

PENNSYLVANIA COMPENSATION RATING BUREAU

Measures of Goodness of Fit in Trend Calculations Using Loss Ratios

Estimates of trended loss ratios using from 4 to 10 data points for each loss development technique are shown in Exhibit 6 of this mailing.

The first page of the attachment shows R^2 values for the regressions producing those trended loss ratios.

Pages 2 and 3 show indemnity fitted loss ratios for each loss development method using from 4 to 10 data points. Page 2 uses linear regression and page 3 uses exponential techniques. Pages 4 and 5 present analogous results for medical-linear and medical-exponential respectively.

Pages 6 through 9 show residuals resulting from the comparison of actual and fitted (actual minus fitted) values for the curves used in the trend projections. Page 6 shows indemnity results using linear regression, page 7 is for indemnity-exponential, page 8 for medical-linear and page 9 for medical-exponential.

INDEMNITY		Average										
r ²		(Pd & Inc)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-8)	(Pd-12)	(Pd-16)	(Pd-20)
4 Point	Linear	0.250	0.356	0.269	0.187	0.081	0.148	0.146	0.148	0.148	0.147	0.147
5 Point	Linear	0.161	0.083	0.153	0.213	0.270	0.246	0.243	0.242	0.242	0.242	0.243
6 Point	Linear	0.186	0.098	0.167	0.227	0.290	0.273	0.360	0.273	0.274	0.274	0.274
7 Point	Linear	0.412	0.251	0.334	0.397	0.452	0.440	0.543	0.520	0.521	0.520	0.521
8 Point	Linear	0.021	0.103	0.085	0.070	0.048	0.050	0.016	0.014	0.002	0.002	0.002
9 Point	Linear	0.249	0.359	0.342	0.326	0.299	0.302	0.249	0.130	0.128	0.129	0.129
10 Point	Linear	0.437	0.530	0.517	0.504	0.481	0.484	0.439	0.331	0.315	0.315	0.315
4 Point	Expon'l	0.255	0.364	0.275	0.190	0.082	0.150	0.148	0.151	0.150	0.150	0.149
5 Point	Expon'l	0.169	0.089	0.161	0.222	0.280	0.255	0.253	0.252	0.252	0.252	0.253
6 Point	Expon'l	0.189	0.100	0.170	0.230	0.293	0.276	0.366	0.277	0.278	0.277	0.278
7 Point	Expon'l	0.419	0.255	0.339	0.401	0.457	0.444	0.551	0.526	0.527	0.526	0.527
8 Point	Expon'l	0.014	0.088	0.070	0.056	0.035	0.037	0.009	0.019	0.006	0.006	0.006
9 Point	Expon'l	0.224	0.339	0.320	0.303	0.273	0.277	0.221	0.109	0.107	0.107	0.108
10 Point	Expon'l	0.410	0.511	0.496	0.481	0.456	0.459	0.410	0.302	0.285	0.285	0.286

MEDICAL		Average										
r ²		(Pd & Inc)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-8)	(Pd-12)	(Pd-16)	(Pd-20)
4 Point	Linear	0.462	0.588	0.400	0.374	0.149	0.225	0.227	0.229	0.225	0.228	0.224
5 Point	Linear	0.245	0.459	0.309	0.177	0.005	0.087	0.006	0.006	0.005	0.005	0.005
6 Point	Linear	0.164	0.261	0.149	0.008	0.072	0.001	0.031	0.021	0.020	0.020	0.021
7 Point	Linear	0.089	0.024	0.066	0.274	0.415	0.321	0.213	0.222	0.223	0.223	0.223
8 Point	Linear	0.018	0.003	0.022	0.163	0.289	0.198	0.055	0.028	0.055	0.055	0.055
9 Point	Linear	0.006	0.004	0.025	0.165	0.288	0.197	0.037	0.007	0.008	0.008	0.008
10 Point	Linear	0.017	0.006	0.000	0.053	0.140	0.071	0.002	0.025	0.033	0.033	0.034
4 Point	Expon'l	0.460	0.585	0.393	0.371	0.149	0.224	0.227	0.228	0.225	0.228	0.224
5 Point	Expon'l	0.248	0.461	0.308	0.178	0.005	0.088	0.006	0.006	0.005	0.006	0.006
6 Point	Expon'l	0.168	0.267	0.152	0.008	0.073	0.001	0.032	0.022	0.021	0.021	0.021
7 Point	Expon'l	0.093	0.026	0.070	0.279	0.417	0.324	0.218	0.227	0.227	0.227	0.228
8 Point	Expon'l	0.019	0.003	0.023	0.164	0.287	0.197	0.057	0.031	0.057	0.057	0.057
9 Point	Expon'l	0.006	0.004	0.024	0.163	0.282	0.193	0.037	0.008	0.009	0.009	0.008
10 Point	Expon'l	0.016	0.006	0.000	0.052	0.136	0.069	0.001	0.022	0.030	0.030	0.030

