.6658	0.6816
	1994	0.6995	0.6593	0.6603	0.6571	0.6572	0.6558	0.6588	0.6643	0.6674	0.6752	0.6884	0.7170	0.7077	0.7224	0.7396
	1995	0.7535	0.7094	0.7112	0.7060	0.7062	0.7042	0.7084	0.7156	0.7192	0.7283	0.7423	0.7732	0.7631	0.7790	0.7975
	1996	0.8075	0.7595	0.7620	0.7549	0.7552	0.7527	0.7581	0.7668	0.7710	0.7813	0.7963	0.8294	0.8186	0.8356	0.8555
	1997	0.8615	0.8096	0.8128	0.8039	0.8042	0.8011	0.8077	0.8180	0.8228	0.8344	0.8502	0.8856	0.8740	0.8922	0.9134
	1998	0.9156	0.8596	0.8637	0.8528	0.8532	0.8496	0.8573	0.8693	0.8746	0.8874	0.9042	0.9418	0.9295	0.9488	0.9714
	1999	0.9696	0.9097	0.9145	0.9017	0.9023	0.8981	0.9070	0.9205	0.9264	0.9405	0.9581	0.9980	0.9849	1.0055	1.0293

MEDICAL Linear TRENDED		Severity Ratio (Avg Pd & Inc)	Severity Ratio (Incur)	Severity Ratio (Pd-2)	Severity Ratio (Pd-3)	Severity Ratio (Pd-4)	Severity Ratio (Pd-5)	Severity Ratio (Pd-6)	Severity Ratio (Pd-7)	Severity Ratio (Pd-8)	Severity Ratio (Pd-10)	Severity Ratio (Pd-12)	Severity Ratio (Pd-14)	Severity Ratio (Pd-16)	Severity Ratio (Pd-18)	Severity Ratio (Pd-20)
4 Point	Fitted	1.1823	1.1121	1.1354	1.0934	1.0962	1.0981	1.1083	1.1225	1.1285	1.1439	1.1658	1.2144	1.1984	1.2234	1.2523
5 Point	Fitted	1.1792	1.1131	1.1304	1.0937	1.0957	1.0912	1.1018	1.1159	1.1219	1.1373	1.1591	1.2074	1.1915	1.2163	1.2452
6 Point	Fitted	1.1893	1.1221	1.1358	1.1042	1.1058	1.0995	1.1135	1.1259	1.1319	1.1476	1.1696	1.2182	1.2022	1.2273	1.2563
7 Point	Fitted	1.1858	1.1162	1.1275	1.1001	1.1014	1.0947	1.1093	1.1267	1.1309	1.1465	1.1685	1.2171	1.2011	1.2261	1.2552
8 Point	Fitted	1.1729	1.1011	1.1107	1.0867	1.0878	1.0812	1.0955	1.1144	1.1209	1.1367	1.1585	1.2067	1.1908	1.2157	1.2445
9 Point	Fitted	1.1528	1.0805	1.0887	1.0674	1.0684	1.0621	1.0756	1.0948	1.1022	1.1188	1.1402	1.1877	1.1721	1.1965	1.2249
10 Point	Fitted	1.1451	1.0725	1.0798	1.0607	1.0615	1.0556	1.0683	1.0870	1.0948	1.1129	1.1334	1.1807	1.1651	1.1895	1.2177

MEDICAL Linear Severity Trend Factor		Sev Trend Factor (Avg Pd & Inc)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-2)	Sev Trend Factor (Pd-3)	Sev Trend Factor (Pd-4)	Sev Trend Factor (Pd-5)	Sev Trend Factor (Pd-6)	Sev Trend Factor (Pd-7)	Sev Trend Factor (Pd-8)	Sev Trend Factor (Pd-10)	Sev Trend Factor (Pd-12)	Sev Trend Factor (Pd-14)	Sev Trend Factor (Pd-16)	Sev Trend Factor (Pd-18)	Sev Trend Factor (Pd-20)
4 Point	1997	1.3682	1.3682	1.3945	1.3548	1.3580	1.3687	1.3690	1.3688	1.3686	1.3684	1.3685	1.3685	1.3684	1.3685	1.3681
	1998	1.2785	1.2786	1.2970	1.2690	1.2713	1.2789	1.2791	1.2789	1.2788	1.2787	1.2787	1.2787	1.2787	1.2787	1.2785
	1999	1.1999	1.1999	1.2123	1.1935	1.1950	1.2001	1.2003	1.2002	1.2001	1.2000	1.2000	1.2000	1.2000	1.2000	1.1999
5 Point	1997	1.3635	1.3697	1.3864	1.3552	1.3572	1.3574	1.3583	1.3583	1.3580	1.3580	1.3580	1.3580	1.3580	1.3580	1.3579
	1998	1.2752	1.2796	1.2913	1.2693	1.2707	1.2709	1.2715	1.2715	1.2713	1.2713	1.2713	1.2713	1.2713	1.2713	1.2712
	1999	1.1977	1.2006	1.2085	1.1937	1.1946	1.1947	1.1952	1.1952	1.1950	1.1950	1.1950	1.1950	1.1950	1.1950	1.1950
6 Point	1997	1.3775	1.3831	1.3944	1.3709	1.3722	1.3697	1.3757	1.3728	1.3726	1.3726	1.3727	1.3727	1.3726	1.3727	1.3725
	1998	1.2851	1.2890	1.2969	1.2804	1.2814	1.2796	1.2838	1.2818	1.2816	1.2817	1.2817	1.2817	1.2816	1.2817	1.2816
	1999	1.2043	1.2070	1.2122	1.2012	1.2018	1.2006	1.2035	1.2021	1.2020	1.2020	1.2020	1.2020	1.2020	1.2020	1.2019
7 Point	1997	1.3730	1.3751	1.3831	1.3653	1.3662	1.3632	1.3700	1.3738	1.3712	1.3712	1.3713	1.3713	1.3712	1.3713	1.3712
	1998	1.2820	1.2834	1.2891	1.2765	1.2772	1.2750	1.2798	1.2825	1.2807	1.2807	1.2808	1.2807	1.2807	1.2807	1.2806
	1999	1.2022	1.2032	1.2070	1.1985	1.1990	1.1975	1.2008	1.2026	1.2013	1.2013	1.2014	1.2014	1.2013	1.2014	1.2013
8 Point	1997	1.3581	1.3566	1.3625	1.3486	1.3494	1.3464	1.3529	1.3589	1.3591	1.3596	1.3596	1.3596	1.3595	1.3596	1.3595
