

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 4/1/02 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 (1999-2000 and 2000-2001) 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 that 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 1989 set equal to unity. Claim frequency trend factors for policy years 1998 and 1999 are calculated by relating the frequencies for those policy years to the value for policy year 2000. Staff has selected an annual frequency trend factor of -6.3% for the period 1/1/01 to 4/1/04.

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 (4/1/04). 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 that were previously calculated.

Pages 12 and 13 show averages of the three latest policy years trended to the midpoint of the prospective rating period (4/1/04) 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 96-97	PDF 97-98	PDF 98-99	PDF 99-00	PDF 00-01	4 Yr. Avg. excl. shaded values	Selected PDF
Beyond	0.9977	1.0002	1.0005	1.0000	1.0001	1.0002	1.0000
15-16	1.0000	1.0000	1.0000	1.0002	1.0001	1.0001	1.0000
14-15	1.0002	1.0003	1.0000	1.0004	1.0000	1.0002	1.0000
13-14	1.0000	0.9995	1.0002	1.0024	1.0000	1.0005	1.0000
12-13	1.0004	0.9999	1.0000	1.0012	1.0001	1.0003	1.0000
11-12	1.0009	0.9997	0.9997	1.0027	1.0000	1.0005	1.0000
10-11	1.0015	1.0001	0.9999	1.0012	1.0001	1.0003	1.0000
9-10	1.0016	0.9998	1.0002	0.9988	1.0003	0.9998	1.0000
8-9	0.9995	0.9989	0.9990	1.0019	0.9999	0.9999	0.9999
7-8	1.0008	1.0024	0.9994	1.0006	1.0001	1.0008	1.0008
6-7	1.0007	0.9988	0.9986	1.0021	0.9999	0.9995	0.9995
5-6	1.0001	1.0003	0.9999	0.9977	1.0002	0.9996	0.9996
4-5	1.0008	1.0002	1.0006	1.0013	1.0010	1.0009	1.0009
3-4	1.0014	0.9999	1.0003	1.0052	0.9983	1.0009	1.0009
2-3	1.0041	0.9991	0.9991	1.0020	1.0092	1.0024	1.0024
1-2	1.0128	1.0148	1.0123	1.0039	1.0088	1.0100	1.0100

PREMIUMS	Policy Year	Reported SEP	Cum PDF	Ultimate SEP	Premium On-Level to 12/1/92	ECRF	PCCPAP Factor
18-19	1983	1002997139	1.0000	1002997139	2.2757	0.9908	1.0000
17-18	1984	1115828199	1.0000	1115828199	2.2550	0.9894	1.0000
16-17	1985	1277117744	1.0000	1277117744	2.1058	0.9894	1.0000
15-16	1986	1525050445	1.0000	1525050445	1.8883	0.9907	1.0000
14-15	1987	1822575699	1.0000	1822575699	1.7836	0.9913	1.0000
13-14	1988	2077715390	1.0000	2077715390	1.7528	0.9894	1.0000
12-13	1989	2261648181	1.0000	2261648181	1.6199	0.9902	1.0000
11-12	1990	2536529463	1.0000	2536529463	1.4862	0.9913	1.0000
10-11	1991	2715167000	1.0000	2715167000	1.2445	0.9913	1.0051
9-10	1992	2491406339	1.0000	2491406339	1.2271	0.9916	1.0048
8-9	1993	2669141209	0.9999	2668874295	1.0000	0.9936	1.0048
7-8	1994	1993399287	1.0007	1994794667	1.0000	1.0000	1.0050
6-7	1995	1881342593	1.0002	1881718862	1.0000	1.0000	1.0038
5-6	1996	1908649062	0.9998	1908267332	1.0000	1.0000	0.9963
4-5	1997	1599191029	1.0007	1600310463	1.0000	1.0000	0.9937
3-4	1998	1525335436	1.0016	1527775973	1.0000	1.0000	0.9919
2-3	1999	1551585443	1.0040	1557791785	1.0000	1.0000	0.9919
1-2	2000	1550296572	1.0140	1572000724	1.0000	1.0000	0.9964

PREMIUMS	Policy Year	On-Level SEP	Expected Loss Ratio 12/1/92 Level	Expected Losses 12/1/92 Level	Loss Cost On-Level To 4/1/02	Expected Losses Current Level
	1983	2261521400	0.7815	1767378974	0.6166	1089765875
	1984	2489520947	0.7815	1945560620	0.6166	1199632678
	1985	2660847387	0.7815	2079452233	0.6166	1282190247
	1986	2852971055	0.7815	2229596879	0.6166	1374769436
	1987	3222464526	0.7815	2518356027	0.6166	1552818326
	1988	3603216249	0.7815	2815913499	0.6166	1736292263
	1989	3627740178	0.7815	2835078949	0.6166	1748109680
	1990	3736992914	0.7815	2920459962	0.6166	1800755613
	1991	3366710913	0.7815	2631084579	0.6166	1622326751
	1992	3046075515	0.7815	2380508015	0.6166	1467821242
	1993	2664522108	0.79125717	2108322216	0.61734653	1301565412
	1994	2004768640	0.9869	1978506171	0.6292	1244876083
	1995	1888925845	0.9864	1863236454	0.6328	1179056028
	1996	1901206743	0.9789	1861091281	0.6947	1292900113
	1997	1590228507	0.9726	1546656246	0.8532	1319607109
	1998	1515400988	0.9661	1464028895	0.9725	1423768100
	1999	1545173672	0.9653	1491556146	1.0327	1540330032
	2000	1566341521	0.9925	1554593960	1.0181	1582732111

INDEMNITY	Inc. LDF	Inc. LDF	Inc. LDF	Inc. LDF	Inc. LDF	Inc. LDF	Inc. LDF	2 Yr. Avg.	Selected Inc.
	94-95	95-96	96-97	97-98	98-99	99-00	00-01	LDF	LDF
Beyond	1.0008	1.0023	1.0112	0.9930	1.0047	1.0166	0.9901	1.0034	1.0017
19-20	NA	NA	NA	0.9965	1.0027	1.0023	1.0010	1.0017	1.0017
18-19	NA	NA	1.0006	1.0026	1.0022	0.9983	0.9993	0.9988	0.9988
17-18	NA	0.9994	0.9944	1.0009	1.0043	0.9978	0.9977	0.9978	0.9978
16-17	1.0000	1.0012	0.9963	0.9975	0.9997	1.0012	1.0006	1.0009	1.0009
15-16	0.9971	1.0010	0.9974	1.0018	1.0014	1.0009	0.9982	0.9996	0.9996
14-15	0.9994	0.9989	0.9967	1.0050	0.9990	0.9956	0.9991	0.9974	0.9974
13-14	1.0045	0.9991	0.9939	1.0021	0.9967	0.9969	1.0029	0.9999	0.9999
12-13	1.0049	0.9940	0.9982	1.0037	0.9997	0.9981	0.9988	0.9985	0.9985
11-12	1.0020	0.9971	1.0053	1.0053	1.0001	1.0021	0.9994	1.0008	1.0008
10-11	0.9984	1.0006	0.9996	0.9994	0.9984	1.0004	0.9986	0.9995	0.9995
9-10	1.0000	1.0064	0.9985	1.0010	0.9997	0.9979	0.9967	0.9973	0.9973
8-9	1.0097	0.9996	1.0062	0.9991	0.9986	1.0001	1.0017	1.0009	1.0009
7-8	1.0079	1.0071	1.0125	1.0033	0.9974	0.9969	1.0020	0.9995	0.9995
6-7	1.0244	1.0023	1.0190	1.0055	0.9911	0.9944	0.9982	0.9963	0.9963
5-6	1.0298	1.0046	1.0489	1.0087	1.0012	1.0056	1.0152	1.0104	1.0104
4-5	1.0750	1.0477	1.1117	1.0556	1.0394	1.0270	1.0237	1.0254	1.0254
3-4	1.1188	1.0849	1.1470	1.1389	1.0719	1.0662	1.0489	1.0576	1.0576
2-3	1.2042	1.1983	1.2180	1.2210	1.1575	1.1276	1.1649	1.1463	1.1463
1-2	1.3872	1.3962	1.4048	1.4435	1.3865	1.3439	1.4252	1.3846	1.3846

INDEMNITY	Paid LDF	Paid LDF	Paid LDF	Paid LDF	Paid LDF	Paid LDF	Paid LDF	2 Yr. Avg.	Selected Paid
	94-95	95-96	96-97	97-98	98-99	99-00	00-01	LDF	LDF
19-20	NA	NA	NA	1.0157	1.0127	1.0113	1.0073	1.0093	1.0093
18-19	NA	NA	1.0163	1.0180	1.0114	1.0087	1.0103	1.0095	1.0095
17-18	NA	1.0155	1.0169	1.0155	1.0117	1.0069	1.0073	1.0071	1.0071
16-17	1.0179	1.0164	1.0185	1.0160	1.0142	1.0111	1.0101	1.0106	1.0106
15-16	1.0175	1.0158	1.0215	1.0153	1.0138	1.0119	1.0122	1.0121	1.0121
14-15	1.0173	1.0168	1.0229	1.0194	1.0167	1.0116	1.0117	1.0117	1.0117
13-14	1.0255	1.0226	1.0258	1.0176	1.0165	1.0139	1.0113	1.0126	1.0126
12-13	1.0205	1.0222	1.0241	1.0230	1.0170	1.0130	1.0131	1.0131	1.0131
11-12	1.0263	1.0263	1.0321	1.0258	1.0171	1.0146	1.0159	1.0153	1.0153
10-11	1.0304	1.0343	1.0373	1.0274	1.0198	1.0173	1.0171	1.0172	1.0172
9-10	1.0373	1.0430	1.0452	1.0325	1.0277	1.0201	1.0199	1.0200	1.0200
8-9	1.0548	1.0546	1.0508	1.0357	1.0300	1.0242	1.0286	1.0264	1.0264
7-8	1.0615	1.0682	1.0613	1.0466	1.0395	1.0368	1.0283	1.0326	1.0326
6-7	1.0821	1.0883	1.0768	1.0616	1.0623	1.0423	1.0415	1.0419	1.0419
5-6	1.0974	1.1088	1.1022	1.0919	1.0835	1.0610	1.0611	1.0611	1.0611
4-5	1.1581	1.1627	1.1421	1.1344	1.1271	1.0952	1.0875	1.0914	1.0914
3-4	1.2396	1.2542	1.2363	1.2490	1.1838	1.1639	1.1662	1.1651	1.1651
2-3	1.3762	1.3909	1.4116	1.4157	1.3740	1.3445	1.3741	1.3593	1.3593
1-2	1.6733	1.7516	1.7696	1.7801	1.7745	1.7821	1.7935	1.7878	1.7878

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
	94-95	95-96	96-97	97-98	98-99	99-00	00-01	Pd-Inc. LDF	Pd-Inc. LDF
19-20	NA	NA	NA	1.1146	1.0976	1.0967	1.0723	1.0845	1.0845
18-19	NA	NA	1.1360	1.1143	1.1062	1.0803	1.0795	1.0799	1.0799
17-18	NA	1.1527	1.1301	1.1210	1.0945	1.0886	1.0709	1.0798	1.0798
16-17	1.1705	1.1549	1.1406	1.1077	1.1076	1.0851	1.0834	1.0843	1.0843
15-16	1.1696	1.1625	1.1343	1.1249	1.0980	1.0957	1.0857	1.0907	1.0907
14-15	1.1759	1.1561	1.1485	1.1181	1.1126	1.1012	1.0979	1.0996	1.0996
13-14	1.1831	1.1781	1.1414	1.1338	1.1240	1.1157	1.0910	1.1034	1.1034
12-13	1.1979	1.1738	1.1587	1.1549	1.1380	1.1028	1.0992	1.1010	1.1010
11-12	1.2076	1.1911	1.1876	1.1678	1.1239	1.1178	1.1013	1.1096	1.1096
10-11	1.2223	1.2220	1.2050	1.1549	1.1376	1.1226	1.1185	1.1206	1.1206
9-10	1.2634	1.2574	1.2079	1.1768	1.1520	1.1430	1.1398	1.1414	1.1414
8-9	1.3155	1.2756	1.2353	1.1941	1.1784	1.1713	1.1916	1.1815	1.1815
7-8	1.3538	1.3111	1.2684	1.2359	1.2149	1.2328	1.2106	1.2217	1.2217
6-7	1.4057	1.3628	1.3257	1.2940	1.3123	1.2583	1.2453	1.2518	1.2518
5-6	1.4875	1.4431	1.4191	1.4447	1.3689	1.3231	1.2851	1.3041	1.3041
4-5	1.6594	1.5718	1.6371	1.5519	1.4835	1.3857	1.3230	1.3544	1.3544
3-4	1.8505	1.8486	1.8193	1.7842	1.5954	1.5036	1.4605	1.4821	1.4821
2-3	2.3299	2.2027	2.2117	2.1083	1.9373	1.8716	1.9314	1.9015	1.9015
1-2	3.0629	3.1823	3.0597	2.9827	2.9478	2.9517	2.9677	2.9597	2.9597

INDEMNITY	Selected Paid LDF	Selected Pd-Incur LDF	Selected Incurred LDF
Beyond			1.0017
19-20	1.0093	1.0845	1.0017
18-19	1.0095	1.0799	0.9988
17-18	1.0071	1.0798	0.9978
16-17	1.0106	1.0843	1.0009
15-16	1.0121	1.0907	0.9996
14-15	1.0117	1.0996	0.9974
13-14	1.0126	1.1034	0.9999
12-13	1.0131	1.1010	0.9985
11-12	1.0153	1.1096	1.0008
10-11	1.0172	1.1206	0.9995
9-10	1.0200	1.1414	0.9973
8-9	1.0264	1.1815	1.0009
7-8	1.0326	1.2217	0.9995
6-7	1.0419	1.2518	0.9963
5-6	1.0611	1.3041	1.0104
4-5	1.0914	1.3544	1.0254
3-4	1.1651	1.4821	1.0576
2-3	1.3593	1.9015	1.1463
1-2	1.7878	2.9597	1.3846

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		1.0017	1.0017	1.0017	1.0017	1.0017	1.0017	1.0017	1.0017	1.0017	1.0017	1.0017	1.0017	1.0017	1.0017
19-20	1982	1.0017	1.0017	1.0017	1.0017	1.0017	1.0017	1.0017	1.0017	1.0017	1.0017	1.0017	1.0017	1.0017	1.0845
18-19	1983	0.9988	0.9988	0.9988	0.9988	0.9988	0.9988	0.9988	0.9988	0.9988	0.9988	0.9988	0.9988	0.9988	1.0095
17-18	1984	0.9978	0.9978	0.9978	0.9978	0.9978	0.9978	0.9978	0.9978	0.9978	0.9978	0.9978	0.9978	1.0798	1.0071
16-17	1985	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0106	1.0106
15-16	1986	0.9996	0.9996	0.9996	0.9996	0.9996	0.9996	0.9996	0.9996	0.9996	0.9996	0.9996	0.9996	1.0121	1.0121
14-15	1987	0.9974	0.9974	0.9974	0.9974	0.9974	0.9974	0.9974	0.9974	0.9974	0.9974	0.9974	1.0117	1.0117	1.0117
13-14	1988	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	0.9999	1.1034	1.0126	1.0126	1.0126
12-13	1989	0.9985	0.9985	0.9985	0.9985	0.9985	0.9985	0.9985	0.9985	0.9985	0.9985	1.0131	1.0131	1.0131	1.0131
11-12	1990	1.0008	1.0008	1.0008	1.0008	1.0008	1.0008	1.0008	1.0008	1.0008	1.1096	1.0153	1.0153	1.0153	1.0153
10-11	1991	0.9995	0.9995	0.9995	0.9995	0.9995	0.9995	0.9995	0.9995	0.9995	1.0172	1.0172	1.0172	1.0172	1.0172
9-10	1992	0.9973	0.9973	0.9973	0.9973	0.9973	0.9973	0.9973	0.9973	1.1414	1.0200	1.0200	1.0200	1.0200	1.0200
8-9	1993	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0264	1.0264	1.0264	1.0264	1.0264	1.0264
7-8	1994	0.9995	0.9995	0.9995	0.9995	0.9995	0.9995	0.9995	1.2217	1.0326	1.0326	1.0326	1.0326	1.0326	1.0326
6-7	1995	0.9963	0.9963	0.9963	0.9963	0.9963	0.9963	1.2518	1.0419	1.0419	1.0419	1.0419	1.0419	1.0419	1.0419
5-6	1996	1.0104	1.0104	1.0104	1.0104	1.0104	1.3041	1.0611	1.0611	1.0611	1.0611	1.0611	1.0611	1.0611	1.0611
4-5	1997	1.0254	1.0254	1.0254	1.0254	1.3544	1.0914	1.0914	1.0914	1.0914	1.0914	1.0914	1.0914	1.0914	1.0914
3-4	1998	1.0576	1.0576	1.0576	1.4821	1.1651	1.1651	1.1651	1.1651	1.1651	1.1651	1.1651	1.1651	1.1651	1.1651
2-3	1999	1.1463	1.1463	1.9015	1.3593	1.3593	1.3593	1.3593	1.3593	1.3593	1.3593	1.3593	1.3593	1.3593	1.3593
1-2	2000	1.3846	2.9597	1.7878	1.7878	1.7878	1.7878	1.7878	1.7878	1.7878	1.7878	1.7878	1.7878	1.7878	1.7878

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 Cum LDF	Paid to 16th Cum LDF	Paid to 18th Cum LDF	Paid to 20th Cum LDF
Beyond		1.0017	1.0017	1.0017	1.0017	1.0017	1.0017	1.0017	1.0017	1.0017	1.0017	1.0017	1.0017	1.0017	1.0017
19-20	1982	1.0034	1.0034	1.0034	1.0034	1.0034	1.0034	1.0034	1.0034	1.0034	1.0034	1.0034	1.0034	1.0034	1.0863
18-19	1983	1.0022	1.0022	1.0022	1.0022	1.0022	1.0022	1.0022	1.0022	1.0022	1.0022	1.0022	1.0022	1.0022	1.0967
17-18	1984	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0822	1.1045
16-17	1985	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0009	1.0936	1.1162
15-16	1986	1.0005	1.0005	1.0005	1.0005	1.0005	1.0005	1.0005	1.0005	1.0005	1.0005	1.0005	1.0917	1.1069	1.1297
14-15	1987	0.9979	0.9979	0.9979	0.9979	0.9979	0.9979	0.9979	0.9979	0.9979	0.9979	0.9979	1.1044	1.1198	1.1429
13-14	1988	0.9978	0.9978	0.9978	0.9978	0.9978	0.9978	0.9978	1.1184	0.9978	1.1011	1.1184	1.1339	1.1573	
12-13	1989	0.9963	0.9963	0.9963	0.9963	0.9963	0.9963	0.9963	0.9963	0.9963	1.1155	1.1330	1.1488	1.1724	
11-12	1990	0.9971	0.9971	0.9971	0.9971	0.9971	0.9971	0.9971	0.9971	1.1055	1.1326	1.1503	1.1664	1.1904	
10-11	1991	0.9966	0.9966	0.9966	0.9966	0.9966	0.9966	0.9966	0.9966	1.1245	1.1520	1.1701	1.1864	1.2109	
9-10	1992	0.9939	0.9939	0.9939	0.9939	0.9939	0.9939	0.9939	0.9939	1.1375	1.1470	1.1751	1.1935	1.2102	1.2351
8-9	1993	0.9948	0.9948	0.9948	0.9948	0.9948	0.9948	0.9948	0.9948	1.1675	1.1773	1.2061	1.2250	1.2421	1.2677
7-8	1994	0.9943	0.9943	0.9943	0.9943	0.9943	0.9943	0.9943	1.2153	1.2056	1.2157	1.2454	1.2650	1.2826	1.3090
6-7	1995	0.9906	0.9906	0.9906	0.9906	0.9906	1.2447	1.2663	1.2663	1.2561	1.2666	1.2976	1.3180	1.3363	1.3638
5-6	1996	1.0009	1.0009	1.0009	1.0009	1.0009	1.2919	1.3207	1.3436	1.3329	1.3440	1.3769	1.3985	1.4180	1.4472
4-5	1997	1.0263	1.0263	1.0263	1.0263	1.3557	1.4099	1.4414	1.4664	1.4547	1.4668	1.5027	1.5263	1.5476	1.5795
3-4	1998	1.0855	1.0855	1.0855	1.5211	1.5795	1.6427	1.7086	1.6949	1.7086	1.7090	1.7508	1.7783	1.8031	1.8402
2-3	1999	1.2443	1.2443	2.0640	2.0677	2.1470	2.2330	2.2828	2.3224	2.3038	2.3230	2.3799	2.4173	2.4510	2.5014
1-2	2000	1.7228	3.6827	3.6900	3.6966	3.8384	3.9921	4.0812	4.1521	4.1188	4.1531	4.2548	4.3216	4.3818	4.4720

