

PENNSYLVANIA COMPENSATION RATING BUREAU

Retrospective Test of Trend Projections for Loss Ratios

Attached is a retrospective test of the predictive accuracy of various trend procedures.

Results for both indemnity and medical are shown using both linear and exponential fits. All possible combinations of from four to ten data points, which permitted a test of the projected loss ratio three years hence, were used. Our current review trends policy year 2000 3.25 years, policy year 1999 4.25 years, and policy year 1998 5.25 years. An average of those three values is then calculated.

Current estimates of policy year ultimate loss (to expected loss) ratios are compared with predicted values based on trending through earlier years. The results are available for each of twenty loss development approaches - incurred and paid-to-2nd through paid-to-20th, as well as the average of the incurred and paid-to-20th methods, although the paid-to-9th, paid-to-11th, paid-to-13th, paid-to-15th, paid-to-17th and paid-to-19th approaches are not shown.

As an illustration, the incurred loss development approach generated an indemnity loss ratio of 0.4320 for policy year 1997. Fitting the loss ratios for policy years 1991 to 1994 using a straight line and projecting that to 1997 yielded a loss ratio of 0.4960 which overstates our current estimate for 1997 by 0.0640 points.

Please note that the boxed numbers correspond to those numbers that do not have a comparable value in Exhibit 11b, Retrospective Test of Trend Projections for Severity Ratios.

Indemnity
Actual Ultimate Loss Ratios
Including Average of Paid and Incurred

INDEMNITY	Policy	Loss Ratio	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss
	Year	Average	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio
		(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)
	1983	0.4159	0.4099	0.4099	0.4099	0.4099	0.4099	0.4099	0.4099	0.4099	0.4099	0.4099	0.4099	0.4099	0.4099	0.4219
	1984	0.4808	0.4737	0.4737	0.4737	0.4737	0.4737	0.4737	0.4737	0.4737	0.4737	0.4737	0.4737	0.4737	0.4780	0.4878
	1985	0.5194	0.5092	0.5092	0.5092	0.5092	0.5092	0.5092	0.5092	0.5092	0.5092	0.5092	0.5092	0.5092	0.5188	0.5295
	1986	0.5655	0.5543	0.5543	0.5543	0.5543	0.5543	0.5543	0.5543	0.5543	0.5543	0.5543	0.5543	0.5573	0.5651	0.5767
	1987	0.6160	0.5976	0.5976	0.5976	0.5976	0.5976	0.5976	0.5976	0.5976	0.5976	0.5976	0.5976	0.6131	0.6217	0.6345
	1988	0.6304	0.6094	0.6094	0.6094	0.6094	0.6094	0.6094	0.6094	0.6094	0.6094	0.6094	0.6198	0.6296	0.6383	0.6515
	1989	0.7349	0.7048	0.7048	0.7048	0.7048	0.7048	0.7048	0.7048	0.7048	0.7048	0.7048	0.7279	0.7394	0.7497	0.7651
	1990	0.7287	0.6988	0.6988	0.6988	0.6988	0.6988	0.6988	0.6988	0.6988	0.6988	0.7045	0.7218	0.7331	0.7433	0.7586
	1991	0.7124	0.6826	0.6826	0.6826	0.6826	0.6826	0.6826	0.6826	0.6826	0.6826	0.6892	0.7060	0.7171	0.7271	0.7421
	1992	0.6495	0.6267	0.6267	0.6267	0.6267	0.6267	0.6267	0.6267	0.6267	0.6192	0.6243	0.6396	0.6497	0.6587	0.6723
	1993	0.6396	0.6142	0.6142	0.6142	0.6142	0.6142	0.6142	0.6142	0.6142	0.6142	0.6175	0.6326	0.6425	0.6515	0.6649
	1994	0.6186	0.5889	0.5889	0.5889	0.5889	0.5889	0.5889	0.5889	0.6020	0.5972	0.6022	0.6169	0.6266	0.6353	0.6484
	1995	0.5685	0.5321	0.5321	0.5321	0.5321	0.5321	0.5321	0.5521	0.5617	0.5572	0.5618	0.5756	0.5846	0.5927	0.6049
	1996	0.4558	0.4166	0.4166	0.4166	0.4166	0.4166	0.4420	0.4518	0.4597	0.4560	0.4598	0.4710	0.4784	0.4851	0.4951
	1997	0.4815	0.4320	0.4320	0.4320	0.4320	0.4557	0.4739	0.4845	0.4929	0.4890	0.4930	0.5051	0.5130	0.5202	0.5309
	1998	0.4560	0.4134	0.4134	0.4134	0.4121	0.4280	0.4451	0.4550	0.4629	0.4592	0.4631	0.4744	0.4818	0.4886	0.4986
	1999	0.4775	0.4312	0.4312	0.4323	0.4330	0.4496	0.4676	0.4781	0.4864	0.4825	0.4865	0.4984	0.5062	0.5133	0.5239
	2000	0.4877	0.4351	0.4450	0.4458	0.4466	0.4638	0.4823	0.4931	0.5017	0.4977	0.5018	0.5141	0.5222	0.5294	0.5403

Trend # Years = 3

**Indemnity
Linear Fit
Trended Loss Ratios**

Years Used (# Yrs)	3 Yr Trend To	Loss Ratio Average (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)	
83-86 (4)	1989	0.7147	0.6977	0.6977	0.6977	0.6977	0.6977	0.6977	0.6977	0.6977	0.6977	0.6977	0.6977	0.6977	0.7025	0.7208	0.7317
84-87 (4)	1990	0.7487	0.7213	0.7213	0.7213	0.7213	0.7213	0.7213	0.7213	0.7213	0.7213	0.7213	0.7213	0.7213	0.7482	0.7607	0.7764
85-88 (4)	1991	0.7554	0.7224	0.7224	0.7224	0.7224	0.7224	0.7224	0.7224	0.7224	0.7224	0.7224	0.7224	0.7390	0.7650	0.7728	0.7888
86-89 (4)	1992	0.8719	0.8250	0.8250	0.8250	0.8250	0.8250	0.8250	0.8250	0.8250	0.8250	0.8250	0.8250	0.8693	0.8881	0.9004	0.9189
87-90 (4)	1993	0.8767	0.8322	0.8322	0.8322	0.8322	0.8322	0.8322	0.8322	0.8322	0.8322	0.8322	0.8413	0.8831	0.8902	0.9025	0.9211
88-91 (4)	1994	0.8095	0.7700	0.7700	0.7700	0.7700	0.7700	0.7700	0.7700	0.7700	0.7700	0.7700	0.7846	0.8075	0.8201	0.8316	0.8487
89-92 (4)	1995	0.5838	0.5655	0.5655	0.5655	0.5655	0.5655	0.5655	0.5655	0.5655	0.5535	0.5651	0.5725	0.5815	0.5896	0.6018	
90-93 (4)	1996	0.5340	0.5162	0.5162	0.5162	0.5162	0.5162	0.5162	0.5162	0.5162	0.5081	0.5122	0.5247	0.5330	0.5404	0.5516	
91-94 (4)	1997	0.5239	0.4960	0.4960	0.4960	0.4960	0.4960	0.4960	0.4960	0.4960	0.5169	0.5095	0.5128	0.5253	0.5336	0.5410	0.5521
92-95 (4)	1998	0.5003	0.4514	0.4514	0.4514	0.4514	0.4514	0.4514	0.4514	0.4834	0.5079	0.5060	0.5102	0.5227	0.5308	0.5382	0.5492
93-96 (4)	1999	0.3000	0.2456	0.2456	0.2456	0.2456	0.2456	0.2863	0.3160	0.3327	0.3266	0.3293	0.3373	0.3426	0.3473	0.3545	
94-97 (4)	2000	0.2953	0.2286	0.2286	0.2286	0.2286	0.2665	0.3134	0.3332	0.3359	0.3332	0.3359	0.3442	0.3495	0.3545	0.3618	
83-87 (5)	1990	0.7620	0.7369	0.7369	0.7369	0.7369	0.7369	0.7369	0.7369	0.7369	0.7369	0.7369	0.7369	0.7576	0.7741	0.7871	
84-88 (5)	1991	0.7603	0.7287	0.7287	0.7287	0.7287	0.7287	0.7287	0.7287	0.7287	0.7287	0.7287	0.7412	0.7644	0.7761	0.7922	
85-89 (5)	1992	0.8612	0.8182	0.8182	0.8182	0.8182	0.8182	0.8182	0.8182	0.8182	0.8182	0.8182	0.8532	0.8761	0.8862	0.9045	
86-90 (5)	1993	0.8777	0.8311	0.8311	0.8311	0.8311	0.8311	0.8311	0.8311	0.8311	0.8311	0.8379	0.8769	0.8935	0.9058	0.9245	
87-91 (5)	1994	0.8300	0.7883	0.7883	0.7883	0.7883	0.7883	0.7883	0.7883	0.7883	0.8003	0.8340	0.8422	0.8539	0.8715		
88-92 (5)	1995	0.6990	0.6707	0.6707	0.6707	0.6707	0.6707	0.6707	0.6707	0.6707	0.6617	0.6735	0.6919	0.7027	0.7125	0.7272	
89-93 (5)	1996	0.5581	0.5388	0.5388	0.5388	0.5388	0.5388	0.5388	0.5388	0.5388	0.5314	0.5407	0.5492	0.5578	0.5656	0.5773	
90-94 (5)	1997	0.5233	0.4981	0.4981	0.4981	0.4981	0.4981	0.4981	0.4981	0.5139	0.5053	0.5094	0.5218	0.5300	0.5374	0.5485	
91-95 (5)	1998	0.4784	0.4395	0.4395	0.4395	0.4395	0.4395	0.4395	0.4395	0.4842	0.4773	0.4806	0.4924	0.5001	0.5070	0.5174	
92-96 (5)	1999	0.3572	0.3046	0.3046	0.3046	0.3046	0.3046	0.3350	0.3608	0.3796	0.3776	0.3808	0.3900	0.3961	0.4017	0.4099	
93-97 (5)	2000	0.3133	0.2484	0.2484	0.2484	0.2484	0.2769	0.3165	0.3400	0.3537	0.3484	0.3512	0.3598	0.3654	0.3706	0.3782	
83-88 (6)	1991	0.7775	0.7479	0.7479	0.7479	0.7479	0.7479	0.7479	0.7479	0.7479	0.7479	0.7479	0.7578	0.7780	0.7931	0.8073	
84-89 (6)	1992	0.8511	0.8105	0.8105	0.8105	0.8105	0.8105	0.8105	0.8105	0.8105	0.8105	0.8105	0.8391	0.8613	0.8740	0.8920	
85-90 (6)	1993	0.8791	0.8341	0.8341	0.8341	0.8341	0.8341	0.8341	0.8341	0.8341	0.8341	0.8396	0.8741	0.8946	0.9055	0.9241	
86-91 (6)	1994	0.8496	0.8048	0.8048	0.8048	0.8048	0.8048	0.8048	0.8048	0.8048	0.8048	0.8147	0.8493	0.8643	0.8763	0.8944	
87-92 (6)	1995	0.7427	0.7097	0.7097	0.7097	0.7097	0.7097	0.7097	0.7097	0.7097	0.7026	0.7135	0.7415	0.7494	0.7597	0.7754	
88-93 (6)	1996	0.6470	0.6205	0.6205	0.6205	0.6205	0.6205	0.6205	0.6205	0.6205	0.6140	0.6243	0.6406	0.6506	0.6597	0.6733	
89-94 (6)	1997	0.5373	0.5129	0.5129	0.5129	0.5129	0.5129	0.5129	0.5129	0.5129	0.5254	0.5173	0.5253	0.5344	0.5428	0.5504	0.5617
90-95 (6)	1998	0.4812	0.4468	0.4468	0.4468	0.4468	0.4468	0.4468	0.4468	0.4658	0.4833	0.4753	0.4790	0.4908	0.4985	0.5054	0.5158
91-96 (6)	1999	0.3643	0.3193	0.3193	0.3193	0.3193	0.3193	0.3435	0.3656	0.3835	0.3778	0.3804	0.3897	0.3957	0.4013	0.4095	
92-97 (6)	2000	0.3424	0.2800	0.2800	0.2800	0.2800	0.3026	0.3361	0.3590	0.3752	0.3728	0.3759	0.3851	0.3911	0.3966	0.4048	
83-89 (7)	1992	0.8560	0.8180	0.8180	0.8180	0.8180	0.8180	0.8180	0.8180	0.8180	0.8180	0.8180	0.8420	0.8626	0.8780	0.8943	
84-90 (7)	1993	0.8764	0.8329	0.8329	0.8329	0.8329	0.8329	0.8329	0.8329	0.8329	0.8329	0.8329	0.8374	0.8679	0.8888	0.9016	0.9202
85-91 (7)	1994	0.8634	0.8188	0.8188	0.8188	0.8188	0.8188	0.8188	0.8188	0.8188	0.8188	0.8188	0.8272	0.8600	0.8787	0.8897	0.9080
86-92 (7)	1995	0.7789	0.7413	0.7413	0.7413	0.7413	0.7413	0.7413	0.7413	0.7413	0.7354	0.7452	0.7756	0.7889	0.7998	0.8164	
87-93 (7)	1996	0.6916	0.6611	0.6611	0.6611	0.6611	0.6611	0.6611	0.6611	0.6611	0.6554	0.6655	0.6899	0.6977	0.7074	0.7220	
88-94 (7)	1997	0.6080	0.5790	0.5790	0.5790	0.5790	0.5790	0.5790	0.5790	0.5790	0.5893	0.5818	0.5910	0.6061	0.6155	0.6241	0.6370
89-95 (7)	1998	0.4948	0.4627	0.4627	0.4627	0.4627	0.4627	0.4627	0.4627	0.4784	0.4934	0.4854	0.4923	0.5015	0.5093	0.5163	0.5270
90-96 (7)	1999	0.3810	0.3403	0.3403	0.3403	0.3403	0.3403	0.3602	0.3793	0.3957	0.3888	0.3918	0.4014	0.4077	0.4134	0.4219	
91-97 (7)	2000	0.3427	0.2874	0.2874	0.2874	0.2874	0.3060	0.3349	0.3559	0.3723	0.3671	0.3697	0.3788	0.3847	0.3901	0.3981	
83-90 (8)	1993	0.8839	0.8422	0.8422	0.8422	0.8422	0.8422	0.8422	0.8422	0.8422	0.8422	0.8422	0.8460	0.8731	0.8933	0.9084	0.9257
84-91 (8)	1994	0.8704	0.8262	0.8262	0.8262	0.8262	0.8262	0.8262	0.8262	0.8262	0.8262	0.8262	0.8335	0.8639	0.8836	0.8962	0.9147
85-92 (8)	1995	0.8062	0.7671	0.7671	0.7671	0.7671	0.7671	0.7671	0.7671	0.7671	0.7671	0.7621	0.7709	0.8010	0.8178	0.8281	0.8452
86-93 (8)	1996	0.7313	0.6963	0.6963	0.6963	0.6963	0.6963	0.6963	0.6963	0.6963	0.6912	0.7008	0.7282	0.7404	0.7507	0.7661	
87-94 (8)	1997	0.6501	0.6181	0.6181	0.6181	0.6181	0.6181	0.6181	0.6181	0.6269	0.6201	0.6294	0.6515	0.6591	0.6683	0.6821	
88-95 (8)	1998	0.5562	0.5215	0.5215	0.5215	0.5215	0.5215	0.5215	0.5348	0.5479	0.5403	0.5485	0.5623	0.5711	0.5790	0.5909	
89-96 (8)	1999	0.4028	0.3648	0.3648	0.3648	0.3648	0.3648	0.3817	0.3985	0.4133	0.4061	0.4119	0.4195	0.4260	0.4320	0.4409	
90-97 (8)	2000	0.3532	0.3026	0.3026	0.3026	0.3026	0.3184	0.3436	0.3628	0.3785	0.3722	0.3750	0.3842	0.3902	0.3957	0.4038	
83-91 (9)	1994	0.8834	0.8404	0.8404	0.8404	0.8404	0.8404	0.8404	0.8404	0.8404	0.8404	0.8404	0.8468	0.8748	0.8943	0.9091	0.9265
84-92 (9)	1995	0.8246	0.7847	0.7847	0.7847	0.7847	0.7847	0.7847	0.7847	0.7847	0.7847	0.7803	0.7883	0.8172	0.8353	0.8472	0.8646
85-93 (9)	1996	0.7635	0.7266	0.7266	0.7266	0.7266	0.7266	0.7266	0.7266	0.7266	0.7266	0.7221	0.7309	0.7589	0.7743	0.7842	0.8004
86-94 (9)	1997	0.6899	0.6542	0.6542	0.6542	0.6542	0.6542	0.6542	0.6542	0.6618	0.6556	0.6647	0.6898	0.7012	0.7109	0.7256	
87-95 (9)	1998	0.5976	0.5611	0.5611	0.5611	0.5611	0.5611	0.5611	0.5611	0.5726	0.5842	0.5771	0.5856	0.6055	0.6128	0.6213	0.6341
88-96 (9)	1999	0.4637	0.4242	0.4242	0.4242	0.4242	0.4242	0.4389	0.4538	0.4673	0.4601	0.4672	0.4788	0.4863	0.4931	0.5032	
89-97 (9)	2000	0.3701	0.3229	0.3229	0.3229	0.3229	0.3366	0.3588	0.3764	0.3912	0.3844	0.3896	0.3970	0.4032	0.4088	0.4173	
83-92 (10)	1995	0.8459	0.8060	0.8060	0.8060	0.8060	0.8060	0.8060	0.8060	0.8060	0.8022	0.8094	0.8369	0.8552	0.8691	0.8859	
84-93 (10)	1996	0.7876	0.7493	0.7493	0.7493	0.7493	0.7493	0.7493	0.7493	0.7493	0.7452	0.7535	0.7811	0.7979	0.8092	0.8259	
85-94 (10)	1997	0.7242	0.6866	0.6866	0.6866	0.6866	0.6866	0.6866	0.6866	0.6933	0.6877	0.6964	0.7226	0.7369	0.7463	0.7617	
86-95 (10)	1998	0.6382	0.5988	0.5988	0.5988	0.5988	0.5988	0.5988	0.5988	0.6090	0.6193	0.6127	0.6213	0.6442	0.6547	0.6675	
87-96 (10)	1999	0.5088	0.4681	0.4681	0.4681	0.4681	0.4681	0.4810	0.4944	0.5067	0.4999	0.5075	0.5246	0.5309	0.5383	0.5494	