	1998	1.2714	1.2703	1.2745	1.2647	1.2652	1.2630	1.2677	1.2720	1.2721	1.2724	1.2724	1.2724	1.2724	1.2724	1.2724
	1999	1.1951	1.1943	1.1972	1.1905	1.1909	1.1894	1.1926	1.1955	1.1955	1.1958	1.1958	1.1958	1.1957	1.1958	1.1957
9 Point	1997	1.3367	1.3332	1.3378	1.3267	1.3272	1.3245	1.3304	1.3369	1.3383	1.3399	1.3399	1.3399	1.3399	1.3399	1.3398
	1998	1.2561	1.2536	1.2569	1.2489	1.2493	1.2474	1.2516	1.2563	1.2573	1.2584	1.2584	1.2584	1.2584	1.2584	1.2584
	1999	1.1847	1.1830	1.1853	1.1798	1.1801	1.1788	1.1816	1.1848	1.1855	1.1863	1.1863	1.1863	1.1863	1.1863	1.1862
10 Point	1997	1.3292	1.3248	1.3284	1.3195	1.3199	1.3176	1.3226	1.3288	1.3306	1.3338	1.3331	1.3331	1.3331	1.3331	1.3331
	1998	1.2508	1.2476	1.2502	1.2438	1.2441	1.2424	1.2461	1.2505	1.2518	1.2541	1.2536	1.2536	1.2536	1.2536	1.2535
	1999	1.1811	1.1789	1.1807	1.1763	1.1765	1.1754	1.1779	1.1809	1.1818	1.1833	1.1830	1.1830	1.1830	1.1830	1.1830

MEDICAL Expon'l FTTED	Policy Year	Severity Ratio (Avg Pd & Inc)	Severity Ratio (Incur)	Severity Ratio (Pd-2)	Severity Ratio (Pd-3)	Severity Ratio (Pd-4)	Severity Ratio (Pd-5)	Severity Ratio (Pd-6)	Severity Ratio (Pd-7)	Severity Ratio (Pd-8)	Severity Ratio (Pd-10)	Severity Ratio (Pd-12)	Severity Ratio (Pd-14)	Severity Ratio (Pd-16)	Severity Ratio (Pd-18)	Severity Ratio (Pd-20)	
4 Point	1996	0.8027	0.7548	0.7525	0.7520	0.7517	0.7453	0.7521	0.7618	0.7661	0.7767	0.7915	0.8245	0.8136	0.8306	0.8504	
	1997	0.8607	0.8095	0.8107	0.8042	0.8043	0.7992	0.8065	0.8169	0.8214	0.8327	0.8487	0.8840	0.8724	0.8906	0.9118	
	1998	0.9229	0.8681	0.8735	0.8600	0.8607	0.8569	0.8648	0.8759	0.8807	0.8929	0.9099	0.9478	0.9354	0.9549	0.9776	
	1999	0.9896	0.9310	0.9411	0.9198	0.9209	0.9189	0.9273	0.9392	0.9444	0.9573	0.9756	1.0163	1.0029	1.0238	1.0481	
5 Point	1995	0.7473	0.7001	0.6980	0.6999	0.6996	0.6967	0.7026	0.7117	0.7157	0.7256	0.7395	0.7702	0.7601	0.7760	0.7945	
	1996	0.8018	0.7522	0.7522	0.7497	0.7496	0.7464	0.7530	0.7627	0.7670	0.7775	0.7924	0.8254	0.8146	0.8315	0.8513	
	1997	0.8602	0.8081	0.8106	0.8030	0.8032	0.7998	0.8070	0.8174	0.8219	0.8332	0.8491	0.8845	0.8729	0.8911	0.9123	
	1998	0.9229	0.8681	0.8735	0.8600	0.8607	0.8569	0.8648	0.8759	0.8807	0.8929	0.9099	0.9478	0.9354	0.9549	0.9776	
	1999	0.9902	0.9326	0.9413	0.9212	0.9222	0.9182	0.9268	0.9387	0.9438	0.9568	0.9751	1.0157	1.0024	1.0232	1.0475	
6 Point	1994	0.6824	0.6387	0.6368	0.6395	0.6393	0.6380	0.6405	0.6504	0.6541	0.6631	0.6757	0.7039	0.6947	0.7091	0.7261	
	1995	0.7362	0.6899	0.6894	0.6890	0.6889	0.6871	0.6908	0.7010	0.7049	0.7146	0.7282	0.7586	0.7487	0.7642	0.7825	
	1996	0.7943	0.7453	0.7464	0.7423	0.7425	0.7400	0.7451	0.7555	0.7597	0.7702	0.7849	0.8176	0.8069	0.8236	0.8433	
	1997	0.8570	0.8051	0.8081	0.7998	0.8002	0.7970	0.8035	0.8143	0.8188	0.8301	0.8459	0.8811	0.8696	0.8877	0.9088	
	1998	0.9246	0.8697	0.8748	0.8617	0.8623	0.8584	0.8666	0.8776	0.8824	0.8946	0.9117	0.9496	0.9372	0.9567	0.9794	
	1999	0.9976	0.9395	0.9471	0.9284	0.9293	0.9245	0.9347	0.9458	0.9510	0.9641	0.9826	1.0235	1.0100	1.0311	1.0555	
7 Point	1993	0.6275	0.5887	0.5871	0.5899	0.5897	0.5893	0.5901	0.5952	0.6002	0.6085	0.6200	0.6459	0.6374	0.6507	0.6662	
	1994	0.6782	0.6365	0.6359	0.6365	0.6364	0.6354	0.6374	0.6435	0.6485	0.6574	0.6699	0.6979	0.6888	0.7031	0.7199	
	1995	0.7331	0.6883	0.6887	0.6867	0.6868	0.6852	0.6884	0.6958	0.7007	0.7104	0.7239	0.7541	0.7442	0.7597	0.7778	
	1996	0.7924	0.7443	0.7459	0.7409	0.7411	0.7388	0.7436	0.7523	0.7571	0.7676	0.7822	0.8148	0.8041	0.8208	0.8404	
	1997	0.8565	0.8048	0.8079	0.7994	0.7998	0.7967	0.8031	0.8134	0.8181	0.8293	0.8452	0.8804	0.8688	0.8869	0.9080	
	1998	0.9258	0.8703	0.8751	0.8626	0.8631	0.8591	0.8675	0.8795	0.8839	0.8961	0.9132	0.9513	0.9388	0.9583	0.9811	
	1999	1.0007	0.9411	0.9478	0.9307	0.9314	0.9264	0.9370	0.9509	0.9551	0.9682	0.9868	1.0279	1.0143	1.0355	1.0601	