INDEMNITY	Policy Year	Benefit Level Factor	LAE
Beyond			
19-20	1982	1.0000	1.0000
18-19	1983	1.0000	1.0000
17-18	1984	1.0000	1.0000
16-17	1985	1.0000	1.0000
15-16	1986	1.0000	1.0000
14-15	1987	1.0000	1.0000
13-14	1988	1.0000	1.0000
12-13	1989	1.0000	1.0000
11-12	1990	1.0000	1.0000
10-11	1991	1.0000	1.0000
9-10	1992	1.0003	1.0000
8-9	1993	1.0044	1.0000
7-8	1994	1.0057	1.0000
6-7	1995	1.0057	1.0000
5-6	1996	1.0057	1.0000
4-5	1997	1.0057	1.0000
3-4	1998	1.0057	1.0000
2-3	1999	1.0057	1.0000
1-2	2000	1.0057	1.0000

INDEMNITY			Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid
	Policy	Incurred	to 2nd	to 3rd	to 4th	to 5th	to 6th	to 7th	to 8th	to 10th	to 12th	to 14th	to 16th	to 18th	to 20th	
	Year	Base	Base	Base	Base	Base	Base	Base	Base	Base	Base	Base	Base	Base	Base	
Beyond																
19-20	1982	372599518	372599518	372599518	372599518	372599518	372599518	372599518	372599518	372599518	372599518	372599518	372599518	372599518	372599518	372599518
18-19	1983	445685116	445685116	445685116	445685116	445685116	445685116	445685116	445685116	445685116	445685116	445685116	445685116	445685116	445685116	445685116
17-18	1984	568270212	568270212	568270212	568270212	568270212	568270212	568270212	568270212	568270212	568270212	568270212	568270212	568270212	568270212	568270212
16-17	1985	652365898	652365898	652365898	652365898	652365898	652365898	652365898	652365898	652365898	652365898	652365898	652365898	652365898	652365898	652365898
15-16	1986	761635555	761635555	761635555	761635555	761635555	761635555	761635555	761635555	761635555	761635555	761635555	761635555	761635555	761635555	761635555
14-15	1987	929911717	929911717	929911717	929911717	929911717	929911717	929911717	929911717	929911717	929911717	929911717	929911717	929911717	929911717	929911717
13-14	1988	1060440672	1060440672	1060440672	1060440672	1060440672	1060440672	1060440672	1060440672	1060440672	1060440672	1060440672	1060440672	1060440672	1060440672	1060440672
12-13	1989	1236625873	1236625873	1236625873	1236625873	1236625873	1236625873	1236625873	1236625873	1236625873	1236625873	1236625873	1236625873	1236625873	1236625873	1236625873
11-12	1990	1261981069	1261981069	1261981069	1261981069	1261981069	1261981069	1261981069	1261981069	1261981069	1261981069	1261981069	1261981069	1261981069	1261981069	1261981069
10-11	1991	1111133001	1111133001	1111133001	1111133001	1111133001	1111133001	1111133001	1111133001	1111133001	1111133001	1111133001	1111133001	1111133001	1111133001	1111133001
9-10	1992	925293664	925293664	925293664	925293664	925293664	925293664	925293664	925293664	925293664	925293664	925293664	925293664	925293664	925293664	925293664
8-9	1993	800119191	800119191	800119191	800119191	800119191	800119191	800119191	800119191	800119191	800119191	800119191	800119191	800119191	800119191	800119191
7-8	1994	733110850	733110850	733110850	733110850	733110850	733110850	733110850	733110850	733110850	733110850	733110850	733110850	733110850	733110850	733110850
6-7	1995	629782995	629782995	629782995	629782995	629782995	629782995	629782995	629782995	629782995	629782995	629782995	629782995	629782995	629782995	629782995
5-6	1996	535052082	535052082	535052082	535052082	535052082	535052082	535052082	535052082	535052082	535052082	535052082	535052082	535052082	535052082	535052082
4-5	1997	552334318	552334318	552334318	552334318	552334318	552334318	552334318	552334318	552334318	552334318	552334318	552334318	552334318	552334318	552334318
3-4	1998	539181501	539181501	539181501	539181501	539181501	539181501	539181501	539181501	539181501	539181501	539181501	539181501	539181501	539181501	539181501
2-3	1999	530757299	530757299	530757299	530757299	530757299	530757299	530757299	530757299	530757299	530757299	530757299	530757299	530757299	530757299	530757299
1-2	2000	397426448	190151326	190151326	190151326	190151326	190151326	190151326	190151326	190151326	190151326	190151326	190151326	190151326	190151326	190151326

INDEMNITY		Proj Ult	Proj Ult	Proj Ult	Proj Ult	Proj Ult	Proj Ult	Proj Ult	Proj Ult	Proj Ult	Proj Ult	Proj Ult	Proj Ult	Proj Ult	Proj Ult	Proj Ult
	Policy	Incurred	Incurred	Incurred	Incurred	Incurred	Incurred	Incurred	Incurred	Incurred	Incurred	Incurred	Incurred	Incurred	Incurred	Incurred
	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)
Beyond																
19-20	1982	376320881	373866356	373866356	373866356	373866356	373866356	373866356	373866356	373866356	373866356	373866356	373866356	373866356	373866356	373866356
18-19	1983	453211674	446665623	446665623	446665623	446665623	446665623	446665623	446665623	446665623	446665623	446665623	446665623	446665623	446665623	446665623
17-18	1984	576731130	568270212	568270212	568270212	568270212	568270212	568270212	568270212	568270212	568270212	568270212	568270212	568270212	568270212	568270212
16-17	1985	665936926	652953027	652953027	652953027	652953027	652953027	652953027	652953027	652953027	652953027	652953027	652953027	652953027	652953027	652953027
15-16	1986	777449117	762016373	762016373	762016373	762016373	762016373	762016373	762016373	762016373	762016373	762016373	762016373	762016373	762016373	762016373
14-15	1987	956597585	927958902	927958902	927958902	927958902	927958902	927958902	927958902	927958902	927958902	927958902	927958902	927958902	927958902	927958902
13-14	1988	1094611283	1058107703	1058107703	1058107703	1058107703	1058107703	1058107703	1058107703	1058107703	1058107703	1058107703	1058107703	1058107703	1058107703	1058107703
12-13	1989	1284733688	1232050357	1232050357	1232050357	1232050357	1232050357	1232050357	1232050357	1232050357	1232050357	1232050357	1232050357	1232050357	1232050357	1232050357
11-12	1990	1312201859	1258321324	1258321324	1258321324	1258321324	1258321324	1258321324	1258321324	1258321324	1258321324	1258321324	1258321324	1258321324	1258321324	1258321324
10-11	1991	1155677858	1107355149	1107355149	1107355149	1107355149	1107355149	1107355149	1107355149	1107355149	1107355149	1107355149	1107355149	1107355149	1107355149	1107355149
9-10	1992	953082700	919649373	919649373	919649373	919649373	919649373	919649373	919649373	919649373	919649373	908559614	916147585	938592003	953288703	966275526
8-9	1993	828796187	795958571	795958571	795958571	795958571	795958571	795958571	795958571	795958571	795958571	793529593	800190484	819765347	832611350	844239855
7-8	1994	765765334	728932118	728932118	728932118	728932118	728932118	728932118	728932118	745147455	739200009	745392710	763602930	775620448	786411689	802598550
6-7	1995	666528652	623863035	623863035	623863035	623863035	623863035	623863035	647260674	658492963	653188827	658648967	674769383	685377656	694893901	709194269
5-6	1996	586007247	535533629	535533629	535533629	535533629	535533629	535533629	580845964	590817420	586211543	591093341	605562813	615062528	623638659	636480865
4-5	1997	631738001	566860711	566860711	566860711	566860711	566860711	566860711	597911585	621815699	635708312	646734195	641574081	646910609	662743777	673152210
3-4	1998	645577896	585281519	585281519	585281519	583472099	605873499	630116111	644193704	655394404	650139281	655547838	671581718	682130322	691643262	705847273
2-3	1999	731380639	660421307	660421307	660421307	663227936	668663916	716248963	744922630	744924582	738958514	745117036	763368073	775364361	787173851	802393971
1-2	2000	767521508	684686285	700270288	701658393	702913392	729876850	759103109	776045592	789527321	783195282	789717472	809055862	821757970	833205080	850356730

INDEMNITY		Adjusted	Adjusted	Adjusted	Adjusted	Adjusted	Adjusted	Adjusted	Adjusted	Adjusted	Adjusted	Adjusted	Adjusted	Adjusted	Adjusted	Adjusted
	Policy	Incurred	Incurred	Incurred	Incurred	Incurred	Incurred	Incurred	Incurred	Incurred	Incurred	Incurred	Incurred	Incurred	Incurred	Incurred
	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)
Beyond																
19-20	1982	376320881	373866356	373866356	373866356	373866356	373866356	373866356	373866356	373866356	373866356	373866356	373866356	373866356	373866356	373866356
18-19	1983	453211674	446665623	446665623	446665623	446665623	446665623	446665623	446665623	446665623	446665623	446665623	446665623	446665623	446665623	446665623
17-18	1984	576731130	568270212	568270212	568270212	568270212	568270212	568270212	568270212	568270212	568270212	568270212	568270212	568270212	568270212	568270212
16-17	1985	665936926	652953027	652953027	652953027	652953027	652953027	652953027	652953027	652953027	652953027	652953027	652953027	652953027	652953027	652953027
15-16	1986	777449117	762016373	762016373	762016373	762016373	762016373	762016373	762016373	762016373	762016373	762016373	762016373	762016373	762016373	762016373
14-15	1987	956597585	927958902	927958902	927958902	927958902	927958902	927958902	927958902	927958902	927958902	927958902	927958902	927958902	927958902	927958902
13-14	1988	1094611283	1058107703	1058107703	1058107703	1058107703	1058107703	1058107703	1058107703	1058107703	1058107703	1058107703	1058107703	1058107703	1058107703	1058107703
12-13	1989	1284733688	1232050357	1232050357	1232050357	1232050357	1232									

INDEMNITY		Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio
Policy 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)	
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	0.6124	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	

INDEMNITY FREQUENCY		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
					-6.3%	1		
					-6.3%	1		
					-6.3%	1.25		
1989		46.31	1.0000					
1990		43.82	0.9462					
1991		40.47	0.8739					
1992		37.43	0.8083					
1993		34.83	0.7522					
1994		31.22	0.6742					
1995		27.80	0.6003					
1996		25.21	0.5444					
1997		23.93	0.5168					
1998		22.25	0.4805	0.8743			0.8094	0.7077
1999		21.03	0.4542	0.9249			0.8094	0.7486
2000		19.45	0.4201	1.0000			0.8094	0.8094

INDEMNITY SEVERITY RATIOS		Severity Ratio	Severity Ratio	Severity Ratio	Severity Ratio	Severity Ratio	Severity Ratio	Severity Ratio	Severity Ratio	Severity Ratio	Severity Ratio	Severity Ratio	Severity Ratio	Severity Ratio	Severity Ratio	Severity Ratio
Policy 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)	
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	0.7701	0.7385	0.7385	0.7385	0.7385	0.7385	0.7385	0.7385	0.7385	0.7385	0.7446	0.7628	0.7748	0.7856	0.8017	
1991	0.8152	0.7811	0.7811	0.7811	0.7811	0.7811	0.7811	0.7811	0.7811	0.7811	0.7886	0.8079	0.8206	0.8320	0.8492	
1992	0.8035	0.7753	0.7753	0.7753	0.7753	0.7753	0.7753	0.7753	0.7753	0.7661	0.7724	0.7913	0.8038	0.8149	0.8317	
1993	0.8503	0.8165	0.8165	0.8165	0.8165	0.8165	0.8165	0.8165	0.8165	0.8141	0.8209	0.8410	0.8542	0.8661	0.8839	
1994	0.9175	0.8735	0.8735	0.8735	0.8735	0.8735	0.8735	0.8735	0.8929	0.8858	0.8932	0.9150	0.9294	0.9423	0.9617	
1995	0.9470	0.8864	0.8864	0.8864	0.8864	0.8864	0.8864	0.9197	0.9357	0.9282	0.9359	0.9589	0.9738	0.9873	1.0077	
1996	0.8373	0.7652	0.7652	0.7652	0.7652	0.7652	0.8119	0.8299	0.8444	0.8376	0.8446	0.8652	0.8788	0.8911	0.9094	
1997	0.9317	0.8359	0.8359	0.8359	0.8359	0.8818	0.9170	0.9375	0.9538	0.9462	0.9539	0.9774	0.9926	1.0066	1.0273	
1998	0.9490	0.8604	0.8604	0.8604	0.8576	0.8907	0.9263	0.9469	0.9634	0.9557	0.9638	0.9873	1.0027	1.0169	1.0377	
1999	1.0513	0.9494	0.9494	0.9518	0.9533	0.9899	1.0295	1.0526	1.0709	1.0623	1.0711	1.0973	1.1145	1.1301	1.1535	
2000	1.1609	1.0357	1.0593	1.0612	1.0631	1.1040	1.1481	1.1738	1.1942	1.1847	1.1945	1.2238	1.2430	1.2602	1.2861	

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	1997	0.9047	0.8171	0.8124	0.8122	0.8109	0.8517	0.8858	0.9055	0.9213	0.9139	0.9215	0.9441	0.9588	0.9724	0.9923
	1998	0.9837	0.8859	0.8883	0.8890	0.8886	0.9283	0.9654	0.9870	1.0041	0.9961	1.0044	1.0290	1.0451	1.0598	1.0815
	1999	1.0627	0.9548	0.9642	0.9657	0.9663	1.0049	1.0451	1.0684	1.0870	1.0783	1.0873	1.1139	1.1314	1.1472	1.1708
	2000	1.1417	1.0236	1.0401	1.0424	1.0441	1.0815	1.1247	1.1499	1.1699	1.1605	1.1702	1.1988	1.2177	1.2346	1.2600
5 Point	1996	0.8327	0.7584	0.7537	0.7533	0.7524	0.7692	0.8096	0.8276	0.8420	0.8352	0.8422	0.8628	0.8763	0.8886	0.9069
	1997	0.9094	0.8239	0.8239	0.8241	0.8237	0.8478	0.8881	0.9079	0.9237	0.9163	0.9239	0.9465	0.9613	0.9748	0.9948
	1998	0.9860	0.8893	0.8940	0.8949	0.8950	0.9263	0.9666	0.9881	1.0053	0.9973	1.0056	1.0302	1.0463	1.0610	1.0828
	1999	1.0627	0.9548	0.9642	0.9657	0.9663	1.0049	1.0451	1.0684	1.0870	1.0783	1.0873	1.1139	1.1314	1.1472	1.1708
	2000	1.1394	1.0202	1.0344	1.0365	1.0377	1.0835	1.1235	1.1487	1.1687	1.1594	1.1690	1.1976	1.2164	1.2333	1.2587
6 Point	1995	0.8560	0.7943	0.7898	0.7893	0.7886	0.7932	0.8124	0.8376	0.8522	0.8453	0.8524	0.8733	0.8869	0.8993	0.9178
	1996	0.9054	0.8321	0.8310	0.8310	0.8306	0.8438	0.8687	0.8932	0.9088	0.9015	0.9090	0.9313	0.9458	0.9591	0.9788
	1997	0.9548	0.8699	0.8722	0.8727	0.8726	0.8944	0.9250	0.9489	0.9654	0.9577	0.9656	0.9893	1.0048	1.0188	1.0398
	1998	1.0042	0.9077	0.9134	0.9143	0.9146	0.9450	0.9814	1.0046	1.0220	1.0139	1.0223	1.0473	1.0637	1.0786	1.1008
	1999	1.0536	0.9456	0.9545	0.9560	0.9566	0.9956	1.0377	1.0602	1.0787	1.0700	1.0789	1.1053	1.1227	1.1383	1.1618
	2000	1.1030	0.9834	0.9957	0.9976	0.9985	1.0462	1.0940	1.1159	1.1353	1.1262	1.1356	1.1634	1.1816	1.1981	1.2228
7 Point	1994	0.8581	0.8108	0.8066	0.8061	0.8055	0.8034	0.8106	0.8244	0.8408	0.8340	0.8410	0.8616	0.8750	0.8872	0.9055
	1995	0.8956	0.8361	0.8344	0.8343	0.8339	0.8399	0.8544	0.8703	0.8870	0.8799	0.8872	0.9089	0.9231	0.9360	0.9553
	1996	0.9332	0.8614	0.8622	0.8624	0.8623	0.8765	0.8981	0.9161	0.9331	0.9257	0.9334	0.9562	0.9712	0.9847	1.0050
	1997	0.9707	0.8866	0.8900	0.8906	0.8907	0.9131	0.9418	0.9620	0.9793	0.9715	0.9796	1.0036	1.0193	1.0335	1.0548
	1998	1.0082	0.9119	0.9178	0.9188	0.9191	0.9496	0.9855	1.0078	1.0255	1.0173	1.0258	1.0509	1.0673	1.0823	1.1045
	1999	1.0457	0.9372	0.9456	0.9470	0.9475	0.9862	1.0293	1.0537	1.0717	1.0631	1.0720	1.0982	1.1154	1.1310	1.1543
	2000	1.0832	0.9625	0.9734	0.9752	0.9759	1.0228	1.0730	1.0995	1.1179	1.1090	1.1182	1.1456	1.1635	1.1798	1.2040
8 Point	1993	0.8330	0.7984	0.7945	0.7940	0.7935	0.7875	0.7876	0.7944	0.8037	0.7990	0.8057	0.8254	0.8383	0.8500	0.8675
	1994	0.8680	0.8211	0.8192	0.8189	0.8187	0.8199	0.8272	0.8371	0.8481	0.8427	0.8497	0.8705	0.8841	0.8964	0.9149
	1995	0.9031	0.8438	0.8438	0.8439	0.8438	0.8524	0.8668	0.8798	0.8924	0.8863	0.8937	0.9156	0.9299	0.9429	0.9623
	1996	0.9381	0.8665	0.8685	0.8689	0.8689	0.8848	0.9064	0.9225	0.9368	0.9300	0.9377	0.9607	0.9757	0.9893	1.0097
	1997	0.9731	0.8892	0.8932	0.8938	0.8940	0.9172	0.9459	0.9651	0.9812	0.9737	0.9817	1.0058	1.0215	1.0358	1.0571
	1998	1.0082	0.9119	0.9178	0.9188	0.9191	0.9496	0.9855	1.0078	1.0255	1.0173	1.0258	1.0509	1.0673	1.0823	1.1045
	1999	1.0432	0.9346	0.9425	0.9438	0.9442	0.9821	1.0251	1.0505	1.0699	1.0610	1.0698	1.0960	1.1131	1.1287	1.1519
	2000	1.0783	0.9573	0.9672	0.9687	0.9693	1.0145	1.0647	1.0932	1.1142	1.1047	1.1138	1.1411	1.1589	1.1752	1.1993
	9 Point	1992	0.8000	0.7756	0.7719	0.7714	0.7710	0.7627	0.7583	0.7606	0.7654	0.7594	0.7657	0.7844	0.7968	0.8078
1993		0.8347	0.7983	0.7962	0.7959	0.7957	0.7938	0.7961	0.8017	0.8087	0.8023	0.8090	0.8288	0.8418	0.8535	0.8711
1994		0.8694	0.8210	0.8205	0.8205	0.8203	0.8249	0.8338	0.8428	0.8520	0.8453	0.8523	0.8732	0.8869	0.8992	0.9177
1995		0.9041	0.8438	0.8448	0.8450	0.8450	0.8560	0.8716	0.8840	0.8953	0.8882	0.8956	0.9175	0.9319	0.9449	0.9644
1996		0.9387	0.8665	0.8691	0.8696	0.8696	0.8870	0.9094	0.9251	0.9386	0.9312	0.9389	0.9619	0.9770	0.9906	1.0110
1997		0.9734	0.8892	0.8934	0.8941	0.8943	0.9181	0.9472	0.9662	0.9819	0.9741	0.9822	1.0063	1.0220	1.0363	1.0576
1998		1.0081	0.9119	0.9177	0.9187	0.9190	0.9492	0.9849	1.0073	1.0252	1.0171	1.0255	1.0506	1.0671	1.0820	1.1043
1999		1.0427	0.9347	0.9420	0.9432	0.9436	0.9803	1.0227	1.0484	1.0685	1.0600	1.0688	1.0950	1.1121	1.1277	1.1509
2000		1.0774	0.9574	0.9663	0.9678	0.9683	1.0114	1.0605	1.0895	1.1118	1.1030	1.1121	1.1394	1.1572	1.1734	1.1975
10 Point	1991	0.7826	0.7626	0.7592	0.7587	0.7584	0.7487	0.7414	0.7408	0.7425	0.7388	0.7453	0.7635	0.7755	0.7863	0.8025
	1992	0.8145	0.7838	0.7816	0.7814	0.7811	0.7771	0.7759	0.7785	0.7825	0.7782	0.7850	0.8042	0.8168	0.8282	0.8452
	1993	0.8465	0.8050	0.8041	0.8040	0.8039	0.8055	0.8104	0.8163	0.8226	0.8176	0.8247	0.8448	0.8581	0.8700	0.8880
	1994	0.8784	0.8262	0.8266	0.8267	0.8266	0.8339	0.8449	0.8540	0.8627	0.8570	0.8644	0.8855	0.8994	0.9119	0.9307
	1995	0.9104	0.8473	0.8491	0.8494	0.8494	0.8622	0.8793	0.8918	0.9028	0.8965	0.9040	0.9262	0.9407	0.9538	0.9734
	1996	0.9423	0.8685	0.8715	0.8721	0.8722	0.8906	0.9138	0.9296	0.9429	0.9359	0.9437	0.9668	0.9820	0.9957	1.0162
	1997	0.9743	0.8897	0.8940	0.8947	0.8949	0.9190	0.9483	0.9673	0.9829	0.9753	0.9834	1.0075	1.0233	1.0376	1.0589
	1998	1.0063	0.9109	0.9165	0.9174	0.9177	0.9474	0.9827	1.0051	1.0230	1.0147	1.0231	1.0482	1.0646	1.0795	1.1017
	1999	1.0382	0.9321	0.9390	0.9401	0.9405	0.9758	1.0172	1.0428	1.0631	1.0542	1.0628	1.0888	1.1059	1.1213	1.1444
	2000	1.0702	0.9533	0.9614	0.9628	0.9632	1.0042	1.0517	1.0806	1.1032	1.0936	1.1025	1.1295	1.1472	1.1632	1.1872

