

PENNSYLVANIA COMPENSATION RATING BUREAU

Measures of Goodness of Fit in Trend Calculations Using Severity Ratios

Estimates of trended severity 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 severity 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										
Freq Adj LR		(Pd & Inc)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-8)	(Pd-12)	(Pd-16)	(Pd-20)
r ²												
4 Point	Linear	0.884	0.850	0.894	0.909	0.901	0.908	0.908	0.908	0.908	0.908	0.908
5 Point	Linear	0.905	0.887	0.910	0.920	0.921	0.919	0.920	0.919	0.919	0.919	0.920
6 Point	Linear	0.940	0.929	0.942	0.948	0.948	0.947	0.952	0.948	0.948	0.948	0.948
7 Point	Linear	0.962	0.955	0.963	0.966	0.965	0.965	0.969	0.967	0.967	0.967	0.967
8 Point	Linear	0.882	0.843	0.849	0.852	0.853	0.853	0.866	0.921	0.909	0.909	0.909
9 Point	Linear	0.846	0.778	0.783	0.785	0.786	0.787	0.803	0.885	0.889	0.889	0.889
10 Point	Linear	0.856	0.786	0.789	0.790	0.789	0.790	0.804	0.885	0.898	0.898	0.898
4 Point	Expon'l	0.872	0.838	0.881	0.896	0.887	0.895	0.895	0.895	0.895	0.895	0.895
5 Point	Expon'l	0.886	0.868	0.890	0.900	0.902	0.898	0.900	0.899	0.899	0.899	0.899
6 Point	Expon'l	0.931	0.921	0.933	0.939	0.939	0.938	0.942	0.938	0.938	0.938	0.939
7 Point	Expon'l	0.956	0.950	0.958	0.962	0.962	0.961	0.964	0.958	0.958	0.959	0.959
8 Point	Expon'l	0.871	0.829	0.836	0.839	0.840	0.840	0.853	0.915	0.900	0.900	0.900
9 Point	Expon'l	0.839	0.763	0.768	0.770	0.772	0.772	0.788	0.883	0.887	0.887	0.887
10 Point	Expon'l	0.858	0.779	0.783	0.784	0.784	0.785	0.799	0.892	0.905	0.905	0.905

MEDICAL		Average										
Freq Adj LR		(Pd & Inc)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-8)	(Pd-12)	(Pd-16)	(Pd-20)
r ²												
4 Point	Linear	0.894	0.799	0.805	0.952	0.945	0.947	0.947	0.947	0.947	0.947	0.947
5 Point	Linear	0.942	0.895	0.902	0.973	0.970	0.972	0.969	0.969	0.969	0.969	0.969
6 Point	Linear	0.966	0.935	0.942	0.982	0.982	0.983	0.981	0.982	0.982	0.982	0.982
7 Point	Linear	0.968	0.943	0.951	0.979	0.982	0.980	0.982	0.983	0.983	0.983	0.983
8 Point	Linear	0.974	0.959	0.963	0.981	0.982	0.982	0.982	0.981	0.983	0.983	0.983
9 Point	Linear	0.982	0.971	0.974	0.987	0.987	0.987	0.987	0.986	0.987	0.988	0.987
10 Point	Linear	0.986	0.979	0.981	0.990	0.990	0.990	0.990	0.990	0.990	0.990	0.990
4 Point	Expon'l	0.893	0.800	0.808	0.952	0.942	0.945	0.945	0.945	0.945	0.945	0.945
5 Point	Expon'l	0.936	0.891	0.901	0.968	0.965	0.968	0.962	0.962	0.962	0.962	0.962
6 Point	Expon'l	0.960	0.926	0.936	0.974	0.975	0.976	0.978	0.978	0.978	0.978	0.978
7 Point	Expon'l	0.950	0.922	0.933	0.959	0.964	0.962	0.968	0.969	0.969	0.969	0.969
8 Point	Expon'l	0.965	0.947	0.953	0.971	0.974	0.972	0.976	0.975	0.977	0.977	0.977
9 Point	Expon'l	0.973	0.959	0.964	0.977	0.979	0.978	0.980	0.980	0.982	0.982	0.982
10 Point	Expon'l	0.979	0.969	0.973	0.982	0.985	0.983	0.984	0.984	0.986	0.986	0.986