8 Point	1992	0.5829	0.5492	0.5478	0.5506	0.5504	0.5505	0.5504	0.5528	0.5557	0.5630	0.5737	0.5976	0.5898	0.6021	0.6165	
	1993	0.6295	0.5929	0.5921	0.5932	0.5932	0.5927	0.5936	0.5972	0.6004	0.6083	0.6199	0.6458	0.6373	0.6506	0.6661	
	1994	0.6799	0.6399	0.6399	0.6392	0.6392	0.6382	0.6402	0.6451	0.6487	0.6573	0.6699	0.6978	0.6887	0.7030	0.7198	
	1995	0.7343	0.6908	0.6916	0.6887	0.6888	0.6872	0.6905	0.6970	0.7008	0.7103	0.7238	0.7540	0.7441	0.7596	0.7777	
	1996	0.7930	0.7456	0.7475	0.7420	0.7422	0.7399	0.7447	0.7529	0.7572	0.7675	0.7822	0.8147	0.8041	0.8208	0.8404	
	1997	0.8565	0.8048	0.8079	0.7994	0.7998	0.7967	0.8031	0.8134	0.8181	0.8293	0.8452	0.8804	0.8688	0.8869	0.9080	
	1998	0.9250	0.8688	0.8732	0.8613	0.8619	0.8579	0.8662	0.8787	0.8838	0.8961	0.9133	0.9513	0.9388	0.9584	0.9812	
	1999	0.9990	0.9378	0.9438	0.9280	0.9287	0.9237	0.9342	0.9493	0.9549	0.9683	0.9868	1.0279	1.0144	1.0356	1.0602	
	9 Point	1991	0.5488	0.5191	0.5178	0.5205	0.5203	0.5206	0.5200	0.5209	0.5226	0.5283	0.5384	0.5608	0.5535	0.5650	0.5785
		1992	0.5910	0.5583	0.5576	0.5590	0.5589	0.5588	0.5590	0.5610	0.5630	0.5695	0.5803	0.6045	0.5966	0.6090	0.6236
1993		0.6364	0.6006	0.6004	0.6003	0.6003	0.5997	0.6009	0.6041	0.6066	0.6139	0.6256	0.6516	0.6431	0.6565	0.6721	
1994		0.6853	0.6460	0.6464	0.6447	0.6448	0.6437	0.6459	0.6506	0.6535	0.6617	0.6743	0.7024	0.6932	0.7076	0.7245	
1995		0.7379	0.6948	0.6960	0.6924	0.6925	0.6909	0.6943	0.7006	0.7041	0.7132	0.7268	0.7571	0.7472	0.7627	0.7809	
1996		0.7946	0.7474	0.7494	0.7436	0.7438	0.7415	0.7463	0.7545	0.7586	0.7688	0.7834	0.8161	0.8054	0.8221	0.8417	
1997		0.8556	0.8039	0.8069	0.7986	0.7989	0.7959	0.8023	0.8125	0.8173	0.8287	0.8445	0.8797	0.8681	0.8862	0.9073	
1998		0.9214	0.8647	0.8688	0.8576	0.8581	0.8542	0.8624	0.8750	0.8806	0.8932	0.9103	0.9482	0.9357	0.9552	0.9780	
1999		0.9922	0.9301	0.9355	0.9211	0.9217	0.9168	0.9270	0.9423	0.9487	0.9628	0.9812	1.0221	1.0086	1.0297	1.0541	
10 Point		1990	0.5059	0.4800	0.4789	0.4813	0.4812	0.4816	0.4807	0.4807	0.4816	0.4849	0.4949	0.5155	0.5088	0.5193	0.5318
	1991	0.5454	0.5167	0.5160	0.5175	0.5174	0.5175	0.5173	0.5182	0.5194	0.5236	0.5343	0.5565	0.5492	0.5606	0.5740	
	1992	0.5880	0.5563	0.5560	0.5564	0.5563	0.5560	0.5566	0.5586	0.5603	0.5653	0.5767	0.6007	0.5929	0.6052	0.6196	
	1993	0.6339	0.5989	0.5990	0.5981	0.5982	0.5975	0.5989	0.6021	0.6043	0.6104	0.6225	0.6485	0.6400	0.6533	0.6689	
	1994	0.6834	0.6447	0.6454	0.6431	0.6432	0.6420	0.6444	0.6491	0.6518	0.6591	0.6720	0.7000	0.6908	0.7052	0.7220	
	1995	0.7368	0.6940	0.6954	0.6914	0.6915	0.6898	0.6934	0.6997	0.7031	0.7116	0.7254	0.7556	0.7457	0.7612	0.7794	
	1996	0.7943	0.7472	0.7492	0.7433	0.7436	0.7412	0.7461	0.7543	0.7583	0.7683	0.7831	0.8157	0.8050	0.8217	0.8413	
	1997	0.8563	0.8044	0.8073	0.7992	0.7995	0.7965	0.8028	0.8131	0.8179	0.8296	0.8453	0.8805	0.8690	0.8871	0.9082	
	1998	0.9232	0.8659	0.8698	0.8592	0.8596	0.8558	0.8638	0.8765	0.8822	0.8958	0.9125	0.9505	0.9380	0.9576	0.9803	
	1999	0.9953	0.9322	0.9372	0.9237	0.9243	0.9196	0.9294	0.9448	0.9516	0.9672	0.9850	1.0260	1.0126	1.0337	1.0582	

MEDICAL Expon'l		Severity Ratio (Avg Pd & Inc)	Severity Ratio (Incur)	Severity Ratio (Pd-2)	Severity Ratio (Pd-3)	Severity Ratio (Pd-4)	Severity Ratio (Pd-5)	Severity Ratio (Pd-6)	Severity Ratio (Pd-7)	Severity Ratio (Pd-8)	Severity Ratio (Pd-10)	Severity Ratio (Pd-12)	Severity Ratio (Pd-14)	Severity Ratio (Pd-16)	Severity Ratio (Pd-18)	Severity Ratio (Pd-20)
TRENDED																
4 Point	Fitted	1.2417	1.1686	1.1990	1.1439	1.1475	1.1527	1.1636	1.1783	1.1846	1.2008	1.2238	1.2748	1.2580	1.2843	1.3144
5 Point	Fitted	1.2445	1.1773	1.2001	1.1516	1.1543	1.1491	1.1605	1.1755	1.1816	1.1979	1.2208	1.2717	1.2550	1.2811	1.3115
6 Point	Fitted	1.2769	1.2074	1.2258	1.1830	1.1852	1.1766	1.1949	1.2065	1.2129	1.2297	1.2533	1.3054	1.2882	1.3151	1.3462
7 Point	Fitted	1.2885	1.2134	1.2286	1.1914	1.1931	1.1836	1.2037	1.2256	1.2284	1.2453	1.2692	1.3220	1.3046	1.3318	1.3633