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	1.3984	1.2473	1.2869	1.2918	1.2967	1.3304	1.3836	1.4146	1.4392	1.4277	1.4396	1.4748	1.4981	1.5186	1.5499
5 Point	Fitted	1.3886	1.2329	1.2624	1.2665	1.2695	1.3388	1.3786	1.4097	1.4341	1.4227	1.4345	1.4697	1.4927	1.5134	1.5446
6 Point	Fitted	1.2636	1.1063	1.1296	1.1331	1.1350	1.2106	1.2769	1.2968	1.3193	1.3088	1.3196	1.3519	1.3732	1.3924	1.4210
7 Point	Fitted	1.2052	1.0446	1.0638	1.0668	1.0682	1.1416	1.2151	1.2485	1.2680	1.2579	1.2683	1.2994	1.3197	1.3382	1.3657
8 Point	Fitted	1.1922	1.0311	1.0473	1.0499	1.0510	1.1199	1.1934	1.2319	1.2584	1.2466	1.2569	1.2877	1.3078	1.3261	1.3534
9 Point	Fitted	1.1901	1.0312	1.0453	1.0475	1.0484	1.1124	1.1832	1.2232	1.2525	1.2426	1.2529	1.2836	1.3036	1.3219	1.3491
10 Point	Fitted	1.1740	1.0221	1.0345	1.0365	1.0372	1.0964	1.1637	1.2033	1.2334	1.2217	1.2315	1.2617	1.2814	1.2994	1.3261

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	1998	1.4216	1.4079	1.4487	1.4532	1.4592	1.4331	1.4331	1.4333	1.4333	1.4333	1.4333	1.4334	1.4333	1.4335	1.4330	1.4331
	1999	1.3159	1.3064	1.3346	1.3377	1.3419	1.3239	1.3239	1.3240	1.3240	1.3240	1.3240	1.3241	1.3240	1.3242	1.3238	1.3239
	2000	1.2249	1.2186	1.2372	1.2392	1.2420	1.2301	1.2302	1.2302	1.2302	1.2302	1.2302	1.2303	1.2302	1.2303	1.2301	1.2301
5 Point	1998	1.4083	1.3864	1.4121	1.4153	1.4183	1.4453	1.4263	1.4266	1.4265	1.4266	1.4265	1.4266	1.4266	1.4266	1.4264	1.4265
	1999	1.3067	1.2913	1.3093	1.3115	1.3137	1.3323	1.3192	1.3194	1.3193	1.3194	1.3194	1.3194	1.3194	1.3194	1.3192	1.3193
	2000	1.2187	1.2085	1.2205	1.2220	1.2234	1.2357	1.2270	1.2272	1.2271	1.2271	1.2271	1.2272	1.2272	1.2271	1.2271	1.2271
6 Point	1998	1.2582	1.2187	1.2368	1.2392	1.2410	1.2811	1.3012	1.2909	1.2908	1.2909	1.2909	1.2908	1.2909	1.2909	1.2909	1.2909
	1999	1.1992	1.1700	1.1834	1.1852	1.1865	1.2160	1.2306	1.2231	1.2231	1.2231	1.2231	1.2231	1.2231	1.2232	1.2231	1.2231
	2000	1.1455	1.1250	1.1344	1.1357	1.1367	1.1572	1.1673	1.1621	1.1621	1.1621	1.1621	1.1621	1.1621	1.1621	1.1621	1.1621
7 Point	1998	1.1954	1.1455	1.1591	1.1610	1.1622	1.2022	1.2329	1.2388	1.2365	1.2365	1.2365	1.2364	1.2365	1.2365	1.2365	1.2365
	1999	1.1525	1.1146	1.1250	1.1265	1.1274	1.1576	1.1806	1.1849	1.1832	1.1832	1.1832	1.1832	1.1832	1.1832	1.1832	1.1832
	2000	1.1126	1.0854	1.0928	1.0939	1.0946	1.1162	1.1324	1.1355	1.1343	1.1343	1.1343	1.1343	1.1343	1.1343	1.1343	1.1343
8 Point	1998	1.1825	1.1307	1.1411	1.1427	1.1434	1.1793	1.2109	1.2224	1.2271	1.2253	1.2253	1.2253	1.2253	1.2253	1.2253	1.2253
	1999	1.1428	1.1032	1.1112	1.1124	1.1130	1.1403	1.1642	1.1727	1.1762	1.1749	1.1749	1.1749	1.1749	1.1749	1.1749	1.1749
	2000	1.1056	1.0771	1.0829	1.0838	1.0842	1.1039	1.1209	1.1269	1.1294	1.1285	1.1284	1.1285	1.1284	1.1285	1.1285	1.1285
9 Point	1998	1.1806	1.1308	1.1390	1.1403	1.1409	1.1719	1.2013	1.2143	1.2217	1.2217	1.2217	1.2217	1.2217	1.2217	1.2217	1.2217
	1999	1.1413	1.1033	1.1096	1.1106	1.1110	1.1347	1.1570	1.1667	1.1722	1.1722	1.1722	1.1722	1.1722	1.1722	1.1722	1.1722
	2000	1.1046	1.0771	1.0817	1.0824	1.0828	1.0999	1.1158	1.1226	1.1266	1.1266	1.1265	1.1265	1.1266	1.1265	1.1266	1.1266
10 Point	1998	1.1667	1.1221	1.1287	1.1298	1.1302	1.1573	1.1841	1.1972	1.2057	1.2040	1.2037	1.2037	1.2036	1.2037	1.2037	1.2037
	1999	1.1308	1.0966	1.1017	1.1025	1.1029	1.1236	1.1440	1.1539	1.1602	1.1589	1.1587	1.1587	1.1587	1.1587	1.1587	1.1587
	2000	1.0970	1.0722	1.0760	1.0766	1.0768	1.0919	1.1065	1.1136	1.1181	1.1172	1.1170	1.1170	1.1170	1.1170	1.1170	1.1170

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	1997	0.9091	0.8205	0.8168	0.8167	0.8155	0.8563	0.8905	0.9104	0.9262	0.9188	0.9264	0.9491	0.9639	0.9775	0.9976	
	1998	0.9811	0.8837	0.8857	0.8863	0.8858	0.9257	0.9627	0.9842	1.0013	0.9933	1.0016	1.0261	1.0421	1.0568	1.0785	
	1999	1.0588	0.9517	0.9603	0.9617	0.9622	1.0008	1.0408	1.0641	1.0826	1.0739	1.0829	1.1094	1.1267	1.1425	1.1660	
	2000	1.1427	1.0249	1.0412	1.0436	1.0452	1.0820	1.1252	1.1504	1.1704	1.1611	1.1707	1.1994	1.2182	1.2351	1.2606	
5 Point	1996	0.8393	0.7639	0.7604	0.7602	0.7594	0.7758	0.8166	0.8347	0.8493	0.8425	0.8495	0.8703	0.8839	0.8963	0.9147	
	1997	0.9069	0.8219	0.8219	0.8221	0.8217	0.8446	0.8854	0.9051	0.9209	0.9135	0.9211	0.9436	0.9584	0.9718	0.9918	
	1998	0.9799	0.8844	0.8884	0.8882	0.8892	0.9194	0.9599	0.9814	0.9985	0.9905	0.9987	1.0231	1.0391	1.0537	1.0754	
	1999	1.0588	0.9517	0.9603	0.9617	0.9622	1.0008	1.0408	1.0641	1.0826	1.0739	1.0829	1.1094	1.1267	1.1425	1.1660	
	2000	1.1440	1.0240	1.0379	1.0401	1.0412	1.0895	1.1285	1.1538	1.1738	1.1645	1.1741	1.2029	1.2217	1.2387	1.2643	
6 Point	1995	0.8617	0.7975	0.7940	0.7937	0.7931	0.7990	0.8202	0.8450	0.8597	0.8528	0.8599	0.8810	0.8947	0.9073	0.9259	
	1996	0.9051	0.8313	0.8304	0.8304	0.8301	0.8430	0.8689	0.8932	0.9088	0.9015	0.9090	0.9313	0.9458	0.9591	0.9788	
	1997	0.9507	0.8666	0.8684	0.8688	0.8687	0.8896	0.9204	0.9442	0.9607	0.9530	0.9609	0.9844	0.9998	1.0138	1.0347	
	1998	0.9986	0.9033	0.9082	0.9091	0.9092	0.9387	0.9750	0.9981	1.0155	1.0074	1.0157	1.0406	1.0569	1.0717	1.0937	
	1999	1.0489	0.9417	0.9498	0.9511	0.9516	0.9905	1.0328	1.0551	1.0735	1.0649	1.0737	1.1000	1.1172	1.1329	1.1562	
	2000	1.1017	0.9816	0.9933	0.9951	0.9959	1.0451	1.0940	1.1153	1.1347	1.1257	1.1350	1.1628	1.1810	1.1975	1.2222	
7 Point	1994	0.8641	0.8136	0.8103	0.8099	0.8095	0.8091	0.8189	0.8330	0.8493	0.8426	0.8496	0.8704	0.8840	0.8963	0.9148	
	1995	0.8969	0.8361	0.8348	0.8347	0.8344	0.8408	0.8563	0.8722	0.8889	0.8818	0.8891	0.9109	0.9251	0.9380	0.9573	
	1996	0.9308	0.8593	0.8600	0.8602	0.8601	0.8737	0.8954	0.9133	0.9303	0.9228	0.9305	0.9533	0.9682	0.9817	1.0019	
	1997	0.9660	0.8831	0.8860	0.8865	0.8865	0.9079	0.9364	0.9563	0.9736	0.9658	0.9738	0.9977	1.0133	1.0274	1.0486	
	1998	1.0026	0.9076	0.9127	0.9136	0.9138	0.9435	0.9792	1.0013	1.0189	1.0107	1.0191	1.0441	1.0604	1.0753	1.0974	
	1999	1.0405	0.9328	0.9403	0.9416	0.9420	0.9804	1.0239	1.0484	1.0663	1.0578	1.0666	1.0927	1.1098	1.1253	1.1485	
	2000	1.0799	0.9586	0.9687	0.9704	0.9710	1.0188	1.0707	1.0978	1.1160	1.1070	1.1162	1.1436	1.1615	1.1777	1.2020	
8 Point	1993	0.8400	0.8019	0.7989	0.7985	0.7982	0.7942	0.7968	0.8042	0.8136	0.8088	0.8156	0.8355	0.8486	0.8604	0.8781	
	1994	0.8702	0.8220	0.8205	0.8203	0.8201	0.8220	0.8304	0.8402	0.8511	0.8457	0.8527	0.8736	0.8873	0.8997	0.9182	
	1995	0.9016	0.8426	0.8426	0.8427	0.8426	0.8508	0.8653	0.8779	0.8902	0.8842	0.8916	0.9134	0.9277	0.9407	0.9600	
	1996	0.9341	0.8638	0.8654	0.8657	0.8657	0.8807	0.9017	0.9172	0.9312	0.9245	0.9322	0.9551	0.9700	0.9836	1.0038	
	1997	0.9677	0.8854	0.8887	0.8894	0.8894	0.9115	0.9396	0.9583	0.9741	0.9667	0.9747	0.9986	1.0142	1.0284	1.0496	
	1998	1.0026	0.9076	0.9127	0.9136	0.9138	0.9435	0.9792	1.0013	1.0189	1.0107	1.0191	1.0441	1.0604	1.0753	1.0974	
	1999	1.0387	0.9304	0.9374	0.9386	0.9389	0.9765	1.0203	1.0462	1.0658	1.0568	1.0656	1.0917	1.1088	1.1243	1.1474	
	2000	1.0761	0.9537	0.9627	0.9642	0.9647	1.0108	1.0633	1.0931	1.1148	1.1050	1.1142	1.1414	1.1593	1.1755	1.1997	
	9 Point	1992	0.8080	0.7796	0.7769	0.7765	0.7763	0.7703	0.7687	0.7718	0.7769	0.7707	0.7771	0.7961	0.8087	0.8199	0.8368
		1993	0.8376	0.7997	0.7981	0.7979	0.7977	0.7968	0.8003	0.8060	0.8128	0.8064	0.8131	0.8330	0.8461	0.8578	0.8755
1994		0.8683	0.8202	0.8198	0.8198	0.8197	0.8241	0.8332	0.8417	0.8504	0.8437	0.8507	0.8715	0.8852	0.8975	0.9160	
1995		0.9001	0.8413	0.8421	0.8423	0.8423	0.8524	0.8674	0.8790	0.8897	0.8827	0.8900	0.9118	0.9261	0.9390	0.9584	
1996		0.9331	0.8629	0.8651	0.8655	0.8655	0.8817	0.9031	0.9180	0.9309	0.9235	0.9312	0.9540	0.9690	0.9825	1.0027	
1997		0.9673	0.8851	0.8886	0.8893	0.8894	0.9119	0.9402	0.9587	0.9739	0.9663	0.9743	0.9982	1.0138	1.0279	1.0491	
1998		1.0028	0.9078	0.9128	0.9137	0.9139	0.9432	0.9789	1.0011	1.0190	1.0110	1.0194	1.0443	1.0607	1.0755	1.0976	
1999		1.0395	0.9311	0.9377	0.9388	0.9391	0.9756	1.0191	1.0455	1.0661	1.0577	1.0665	1.0926	1.1097	1.1253	1.1484	
2000		1.0776	0.9550	0.9632	0.9646	0.9650	1.0091	1.0610	1.0918	1.1154	1.1067	1.1159	1.1432	1.1610	1.1773	1.2015	
10 Point		1991	0.7916	0.7673	0.7648	0.7644	0.7642	0.7571	0.7528	0.7533	0.7556	0.7517	0.7583	0.7769	0.7891	0.8000	0.8165
	1992	0.8186	0.7858	0.7842	0.7840	0.7838	0.7811	0.7814	0.7843	0.7884	0.7840	0.7908	0.8101	0.8229	0.8343	0.8515	
	1993	0.8465	0.8048	0.8042	0.8041	0.8040	0.8058	0.8110	0.8166	0.8226	0.8176	0.8247	0.8449	0.8581	0.8701	0.8880	
	1994	0.8754	0.8243	0.8246	0.8247	0.8247	0.8313	0.8417	0.8502	0.8583	0.8527	0.8600	0.8811	0.8949	0.9073	0.9260	
	1995	0.9053	0.8442	0.8456	0.8459	0.8459	0.8576	0.8737	0.8852	0.8955	0.8893	0.8969	0.9188	0.9332	0.9462	0.9657	
	1996	0.9362	0.8646	0.8671	0.8676	0.8676	0.8847	0.9068	0.9217	0.9343	0.9275	0.9353	0.9582	0.9732	0.9868	1.0071	
	1997	0.9681	0.8855	0.8891	0.8898	0.8899	0.9127	0.9412	0.9596	0.9748	0.9673	0.9754	0.9992	1.0149	1.0291	1.0502	
	1998	1.0011	0.9069	0.9117	0.9126	0.9128	0.9416	0.9769	0.9991	1.0171	1.0088	1.0171	1.0421	1.0584	1.0732	1.0952	
	1999	1.0353	0.9288	0.9349	0.9360	0.9362	0.9714	1.0139	1.0403	1.0612	1.0521	1.0607	1.0867	1.1037	1.1192	1.1422	
	2000	1.0706	0.9513	0.9587	0.9600	0.9603	1.0022	1.0523	1.0831	1.1072	1.0973	1.1062	1.1333	1.1510	1.1671	1.1911	