**Indemnity
Linear Fit
Differences: (Actual - Trended)**

Years Used (# Yrs)	3 Yr Trend To	Loss Ratio Average (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)
83-86 (4)	1989	0.0202	0.0071	0.0071	0.0071	0.0071	0.0071	0.0071	0.0071	0.0071	0.0071	0.0071	0.0302	0.0369	0.0289	0.0334
84-87 (4)	1990	-0.0200	-0.0225	-0.0225	-0.0225	-0.0225	-0.0225	-0.0225	-0.0225	-0.0225	-0.0225	-0.0225	-0.0168	0.0005	-0.0151	-0.0174
85-88 (4)	1991	-0.0430	-0.0398	-0.0398	-0.0398	-0.0398	-0.0398	-0.0398	-0.0398	-0.0398	-0.0398	-0.0332	-0.0330	-0.0479	-0.0457	-0.0467
86-89 (4)	1992	-0.2224	-0.1983	-0.1983	-0.1983	-0.1983	-0.1983	-0.1983	-0.1983	-0.1983	-0.1983	-0.2058	-0.2007	-0.2297	-0.2384	-0.2417
87-90 (4)	1993	-0.2371	-0.2180	-0.2180	-0.2180	-0.2180	-0.2180	-0.2180	-0.2180	-0.2180	-0.2180	-0.2198	-0.2238	-0.2505	-0.2477	-0.2510
88-91 (4)	1994	-0.1909	-0.1811	-0.1811	-0.1811	-0.1811	-0.1811	-0.1811	-0.1811	-0.1811	-0.1680	-0.1728	-0.1824	-0.1906	-0.1935	-0.1963
89-92 (4)	1995	-0.0153	-0.0334	-0.0334	-0.0334	-0.0334	-0.0334	-0.0334	-0.0134	-0.0038	0.0037	-0.0033	0.0031	0.0031	0.0031	0.0031
90-93 (4)	1996	-0.0782	-0.0996	-0.0996	-0.0996	-0.0996	-0.0996	-0.0996	-0.0742	-0.0644	-0.0565	-0.0521	-0.0524	-0.0537	-0.0546	-0.0553
91-94 (4)	1997	-0.0424	-0.0640	-0.0640	-0.0640	-0.0640	-0.0640	-0.0403	-0.0221	-0.0115	-0.0240	-0.0205	-0.0198	-0.0202	-0.0206	-0.0208
92-95 (4)	1998	-0.0443	-0.0380	-0.0380	-0.0380	-0.0380	-0.0393	-0.0234	-0.0063	-0.0284	-0.0450	-0.0468	-0.0471	-0.0483	-0.0490	-0.0496
93-96 (4)	1999	0.1776	0.1856	0.1856	0.1867	0.1874	0.2040	0.1813	0.1622	0.1537	0.1559	0.1573	0.1611	0.1636	0.1660	0.1694
94-97 (4)	2000	0.1924	0.2065	0.2164	0.2172	0.2180	0.1973	0.1689	0.1599	0.1658	0.1645	0.1659	0.1700	0.1727	0.1749	0.1785
83-87 (5)	1990	-0.0333	-0.0381	-0.0381	-0.0381	-0.0381	-0.0381	-0.0381	-0.0381	-0.0381	-0.0381	-0.0324	-0.0151	-0.0245	-0.0307	-0.0285
84-88 (5)	1991	-0.0479	-0.0461	-0.0461	-0.0461	-0.0461	-0.0461	-0.0461	-0.0461	-0.0461	-0.0461	-0.0395	-0.0352	-0.0473	-0.0490	-0.0501
85-89 (5)	1992	-0.2117	-0.1915	-0.1915	-0.1915	-0.1915	-0.1915	-0.1915	-0.1915	-0.1915	-0.1915	-0.1990	-0.1939	-0.2136	-0.2264	-0.2275
86-90 (5)	1993	-0.2381	-0.2169	-0.2169	-0.2169	-0.2169	-0.2169	-0.2169	-0.2169	-0.2169	-0.2169	-0.2187	-0.2204	-0.2443	-0.2510	-0.2543
87-91 (5)	1994	-0.2114	-0.1994	-0.1994	-0.1994	-0.1994	-0.1994	-0.1994	-0.1994	-0.1863	-0.1911	-0.1981	-0.2171	-0.2156	-0.2186	-0.2231
88-92 (5)	1995	-0.1305	-0.1386	-0.1386	-0.1386	-0.1386	-0.1386	-0.1386	-0.1186	-0.1090	-0.1045	-0.1117	-0.1163	-0.1181	-0.1198	-0.1223
89-93 (5)	1996	-0.1023	-0.1222	-0.1222	-0.1222	-0.1222	-0.1222	-0.0968	-0.0870	-0.0791	-0.0754	-0.0809	-0.0782	-0.0794	-0.0805	-0.0822
90-94 (5)	1997	-0.0418	-0.0661	-0.0661	-0.0661	-0.0661	-0.0424	-0.0242	-0.0136	-0.0210	-0.0163	-0.0164	-0.0167	-0.0170	-0.0172	-0.0176
91-95 (5)	1998	-0.0224	-0.0261	-0.0261	-0.0261	-0.0274	-0.0115	0.0056	-0.0085	-0.0213	-0.0181	-0.0174	-0.0180	-0.0182	-0.0184	-0.0188
92-96 (5)	1999	0.1204	0.1267	0.1267	0.1278	0.1285	0.1451	0.1326	0.1173	0.1068	0.1049	0.1057	0.1084	0.1101	0.1116	0.1140
93-97 (5)	2000	0.1744	0.1867	0.1966	0.1974	0.1982	0.1870	0.1658	0.1531	0.1481	0.1493	0.1506	0.1543	0.1568	0.1588	0.1621
83-88 (6)	1991	-0.0651	-0.0653	-0.0653	-0.0653	-0.0653	-0.0653	-0.0653	-0.0653	-0.0653	-0.0653	-0.0587	-0.0518	-0.0609	-0.0660	-0.0652
84-89 (6)	1992	-0.2016	-0.1838	-0.1838	-0.1838	-0.1838	-0.1838	-0.1838	-0.1838	-0.1838	-0.1838	-0.1913	-0.1862	-0.1995	-0.2116	-0.2153
85-90 (6)	1993	-0.2395	-0.2199	-0.2199	-0.2199	-0.2199	-0.2199	-0.2199	-0.2199	-0.2199	-0.2199	-0.2217	-0.2221	-0.2415	-0.2521	-0.2540
86-91 (6)	1994	-0.2310	-0.2159	-0.2159	-0.2159	-0.2159	-0.2159	-0.2159	-0.2159	-0.2159	-0.2028	-0.2076	-0.2125	-0.2324	-0.2377	-0.2410
87-92 (6)	1995	-0.1742	-0.1776	-0.1776	-0.1776	-0.1776	-0.1776	-0.1776	-0.1576	-0.1480	-0.1454	-0.1517	-0.1659	-0.1648	-0.1670	-0.1705
88-93 (6)	1996	-0.1912	-0.2039	-0.2039	-0.2039	-0.2039	-0.2039	-0.1785	-0.1687	-0.1608	-0.1580	-0.1645	-0.1696	-0.1722	-0.1746	-0.1782
89-94 (6)	1997	-0.0558	-0.0809	-0.0809	-0.0809	-0.0809	-0.0572	-0.0390	-0.0284	-0.0325	-0.0283	-0.0323	-0.0293	-0.0298	-0.0302	-0.0308
90-95 (6)	1998	-0.0252	-0.0334	-0.0334	-0.0334	-0.0347	-0.0188	-0.0017	-0.0108	-0.0204	-0.0161	-0.0159	-0.0164	-0.0167	-0.0168	-0.0172
91-96 (6)	1999	0.1132	0.1119	0.1119	0.1130	0.1137	0.1303	0.1241	0.1125	0.1029	0.1047	0.1061	0.1087	0.1105	0.1120	0.1144
92-97 (6)	2000	0.1453	0.1551	0.1650	0.1658	0.1666	0.1612	0.1462	0.1341	0.1265	0.1249	0.1259	0.1290	0.1311	0.1328	0.1355
83-89 (7)	1992	-0.2065	-0.1913	-0.1913	-0.1913	-0.1913	-0.1913	-0.1913	-0.1913	-0.1913	-0.1988	-0.1937	-0.2024	-0.2129	-0.2193	-0.2220
84-90 (7)	1993	-0.2368	-0.2187	-0.2187	-0.2187	-0.2187	-0.2187	-0.2187	-0.2187	-0.2187	-0.2205	-0.2199	-0.2353	-0.2463	-0.2501	-0.2553
85-91 (7)	1994	-0.2448	-0.2299	-0.2299	-0.2299	-0.2299	-0.2299	-0.2299	-0.2299	-0.2168	-0.2216	-0.2250	-0.2431	-0.2521	-0.2544	-0.2596
86-92 (7)	1995	-0.2104	-0.2092	-0.2092	-0.2092	-0.2092	-0.2092	-0.2092	-0.1892	-0.1796	-0.1782	-0.1834	-0.2000	-0.2043	-0.2071	-0.2115
87-93 (7)	1996	-0.2358	-0.2445	-0.2445	-0.2445	-0.2445	-0.2445	-0.2191	-0.2093	-0.2014	-0.1994	-0.2057	-0.2189	-0.2193	-0.2223	-0.2269
88-94 (7)	1997	-0.1265	-0.1470	-0.1470	-0.1470	-0.1470	-0.1233	-0.1051	-0.0945	-0.0964	-0.0928	-0.0980	-0.1010	-0.1025	-0.1039	-0.1061
89-95 (7)	1998	-0.0388	-0.0493	-0.0493	-0.0493	-0.0506	-0.0347	-0.0176	-0.0234	-0.0305	-0.0262	-0.0292	-0.0271	-0.0275	-0.0277	-0.0284
90-96 (7)	1999	0.0965	0.0909	0.0909	0.0920	0.0927	0.1093	0.1074	0.0988	0.0907	0.0937	0.0947	0.0970	0.0985	0.0999	0.1020
91-97 (7)	2000	0.1450	0.1477	0.1576	0.1584	0.1592	0.1578	0.1474	0.1372	0.1294	0.1306	0.1321	0.1353	0.1375	0.1393	0.1422
83-90 (8)	1993	-0.2443	-0.2280	-0.2280	-0.2280	-0.2280	-0.2280	-0.2280	-0.2280	-0.2280	-0.2298	-0.2285	-0.2405	-0.2508	-0.2569	-0.2608
84-91 (8)	1994	-0.2518	-0.2373	-0.2373	-0.2373	-0.2373	-0.2373	-0.2373	-0.2373	-0.2242	-0.2290	-0.2313	-0.2470	-0.2570	-0.2609	-0.2663
85-92 (8)	1995	-0.2377	-0.2350	-0.2350	-0.2350	-0.2350	-0.2350	-0.2350	-0.2150	-0.2054	-0.2049	-0.2091	-0.2254	-0.2332	-0.2354	-0.2403
86-93 (8)	1996	-0.2755	-0.2797	-0.2797	-0.2797	-0.2797	-0.2797	-0.2543	-0.2445	-0.2366	-0.2352	-0.2410	-0.2572	-0.2620	-0.2656	-0.2710
87-94 (8)	1997	-0.1686	-0.1861	-0.1861	-0.1861	-0.1861	-0.1624	-0.1442	-0.1336	-0.1340	-0.1311	-0.1364	-0.1464	-0.1461	-0.1481	-0.1512
88-95 (8)	1998	-0.1002	-0.1081	-0.1081	-0.1081	-0.1094	-0.0935	-0.0764	-0.0798	-0.0850	-0.0811	-0.0854	-0.0879	-0.0893	-0.0904	-0.0923
89-96 (8)	1999	0.0747	0.0664	0.0664	0.0675	0.0682	0.0848	0.0859	0.0796	0.0731	0.0764	0.0746	0.0789	0.0802	0.0813	0.0830
90-97 (8)	2000	0.1345	0.1325	0.1424	0.1432	0.1440	0.1454	0.1387	0.1303	0.1232	0.1255	0.1268	0.1299	0.1320	0.1337	0.1365
83-91 (9)	1994	-0.2648	-0.2515	-0.2515	-0.2515	-0.2515	-0.2515	-0.2515	-0.2515	-0.2384	-0.2432	-0.2446	-0.2579	-0.2677	-0.2738	-0.2781
84-92 (9)	1995	-0.2561	-0.2526	-0.2526	-0.2526	-0.2526	-0.2526	-0.2526	-0.2326	-0.2230	-0.2231	-0.2265	-0.2416	-0.2507	-0.2545	-0.2597
85-93 (9)	1996	-0.3077	-0.3100	-0.3100	-0.3100	-0.3100	-0.3100	-0.2846	-0.2748	-0.2669	-0.2661	-0.2711	-0.2879	-0.2959	-0.2991	-0.3053
86-94 (9)	1997	-0.2084	-0.2222	-0.2222	-0.2222	-0.2222	-0.1985	-0.1803	-0.1697	-0.1689	-0.1666	-0.1717	-0.1847	-0.1882	-0.1907	-0.1947
87-95 (9)	1998	-0.1416	-0.1477	-0.1477	-0.1477	-0.1490	-0.1331	-0.1160	-0.1176	-0.1213	-0.1179	-0.1225	-0.1311	-0.1310	-0.1327	-0.1355
88-96 (9)	1999	0.0138	0.0070	0.0070	0.0081	0.0088	0.0254	0.0287	0.0243	0.0191	0.0224	0.0193	0.0196	0.0199	0.0202	0.0207
89-97 (9)	2000	0.1176	0.1122	0.1221	0.1229	0.1237	0.1272	0.1235	0.1167	0.1105	0.1133	0.1122	0.1171	0.1190	0.1206	0.1230
83-92 (10)	1995	-0.2774	-0.2739	-0.2739	-0.2739	-0.2739	-0.2739	-0.2739	-0.2539	-0.2443	-0.2450	-0.2476	-0.2613	-0.2706	-0.2764	-0.2810
84-93 (10)	1996	-0.3318	-0.3327	-0.3327	-0.3327	-0.3327	-0.3327	-0.3073	-0.2975	-0.2896	-0.2892	-0.2937	-0.3101	-0.3195	-0.3241	-0.3308
85-94 (10)	1997	-0.2427	-0.2546	-0.2546	-0.2546	-0.2546	-0.2309	-0.2127	-0.2021	-0.2004	-0.1987	-0.2034	-0.2175	-0.2239	-0.2261	-0.2308
86-95 (10)	1998	-0.1822	-0.1854	-0.1854	-0.1854	-0.1867	-0.1708	-0.1537	-0.1540	-0.1564	-0.1535	-0.1582	-0.1698	-0.1729	-0.1752	-0.1789
87-96 (10)	1999	-0.0313	-0.0369	-0.0369	-0.0358	-0.0351	-0.0185	-0.0134	-0.0163	-0.0203	-0.0174	-0.0210	-0.0262	-0.0247	-0.0250	-0.0255
88-97 (10)	2000	0.0651	0.0600	0.0699	0.0707	0.0715	0.0766	0.0752	0.0700	0.0648	0.0676	0.0653	0.0668	0.0680	0.0688	0.0702