8 Point	Fitted	1.2830	1.2021	1.2149	1.1825	1.1840	1.1746	1.1944	1.2202	1.2278	1.2456	1.2694	1.3222	1.3048	1.3321	1.3636
9 Point	Fitted	1.2620	1.1788	1.1895	1.1614	1.1627	1.1538	1.1724	1.1990	1.2088	1.2286	1.2521	1.3043	1.2871	1.3140	1.3451
10 Point	Fitted	1.2708	1.1847	1.1942	1.1689	1.1700	1.1615	1.1793	1.2059	1.2169	1.2410	1.2629	1.3155	1.2982	1.3254	1.3568

MEDICAL Expon'l		Sev Trend Factor (Avg Pd & Inc)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-2)	Sev Trend Factor (Pd-3)	Sev Trend Factor (Pd-4)	Sev Trend Factor (Pd-5)	Sev Trend Factor (Pd-6)	Sev Trend Factor (Pd-7)	Sev Trend Factor (Pd-8)	Sev Trend Factor (Pd-10)	Sev Trend Factor (Pd-12)	Sev Trend Factor (Pd-14)	Sev Trend Factor (Pd-16)	Sev Trend Factor (Pd-18)	Sev Trend Factor (Pd-20)
Severity Trend Factor																
4 Point	1997	1.4426	1.4436	1.4789	1.4224	1.4267	1.4423	1.4428	1.4425	1.4422	1.4420	1.4420	1.4420	1.4420	1.4421	1.4416
	1998	1.3454	1.3461	1.3727	1.3301	1.3333	1.3451	1.3455	1.3452	1.3450	1.3449	1.3449	1.3449	1.3449	1.3450	1.3446
	1999	1.2547	1.2552	1.2741	1.2438	1.2460	1.2545	1.2547	1.2546	1.2544	1.2543	1.2543	1.2543	1.2543	1.2544	1.2541
5 Point	1997	1.4468	1.4569	1.4806	1.4342	1.4370	1.4367	1.4382	1.4382	1.4377	1.4377	1.4377	1.4378	1.4377	1.4377	1.4376
	1998	1.3485	1.3562	1.3739	1.3390	1.3411	1.3409	1.3420	1.3420	1.3416	1.3417	1.3416	1.3417	1.3417	1.3416	1.3416
	1999	1.2569	1.2623	1.2750	1.2501	1.2516	1.2515	1.2523	1.2522	1.2520	1.2520	1.2520	1.2520	1.2520	1.2520	1.2519
6 Point	1997	1.4899	1.4996	1.5170	1.4791	1.4812	1.4762	1.4870	1.4817	1.4813	1.4814	1.4816	1.4815	1.4814	1.4815	1.4812
	1998	1.3809	1.3882	1.4012	1.3729	1.3744	1.3707	1.3788	1.3748	1.3745	1.3746	1.3747	1.3747	1.3746	1.3747	1.3744
	1999	1.2799	1.2851	1.2943	1.2742	1.2753	1.2727	1.2784	1.2756	1.2754	1.2754	1.2755	1.2755	1.2754	1.2755	1.2753
7 Point	1997	1.5044	1.5076	1.5207	1.4903	1.4918	1.4857	1.4987	1.5068	1.5015	1.5015	1.5017	1.5017	1.5015	1.5016	1.5014
	1998	1.3918	1.3942	1.4040	1.3812	1.3824	1.3778	1.3875	1.3936	1.3897	1.3897	1.3898	1.3898	1.3897	1.3897	1.3896
	1999	1.2876	1.2893	1.2962	1.2801	1.2810	1.2777	1.2846	1.2889	1.2861	1.2861	1.2862	1.2862	1.2861	1.2862	1.2861
8 Point	1997	1.4980	1.4936	1.5037	1.4792	1.4804	1.4744	1.4871	1.5001	1.5008	1.5019	1.5020	1.5019	1.5018	1.5019	1.5017
	1998	1.3870	1.3837	1.3913	1.3729	1.3738	1.3693	1.3789	1.3886	1.3891	1.3899	1.3900	1.3899	1.3899	1.3900	1.3898
	1999	1.2842	1.2819	1.2873	1.2743	1.2749	1.2717	1.2785	1.2854	1.2857	1.2863	1.2864	1.2863	1.2863	1.2863	1.2862
9 Point	1997	1.4749	1.4663	1.4742	1.4544	1.4553	1.4498	1.4614	1.4756	1.4789	1.4826	1.4827	1.4827	1.4826	1.4827	1.4825
	1998	1.3697	1.3632	1.3691	1.3542	1.3549	1.3507	1.3595	1.3702	1.3727	1.3755	1.3755	1.3755	1.3755	1.3755	1.3754
	1999	1.2719	1.2674	1.2716	1.2610	1.2615	1.2585	1.2647	1.2723	1.2741	1.2761	1.2761	1.2761	1.2761	1.2761	1.2760
10 Point	1997	1.4840	1.4729	1.4794	1.4627	1.4634	1.4584	1.4690	1.4832	1.4877	1.4959	1.4940	1.4941	1.4940	1.4941	1.4940
	1998	1.3765	1.3682	1.3730	1.3605	1.3610	1.3572	1.3652	1.3759	1.3793	1.3855	1.3840	1.3841	1.3840	1.3841	1.3840
	1999	1.2768	1.2709	1.2743	1.2654	1.2658	1.2631	1.2688	1.2764	1.2788	1.2832	1.2821	1.2822	1.2821	1.2822	1.2821

MEDICAL Linear LR Trend Factor		LR Trend Factor (Avg Pd & Inc)	LR Trend Factor (Incur)	LR Trend Factor (Pd-2)	LR Trend Factor (Pd-3)	LR Trend Factor (Pd-4)	LR Trend Factor (Pd-5)	LR Trend Factor (Pd-6)	LR Trend Factor (Pd-7)	LR Trend Factor (Pd-8)	LR Trend Factor (Pd-10)	LR Trend Factor (Pd-12)	LR Trend Factor (Pd-14)	LR Trend Factor (Pd-16)	LR Trend Factor (Pd-18)	LR Trend Factor (Pd-20)
4 Point	1997	1.1331	1.1331	1.1549	1.1220	1.1247	1.1336	1.1338	1.1336	1.1335	1.1333	1.1334	1.1334	1.1333	1.1334	1.1331
	1998	1.1163	1.1163	1.1324	1.1080	1.1100	1.1166	1.1168	1.1166	1.1165	1.1164	1.1164	1.1164	1.1164	1.1164	1.1163