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	1.4639	1.3042	1.3543	1.3609	1.3675	1.3940	1.4498	1.4824	1.5082	1.4961	1.5087	1.5455	1.5700	1.5913	1.6242
5 Point	Fitted	1.4714	1.2993	1.3365	1.3419	1.3456	1.4355	1.4677	1.5008	1.5268	1.5147	1.5273	1.5647	1.5893	1.6112	1.6445
6 Point	Fitted	1.2924	1.1235	1.1488	1.1528	1.1548	1.2445	1.3192	1.3358	1.3590	1.3482	1.3594	1.3927	1.4146	1.4344	1.4638
7 Point	Fitted	1.2185	1.0477	1.0671	1.0702	1.0715	1.1542	1.2381	1.2749	1.2938	1.2835	1.2941	1.3258	1.3466	1.3655	1.3936
8 Point	Fitted	1.2073	1.0336	1.0498	1.0525	1.0534	1.1305	1.2156	1.2604	1.2904	1.2772	1.2878	1.3194	1.3400	1.3588	1.3867
9 Point	Fitted	1.2114	1.0371	1.0511	1.0535	1.0542	1.1261	1.2094	1.2571	1.2920	1.2819	1.2925	1.3242	1.3448	1.3638	1.3918
10 Point	Fitted	1.1940	1.0280	1.0402	1.0423	1.0429	1.1089	1.1876	1.2348	1.2710	1.2579	1.2678	1.2988	1.3191	1.3376	1.3651

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	1998	1.4921	1.4759	1.5292	1.5355	1.5438	1.5059	1.5060	1.5062	1.5062	1.5062	1.5062	1.5063	1.5061	1.5065	1.5058	1.5059
	1999	1.3826	1.3704	1.4103	1.4151	1.4212	1.3929	1.3930	1.3932	1.3931	1.3931	1.3933	1.3931	1.3934	1.3928	1.3930	1.3930
	2000	1.2811	1.2725	1.3007	1.3041	1.3084	1.2884	1.2885	1.2886	1.2886	1.2886	1.2886	1.2887	1.2886	1.2888	1.2884	1.2885
5 Point	1998	1.5016	1.4691	1.5043	1.5091	1.5132	1.5614	1.5289	1.5293	1.5292	1.5293	1.5293	1.5293	1.5294	1.5291	1.5292	1.5292
	1999	1.3897	1.3653	1.3917	1.3954	1.3984	1.4344	1.4101	1.4104	1.4103	1.4104	1.4104	1.4105	1.4105	1.4103	1.4104	1.4104
	2000	1.2861	1.2689	1.2876	1.2902	1.2923	1.3176	1.3006	1.3008	1.3007	1.3007	1.3008	1.3008	1.3008	1.3008	1.3007	1.3007
6 Point	1998	1.2942	1.2438	1.2650	1.2681	1.2701	1.3258	1.3531	1.3383	1.3383	1.3383	1.3384	1.3384	1.3383	1.3384	1.3384	1.3384
	1999	1.2322	1.1931	1.2096	1.2120	1.2135	1.2565	1.2774	1.2661	1.2660	1.2661	1.2661	1.2660	1.2661	1.2661	1.2661	1.2661
	2000	1.1731	1.1446	1.1566	1.1584	1.1595	1.1907	1.2059	1.1977	1.1977	1.1977	1.1977	1.1977	1.1977	1.1978	1.1978	1.1977
7 Point	1998	1.2153	1.1544	1.1691	1.1714	1.1725	1.2234	1.2644	1.2732	1.2698	1.2698	1.2698	1.2698	1.2698	1.2698	1.2699	1.2699
	1999	1.1710	1.1232	1.1348	1.1366	1.1375	1.1773	1.2091	1.2160	1.2133	1.2133	1.2133	1.2133	1.2133	1.2133	1.2134	1.2134
	2000	1.1283	1.0929	1.1015	1.1029	1.1035	1.1329	1.1563	1.1613	1.1594	1.1594	1.1594	1.1594	1.1594	1.1594	1.1594	1.1594
8 Point	1998	1.2042	1.1389	1.1501	1.1519	1.1527	1.1982	1.2415	1.2588	1.2665	1.2637	1.2636	1.2636	1.2636	1.2637	1.2637	1.2637
	1999	1.1623	1.1110	1.1199	1.1213	1.1219	1.1577	1.1914	1.2048	1.2107	1.2086	1.2085	1.2085	1.2085	1.2085	1.2086	1.2086
	2000	1.1219	1.0838	1.0904	1.0915	1.0920	1.1185	1.1433	1.1531	1.1575	1.1559	1.1559	1.1559	1.1559	1.1558	1.1559	1.1559
9 Point	1998	1.2080	1.1424	1.1515	1.1530	1.1535	1.1939	1.2355	1.2556	1.2679	1.2680	1.2680	1.2680	1.2679	1.2680	1.2680	1.2680
	1999	1.1653	1.1138	1.1210	1.1221	1.1226	1.1543	1.1867	1.2023	1.2119	1.2119	1.2119	1.2119	1.2119	1.2118	1.2119	1.2119
	2000	1.1241	1.0859	1.0912	1.0921	1.0924	1.1159	1.1399	1.1513	1.1583	1.1583	1.1583	1.1583	1.1583	1.1583	1.1583	1.1583
10 Point	1998	1.1926	1.1336	1.1409	1.1421	1.1425	1.1777	1.2158	1.2359	1.2496	1.2469	1.2464	1.2464	1.2463	1.2465	1.2464	1.2464
	1999	1.1532	1.1068	1.1126	1.1136	1.1139	1.1416	1.1714	1.1870	1.1977	1.1955	1.1952	1.1952	1.1951	1.1952	1.1952	1.1952
	2000	1.1152	1.0807	1.0850	1.0857	1.0860	1.1066	1.1286	1.1401	1.1479	1.1463	1.1461	1.1461	1.1461	1.1461	1.1461	1.1461

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	1998	1.0061	0.9964	1.0252	1.0284	1.0327	1.0142	1.0142	1.0143	1.0143	1.0143	1.0144	1.0143	1.0145	1.0141	1.0142
	1999	0.9851	0.9780	0.9991	1.0014	1.0045	0.9911	0.9911	0.9911	0.9911	0.9911	0.9912	0.9911	0.9913	0.9910	0.9911
	2000	0.9914	0.9863	1.0014	1.0030	1.0053	0.9956	0.9957	0.9957	0.9957	0.9957	0.9958	0.9957	0.9958	0.9956	0.9956
5 Point	1998	0.9967	0.9812	0.9993	1.0016	1.0037	1.0228	1.0094	1.0096	1.0095	1.0096	1.0095	1.0096	1.0096	1.0095	1.0095
	1999	0.9782	0.9667	0.9801	0.9818	0.9834	0.9974	0.9876	0.9877	0.9876	0.9877	0.9877	0.9877	0.9877	0.9876	0.9876
	2000	0.9864	0.9782	0.9879	0.9891	0.9902	1.0002	0.9931	0.9933	0.9932	0.9932	0.9932	0.9933	0.9933	0.9932	0.9932
6 Point	1998	0.8904	0.8625	0.8753	0.8770	0.8783	0.9066	0.9209	0.9136	0.9135	0.9136	0.9136	0.9135	0.9136	0.9136	0.9136
	1999	0.8977	0.8759	0.8859	0.8872	0.8882	0.9103	0.9212	0.9156	0.9156	0.9156	0.9156	0.9156	0.9157	0.9156	0.9156
	2000	0.9272	0.9106	0.9182	0.9192	0.9200	0.9366	0.9448	0.9406	0.9406	0.9406	0.9406	0.9406	0.9406	0.9406	0.9406
7 Point	1998	0.8460	0.8107	0.8203	0.8216	0.8225	0.8508	0.8725	0.8767	0.8751	0.8751	0.8750	0.8751	0.8751	0.8751	0.8751
	1999	0.8628	0.8344	0.8422	0.8433	0.8440	0.8666	0.8838	0.8870	0.8857	0.8857	0.8857	0.8857	0.8857	0.8857	0.8857
	2000	0.9005	0.8785	0.8845	0.8854	0.8860	0.9035	0.9166	0.9191	0.9181	0.9181	0.9181	0.9181	0.9181	0.9181	0.9181
8 Point	1998	0.8369	0.8002	0.8076	0.8087	0.8092	0.8346	0.8570	0.8651	0.8684	0.8671	0.8671	0.8671	0.8671	0.8671	0.8671
	1999	0.8555	0.8259	0.8318	0.8327	0.8332	0.8536	0.8715	0.8779	0.8805	0.8795	0.8795	0.8795	0.8795	0.8795	0.8795
	2000	0.8949	0.8718	0.8765	0.8772	0.8776	0.8935	0.9073	0.9121	0.9141	0.9134	0.9133	0.9134	0.9133	0.9134	0.9134
9 Point	1998	0.8355	0.8003	0.8061	0.8070	0.8074	0.8294	0.8502	0.8594	0.8646	0.8646	0.8646	0.8646	0.8646	0.8646	0.8646
	1999	0.8544	0.8259	0.8306	0.8314	0.8317	0.8494	0.8661	0.8734	0.8775	0.8775	0.8775	0.8775	0.8775	0.8775	0.8775
	2000	0.8941	0.8718	0.8755	0.8761	0.8764	0.8903	0.9031	0.9086	0.9119	0.9118	0.9118	0.9119	0.9118	0.9119	0.9119
10 Point	1998	0.8257	0.7941	0.7988	0.7996	0.7998	0.8190	0.8380	0.8473	0.8533	0.8521	0.8519	0.8519	0.8518	0.8519	0.8519
	1999	0.8465	0.8209	0.8247	0.8253	0.8256	0.8411	0.8564	0.8638	0.8685	0.8676	0.8674	0.8674	0.8674	0.8674	0.8674
	2000	0.8879	0.8678	0.8709	0.8714	0.8716	0.8838	0.8956	0.9013	0.9050	0.9043	0.9041	0.9041	0.9041	0.9041	0.9041
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	1998	1.0560	1.0445	1.0822	1.0867	1.0925	1.0657	1.0658	1.0659	1.0659	1.0659	1.0660	1.0659	1.0662	1.0657	1.0657
	1999	1.0350	1.0259	1.0558	1.0593	1.0639	1.0427	1.0428	1.0429	1.0429	1.0429	1.0430	1.0429	1.0431	1.0427	1.0428
	2000	1.0369	1.0300	1.0528	1.0555	1.0590	1.0428	1.0429	1.0430	1.0430	1.0430	1.0431	1.0430	1.0432	1.0428	1.0429
5 Point	1998	1.0627	1.0397	1.0646	1.0680	1.0709	1.1050	1.0820	1.0823	1.0822	1.0823	1.0823	1.0823	1.0824	1.0821	1.0822
	1999	1.0403	1.0221	1.0418	1.0446	1.0468	1.0738	1.0556	1.0558	1.0558	1.0558	1.0558	1.0559	1.0559	1.0558	1.0558
	2000	1.0410	1.0270	1.0422	1.0443	1.0460	1.0665	1.0527	1.0529	1.0528	1.0529	1.0529	1.0529	1.0529	1.0528	1.0528
6 Point	1998	0.9159	0.8802	0.8952	0.8974	0.8988	0.9383	0.9576	0.9471	0.9471	0.9472	0.9472	0.9471	0.9472	0.9472	0.9472
	1999	0.9224	0.8932	0.9055	0.9073	0.9084	0.9406	0.9563	0.9478	0.9477	0.9478	0.9478	0.9477	0.9478	0.9478	0.9478
	2000	0.9495	0.9264	0.9362	0.9376	0.9385	0.9638	0.9761	0.9694	0.9694	0.9694	0.9694	0.9694	0.9695	0.9695	0.9694
7 Point	1998	0.8601	0.8170	0.8274	0.8290	0.8298	0.8658	0.8948	0.9010	0.8986	0.8986	0.8986	0.8986	0.8986	0.8987	0.8987
	1999	0.8766	0.8408	0.8495	0.8509	0.8515	0.8813	0.9051	0.9103	0.9083	0.9083	0.9083	0.9083	0.9083	0.9084	0.9084
	2000	0.9132	0.8846	0.8916	0.8927	0.8932	0.9170	0.9359	0.9400	0.9384	0.9384	0.9384	0.9384	0.9384	0.9384	0.9384
8 Point	1998	0.8522	0.8060	0.8139	0.8152	0.8158	0.8480	0.8786	0.8909	0.8963	0.8943	0.8942	0.8942	0.8942	0.8943	0.8943
	1999	0.8701	0.8317	0.8384	0.8394	0.8399	0.8667	0.8919	0.9019	0.9063	0.9048	0.9047	0.9047	0.9047	0.9048	0.9048
	2000	0.9081	0.8772	0.8826	0.8835	0.8839	0.9053	0.9254	0.9333	0.9369	0.9356	0.9356	0.9356	0.9355	0.9356	0.9356
9 Point	1998	0.8549	0.8085	0.8149	0.8160	0.8163	0.8449	0.8744	0.8886	0.8973	0.8974	0.8974	0.8974	0.8973	0.8974	0.8974
	1999	0.8723	0.8338	0.8392	0.8400	0.8404	0.8641	0.8884	0.9000	0.9072	0.9072	0.9072	0.9072	0.9072	0.9072	0.9072
	2000	0.9098	0.8789	0.8832	0.8839	0.8842	0.9032	0.9226	0.9319	0.9375	0.9375	0.9375	0.9375	0.9375	0.9375	0.9375
10 Point	1998	0.8440	0.8022	0.8074	0.8083	0.8085	0.8335	0.8604	0.8746	0.8843	0.8824	0.8821	0.8821	0.8820	0.8821	0.8821
	1999	0.8633	0.8286	0.8329	0.8336	0.8339	0.8546	0.8769	0.8886	0.8966	0.8950	0.8947	0.8947	0.8947	0.8947	0.8947
	2000	0.9026	0.8747	0.8782	0.8788	0.8790	0.8957	0.9135	0.9228	0.9291	0.9278	0.9277	0.9277	0.9277	0.9277	0.9277

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	1998	0.4588	0.4119	0.4238	0.4251	0.4256	0.4341	0.4514	0.4615	0.4695	0.4658	0.4698	0.4812	0.4888	0.4955	0.5057
	1999	0.4704	0.4217	0.4308	0.4329	0.4349	0.4456	0.4634	0.4738	0.4821	0.4782	0.4822	0.4940	0.5018	0.5087	0.5192
	2000	0.4835	0.4291	0.4456	0.4471	0.4490	0.4618	0.4802	0.4910	0.4995	0.4956	0.4997	0.5119	0.5200	0.5271	0.5379
	3 Yr Ave	0.4709	0.4209	0.4334	0.4350	0.4365	0.4472	0.4650	0.4754	0.4837	0.4799	0.4839	0.4957	0.5035	0.5104	0.5209
5 Point	1998	0.4545	0.4056	0.4131	0.4141	0.4136	0.4378	0.4493	0.4594	0.4673	0.4636	0.4675	0.4790	0.4864	0.4932	0.5033
	1999	0.4671	0.4168	0.4226	0.4244	0.4258	0.4484	0.4618	0.4722	0.4804	0.4766	0.4805	0.4923	0.5000	0.5069	0.5174
	2000	0.4811	0.4256	0.4396	0.4409	0.4422	0.4639	0.4790	0.4898	0.4983	0.4943	0.4984	0.5107	0.5187	0.5258	0.5366
	3 Yr Ave	0.4676	0.4160	0.4251	0.4265	0.4272	0.4500	0.4634	0.4738	0.4820	0.4782	0.4821	0.4940	0.5017	0.5086	0.5191
6 Point	1998	0.4060	0.3566	0.3618	0.3626	0.3619	0.3880	0.4099	0.4157	0.4229	0.4195	0.4231	0.4334	0.4402	0.4464	0.4555
	1999	0.4287	0.3777	0.3820	0.3835	0.3846	0.4093	0.4308	0.4377	0.4453	0.4418	0.4454	0.4563	0.4635	0.4700	0.4797
	2000	0.4522	0.3962	0.4086	0.4098	0.4109	0.4344	0.4557	0.4638	0.4719	0.4681	0.4720	0.4836	0.4912	0.4980	0.5082
	3 Yr Ave	0.4290	0.3768	0.3841	0.3853	0.3858	0.4106	0.4321	0.4391	0.4467	0.4431	0.4468	0.4578	0.4650	0.4715	0.4811
7 Point	1998	0.3858	0.3351	0.3391	0.3396	0.3390	0.3641	0.3883	0.3989	0.4051	0.4018	0.4052	0.4151	0.4216	0.4276	0.4363
	1999	0.4120	0.3598	0.3632	0.3646	0.3655	0.3896	0.4133	0.4241	0.4308	0.4274	0.4309	0.4414	0.4483	0.4546	0.4640
	2000	0.4392	0.3822	0.3936	0.3947	0.3957	0.4190	0.4421	0.4532	0.4606	0.4569	0.4607	0.4720	0.4794	0.4860	0.4960
	3 Yr Ave	0.4123	0.3590	0.3653	0.3663	0.3667	0.3909	0.4146	0.4254	0.4322	0.4287	0.4323	0.4428	0.4498	0.4561	0.4654
8 Point	1998	0.3816	0.3308	0.3339	0.3343	0.3335	0.3572	0.3815	0.3936	0.4020	0.3982	0.4016	0.4114	0.4178	0.4237	0.4323
	1999	0.4085	0.3561	0.3587	0.3600	0.3608	0.3838	0.4075	0.4197	0.4283	0.4244	0.4279	0.4383	0.4452	0.4514	0.4608
	2000	0.4364	0.3793	0.3900	0.3911	0.3919	0.4144	0.4376	0.4498	0.4586	0.4546	0.4583	0.4696	0.4769	0.4836	0.4935
	3 Yr Ave	0.4088	0.3554	0.3609	0.3618	0.3621	0.3851	0.4089	0.4210	0.4296	0.4257	0.4293	0.4398	0.4466	0.4529	0.4622
9 Point	1998	0.3810	0.3308	0.3332	0.3336	0.3327	0.3550	0.3784	0.3910	0.4002	0.3970	0.4004	0.4102	0.4166	0.4224	0.4311
	1999	0.4080	0.3561	0.3582	0.3594	0.3601	0.3819	0.4050	0.4176	0.4268	0.4234	0.4269	0.4373	0.4442	0.4504	0.4597
	2000	0.4361	0.3793	0.3896	0.3906	0.3914	0.4129	0.4356	0.4480	0.4575	0.4538	0.4575	0.4688	0.4761	0.4828	0.4927
	3 Yr Ave	0.4084	0.3554	0.3603	0.3612	0.3614	0.3833	0.4063	0.4189	0.4282	0.4247	0.4283	0.4388	0.4456	0.4519	0.4612
10 Point	1998	0.3765	0.3283	0.3302	0.3306	0.3296	0.3505	0.3730	0.3855	0.3950	0.3913	0.3945	0.4041	0.4104	0.4162	0.4248
	1999	0.4042	0.3540	0.3556	0.3568	0.3575	0.3782	0.4005	0.4130	0.4224	0.4186	0.4220	0.4323	0.4391	0.4452	0.4544
	2000	0.4330	0.3776	0.3876	0.3885	0.3893	0.4099	0.4319	0.4444	0.4540	0.4501	0.4537	0.4648	0.4721	0.4786	0.4885
	3 Yr Ave	0.4046	0.3533	0.3578	0.3586	0.3588	0.3795	0.4018	0.4143	0.4238	0.4200	0.4234	0.4337	0.4405	0.4467	0.4559