**Indemnity
Exponential Fit
Trended Loss Ratios**

Years Used (# Yrs)	3 Yr Trend To	Loss Ratio Average (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)	
83-86 (4)	1989	0.7717	0.7512	0.7512	0.7512	0.7512	0.7512	0.7512	0.7512	0.7512	0.7512	0.7512	0.7512	0.7512	0.7577	0.7836	0.7922
84-87 (4)	1990	0.7884	0.7559	0.7559	0.7559	0.7559	0.7559	0.7559	0.7559	0.7559	0.7559	0.7559	0.7559	0.7559	0.7905	0.8051	0.8217
85-88 (4)	1991	0.7844	0.7465	0.7465	0.7465	0.7465	0.7465	0.7465	0.7465	0.7465	0.7465	0.7465	0.7465	0.7669	0.7998	0.8065	0.8232
86-89 (4)	1992	0.9122	0.8569	0.8569	0.8569	0.8569	0.8569	0.8569	0.8569	0.8569	0.8569	0.8569	0.8569	0.9130	0.9362	0.9490	0.9686
87-90 (4)	1993	0.9078	0.8582	0.8582	0.8582	0.8582	0.8582	0.8582	0.8582	0.8582	0.8582	0.8694	0.9213	0.9255	0.9383	0.9576	
88-91 (4)	1994	0.8228	0.7811	0.7811	0.7811	0.7811	0.7811	0.7811	0.7811	0.7811	0.7811	0.7977	0.8224	0.8352	0.8470	0.8644	
89-92 (4)	1995	0.5911	0.5721	0.5721	0.5721	0.5721	0.5721	0.5721	0.5721	0.5721	0.5612	0.5715	0.5803	0.5894	0.5976	0.6100	
90-93 (4)	1996	0.5482	0.5292	0.5292	0.5292	0.5292	0.5292	0.5292	0.5292	0.5292	0.5292	0.5223	0.5266	0.5394	0.5479	0.5556	0.5670
91-94 (4)	1997	0.5369	0.5092	0.5092	0.5092	0.5092	0.5092	0.5092	0.5092	0.5092	0.5274	0.5209	0.5245	0.5374	0.5458	0.5534	0.5648
92-95 (4)	1998	0.5088	0.4637	0.4637	0.4637	0.4637	0.4637	0.4637	0.4637	0.4918	0.5134	0.5111	0.5153	0.5280	0.5362	0.5436	0.5548
93-96 (4)	1999	0.3448	0.3010	0.3010	0.3010	0.3010	0.3010	0.3010	0.3309	0.3517	0.3644	0.3594	0.3624	0.3712	0.3771	0.3823	0.3902
94-97 (4)	2000	0.3403	0.2873	0.2873	0.2873	0.2873	0.3129	0.3473	0.3626	0.3670	0.3641	0.3670	0.3761	0.3819	0.3874	0.3953	
83-87 (5)	1990	0.8270	0.7960	0.7960	0.7960	0.7960	0.7960	0.7960	0.7960	0.7960	0.7960	0.7960	0.7960	0.8239	0.8469	0.8585	
84-88 (5)	1991	0.7989	0.7615	0.7615	0.7615	0.7615	0.7615	0.7615	0.7615	0.7615	0.7615	0.7615	0.7771	0.8070	0.8202	0.8372	
85-89 (5)	1992	0.9099	0.8585	0.8585	0.8585	0.8585	0.8585	0.8585	0.8585	0.8585	0.8585	0.8585	0.8585	0.9030	0.9336	0.9429	0.9623
86-90 (5)	1993	0.9173	0.8628	0.8628	0.8628	0.8628	0.8628	0.8628	0.8628	0.8628	0.8628	0.8713	0.9206	0.9399	0.9529	0.9725	
87-91 (5)	1994	0.8487	0.8036	0.8036	0.8036	0.8036	0.8036	0.8036	0.8036	0.8036	0.8036	0.8176	0.8572	0.8637	0.8757	0.8937	
88-92 (5)	1995	0.6998	0.6713	0.6713	0.6713	0.6713	0.6713	0.6713	0.6713	0.6713	0.6617	0.6738	0.6927	0.7035	0.7133	0.7280	
89-93 (5)	1996	0.5685	0.5483	0.5483	0.5483	0.5483	0.5483	0.5483	0.5483	0.5483	0.5417	0.5500	0.5598	0.5686	0.5766	0.5885	
90-94 (5)	1997	0.5376	0.5123	0.5123	0.5123	0.5123	0.5123	0.5123	0.5123	0.5123	0.5260	0.5187	0.5229	0.5356	0.5440	0.5516	0.5630
91-95 (5)	1998	0.4953	0.4586	0.4586	0.4586	0.4586	0.4586	0.4586	0.4794	0.4970	0.4909	0.4945	0.5066	0.5145	0.5217	0.5324	
92-96 (5)	1999	0.3848	0.3402	0.3402	0.3402	0.3402	0.3402	0.3402	0.3652	0.3848	0.3994	0.3968	0.4002	0.4099	0.4163	0.4221	0.4308
93-97 (5)	2000	0.3540	0.3019	0.3019	0.3019	0.3019	0.3219	0.3517	0.3695	0.3806	0.3760	0.3791	0.3884	0.3944	0.4000	0.4082	
83-88 (6)	1991	0.8410	0.8042	0.8042	0.8042	0.8042	0.8042	0.8042	0.8042	0.8042	0.8042	0.8042	0.8173	0.8447	0.8651	0.8784	
84-89 (6)	1992	0.9075	0.8579	0.8579	0.8579	0.8579	0.8579	0.8579	0.8579	0.8579	0.8579	0.8579	0.8579	0.8942	0.9245	0.9387	0.9581
85-90 (6)	1993	0.9298	0.8762	0.8762	0.8762	0.8762	0.8762	0.8762	0.8762	0.8762	0.8762	0.8830	0.9275	0.9542	0.9646	0.9844	
86-91 (6)	1994	0.8794	0.8285	0.8285	0.8285	0.8285	0.8285	0.8285	0.8285	0.8285	0.8285	0.8404	0.8827	0.8995	0.9119	0.9308	
87-92 (6)	1995	0.7466	0.7129	0.7129	0.7129	0.7129	0.7129	0.7129	0.7129	0.7129	0.7048	0.7166	0.7469	0.7539	0.7644	0.7801	
88-93 (6)	1996	0.6477	0.6211	0.6211	0.6211	0.6211	0.6211	0.6211	0.6211	0.6211	0.6146	0.6248	0.6413	0.6514	0.6605	0.6741	
89-94 (6)	1997	0.5497	0.5249	0.5249	0.5249	0.5249	0.5249	0.5249	0.5249	0.5361	0.5289	0.5361	0.5465	0.5550	0.5627	0.5744	
90-95 (6)	1998	0.4996	0.4664	0.4664	0.4664	0.4664	0.4664	0.4664	0.4830	0.4980	0.4911	0.4951	0.5072	0.5151	0.5223	0.5330	
91-96 (6)	1999	0.3957	0.3556	0.3556	0.3556	0.3556	0.3556	0.3763	0.3934	0.4072	0.4025	0.4055	0.4154	0.4219	0.4278	0.4366	
92-97 (6)	2000	0.3748	0.3232	0.3232	0.3232	0.3232	0.3400	0.3665	0.3842	0.3971	0.3944	0.3976	0.4073	0.4137	0.4195	0.4281	
83-89 (7)	1992	0.9366	0.8883	0.8883	0.8883	0.8883	0.8883	0.8883	0.8883	0.8883	0.8883	0.8883	0.8883	0.9199	0.9491	0.9700	0.9858
84-90 (7)	1993	0.9374	0.8839	0.8839	0.8839	0.8839	0.8839	0.8839	0.8839	0.8839	0.8839	0.8839	0.8896	0.9292	0.9575	0.9718	0.9918
85-91 (7)	1994	0.9065	0.8541	0.8541	0.8541	0.8541	0.8541	0.8541	0.8541	0.8541	0.8541	0.8541	0.8646	0.9059	0.9294	0.9401	0.9595
86-92 (7)	1995	0.7918	0.7514	0.7514	0.7514	0.7514	0.7514	0.7514	0.7514	0.7514	0.7443	0.7554	0.7901	0.8044	0.8155	0.8323	
87-93 (7)	1996	0.6921	0.6612	0.6612	0.6612	0.6612	0.6612	0.6612	0.6612	0.6612	0.6552	0.6656	0.6912	0.6985	0.7083	0.7229	
88-94 (7)	1997	0.6102	0.5811	0.5811	0.5811	0.5811	0.5811	0.5811	0.5811	0.5912	0.5840	0.5929	0.6081	0.6177	0.6263	0.6392	
89-95 (7)	1998	0.5113	0.4797	0.4797	0.4797	0.4797	0.4797	0.4797	0.4938	0.5069	0.5000	0.5062	0.5165	0.5246	0.5319	0.5429	
90-96 (7)	1999	0.4109	0.3732	0.3732	0.3732	0.3732	0.3732	0.3910	0.4063	0.4192	0.4136	0.4169	0.4271	0.4338	0.4399	0.4489	
91-97 (7)	2000	0.3796	0.3324	0.3324	0.3324	0.3324	0.3466	0.3697	0.3860	0.3988	0.3944	0.3974	0.4071	0.4135	0.4193	0.4279	
83-90 (8)	1993	0.9693	0.9161	0.9161	0.9161	0.9161	0.9161	0.9161	0.9161	0.9161	0.9161	0.9211	0.9575	0.9861	1.0063	1.0234	
84-91 (8)	1994	0.9261	0.8725	0.8725	0.8725	0.8725	0.8725	0.8725	0.8725	0.8725	0.8725	0.8818	0.9209	0.9468	0.9607	0.9805	
85-92 (8)	1995	0.8315	0.7878	0.7878	0.7878	0.7878	0.7878	0.7878	0.7878	0.7878	0.7815	0.7920	0.8280	0.8479	0.8579	0.8756	
86-93 (8)	1996	0.7372	0.7005	0.7005	0.7005	0.7005	0.7005	0.7005	0.7005	0.7005	0.6948	0.7052	0.7352	0.7480	0.7584	0.7740	
87-94 (8)	1997	0.6498	0.6175	0.6175	0.6175	0.6175	0.6175	0.6175	0.6266	0.6197	0.6266	0.6197	0.6291	0.6517	0.6591	0.6683	0.6821
88-95 (8)	1998	0.5607	0.5262	0.5262	0.5262	0.5262	0.5262	0.5262	0.5393	0.5517	0.5446	0.5523	0.5663	0.5751	0.5831	0.5951	
89-96 (8)	1999	0.4283	0.3921	0.3921	0.3921	0.3921	0.3921	0.4079	0.4218	0.4339	0.4280	0.4331	0.4421	0.4491	0.4553	0.4647	
90-97 (8)	2000	0.3896	0.3450	0.3450	0.3450	0.3450	0.3575	0.3783	0.3934	0.4058	0.4006	0.4038	0.4137	0.4201	0.4260	0.4348	
83-91 (9)	1994	0.9639	0.9093	0.9093	0.9093	0.9093	0.9093	0.9093	0.9093	0.9093	0.9093	0.9178	0.9554	0.9825	1.0016	1.0192	
84-92 (9)	1995	0.8634	0.8168	0.8168	0.8168	0.8168	0.8168	0.8168	0.8168	0.8168	0.8111	0.8209	0.8567	0.8794	0.8921	0.9105	
85-93 (9)	1996	0.7792	0.7389	0.7389	0.7389	0.7389	0.7389	0.7389	0.7389	0.7389	0.7336	0.7438	0.7760	0.7935	0.8032	0.8197	
86-94 (9)	1997	0.6920	0.6550	0.6550	0.6550	0.6550	0.6550	0.6550	0.6550	0.6633	0.6567	0.6663	0.6930	0.7048	0.7146	0.7293	
87-95 (9)	1998	0.5970	0.5603	0.5603	0.5603	0.5603	0.5603	0.5603	0.5723	0.5840	0.5769	0.5863	0.6052	0.6125	0.6210	0.6338	
88-96 (9)	1999	0.4717	0.4332	0.4332	0.4332	0.4332	0.4332	0.4483	0.4618	0.4737	0.4675	0.4737	0.4856	0.4932	0.5001	0.5104	
89-97 (9)	2000	0.4029	0.3600	0.3600	0.3600	0.3600	0.3713	0.3903	0.4045	0.4163	0.4109	0.4154	0.4244	0.4310	0.4370	0.4461	
83-92 (10)	1995	0.9081	0.8593	0.8593	0.8593	0.8593	0.8593	0.8593	0.8593	0.8593	0.8540	0.8634	0.8990	0.9234	0.9406	0.9575	
84-93 (10)	1996	0.8152	0.7717	0.7717	0.7717	0.7717	0.7717	0.7717	0.7717	0.7717	0.7667	0.7765	0.8096	0.8298	0.8418	0.8591	
85-94 (10)	1997	0.7332	0.6929	0.6929	0.6929	0.6929	0.6929	0.6929	0.6929	0.6929	0.7007	0.6942	0.7039	0.7331	0.7490	0.7582	0.7739
86-95 (10)	1998	0.6367	0.5962	0.5962	0.5962	0.5962	0.5962	0.5962	0.5962	0.6075	0.6116	0.6203	0.6441	0.6548	0.6638	0.6775	
87-96 (10)	1999	0.5071	0.4667														