	1999	1.0999	1.0999	1.1113	1.0941	1.0955	1.1001	1.1003	1.1002	1.1001	1.1000	1.1000	1.1000	1.1000	1.1000	1.0999
5 Point	1997	1.1293	1.1344	1.1482	1.1224	1.1240	1.1242	1.1249	1.1249	1.1247	1.1247	1.1247	1.1247	1.1247	1.1247	1.1246
	1998	1.1134	1.1172	1.1274	1.1082	1.1094	1.1096	1.1101	1.1101	1.1100	1.1100	1.1100	1.1100	1.1100	1.1100	1.1099
	1999	1.0979	1.1006	1.1078	1.0943	1.0951	1.0952	1.0956	1.0956	1.0955	1.0955	1.0955	1.0955	1.0955	1.0955	1.0955
6 Point	1997	1.1408	1.1455	1.1548	1.1354	1.1365	1.1344	1.1394	1.1370	1.1368	1.1368	1.1369	1.1369	1.1368	1.1369	1.1367
	1998	1.1220	1.1254	1.1323	1.1179	1.1188	1.1172	1.1209	1.1191	1.1190	1.1191	1.1191	1.1191	1.1190	1.1191	1.1190
	1999	1.1040	1.1065	1.1112	1.1011	1.1017	1.1006	1.1032	1.1020	1.1019	1.1019	1.1019	1.1019	1.1019	1.1019	1.1018
7 Point	1997	1.1371	1.1389	1.1455	1.1307	1.1315	1.1290	1.1346	1.1378	1.1356	1.1356	1.1357	1.1357	1.1356	1.1357	1.1356
	1998	1.1193	1.1205	1.1255	1.1145	1.1151	1.1132	1.1174	1.1198	1.1182	1.1182	1.1183	1.1182	1.1182	1.1182	1.1181
	1999	1.1021	1.1030	1.1065	1.0987	1.0991	1.0977	1.1008	1.1024	1.1012	1.1012	1.1013	1.1013	1.1012	1.1013	1.1012
8 Point	1997	1.1248	1.1235	1.1284	1.1169	1.1176	1.1151	1.1205	1.1254	1.1256	1.1260	1.1260	1.1260	1.1259	1.1260	1.1259
	1998	1.1101	1.1091	1.1128	1.1042	1.1046	1.1027	1.1068	1.1106	1.1107	1.1109	1.1109	1.1109	1.1109	1.1109	1.1109
	1999	1.0955	1.0948	1.0975	1.0913	1.0917	1.0903	1.0933	1.0959	1.0959	1.0962	1.0962	1.0962	1.0961	1.0962	1.0961
9 Point	1997	1.1071	1.1042	1.1080	1.0988	1.0992	1.0970	1.1018	1.1072	1.1084	1.1097	1.1097	1.1097	1.1097	1.1097	1.1096
	1998	1.0967	1.0945	1.0974	1.0904	1.0908	1.0891	1.0928	1.0969	1.0977	1.0987	1.0987	1.0987	1.0987	1.0987	1.0987
	1999	1.0860	1.0845	1.0866	1.0815	1.0818	1.0806	1.0832	1.0861	1.0867	1.0875	1.0875	1.0875	1.0875	1.0875	1.0874
10 Point	1997	1.1008	1.0972	1.1002	1.0928	1.0931	1.0912	1.0954	1.1005	1.1020	1.1047	1.1041	1.1041	1.1041	1.1041	1.1041
	1998	1.0921	1.0893	1.0915	1.0860	1.0862	1.0847	1.0880	1.0918	1.0929	1.0950	1.0945	1.0945	1.0945	1.0945	1.0944
	1999	1.0827	1.0807	1.0823	1.0783	1.0785	1.0775	1.0798	1.0825	1.0834	1.0847	1.0845	1.0845	1.0845	1.0845	1.0845
MEDICAL Expon'l LR Trend Factor		LR Trend Factor (Avg Pd & Inc)	LR Trend Factor (Incur)	LR Trend Factor (Pd-2)	LR Trend Factor (Pd-3)	LR Trend Factor (Pd-4)	LR Trend Factor (Pd-5)	LR Trend Factor (Pd-6)	LR Trend Factor (Pd-7)	LR Trend Factor (Pd-8)	LR Trend Factor (Pd-10)	LR Trend Factor (Pd-12)	LR Trend Factor (Pd-14)	LR Trend Factor (Pd-16)	LR Trend Factor (Pd-18)	LR Trend Factor (Pd-20)
4 Point	1997	1.1948	1.1956	1.2248	1.1780	1.1816	1.1945	1.1949	1.1947	1.1944	1.1943	1.1943	1.1943	1.1943	1.1943	1.1939
	1998	1.1747	1.1753	1.1985	1.1613	1.1641	1.1744	1.1748	1.1745	1.1743	1.1742	1.1742	1.1742	1.1742	1.1743	1.1740
	1999	1.1502	1.1506	1.1680	1.1402	1.1422	1.1500	1.1502	1.1501	1.1499	1.1498	1.1498	1.1498	1.1498	1.1499	1.1496
5 Point	1997	1.1982	1.2066	1.2262	1.1878	1.1901	1.1899	1.1911	1.1911	1.1907	1.1907	1.1907	1.1908	1.1907	1.1907	1.1906
	1998	1.1774	1.1841	1.1996	1.1691	1.1709	1.1707	1.1717	1.1717	1.1714	1.1714	1.1714	1.1714	1.1714	1.1714	1.1714
	1999	1.1522	1.1572	1.1688	1.1460	1.1473	1.1473	1.1480	1.1479	1.1477	1.1477	1.1477	1.1477	1.1477	1.1477	1.1476
6 Point	1997	1.2339	1.2420	1.2564	1.2250	1.2267	1.2226	1.2315	1.2271	1.2268	1.2269	1.2271	1.2270	1.2269	1.2270	1.2267
	1998	1.2057	1.2120	1.2234	1.1987	1.2000	1.1968	1.2038	1.2003	1.2001	1.2002	1.2003	1.2003	1.2002	1.2003	1.2000
	1999	1.1733	1.1781	1.1865	1.1681	1.1691	1.1667	1.1719	1.1693	1.1692	1.1692	1.1693	1.1693	1.1692	1.1693	1.1691
7 Point	1997	1.2459	1.2486	1.2594	1.2343	1.2355	1.2305	1.2412	1.2479	1.2435	1.2435	1.2437	1.2437	1.2435	1.2436	1.2435
	1998	1.2152	1.2173	1.2258	1.2059	1.2070	1.2030	1.2114	1.2168	1.2133	1.2133	1.2134	1.2134	1.2133	1.2133	1.2133