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	1998	0.4815	0.4318	0.4474	0.4492	0.4502	0.4561	0.4744	0.4850	0.4934	0.4895	0.4937	0.5057	0.5137	0.5207	0.5314
	1999	0.4942	0.4424	0.4553	0.4579	0.4607	0.4688	0.4876	0.4986	0.5073	0.5032	0.5074	0.5198	0.5280	0.5352	0.5463
	2000	0.5057	0.4482	0.4685	0.4705	0.4729	0.4837	0.5030	0.5143	0.5233	0.5191	0.5234	0.5362	0.5448	0.5521	0.5635
	3 Yr Ave	0.4938	0.4408	0.4571	0.4592	0.4613	0.4695	0.4883	0.4993	0.5080	0.5039	0.5082	0.5206	0.5288	0.5360	0.5471
5 Point	1998	0.4846	0.4298	0.4401	0.4415	0.4413	0.4729	0.4816	0.4924	0.5010	0.4970	0.5012	0.5134	0.5215	0.5287	0.5396
	1999	0.4967	0.4407	0.4492	0.4516	0.4533	0.4828	0.4936	0.5048	0.5135	0.5094	0.5136	0.5263	0.5345	0.5419	0.5531
	2000	0.5077	0.4468	0.4638	0.4655	0.4671	0.4946	0.5077	0.5192	0.5282	0.5240	0.5283	0.5413	0.5498	0.5574	0.5688
	3 Yr Ave	0.4963	0.4391	0.4510	0.4529	0.4539	0.4834	0.4943	0.5055	0.5142	0.5101	0.5144	0.5270	0.5353	0.5427	0.5538
6 Point	1998	0.4177	0.3639	0.3701	0.3710	0.3704	0.4016	0.4262	0.4309	0.4384	0.4350	0.4386	0.4493	0.4564	0.4628	0.4723
	1999	0.4404	0.3851	0.3905	0.3922	0.3933	0.4229	0.4472	0.4531	0.4610	0.4573	0.4611	0.4723	0.4798	0.4865	0.4966
	2000	0.4631	0.4031	0.4166	0.4180	0.4191	0.4470	0.4708	0.4780	0.4863	0.4825	0.4864	0.4984	0.5063	0.5133	0.5238
	3 Yr Ave	0.4404	0.3840	0.3924	0.3937	0.3943	0.4238	0.4481	0.4540	0.4619	0.4583	0.4620	0.4733	0.4808	0.4875	0.4976
7 Point	1998	0.3922	0.3377	0.3420	0.3427	0.3420	0.3706	0.3983	0.4100	0.4160	0.4126	0.4161	0.4263	0.4329	0.4391	0.4481
	1999	0.4186	0.3626	0.3663	0.3678	0.3687	0.3962	0.4232	0.4352	0.4418	0.4383	0.4419	0.4527	0.4598	0.4663	0.4759
	2000	0.4454	0.3849	0.3968	0.3980	0.3989	0.4253	0.4514	0.4635	0.4708	0.4670	0.4709	0.4824	0.4900	0.4968	0.5070
	3 Yr Ave	0.4187	0.3617	0.3684	0.3695	0.3699	0.3974	0.4243	0.4362	0.4429	0.4393	0.4430	0.4538	0.4609	0.4674	0.4770
8 Point	1998	0.3886	0.3332	0.3365	0.3370	0.3362	0.3629	0.3911	0.4054	0.4149	0.4107	0.4141	0.4242	0.4308	0.4370	0.4459
	1999	0.4155	0.3586	0.3615	0.3629	0.3637	0.3897	0.4171	0.4312	0.4408	0.4366	0.4401	0.4509	0.4580	0.4644	0.4740
	2000	0.4429	0.3817	0.3928	0.3939	0.3947	0.4199	0.4463	0.4602	0.4700	0.4656	0.4695	0.4810	0.4885	0.4953	0.5055
	3 Yr Ave	0.4157	0.3578	0.3636	0.3646	0.3649	0.3908	0.4182	0.4323	0.4419	0.4376	0.4412	0.4520	0.4591	0.4656	0.4751
9 Point	1998	0.3898	0.3342	0.3369	0.3373	0.3364	0.3616	0.3892	0.4043	0.4154	0.4121	0.4156	0.4257	0.4323	0.4385	0.4474
	1999	0.4165	0.3595	0.3619	0.3631	0.3639	0.3885	0.4154	0.4303	0.4413	0.4377	0.4414	0.4521	0.4592	0.4657	0.4753
	2000	0.4437	0.3824	0.3930	0.3940	0.3949	0.4189	0.4450	0.4595	0.4703	0.4666	0.4704	0.4820	0.4896	0.4963	0.5065
	3 Yr Ave	0.4167	0.3587	0.3639	0.3648	0.3651	0.3897	0.4165	0.4314	0.4423	0.4388	0.4425	0.4533	0.4604	0.4668	0.4764
10 Point	1998	0.3849	0.3316	0.3338	0.3342	0.3332	0.3567	0.3830	0.3979	0.4093	0.4052	0.4085	0.4185	0.4249	0.4310	0.4398
	1999	0.4122	0.3573	0.3591	0.3604	0.3611	0.3842	0.4100	0.4248	0.4361	0.4318	0.4353	0.4459	0.4529	0.4592	0.4687
	2000	0.4402	0.3806	0.3908	0.3918	0.3926	0.4154	0.4406	0.4550	0.4661	0.4618	0.4655	0.4769	0.4844	0.4911	0.5012
	3 Yr Ave	0.4124	0.3565	0.3612	0.3621	0.3623	0.3854	0.4112	0.4259	0.4372	0.4329	0.4364	0.4471	0.4541	0.4604	0.4699

MEDICAL	Inc. LDF 94-95	Inc. LDF 95-96	Inc. LDF 96-97	Inc. LDF 97-98	Inc. LDF 98-99	Inc. LDF 99-00	Inc. LDF 00-01	2 Yr. Avg. LDF	Selected Inc. LDF
Beyond	1.0488	1.0822	1.0579	1.0718	1.0473	1.0844	1.0878	1.0861	1.0867
19-20	NA	NA	NA	1.0193	1.0157	1.0324	1.0177	1.0251	1.0251
18-19	NA	NA	1.0102	1.0152	1.0123	0.9999	1.0070	1.0035	1.0035
17-18	NA	0.9724	1.0461	1.0155	1.0045	1.0149	1.0155	1.0152	1.0152
16-17	1.0180	1.0223	1.0105	1.0001	1.0356	1.0153	1.0195	1.0174	1.0174
15-16	1.0241	1.0101	1.0150	1.0113	1.0078	1.0176	1.0120	1.0148	1.0148
14-15	1.0199	1.0223	1.0226	1.0077	1.0002	1.0057	0.9992	1.0025	1.0025
13-14	1.0500	1.0222	1.0121	1.0002	1.0114	0.9998	1.0105	1.0052	1.0052
12-13	1.0110	1.0277	1.0076	1.0044	1.0221	1.0089	1.0265	1.0177	1.0177
11-12	1.0193	1.0171	1.0087	1.0050	1.0017	1.0076	1.0140	1.0108	1.0108
10-11	1.0185	1.0364	0.9949	1.0179	1.0054	1.0139	1.0121	1.0130	1.0130
9-10	1.0286	1.0336	0.9999	1.0067	1.0109	1.0059	1.0154	1.0107	1.0107
8-9	1.0244	1.0383	1.0065	1.0131	1.0041	1.0127	1.0315	1.0221	1.0221
7-8	1.0109	1.0170	1.0115	1.0121	1.0103	1.0142	1.0198	1.0170	1.0170
6-7	1.0209	1.0184	1.0000	1.0171	0.9998	0.9994	1.0190	1.0092	1.0092
5-6	1.0202	1.0229	1.0065	1.0173	1.0041	1.0114	1.0215	1.0165	1.0165
4-5	1.0284	1.0151	1.0202	0.9990	1.0079	1.0133	1.0296	1.0215	1.0215
3-4	1.0333	1.0142	1.0173	1.0154	1.0106	1.0200	1.0292	1.0246	1.0246
2-3	1.0744	1.0461	1.0380	1.0476	1.0289	1.0473	1.0694	1.0584	1.0584
1-2	1.2098	1.1393	1.1010	1.1145	1.1133	1.0989	1.1480	1.1235	1.1235

MEDICAL	Paid LDF 94-95	Paid LDF 95-96	Paid LDF 96-97	Paid LDF 97-98	Paid LDF 98-99	Paid LDF 99-00	Paid LDF 00-01	2 Yr. Avg. LDF	Selected Paid LDF
19-20	NA	NA	NA	1.0169	1.0191	1.0207	1.0180	1.0194	1.0194
18-19	NA	NA	1.0100	1.0207	1.0166	1.0173	1.0159	1.0166	1.0166
17-18	NA	1.0132	1.0195	1.0142	1.0159	1.0112	1.0171	1.0142	1.0142
16-17	1.0226	1.0235	1.0137	1.0163	1.0187	1.0144	1.0135	1.0140	1.0140
15-16	1.0459	1.0158	1.0221	1.0163	1.0145	1.0132	1.0164	1.0148	1.0148
14-15	1.0161	1.0164	1.0173	1.0154	1.0175	1.0154	1.0124	1.0139	1.0139
13-14	1.0345	1.0176	1.0180	1.0145	1.0181	1.0123	1.0117	1.0120	1.0120
12-13	1.0193	1.0171	1.0165	1.0179	1.0143	1.0135	1.0137	1.0136	1.0136
11-12	1.0203	1.0147	1.0183	1.0147	1.0155	1.0144	1.0134	1.0139	1.0139
10-11	1.0217	1.0217	1.0150	1.0125	1.0155	1.0163	1.0153	1.0158	1.0158
9-10	1.0243	1.0217	1.0144	1.0167	1.0172	1.0179	1.0125	1.0152	1.0152
8-9	1.0280	1.0201	1.0155	1.0173	1.0200	1.0147	1.0169	1.0158	1.0158
7-8	1.0263	1.0197	1.0198	1.0189	1.0184	1.0190	1.0135	1.0163	1.0163
6-7	1.0278	1.0245	1.0215	1.0214	1.0249	1.0194	1.0204	1.0199	1.0199
5-6	1.0307	1.0298	1.0259	1.0275	1.0285	1.0260	1.0231	1.0246	1.0246
4-5	1.0410	1.0342	1.0361	1.0368	1.0334	1.0325	1.0302	1.0314	1.0314
3-4	1.0704	1.0584	1.0501	1.0583	1.0570	1.0459	1.0498	1.0479	1.0479
2-3	1.0996	1.0906	1.0927	1.1087	1.0898	1.0905	1.1057	1.0981	1.0981
1-2	1.2968	1.2764	1.2628	1.2804	1.2691	1.2986	1.3017	1.3002	1.3002

MEDICAL	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	Pd-Inc. LDF 00-01	2 Yr. Avg. LDF	Selected LDF
19-20	NA	NA	NA	1.1187	1.1874	1.1412	1.1258	1.1335	1.1335
18-19	NA	NA	1.1065	1.1933	1.1212	1.1234	1.1275	1.1255	1.1255
17-18	NA	1.1100	1.1984	1.1234	1.1411	1.1335	1.1093	1.1214	1.1214
16-17	1.1627	1.1724	1.1215	1.1546	1.1409	1.1074	1.1214	1.1144	1.1144
15-16	1.1932	1.1272	1.1800	1.1197	1.1060	1.1128	1.1648	1.1388	1.1388
14-15	1.1289	1.1813	1.1264	1.1145	1.1123	1.1694	1.0857	1.1276	1.1276
13-14	1.1904	1.1207	1.1258	1.1283	1.1834	1.1006	1.1109	1.1058	1.1058
12-13	1.1155	1.1313	1.1466	1.1912	1.1164	1.1138	1.1022	1.1080	1.1080
11-12	1.1196	1.1545	1.2078	1.1084	1.1208	1.0896	1.1048	1.0972	1.0972
10-11	1.1543	1.2229	1.1194	1.1328	1.0994	1.1072	1.0949	1.1011	1.1011
9-10	1.2070	1.1496	1.1290	1.1118	1.1098	1.1010	1.1053	1.1032	1.1032
8-9	1.1431	1.1516	1.1216	1.1170	1.1158	1.1040	1.1278	1.1159	1.1159
7-8	1.1418	1.1362	1.1246	1.1322	1.1093	1.1137	1.1072	1.1105	1.1105
6-7	1.1469	1.1388	1.1432	1.1215	1.1260	1.1067	1.1188	1.1128	1.1128
5-6	1.1512	1.1765	1.1314	1.1567	1.1394	1.1260	1.1388	1.1324	1.1324
4-5	1.1957	1.1622	1.1784	1.1760	1.1503	1.1507	1.1852	1.1680	1.1680
3-4	1.2228	1.2228	1.2366	1.2075	1.1997	1.2033	1.2187	1.2110	1.2110
2-3	1.3213	1.3255	1.2998	1.3160	1.2856	1.2912	1.3732	1.3322	1.3322
1-2	1.6375	1.5984	1.5856	1.6008	1.5643	1.6661	1.6514	1.6588	1.6588

MEDICAL	Selected Paid LDF	Selected Pd-Incur LDF	Selected Incurred LDF
Beyond			1.0867
19-20	1.0194	1.1335	1.0251
18-19	1.0166	1.1255	1.0035
17-18	1.0142	1.1214	1.0152
16-17	1.0140	1.1144	1.0174
15-16	1.0148	1.1388	1.0148
14-15	1.0139	1.1276	1.0025
13-14	1.0120	1.1058	1.0052
12-13	1.0136	1.1080	1.0177
11-12	1.0139	1.0972	1.0108
10-11	1.0158	1.1011	1.0130
9-10	1.0152	1.1032	1.0107
8-9	1.0158	1.1159	1.0221
7-8	1.0163	1.1105	1.0170
6-7	1.0199	1.1128	1.0092
5-6	1.0246	1.1324	1.0165
4-5	1.0314	1.1680	1.0215
3-4	1.0479	1.2110	1.0246
2-3	1.0981	1.3322	1.0584
1-2	1.3002	1.6588	1.1235

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		1.0867	1.0867	1.0867	1.0867	1.0867	1.0867	1.0867	1.0867	1.0867	1.0867	1.0867	1.0867	1.0867	1.0867
19-20	1982	1.0251	1.0251	1.0251	1.0251	1.0251	1.0251	1.0251	1.0251	1.0251	1.0251	1.0251	1.0251	1.0251	1.1335
18-19	1983	1.0035	1.0035	1.0035	1.0035	1.0035	1.0035	1.0035	1.0035	1.0035	1.0035	1.0035	1.0035	1.0035	1.0166
17-18	1984	1.0152	1.0152	1.0152	1.0152	1.0152	1.0152	1.0152	1.0152	1.0152	1.0152	1.0152	1.0152	1.0152	1.0142
16-17	1985	1.0174	1.0174	1.0174	1.0174	1.0174	1.0174	1.0174	1.0174	1.0174	1.0174	1.0174	1.0174	1.0174	1.0140
15-16	1986	1.0148	1.0148	1.0148	1.0148	1.0148	1.0148	1.0148	1.0148	1.0148	1.0148	1.0148	1.0148	1.0148	1.0148
14-15	1987	1.0025	1.0025	1.0025	1.0025	1.0025	1.0025	1.0025	1.0025	1.0025	1.0025	1.0025	1.0025	1.0139	1.0139
13-14	1988	1.0052	1.0052	1.0052	1.0052	1.0052	1.0052	1.0052	1.0052	1.0052	1.0052	1.0052	1.0108	1.0120	1.0120
12-13	1989	1.0177	1.0177	1.0177	1.0177	1.0177	1.0177	1.0177	1.0177	1.0177	1.0177	1.0136	1.0136	1.0136	1.0136
11-12	1990	1.0108	1.0108	1.0108	1.0108	1.0108	1.0108	1.0108	1.0108	1.0108	1.0972	1.0139	1.0139	1.0139	1.0139
10-11	1991	1.0130	1.0130	1.0130	1.0130	1.0130	1.0130	1.0130	1.0130	1.0130	1.0158	1.0158	1.0158	1.0158	1.0158
9-10	1992	1.0107	1.0107	1.0107	1.0107	1.0107	1.0107	1.0107	1.0107	1.1032	1.0152	1.0152	1.0152	1.0152	1.0152
8-9	1993	1.0221	1.0221	1.0221	1.0221	1.0221	1.0221	1.0221	1.0221	1.0158	1.0158	1.0158	1.0158	1.0158	1.0158
7-8	1994	1.0170	1.0170	1.0170	1.0170	1.0170	1.0170	1.0170	1.1105	1.0163	1.0163	1.0163	1.0163	1.0163	1.0163
6-7	1995	1.0092	1.0092	1.0092	1.0092	1.0092	1.0092	1.1128	1.0199	1.0199	1.0199	1.0199	1.0199	1.0199	1.0199
5-6	1996	1.0165	1.0165	1.0165	1.0165	1.0165	1.0246	1.0246	1.0246	1.0246	1.0246	1.0246	1.0246	1.0246	1.0246
4-5	1997	1.0215	1.0215	1.0215	1.0215	1.1680	1.0314	1.0314	1.0314	1.0314	1.0314	1.0314	1.0314	1.0314	1.0314
3-4	1998	1.0246	1.0246	1.0246	1.2110	1.0479	1.0479	1.0479	1.0479	1.0479	1.0479	1.0479	1.0479	1.0479	1.0479
2-3	1999	1.0584	1.0584	1.3322	1.0981	1.0981	1.0981	1.0981	1.0981	1.0981	1.0981	1.0981	1.0981	1.0981	1.0981
1-2	2000	1.1235	1.6588	1.3002	1.3002	1.3002	1.3002	1.3002	1.3002	1.3002	1.3002	1.3002	1.3002	1.3002	1.3002