INDEMNITY		Loss Ratio	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss
Linear	Policy	Average	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio
FITTED	Year	(Pd & Inc)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-8)	(Pd-12)	(Pd-16)	(Pd-20)
4 Point	1999	0.4967	0.4621	0.4611	0.4608	0.4618	0.4629	0.4706	0.5020	0.5133	0.5220	0.5312
	2000	0.4918	0.4559	0.4565	0.4573	0.4594	0.4598	0.4675	0.4986	0.5099	0.5185	0.5276
	2001	0.4869	0.4497	0.4519	0.4538	0.4570	0.4567	0.4643	0.4952	0.5064	0.5150	0.5240
	2002	0.4820	0.4435	0.4473	0.4503	0.4546	0.4536	0.4612	0.4918	0.5030	0.5115	0.5205
5 Point	1998	0.4716	0.4395	0.4384	0.4379	0.4379	0.4386	0.4462	0.4759	0.4867	0.4949	0.5036
	1999	0.4767	0.4429	0.4429	0.4432	0.4442	0.4446	0.4522	0.4824	0.4933	0.5016	0.5104
	2000	0.4818	0.4463	0.4474	0.4485	0.4506	0.4507	0.4583	0.4888	0.4998	0.5083	0.5172
	2001	0.4869	0.4497	0.4519	0.4538	0.4570	0.4567	0.4643	0.4952	0.5064	0.5150	0.5240
	2002	0.4920	0.4531	0.4563	0.4591	0.4633	0.4627	0.4703	0.5017	0.5130	0.5217	0.5309
6 Point	1997	0.4696	0.4382	0.4372	0.4365	0.4360	0.4365	0.4401	0.4735	0.4842	0.4924	0.5010
	1998	0.4739	0.4410	0.4408	0.4407	0.4411	0.4415	0.4462	0.4789	0.4897	0.4980	0.5067
	1999	0.4781	0.4439	0.4444	0.4450	0.4463	0.4464	0.4522	0.4842	0.4951	0.5035	0.5123
	2000	0.4824	0.4467	0.4480	0.4492	0.4514	0.4514	0.4583	0.4895	0.5006	0.5091	0.5180
	2001	0.4866	0.4495	0.4516	0.4534	0.4566	0.4563	0.4643	0.4949	0.5060	0.5146	0.5237
	2002	0.4908	0.4523	0.4552	0.4576	0.4617	0.4613	0.4703	0.5002	0.5115	0.5202	0.5293
7 Point	1996	0.4567	0.4302	0.4293	0.4286	0.4278	0.4282	0.4295	0.4566	0.4669	0.4748	0.4831
	1997	0.4629	0.4343	0.4339	0.4337	0.4337	0.4339	0.4366	0.4646	0.4751	0.4831	0.4916
	1998	0.4692	0.4383	0.4385	0.4387	0.4395	0.4397	0.4437	0.4726	0.4833	0.4915	0.5001
	1999	0.4754	0.4423	0.4430	0.4438	0.4453	0.4454	0.4508	0.4806	0.4915	0.4998	0.5086
	2000	0.4817	0.4463	0.4476	0.4489	0.4512	0.4511	0.4579	0.4886	0.4997	0.5081	0.5171
	2001	0.4879	0.4503	0.4522	0.4540	0.4570	0.4569	0.4650	0.4967	0.5079	0.5165	0.5255
	2002	0.4942	0.4543	0.4568	0.4591	0.4629	0.4626	0.4721	0.5047	0.5161	0.5248	0.5340
8 Point	1995	0.4914	0.4689	0.4680	0.4673	0.4664	0.4667	0.4667	0.4819	0.4966	0.5050	0.5139
	1996	0.4894	0.4644	0.4639	0.4636	0.4634	0.4636	0.4649	0.4833	0.4972	0.5056	0.5145
	1997	0.4875	0.4598	0.4598	0.4599	0.4603	0.4605	0.4632	0.4846	0.4978	0.5062	0.5151
	1998	0.4856	0.4553	0.4558	0.4563	0.4573	0.4573	0.4614	0.4860	0.4984	0.5069	0.5158
	1999	0.4836	0.4508	0.4517	0.4526	0.4542	0.4542	0.4597	0.4873	0.4990	0.5075	0.5164
	2000	0.4817	0.4463	0.4476	0.4489	0.4512	0.4511	0.4579	0.4886	0.4997	0.5081	0.5171
	2001	0.4797	0.4418	0.4436	0.4452	0.4481	0.4480	0.4562	0.4900	0.5003	0.5088	0.5177
	2002	0.4778	0.4372	0.4395	0.4416	0.4451	0.4449	0.4544	0.4913	0.5009	0.5094	0.5183
9 Point	1994	0.5312	0.5145	0.5136	0.5130	0.5120	0.5122	0.5114	0.5189	0.5295	0.5385	0.5480
	1995	0.5226	0.5027	0.5022	0.5019	0.5014	0.5016	0.5020	0.5135	0.5242	0.5331	0.5425
	1996	0.5140	0.4909	0.4908	0.4908	0.4909	0.4910	0.4927	0.5081	0.5189	0.5277	0.5370
	1997	0.5053	0.4792	0.4794	0.4797	0.4803	0.4804	0.4834	0.5027	0.5136	0.5223	0.5315
	1998	0.4967	0.4674	0.4680	0.4686	0.4698	0.4698	0.4740	0.4972	0.5083	0.5169	0.5260
	1999	0.4881	0.4556	0.4566	0.4575	0.4592	0.4592	0.4647	0.4918	0.5030	0.5115	0.5205
	2000	0.4795	0.4439	0.4452	0.4464	0.4487	0.4486	0.4554	0.4864	0.4977	0.5061	0.5150
	2001	0.4708	0.4321	0.4338	0.4354	0.4381	0.4380	0.4460	0.4810	0.4924	0.5007	0.5095
	2002	0.4622	0.4203	0.4224	0.4243	0.4276	0.4274	0.4367	0.4755	0.4871	0.4953	0.5040
10 Point	1993	0.5654	0.5534	0.5526	0.5519	0.5510	0.5511	0.5498	0.5521	0.5580	0.5675	0.5775
	1994	0.5528	0.5373	0.5368	0.5364	0.5359	0.5361	0.5358	0.5423	0.5491	0.5584	0.5682
	1995	0.5401	0.5213	0.5211	0.5210	0.5209	0.5210	0.5219	0.5325	0.5401	0.5493	0.5589
	1996	0.5274	0.5052	0.5053	0.5055	0.5058	0.5059	0.5080	0.5227	0.5311	0.5401	0.5496
	1997	0.5148	0.4892	0.4896	0.4900	0.4908	0.4909	0.4941	0.5129	0.5222	0.5310	0.5403
	1998	0.5021	0.4731	0.4738	0.4745	0.4758	0.4758	0.4802	0.5031	0.5132	0.5219	0.5311
	1999	0.4894	0.4571	0.4580	0.4590	0.4607	0.4607	0.4662	0.4933	0.5042	0.5128	0.5218
	2000	0.4768	0.4410	0.4423	0.4435	0.4457	0.4456	0.4523	0.4835	0.4953	0.5036	0.5125
	2001	0.4641	0.4250	0.4265	0.4280	0.4307	0.4306	0.4384	0.4736	0.4863	0.4945	0.5032
	2002	0.4514	0.4089	0.4108	0.4125	0.4156	0.4155	0.4245	0.4638	0.4773	0.4854	0.4939

INDEMNITY		Loss Ratio	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss
Expon'l	Policy	Average	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio
FITTED	Year	(Pd & Inc)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-8)	(Pd-12)	(Pd-16)	(Pd-20)
4 Point	1999	0.4966	0.4622	0.4610	0.4607	0.4617	0.4629	0.4705	0.5019	0.5133	0.5220	0.5311
	2000	0.4917	0.4558	0.4564	0.4572	0.4593	0.4597	0.4674	0.4985	0.5098	0.5184	0.5275
	2001	0.4868	0.4495	0.4517	0.4537	0.4569	0.4566	0.4642	0.4951	0.5063	0.5149	0.5239
	2002	0.4819	0.4433	0.4472	0.4502	0.4545	0.4535	0.4611	0.4918	0.5029	0.5114	0.5204
5 Point	1998	0.4710	0.4390	0.4379	0.4374	0.4373	0.4380	0.4456	0.4753	0.4861	0.4943	0.5029
	1999	0.4762	0.4425	0.4425	0.4427	0.4437	0.4441	0.4517	0.4818	0.4927	0.5011	0.5098
	2000	0.4814	0.4460	0.4471	0.4482	0.4503	0.4503	0.4579	0.4884	0.4995	0.5079	0.5168
	2001	0.4868	0.4495	0.4517	0.4537	0.4569	0.4566	0.4642	0.4951	0.5063	0.5149	0.5239
	2002	0.4921	0.4531	0.4564	0.4593	0.4636	0.4630	0.4706	0.5019	0.5133	0.5219	0.5311
6 Point	1997	0.4693	0.4379	0.4369	0.4363	0.4357	0.4362	0.4399	0.4732	0.4839	0.4921	0.5007
	1998	0.4735	0.4407	0.4405	0.4404	0.4408	0.4411	0.4458	0.4785	0.4893	0.4976	0.5063
	1999	0.4778	0.4436	0.4441	0.4447	0.4460	0.4461	0.4519	0.4839	0.4948	0.5032	0.5120
	2000	0.4821	0.4464	0.4477	0.4490	0.4512	0.4511	0.4580	0.4893	0.5003	0.5088	0.5177
	2001	0.4864	0.4493	0.4514	0.4533	0.4564	0.4562	0.4642	0.4947	0.5059	0.5145	0.5235
	2002	0.4908	0.4522	0.4551	0.4577	0.4617	0.4613	0.4705	0.5002	0.5116	0.5202	0.5294
7 Point	1996	0.4564	0.4301	0.4291	0.4285	0.4277	0.4281	0.4295	0.4563	0.4666	0.4745	0.4828
	1997	0.4626	0.4340	0.4336	0.4334	0.4334	0.4337	0.4363	0.4641	0.4746	0.4826	0.4911
	1998	0.4687	0.4380	0.4382	0.4385	0.4392	0.4393	0.4433	0.4720	0.4827	0.4909	0.4995
	1999	0.4750	0.4420	0.4428	0.4435	0.4450	0.4450	0.4504	0.4801	0.4909	0.4993	0.5080
	2000	0.4814	0.4460	0.4474	0.4487	0.4509	0.4509	0.4576	0.4883	0.4993	0.5078	0.5167
	2001	0.4878	0.4501	0.4521	0.4539	0.4569	0.4567	0.4649	0.4966	0.5079	0.5165	0.5255
	2002	0.4944	0.4542	0.4568	0.4591	0.4630	0.4627	0.4724	0.5051	0.5166	0.5253	0.5345
8 Point	1995	0.4890	0.4662	0.4652	0.4645	0.4636	0.4639	0.4640	0.4804	0.4946	0.5030	0.5119
	1996	0.4875	0.4621	0.4616	0.4613	0.4610	0.4612	0.4627	0.4820	0.4956	0.5040	0.5128
	1997	0.4860	0.4580	0.4580	0.4581	0.4585	0.4586	0.4614	0.4835	0.4965	0.5049	0.5138
	1998	0.4844	0.4540	0.4544	0.4549	0.4559	0.4560	0.4601	0.4851	0.4974	0.5059	0.5148
	1999	0.4829	0.4500	0.4509	0.4518	0.4534	0.4534	0.4589	0.4867	0.4984	0.5068	0.5157
	2000	0.4814	0.4460	0.4474	0.4487	0.4509	0.4509	0.4576	0.4883	0.4993	0.5078	0.5167
	2001	0.4799	0.4421	0.4439	0.4456	0.4484	0.4483	0.4563	0.4899	0.5003	0.5087	0.5177
	2002	0.4784	0.4382	0.4405	0.4425	0.4459	0.4457	0.4551	0.4915	0.5012	0.5097	0.5187
9 Point	1994	0.5272	0.5098	0.5088	0.5080	0.5070	0.5072	0.5063	0.5155	0.5263	0.5353	0.5447
	1995	0.5189	0.4982	0.4976	0.4972	0.4968	0.4969	0.4975	0.5105	0.5214	0.5303	0.5396
	1996	0.5108	0.4868	0.4867	0.4866	0.4867	0.4869	0.4887	0.5055	0.5165	0.5253	0.5345
	1997	0.5027	0.4757	0.4760	0.4763	0.4769	0.4770	0.4802	0.5006	0.5117	0.5204	0.5295
	1998	0.4948	0.4649	0.4655	0.4661	0.4673	0.4674	0.4717	0.4958	0.5069	0.5155	0.5246
	1999	0.4870	0.4543	0.4553	0.4562	0.4579	0.4579	0.4635	0.4910	0.5022	0.5107	0.5196
	2000	0.4794	0.4439	0.4453	0.4465	0.4487	0.4486	0.4553	0.4862	0.4975	0.5059	0.5148
	2001	0.4718	0.4338	0.4355	0.4370	0.4397	0.4396	0.4473	0.4815	0.4928	0.5011	0.5099
	2002	0.4644	0.4239	0.4259	0.4277	0.4308	0.4307	0.4395	0.4768	0.4882	0.4964	0.5052
10 Point	1993	0.5615	0.5490	0.5480	0.5472	0.5461	0.5463	0.5447	0.5482	0.5547	0.5641	0.5741
	1994	0.5486	0.5322	0.5316	0.5311	0.5305	0.5307	0.5305	0.5385	0.5458	0.5551	0.5648
	1995	0.5359	0.5159	0.5156	0.5155	0.5154	0.5156	0.5166	0.5289	0.5370	0.5461	0.5557
	1996	0.5236	0.5001	0.5002	0.5003	0.5008	0.5009	0.5032	0.5195	0.5284	0.5373	0.5468
	1997	0.5115	0.4847	0.4852	0.4856	0.4865	0.4866	0.4900	0.5103	0.5199	0.5287	0.5380
	1998	0.4997	0.4699	0.4706	0.4713	0.4727	0.4727	0.4773	0.5012	0.5115	0.5202	0.5293
	1999	0.4882	0.4555	0.4565	0.4575	0.4592	0.4592	0.4648	0.4923	0.5033	0.5118	0.5208
	2000	0.4770	0.4415	0.4428	0.4440	0.4462	0.4461	0.4527	0.4835	0.4952	0.5036	0.5124
	2001	0.4660	0.4280	0.4295	0.4310	0.4335	0.4334	0.4409	0.4750	0.4872	0.4955	0.5042
	2002	0.4553	0.4149	0.4167	0.4183	0.4211	0.4210	0.4294	0.4665	0.4794	0.4875	0.4961