	1999	1.1803	1.1819	1.1882	1.1735	1.1743	1.1713	1.1776	1.1815	1.1790	1.1790	1.1791	1.1791	1.1790	1.1791	1.1790
8 Point	1997	1.2406	1.2370	1.2454	1.2251	1.2261	1.2211	1.2316	1.2424	1.2430	1.2439	1.2440	1.2439	1.2438	1.2439	1.2437
	1998	1.2110	1.2081	1.2147	1.1987	1.1995	1.1955	1.2039	1.2124	1.2128	1.2135	1.2136	1.2135	1.2135	1.2136	1.2134
	1999	1.1772	1.1751	1.1801	1.1682	1.1687	1.1658	1.1720	1.1783	1.1786	1.1792	1.1792	1.1792	1.1792	1.1792	1.1791
9 Point	1997	1.2215	1.2144	1.2209	1.2045	1.2053	1.2007	1.2103	1.2221	1.2248	1.2279	1.2280	1.2280	1.2279	1.2280	1.2278
	1998	1.1959	1.1902	1.1954	1.1824	1.1830	1.1793	1.1870	1.1963	1.1985	1.2009	1.2009	1.2009	1.2009	1.2009	1.2009
	1999	1.1660	1.1618	1.1657	1.1560	1.1564	1.1537	1.1594	1.1663	1.1680	1.1698	1.1698	1.1698	1.1698	1.1698	1.1697
10 Point	1997	1.2290	1.2199	1.2252	1.2114	1.2120	1.2078	1.2166	1.2284	1.2321	1.2389	1.2373	1.2374	1.2373	1.2374	1.2373
	1998	1.2018	1.1946	1.1988	1.1879	1.1883	1.1850	1.1920	1.2013	1.2043	1.2097	1.2084	1.2085	1.2084	1.2085	1.2084
	1999	1.1704	1.1650	1.1682	1.1600	1.1604	1.1579	1.1631	1.1701	1.1723	1.1763	1.1753	1.1754	1.1753	1.1754	1.1753

MEDICAL Linear TRENDED LR	Base Policy Year	Trended LR (Avg Pd & Inc)	Trended LR (Incur)	Trended LR (Pd-2)	Trended LR (Pd-3)	Trended LR (Pd-4)	Trended LR (Pd-5)	Trended LR (Pd-6)	Trended LR (Pd-7)	Trended LR (Pd-8)	Trended LR (Pd-10)	Trended LR (Pd-12)	Trended LR (Pd-14)	Trended LR (Pd-16)	Trended LR (Pd-18)	Trended LR (Pd-20)
4 Point	1997	0.5038	0.4717	0.4808	0.4671	0.4679	0.4699	0.4743	0.4803	0.4829	0.4895	0.4988	0.5197	0.5128	0.5235	0.5358
	1998	0.4913	0.4677	0.4745	0.4490	0.4503	0.4513	0.4555	0.4614	0.4639	0.4702	0.4792	0.4991	0.4926	0.5028	0.5147
	1999	0.4721	0.4412	0.4526	0.4396	0.4407	0.4409	0.4451	0.4508	0.4531	0.4594	0.4682	0.4876	0.4813	0.4913	0.5029
	3 Yr Ave	0.4891	0.4602	0.4693	0.4519	0.4530	0.4540	0.4583	0.4642	0.4666	0.4730	0.4821	0.5021	0.4956	0.5059	0.5178
5 Point	1997	0.5021	0.4723	0.4780	0.4673	0.4676	0.4660	0.4705	0.4766	0.4791	0.4858	0.4950	0.5157	0.5089	0.5195	0.5318
	1998	0.4900	0.4681	0.4724	0.4490	0.4501	0.4485	0.4528	0.4587	0.4612	0.4675	0.4764	0.4963	0.4897	0.4999	0.5118
	1999	0.4712	0.4415	0.4512	0.4397	0.4406	0.4390	0.4432	0.4489	0.4512	0.4575	0.4662	0.4856	0.4793	0.4893	0.5009
	3 Yr Ave	0.4878	0.4606	0.4672	0.4520	0.4528	0.4512	0.4555	0.4614	0.4638	0.4703	0.4792	0.4992	0.4926	0.5029	0.5148
6 Point	1997	0.5072	0.4769	0.4807	0.4727	0.4728	0.4702	0.4766	0.4817	0.4843	0.4910	0.5003	0.5213	0.5144	0.5251	0.5375
	1998	0.4938	0.4715	0.4744	0.4530	0.4539	0.4516	0.4572	0.4624	0.4649	0.4714	0.4803	0.5003	0.4937	0.5040	0.5160
	1999	0.4738	0.4438	0.4526	0.4424	0.4432	0.4411	0.4462	0.4515	0.4539	0.4602	0.4690	0.4885	0.4821	0.4921	0.5037
	3 Yr Ave	0.4916	0.4641	0.4692	0.4560	0.4566	0.4543	0.4600	0.4652	0.4677	0.4742	0.4832	0.5034	0.4967	0.5071	0.5191
7 Point	1997	0.5056	0.4741	0.4769	0.4707	0.4707	0.4680	0.4746	0.4821	0.4838	0.4905	0.4998	0.5207	0.5139	0.5246	0.5370
	1998	0.4926	0.4695	0.4716	0.4516	0.4524	0.4500	0.4558	0.4627	0.4646	0.4710	0.4800	0.4999	0.4933	0.5036	0.5156
	1999	0.4730	0.4424	0.4507	0.4415	0.4422	0.4400	0.4453	0.4517	0.4536	0.4599	0.4687	0.4882	0.4818	0.4918	0.5035
	3 Yr Ave	0.4904	0.4620	0.4664	0.4546	0.4551	0.4527	0.4586	0.4655	0.4673	0.4738	0.4828	0.5029	0.4963	0.5067	0.5187
8 Point	1997	0.5001	0.4677	0.4698	0.4650	0.4649	0.4622	0.4687	0.4768	0.4795	0.4863	0.4956	0.5163	0.5095	0.5201	0.5324
	1998	0.4886	0.4647	0.4663	0.4474	0.4481	0.4457	0.4515	0.4589	0.4615	0.4679	0.4768	0.4967	0.4901	0.5003	0.5122
	1999	0.4702	0.4391	0.4470	0.4385	0.4392	0.4370	0.4422	0.4490	0.4514	0.4578	0.4665	0.4859	0.4795	0.4896	0.5011
	3 Yr Ave	0.4863	0.4572	0.4610	0.4503	0.4507	0.4483	0.4541	0.4616	0.4641	0.4707	0.4796	0.4996	0.4930	0.5033	0.5152