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 Cum LDF
Beyond		1.0867	1.0867	1.0867	1.0867	1.0867	1.0867	1.0867	1.0867	1.0867	1.0867	1.0867	1.0867	1.0867	1.0867
19-20	1982	1.1140	1.1140	1.1140	1.1140	1.1140	1.1140	1.1140	1.1140	1.1140	1.1140	1.1140	1.1140	1.1140	1.2318
18-19	1983	1.1179	1.1179	1.1179	1.1179	1.1179	1.1179	1.1179	1.1179	1.1179	1.1179	1.1179	1.1179	1.1179	1.2522
17-18	1984	1.1349	1.1349	1.1349	1.1349	1.1349	1.1349	1.1349	1.1349	1.1349	1.1349	1.1349	1.1349	1.1349	1.2700
16-17	1985	1.1546	1.1546	1.1546	1.1546	1.1546	1.1546	1.1546	1.1546	1.1546	1.1546	1.1546	1.1546	1.2711	1.2878
15-16	1986	1.1717	1.1717	1.1717	1.1717	1.1717	1.1717	1.1717	1.1717	1.1717	1.1717	1.1717	1.3149	1.2899	1.3068
14-15	1987	1.1746	1.1746	1.1746	1.1746	1.1746	1.1746	1.1746	1.1746	1.1746	1.1746	1.1746	1.3332	1.3079	1.3250
13-14	1988	1.1807	1.1807	1.1807	1.1807	1.1807	1.1807	1.1807	1.1807	1.1807	1.1807	1.2989	1.3491	1.3236	1.3409
12-13	1989	1.2016	1.2016	1.2016	1.2016	1.2016	1.2016	1.2016	1.2016	1.2016	1.2016	1.3166	1.3675	1.3416	1.3591
11-12	1990	1.2146	1.2146	1.2146	1.2146	1.2146	1.2146	1.2146	1.2146	1.2146	1.3184	1.3349	1.3865	1.3602	1.3780
10-11	1991	1.2304	1.2304	1.2304	1.2304	1.2304	1.2304	1.2304	1.2304	1.2304	1.3393	1.3560	1.4084	1.3817	1.3998
9-10	1992	1.2436	1.2436	1.2436	1.2436	1.2436	1.2436	1.2436	1.2436	1.3574	1.3596	1.3766	1.4298	1.4027	1.4211
8-9	1993	1.2711	1.2711	1.2711	1.2711	1.2711	1.2711	1.2711	1.2711	1.3788	1.3811	1.3983	1.4524	1.4249	1.4435
7-8	1994	1.2927	1.2927	1.2927	1.2927	1.2927	1.2927	1.2927	1.4115	1.4013	1.4036	1.4211	1.4761	1.4481	1.4671
6-7	1995	1.3046	1.3046	1.3046	1.3046	1.3046	1.3046	1.4385	1.4396	1.4292	1.4316	1.4494	1.5055	1.4769	1.4963
5-6	1996	1.3261	1.3261	1.3261	1.3261	1.3261	1.4773	1.4739	1.4750	1.4643	1.4668	1.4851	1.5425	1.5133	1.5331
4-5	1997	1.3546	1.3546	1.3546	1.3546	1.5489	1.5237	1.5201	1.5213	1.5103	1.5128	1.5317	1.5909	1.5608	1.5812
3-4	1998	1.3879	1.3879	1.6404	1.6231	1.5966	1.5930	1.5942	1.5827	1.5853	1.6051	1.6071	1.6355	1.6071	1.6270
2-3	1999	1.4690	1.4690	1.8490	1.8013	1.7823	1.7533	1.7492	1.7506	1.7379	1.7408	1.7625	1.8307	1.7960	1.8195
1-2	2000	1.6504	2.4367	2.4040	2.3421	2.3173	2.2796	2.2743	2.2761	2.2597	2.2634	2.2916	2.3802	2.3351	2.3657

MEDICAL	Policy Year	Benefit Level Factor	LAE
Beyond			
19-20	1982	1.0000	1.0000
18-19	1983	1.0000	1.0000
17-18	1984	1.0000	1.0000
16-17	1985	1.0000	1.0000
15-16	1986	1.0000	1.0000
14-15	1987	1.0000	1.0000
13-14	1988	1.0000	1.0000
12-13	1989	1.0000	1.0000
11-12	1990	1.0000	1.0000
10-11	1991	1.0000	1.0000
9-10	1992	1.0000	1.0000
8-9	1993	1.0000	1.0000
7-8	1994	1.0000	1.0000
6-7	1995	1.0000	1.0000
5-6	1996	1.0000	1.0000
4-5	1997	1.0000	1.0000
3-4	1998	1.0000	1.0000
2-3	1999	1.0000	1.0000
1-2	2000	1.0000	1.0000

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	1997	0.8556	0.8601	0.8584	0.8606	0.8455	0.8339	0.8203	0.8184	0.8191	0.8132	0.8145	0.8247	0.8566	0.8403	0.8514
	1998	0.9306	0.9388	0.9396	0.9366	0.9150	0.9037	0.8890	0.8869	0.8877	0.8813	0.8827	0.8937	0.9283	0.9107	0.9227
	1999	1.0056	1.0176	1.0208	1.0125	0.9844	0.9735	0.9577	0.9555	0.9562	0.9493	0.9509	0.9627	1.0000	0.9810	0.9939
	2000	1.0806	1.0963	1.1020	1.0884	1.0539	1.0433	1.0264	1.0240	1.0247	1.0174	1.0191	1.0317	1.0717	1.0513	1.0652
5 Point	1996	0.7669	0.7661	0.7644	0.7674	0.7640	0.7592	0.7399	0.7381	0.7388	0.7334	0.7347	0.7438	0.7725	0.7579	0.7678
	1997	0.8465	0.8499	0.8499	0.8491	0.8374	0.8306	0.8125	0.8106	0.8113	0.8054	0.8068	0.8168	0.8483	0.8323	0.8432
	1998	0.9260	0.9337	0.9354	0.9308	0.9109	0.9021	0.8851	0.8830	0.8837	0.8774	0.8788	0.8897	0.9241	0.9066	0.9185
	1999	1.0056	1.0176	1.0208	1.0125	0.9844	0.9735	0.9577	0.9555	0.9562	0.9493	0.9509	0.9627	1.0000	0.9810	0.9939
	2000	1.0852	1.1014	1.1063	1.0941	1.0579	1.0450	1.0303	1.0279	1.0287	1.0213	1.0230	1.0357	1.0758	1.0554	1.0693
6 Point	1995	0.7144	0.7061	0.7046	0.7078	0.7100	0.7087	0.6990	0.6946	0.6952	0.6902	0.6914	0.7000	0.7270	0.7133	0.7226
	1996	0.7866	0.7834	0.7830	0.7835	0.7782	0.7744	0.7629	0.7592	0.7598	0.7543	0.7556	0.7650	0.7946	0.7795	0.7897
	1997	0.8588	0.8608	0.8615	0.8591	0.8463	0.8402	0.8269	0.8237	0.8244	0.8184	0.8198	0.8300	0.8621	0.8458	0.8569
	1998	0.9310	0.9381	0.9400	0.9348	0.9145	0.9059	0.8908	0.8883	0.8890	0.8826	0.8840	0.8950	0.9297	0.9120	0.9240
	1999	1.0032	1.0154	1.0185	1.0104	0.9826	0.9716	0.9548	0.9528	0.9536	0.9467	0.9483	0.9601	0.9972	0.9783	0.9912
	2000	1.0754	1.0927	1.0970	1.0861	1.0508	1.0373	1.0188	1.0174	1.0181	1.0109	1.0125	1.0251	1.0647	1.0445	1.0583
7 Point	1994	0.6507	0.6382	0.6368	0.6400	0.6452	0.6458	0.6416	0.6389	0.6380	0.6333	0.6344	0.6423	0.6671	0.6545	0.6631
	1995	0.7209	0.7134	0.7128	0.7139	0.7126	0.7109	0.7040	0.7014	0.7009	0.6957	0.6970	0.7056	0.7329	0.7190	0.7285
	1996	0.7912	0.7885	0.7888	0.7877	0.7800	0.7760	0.7665	0.7639	0.7637	0.7582	0.7595	0.7690	0.7987	0.7836	0.7939
	1997	0.8614	0.8637	0.8648	0.8615	0.8474	0.8410	0.8289	0.8265	0.8266	0.8207	0.8221	0.8323	0.8645	0.8481	0.8592
	1998	0.9316	0.9388	0.9408	0.9354	0.9147	0.9061	0.8914	0.8890	0.8895	0.8831	0.8846	0.8956	0.9302	0.9126	0.9246
	1999	1.0019	1.0140	1.0169	1.0092	0.9821	0.9712	0.9538	0.9515	0.9524	0.9456	0.9472	0.9589	0.9960	0.9771	0.9900
	2000	1.0721	1.0891	1.0929	1.0831	1.0495	1.0363	1.0163	1.0140	1.0153	1.0081	1.0097	1.0223	1.0618	1.0417	1.0554
8 Point	1993	0.5928	0.5777	0.5764	0.5795	0.5863	0.5880	0.5871	0.5855	0.5847	0.5805	0.5815	0.5888	0.6115	0.6000	0.6078
	1994	0.6606	0.6499	0.6492	0.6507	0.6520	0.6516	0.6479	0.6462	0.6457	0.6410	0.6422	0.6502	0.6753	0.6625	0.6712
	1995	0.7283	0.7221	0.7221	0.7219	0.7177	0.7153	0.7088	0.7069	0.7066	0.7015	0.7028	0.7115	0.7390	0.7250	0.7345
	1996	0.7961	0.7944	0.7950	0.7930	0.7834	0.7789	0.7696	0.7676	0.7676	0.7621	0.7634	0.7729	0.8028	0.7875	0.7979
	1997	0.8639	0.8666	0.8679	0.8642	0.8491	0.8425	0.8305	0.8283	0.8286	0.8226	0.8240	0.8342	0.8665	0.8501	0.8612
	1998	0.9316	0.9388	0.9408	0.9354	0.9147	0.9061	0.8914	0.8890	0.8895	0.8831	0.8846	0.8956	0.9302	0.9126	0.9246
	1999	0.9994	1.0110	1.0137	1.0066	0.9804	0.9697	0.9522	0.9497	0.9505	0.9437	0.9452	0.9570	0.9940	0.9751	0.9880
	2000	1.0671	1.0833	1.0866	1.0777	1.0461	1.0334	1.0131	1.0104	1.0115	1.0042	1.0058	1.0183	1.0577	1.0377	1.0513
	9 Point	1992	0.5458	0.5303	0.5291	0.5321	0.5398	0.5421	0.5432	0.5424	0.5417	0.5359	0.5369	0.5436	0.5646	0.5539
1993		0.6099	0.5982	0.5975	0.5991	0.6021	0.6026	0.6011	0.6000	0.5995	0.5936	0.5947	0.6021	0.6254	0.6135	0.6215
1994		0.6740	0.6660	0.6658	0.6661	0.6644	0.6631	0.6589	0.6576	0.6573	0.6514	0.6525	0.6606	0.6862	0.6732	0.6820
1995		0.7381	0.7338	0.7342	0.7331	0.7267	0.7236	0.7168	0.7151	0.7151	0.7091	0.7103	0.7191	0.7469	0.7328	0.7424
1996		0.8022	0.8017	0.8026	0.8000	0.7890	0.7841	0.7746	0.7727	0.7729	0.7668	0.7681	0.7776	0.8077	0.7924	0.8028
1997		0.8663	0.8695	0.8710	0.8670	0.8513	0.8446	0.8325	0.8303	0.8307	0.8245	0.8259	0.8361	0.8685	0.8520	0.8632
1998		0.9304	0.9373	0.9393	0.9340	0.9136	0.9051	0.8903	0.8879	0.8885	0.8822	0.8837	0.8947	0.9292	0.9116	0.9236
1999		0.9945	1.0052	1.0077	1.0010	0.9759	0.9656	0.9482	0.9455	0.9463	0.9399	0.9415	0.9532	0.9900	0.9713	0.9840
2000		1.0586	1.0730	1.0761	1.0679	1.0382	1.0261	1.0061	1.0031	1.0041	0.9976	0.9992	1.0117	1.0508	1.0309	1.0445
10 Point		1991	0.5054	0.4889	0.4878	0.4907	0.4987	0.5014	0.5039	0.5035	0.5029	0.4992	0.4993	0.5055	0.5251	0.5151
	1992	0.5658	0.5526	0.5519	0.5536	0.5577	0.5588	0.5588	0.5581	0.5577	0.5536	0.5539	0.5608	0.5825	0.5714	0.5789
	1993	0.6261	0.6163	0.6160	0.6166	0.6166	0.6162	0.6138	0.6128	0.6125	0.6080	0.6085	0.6160	0.6399	0.6277	0.6360
	1994	0.6865	0.6799	0.6801	0.6795	0.6756	0.6735	0.6687	0.6674	0.6673	0.6624	0.6631	0.6713	0.6973	0.6841	0.6930
	1995	0.7468	0.7436	0.7442	0.7425	0.7345	0.7309	0.7236	0.7221	0.7221	0.7168	0.7177	0.7266	0.7547	0.7404	0.7501
	1996	0.8072	0.8072	0.8083	0.8054	0.7935	0.7883	0.7785	0.7767	0.7769	0.7712	0.7723	0.7819	0.8122	0.7968	0.8072
	1997	0.8675	0.8709	0.8724	0.8684	0.8524	0.8456	0.8335	0.8313	0.8317	0.8256	0.8269	0.8372	0.8696	0.8531	0.8643
	1998	0.9279	0.9346	0.9365	0.9313	0.9114	0.9030	0.8884	0.8860	0.8865	0.8800	0.8815	0.8925	0.9270	0.9095	0.9214
	1999	0.9883	0.9982	1.0006	0.9943	0.9703	0.9603	0.9433	0.9406	0.9413	0.9344	0.9361	0.9478	0.9844	0.9658	0.9785
	2000	1.0486	1.0619	1.0647	1.0572	1.0293	1.0177	0.9983	0.9952	0.9961	0.9888	0.9908	1.0031	1.0419	1.0221	1.0356

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	1.3243	1.3523	1.3659	1.3350	1.2796	1.2702	1.2496	1.2469	1.2474	1.2386	1.2407	1.2560	1.3047	1.2799	1.2967
5 Point	Fitted	1.3438	1.3739	1.3840	1.3595	1.2967	1.2772	1.2663	1.2634	1.2642	1.2552	1.2572	1.2728	1.3221	1.2971	1.3142
6 Point	Fitted	1.3100	1.3441	1.3521	1.3320	1.2723	1.2510	1.2266	1.2272	1.2281	1.2193	1.2212	1.2364	1.2842	1.2599	1.2765
7 Point	Fitted	1.3003	1.3333	1.3399	1.3231	1.2685	1.2477	1.2192	1.2172	1.2197	1.2111	1.2130	1.2280	1.2756	1.2513	1.2678
8 Point	Fitted	1.2874	1.3180	1.3235	1.3091	1.2596	1.2401	1.2109	1.2076	1.2096	1.2009	1.2028	1.2178	1.2649	1.2409	1.2573
9 Point	Fitted	1.2669	1.2935	1.2983	1.2856	1.2407	1.2227	1.1941	1.1903	1.1919	1.1852	1.1871	1.2018	1.2483	1.2246	1.2408
10 Point	Fitted	1.2448	1.2688	1.2730	1.2618	1.2208	1.2041	1.1768	1.1728	1.1741	1.1656	1.1682	1.1828	1.2285	1.2052	1.2211

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	1998	1.4230	1.4404	1.4536	1.4255	1.3985	1.4055	1.4056	1.4058	1.4053	1.4055	1.4055	1.4055	1.4055	1.4055	1.4054
	1999	1.3169	1.3289	1.3380	1.3186	1.2998	1.3048	1.3048	1.3050	1.3046	1.3047	1.3047	1.3047	1.3047	1.3047	1.3047
	2000	1.2255	1.2335	1.2394	1.2267	1.2142	1.2175	1.2175	1.2176	1.2173	1.2174	1.2174	1.2174	1.2174	1.2174	1.2174
5 Point	1998	1.4512	1.4714	1.4797	1.4607	1.4235	1.4158	1.4307	1.4308	1.4305	1.4307	1.4305	1.4306	1.4307	1.4307	1.4307
	1999	1.3363	1.3502	1.3558	1.3428	1.3172	1.3119	1.3222	1.3223	1.3221	1.3222	1.3221	1.3221	1.3222	1.3222	1.3222
	2000	1.2383	1.2474	1.2511	1.2426	1.2257	1.2222	1.2290	1.2291	1.2290	1.2290	1.2290	1.2290	1.2290	1.2290	1.2291
6 Point	1998	1.4071	1.4328	1.4383	1.4250	1.3912	1.3809	1.3769	1.3815	1.3814	1.3815	1.3814	1.3814	1.3814	1.3814	1.3815
	1999	1.3059	1.3237	1.3275	1.3183	1.2948	1.2875	1.2847	1.2879	1.2879	1.2879	1.2879	1.2878	1.2879	1.2878	1.2879
	2000	1.2182	1.2300	1.2325	1.2264	1.2108	1.2059	1.2040	1.2062	1.2062	1.2062	1.2062	1.2061	1.2062	1.2062	1.2062
7 Point	1998	1.3958	1.4203	1.4242	1.4145	1.3867	1.3770	1.3678	1.3692	1.3712	1.3714	1.3712	1.3712	1.3713	1.3712	1.3712
	1999	1.2979	1.3150	1.3177	1.3110	1.2916	1.2848	1.2783	1.2792	1.2807	1.2808	1.2807	1.2806	1.2807	1.2806	1.2807
	2000	1.2129	1.2243	1.2261	1.2216	1.2086	1.2041	1.1997	1.2004	1.2013	1.2014	1.2013	1.2013	1.2013	1.2013	1.2013
8 Point	1998	1.3819	1.4039	1.4068	1.3995	1.3770	1.3686	1.3585	1.3585	1.3598	1.3599	1.3597	1.3597	1.3597	1.3597	1.3598
	1999	1.2882	1.3036	1.3056	1.3005	1.2847	1.2788	1.2716	1.2716	1.2726	1.2726	1.2725	1.2725	1.2725	1.2725	1.2726
	2000	1.2064	1.2167	1.2180	1.2146	1.2041	1.2001	1.1952	1.1952	1.1959	1.1959	1.1959	1.1958	1.1959	1.1958	1.1959
9 Point	1998	1.3617	1.3799	1.3821	1.3765	1.3580	1.3509	1.3411	1.3405	1.3415	1.3434	1.3433	1.3434	1.3433	1.3433	1.3434
	1999	1.2739	1.2868	1.2884	1.2844	1.2713	1.2663	1.2593	1.2589	1.2596	1.2609	1.2609	1.2609	1.2609	1.2609	1.2609
	2000	1.1968	1.2055	1.2065	1.2038	1.1950	1.1916	1.1869	1.1866	1.1871	1.1880	1.1880	1.1880	1.1880	1.1880	1.1880
10 Point	1998	1.3415	1.3576	1.3594	1.3549	1.3396	1.3335	1.3246	1.3238	1.3245	1.3245	1.3252	1.3252	1.3252	1.3252	1.3253
	1999	1.2596	1.2710	1.2723	1.2691	1.2582	1.2539	1.2475	1.2469	1.2474	1.2474	1.2479	1.2479	1.2479	1.2479	1.2480
	2000	1.1871	1.1948	1.1957	1.1935	1.1861	1.1832	1.1788	1.1784	1.1788	1.1788	1.1791	1.1791	1.1791	1.1791	1.1792