MEDICAL		Loss Ratio	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss
Linear	Policy	Average	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio
FITTED	Year	(Pd & Inc)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-8)	(Pd-12)	(Pd-16)	(Pd-20)
4 Point	1999	0.4571	0.4639	0.4623	0.4623	0.4645	0.4613	0.4521	0.4481	0.4471	0.4494	0.4504
	2000	0.4501	0.4531	0.4540	0.4578	0.4617	0.4579	0.4487	0.4447	0.4438	0.4460	0.4470
	2001	0.4431	0.4424	0.4457	0.4532	0.4589	0.4545	0.4453	0.4414	0.4404	0.4427	0.4437
	2002	0.4361	0.4317	0.4374	0.4487	0.4561	0.4511	0.4420	0.4380	0.4371	0.4393	0.4404
5 Point	1998	0.4539	0.4630	0.4613	0.4599	0.4600	0.4590	0.4465	0.4426	0.4416	0.4438	0.4449
	1999	0.4503	0.4561	0.4561	0.4577	0.4597	0.4575	0.4461	0.4422	0.4412	0.4435	0.4445
	2000	0.4467	0.4493	0.4509	0.4554	0.4593	0.4560	0.4457	0.4418	0.4408	0.4431	0.4441
	2001	0.4431	0.4424	0.4457	0.4532	0.4589	0.4545	0.4453	0.4414	0.4404	0.4427	0.4437
	2002	0.4395	0.4356	0.4404	0.4510	0.4585	0.4530	0.4449	0.4409	0.4401	0.4423	0.4433
6 Point	1997	0.4525	0.4590	0.4575	0.4553	0.4545	0.4546	0.4481	0.4436	0.4427	0.4449	0.4460
	1998	0.4502	0.4551	0.4547	0.4550	0.4558	0.4547	0.4474	0.4430	0.4421	0.4443	0.4454
	1999	0.4480	0.4512	0.4520	0.4546	0.4570	0.4548	0.4467	0.4425	0.4415	0.4438	0.4448
	2000	0.4458	0.4473	0.4492	0.4542	0.4582	0.4549	0.4460	0.4419	0.4409	0.4432	0.4442
	2001	0.4435	0.4434	0.4465	0.4538	0.4594	0.4551	0.4452	0.4413	0.4404	0.4426	0.4436
	2002	0.4413	0.4395	0.4437	0.4535	0.4607	0.4552	0.4445	0.4407	0.4398	0.4420	0.4431
7 Point	1996	0.4356	0.4403	0.4388	0.4364	0.4351	0.4357	0.4327	0.4288	0.4279	0.4301	0.4311
	1997	0.4378	0.4416	0.4410	0.4405	0.4405	0.4402	0.4357	0.4318	0.4309	0.4331	0.4341
	1998	0.4400	0.4429	0.4432	0.4446	0.4460	0.4446	0.4387	0.4348	0.4338	0.4360	0.4371
	1999	0.4421	0.4442	0.4454	0.4486	0.4514	0.4491	0.4417	0.4377	0.4368	0.4390	0.4400
	2000	0.4443	0.4456	0.4476	0.4527	0.4568	0.4535	0.4447	0.4407	0.4398	0.4420	0.4430
	2001	0.4465	0.4469	0.4498	0.4568	0.4622	0.4579	0.4477	0.4437	0.4427	0.4450	0.4460
	2002	0.4486	0.4482	0.4520	0.4609	0.4677	0.4624	0.4507	0.4466	0.4457	0.4480	0.4490
8 Point	1995	0.4402	0.4437	0.4424	0.4399	0.4383	0.4393	0.4383	0.4361	0.4336	0.4358	0.4368
	1996	0.4410	0.4441	0.4434	0.4424	0.4420	0.4421	0.4396	0.4370	0.4348	0.4370	0.4380
	1997	0.4419	0.4444	0.4444	0.4450	0.4457	0.4450	0.4409	0.4379	0.4361	0.4383	0.4393
	1998	0.4427	0.4448	0.4455	0.4476	0.4494	0.4478	0.4422	0.4389	0.4373	0.4395	0.4405
	1999	0.4435	0.4452	0.4465	0.4502	0.4531	0.4507	0.4434	0.4398	0.4385	0.4407	0.4418
	2000	0.4443	0.4456	0.4476	0.4527	0.4568	0.4535	0.4447	0.4407	0.4398	0.4420	0.4430
	2001	0.4451	0.4459	0.4486	0.4553	0.4605	0.4564	0.4460	0.4416	0.4410	0.4432	0.4443
	2002	0.4459	0.4463	0.4497	0.4579	0.4642	0.4592	0.4473	0.4425	0.4422	0.4445	0.4455
9 Point	1994	0.4418	0.4432	0.4420	0.4395	0.4378	0.4389	0.4393	0.4382	0.4371	0.4393	0.4404
	1995	0.4422	0.4436	0.4429	0.4417	0.4410	0.4413	0.4402	0.4386	0.4375	0.4397	0.4408
	1996	0.4426	0.4440	0.4438	0.4438	0.4441	0.4437	0.4411	0.4390	0.4379	0.4401	0.4412
	1997	0.4430	0.4444	0.4448	0.4460	0.4472	0.4461	0.4420	0.4393	0.4383	0.4405	0.4416
	1998	0.4434	0.4448	0.4457	0.4482	0.4504	0.4485	0.4428	0.4397	0.4387	0.4409	0.4420
	1999	0.4438	0.4452	0.4466	0.4504	0.4535	0.4509	0.4437	0.4401	0.4391	0.4413	0.4424
	2000	0.4442	0.4456	0.4475	0.4526	0.4566	0.4534	0.4446	0.4405	0.4395	0.4417	0.4428
	2001	0.4446	0.4459	0.4485	0.4548	0.4598	0.4558	0.4455	0.4409	0.4399	0.4421	0.4432
	2002	0.4449	0.4463	0.4494	0.4570	0.4629	0.4582	0.4463	0.4413	0.4403	0.4425	0.4435
10 Point	1993	0.4478	0.4480	0.4468	0.4443	0.4426	0.4438	0.4451	0.4446	0.4443	0.4465	0.4476
	1994	0.4471	0.4475	0.4468	0.4454	0.4445	0.4451	0.4449	0.4439	0.4435	0.4457	0.4468
	1995	0.4465	0.4471	0.4468	0.4465	0.4464	0.4463	0.4447	0.4432	0.4427	0.4449	0.4460
	1996	0.4459	0.4467	0.4468	0.4475	0.4483	0.4476	0.4446	0.4426	0.4419	0.4441	0.4452
	1997	0.4453	0.4463	0.4469	0.4486	0.4501	0.4488	0.4444	0.4419	0.4411	0.4433	0.4444
	1998	0.4447	0.4459	0.4469	0.4497	0.4520	0.4501	0.4442	0.4412	0.4403	0.4425	0.4436
	1999	0.4441	0.4454	0.4469	0.4508	0.4539	0.4513	0.4441	0.4405	0.4395	0.4417	0.4428
	2000	0.4435	0.4450	0.4469	0.4519	0.4558	0.4526	0.4439	0.4398	0.4387	0.4409	0.4419
	2001	0.4429	0.4446	0.4470	0.4529	0.4577	0.4538	0.4437	0.4391	0.4379	0.4401	0.4411
	2002	0.4423	0.4442	0.4470	0.4540	0.4596	0.4551	0.4435	0.4384	0.4371	0.4393	0.4403