Indemnity
Exponential Fit
Differences: (Actual - Trended)

Years Used (# Yrs)	3 Yr Trend To	Loss Ratio Average (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)
83-86 (4)	1989	-0.0368	-0.0464	-0.0464	-0.0464	-0.0464	-0.0464	-0.0464	-0.0464	-0.0464	-0.0464	-0.0464	-0.0233	-0.0183	-0.0339	-0.0271
84-87 (4)	1990	-0.0597	-0.0571	-0.0571	-0.0571	-0.0571	-0.0571	-0.0571	-0.0571	-0.0571	-0.0571	-0.0571	-0.0514	-0.0341	-0.0574	-0.0618
85-88 (4)	1991	-0.0720	-0.0639	-0.0639	-0.0639	-0.0639	-0.0639	-0.0639	-0.0639	-0.0639	-0.0639	-0.0639	-0.0573	-0.0609	-0.0827	-0.0794
86-89 (4)	1992	-0.2627	-0.2302	-0.2302	-0.2302	-0.2302	-0.2302	-0.2302	-0.2302	-0.2302	-0.2302	-0.2377	-0.2326	-0.2734	-0.2865	-0.2903
87-90 (4)	1993	-0.2682	-0.2440	-0.2440	-0.2440	-0.2440	-0.2440	-0.2440	-0.2440	-0.2440	-0.2440	-0.2458	-0.2519	-0.2887	-0.2830	-0.2868
88-91 (4)	1994	-0.2042	-0.1922	-0.1922	-0.1922	-0.1922	-0.1922	-0.1922	-0.1922	-0.1922	-0.1791	-0.1839	-0.1955	-0.2055	-0.2086	-0.2117
89-92 (4)	1995	-0.0226	-0.0400	-0.0400	-0.0400	-0.0400	-0.0400	-0.0400	-0.0200	-0.0104	-0.0040	-0.0097	-0.0047	-0.0048	-0.0049	-0.0051
90-93 (4)	1996	-0.0924	-0.1126	-0.1126	-0.1126	-0.1126	-0.1126	-0.1126	-0.0872	-0.0774	-0.0695	-0.0663	-0.0668	-0.0684	-0.0695	-0.0719
91-94 (4)	1997	-0.0554	-0.0772	-0.0772	-0.0772	-0.0772	-0.0535	-0.0353	-0.0247	-0.0345	-0.0319	-0.0315	-0.0323	-0.0328	-0.0332	-0.0339
92-95 (4)	1998	-0.0528	-0.0503	-0.0503	-0.0503	-0.0516	-0.0357	-0.0186	-0.0368	-0.0505	-0.0519	-0.0522	-0.0536	-0.0544	-0.0550	-0.0562
93-96 (4)	1999	0.1327	0.1302	0.1302	0.1313	0.1320	0.1486	0.1367	0.1264	0.1220	0.1231	0.1241	0.1272	0.1291	0.1310	0.1337
94-97 (4)	2000	0.1474	0.1478	0.1577	0.1585	0.1593	0.1509	0.1350	0.1305	0.1347	0.1336	0.1348	0.1380	0.1403	0.1420	0.1450
83-87 (5)	1990	-0.0983	-0.0972	-0.0972	-0.0972	-0.0972	-0.0972	-0.0972	-0.0972	-0.0972	-0.0972	-0.0972	-0.0915	-0.0742	-0.0908	-0.1036
84-88 (5)	1991	-0.0865	-0.0789	-0.0789	-0.0789	-0.0789	-0.0789	-0.0789	-0.0789	-0.0789	-0.0789	-0.0789	-0.0723	-0.0711	-0.0899	-0.0931
85-89 (5)	1992	-0.2604	-0.2318	-0.2318	-0.2318	-0.2318	-0.2318	-0.2318	-0.2318	-0.2318	-0.2318	-0.2393	-0.2342	-0.2634	-0.2839	-0.2842
86-90 (5)	1993	-0.2777	-0.2486	-0.2486	-0.2486	-0.2486	-0.2486	-0.2486	-0.2486	-0.2486	-0.2486	-0.2504	-0.2538	-0.2880	-0.2974	-0.3014
87-91 (5)	1994	-0.2301	-0.2147	-0.2147	-0.2147	-0.2147	-0.2147	-0.2147	-0.2147	-0.2147	-0.2016	-0.2064	-0.2154	-0.2403	-0.2371	-0.2404
88-92 (5)	1995	-0.1313	-0.1392	-0.1392	-0.1392	-0.1392	-0.1392	-0.1392	-0.1192	-0.1096	-0.1045	-0.1120	-0.1171	-0.1189	-0.1206	-0.1231
89-93 (5)	1996	-0.1127	-0.1317	-0.1317	-0.1317	-0.1317	-0.1317	-0.1063	-0.0965	-0.0886	-0.0857	-0.0902	-0.0888	-0.0902	-0.0915	-0.0934
90-94 (5)	1997	-0.0561	-0.0803	-0.0803	-0.0803	-0.0803	-0.0566	-0.0384	-0.0278	-0.0331	-0.0297	-0.0299	-0.0305	-0.0310	-0.0314	-0.0321
91-95 (5)	1998	-0.0393	-0.0452	-0.0452	-0.0452	-0.0465	-0.0306	-0.0135	-0.0244	-0.0341	-0.0317	-0.0314	-0.0322	-0.0327	-0.0331	-0.0338
92-96 (5)	1999	0.0927	0.0910	0.0910	0.0921	0.0928	0.1094	0.1024	0.0933	0.0870	0.0857	0.0863	0.0885	0.0899	0.0912	0.0931
93-97 (5)	2000	0.1337	0.1332	0.1431	0.1439	0.1447	0.1419	0.1306	0.1236	0.1211	0.1217	0.1227	0.1257	0.1278	0.1294	0.1321
83-88 (6)	1991	-0.1286	-0.1216	-0.1216	-0.1216	-0.1216	-0.1216	-0.1216	-0.1216	-0.1216	-0.1216	-0.1216	-0.1150	-0.1113	-0.1276	-0.1363
84-89 (6)	1992	-0.2580	-0.2312	-0.2312	-0.2312	-0.2312	-0.2312	-0.2312	-0.2312	-0.2312	-0.2312	-0.2387	-0.2336	-0.2546	-0.2748	-0.2800
85-90 (6)	1993	-0.2902	-0.2620	-0.2620	-0.2620	-0.2620	-0.2620	-0.2620	-0.2620	-0.2620	-0.2620	-0.2638	-0.2655	-0.2949	-0.3117	-0.3131
86-91 (6)	1994	-0.2608	-0.2396	-0.2396	-0.2396	-0.2396	-0.2396	-0.2396	-0.2396	-0.2396	-0.2265	-0.2313	-0.2382	-0.2658	-0.2729	-0.2766
87-92 (6)	1995	-0.1781	-0.1808	-0.1808	-0.1808	-0.1808	-0.1808	-0.1808	-0.1608	-0.1512	-0.1476	-0.1548	-0.1713	-0.1693	-0.1717	-0.1752
88-93 (6)	1996	-0.1919	-0.2045	-0.2045	-0.2045	-0.2045	-0.2045	-0.1791	-0.1693	-0.1614	-0.1586	-0.1650	-0.1703	-0.1730	-0.1754	-0.1790
89-94 (6)	1997	-0.0682	-0.0929	-0.0929	-0.0929	-0.0929	-0.0692	-0.0510	-0.0404	-0.0432	-0.0399	-0.0431	-0.0414	-0.0420	-0.0425	-0.0435
90-95 (6)	1998	-0.0436	-0.0530	-0.0530	-0.0530	-0.0543	-0.0384	-0.0213	-0.0280	-0.0351	-0.0319	-0.0320	-0.0328	-0.0333	-0.0337	-0.0344
91-96 (6)	1999	0.0818	0.0756	0.0756	0.0767	0.0774	0.0940	0.0913	0.0847	0.0792	0.0800	0.0810	0.0830	0.0843	0.0855	0.0873
92-97 (6)	2000	0.1129	0.1119	0.1218	0.1226	0.1234	0.1238	0.1158	0.1089	0.1046	0.1033	0.1042	0.1068	0.1085	0.1099	0.1122
83-89 (7)	1992	-0.2871	-0.2616	-0.2616	-0.2616	-0.2616	-0.2616	-0.2616	-0.2616	-0.2616	-0.2616	-0.2691	-0.2640	-0.2803	-0.2994	-0.3113
84-90 (7)	1993	-0.2978	-0.2697	-0.2697	-0.2697	-0.2697	-0.2697	-0.2697	-0.2697	-0.2697	-0.2697	-0.2715	-0.2721	-0.2966	-0.3150	-0.3269
85-91 (7)	1994	-0.2879	-0.2652	-0.2652	-0.2652	-0.2652	-0.2652	-0.2652	-0.2652	-0.2521	-0.2569	-0.2624	-0.2890	-0.3028	-0.3048	-0.3111
86-92 (7)	1995	-0.2233	-0.2193	-0.2193	-0.2193	-0.2193	-0.2193	-0.2193	-0.1993	-0.1897	-0.1871	-0.1936	-0.2145	-0.2198	-0.2228	-0.2274
87-93 (7)	1996	-0.2363	-0.2446	-0.2446	-0.2446	-0.2446	-0.2446	-0.2192	-0.2094	-0.2015	-0.1992	-0.2058	-0.2202	-0.2201	-0.2232	-0.2278
88-94 (7)	1997	-0.1287	-0.1491	-0.1491	-0.1491	-0.1491	-0.1254	-0.1072	-0.0966	-0.0983	-0.0950	-0.0999	-0.1030	-0.1047	-0.1061	-0.1083
89-95 (7)	1998	-0.0553	-0.0663	-0.0663	-0.0663	-0.0676	-0.0517	-0.0346	-0.0388	-0.0440	-0.0408	-0.0431	-0.0421	-0.0428	-0.0433	-0.0443
90-96 (7)	1999	0.0666	0.0580	0.0580	0.0591	0.0598	0.0764	0.0766	0.0718	0.0672	0.0689	0.0696	0.0713	0.0724	0.0734	0.0750
91-97 (7)	2000	0.1081	0.1027	0.1126	0.1134	0.1142	0.1172	0.1126	0.1071	0.1029	0.1033	0.1044	0.1070	0.1087	0.1101	0.1124
83-90 (8)	1993	-0.3297	-0.3019	-0.3019	-0.3019	-0.3019	-0.3019	-0.3019	-0.3019	-0.3019	-0.3037	-0.3036	-0.3249	-0.3436	-0.3548	-0.3585
84-91 (8)	1994	-0.3075	-0.2836	-0.2836	-0.2836	-0.2836	-0.2836	-0.2836	-0.2836	-0.2705	-0.2753	-0.2796	-0.3040	-0.3202	-0.3254	-0.3321
85-92 (8)	1995	-0.2630	-0.2557	-0.2557	-0.2557	-0.2557	-0.2557	-0.2557	-0.2357	-0.2261	-0.2243	-0.2302	-0.2524	-0.2633	-0.2652	-0.2707
86-93 (8)	1996	-0.2814	-0.2839	-0.2839	-0.2839	-0.2839	-0.2839	-0.2585	-0.2487	-0.2408	-0.2388	-0.2454	-0.2642	-0.2696	-0.2733	-0.2789
87-94 (8)	1997	-0.1683	-0.1855	-0.1855	-0.1855	-0.1855	-0.1618	-0.1436	-0.1330	-0.1337	-0.1307	-0.1361	-0.1466	-0.1461	-0.1481	-0.1512
88-95 (8)	1998	-0.1047	-0.1128	-0.1128	-0.1128	-0.1141	-0.0982	-0.0811	-0.0843	-0.0888	-0.0854	-0.0892	-0.0919	-0.0933	-0.0945	-0.0965
89-96 (8)	1999	0.0492	0.0391	0.0391	0.0402	0.0409	0.0575	0.0597	0.0563	0.0525	0.0545	0.0534	0.0563	0.0571	0.0580	0.0592
90-97 (8)	2000	0.0981	0.0901	0.1000	0.1008	0.1016	0.1063	0.1040	0.0997	0.0959	0.0971	0.0980	0.1004	0.1021	0.1034	0.1055
83-91 (9)	1994	-0.3453	-0.3204	-0.3204	-0.3204	-0.3204	-0.3204	-0.3204	-0.3073	-0.3121	-0.3156	-0.3385	-0.3559	-0.3663	-0.3708	-0.3708
84-92 (9)	1995	-0.2949	-0.2847	-0.2847	-0.2847	-0.2847	-0.2847	-0.2847	-0.2647	-0.2551	-0.2539	-0.2591	-0.2811	-0.2948	-0.2994	-0.3056
85-93 (9)	1996	-0.3234	-0.3223	-0.3223	-0.3223	-0.3223	-0.3223	-0.2969	-0.2871	-0.2792	-0.2776	-0.2840	-0.3050	-0.3151	-0.3181	-0.3246
86-94 (9)	1997	-0.2105	-0.2230	-0.2230	-0.2230	-0.2230	-0.1993	-0.1811	-0.1705	-0.1704	-0.1677	-0.1733	-0.1879	-0.1918	-0.1944	-0.1984
87-95 (9)	1998	-0.1410	-0.1469	-0.1469	-0.1469	-0.1482	-0.1323	-0.1152	-0.1173	-0.1211	-0.1177	-0.1222	-0.1308	-0.1307	-0.1324	-0.1352
88-96 (9)	1999	0.0058	-0.0020	-0.0020	-0.0009	-0.0002	0.0164	0.0193	0.0163	0.0127	0.0150	0.0128	0.0128	0.0130	0.0132	0.0135
89-97 (9)	2000	0.0848	0.0751	0.0850	0.0858	0.0866	0.0925	0.0920	0.0886	0.0854	0.0868	0.0864	0.0897	0.0912	0.0924	0.0942
83-92 (10)	1995	-0.3396	-0.3272	-0.3272	-0.3272	-0.3272	-0.3272	-0.3272	-0.3072	-0.2976	-0.2968	-0.3016	-0.3234	-0.3388	-0.3479	-0.3526
84-93 (10)	1996	-0.3594	-0.3551	-0.3551	-0.3551	-0.3551	-0.3551	-0.3297	-0.3199	-0.3120	-0.3107	-0.3167	-0.3386	-0.3514	-0.3567	-0.3640
85-94 (10)	1997	-0.2517	-0.2609	-0.2609	-0.2609	-0.2609	-0.2372	-0.2190	-0.2084	-0.2078	-0.2052	-0.2109	-0.2280	-0.2360	-0.2380	-0.2430
86-95 (10)	1998	-0.1807	-0.1828	-0.1828	-0.1828	-0.1841	-0.1682	-0.1511	-0.1525	-0.1556	-0.1524	-0.1572	-0.1697	-0.1730	-0.1752	-0.1789
87-96 (10)	1999	-0.0296	-0.0355	-0.0355	-0.0344	-0.0337	-0.0171	-0.0133	-0.0158	-0.0191	-0.0167	-0.0196	-0.0243	-0.0230	-0.0233	-0.0237
88-97 (10)	2000	0.0495	0.0416	0.0515	0.0523	0.0531	0.0594	0.0594	0.0563	0.0530	0.0548	0.0533	0.0544	0.0553	0.0560	0.0571