MEDICAL 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	1997	0.8593	0.8635	0.8623	0.8639	0.8492	0.8376	0.8240	0.8220	0.8228	0.8168	0.8182	0.8283	0.8604	0.8441	0.8552	
	1998	0.9280	0.9358	0.9365	0.9337	0.9128	0.9015	0.8869	0.8848	0.8855	0.8791	0.8806	0.8915	0.9260	0.9085	0.9204	
	1999	1.0023	1.0141	1.0171	1.0092	0.9812	0.9703	0.9545	0.9523	0.9530	0.9462	0.9478	0.9595	0.9967	0.9778	0.9906	
	2000	1.0824	1.0990	1.1046	1.0907	1.0547	1.0443	1.0274	1.0250	1.0257	1.0184	1.0201	1.0327	1.0727	1.0523	1.0662	
5 Point	1996	0.7727	0.7720	0.7709	0.7730	0.7694	0.7648	0.7452	0.7435	0.7442	0.7388	0.7400	0.7492	0.7781	0.7634	0.7734	
	1997	0.8427	0.8455	0.8455	0.8448	0.8343	0.8279	0.8093	0.8074	0.8081	0.8023	0.8036	0.8136	0.8451	0.8290	0.8399	
	1998	0.9190	0.9260	0.9273	0.9233	0.9048	0.8963	0.8789	0.8769	0.8776	0.8713	0.8727	0.8836	0.9177	0.9003	0.9122	
	1999	1.0023	1.0141	1.0171	1.0092	0.9812	0.9703	0.9545	0.9523	0.9530	0.9462	0.9478	0.9595	0.9967	0.9778	0.9906	
	2000	1.0931	1.1106	1.1155	1.1029	1.0641	1.0505	1.0366	1.0342	1.0350	1.0276	1.0292	1.0420	1.0824	1.0618	1.0758	
6 Point	1995	0.7243	0.7168	0.7158	0.7179	0.7190	0.7175	0.7077	0.7034	0.7040	0.6989	0.7001	0.7088	0.7362	0.7223	0.7317	
	1996	0.7852	0.7815	0.7812	0.7815	0.7769	0.7735	0.7621	0.7583	0.7589	0.7534	0.7547	0.7641	0.7936	0.7786	0.7888	
	1997	0.8512	0.8520	0.8525	0.8506	0.8394	0.8338	0.8208	0.8175	0.8181	0.8122	0.8136	0.8237	0.8555	0.8393	0.8503	
	1998	0.9227	0.9288	0.9304	0.9259	0.9070	0.8988	0.8839	0.8812	0.8819	0.8756	0.8770	0.8879	0.9223	0.9048	0.9167	
	1999	1.0003	1.0126	1.0154	1.0078	0.9800	0.9689	0.9519	0.9500	0.9507	0.9439	0.9454	0.9572	0.9942	0.9753	0.9882	
	2000	1.0843	1.1039	1.1081	1.0969	1.0589	1.0445	1.0251	1.0241	1.0249	1.0175	1.0192	1.0318	1.0717	1.0514	1.0653	
7 Point	1994	0.6646	0.6536	0.6527	0.6547	0.6578	0.6579	0.6534	0.6509	0.6500	0.6452	0.6464	0.6544	0.6797	0.6668	0.6756	
	1995	0.7213	0.7135	0.7132	0.7138	0.7127	0.7111	0.7046	0.7021	0.7014	0.6963	0.6975	0.7062	0.7335	0.7196	0.7291	
	1996	0.7829	0.7790	0.7792	0.7783	0.7721	0.7687	0.7598	0.7573	0.7570	0.7515	0.7528	0.7621	0.7916	0.7766	0.7868	
	1997	0.8498	0.8504	0.8513	0.8487	0.8365	0.8308	0.8193	0.8168	0.8169	0.8110	0.8124	0.8225	0.8543	0.8381	0.8491	
	1998	0.9223	0.9284	0.9301	0.9253	0.9062	0.8980	0.8835	0.8811	0.8816	0.8752	0.8767	0.8876	0.9219	0.9045	0.9163	
	1999	1.0011	1.0135	1.0161	1.0089	0.9818	0.9707	0.9527	0.9503	0.9514	0.9446	0.9461	0.9579	0.9949	0.9761	0.9889	
	2000	1.0866	1.1064	1.1102	1.1001	1.0636	1.0492	1.0273	1.0251	1.0267	1.0194	1.0210	1.0337	1.0737	1.0533	1.0672	
	8 Point	1993	0.6114	0.5985	0.5978	0.5995	0.6034	0.6043	0.6027	0.6013	0.6006	0.5962	0.5973	0.6048	0.6281	0.6162	0.6243
1994		0.6638	0.6534	0.6530	0.6539	0.6545	0.6541	0.6506	0.6490	0.6485	0.6438	0.6450	0.6530	0.6782	0.6654	0.6741	
1995		0.7207	0.7134	0.7134	0.7132	0.7100	0.7080	0.7023	0.7006	0.7002	0.6952	0.6964	0.7051	0.7323	0.7185	0.7279	
1996		0.7825	0.7789	0.7793	0.7779	0.7702	0.7664	0.7582	0.7562	0.7561	0.7507	0.7520	0.7613	0.7907	0.7758	0.7859	
1997		0.8495	0.8503	0.8514	0.8484	0.8354	0.8296	0.8184	0.8162	0.8164	0.8106	0.8119	0.8220	0.8538	0.8376	0.8486	
1998		0.9223	0.9284	0.9301	0.9253	0.9062	0.8980	0.8835	0.8811	0.8816	0.8752	0.8767	0.8876	0.9219	0.9045	0.9163	
1999		1.0014	1.0136	1.0160	1.0093	0.9830	0.9721	0.9537	0.9510	0.9519	0.9451	0.9466	0.9584	0.9955	0.9766	0.9894	
2000		1.0872	1.1066	1.1099	1.1008	1.0663	1.0522	1.0295	1.0266	1.0279	1.0205	1.0221	1.0348	1.0749	1.0545	1.0684	
9 Point		1992	0.5694	0.5568	0.5562	0.5577	0.5619	0.5631	0.5632	0.5624	0.5619	0.5560	0.5570	0.5639	0.5857	0.5746	0.5821
		1993	0.6170	0.6062	0.6058	0.6068	0.6084	0.6086	0.6070	0.6060	0.6056	0.5996	0.6007	0.6081	0.6317	0.6197	0.6278
	1994	0.6686	0.6600	0.6599	0.6601	0.6588	0.6578	0.6543	0.6530	0.6528	0.6467	0.6478	0.6559	0.6813	0.6683	0.6771	
	1995	0.7245	0.7186	0.7189	0.7181	0.7134	0.7110	0.7052	0.7037	0.7036	0.6974	0.6987	0.7073	0.7347	0.7208	0.7302	
	1996	0.7850	0.7824	0.7831	0.7812	0.7724	0.7684	0.7601	0.7583	0.7584	0.7522	0.7535	0.7628	0.7923	0.7773	0.7875	
	1997	0.8506	0.8519	0.8530	0.8499	0.8364	0.8305	0.8193	0.8172	0.8174	0.8112	0.8126	0.8227	0.8545	0.8383	0.8493	
	1998	0.9217	0.9275	0.9292	0.9245	0.9057	0.8976	0.8830	0.8806	0.8811	0.8749	0.8764	0.8873	0.9216	0.9041	0.9160	
	1999	0.9988	1.0099	1.0121	1.0058	0.9807	0.9701	0.9518	0.9489	0.9497	0.9436	0.9451	0.9569	0.9939	0.9750	0.9879	
	2000	1.0822	1.0995	1.1025	1.0942	1.0619	1.0485	1.0259	1.0225	1.0236	1.0176	1.0193	1.0320	1.0718	1.0515	1.0654	
	10 Point	1991	0.5340	0.5208	0.5202	0.5216	0.5258	0.5272	0.5282	0.5277	0.5273	0.5235	0.5236	0.5301	0.5507	0.5402	0.5472
1992		0.5771	0.5654	0.5650	0.5659	0.5681	0.5687	0.5683	0.5677	0.5673	0.5632	0.5635	0.5705	0.5926	0.5813	0.5889	
1993		0.6238	0.6138	0.6136	0.6140	0.6139	0.6135	0.6115	0.6107	0.6104	0.6060	0.6064	0.6139	0.6377	0.6256	0.6337	
1994		0.6742	0.6664	0.6665	0.6661	0.6634	0.6619	0.6580	0.6569	0.6567	0.6519	0.6525	0.6606	0.6862	0.6732	0.6820	
1995		0.7287	0.7235	0.7238	0.7227	0.7168	0.7140	0.7080	0.7066	0.7066	0.7014	0.7022	0.7109	0.7384	0.7244	0.7339	
1996		0.7877	0.7854	0.7862	0.7840	0.7746	0.7703	0.7618	0.7601	0.7602	0.7546	0.7557	0.7650	0.7946	0.7796	0.7898	
1997		0.8513	0.8527	0.8538	0.8506	0.8370	0.8310	0.8197	0.8176	0.8179	0.8119	0.8132	0.8233	0.8551	0.8389	0.8499	
1998		0.9202	0.9257	0.9273	0.9229	0.9044	0.8965	0.8820	0.8795	0.8800	0.8735	0.8751	0.8860	0.9202	0.9028	0.9147	
1999		0.9946	1.0050	1.0072	1.0012	0.9773	0.9671	0.9491	0.9461	0.9468	0.9397	0.9417	0.9534	0.9903	0.9715	0.9843	
2000		1.0750	1.0911	1.0939	1.0863	1.0560	1.0433	1.0212	1.0177	1.0187	1.0110	1.0134	1.0260	1.0656	1.0455	1.0592	

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	1.3899	1.4269	1.4444	1.4039	1.3338	1.3262	1.3047	1.3019	1.3024	1.2932	1.2954	1.3115	1.3622	1.3363	1.3539
5 Point	Fitted	1.4489	1.4924	1.5060	1.4723	1.3848	1.3595	1.3554	1.3524	1.3531	1.3435	1.3456	1.3624	1.4152	1.3883	1.4067
6 Point	Fitted	1.4095	1.4615	1.4721	1.4449	1.3619	1.3332	1.3042	1.3073	1.3082	1.2989	1.3009	1.3170	1.3680	1.3421	1.3598
7 Point	Fitted	1.4181	1.4715	1.4802	1.4572	1.3798	1.3510	1.3127	1.3109	1.3153	1.3060	1.3080	1.3242	1.3755	1.3493	1.3671
8 Point	Fitted	1.4203	1.4720	1.4794	1.4596	1.3888	1.3613	1.3201	1.3160	1.3192	1.3097	1.3117	1.3280	1.3794	1.3532	1.3711
9 Point	Fitted	1.4048	1.4496	1.4558	1.4388	1.3751	1.3496	1.3089	1.3036	1.3061	1.3009	1.3029	1.3191	1.3701	1.3441	1.3620
10 Point	Fitted	1.3840	1.4252	1.4306	1.4157	1.3584	1.3350	1.2958	1.2901	1.2921	1.2823	1.2862	1.3023	1.3526	1.3270	1.3446

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	1998	1.4976	1.5248	1.5424	1.5036	1.4611	1.4711	1.4711	1.4715	1.4708	1.4710	1.4710	1.4710	1.4711	1.4710	1.4709
	1999	1.3867	1.4071	1.4202	1.3912	1.3593	1.3668	1.3668	1.3671	1.3666	1.3667	1.3668	1.3668	1.3668	1.3667	1.3667
	2000	1.2841	1.2984	1.3077	1.2872	1.2646	1.2699	1.2699	1.2701	1.2698	1.2698	1.2699	1.2699	1.2699	1.2699	1.2698
5 Point	1998	1.5766	1.6117	1.6241	1.5945	1.5305	1.5168	1.5421	1.5422	1.5418	1.5420	1.5418	1.5419	1.5421	1.5420	1.5422
	1999	1.4456	1.4716	1.4808	1.4589	1.4113	1.4011	1.4200	1.4201	1.4198	1.4199	1.4198	1.4198	1.4199	1.4199	1.4200
	2000	1.3256	1.3438	1.3501	1.3348	1.3014	1.2942	1.3075	1.3076	1.3074	1.3075	1.3074	1.3074	1.3075	1.3075	1.3076
6 Point	1998	1.5275	1.5736	1.5822	1.5606	1.5015	1.4833	1.4755	1.4835	1.4833	1.4835	1.4833	1.4832	1.4833	1.4833	1.4834
	1999	1.4091	1.4434	1.4498	1.4338	1.3896	1.3760	1.3702	1.3761	1.3760	1.3761	1.3760	1.3759	1.3760	1.3760	1.3761
	2000	1.2999	1.3240	1.3285	1.3172	1.2861	1.2764	1.2723	1.2765	1.2765	1.2765	1.2765	1.2764	1.2764	1.2764	1.2765
7 Point	1998	1.5375	1.5850	1.5915	1.5748	1.5227	1.5044	1.4858	1.4879	1.4919	1.4922	1.4919	1.4919	1.4920	1.4919	1.4919
	1999	1.4165	1.4519	1.4567	1.4443	1.4055	1.3918	1.3779	1.3794	1.3825	1.3827	1.3825	1.3824	1.3825	1.3824	1.3825
	2000	1.3051	1.3299	1.3333	1.3246	1.2973	1.2876	1.2778	1.2789	1.2810	1.2812	1.2810	1.2810	1.2811	1.2810	1.2810
8 Point	1998	1.5399	1.5856	1.5907	1.5773	1.5326	1.5159	1.4942	1.4936	1.4964	1.4964	1.4961	1.4961	1.4962	1.4961	1.4962
	1999	1.4183	1.4523	1.4561	1.4462	1.4129	1.4004	1.3842	1.3837	1.3858	1.3858	1.3856	1.3856	1.3856	1.3856	1.3857
	2000	1.3064	1.3302	1.3329	1.3259	1.3025	1.2937	1.2822	1.2819	1.2834	1.2834	1.2833	1.2832	1.2833	1.2833	1.2833
9 Point	1998	1.5241	1.5628	1.5668	1.5562	1.5184	1.5036	1.4822	1.4804	1.4824	1.4869	1.4867	1.4868	1.4867	1.4867	1.4869
	1999	1.4065	1.4354	1.4384	1.4305	1.4023	1.3912	1.3752	1.3738	1.3753	1.3787	1.3785	1.3786	1.3785	1.3785	1.3787
	2000	1.2980	1.3184	1.3205	1.3149	1.2950	1.2872	1.2759	1.2749	1.2760	1.2784	1.2782	1.2783	1.2782	1.2783	1.2784
10 Point	1998	1.5041	1.5395	1.5427	1.5340	1.5020	1.4891	1.4691	1.4668	1.4683	1.4681	1.4698	1.4699	1.4698	1.4699	1.4700
	1999	1.3916	1.4180	1.4204	1.4140	1.3900	1.3804	1.3653	1.3636	1.3647	1.3645	1.3658	1.3659	1.3658	1.3659	1.3660
	2000	1.2875	1.3062	1.3079	1.3033	1.2864	1.2795	1.2689	1.2676	1.2684	1.2683	1.2692	1.2693	1.2692	1.2693	1.2693

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	1998	1.0071	1.0194	1.0287	1.0088	0.9897	0.9947	0.9947	0.9949	0.9945	0.9947	0.9947	0.9947	0.9947	0.9947	0.9946
	1999	0.9858	0.9948	1.0016	0.9871	0.9730	0.9768	0.9768	0.9769	0.9766	0.9767	0.9767	0.9767	0.9767	0.9767	0.9767
	2000	0.9919	0.9984	1.0032	0.9929	0.9828	0.9854	0.9854	0.9855	0.9853	0.9854	0.9854	0.9854	0.9854	0.9854	0.9854
5 Point	1998	1.0270	1.0413	1.0472	1.0337	1.0074	1.0020	1.0125	1.0126	1.0124	1.0125	1.0124	1.0124	1.0125	1.0125	1.0125
	1999	1.0004	1.0108	1.0150	1.0052	0.9861	0.9821	0.9898	0.9899	0.9897	0.9898	0.9897	0.9897	0.9898	0.9898	0.9898
	2000	1.0023	1.0096	1.0126	1.0058	0.9921	0.9892	0.9948	0.9948	0.9948	0.9948	0.9948	0.9948	0.9948	0.9948	0.9948
6 Point	1998	0.9958	1.0140	1.0179	1.0085	0.9846	0.9773	0.9744	0.9777	0.9776	0.9777	0.9776	0.9776	0.9776	0.9776	0.9777
	1999	0.9776	0.9909	0.9938	0.9869	0.9693	0.9638	0.9617	0.9641	0.9641	0.9641	0.9641	0.9640	0.9641	0.9640	0.9641
	2000	0.9860	0.9956	0.9976	0.9926	0.9800	0.9761	0.9745	0.9763	0.9763	0.9763	0.9763	0.9762	0.9763	0.9763	0.9763
7 Point	1998	0.9878	1.0051	1.0079	1.0010	0.9814	0.9745	0.9680	0.9690	0.9704	0.9705	0.9704	0.9704	0.9705	0.9704	0.9704
	1999	0.9716	0.9844	0.9864	0.9814	0.9669	0.9618	0.9569	0.9576	0.9587	0.9588	0.9587	0.9587	0.9587	0.9587	0.9587
	2000	0.9817	0.9909	0.9924	0.9888	0.9782	0.9746	0.9710	0.9716	0.9723	0.9724	0.9723	0.9723	0.9723	0.9723	0.9723
8 Point	1998	0.9780	0.9935	0.9956	0.9904	0.9745	0.9686	0.9614	0.9614	0.9623	0.9624	0.9623	0.9623	0.9623	0.9623	0.9623
	1999	0.9643	0.9759	0.9774	0.9736	0.9617	0.9573	0.9519	0.9519	0.9527	0.9527	0.9526	0.9526	0.9526	0.9526	0.9527
	2000	0.9765	0.9848	0.9858	0.9831	0.9746	0.9714	0.9674	0.9674	0.9680	0.9680	0.9680	0.9679	0.9680	0.9679	0.9680
9 Point	1998	0.9637	0.9766	0.9781	0.9741	0.9611	0.9560	0.9491	0.9487	0.9494	0.9507	0.9507	0.9507	0.9507	0.9507	0.9507
	1999	0.9536	0.9633	0.9645	0.9615	0.9517	0.9480	0.9427	0.9424	0.9429	0.9439	0.9439	0.9439	0.9439	0.9439	0.9439
	2000	0.9687	0.9757	0.9765	0.9744	0.9672	0.9645	0.9607	0.9604	0.9608	0.9616	0.9616	0.9616	0.9616	0.9616	0.9616
10 Point	1998	0.9494	0.9608	0.9620	0.9589	0.9480	0.9437	0.9374	0.9369	0.9373	0.9373	0.9378	0.9378	0.9378	0.9378	0.9379
	1999	0.9429	0.9515	0.9524	0.9500	0.9419	0.9387	0.9339	0.9334	0.9338	0.9338	0.9342	0.9342	0.9342	0.9342	0.9343
	2000	0.9608	0.9671	0.9678	0.9660	0.9600	0.9577	0.9541	0.9538	0.9541	0.9541	0.9544	0.9544	0.9544	0.9544	0.9544
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	1998	1.0599	1.0791	1.0916	1.0641	1.0340	1.0411	1.0411	1.0414	1.0409	1.0410	1.0410	1.0410	1.0411	1.0410	1.0410
	1999	1.0381	1.0534	1.0632	1.0415	1.0176	1.0232	1.0232	1.0234	1.0230	1.0231	1.0232	1.0232	1.0232	1.0231	1.0231
	2000	1.0394	1.0509	1.0585	1.0419	1.0236	1.0279	1.0279	1.0280	1.0278	1.0278	1.0279	1.0279	1.0279	1.0279	1.0278
5 Point	1998	1.1158	1.1406	1.1494	1.1284	1.0831	1.0734	1.0913	1.0914	1.0911	1.0913	1.0911	1.0912	1.0913	1.0913	1.0914
	1999	1.0822	1.1016	1.1085	1.0921	1.0565	1.0489	1.0630	1.0631	1.0629	1.0629	1.0629	1.0629	1.0629	1.0629	1.0630
	2000	1.0729	1.0877	1.0928	1.0804	1.0534	1.0475	1.0583	1.0584	1.0582	1.0583	1.0582	1.0582	1.0583	1.0583	1.0584
6 Point	1998	1.0810	1.1136	1.1197	1.1044	1.0626	1.0497	1.0442	1.0499	1.0497	1.0499	1.0497	1.0497	1.0497	1.0497	1.0498
	1999	1.0549	1.0805	1.0853	1.0733	1.0403	1.0301	1.0257	1.0301	1.0301	1.0301	1.0301	1.0300	1.0301	1.0301	1.0301
	2000	1.0521	1.0716	1.0753	1.0661	1.0410	1.0331	1.0298	1.0332	1.0332	1.0332	1.0332	1.0332	1.0331	1.0331	1.0332
7 Point	1998	1.0881	1.1217	1.1263	1.1145	1.0776	1.0647	1.0515	1.0530	1.0558	1.0560	1.0558	1.0558	1.0559	1.0558	1.0558
	1999	1.0604	1.0869	1.0905	1.0812	1.0522	1.0419	1.0315	1.0326	1.0349	1.0351	1.0349	1.0349	1.0349	1.0349	1.0349
	2000	1.0563	1.0764	1.0792	1.0721	1.0500	1.0422	1.0343	1.0351	1.0368	1.0370	1.0368	1.0368	1.0369	1.0368	1.0368
8 Point	1998	1.0898	1.1221	1.1257	1.1163	1.0846	1.0728	1.0574	1.0570	1.0590	1.0590	1.0588	1.0588	1.0589	1.0588	1.0589
	1999	1.0617	1.0872	1.0900	1.0826	1.0577	1.0483	1.0362	1.0358	1.0374	1.0374	1.0373	1.0373	1.0373	1.0373	1.0373
	2000	1.0574	1.0767	1.0788	1.0732	1.0542	1.0471	1.0378	1.0376	1.0388	1.0388	1.0387	1.0386	1.0387	1.0387	1.0387
9 Point	1998	1.0786	1.1060	1.1088	1.1013	1.0746	1.0641	1.0490	1.0477	1.0491	1.0523	1.0521	1.0522	1.0521	1.0521	1.0523
	1999	1.0529	1.0745	1.0768	1.0709	1.0498	1.0415	1.0295	1.0284	1.0295	1.0321	1.0319	1.0320	1.0319	1.0319	1.0321
	2000	1.0506	1.0671	1.0688	1.0643	1.0482	1.0419	1.0327	1.0319	1.0328	1.0347	1.0346	1.0347	1.0346	1.0347	1.0347
10 Point	1998	1.0645	1.0895	1.0918	1.0856	1.0630	1.0538	1.0397	1.0381	1.0391	1.0390	1.0402	1.0402	1.0402	1.0402	1.0403
	1999	1.0418	1.0615	1.0633	1.0585	1.0406	1.0334	1.0221	1.0208	1.0216	1.0215	1.0224	1.0225	1.0224	1.0225	1.0226
	2000	1.0421	1.0572	1.0586	1.0549	1.0412	1.0356	1.0270	1.0260	1.0266	1.0266	1.0273	1.0274	1.0273	1.0274	1.0274