MEDICAL Expon'l FITTED	Policy Year	Loss Ratio Average (Pd & Inc)	Loss Ratio (Incur)	Loss Ratio (Pd-2)	Loss Ratio (Pd-3)	Loss Ratio (Pd-4)	Loss Ratio (Pd-5)	Loss Ratio (Pd-6)	Loss Ratio (Pd-8)	Loss Ratio (Pd-12)	Loss Ratio (Pd-16)	Loss Ratio (Pd-20)
4 Point	1999	0.4571	0.4639	0.4622	0.4623	0.4644	0.4613	0.4520	0.4480	0.4470	0.4493	0.4503
	2000	0.4499	0.4529	0.4537	0.4577	0.4616	0.4579	0.4486	0.4446	0.4437	0.4460	0.4470
	2001	0.4429	0.4422	0.4454	0.4531	0.4588	0.4545	0.4453	0.4413	0.4404	0.4426	0.4436
	2002	0.4360	0.4317	0.4373	0.4486	0.4561	0.4511	0.4419	0.4380	0.4371	0.4393	0.4403
5 Point	1998	0.4539	0.4631	0.4614	0.4599	0.4600	0.4590	0.4465	0.4425	0.4415	0.4438	0.4448
	1999	0.4502	0.4560	0.4560	0.4576	0.4596	0.4575	0.4461	0.4421	0.4411	0.4434	0.4444
	2000	0.4466	0.4490	0.4507	0.4554	0.4592	0.4560	0.4457	0.4417	0.4408	0.4430	0.4440
	2001	0.4429	0.4422	0.4454	0.4531	0.4588	0.4545	0.4453	0.4413	0.4404	0.4426	0.4436
	2002	0.4393	0.4354	0.4402	0.4509	0.4585	0.4529	0.4449	0.4409	0.4400	0.4422	0.4432
6 Point	1997	0.4525	0.4591	0.4575	0.4553	0.4545	0.4546	0.4481	0.4436	0.4426	0.4449	0.4459
	1998	0.4502	0.4551	0.4547	0.4549	0.4557	0.4547	0.4474	0.4430	0.4421	0.4443	0.4454
	1999	0.4479	0.4510	0.4518	0.4545	0.4569	0.4548	0.4466	0.4424	0.4415	0.4437	0.4448
	2000	0.4456	0.4471	0.4490	0.4541	0.4581	0.4549	0.4459	0.4418	0.4409	0.4431	0.4442
	2001	0.4434	0.4431	0.4462	0.4538	0.4594	0.4550	0.4452	0.4412	0.4403	0.4425	0.4436
	2002	0.4411	0.4392	0.4435	0.4534	0.4606	0.4551	0.4444	0.4406	0.4397	0.4420	0.4430
7 Point	1996	0.4352	0.4397	0.4383	0.4359	0.4346	0.4352	0.4324	0.4285	0.4276	0.4297	0.4307
	1997	0.4374	0.4411	0.4405	0.4400	0.4400	0.4397	0.4354	0.4315	0.4306	0.4328	0.4338
	1998	0.4396	0.4425	0.4428	0.4442	0.4455	0.4442	0.4384	0.4345	0.4336	0.4358	0.4368
	1999	0.4419	0.4439	0.4451	0.4484	0.4511	0.4488	0.4415	0.4375	0.4366	0.4388	0.4399
	2000	0.4441	0.4453	0.4473	0.4526	0.4567	0.4534	0.4446	0.4406	0.4397	0.4419	0.4429
	2001	0.4464	0.4467	0.4496	0.4569	0.4624	0.4580	0.4477	0.4437	0.4427	0.4450	0.4460
	2002	0.4487	0.4481	0.4519	0.4612	0.4681	0.4627	0.4509	0.4468	0.4458	0.4481	0.4492
8 Point	1995	0.4399	0.4433	0.4420	0.4395	0.4380	0.4389	0.4380	0.4357	0.4333	0.4354	0.4365
	1996	0.4407	0.4437	0.4430	0.4421	0.4416	0.4417	0.4393	0.4367	0.4345	0.4367	0.4378
	1997	0.4416	0.4441	0.4441	0.4447	0.4454	0.4446	0.4406	0.4377	0.4358	0.4380	0.4390
	1998	0.4424	0.4445	0.4452	0.4473	0.4491	0.4475	0.4420	0.4386	0.4371	0.4393	0.4403
	1999	0.4433	0.4449	0.4463	0.4499	0.4529	0.4504	0.4433	0.4396	0.4384	0.4406	0.4416
	2000	0.4441	0.4453	0.4473	0.4526	0.4567	0.4534	0.4446	0.4406	0.4397	0.4419	0.4429
	2001	0.4450	0.4457	0.4484	0.4553	0.4605	0.4563	0.4460	0.4416	0.4410	0.4432	0.4442
	2002	0.4459	0.4461	0.4495	0.4580	0.4644	0.4593	0.4473	0.4426	0.4423	0.4445	0.4456
9 Point	1994	0.4415	0.4430	0.4417	0.4392	0.4376	0.4387	0.4391	0.4379	0.4368	0.4390	0.4401
	1995	0.4419	0.4434	0.4426	0.4414	0.4407	0.4411	0.4400	0.4383	0.4373	0.4395	0.4405
	1996	0.4423	0.4438	0.4436	0.4436	0.4438	0.4435	0.4409	0.4387	0.4377	0.4399	0.4409
	1997	0.4428	0.4441	0.4445	0.4458	0.4469	0.4459	0.4418	0.4391	0.4381	0.4403	0.4414
	1998	0.4432	0.4445	0.4454	0.4480	0.4501	0.4483	0.4427	0.4396	0.4385	0.4408	0.4418
	1999	0.4436	0.4449	0.4464	0.4502	0.4533	0.4508	0.4436	0.4400	0.4390	0.4412	0.4422
	2000	0.4440	0.4453	0.4473	0.4525	0.4565	0.4532	0.4445	0.4404	0.4394	0.4416	0.4426
	2001	0.4444	0.4457	0.4482	0.4547	0.4597	0.4557	0.4454	0.4408	0.4398	0.4420	0.4431
	2002	0.4448	0.4461	0.4492	0.4570	0.4629	0.4582	0.4463	0.4413	0.4402	0.4425	0.4435
10 Point	1993	0.4475	0.4477	0.4465	0.4440	0.4424	0.4436	0.4448	0.4443	0.4440	0.4462	0.4473
	1994	0.4469	0.4473	0.4466	0.4451	0.4442	0.4448	0.4447	0.4437	0.4432	0.4454	0.4465
	1995	0.4463	0.4469	0.4466	0.4462	0.4461	0.4461	0.4445	0.4430	0.4424	0.4447	0.4457
	1996	0.4457	0.4464	0.4466	0.4473	0.4480	0.4473	0.4444	0.4423	0.4417	0.4439	0.4450
	1997	0.4451	0.4460	0.4466	0.4484	0.4499	0.4486	0.4442	0.4417	0.4409	0.4431	0.4442
	1998	0.4445	0.4456	0.4466	0.4495	0.4518	0.4499	0.4441	0.4410	0.4401	0.4424	0.4434
	1999	0.4439	0.4452	0.4467	0.4506	0.4537	0.4512	0.4439	0.4404	0.4394	0.4416	0.4426
	2000	0.4433	0.4447	0.4467	0.4517	0.4556	0.4524	0.4438	0.4397	0.4386	0.4408	0.4418
	2001	0.4427	0.4443	0.4467	0.4528	0.4575	0.4537	0.4436	0.4390	0.4378	0.4400	0.4411
	2002	0.4421	0.4439	0.4467	0.4539	0.4595	0.4550	0.4435	0.4384	0.4371	0.4393	0.4403