9 Point	1997	0.4922	0.4597	0.4613	0.4574	0.4573	0.4547	0.4609	0.4691	0.4722	0.4793	0.4884	0.5088	0.5021	0.5126	0.5247
	1998	0.4827	0.4586	0.4598	0.4418	0.4425	0.4402	0.4458	0.4532	0.4561	0.4628	0.4716	0.4912	0.4847	0.4949	0.5066
	1999	0.4661	0.4350	0.4426	0.4345	0.4352	0.4331	0.4382	0.4450	0.4476	0.4541	0.4628	0.4821	0.4758	0.4857	0.4972
	3 Yr Ave	0.4803	0.4511	0.4546	0.4446	0.4450	0.4427	0.4483	0.4558	0.4586	0.4654	0.4743	0.4940	0.4875	0.4977	0.5095
10 Point	1997	0.4894	0.4568	0.4580	0.4549	0.4547	0.4523	0.4582	0.4663	0.4695	0.4771	0.4859	0.5062	0.4996	0.5100	0.5221
	1998	0.4806	0.4564	0.4573	0.4400	0.4407	0.4384	0.4438	0.4511	0.4541	0.4612	0.4698	0.4894	0.4829	0.4930	0.5046
	1999	0.4647	0.4335	0.4408	0.4333	0.4339	0.4319	0.4368	0.4435	0.4463	0.4530	0.4616	0.4808	0.4745	0.4843	0.4958
	3 Yr Ave	0.4782	0.4489	0.4520	0.4427	0.4431	0.4409	0.4463	0.4536	0.4566	0.4638	0.4724	0.4921	0.4857	0.4958	0.5075

MEDICAL Expon'l	Base Policy	Trended LR	Trended LR	Trended LR	Trended LR	Trended LR	Trended LR	Trended LR	Trended LR	Trended LR	Trended LR	Trended LR	Trended LR	Trended LR	Trended LR	Trended LR
TRENDED LR	Year	(Avg Pd & Inc)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-7)	(Pd-8)	(Pd-10)	(Pd-12)	(Pd-14)	(Pd-16)	(Pd-18)	(Pd-20)
4 Point	1997	0.5312	0.4977	0.5099	0.4904	0.4915	0.4951	0.4998	0.5062	0.5088	0.5158	0.5256	0.5476	0.5404	0.5516	0.5646
	1998	0.5170	0.4925	0.5022	0.4706	0.4723	0.4747	0.4792	0.4853	0.4879	0.4946	0.5040	0.5250	0.5181	0.5289	0.5413
	1999	0.4937	0.4615	0.4757	0.4581	0.4595	0.4609	0.4653	0.4712	0.4736	0.4802	0.4894	0.5097	0.5030	0.5135	0.5256
	3 Yr Ave	0.5140	0.4839	0.4959	0.4730	0.4744	0.4769	0.4814	0.4876	0.4901	0.4969	0.5063	0.5274	0.5205	0.5313	0.5438
5 Point	1997	0.5327	0.5023	0.5105	0.4945	0.4951	0.4932	0.4982	0.5047	0.5072	0.5143	0.5240	0.5460	0.5388	0.5500	0.5630
	1998	0.5182	0.4961	0.5026	0.4737	0.4750	0.4732	0.4779	0.4841	0.4867	0.4934	0.5028	0.5237	0.5168	0.5276	0.5401
	1999	0.4945	0.4642	0.4761	0.4605	0.4616	0.4598	0.4644	0.4703	0.4727	0.4793	0.4885	0.5088	0.5021	0.5126	0.5247
	3 Yr Ave	0.5151	0.4875	0.4964	0.4762	0.4772	0.4754	0.4802	0.4864	0.4889	0.4957	0.5051	0.5262	0.5192	0.5301	0.5426
6 Point	1997	0.5486	0.5170	0.5230	0.5100	0.5103	0.5068	0.5151	0.5199	0.5226	0.5299	0.5400	0.5626	0.5552	0.5668	0.5801
	1998	0.5306	0.5078	0.5126	0.4857	0.4868	0.4837	0.4910	0.4960	0.4986	0.5055	0.5152	0.5367	0.5295	0.5406	0.5533
	1999	0.5036	0.4725	0.4833	0.4693	0.4703	0.4676	0.4740	0.4791	0.4816	0.4883	0.4977	0.5184	0.5115	0.5222	0.5345
	3 Yr Ave	0.5276	0.4991	0.5063	0.4883	0.4891	0.4860	0.4934	0.4983	0.5009	0.5079	0.5176	0.5392	0.5321	0.5432	0.5560
7 Point	1997	0.5539	0.5198	0.5243	0.5138	0.5140	0.5100	0.5192	0.5287	0.5297	0.5371	0.5474	0.5702	0.5627	0.5744	0.5881
	1998	0.5348	0.5100	0.5136	0.4886	0.4897	0.4863	0.4941	0.5028	0.5041	0.5110	0.5208	0.5425	0.5353	0.5465	0.5595
	1999	0.5066	0.4741	0.4840	0.4715	0.4724	0.4695	0.4763	0.4841	0.4856	0.4924	0.5018	0.5227	0.5158	0.5266	0.5390
	3 Yr Ave	0.5318	0.5013	0.5073	0.4913	0.4920	0.4886	0.4965	0.5052	0.5065	0.5135	0.5233	0.5451	0.5379	0.5492	0.5622
8 Point	1997	0.5516	0.5150	0.5185	0.5100	0.5101	0.5061	0.5152	0.5264	0.5295	0.5372	0.5475	0.5703	0.5628	0.5746	0.5881
	1998	0.5330	0.5062	0.5090	0.4857	0.4866	0.4832	0.4911	0.5010	0.5039	0.5111	0.5209	0.5426	0.5354	0.5466	0.5595
	1999	0.5053	0.4713	0.4807	0.4694	0.4702	0.4673	0.4741	0.4827	0.4855	0.4924	0.5019	0.5227	0.5159	0.5266	0.5391
	3 Yr Ave	0.5300	0.4975	0.5027	0.4884	0.4890	0.4855	0.4935	0.5034	0.5063	0.5136	0.5234	0.5452	0.5380	0.5493	0.5622
9 Point	1997	0.5431	0.5056	0.5083	0.5014	0.5014	0.4977	0.5063	0.5178	0.5218	0.5303	0.5404	0.5630	0.5556	0.5672	0.5806
	1998	0.5263	0.4987	0.5009	0.4791	0.4799	0.4767	0.4842	0.4943	0.4980	0.5058	0.5154	0.5369	0.5298	0.5409	0.5537
	1999	0.5004	0.4660	0.4748	0.4645	0.4652	0.4624	0.4690	0.4778	0.4811	0.4885	0.4979	0.5186	0.5118	0.5224	0.5348