Medical
Actual Ultimate Loss Ratios
Including Average of Paid and Incurred

MEDICAL	Policy Year	Loss Ratio Average (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)
	1983	0.1704	0.1681	0.1681	0.1681	0.1681	0.1681	0.1681	0.1681	0.1681	0.1681	0.1681	0.1681	0.1681	0.1681	0.1726
	1984	0.2049	0.2038	0.2038	0.2038	0.2038	0.2038	0.2038	0.2038	0.2038	0.2038	0.2038	0.2038	0.2038	0.2034	0.2061
	1985	0.2449	0.2482	0.2482	0.2482	0.2482	0.2482	0.2482	0.2482	0.2482	0.2482	0.2482	0.2482	0.2482	0.2385	0.2416
	1986	0.2691	0.2638	0.2638	0.2638	0.2638	0.2638	0.2638	0.2638	0.2638	0.2638	0.2638	0.2638	0.2761	0.2708	0.2744
	1987	0.3211	0.3168	0.3168	0.3168	0.3168	0.3168	0.3168	0.3168	0.3168	0.3168	0.3168	0.3168	0.3274	0.3212	0.3254
	1988	0.3571	0.3493	0.3493	0.3493	0.3493	0.3493	0.3493	0.3493	0.3493	0.3493	0.3493	0.3534	0.3671	0.3601	0.3649
	1989	0.4399	0.4318	0.4318	0.4318	0.4318	0.4318	0.4318	0.4318	0.4318	0.4318	0.4318	0.4340	0.4508	0.4423	0.4480
	1990	0.4593	0.4476	0.4476	0.4476	0.4476	0.4476	0.4476	0.4476	0.4476	0.4476	0.4506	0.4562	0.4738	0.4648	0.4709
	1991	0.4809	0.4710	0.4710	0.4710	0.4710	0.4710	0.4710	0.4710	0.4710	0.4710	0.4697	0.4755	0.4939	0.4845	0.4909
	1992	0.4688	0.4618	0.4618	0.4618	0.4618	0.4618	0.4618	0.4618	0.4618	0.4545	0.4553	0.4609	0.4788	0.4697	0.4758
	1993	0.4589	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4500	0.4468	0.4476	0.4532	0.4707	0.4618	0.4678
	1994	0.4453	0.4376	0.4376	0.4376	0.4376	0.4376	0.4376	0.4376	0.4358	0.4326	0.4334	0.4388	0.4557	0.4471	0.4530
	1995	0.4436	0.4369	0.4369	0.4369	0.4369	0.4369	0.4369	0.4328	0.4331	0.4300	0.4307	0.4361	0.4530	0.4444	0.4502
	1996	0.4125	0.4115	0.4115	0.4115	0.4115	0.4115	0.3985	0.3976	0.3979	0.3950	0.3957	0.4006	0.4161	0.4082	0.4135
	1997	0.4469	0.4457	0.4457	0.4457	0.4457	0.4390	0.4319	0.4308	0.4312	0.4281	0.4288	0.4341	0.4509	0.4424	0.4482
	1998	0.4464	0.4552	0.4552	0.4552	0.4332	0.4286	0.4216	0.4207	0.4210	0.4180	0.4187	0.4239	0.4403	0.4319	0.4376
	1999	0.4459	0.4513	0.4513	0.4477	0.4362	0.4316	0.4246	0.4236	0.4239	0.4208	0.4215	0.4268	0.4433	0.4349	0.4406
	2000	0.4609	0.4661	0.4695	0.4632	0.4513	0.4465	0.4392	0.4382	0.4385	0.4354	0.4361	0.4415	0.4586	0.4499	0.4558

Trend # Years = 3

**Medical
Linear Fit
Trended Loss Ratios**

Years Used (# Yrs)	3 Yr Trend To	Loss Ratio Average (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)
83-86 (4)	1989	0.3736	0.3702	0.3702	0.3702	0.3702	0.3702	0.3702	0.3702	0.3702	0.3702	0.3702	0.3702	0.3898	0.3746	0.3771
84-87 (4)	1990	0.4278	0.4177	0.4177	0.4177	0.4177	0.4177	0.4177	0.4177	0.4177	0.4177	0.4177	0.4177	0.4433	0.4320	0.4377
85-88 (4)	1991	0.4729	0.4549	0.4549	0.4549	0.4549	0.4549	0.4549	0.4549	0.4549	0.4549	0.4549	0.4614	0.4883	0.4845	0.4910
86-89 (4)	1992	0.5936	0.5819	0.5819	0.5819	0.5819	0.5819	0.5819	0.5819	0.5819	0.5819	0.5819	0.5819	0.5882	0.6091	0.5976
87-90 (4)	1993	0.6182	0.6001	0.6001	0.6001	0.6001	0.6001	0.6001	0.6001	0.6001	0.6001	0.6001	0.6049	0.6146	0.6401	0.6280
88-91 (4)	1994	0.6102	0.5963	0.5963	0.5963	0.5963	0.5963	0.5963	0.5963	0.5963	0.5963	0.5963	0.5964	0.6046	0.6279	0.6160
89-92 (4)	1995	0.5110	0.5041	0.5041	0.5041	0.5041	0.5041	0.5041	0.5041	0.5041	0.4924	0.4922	0.5017	0.5212	0.5112	0.5179
90-93 (4)	1996	0.4610	0.4567	0.4567	0.4567	0.4567	0.4567	0.4567	0.4567	0.4567	0.4567	0.4465	0.4453	0.4508	0.4683	0.4595
91-94 (4)	1997	0.4110	0.4047	0.4047	0.4047	0.4047	0.4047	0.4047	0.4047	0.4047	0.4018	0.3959	0.3990	0.4041	0.4196	0.4171
92-95 (4)	1998	0.4140	0.4074	0.4074	0.4074	0.4074	0.4074	0.4074	0.4074	0.4008	0.4000	0.4015	0.4022	0.4073	0.4230	0.4205
93-96 (4)	1999	0.3767	0.3817	0.3817	0.3817	0.3817	0.3817	0.3609	0.3566	0.3577	0.3550	0.3556	0.3600	0.3740	0.3668	0.3716
94-97 (4)	2000	0.4252	0.4324	0.4324	0.4324	0.4324	0.4217	0.4013	0.3997	0.4025	0.3996	0.4002	0.4051	0.4208	0.4129	0.4182
83-87 (5)	1990	0.4249	0.4188	0.4188	0.4188	0.4188	0.4188	0.4188	0.4188	0.4188	0.4188	0.4188	0.4188	0.4402	0.4272	0.4310
84-88 (5)	1991	0.4697	0.4562	0.4562	0.4562	0.4562	0.4562	0.4562	0.4562	0.4562	0.4562	0.4562	0.4611	0.4874	0.4769	0.4832
85-89 (5)	1992	0.5654	0.5483	0.5483	0.5483	0.5483	0.5483	0.5483	0.5483	0.5483	0.5483	0.5483	0.5483	0.5538	0.5820	0.5750
86-90 (5)	1993	0.6189	0.6032	0.6032	0.6032	0.6032	0.6032	0.6032	0.6032	0.6032	0.6032	0.6032	0.6068	0.6158	0.6384	0.6345
87-91 (5)	1994	0.6226	0.6067	0.6067	0.6067	0.6067	0.6067	0.6067	0.6067	0.6067	0.6067	0.6072	0.6173	0.6425	0.6302	0.6385
88-92 (5)	1995	0.5734	0.5644	0.5644	0.5644	0.5644	0.5644	0.5644	0.5644	0.5644	0.5556	0.5563	0.5643	0.5861	0.5750	0.5825
89-93 (5)	1996	0.4853	0.4777	0.4777	0.4777	0.4777	0.4777	0.4777	0.4777	0.4777	0.4688	0.4692	0.4775	0.4960	0.4866	0.4929
90-94 (5)	1997	0.4376	0.4331	0.4331	0.4331	0.4331	0.4331	0.4331	0.4331	0.4309	0.4234	0.4231	0.4284	0.4449	0.4365	0.4422
91-95 (5)	1998	0.4105	0.4053	0.4053	0.4053	0.4053	0.4053	0.4033	0.4003	0.3994	0.3950	0.3974	0.4025	0.4180	0.4101	0.4154
92-96 (5)	1999	0.3819	0.3827	0.3827	0.3827	0.3827	0.3827	0.3671	0.3632	0.3634	0.3639	0.3645	0.3691	0.3833	0.3760	0.3810
93-97 (5)	2000	0.4130	0.4190	0.4190	0.4190	0.4190	0.4110	0.3933	0.3906	0.3919	0.3890	0.3896	0.3944	0.4097	0.4019	0.4072
83-88 (6)	1991	0.4665	0.4564	0.4564	0.4564	0.4564	0.4564	0.4564	0.4564	0.4564	0.4564	0.4564	0.4603	0.4841	0.4718	0.4767
84-89 (6)	1992	0.5519	0.5374	0.5374	0.5374	0.5374	0.5374	0.5374	0.5374	0.5374	0.5374	0.5374	0.5421	0.5704	0.5590	0.5663
85-90 (6)	1993	0.6032	0.5839	0.5839	0.5839	0.5839	0.5839	0.5839	0.5839	0.5839	0.5839	0.5868	0.5948	0.6231	0.6144	0.6224
86-91 (6)	1994	0.6325	0.6175	0.6175	0.6175	0.6175	0.6175	0.6175	0.6175	0.6175	0.6175	0.6182	0.6280	0.6515	0.6391	0.6475
87-92 (6)	1995	0.5986	0.5868	0.5868	0.5868	0.5868	0.5868	0.5868	0.5868	0.5799	0.5808	0.5904	0.6143	0.6026	0.6105	0.6105
88-93 (6)	1996	0.5412	0.5322	0.5322	0.5322	0.5322	0.5322	0.5322	0.5322	0.5322	0.5245	0.5254	0.5330	0.5536	0.5431	0.5501
89-94 (6)	1997	0.4610	0.4542	0.4542	0.4542	0.4542	0.4542	0.4542	0.4542	0.4525	0.4450	0.4456	0.4532	0.4706	0.4617	0.4678
90-95 (6)	1998	0.4288	0.4248	0.4248	0.4248	0.4248	0.4248	0.4248	0.4209	0.4200	0.4139	0.4139	0.4191	0.4354	0.4271	0.4327
91-96 (6)	1999	0.3839	0.3844	0.3844	0.3844	0.3844	0.3844	0.3720	0.3685	0.3684	0.3648	0.3668	0.3714	0.3857	0.3784	0.3833
92-97 (6)	2000	0.4067	0.4097	0.4097	0.4097	0.4097	0.4033	0.3882	0.3853	0.3859	0.3856	0.3862	0.3910	0.4061	0.3985	0.4037
83-89 (7)	1992	0.5416	0.5297	0.5297	0.5297	0.5297	0.5297	0.5297	0.5297	0.5297	0.5297	0.5297	0.5338	0.5603	0.5475	0.5535
84-90 (7)	1993	0.5940	0.5768	0.5768	0.5768	0.5768	0.5768	0.5768	0.5768	0.5768	0.5768	0.5791	0.5863	0.6152	0.6033	0.6111
85-91 (7)	1994	0.6262	0.6079	0.6079	0.6079	0.6079	0.6079	0.6079	0.6079	0.6079	0.6079	0.6086	0.6177	0.6459	0.6361	0.6445
86-92 (7)	1995	0.6182	0.6062	0.6062	0.6062	0.6062	0.6062	0.6062	0.6062	0.6062	0.6004	0.6014	0.6111	0.6342	0.6222	0.6303
87-93 (7)	1996	0.5718	0.5606	0.5606	0.5606	0.5606	0.5606	0.5606	0.5606	0.5606	0.5539	0.5549	0.5641	0.5867	0.5756	0.5831
88-94 (7)	1997	0.5112	0.5032	0.5032	0.5032	0.5032	0.5032	0.5032	0.5032	0.5018	0.4948	0.4958	0.5030	0.5224	0.5125	0.5192
89-95 (7)	1998	0.4483	0.4426	0.4426	0.4426	0.4426	0.4426	0.4394	0.4386	0.4321	0.4328	0.4398	0.4568	0.4481	0.4540	0.4540
90-96 (7)	1999	0.4017	0.4022	0.4022	0.4022	0.4022	0.4022	0.3920	0.3889	0.3887	0.3836	0.3837	0.3885	0.4036	0.3959	0.4011
91-97 (7)	2000	0.4017	0.4043	0.4043	0.4043	0.4043	0.3990	0.3860	0.3832	0.3835	0.3802	0.3819	0.3866	0.4016	0.3940	0.3991
83-90 (8)	1993	0.5858	0.5709	0.5709	0.5709	0.5709	0.5709	0.5709	0.5709	0.5709	0.5709	0.5729	0.5792	0.6071	0.5939	0.6007
84-91 (8)	1994	0.6220	0.6049	0.6049	0.6049	0.6049	0.6049	0.6049	0.6049	0.6049	0.6049	0.6056	0.6140	0.6432	0.6308	0.6391
85-92 (8)	1995	0.6219	0.6064	0.6064	0.6064	0.6064	0.6064	0.6064	0.6064	0.6064	0.6015	0.6025	0.6118	0.6392	0.6291	0.6373
86-93 (8)	1996	0.5971	0.5854	0.5854	0.5854	0.5854	0.5854	0.5854	0.5854	0.5854	0.5796	0.5807	0.5901	0.6125	0.6009	0.6087
87-94 (8)	1997	0.5440	0.5339	0.5339	0.5339	0.5339	0.5339	0.5339	0.5339	0.5327	0.5263	0.5274	0.5360	0.5574	0.5469	0.5540
88-95 (8)	1998	0.4921	0.4853	0.4853	0.4853	0.4853	0.4853	0.4853	0.4826	0.4818	0.4755	0.4765	0.4833	0.5020	0.4925	0.4989
89-96 (8)	1999	0.4212	0.4197	0.4197	0.4197	0.4197	0.4197	0.4111	0.4084	0.4081	0.4024	0.4031	0.4094	0.4253	0.4172	0.4226
90-97 (8)	2000	0.4119	0.4145	0.4145	0.4145	0.4145	0.4100	0.3986	0.3960	0.3961	0.3914	0.3917	0.3966	0.4120	0.4042	0.4095
83-91 (9)	1994	0.6172	0.6018	0.6018	0.6018	0.6018	0.6018	0.6018	0.6018	0.6018	0.6018	0.6024	0.6100	0.6388	0.6253	0.6327
84-92 (9)	1995	0.6247	0.6096	0.6096	0.6096	0.6096	0.6096	0.6096	0.6096	0.6096	0.6054	0.6063	0.6151	0.6437	0.6315	0.6397
85-93 (9)	1996	0.6079	0.5932	0.5932	0.5932	0.5932	0.5932	0.5932	0.5932	0.5932	0.5880	0.5890	0.5983	0.6246	0.6146	0.6226
86-94 (9)	1997	0.5725	0.5619	0.5619	0.5619	0.5619	0.5619	0.5619	0.5619	0.5608	0.5550	0.5561	0.5652	0.5866	0.5756	0.5831
87-95 (9)	1998	0.5241	0.5154	0.5154	0.5154	0.5154	0.5154	0.5130	0.5124	0.5063	0.5074	0.5156	0.5361	0.5259	0.5328	0.5328
88-96 (9)	1999	0.4620	0.4591	0.4591	0.4591	0.4591	0.4591	0.4516	0.4492	0.4489	0.4431	0.4440	0.4504	0.4678	0.4589	0.4649
89-97 (9)	2000	0.4261	0.4268	0.4268	0.4268	0.4268	0.4230	0.4129	0.4104	0.4105	0.4052	0.4059	0.4121	0.4280	0.4199	0.4254
83-92 (10)	1995	0.6252	0.6111	0.6111	0.6111	0.6111	0.6111	0.6111	0.6111	0.6111	0.6074	0.6082	0.6164	0.6451	0.6317	0.6393
84-93 (10)	1996	0.6164	0.6018	0.6018	0.6018	0.6018	0.6018	0.6018	0.6018	0.6018	0.5971	0.5981	0.6071	0.6349	0.6229	0.6310
85-94 (10)	1997	0.5882	0.5748	0.5748	0.5748	0.5748	0.5748	0.5748	0.5748	0.5739	0.5685	0.5696	0.5787	0.6038	0.5939	0.6017
86-95 (10)	1998	0.5534	0.5440	0.5440	0.5440	0.5440	0.5440	0.5440	0.5419	0.5413	0.5356	0.5367	0.5454	0.5662	0.5555	0.5627
87-96 (10)	1999	0.4943	0.4893	0.4893	0.4893	0.4893	0.4893	0.4827	0.4805	0.4802	0.4745	0.4756	0.4832	0.5024	0.4928	0.4992
88-97 (10)	2000	0.4605	0.4598	0.4598	0.4598	0.4598	0.4564	0.4473	0.4450	0.4450	0.4396	0.4405	0.4467	0.4640	0.4553	0.4612