INDEMNITY Linear RESIDUALS	Policy Year	Loss Ratio Average (Pd & Inc)	Loss Ratio (Incur)	Loss Ratio (Pd-2)	Loss Ratio (Pd-3)	Loss Ratio (Pd-4)	Loss Ratio (Pd-5)	Loss Ratio (Pd-6)	Loss Ratio (Pd-8)	Loss Ratio (Pd-12)	Loss Ratio (Pd-16)	Loss Ratio (Pd-20)
4 Point	1999	-0.0104	-0.0102	-0.0091	-0.0089	-0.0099	-0.0091	-0.0093	-0.0099	-0.0101	-0.0103	-0.0105
	2000	0.0143	0.0139	0.0134	0.0125	0.0138	0.0128	0.0131	0.0139	0.0142	0.0145	0.0147
	2001	0.0024	0.0029	0.0008	0.0015	0.0020	0.0018	0.0018	0.0020	0.0020	0.0020	0.0021
	2002	-0.0064	-0.0066	-0.0050	-0.0052	-0.0060	-0.0055	-0.0055	-0.0059	-0.0061	-0.0062	-0.0063
5 Point	1998	-0.0200	-0.0192	-0.0181	-0.0176	-0.0176	-0.0183	-0.0184	-0.0196	-0.0201	-0.0204	-0.0208
	1999	0.0096	0.0090	0.0090	0.0087	0.0077	0.0092	0.0091	0.0097	0.0099	0.0101	0.0103
	2000	0.0243	0.0235	0.0224	0.0213	0.0226	0.0219	0.0222	0.0237	0.0243	0.0247	0.0251
	2001	0.0024	0.0029	0.0007	0.0015	0.0020	0.0018	0.0018	0.0020	0.0020	0.0020	0.0021
	2002	-0.0164	-0.0162	-0.0140	-0.0140	-0.0147	-0.0146	-0.0147	-0.0158	-0.0161	-0.0164	-0.0167
6 Point	1997	0.0029	0.0019	0.0029	0.0036	0.0041	0.0036	0.0000	0.0037	0.0037	0.0038	0.0039
	1998	-0.0223	-0.0207	-0.0205	-0.0204	-0.0208	-0.0212	-0.0184	-0.0226	-0.0231	-0.0235	-0.0239
	1999	0.0082	0.0080	0.0075	0.0069	0.0056	0.0074	0.0091	0.0079	0.0081	0.0082	0.0084
	2000	0.0237	0.0231	0.0218	0.0206	0.0218	0.0212	0.0222	0.0230	0.0235	0.0239	0.0243
	2001	0.0027	0.0031	0.0010	0.0019	0.0024	0.0022	0.0018	0.0023	0.0024	0.0024	0.0024
	2002	-0.0152	-0.0154	-0.0129	-0.0125	-0.0131	-0.0132	-0.0147	-0.0143	-0.0146	-0.0149	-0.0151
7 Point	1996	-0.0101	-0.0059	-0.0050	-0.0043	-0.0035	-0.0039	-0.0052	-0.0134	-0.0137	-0.0139	-0.0141
	1997	0.0096	0.0058	0.0062	0.0064	0.0064	0.0062	0.0035	0.0126	0.0128	0.0131	0.0133
	1998	-0.0176	-0.0180	-0.0182	-0.0184	-0.0192	-0.0194	-0.0159	-0.0163	-0.0167	-0.0170	-0.0173
	1999	0.0109	0.0096	0.0089	0.0081	0.0066	0.0084	0.0105	0.0115	0.0117	0.0119	0.0121
	2000	0.0244	0.0235	0.0222	0.0209	0.0220	0.0215	0.0226	0.0239	0.0244	0.0249	0.0252
	2001	0.0014	0.0023	0.0004	0.0013	0.0020	0.0017	0.0011	0.0006	0.0005	0.0005	0.0006
	2002	-0.0186	-0.0174	-0.0145	-0.0140	-0.0143	-0.0145	-0.0165	-0.0188	-0.0192	-0.0195	-0.0198
8 Point	1995	0.0573	0.0597	0.0606	0.0613	0.0622	0.0619	0.0619	0.0467	0.0530	0.0539	0.0549
	1996	-0.0428	-0.0401	-0.0396	-0.0393	-0.0391	-0.0393	-0.0406	-0.0401	-0.0440	-0.0447	-0.0455
	1997	-0.0150	-0.0197	-0.0197	-0.0198	-0.0202	-0.0204	-0.0231	-0.0074	-0.0099	-0.0100	-0.0102
	1998	-0.0340	-0.0350	-0.0355	-0.0360	-0.0370	-0.0370	-0.0336	-0.0297	-0.0318	-0.0324	-0.0330
	1999	0.0027	0.0011	0.0002	-0.0007	-0.0023	-0.0004	0.0016	0.0048	0.0042	0.0042	0.0043
	2000	0.0244	0.0235	0.0222	0.0209	0.0220	0.0215	0.0226	0.0239	0.0244	0.0249	0.0252
	2001	0.0096	0.0108	0.0090	0.0101	0.0109	0.0105	0.0099	0.0072	0.0081	0.0082	0.0084
	2002	-0.0022	-0.0003	0.0028	0.0035	0.0035	0.0032	0.0012	-0.0054	-0.0040	-0.0041	-0.0041
9 Point	1994	0.0625	0.0676	0.0685	0.0691	0.0701	0.0699	0.0707	0.0632	0.0554	0.0563	0.0573
	1995	0.0261	0.0259	0.0264	0.0267	0.0272	0.0270	0.0266	0.0151	0.0254	0.0258	0.0263
	1996	-0.0674	-0.0666	-0.0665	-0.0665	-0.0666	-0.0667	-0.0684	-0.0649	-0.0657	-0.0668	-0.0680
	1997	-0.0328	-0.0391	-0.0393	-0.0396	-0.0402	-0.0403	-0.0433	-0.0255	-0.0257	-0.0261	-0.0266
	1998	-0.0451	-0.0471	-0.0477	-0.0483	-0.0495	-0.0495	-0.0462	-0.0409	-0.0417	-0.0424	-0.0432
	1999	-0.0018	-0.0037	-0.0047	-0.0056	-0.0073	-0.0054	-0.0034	0.0003	0.0002	0.0002	0.0002
	2000	0.0266	0.0259	0.0246	0.0234	0.0245	0.0240	0.0251	0.0261	0.0264	0.0269	0.0273
	2001	0.0185	0.0205	0.0188	0.0199	0.0209	0.0205	0.0201	0.0162	0.0160	0.0163	0.0166
	2002	0.0134	0.0166	0.0199	0.0208	0.0210	0.0207	0.0189	0.0104	0.0098	0.0100	0.0102
10 Point	1993	0.0485	0.0514	0.0522	0.0529	0.0538	0.0537	0.0550	0.0527	0.0440	0.0447	0.0454
	1994	0.0409	0.0448	0.0453	0.0457	0.0462	0.0460	0.0463	0.0398	0.0358	0.0364	0.0371
	1995	0.0086	0.0073	0.0075	0.0076	0.0077	0.0076	0.0067	-0.0039	0.0095	0.0096	0.0099
	1996	-0.0808	-0.0809	-0.0810	-0.0812	-0.0815	-0.0816	-0.0837	-0.0795	-0.0779	-0.0792	-0.0806
	1997	-0.0423	-0.0491	-0.0495	-0.0499	-0.0507	-0.0508	-0.0540	-0.0357	-0.0343	-0.0348	-0.0354
	1998	-0.0505	-0.0528	-0.0535	-0.0542	-0.0555	-0.0555	-0.0524	-0.0468	-0.0466	-0.0474	-0.0483
	1999	-0.0031	-0.0052	-0.0061	-0.0071	-0.0088	-0.0069	-0.0049	-0.0012	-0.0010	-0.0011	-0.0011
	2000	0.0293	0.0288	0.0275	0.0263	0.0275	0.0270	0.0282	0.0290	0.0288	0.0294	0.0298
	2001	0.0252	0.0276	0.0261	0.0273	0.0283	0.0279	0.0277	0.0236	0.0221	0.0225	0.0229
	2002	0.0242	0.0280	0.0315	0.0326	0.0330	0.0326	0.0311	0.0221	0.0196	0.0199	0.0203