	3 Yr Ave	0.5233	0.4901	0.4947	0.4817	0.4822	0.4789	0.4865	0.4966	0.5003	0.5082	0.5179	0.5395	0.5324	0.5435	0.5564
10 Point	1997	0.5464	0.5078	0.5101	0.5043	0.5042	0.5006	0.5089	0.5205	0.5249	0.5351	0.5445	0.5673	0.5599	0.5716	0.5851
	1998	0.5289	0.5005	0.5023	0.4813	0.4821	0.4790	0.4862	0.4964	0.5004	0.5095	0.5186	0.5403	0.5331	0.5443	0.5572
	1999	0.5023	0.4673	0.4758	0.4661	0.4668	0.4641	0.4705	0.4794	0.4829	0.4912	0.5002	0.5211	0.5142	0.5249	0.5373
	3 Yr Ave	0.5259	0.4919	0.4961	0.4839	0.4844	0.4812	0.4885	0.4988	0.5027	0.5119	0.5211	0.5429	0.5357	0.5469	0.5599

INDEMNITY		(Avg Pd & Inc)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-7)	(Pd-8)	(Pd-10)	(Pd-12)	(Pd-14)	(Pd-16)	(Pd-18)	(Pd-20)
Loss Ratio																
Ann. Trend																
4 Point	Linear	2.0%	1.3%	2.2%	2.4%	3.0%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%
5 Point	Linear	0.1%	-1.1%	-0.3%	-0.2%	0.6%	1.2%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%
6 Point	Linear	-0.6%	-2.1%	-1.5%	-1.4%	-0.7%	0.2%	0.5%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
7 Point	Linear	-0.4%	-1.9%	-1.5%	-1.4%	-0.8%	0.1%	0.5%	0.7%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%
8 Point	Linear	-0.2%	-1.6%	-1.3%	-1.2%	-0.7%	0.1%	0.5%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%	0.8%
9 Point	Linear	-0.3%	-1.6%	-1.3%	-1.3%	-0.9%	-0.2%	0.2%	0.5%	0.5%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%
10 Point	Linear	0.8%	-0.3%	-0.1%	0.0%	0.3%	0.9%	1.3%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%
4 Point	Expon'l	2.9%	1.9%	3.1%	3.4%	4.3%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%
5 Point	Expon'l	0.4%	-0.9%	-0.1%	0.1%	1.1%	1.9%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%
6 Point	Expon'l	-0.4%	-2.0%	-1.5%	-1.3%	-0.5%	0.6%	1.0%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%
7 Point	Expon'l	-0.1%	-1.8%	-1.4%	-1.3%	-0.6%	0.5%	1.1%	1.4%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%	1.3%
8 Point	Expon'l	0.3%	-1.4%	-1.1%	-1.0%	-0.4%	0.6%	1.3%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%	1.7%
9 Point	Expon'l	0.1%	-1.4%	-1.2%	-1.1%	-0.6%	0.3%	0.9%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%
10 Point	Expon'l	0.2%	-1.3%	-1.0%	-1.0%	-0.5%	0.2%	0.8%	1.3%	1.3%	1.4%	1.4%	1.4%	1.4%	1.4%	1.4%
MEDICAL		(Avg Pd & Inc)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-7)	(Pd-8)	(Pd-10)	(Pd-12)	(Pd-14)	(Pd-16)	(Pd-18)	(Pd-20)
Loss Ratio																
Ann. Trend																
4 Point	Linear	2.6%	2.6%	3.0%	2.4%	2.5%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%	2.6%
5 Point	Linear	2.6%	2.7%	2.9%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
6 Point	Linear	2.8%	2.8%	3.0%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%
7 Point	Linear	2.7%	2.7%	2.8%	2.6%	2.6%	2.6%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%	2.7%
8 Point	Linear	2.5%	2.5%	2.6%	2.4%	2.4%	2.3%	2.4%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
9 Point	Linear	2.2%	2.1%	2.2%	2.1%	2.1%	2.0%	2.1%	2.2%	2.2%	2.2%	2.2%	2.2%	2.2%	2.2%	2.2%
10 Point	Linear	2.1%	2.0%	2.1%	2.0%	2.0%	1.9%	2.0%	2.1%	2.1%	2.2%	2.1%	2.1%	2.1%	2.1%	2.1%
4 Point	Expon'l	3.8%	3.8%	4.3%	3.6%	3.6%	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%
5 Point	Expon'l	3.9%	4.0%	4.4%	3.7%	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%
6 Point	Expon'l	4.5%	4.6%	4.8%	4.3%	4.4%	4.3%	4.4%	4.4%	4.4%	4.4%	4.4%	4.4%	4.4%	4.4%	4.4%
7 Point	Expon'l	4.7%	4.7%	4.9%	4.5%	4.5%	4.4%	4.6%	4.7%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%
8 Point	Expon'l	4.6%	4.5%	4.7%	4.3%	4.4%	4.3%	4.4%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%
9 Point	Expon'l	4.3%	4.2%	4.3%	4.0%	4.0%	3.9%	4.1%	4.3%	4.3%	4.4%	4.4%	4.4%	4.4%	4.4%	4.4%
10 Point	Expon'l	4.4%	4.3%	4.3%	4.1%	4.1%	4.0%	4.2%	4.4%	4.4%	4.6%	4.5%	4.5%	4.5%	4.5%	4.5%