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	1998	0.4496	0.4640	0.4683	0.4592	0.4287	0.4263	0.4194	0.4186	0.4187	0.4158	0.4165	0.4217	0.4380	0.4296	0.4352
	1999	0.4396	0.4490	0.4520	0.4419	0.4244	0.4216	0.4147	0.4138	0.4140	0.4110	0.4117	0.4169	0.4330	0.4248	0.4303
	2000	0.4572	0.4654	0.4710	0.4599	0.4435	0.4400	0.4328	0.4318	0.4321	0.4290	0.4297	0.4351	0.4519	0.4433	0.4491
	3 Yr Ave	0.4488	0.4595	0.4638	0.4537	0.4322	0.4293	0.4223	0.4214	0.4216	0.4186	0.4193	0.4246	0.4410	0.4326	0.4382
5 Point	1998	0.4585	0.4740	0.4767	0.4705	0.4364	0.4295	0.4269	0.4260	0.4262	0.4232	0.4239	0.4292	0.4458	0.4373	0.4431
	1999	0.4461	0.4562	0.4581	0.4500	0.4301	0.4239	0.4203	0.4193	0.4195	0.4165	0.4172	0.4224	0.4388	0.4305	0.4361
	2000	0.4620	0.4706	0.4754	0.4659	0.4477	0.4417	0.4369	0.4359	0.4362	0.4331	0.4338	0.4392	0.4562	0.4476	0.4534
	3 Yr Ave	0.4555	0.4669	0.4701	0.4621	0.4381	0.4317	0.4280	0.4271	0.4273	0.4243	0.4250	0.4303	0.4469	0.4385	0.4442
6 Point	1998	0.4445	0.4616	0.4633	0.4591	0.4265	0.4189	0.4108	0.4113	0.4116	0.4087	0.4093	0.4144	0.4304	0.4222	0.4278
	1999	0.4359	0.4472	0.4485	0.4418	0.4228	0.4160	0.4083	0.4084	0.4087	0.4057	0.4064	0.4114	0.4274	0.4192	0.4248
	2000	0.4544	0.4640	0.4684	0.4598	0.4423	0.4358	0.4280	0.4278	0.4281	0.4251	0.4258	0.4310	0.4477	0.4392	0.4450
	3 Yr Ave	0.4449	0.4576	0.4601	0.4536	0.4305	0.4236	0.4157	0.4158	0.4161	0.4132	0.4138	0.4189	0.4352	0.4269	0.4325
7 Point	1998	0.4410	0.4575	0.4588	0.4557	0.4251	0.4177	0.4081	0.4077	0.4085	0.4057	0.4063	0.4114	0.4273	0.4191	0.4246
	1999	0.4332	0.4443	0.4452	0.4394	0.4218	0.4151	0.4063	0.4056	0.4064	0.4035	0.4041	0.4092	0.4250	0.4169	0.4224
	2000	0.4525	0.4619	0.4659	0.4580	0.4415	0.4352	0.4265	0.4258	0.4264	0.4234	0.4240	0.4293	0.4459	0.4374	0.4432
	3 Yr Ave	0.4422	0.4546	0.4566	0.4510	0.4295	0.4227	0.4136	0.4130	0.4138	0.4109	0.4115	0.4166	0.4327	0.4245	0.4301
8 Point	1998	0.4366	0.4522	0.4532	0.4508	0.4222	0.4151	0.4053	0.4045	0.4051	0.4023	0.4029	0.4079	0.4237	0.4156	0.4211
	1999	0.4300	0.4404	0.4411	0.4359	0.4195	0.4132	0.4042	0.4032	0.4038	0.4009	0.4015	0.4066	0.4223	0.4143	0.4198
	2000	0.4501	0.4590	0.4628	0.4554	0.4398	0.4337	0.4249	0.4239	0.4245	0.4215	0.4221	0.4273	0.4439	0.4355	0.4412
	3 Yr Ave	0.4389	0.4505	0.4524	0.4474	0.4272	0.4207	0.4115	0.4105	0.4111	0.4082	0.4088	0.4139	0.4300	0.4218	0.4274
9 Point	1998	0.4302	0.4445	0.4452	0.4434	0.4163	0.4097	0.4001	0.3991	0.3997	0.3974	0.3981	0.4030	0.4186	0.4106	0.4160
	1999	0.4252	0.4347	0.4353	0.4305	0.4151	0.4092	0.4003	0.3992	0.3997	0.3972	0.3979	0.4029	0.4184	0.4105	0.4159
	2000	0.4465	0.4548	0.4585	0.4513	0.4365	0.4306	0.4219	0.4208	0.4213	0.4187	0.4194	0.4245	0.4410	0.4326	0.4383
	3 Yr Ave	0.4340	0.4447	0.4463	0.4417	0.4226	0.4165	0.4074	0.4064	0.4069	0.4044	0.4051	0.4101	0.4260	0.4179	0.4234
10 Point	1998	0.4238	0.4374	0.4379	0.4365	0.4107	0.4045	0.3952	0.3942	0.3946	0.3918	0.3927	0.3975	0.4129	0.4050	0.4104
	1999	0.4204	0.4294	0.4298	0.4253	0.4109	0.4051	0.3965	0.3954	0.3958	0.3929	0.3938	0.3987	0.4141	0.4063	0.4117
	2000	0.4428	0.4508	0.4544	0.4475	0.4332	0.4276	0.4190	0.4180	0.4184	0.4154	0.4162	0.4214	0.4377	0.4294	0.4350
	3 Yr Ave	0.4290	0.4392	0.4407	0.4364	0.4183	0.4124	0.4036	0.4025	0.4029	0.4000	0.4009	0.4059	0.4216	0.4136	0.4190

MEDICAL 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	1998	0.4731	0.4912	0.4969	0.4844	0.4479	0.4462	0.4389	0.4381	0.4382	0.4351	0.4359	0.4413	0.4584	0.4496	0.4555
	1999	0.4629	0.4754	0.4798	0.4663	0.4439	0.4416	0.4345	0.4335	0.4336	0.4305	0.4313	0.4367	0.4536	0.4449	0.4508
	2000	0.4791	0.4898	0.4970	0.4826	0.4620	0.4590	0.4515	0.4505	0.4507	0.4475	0.4483	0.4538	0.4714	0.4625	0.4685
	3 Yr Ave	0.4717	0.4855	0.4912	0.4778	0.4513	0.4489	0.4416	0.4407	0.4408	0.4377	0.4385	0.4439	0.4611	0.4523	0.4583
5 Point	1998	0.4981	0.5192	0.5232	0.5136	0.4692	0.4601	0.4601	0.4592	0.4594	0.4562	0.4568	0.4626	0.4805	0.4713	0.4776
	1999	0.4826	0.4972	0.5003	0.4889	0.4608	0.4527	0.4513	0.4503	0.4506	0.4473	0.4480	0.4536	0.4712	0.4623	0.4684
	2000	0.4945	0.5070	0.5131	0.5004	0.4754	0.4677	0.4648	0.4638	0.4640	0.4608	0.4615	0.4672	0.4853	0.4761	0.4824
	3 Yr Ave	0.4917	0.5078	0.5122	0.5010	0.4685	0.4602	0.4587	0.4578	0.4580	0.4548	0.4554	0.4611	0.4790	0.4699	0.4761
6 Point	1998	0.4826	0.5069	0.5097	0.5027	0.4603	0.4499	0.4402	0.4417	0.4419	0.4389	0.4395	0.4450	0.4622	0.4534	0.4594
	1999	0.4704	0.4876	0.4898	0.4805	0.4538	0.4446	0.4355	0.4364	0.4367	0.4335	0.4342	0.4396	0.4566	0.4480	0.4539
	2000	0.4849	0.4995	0.5049	0.4938	0.4698	0.4613	0.4523	0.4527	0.4531	0.4499	0.4506	0.4561	0.4738	0.4648	0.4709
	3 Yr Ave	0.4793	0.4980	0.5015	0.4923	0.4613	0.4519	0.4427	0.4436	0.4439	0.4408	0.4414	0.4469	0.4642	0.4554	0.4614
7 Point	1998	0.4857	0.5106	0.5127	0.5073	0.4668	0.4563	0.4433	0.4430	0.4445	0.4414	0.4421	0.4476	0.4649	0.4560	0.4620
	1999	0.4728	0.4905	0.4921	0.4841	0.4590	0.4497	0.4380	0.4374	0.4387	0.4356	0.4362	0.4417	0.4588	0.4501	0.4560
	2000	0.4868	0.5017	0.5067	0.4966	0.4739	0.4653	0.4543	0.4536	0.4546	0.4515	0.4521	0.4577	0.4755	0.4665	0.4726
	3 Yr Ave	0.4818	0.5009	0.5038	0.4960	0.4666	0.4571	0.4452	0.4447	0.4459	0.4428	0.4435	0.4490	0.4664	0.4575	0.4635
8 Point	1998	0.4865	0.5108	0.5124	0.5081	0.4698	0.4598	0.4458	0.4447	0.4458	0.4427	0.4433	0.4488	0.4662	0.4573	0.4634
	1999	0.4734	0.4907	0.4919	0.4847	0.4614	0.4524	0.4400	0.4388	0.4398	0.4365	0.4372	0.4427	0.4598	0.4511	0.4570
	2000	0.4874	0.5018	0.5065	0.4971	0.4758	0.4675	0.4558	0.4547	0.4555	0.4523	0.4530	0.4585	0.4763	0.4673	0.4734
	3 Yr Ave	0.4824	0.5011	0.5036	0.4966	0.4690	0.4599	0.4472	0.4461	0.4470	0.4438	0.4445	0.4500	0.4674	0.4586	0.4646
9 Point	1998	0.4815	0.5035	0.5047	0.5013	0.4655	0.4561	0.4423	0.4408	0.4417	0.4399	0.4405	0.4460	0.4632	0.4544	0.4605
	1999	0.4695	0.4849	0.4860	0.4794	0.4579	0.4495	0.4371	0.4356	0.4364	0.4343	0.4349	0.4405	0.4574	0.4488	0.4547
	2000	0.4842	0.4974	0.5018	0.4930	0.4731	0.4652	0.4536	0.4522	0.4529	0.4505	0.4512	0.4568	0.4745	0.4655	0.4716
	3 Yr Ave	0.4784	0.4953	0.4975	0.4912	0.4655	0.4569	0.4443	0.4429	0.4437	0.4416	0.4422	0.4478	0.4650	0.4562	0.4623
10 Point	1998	0.4752	0.4959	0.4970	0.4942	0.4605	0.4517	0.4383	0.4367	0.4375	0.4343	0.4355	0.4409	0.4580	0.4493	0.4552
	1999	0.4645	0.4791	0.4799	0.4739	0.4539	0.4460	0.4340	0.4324	0.4331	0.4298	0.4309	0.4364	0.4532	0.4447	0.4506
	2000	0.4803	0.4928	0.4970	0.4886	0.4699	0.4624	0.4511	0.4496	0.4502	0.4470	0.4480	0.4536	0.4711	0.4622	0.4683
	3 Yr Ave	0.4733	0.4893	0.4913	0.4856	0.4614	0.4534	0.4411	0.4396	0.4403	0.4370	0.4381	0.4436	0.4608	0.4521	0.4580

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	-0.1%	-0.3%	0.2%	0.2%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
5 Point	Linear	-0.3%	-0.6%	-0.3%	-0.2%	-0.2%	0.2%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%
6 Point	Linear	-2.3%	-2.9%	-2.6%	-2.6%	-2.6%	-2.0%	-1.7%	-1.9%	-1.9%	-1.9%	-1.9%	-1.9%	-1.9%	-1.8%	-1.8%
7 Point	Linear	-3.2%	-4.0%	-3.8%	-3.7%	-3.7%	-3.1%	-2.7%	-2.6%	-2.6%	-2.6%	-2.6%	-2.6%	-2.6%	-2.6%	-2.6%
8 Point	Linear	-3.4%	-4.2%	-4.0%	-4.0%	-4.0%	-3.5%	-3.0%	-2.8%	-2.8%	-2.8%	-2.8%	-2.8%	-2.8%	-2.8%	-2.8%
9 Point	Linear	-3.4%	-4.2%	-4.1%	-4.0%	-4.0%	-3.6%	-3.1%	-2.9%	-2.8%	-2.8%	-2.8%	-2.8%	-2.8%	-2.8%	-2.8%
10 Point	Linear	-3.6%	-4.3%	-4.2%	-4.2%	-4.2%	-3.8%	-3.4%	-3.2%	-3.1%	-3.1%	-3.1%	-3.1%	-3.1%	-3.1%	-3.1%
4 Point	Expon'l	1.0%	0.8%	1.5%	1.5%	1.6%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
5 Point	Expon'l	1.1%	0.7%	1.1%	1.2%	1.2%	1.9%	1.4%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.5%	1.4%
6 Point	Expon'l	-1.7%	-2.4%	-2.1%	-2.1%	-2.0%	-1.3%	-0.9%	-1.1%	-1.1%	-1.1%	-1.1%	-1.1%	-1.1%	-1.1%	-1.1%
7 Point	Expon'l	-2.9%	-3.8%	-3.6%	-3.5%	-3.5%	-2.7%	-2.1%	-2.0%	-2.1%	-2.1%	-2.1%	-2.1%	-2.1%	-2.1%	-2.1%
8 Point	Expon'l	-3.0%	-4.1%	-3.9%	-3.8%	-3.8%	-3.1%	-2.5%	-2.2%	-2.1%	-2.1%	-2.1%	-2.1%	-2.1%	-2.1%	-2.1%
9 Point	Expon'l	-3.0%	-4.0%	-3.8%	-3.8%	-3.8%	-3.2%	-2.6%	-2.3%	-2.1%	-2.1%	-2.1%	-2.1%	-2.1%	-2.1%	-2.1%
10 Point	Expon'l	-3.2%	-4.1%	-4.0%	-4.0%	-4.0%	-3.4%	-2.9%	-2.6%	-2.3%	-2.4%	-2.4%	-2.4%	-2.4%	-2.4%	-2.4%

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	-0.1%	0.1%	0.3%	-0.1%	-0.4%	-0.3%	-0.3%	-0.3%	-0.3%	-0.3%	-0.3%	-0.3%	-0.3%	-0.3%	-0.3%
5 Point	Linear	0.2%	0.5%	0.6%	0.3%	-0.1%	-0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
6 Point	Linear	-0.3%	0.0%	0.1%	-0.1%	-0.5%	-0.7%	-0.7%	-0.7%	-0.7%	-0.6%	-0.7%	-0.7%	-0.6%	-0.7%	-0.7%
7 Point	Linear	-0.5%	-0.2%	-0.1%	-0.2%	-0.6%	-0.7%	-0.8%	-0.8%	-0.8%	-0.8%	-0.8%	-0.8%	-0.8%	-0.8%	-0.8%
8 Point	Linear	-0.6%	-0.4%	-0.3%	-0.4%	-0.7%	-0.8%	-0.9%	-1.0%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%	-0.9%
9 Point	Linear	-0.9%	-0.7%	-0.6%	-0.7%	-1.0%	-1.0%	-1.2%	-1.2%	-1.2%	-1.1%	-1.1%	-1.1%	-1.1%	-1.1%	-1.1%
10 Point	Linear	-1.2%	-1.0%	-0.9%	-1.0%	-1.2%	-1.3%	-1.4%	-1.4%	-1.4%	-1.4%	-1.4%	-1.4%	-1.4%	-1.4%	-1.4%
4 Point	Expon'l	1.1%	1.4%	1.6%	1.1%	0.6%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%
5 Point	Expon'l	2.1%	2.5%	2.6%	2.3%	1.5%	1.3%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%
6 Point	Expon'l	1.4%	2.0%	2.1%	1.9%	1.1%	0.9%	0.8%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%
7 Point	Expon'l	1.6%	2.2%	2.2%	2.0%	1.4%	1.1%	0.9%	0.9%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
8 Point	Expon'l	1.6%	2.2%	2.2%	2.1%	1.5%	1.3%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%	1.0%
9 Point	Expon'l	1.4%	1.9%	1.9%	1.8%	1.3%	1.1%	0.9%	0.8%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%	0.9%
10 Point	Expon'l	1.1%	1.6%	1.6%	1.5%	1.1%	0.9%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%