INDEMNITY Expon'l RESIDUALS	Policy Year	Loss Ratio Average (Pd & Inc)	Loss Ratio (Incur)	Loss Ratio (Pd-2)	Loss Ratio (Pd-3)	Loss Ratio (Pd-4)	Loss Ratio (Pd-5)	Loss Ratio (Pd-6)	Loss Ratio (Pd-8)	Loss Ratio (Pd-12)	Loss Ratio (Pd-16)	Loss Ratio (Pd-20)
4 Point	1999	-0.0103	-0.0103	-0.0091	-0.0088	-0.0098	-0.0091	-0.0092	-0.0098	-0.0101	-0.0103	-0.0104
	2000	0.0144	0.0140	0.0134	0.0126	0.0139	0.0129	0.0131	0.0140	0.0143	0.0146	0.0148
	2001	0.0025	0.0031	0.0009	0.0016	0.0021	0.0019	0.0019	0.0021	0.0021	0.0021	0.0022
	2002	-0.0063	-0.0064	-0.0049	-0.0051	-0.0059	-0.0054	-0.0055	-0.0059	-0.0060	-0.0061	-0.0062
5 Point	1998	-0.0194	-0.0187	-0.0176	-0.0171	-0.0170	-0.0177	-0.0178	-0.0190	-0.0195	-0.0198	-0.0201
	1999	0.0101	0.0094	0.0094	0.0092	0.0082	0.0097	0.0096	0.0103	0.0105	0.0106	0.0109
	2000	0.0247	0.0238	0.0227	0.0216	0.0229	0.0223	0.0226	0.0241	0.0246	0.0251	0.0255
	2001	0.0025	0.0031	0.0009	0.0016	0.0021	0.0019	0.0019	0.0021	0.0021	0.0021	0.0022
	2002	-0.0165	-0.0162	-0.0141	-0.0142	-0.0150	-0.0149	-0.0150	-0.0160	-0.0164	-0.0166	-0.0169
6 Point	1997	0.0032	0.0022	0.0032	0.0038	0.0044	0.0039	0.0002	0.0040	0.0040	0.0041	0.0042
	1998	-0.0219	-0.0204	-0.0202	-0.0201	-0.0205	-0.0208	-0.0180	-0.0222	-0.0227	-0.0231	-0.0235
	1999	0.0085	0.0083	0.0078	0.0072	0.0059	0.0077	0.0094	0.0082	0.0084	0.0085	0.0087
	2000	0.0240	0.0234	0.0221	0.0208	0.0220	0.0215	0.0225	0.0232	0.0238	0.0242	0.0246
	2001	0.0029	0.0033	0.0012	0.0020	0.0026	0.0023	0.0019	0.0025	0.0025	0.0025	0.0026
	2002	-0.0152	-0.0153	-0.0128	-0.0126	-0.0131	-0.0132	-0.0149	-0.0143	-0.0147	-0.0149	-0.0152
7 Point	1996	-0.0098	-0.0058	-0.0048	-0.0042	-0.0034	-0.0038	-0.0052	-0.0131	-0.0134	-0.0136	-0.0138
	1997	0.0099	0.0061	0.0065	0.0067	0.0067	0.0064	0.0038	0.0131	0.0133	0.0136	0.0138
	1998	-0.0171	-0.0177	-0.0179	-0.0182	-0.0189	-0.0190	-0.0155	-0.0157	-0.0161	-0.0164	-0.0167
	1999	0.0113	0.0099	0.0091	0.0084	0.0069	0.0088	0.0109	0.0120	0.0123	0.0124	0.0127
	2000	0.0247	0.0238	0.0224	0.0211	0.0223	0.0217	0.0229	0.0242	0.0248	0.0252	0.0256
	2001	0.0015	0.0025	0.0005	0.0014	0.0021	0.0018	0.0012	0.0006	0.0005	0.0005	0.0006
	2002	-0.0188	-0.0173	-0.0145	-0.0140	-0.0144	-0.0146	-0.0168	-0.0192	-0.0197	-0.0200	-0.0203
8 Point	1995	0.0597	0.0624	0.0634	0.0641	0.0650	0.0647	0.0646	0.0482	0.0550	0.0559	0.0569
	1996	-0.0409	-0.0378	-0.0373	-0.0370	-0.0367	-0.0369	-0.0384	-0.0388	-0.0424	-0.0431	-0.0438
	1997	-0.0135	-0.0179	-0.0179	-0.0180	-0.0184	-0.0185	-0.0213	-0.0063	-0.0086	-0.0087	-0.0089
	1998	-0.0328	-0.0337	-0.0341	-0.0346	-0.0356	-0.0357	-0.0323	-0.0288	-0.0308	-0.0314	-0.0320
	1999	0.0034	0.0019	0.0010	0.0001	-0.0015	0.0004	0.0024	0.0054	0.0048	0.0049	0.0050
	2000	0.0247	0.0238	0.0224	0.0211	0.0223	0.0217	0.0229	0.0242	0.0248	0.0252	0.0256
	2001	0.0094	0.0105	0.0087	0.0097	0.0106	0.0102	0.0098	0.0073	0.0081	0.0083	0.0084
	2002	-0.0028	-0.0013	0.0018	0.0026	0.0027	0.0024	0.0005	-0.0056	-0.0043	-0.0044	-0.0045
9 Point	1994	0.0665	0.0723	0.0733	0.0741	0.0751	0.0749	0.0758	0.0666	0.0586	0.0595	0.0606
	1995	0.0298	0.0304	0.0310	0.0314	0.0318	0.0317	0.0311	0.0181	0.0282	0.0286	0.0292
	1996	-0.0642	-0.0625	-0.0624	-0.0623	-0.0624	-0.0626	-0.0644	-0.0623	-0.0633	-0.0644	-0.0655
	1997	-0.0302	-0.0356	-0.0359	-0.0362	-0.0368	-0.0369	-0.0401	-0.0234	-0.0238	-0.0242	-0.0246
	1998	-0.0432	-0.0446	-0.0452	-0.0458	-0.0470	-0.0471	-0.0439	-0.0395	-0.0403	-0.0410	-0.0418
	1999	-0.0007	-0.0024	-0.0034	-0.0043	-0.0060	-0.0041	-0.0022	0.0011	0.0010	0.0010	0.0011
	2000	0.0267	0.0259	0.0245	0.0233	0.0245	0.0240	0.0252	0.0263	0.0266	0.0271	0.0275
	2001	0.0175	0.0188	0.0171	0.0183	0.0193	0.0189	0.0188	0.0157	0.0156	0.0159	0.0162
	2002	0.0112	0.0130	0.0164	0.0174	0.0178	0.0174	0.0161	0.0091	0.0087	0.0089	0.0090
10 Point	1993	0.0524	0.0558	0.0568	0.0576	0.0587	0.0585	0.0601	0.0566	0.0473	0.0481	0.0488
	1994	0.0451	0.0499	0.0505	0.0510	0.0516	0.0514	0.0516	0.0436	0.0391	0.0397	0.0405
	1995	0.0128	0.0127	0.0130	0.0131	0.0132	0.0130	0.0120	-0.0003	0.0126	0.0128	0.0131
	1996	-0.0770	-0.0758	-0.0759	-0.0760	-0.0765	-0.0766	-0.0789	-0.0763	-0.0752	-0.0764	-0.0778
	1997	-0.0390	-0.0446	-0.0451	-0.0455	-0.0464	-0.0465	-0.0499	-0.0331	-0.0320	-0.0325	-0.0331
	1998	-0.0481	-0.0496	-0.0503	-0.0510	-0.0524	-0.0524	-0.0495	-0.0449	-0.0449	-0.0457	-0.0465
	1999	-0.0019	-0.0036	-0.0046	-0.0056	-0.0073	-0.0054	-0.0035	-0.0002	-0.0001	-0.0001	-0.0001
	2000	0.0291	0.0283	0.0270	0.0258	0.0270	0.0265	0.0278	0.0290	0.0289	0.0294	0.0299
	2001	0.0233	0.0246	0.0231	0.0243	0.0255	0.0251	0.0252	0.0222	0.0212	0.0215	0.0219
	2002	0.0203	0.0220	0.0256	0.0268	0.0275	0.0271	0.0262	0.0194	0.0175	0.0178	0.0181