**Medical
Linear Fit
Differences: (Actual - Trended)**

Years Used (# Yrs)	3 Yr Trend To	Loss Ratio Average (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)
83-86 (4)	1989	0.0663	0.0617	0.0617	0.0617	0.0617	0.0617	0.0617	0.0617	0.0617	0.0617	0.0617	0.0639	0.0610	0.0677	0.0709
84-87 (4)	1990	0.0315	0.0299	0.0299	0.0299	0.0299	0.0299	0.0299	0.0299	0.0299	0.0299	0.0329	0.0385	0.0305	0.0328	0.0332
85-88 (4)	1991	0.0080	0.0161	0.0161	0.0161	0.0161	0.0161	0.0161	0.0161	0.0161	0.0161	0.0148	0.0141	0.0056	0.0000	-0.0001
86-89 (4)	1992	-0.1248	-0.1201	-0.1201	-0.1201	-0.1201	-0.1201	-0.1201	-0.1201	-0.1201	-0.1201	-0.1274	-0.1266	-0.1273	-0.1303	-0.1279
87-90 (4)	1993	-0.1593	-0.1501	-0.1501	-0.1501	-0.1501	-0.1501	-0.1501	-0.1501	-0.1501	-0.1501	-0.1533	-0.1573	-0.1614	-0.1694	-0.1662
88-91 (4)	1994	-0.1649	-0.1587	-0.1587	-0.1587	-0.1587	-0.1587	-0.1587	-0.1587	-0.1587	-0.1605	-0.1637	-0.1630	-0.1658	-0.1722	-0.1689
89-92 (4)	1995	-0.0674	-0.0672	-0.0672	-0.0672	-0.0672	-0.0672	-0.0672	-0.0713	-0.0710	-0.0624	-0.0615	-0.0656	-0.0682	-0.0668	-0.0677
90-93 (4)	1996	-0.0485	-0.0452	-0.0452	-0.0452	-0.0452	-0.0452	-0.0452	-0.0582	-0.0591	-0.0588	-0.0515	-0.0496	-0.0502	-0.0522	-0.0513
91-94 (4)	1997	0.0359	0.0410	0.0410	0.0410	0.0410	0.0410	0.0343	0.0272	0.0261	0.0294	0.0322	0.0298	0.0300	0.0313	0.0307
92-95 (4)	1998	0.0324	0.0478	0.0478	0.0478	0.0258	0.0212	0.0142	0.0199	0.0210	0.0165	0.0166	0.0166	0.0173	0.0169	0.0171
93-96 (4)	1999	0.0692	0.0696	0.0696	0.0660	0.0545	0.0499	0.0637	0.0670	0.0663	0.0658	0.0659	0.0669	0.0694	0.0681	0.0690
94-97 (4)	2000	0.0357	0.0337	0.0371	0.0308	0.0189	0.0248	0.0380	0.0385	0.0360	0.0358	0.0359	0.0364	0.0378	0.0370	0.0376
83-87 (5)	1990	0.0344	0.0288	0.0288	0.0288	0.0288	0.0288	0.0288	0.0288	0.0288	0.0288	0.0318	0.0374	0.0336	0.0376	0.0399
84-88 (5)	1991	0.0112	0.0148	0.0148	0.0148	0.0148	0.0148	0.0148	0.0148	0.0148	0.0148	0.0135	0.0144	0.0065	0.0077	0.0077
85-89 (5)	1992	-0.0966	-0.0865	-0.0865	-0.0865	-0.0865	-0.0865	-0.0865	-0.0865	-0.0865	-0.0865	-0.0938	-0.0930	-0.0929	-0.1032	-0.1053
86-90 (5)	1993	-0.1600	-0.1532	-0.1532	-0.1532	-0.1532	-0.1532	-0.1532	-0.1532	-0.1532	-0.1564	-0.1592	-0.1626	-0.1677	-0.1646	-0.1667
87-91 (5)	1994	-0.1773	-0.1691	-0.1691	-0.1691	-0.1691	-0.1691	-0.1691	-0.1691	-0.1709	-0.1741	-0.1738	-0.1785	-0.1868	-0.1831	-0.1855
88-92 (5)	1995	-0.1298	-0.1275	-0.1275	-0.1275	-0.1275	-0.1275	-0.1275	-0.1316	-0.1313	-0.1256	-0.1256	-0.1282	-0.1331	-0.1306	-0.1323
89-93 (5)	1996	-0.0728	-0.0662	-0.0662	-0.0662	-0.0662	-0.0662	-0.0792	-0.0801	-0.0798	-0.0738	-0.0734	-0.0769	-0.0799	-0.0784	-0.0794
90-94 (5)	1997	0.0093	0.0126	0.0126	0.0126	0.0126	0.0059	-0.0012	-0.0023	0.0003	0.0047	0.0057	0.0057	0.0060	0.0059	0.0060
91-95 (5)	1998	0.0360	0.0499	0.0499	0.0499	0.0279	0.0233	0.0163	0.0204	0.0216	0.0230	0.0213	0.0215	0.0223	0.0218	0.0222
92-96 (5)	1999	0.0640	0.0686	0.0686	0.0650	0.0535	0.0489	0.0575	0.0604	0.0605	0.0569	0.0570	0.0577	0.0600	0.0589	0.0596
93-97 (5)	2000	0.0479	0.0471	0.0505	0.0442	0.0323	0.0355	0.0459	0.0476	0.0467	0.0464	0.0465	0.0471	0.0489	0.0480	0.0486
83-88 (6)	1991	0.0144	0.0146	0.0146	0.0146	0.0146	0.0146	0.0146	0.0146	0.0146	0.0146	0.0133	0.0152	0.0098	0.0127	0.0142
84-89 (6)	1992	-0.0831	-0.0756	-0.0756	-0.0756	-0.0756	-0.0756	-0.0756	-0.0756	-0.0756	-0.0756	-0.0829	-0.0821	-0.0812	-0.0916	-0.0893
85-90 (6)	1993	-0.1443	-0.1339	-0.1339	-0.1339	-0.1339	-0.1339	-0.1339	-0.1339	-0.1339	-0.1339	-0.1371	-0.1392	-0.1416	-0.1524	-0.1526
86-91 (6)	1994	-0.1872	-0.1799	-0.1799	-0.1799	-0.1799	-0.1799	-0.1799	-0.1799	-0.1817	-0.1849	-0.1848	-0.1892	-0.1958	-0.1920	-0.1945
87-92 (6)	1995	-0.1550	-0.1499	-0.1499	-0.1499	-0.1499	-0.1499	-0.1499	-0.1540	-0.1537	-0.1499	-0.1501	-0.1543	-0.1613	-0.1582	-0.1603
88-93 (6)	1996	-0.1287	-0.1207	-0.1207	-0.1207	-0.1207	-0.1207	-0.1337	-0.1346	-0.1343	-0.1295	-0.1297	-0.1324	-0.1375	-0.1349	-0.1366
89-94 (6)	1997	-0.0141	-0.0085	-0.0085	-0.0085	-0.0085	-0.0152	-0.0223	-0.0234	-0.0213	-0.0169	-0.0168	-0.0191	-0.0197	-0.0193	-0.0196
90-95 (6)	1998	0.0176	0.0304	0.0304	0.0304	0.0084	0.0038	-0.0032	-0.0002	0.0010	0.0041	0.0048	0.0048	0.0049	0.0048	0.0049
91-96 (6)	1999	0.0620	0.0669	0.0669	0.0633	0.0518	0.0472	0.0526	0.0551	0.0555	0.0560	0.0547	0.0554	0.0576	0.0565	0.0573
92-97 (6)	2000	0.0542	0.0564	0.0598	0.0535	0.0416	0.0432	0.0510	0.0529	0.0526	0.0498	0.0499	0.0505	0.0525	0.0514	0.0521
83-89 (7)	1992	-0.0728	-0.0679	-0.0679	-0.0679	-0.0679	-0.0679	-0.0679	-0.0679	-0.0679	-0.0679	-0.0752	-0.0744	-0.0729	-0.0815	-0.0778
84-90 (7)	1993	-0.1351	-0.1268	-0.1268	-0.1268	-0.1268	-0.1268	-0.1268	-0.1268	-0.1268	-0.1300	-0.1315	-0.1331	-0.1445	-0.1415	-0.1433
85-91 (7)	1994	-0.1809	-0.1703	-0.1703	-0.1703	-0.1703	-0.1703	-0.1703	-0.1703	-0.1721	-0.1753	-0.1752	-0.1789	-0.1902	-0.1890	-0.1915
86-92 (7)	1995	-0.1746	-0.1693	-0.1693	-0.1693	-0.1693	-0.1693	-0.1693	-0.1734	-0.1731	-0.1704	-0.1707	-0.1750	-0.1812	-0.1778	-0.1801
87-93 (7)	1996	-0.1593	-0.1491	-0.1491	-0.1491	-0.1491	-0.1491	-0.1621	-0.1630	-0.1627	-0.1589	-0.1592	-0.1635	-0.1706	-0.1674	-0.1696
88-94 (7)	1997	-0.0643	-0.0575	-0.0575	-0.0575	-0.0575	-0.0642	-0.0713	-0.0724	-0.0706	-0.0667	-0.0670	-0.0689	-0.0715	-0.0701	-0.0710
89-95 (7)	1998	-0.0019	0.0126	0.0126	0.0126	-0.0094	-0.0140	-0.0210	-0.0187	-0.0176	-0.0141	-0.0141	-0.0159	-0.0165	-0.0162	-0.0164
90-96 (7)	1999	0.0443	0.0491	0.0491	0.0455	0.0340	0.0294	0.0326	0.0347	0.0352	0.0372	0.0378	0.0383	0.0397	0.0390	0.0395
91-97 (7)	2000	0.0592	0.0618	0.0652	0.0589	0.0470	0.0475	0.0532	0.0550	0.0550	0.0552	0.0542	0.0549	0.0570	0.0559	0.0567
83-90 (8)	1993	-0.1269	-0.1209	-0.1209	-0.1209	-0.1209	-0.1209	-0.1209	-0.1209	-0.1209	-0.1241	-0.1253	-0.1260	-0.1364	-0.1321	-0.1329
84-91 (8)	1994	-0.1767	-0.1673	-0.1673	-0.1673	-0.1673	-0.1673	-0.1673	-0.1673	-0.1691	-0.1723	-0.1722	-0.1752	-0.1875	-0.1837	-0.1861
85-92 (8)	1995	-0.1783	-0.1695	-0.1695	-0.1695	-0.1695	-0.1695	-0.1695	-0.1736	-0.1733	-0.1715	-0.1718	-0.1757	-0.1862	-0.1847	-0.1871
86-93 (8)	1996	-0.1846	-0.1739	-0.1739	-0.1739	-0.1739	-0.1739	-0.1869	-0.1878	-0.1875	-0.1846	-0.1850	-0.1895	-0.1964	-0.1927	-0.1952
87-94 (8)	1997	-0.0971	-0.0882	-0.0882	-0.0882	-0.0882	-0.0949	-0.1020	-0.1031	-0.1015	-0.0982	-0.0986	-0.1019	-0.1065	-0.1045	-0.1058
88-95 (8)	1998	-0.0457	-0.0301	-0.0301	-0.0301	-0.0521	-0.0567	-0.0637	-0.0619	-0.0608	-0.0575	-0.0577	-0.0594	-0.0617	-0.0606	-0.0613
89-96 (8)	1999	0.0247	0.0316	0.0316	0.0280	0.0165	0.0119	0.0135	0.0152	0.0158	0.0184	0.0184	0.0174	0.0180	0.0177	0.0180
90-97 (8)	2000	0.0490	0.0516	0.0550	0.0487	0.0368	0.0365	0.0406	0.0422	0.0424	0.0440	0.0444	0.0449	0.0466	0.0457	0.0463
83-91 (9)	1994	-0.1719	-0.1642	-0.1642	-0.1642	-0.1642	-0.1642	-0.1642	-0.1642	-0.1660	-0.1692	-0.1690	-0.1712	-0.1831	-0.1782	-0.1797
84-92 (9)	1995	-0.1811	-0.1727	-0.1727	-0.1727	-0.1727	-0.1727	-0.1727	-0.1768	-0.1765	-0.1754	-0.1756	-0.1790	-0.1907	-0.1871	-0.1895
85-93 (9)	1996	-0.1954	-0.1817	-0.1817	-0.1817	-0.1817	-0.1817	-0.1947	-0.1956	-0.1953	-0.1930	-0.1933	-0.1977	-0.2085	-0.2064	-0.2091
86-94 (9)	1997	-0.1256	-0.1162	-0.1162	-0.1162	-0.1162	-0.1229	-0.1300	-0.1311	-0.1296	-0.1269	-0.1273	-0.1311	-0.1357	-0.1332	-0.1349
87-95 (9)	1998	-0.0777	-0.0602	-0.0602	-0.0602	-0.0822	-0.0868	-0.0938	-0.0923	-0.0914	-0.0883	-0.0887	-0.0917	-0.0958	-0.0940	-0.0952
88-96 (9)	1999	-0.0161	-0.0078	-0.0078	-0.0114	-0.0229	-0.0275	-0.0270	-0.0256	-0.0250	-0.0223	-0.0225	-0.0236	-0.0245	-0.0240	-0.0243
89-97 (9)	2000	0.0348	0.0393	0.0427	0.0364	0.0245	0.0235	0.0263	0.0278	0.0280	0.0302	0.0302	0.0294	0.0306	0.0300	0.0304
83-92 (10)	1995	-0.1816	-0.1742	-0.1742	-0.1742	-0.1742	-0.1742	-0.1742	-0.1783	-0.1780	-0.1774	-0.1775	-0.1803	-0.1921	-0.1873	-0.1891
84-93 (10)	1996	-0.2039	-0.1903	-0.1903	-0.1903	-0.1903	-0.1903	-0.2033	-0.2042	-0.2039	-0.2021	-0.2024	-0.2065	-0.2188	-0.2147	-0.2175
85-94 (10)	1997	-0.1413	-0.1291	-0.1291	-0.1291	-0.1291	-0.1358	-0.1429	-0.1440	-0.1427	-0.1404	-0.1408	-0.1446	-0.1529	-0.1515	-0.1535
86-95 (10)	1998	-0.1070	-0.0888	-0.0888	-0.0888	-0.1108	-0.1154	-0.1224	-0.1212	-0.1203	-0.1176	-0.1180	-0.1215	-0.1259	-0.1236	-0.1251
87-96 (10)	1999	-0.0484	-0.0380	-0.0380	-0.0416	-0.0541	-0.0577	-0.0581	-0.0569	-0.0563	-0.0537	-0.0541	-0.0564	-0.0591	-0.0579	-0.0586
88-97 (10)	2000	0.0004	0.0063	0.0097	0.0034	-0.0085	-0.0099	-0.0081	-0.0068	-0.0065	-0.0042	-0.0044	-0.0052	-0.0054	-0.0054	-0.0054