MEDICAL Linear RESIDUALS	Policy Year	Loss Ratio Average (Pd & Inc)	Loss Ratio (Incur)	Loss Ratio (Pd-2)	Loss Ratio (Pd-3)	Loss Ratio (Pd-4)	Loss Ratio (Pd-5)	Loss Ratio (Pd-6)	Loss Ratio (Pd-8)	Loss Ratio (Pd-12)	Loss Ratio (Pd-16)	Loss Ratio (Pd-20)
4 Point	1999	-0.0030	-0.0031	-0.0014	-0.0015	-0.0037	-0.0029	-0.0029	-0.0028	-0.0029	-0.0029	-0.0029
	2000	0.0105	0.0120	0.0112	0.0073	0.0103	0.0093	0.0091	0.0090	0.0090	0.0091	0.0091
	2001	-0.0121	-0.0147	-0.0180	-0.0100	-0.0096	-0.0097	-0.0095	-0.0095	-0.0094	-0.0095	-0.0095
	2002	0.0045	0.0058	0.0082	0.0042	0.0030	0.0034	0.0033	0.0033	0.0033	0.0033	0.0033
5 Point	1998	-0.0068	-0.0078	-0.0061	-0.0047	-0.0048	-0.0038	-0.0059	-0.0059	-0.0059	-0.0059	-0.0059
	1999	0.0038	0.0047	0.0047	0.0031	0.0012	0.0009	0.0031	0.0030	0.0030	0.0030	0.0030
	2000	0.0139	0.0158	0.0142	0.0097	0.0127	0.0112	0.0121	0.0119	0.0120	0.0120	0.0120
	2001	-0.0121	-0.0147	-0.0179	-0.0100	-0.0096	-0.0097	-0.0095	-0.0095	-0.0094	-0.0095	-0.0095
	2002	0.0011	0.0019	0.0052	0.0019	0.0006	0.0015	0.0004	0.0004	0.0003	0.0003	0.0004
6 Point	1997	-0.0046	-0.0098	-0.0083	-0.0061	-0.0053	-0.0054	0.0011	0.0006	0.0006	0.0006	0.0006
	1998	-0.0031	0.0001	0.0005	0.0002	-0.0006	0.0005	-0.0068	-0.0063	-0.0064	-0.0064	-0.0064
	1999	0.0061	0.0096	0.0088	0.0062	0.0038	0.0036	0.0025	0.0027	0.0027	0.0027	0.0027
	2000	0.0148	0.0178	0.0159	0.0109	0.0138	0.0123	0.0118	0.0118	0.0119	0.0119	0.0119
	2001	-0.0125	-0.0157	-0.0188	-0.0106	-0.0101	-0.0103	-0.0094	-0.0094	-0.0094	-0.0094	-0.0094
	2002	-0.0007	-0.0020	0.0019	-0.0006	-0.0016	-0.0007	0.0008	0.0006	0.0006	0.0006	0.0006
7 Point	1996	-0.0220	-0.0262	-0.0247	-0.0223	-0.0210	-0.0216	-0.0186	-0.0177	-0.0177	-0.0178	-0.0179
	1997	0.0101	0.0076	0.0082	0.0087	0.0087	0.0090	0.0135	0.0124	0.0124	0.0125	0.0125
	1998	0.0071	0.0123	0.0120	0.0106	0.0092	0.0106	0.0019	0.0019	0.0019	0.0019	0.0019
	1999	0.0120	0.0166	0.0154	0.0122	0.0094	0.0093	0.0075	0.0075	0.0074	0.0075	0.0075
	2000	0.0163	0.0195	0.0175	0.0124	0.0152	0.0137	0.0131	0.0130	0.0130	0.0131	0.0131
	2001	-0.0155	-0.0192	-0.0221	-0.0136	-0.0129	-0.0131	-0.0119	-0.0118	-0.0117	-0.0118	-0.0118
	2002	-0.0080	-0.0107	-0.0064	-0.0080	-0.0086	-0.0079	-0.0054	-0.0053	-0.0053	-0.0054	-0.0053
8 Point	1995	0.0095	0.0067	0.0080	0.0105	0.0121	0.0111	0.0121	0.0143	0.0121	0.0121	0.0122
	1996	-0.0274	-0.0300	-0.0293	-0.0283	-0.0279	-0.0280	-0.0255	-0.0259	-0.0246	-0.0247	-0.0248
	1997	0.0060	0.0048	0.0048	0.0042	0.0035	0.0042	0.0083	0.0063	0.0072	0.0072	0.0073
	1998	0.0044	0.0104	0.0097	0.0076	0.0058	0.0074	-0.0016	-0.0022	-0.0016	-0.0016	-0.0015
	1999	0.0106	0.0156	0.0143	0.0107	0.0077	0.0077	0.0058	0.0054	0.0057	0.0058	0.0057
	2000	0.0163	0.0195	0.0175	0.0124	0.0152	0.0137	0.0131	0.0130	0.0130	0.0131	0.0131
	2001	-0.0141	-0.0182	-0.0209	-0.0121	-0.0112	-0.0115	-0.0102	-0.0097	-0.0100	-0.0100	-0.0101
	2002	-0.0053	-0.0088	-0.0041	-0.0050	-0.0051	-0.0047	-0.0020	-0.0012	-0.0018	-0.0019	-0.0018
9 Point	1994	0.0039	-0.0001	0.0011	0.0036	0.0053	0.0042	0.0038	0.0049	0.0078	0.0079	0.0079
	1995	0.0075	0.0068	0.0075	0.0087	0.0094	0.0091	0.0102	0.0118	0.0082	0.0082	0.0082
	1996	-0.0290	-0.0299	-0.0297	-0.0297	-0.0300	-0.0296	-0.0270	-0.0278	-0.0277	-0.0278	-0.0280
	1997	0.0049	0.0048	0.0044	0.0032	0.0020	0.0031	0.0072	0.0049	0.0050	0.0050	0.0050
	1998	0.0037	0.0104	0.0095	0.0070	0.0048	0.0067	-0.0022	-0.0030	-0.0030	-0.0030	-0.0030
	1999	0.0103	0.0156	0.0142	0.0104	0.0073	0.0075	0.0055	0.0051	0.0051	0.0052	0.0051
	2000	0.0164	0.0195	0.0176	0.0125	0.0154	0.0138	0.0132	0.0132	0.0133	0.0134	0.0133
	2001	-0.0136	-0.0182	-0.0208	-0.0116	-0.0105	-0.0110	-0.0097	-0.0090	-0.0089	-0.0089	-0.0090
	2002	-0.0043	-0.0088	-0.0038	-0.0041	-0.0038	-0.0037	-0.0010	0.0000	0.0001	0.0001	0.0002
10 Point	1993	0.0120	0.0096	0.0108	0.0133	0.0150	0.0138	0.0125	0.0130	0.0144	0.0145	0.0145
	1994	-0.0014	-0.0044	-0.0037	-0.0023	-0.0014	-0.0020	-0.0018	-0.0008	0.0014	0.0015	0.0015
	1995	0.0032	0.0033	0.0036	0.0039	0.0040	0.0041	0.0057	0.0072	0.0030	0.0030	0.0030
	1996	-0.0323	-0.0326	-0.0327	-0.0334	-0.0342	-0.0335	-0.0305	-0.0315	-0.0317	-0.0318	-0.0320
	1997	0.0026	0.0029	0.0023	0.0006	-0.0009	0.0004	0.0048	0.0023	0.0022	0.0022	0.0022
	1998	0.0024	0.0093	0.0083	0.0055	0.0032	0.0051	-0.0036	-0.0045	-0.0046	-0.0046	-0.0046
	1999	0.0100	0.0154	0.0139	0.0100	0.0069	0.0071	0.0051	0.0047	0.0047	0.0048	0.0047
	2000	0.0171	0.0201	0.0182	0.0132	0.0162	0.0146	0.0139	0.0139	0.0141	0.0142	0.0142
	2001	-0.0119	-0.0169	-0.0193	-0.0097	-0.0084	-0.0090	-0.0079	-0.0072	-0.0069	-0.0069	-0.0069
	2002	-0.0017	-0.0067	-0.0014	-0.0011	-0.0005	-0.0006	0.0018	0.0029	0.0033	0.0033	0.0034