**Medical
Exponential Fit
Trended Loss Ratios**

Years Used (# Yrs)	3 Yr Trend To	Loss Ratio Average (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)
83-86 (4)	1989	0.4398	0.4370	0.4370	0.4370	0.4370	0.4370	0.4370	0.4370	0.4370	0.4370	0.4370	0.4370	0.4700	0.4433	0.4426
84-87 (4)	1990	0.4910	0.4754	0.4754	0.4754	0.4754	0.4754	0.4754	0.4754	0.4754	0.4754	0.4754	0.4754	0.5174	0.5000	0.5066
85-88 (4)	1991	0.5312	0.5025	0.5025	0.5025	0.5025	0.5025	0.5025	0.5025	0.5025	0.5025	0.5025	0.5120	0.5517	0.5537	0.5612
86-89 (4)	1992	0.6952	0.6810	0.6810	0.6810	0.6810	0.6810	0.6810	0.6810	0.6810	0.6810	0.6810	0.6922	0.7137	0.7004	0.7093
87-90 (4)	1993	0.6948	0.6708	0.6708	0.6708	0.6708	0.6708	0.6708	0.6708	0.6708	0.6708	0.6780	0.6924	0.7231	0.7094	0.7186
88-91 (4)	1994	0.6577	0.6425	0.6425	0.6425	0.6425	0.6425	0.6425	0.6425	0.6425	0.6425	0.6427	0.6520	0.6771	0.6643	0.6730
89-92 (4)	1995	0.5139	0.5073	0.5073	0.5073	0.5073	0.5073	0.5073	0.5073	0.4945	0.4943	0.5043	0.5240	0.5139	0.5207	
90-93 (4)	1996	0.4610	0.4567	0.4567	0.4567	0.4567	0.4567	0.4567	0.4567	0.4567	0.4466	0.4453	0.4509	0.4684	0.4596	0.4655
91-94 (4)	1997	0.4136	0.4072	0.4072	0.4072	0.4072	0.4072	0.4072	0.4072	0.4045	0.3990	0.4018	0.4069	0.4224	0.4146	0.4200
92-95 (4)	1998	0.4157	0.4091	0.4091	0.4091	0.4091	0.4091	0.4091	0.4030	0.4023	0.4032	0.4038	0.4090	0.4247	0.4167	0.4222
93-96 (4)	1999	0.3801	0.3842	0.3842	0.3842	0.3842	0.3842	0.3649	0.3612	0.3621	0.3595	0.3600	0.3645	0.3786	0.3714	0.3762
94-97 (4)	2000	0.4248	0.4318	0.4318	0.4318	0.4318	0.4214	0.4015	0.4000	0.4025	0.3997	0.4003	0.4052	0.4209	0.4130	0.4183
83-87 (5)	1990	0.5106	0.5030	0.5030	0.5030	0.5030	0.5030	0.5030	0.5030	0.5030	0.5030	0.5030	0.5030	0.5402	0.5170	0.5182
84-88 (5)	1991	0.5471	0.5258	0.5258	0.5258	0.5258	0.5258	0.5258	0.5258	0.5258	0.5258	0.5258	0.5332	0.5764	0.5611	0.5686
85-89 (5)	1992	0.6609	0.6317	0.6317	0.6317	0.6317	0.6317	0.6317	0.6317	0.6317	0.6317	0.6317	0.6408	0.6839	0.6822	0.6911
86-90 (5)	1993	0.7236	0.7033	0.7033	0.7033	0.7033	0.7033	0.7033	0.7033	0.7033	0.7033	0.7090	0.7238	0.7483	0.7343	0.7437
87-91 (5)	1994	0.6910	0.6710	0.6710	0.6710	0.6710	0.6710	0.6710	0.6710	0.6710	0.6710	0.6719	0.6861	0.7155	0.7018	0.7111
88-92 (5)	1995	0.6023	0.5936	0.5936	0.5936	0.5936	0.5936	0.5936	0.5936	0.5936	0.5824	0.5832	0.5920	0.6149	0.6032	0.6110
89-93 (5)	1996	0.4862	0.4787	0.4787	0.4787	0.4787	0.4787	0.4787	0.4787	0.4787	0.4694	0.4698	0.4784	0.4969	0.4874	0.4938
90-94 (5)	1997	0.4380	0.4333	0.4333	0.4333	0.4333	0.4333	0.4333	0.4333	0.4312	0.4239	0.4236	0.4289	0.4454	0.4371	0.4428
91-95 (5)	1998	0.4129	0.4075	0.4075	0.4075	0.4075	0.4075	0.4029	0.4021	0.3979	0.3979	0.4000	0.4051	0.4207	0.4128	0.4182
92-96 (5)	1999	0.3853	0.3857	0.3857	0.3857	0.3857	0.3857	0.3711	0.3676	0.3679	0.3677	0.3683	0.3729	0.3873	0.3800	0.3850
93-97 (5)	2000	0.4135	0.4189	0.4189	0.4189	0.4189	0.4113	0.3944	0.3918	0.3930	0.3902	0.3908	0.3956	0.4109	0.4031	0.4084
83-88 (6)	1991	0.5681	0.5536	0.5536	0.5536	0.5536	0.5536	0.5536	0.5536	0.5536	0.5536	0.5536	0.5598	0.6015	0.5799	0.5828
84-89 (6)	1992	0.6640	0.6399	0.6399	0.6399	0.6399	0.6399	0.6399	0.6399	0.6399	0.6399	0.6399	0.6478	0.6958	0.6797	0.6885
85-90 (6)	1993	0.7130	0.6810	0.6810	0.6810	0.6810	0.6810	0.6810	0.6810	0.6810	0.6810	0.6853	0.6983	0.7408	0.7362	0.7458
86-91 (6)	1994	0.7330	0.7141	0.7141	0.7141	0.7141	0.7141	0.7141	0.7141	0.7141	0.7141	0.7153	0.7307	0.7565	0.7423	0.7519
87-92 (6)	1995	0.6496	0.6361	0.6361	0.6361	0.6361	0.6361	0.6361	0.6361	0.6265	0.6278	0.6405	0.6674	0.6547	0.6632	0.6632
88-93 (6)	1996	0.5588	0.5500	0.5500	0.5500	0.5500	0.5500	0.5500	0.5500	0.5500	0.5407	0.5418	0.5500	0.5712	0.5604	0.5676
89-94 (6)	1997	0.4610	0.4542	0.4542	0.4542	0.4542	0.4542	0.4542	0.4542	0.4525	0.4450	0.4456	0.4532	0.4706	0.4617	0.4678
90-95 (6)	1998	0.4295	0.4254	0.4254	0.4254	0.4254	0.4254	0.4254	0.4216	0.4207	0.4149	0.4149	0.4201	0.4364	0.4281	0.4337
91-96 (6)	1999	0.3878	0.3876	0.3876	0.3876	0.3876	0.3876	0.3760	0.3729	0.3728	0.3694	0.3711	0.3758	0.3903	0.3829	0.3879
92-97 (6)	2000	0.4079	0.4104	0.4104	0.4104	0.4104	0.4045	0.3902	0.3875	0.3881	0.3874	0.3880	0.3928	0.4080	0.4003	0.4056
83-89 (7)	1992	0.6780	0.6596	0.6596	0.6596	0.6596	0.6596	0.6596	0.6596	0.6596	0.6596	0.6596	0.6666	0.7149	0.6922	0.6966
84-90 (7)	1993	0.7245	0.6958	0.6958	0.6958	0.6958	0.6958	0.6958	0.6958	0.6958	0.6958	0.6995	0.7113	0.7602	0.7438	0.7535
85-91 (7)	1994	0.7404	0.7107	0.7107	0.7107	0.7107	0.7107	0.7107	0.7107	0.7107	0.7107	0.7119	0.7264	0.7675	0.7608	0.7708
86-92 (7)	1995	0.7017	0.6876	0.6876	0.6876	0.6876	0.6876	0.6876	0.6876	0.6791	0.6806	0.6949	0.7202	0.7066	0.7157	0.7157
87-93 (7)	1996	0.6086	0.5961	0.5961	0.5961	0.5961	0.5961	0.5961	0.5961	0.5961	0.5874	0.5888	0.6002	0.6250	0.6131	0.6211
88-94 (7)	1997	0.5216	0.5138	0.5138	0.5138	0.5138	0.5138	0.5138	0.5138	0.5122	0.5043	0.5054	0.5129	0.5327	0.5226	0.5294
89-95 (7)	1998	0.4484	0.4426	0.4426	0.4426	0.4426	0.4426	0.4426	0.4393	0.4385	0.4322	0.4328	0.4398	0.4568	0.4482	0.4541
90-96 (7)	1999	0.4033	0.4034	0.4034	0.4034	0.4034	0.4034	0.3933	0.3905	0.3903	0.3855	0.3858	0.3906	0.4057	0.3980	0.4032
91-97 (7)	2000	0.4039	0.4058	0.4058	0.4058	0.4058	0.4010	0.3887	0.3861	0.3864	0.3832	0.3847	0.3895	0.4045	0.3969	0.4021
83-90 (8)	1993	0.7438	0.7199	0.7199	0.7199	0.7199	0.7199	0.7199	0.7199	0.7199	0.7199	0.7231	0.7340	0.7850	0.7622	0.7679
84-91 (8)	1994	0.7615	0.7331	0.7331	0.7331	0.7331	0.7331	0.7331	0.7331	0.7331	0.7331	0.7343	0.7481	0.7965	0.7800	0.7902
85-92 (8)	1995	0.7253	0.7013	0.7013	0.7013	0.7013	0.7013	0.7013	0.7013	0.7013	0.6939	0.6954	0.7097	0.7479	0.7401	0.7497
86-93 (8)	1996	0.6634	0.6502	0.6502	0.6502	0.6502	0.6502	0.6502	0.6502	0.6502	0.6419	0.6435	0.6567	0.6809	0.6680	0.6767
87-94 (8)	1997	0.5696	0.5588	0.5588	0.5588	0.5588	0.5588	0.5588	0.5588	0.5573	0.5494	0.5508	0.5611	0.5839	0.5729	0.5804
88-95 (8)	1998	0.4991	0.4925	0.4925	0.4925	0.4925	0.4925	0.4925	0.4895	0.4887	0.4817	0.4828	0.4899	0.5088	0.4992	0.5057
89-96 (8)	1999	0.4212	0.4197	0.4197	0.4197	0.4197	0.4197	0.4108	0.4082	0.4079	0.4025	0.4032	0.4095	0.4253	0.4172	0.4227
90-97 (8)	2000	0.4130	0.4150	0.4150	0.4150	0.4150	0.4109	0.3998	0.3973	0.3975	0.3930	0.3934	0.3982	0.4137	0.4059	0.4111
83-91 (9)	1994	0.7880	0.7630	0.7630	0.7630	0.7630	0.7630	0.7630	0.7630	0.7630	0.7630	0.7641	0.7774	0.8292	0.8067	0.8134
84-92 (9)	1995	0.7571	0.7328	0.7328	0.7328	0.7328	0.7328	0.7328	0.7328	0.7328	0.7261	0.7275	0.7418	0.7874	0.7716	0.7816
85-93 (9)	1996	0.6965	0.6749	0.6749	0.6749	0.6749	0.6749	0.6749	0.6749	0.6749	0.6672	0.6688	0.6826	0.7177	0.7094	0.7186
86-94 (9)	1997	0.6236	0.6120	0.6120	0.6120	0.6120	0.6120	0.6120	0.6105	0.6105	0.6026	0.6042	0.6163	0.6391	0.6271	0.6352
87-95 (9)	1998	0.5432	0.5341	0.5341	0.5341	0.5341	0.5341	0.5341	0.5312	0.5304	0.5232	0.5245	0.5340	0.5556	0.5451	0.5522
88-96 (9)	1999	0.4652	0.4629	0.4629	0.4629	0.4629	0.4629	0.4544	0.4518	0.4515	0.4455	0.4465	0.4529	0.4704	0.4615	0.4675
89-97 (9)	2000	0.4262	0.4267	0.4267	0.4267	0.4267	0.4230	0.4129	0.4105	0.4106	0.4055	0.4062	0.4123	0.4283	0.4202	0.4257
83-92 (10)	1995	0.7924	0.7700	0.7700	0.7700	0.7700	0.7700	0.7700	0.7700	0.7700	0.7637	0.7652	0.7793	0.8294	0.8080	0.8151
84-93 (10)	1996	0.7355	0.7129	0.7129	0.7129	0.7129	0.7129	0.7129	0.7129	0.7129	0.7056	0.7072	0.7213	0.7638	0.7487	0.7584
85-94 (10)	1997	0.6615	0.6426	0.6426	0.6426	0.6426	0.6426	0.6426	0.6426	0.6413	0.6337	0.6353	0.6482	0.6804	0.6719	0.6807
86-95 (10)	1998	0.5942	0.5843	0.5843	0.5843	0.5843	0.5843	0.5843	0.5843	0.5815	0.5807	0.5733	0.5747	0.5859	0.6078	0.6041
87-96 (10)	1999	0.5061	0.5015	0.5015	0.5015	0.5015	0.5015	0.4934	0.4909	0.4906	0.4842	0.4854	0.4938	0.5137	0.5040	0.5105
88-97 (10)	2000	0.4634	0.4633	0.4633	0.4633	0.4633	0.4598	0.4499	0.4475	0.4475	0.4418	0.4428	0.4491	0.4665	0.4577	0.4636

**Medical
Exponential Fit
Differences: (Actual - Trended)**

Years Used (# Yrs)	3 Yr Trend To	Loss Ratio Average (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)
83-86 (4)	1989	0.0001	-0.0052	-0.0052	-0.0052	-0.0052	-0.0052	-0.0052	-0.0052	-0.0052	-0.0052	-0.0052	-0.0030	-0.0192	-0.0010	0.0054
84-87 (4)	1990	-0.0317	-0.0278	-0.0278	-0.0278	-0.0278	-0.0278	-0.0278	-0.0278	-0.0278	-0.0278	-0.0248	-0.0192	-0.0436	-0.0352	-0.0357
85-88 (4)	1991	-0.0503	-0.0315	-0.0315	-0.0315	-0.0315	-0.0315	-0.0315	-0.0315	-0.0315	-0.0315	-0.0328	-0.0365	-0.0578	-0.0692	-0.0703
86-89 (4)	1992	-0.2264	-0.2192	-0.2192	-0.2192	-0.2192	-0.2192	-0.2192	-0.2192	-0.2192	-0.2265	-0.2257	-0.2313	-0.2349	-0.2307	-0.2335
87-90 (4)	1993	-0.2359	-0.2208	-0.2208	-0.2208	-0.2208	-0.2208	-0.2208	-0.2208	-0.2208	-0.2240	-0.2304	-0.2392	-0.2524	-0.2476	-0.2508
88-91 (4)	1994	-0.2124	-0.2049	-0.2049	-0.2049	-0.2049	-0.2049	-0.2049	-0.2049	-0.2067	-0.2099	-0.2093	-0.2132	-0.2214	-0.2172	-0.2200
89-92 (4)	1995	-0.0703	-0.0704	-0.0704	-0.0704	-0.0704	-0.0704	-0.0745	-0.0742	-0.0645	-0.0636	-0.0682	-0.0710	-0.0695	-0.0705	
90-93 (4)	1996	-0.0485	-0.0452	-0.0452	-0.0452	-0.0452	-0.0452	-0.0582	-0.0591	-0.0588	-0.0516	-0.0496	-0.0503	-0.0523	-0.0514	-0.0520
91-94 (4)	1997	0.0333	0.0385	0.0385	0.0385	0.0385	0.0318	0.0247	0.0236	0.0267	0.0291	0.0270	0.0272	0.0285	0.0278	0.0282
92-95 (4)	1998	0.0307	0.0461	0.0461	0.0461	0.0241	0.0195	0.0125	0.0177	0.0187	0.0148	0.0149	0.0149	0.0156	0.0152	0.0154
93-96 (4)	1999	0.0658	0.0671	0.0671	0.0635	0.0520	0.0474	0.0597	0.0624	0.0618	0.0613	0.0615	0.0623	0.0647	0.0635	0.0644
94-97 (4)	2000	0.0361	0.0343	0.0377	0.0314	0.0195	0.0251	0.0377	0.0382	0.0360	0.0357	0.0358	0.0363	0.0377	0.0369	0.0375
83-87 (5)	1990	-0.0513	-0.0554	-0.0554	-0.0554	-0.0554	-0.0554	-0.0554	-0.0554	-0.0554	-0.0554	-0.0524	-0.0468	-0.0664	-0.0522	-0.0473
84-88 (5)	1991	-0.0662	-0.0548	-0.0548	-0.0548	-0.0548	-0.0548	-0.0548	-0.0548	-0.0548	-0.0548	-0.0561	-0.0577	-0.0825	-0.0766	-0.0777
85-89 (5)	1992	-0.1921	-0.1699	-0.1699	-0.1699	-0.1699	-0.1699	-0.1699	-0.1699	-0.1699	-0.1772	-0.1764	-0.1799	-0.2051	-0.2125	-0.2153
86-90 (5)	1993	-0.2647	-0.2533	-0.2533	-0.2533	-0.2533	-0.2533	-0.2533	-0.2533	-0.2533	-0.2565	-0.2614	-0.2706	-0.2776	-0.2725	-0.2759
87-91 (5)	1994	-0.2457	-0.2334	-0.2334	-0.2334	-0.2334	-0.2334	-0.2334	-0.2334	-0.2352	-0.2384	-0.2385	-0.2473	-0.2598	-0.2547	-0.2581
88-92 (5)	1995	-0.1587	-0.1567	-0.1567	-0.1567	-0.1567	-0.1567	-0.1608	-0.1605	-0.1524	-0.1525	-0.1559	-0.1619	-0.1588	-0.1608	
89-93 (5)	1996	-0.0737	-0.0672	-0.0672	-0.0672	-0.0672	-0.0672	-0.0802	-0.0811	-0.0808	-0.0744	-0.0741	-0.0778	-0.0808	-0.0792	-0.0803
90-94 (5)	1997	0.0089	0.0124	0.0124	0.0124	0.0124	0.0057	-0.0014	-0.0025	0.0000	0.0042	0.0052	0.0052	0.0055	0.0053	0.0054
91-95 (5)	1998	0.0335	0.0477	0.0477	0.0477	0.0257	0.0211	0.0141	0.0178	0.0189	0.0201	0.0187	0.0188	0.0196	0.0191	0.0194
92-96 (5)	1999	0.0606	0.0656	0.0656	0.0620	0.0505	0.0459	0.0535	0.0560	0.0560	0.0531	0.0532	0.0539	0.0560	0.0549	0.0556
93-97 (5)	2000	0.0474	0.0472	0.0506	0.0443	0.0324	0.0352	0.0448	0.0464	0.0455	0.0452	0.0453	0.0459	0.0477	0.0468	0.0474
83-88 (6)	1991	-0.0872	-0.0826	-0.0826	-0.0826	-0.0826	-0.0826	-0.0826	-0.0826	-0.0826	-0.0826	-0.0839	-0.0843	-0.1076	-0.0954	-0.0919
84-89 (6)	1992	-0.1952	-0.1781	-0.1781	-0.1781	-0.1781	-0.1781	-0.1781	-0.1781	-0.1781	-0.1854	-0.1846	-0.1869	-0.2170	-0.2100	-0.2127
85-90 (6)	1993	-0.2541	-0.2310	-0.2310	-0.2310	-0.2310	-0.2310	-0.2310	-0.2310	-0.2310	-0.2342	-0.2377	-0.2451	-0.2701	-0.2744	-0.2780
86-91 (6)	1994	-0.2877	-0.2765	-0.2765	-0.2765	-0.2765	-0.2765	-0.2765	-0.2765	-0.2765	-0.2783	-0.2815	-0.2819	-0.2919	-0.3008	-0.2989
87-92 (6)	1995	-0.2060	-0.1992	-0.1992	-0.1992	-0.1992	-0.1992	-0.1992	-0.2033	-0.2030	-0.1965	-0.1971	-0.2044	-0.2144	-0.2103	-0.2130
88-93 (6)	1996	-0.1463	-0.1385	-0.1385	-0.1385	-0.1385	-0.1385	-0.1515	-0.1524	-0.1521	-0.1457	-0.1461	-0.1494	-0.1551	-0.1522	-0.1541
89-94 (6)	1997	-0.0141	-0.0085	-0.0085	-0.0085	-0.0085	-0.0152	-0.0223	-0.0234	-0.0213	-0.0169	-0.0168	-0.0191	-0.0197	-0.0193	-0.0196
90-95 (6)	1998	0.0169	0.0298	0.0298	0.0298	0.0078	0.0032	-0.0038	-0.0009	0.0003	0.0031	0.0038	0.0038	0.0039	0.0038	0.0039
91-96 (6)	1999	0.0581	0.0637	0.0637	0.0601	0.0486	0.0440	0.0486	0.0507	0.0511	0.0514	0.0504	0.0510	0.0530	0.0520	0.0527
92-97 (6)	2000	0.0530	0.0557	0.0591	0.0528	0.0409	0.0420	0.0490	0.0507	0.0504	0.0480	0.0481	0.0487	0.0506	0.0496	0.0502
83-89 (7)	1992	-0.2092	-0.1978	-0.1978	-0.1978	-0.1978	-0.1978	-0.1978	-0.1978	-0.1978	-0.2051	-0.2043	-0.2057	-0.2361	-0.2225	-0.2208
84-90 (7)	1993	-0.2656	-0.2458	-0.2458	-0.2458	-0.2458	-0.2458	-0.2458	-0.2458	-0.2458	-0.2490	-0.2519	-0.2581	-0.2895	-0.2820	-0.2857
85-91 (7)	1994	-0.2951	-0.2731	-0.2731	-0.2731	-0.2731	-0.2731	-0.2731	-0.2731	-0.2749	-0.2781	-0.2785	-0.2876	-0.3118	-0.3137	-0.3178
86-92 (7)	1995	-0.2581	-0.2507	-0.2507	-0.2507	-0.2507	-0.2507	-0.2507	-0.2548	-0.2545	-0.2491	-0.2499	-0.2588	-0.2672	-0.2622	-0.2655
87-93 (7)	1996	-0.1961	-0.1846	-0.1846	-0.1846	-0.1846	-0.1846	-0.1846	-0.1976	-0.1985	-0.1982	-0.1924	-0.1931	-0.1996	-0.2089	-0.2076
88-94 (7)	1997	-0.0747	-0.0681	-0.0681	-0.0681	-0.0681	-0.0748	-0.0819	-0.0830	-0.0810	-0.0762	-0.0766	-0.0788	-0.0818	-0.0802	-0.0812
89-95 (7)	1998	-0.0020	0.0126	0.0126	0.0126	-0.0094	0.0140	-0.0210	-0.0186	-0.0175	-0.0142	-0.0141	-0.0159	-0.0165	-0.0163	-0.0165
90-96 (7)	1999	0.0426	0.0479	0.0479	0.0443	0.0328	0.0282	0.0313	0.0331	0.0336	0.0353	0.0357	0.0362	0.0376	0.0369	0.0374
91-97 (7)	2000	0.0570	0.0603	0.0637	0.0574	0.0455	0.0455	0.0505	0.0521	0.0521	0.0522	0.0514	0.0520	0.0541	0.0530	0.0537
83-90 (8)	1993	-0.2849	-0.2699	-0.2699	-0.2699	-0.2699	-0.2699	-0.2699	-0.2699	-0.2699	-0.2731	-0.2755	-0.2808	-0.3143	-0.3004	-0.3001
84-91 (8)	1994	-0.3162	-0.2955	-0.2955	-0.2955	-0.2955	-0.2955	-0.2955	-0.2955	-0.2973	-0.3005	-0.3009	-0.3093	-0.3408	-0.3329	-0.3372
85-92 (8)	1995	-0.2817	-0.2644	-0.2644	-0.2644	-0.2644	-0.2644	-0.2644	-0.2685	-0.2682	-0.2639	-0.2647	-0.2736	-0.2949	-0.2957	-0.2995
86-93 (8)	1996	-0.2509	-0.2387	-0.2387	-0.2387	-0.2387	-0.2387	-0.2517	-0.2526	-0.2523	-0.2469	-0.2478	-0.2561	-0.2648	-0.2598	-0.2632
87-94 (8)	1997	-0.1227	-0.1131	-0.1131	-0.1131	-0.1131	-0.1198	-0.1269	-0.1280	-0.1261	-0.1213	-0.1220	-0.1270	-0.1330	-0.1305	-0.1322
88-95 (8)	1998	-0.0527	-0.0373	-0.0373	-0.0373	-0.0593	-0.0639	-0.0709	-0.0688	-0.0677	-0.0637	-0.0641	-0.0660	-0.0685	-0.0673	-0.0681
89-96 (8)	1999	0.0247	0.0316	0.0316	0.0280	0.0165	0.0119	0.0138	0.0154	0.0160	0.0183	0.0183	0.0173	0.0180	0.0177	0.0179
90-97 (8)	2000	0.0479	0.0511	0.0545	0.0482	0.0363	0.0356	0.0394	0.0409	0.0410	0.0424	0.0427	0.0433	0.0449	0.0440	0.0447
83-91 (9)	1994	-0.3427	-0.3254	-0.3254	-0.3254	-0.3254	-0.3254	-0.3254	-0.3254	-0.3272	-0.3304	-0.3307	-0.3386	-0.3735	-0.3596	-0.3604
84-92 (9)	1995	-0.3135	-0.2959	-0.2959	-0.2959	-0.2959	-0.2959	-0.2959	-0.3000	-0.2997	-0.2961	-0.2968	-0.3057	-0.3344	-0.3272	-0.3314
85-93 (9)	1996	-0.2840	-0.2634	-0.2634	-0.2634	-0.2634	-0.2634	-0.2764	-0.2773	-0.2770	-0.2722	-0.2731	-0.2820	-0.3016	-0.3012	-0.3051
86-94 (9)	1997	-0.1767	-0.1663	-0.1663	-0.1663	-0.1663	-0.1730	-0.1801	-0.1812	-0.1793	-0.1745	-0.1754	-0.1822	-0.1882	-0.1847	-0.1870
87-95 (9)	1998	-0.0968	-0.0789	-0.0789	-0.0789	-0.1009	-0.1055	-0.1125	-0.1105	-0.1094	-0.1052	-0.1058	-0.1101	-0.1153	-0.1132	-0.1146
88-96 (9)	1999	-0.0193	-0.0116	-0.0116	-0.0152	-0.0267	-0.0313	-0.0298	-0.0282	-0.0276	-0.0247	-0.0250	-0.0261	-0.0271	-0.0266	-0.0269
89-97 (9)	2000	0.0347	0.0394	0.0428	0.0365	0.0246	0.0235	0.0263	0.0277	0.0279	0.0299	0.0299	0.0292	0.0303	0.0297	0.0301
83-92 (10)	1995	-0.3488	-0.3331	-0.3331	-0.3331	-0.3331	-0.3331	-0.3331	-0.3372	-0.3369	-0.3337	-0.3345	-0.3432	-0.3764	-0.3636	-0.3649
84-93 (10)	1996	-0.3230	-0.3014	-0.3014	-0.3014	-0.3014	-0.3014	-0.3144	-0.3153	-0.3150	-0.3106	-0.3115	-0.3207	-0.3477	-0.3405	-0.3449
85-94 (10)	1997	-0.2146	-0.1969	-0.1969	-0.1969	-0.1969	-0.2036	-0.2107	-0.2118	-0.2101	-0.2056	-0.2065	-0.2141	-0.2295	-0.2295	-0.2325
86-95 (10)	1998	-0.1478	-0.1291	-0.1291	-0.1291	-0.1511	-0.1557	-0.1627	-0.1608	-0.1597	-0.1553	-0.1560	-0.1620	-0.1675	-0.1644	-0.1665
87-96 (10)	1999	-0.0602	-0.0502	-0.0502	-0.0538	-0.0639	-0.0699	-0.0688	-0.0673	-0.0667	-0.0634	-0.0639	-0.0670	-0.0704	-0.0691	-0.0699
88-97 (10)	2000	-0.0025	0.0028	0.0062	-0.0001	-0.0120	-0.0133	-0.0107	-0.0093	-0.0090	-0.0064	-0.0067	-0.0076	-0.0079	-0.0078	-0.0078