MEDICAL Expon'l RESIDUALS	Policy Year	Loss Ratio Average (Pd & Inc)	Loss Ratio (Incur)	Loss Ratio (Pd-2)	Loss Ratio (Pd-3)	Loss Ratio (Pd-4)	Loss Ratio (Pd-5)	Loss Ratio (Pd-6)	Loss Ratio (Pd-8)	Loss Ratio (Pd-12)	Loss Ratio (Pd-16)	Loss Ratio (Pd-20)
4 Point	1999	-0.0030	-0.0031	-0.0014	-0.0015	-0.0036	-0.0029	-0.0028	-0.0028	-0.0028	-0.0028	-0.0028
	2000	0.0107	0.0122	0.0114	0.0074	0.0104	0.0093	0.0092	0.0091	0.0091	0.0091	0.0091
	2001	-0.0119	-0.0145	-0.0177	-0.0099	-0.0095	-0.0097	-0.0095	-0.0094	-0.0094	-0.0094	-0.0094
	2002	0.0046	0.0058	0.0083	0.0043	0.0030	0.0034	0.0034	0.0033	0.0033	0.0033	0.0034
5 Point	1998	-0.0068	-0.0079	-0.0062	-0.0047	-0.0048	-0.0038	-0.0059	-0.0058	-0.0058	-0.0059	-0.0058
	1999	0.0039	0.0048	0.0048	0.0032	0.0012	0.0009	0.0031	0.0031	0.0031	0.0031	0.0031
	2000	0.0140	0.0161	0.0144	0.0097	0.0128	0.0112	0.0121	0.0120	0.0120	0.0121	0.0121
	2001	-0.0119	-0.0145	-0.0177	-0.0099	-0.0095	-0.0097	-0.0095	-0.0094	-0.0094	-0.0094	-0.0094
	2002	0.0013	0.0021	0.0054	0.0020	0.0006	0.0016	0.0004	0.0004	0.0004	0.0004	0.0005
6 Point	1997	-0.0046	-0.0099	-0.0083	-0.0061	-0.0053	-0.0054	0.0011	0.0006	0.0007	0.0006	0.0007
	1998	-0.0031	0.0001	0.0005	0.0003	-0.0005	0.0005	-0.0068	-0.0063	-0.0064	-0.0064	-0.0064
	1999	0.0062	0.0098	0.0090	0.0063	0.0039	0.0036	0.0026	0.0028	0.0027	0.0028	0.0027
	2000	0.0150	0.0180	0.0161	0.0110	0.0139	0.0123	0.0119	0.0119	0.0119	0.0120	0.0119
	2001	-0.0124	-0.0154	-0.0185	-0.0106	-0.0101	-0.0102	-0.0094	-0.0093	-0.0093	-0.0093	-0.0094
	2002	-0.0005	-0.0017	0.0021	-0.0005	-0.0015	-0.0006	0.0009	0.0007	0.0007	0.0006	0.0007
7 Point	1996	-0.0216	-0.0256	-0.0242	-0.0218	-0.0205	-0.0211	-0.0183	-0.0174	-0.0174	-0.0174	-0.0175
	1997	0.0105	0.0081	0.0087	0.0092	0.0092	0.0095	0.0138	0.0127	0.0127	0.0127	0.0128
	1998	0.0075	0.0127	0.0124	0.0110	0.0097	0.0110	0.0022	0.0022	0.0021	0.0021	0.0022
	1999	0.0122	0.0169	0.0157	0.0124	0.0097	0.0096	0.0077	0.0077	0.0076	0.0077	0.0076
	2000	0.0165	0.0198	0.0178	0.0125	0.0153	0.0138	0.0132	0.0131	0.0131	0.0132	0.0132
	2001	-0.0154	-0.0190	-0.0219	-0.0137	-0.0131	-0.0132	-0.0119	-0.0118	-0.0117	-0.0118	-0.0118
	2002	-0.0081	-0.0106	-0.0063	-0.0083	-0.0090	-0.0082	-0.0056	-0.0055	-0.0054	-0.0055	-0.0055
8 Point	1995	0.0098	0.0071	0.0084	0.0109	0.0124	0.0115	0.0124	0.0147	0.0124	0.0125	0.0125
	1996	-0.0271	-0.0296	-0.0289	-0.0280	-0.0275	-0.0276	-0.0252	-0.0256	-0.0243	-0.0244	-0.0246
	1997	0.0063	0.0051	0.0051	0.0045	0.0038	0.0046	0.0086	0.0065	0.0075	0.0075	0.0076
	1998	0.0047	0.0107	0.0100	0.0079	0.0061	0.0077	-0.0014	-0.0019	-0.0014	-0.0014	-0.0013
	1999	0.0108	0.0159	0.0145	0.0109	0.0079	0.0080	0.0059	0.0056	0.0058	0.0059	0.0059
	2000	0.0165	0.0198	0.0178	0.0125	0.0153	0.0138	0.0132	0.0131	0.0131	0.0132	0.0132
	2001	-0.0140	-0.0180	-0.0207	-0.0121	-0.0112	-0.0115	-0.0102	-0.0097	-0.0100	-0.0100	-0.0100
	2002	-0.0053	-0.0086	-0.0039	-0.0051	-0.0053	-0.0048	-0.0020	-0.0013	-0.0019	-0.0019	-0.0019
9 Point	1994	0.0042	0.0001	0.0014	0.0039	0.0055	0.0044	0.0040	0.0052	0.0081	0.0082	0.0082
	1995	0.0078	0.0070	0.0078	0.0090	0.0097	0.0093	0.0104	0.0121	0.0084	0.0084	0.0085
	1996	-0.0287	-0.0297	-0.0295	-0.0295	-0.0297	-0.0294	-0.0268	-0.0276	-0.0275	-0.0276	-0.0277
	1997	0.0051	0.0051	0.0047	0.0034	0.0023	0.0033	0.0074	0.0051	0.0052	0.0052	0.0052
	1998	0.0039	0.0107	0.0098	0.0072	0.0051	0.0069	-0.0021	-0.0029	-0.0028	-0.0029	-0.0028
	1999	0.0105	0.0159	0.0144	0.0106	0.0075	0.0076	0.0056	0.0052	0.0052	0.0053	0.0053
	2000	0.0166	0.0198	0.0178	0.0126	0.0155	0.0140	0.0133	0.0133	0.0134	0.0135	0.0135
	2001	-0.0134	-0.0180	-0.0205	-0.0115	-0.0104	-0.0109	-0.0096	-0.0089	-0.0088	-0.0088	-0.0089
	2002	-0.0042	-0.0086	-0.0036	-0.0041	-0.0038	-0.0037	-0.0010	0.0000	0.0002	0.0001	0.0002
10 Point	1993	0.0123	0.0099	0.0111	0.0136	0.0152	0.0140	0.0128	0.0133	0.0147	0.0148	0.0148
	1994	-0.0012	-0.0042	-0.0035	-0.0020	-0.0011	-0.0017	-0.0016	-0.0006	0.0017	0.0018	0.0018
	1995	0.0034	0.0035	0.0038	0.0042	0.0043	0.0043	0.0059	0.0074	0.0033	0.0032	0.0033
	1996	-0.0321	-0.0323	-0.0325	-0.0332	-0.0339	-0.0332	-0.0303	-0.0312	-0.0315	-0.0316	-0.0318
	1997	0.0028	0.0032	0.0026	0.0008	-0.0007	0.0006	0.0050	0.0025	0.0024	0.0024	0.0024
	1998	0.0026	0.0096	0.0086	0.0057	0.0034	0.0053	-0.0035	-0.0043	-0.0044	-0.0045	-0.0044
	1999	0.0102	0.0156	0.0141	0.0102	0.0071	0.0072	0.0053	0.0048	0.0048	0.0049	0.0049
	2000	0.0173	0.0204	0.0184	0.0134	0.0164	0.0148	0.0140	0.0140	0.0142	0.0143	0.0143
	2001	-0.0117	-0.0166	-0.0190	-0.0096	-0.0082	-0.0089	-0.0078	-0.0071	-0.0068	-0.0068	-0.0069
	2002	-0.0015	-0.0064	-0.0011	-0.0010	-0.0004	-0.0005	0.0018	0.0029	0.0033	0.0033	0.0034