INDEMNITY		Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity
Linear	Policy	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio
FITTED	Year	(Avg Pd & Inc)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-8)	(Pd-12)	(Pd-16)	(Pd-20)
4 Point	1999	0.9676	0.9007	0.8981	0.8974	0.8994	0.9017	0.9165	0.9777	0.9998	1.0167	1.0346
	2000	1.0204	0.9458	0.9471	0.9489	0.9535	0.9543	0.9701	1.0348	1.0582	1.0760	1.0950
	2001	1.0732	0.9910	0.9960	1.0004	1.0075	1.0069	1.0236	1.0918	1.1165	1.1354	1.1554
	2002	1.1259	1.0361	1.0449	1.0519	1.0616	1.0595	1.0772	1.1489	1.1748	1.1947	1.2158
5 Point	1998	0.8585	0.8006	0.7981	0.7968	0.7965	0.7980	0.8118	0.8660	0.8855	0.9005	0.9163
	1999	0.9300	0.8641	0.8641	0.8647	0.8669	0.8676	0.8824	0.9413	0.9625	0.9788	0.9960
	2000	1.0016	0.9275	0.9300	0.9325	0.9372	0.9372	0.9530	1.0165	1.0395	1.0571	1.0757
	2001	1.0732	0.9910	0.9960	1.0004	1.0075	1.0069	1.0236	1.0918	1.1165	1.1354	1.1554
	2002	1.1447	1.0544	1.0620	1.0683	1.0779	1.0765	1.0942	1.1671	1.1935	1.2136	1.2350
6 Point	1997	0.7936	0.7412	0.7388	0.7372	0.7359	0.7370	0.7431	0.7995	0.8175	0.8314	0.8460
	1998	0.8633	0.8035	0.8029	0.8028	0.8036	0.8043	0.8132	0.8724	0.8921	0.9072	0.9231
	1999	0.9331	0.8659	0.8671	0.8684	0.8713	0.8715	0.8833	0.9453	0.9666	0.9830	1.0002
	2000	1.0028	0.9282	0.9312	0.9340	0.9390	0.9388	0.9534	1.0182	1.0411	1.0587	1.0774
	2001	1.0726	0.9906	0.9954	0.9996	1.0066	1.0061	1.0234	1.0910	1.1157	1.1345	1.1545
	2002	1.1423	1.0529	1.0595	1.0652	1.0743	1.0733	1.0935	1.1639	1.1902	1.2103	1.2316
7 Point	1996	0.7195	0.6788	0.6766	0.6750	0.6732	0.6740	0.6757	0.7185	0.7347	0.7472	0.7603
	1997	0.7903	0.7412	0.7403	0.7398	0.7397	0.7403	0.7452	0.7933	0.8111	0.8249	0.8394
	1998	0.8610	0.8035	0.8040	0.8047	0.8063	0.8066	0.8147	0.8680	0.8876	0.9026	0.9185
	1999	0.9317	0.8659	0.8677	0.8695	0.8728	0.8728	0.8841	0.9428	0.9640	0.9804	0.9976
	2000	1.0025	0.9282	0.9314	0.9343	0.9394	0.9391	0.9536	1.0175	1.0405	1.0581	1.0767
	2001	1.0732	0.9906	0.9951	0.9991	1.0059	1.0054	1.0230	1.0923	1.1170	1.1358	1.1558
	2002	1.1440	1.0529	1.0588	1.0639	1.0724	1.0717	1.0925	1.1670	1.1934	1.2136	1.2349
8 Point	1995	0.7121	0.6810	0.6789	0.6773	0.6752	0.6758	0.6750	0.6969	0.7181	0.7302	0.7431
	1996	0.7701	0.7304	0.7294	0.7287	0.7281	0.7285	0.7307	0.7610	0.7826	0.7958	0.8099
	1997	0.8282	0.7799	0.7799	0.7801	0.7809	0.7811	0.7864	0.8251	0.8471	0.8614	0.8766
	1998	0.8863	0.8293	0.8304	0.8315	0.8337	0.8338	0.8421	0.8893	0.9115	0.9270	0.9433
	1999	0.9444	0.8788	0.8809	0.8829	0.8865	0.8865	0.8979	0.9534	0.9760	0.9925	1.0100
	2000	1.0025	0.9282	0.9314	0.9343	0.9394	0.9391	0.9536	1.0175	1.0405	1.0581	1.0767
	2001	1.0606	0.9777	0.9819	0.9857	0.9922	0.9918	1.0093	1.0817	1.1050	1.1237	1.1434
	2002	1.1187	1.0271	1.0324	1.0371	1.0450	1.0445	1.0650	1.1458	1.1695	1.1892	1.2101
9 Point	1994	0.6984	0.6788	0.6768	0.6753	0.6731	0.6736	0.6712	0.6796	0.6939	0.7057	0.7181
	1995	0.7487	0.7199	0.7188	0.7180	0.7170	0.7174	0.7178	0.7354	0.7513	0.7640	0.7775
	1996	0.7989	0.7610	0.7607	0.7607	0.7609	0.7611	0.7643	0.7913	0.8087	0.8223	0.8368
	1997	0.8492	0.8021	0.8027	0.8033	0.8048	0.8049	0.8109	0.8472	0.8660	0.8807	0.8962
	1998	0.8994	0.8432	0.8446	0.8460	0.8486	0.8486	0.8574	0.9030	0.9234	0.9390	0.9555
	1999	0.9496	0.8843	0.8866	0.8887	0.8925	0.8924	0.9040	0.9589	0.9808	0.9973	1.0149
	2000	0.9999	0.9255	0.9285	0.9314	0.9364	0.9362	0.9505	1.0148	1.0381	1.0557	1.0743
	2001	1.0501	0.9666	0.9705	0.9741	0.9802	0.9799	0.9971	1.0706	1.0955	1.1140	1.1336
	2002	1.1003	1.0077	1.0124	1.0167	1.0241	1.0237	1.0436	1.1265	1.1529	1.1724	1.1930
10 Point	1993	0.6707	0.6602	0.6584	0.6569	0.6547	0.6551	0.6516	0.6510	0.6583	0.6695	0.6813
	1994	0.7174	0.6977	0.6966	0.6957	0.6945	0.6948	0.6939	0.7026	0.7123	0.7243	0.7371
	1995	0.7641	0.7353	0.7348	0.7346	0.7344	0.7346	0.7362	0.7541	0.7662	0.7791	0.7929
	1996	0.8108	0.7729	0.7731	0.7734	0.7742	0.7744	0.7785	0.8057	0.8201	0.8340	0.8487
	1997	0.8574	0.8104	0.8113	0.8123	0.8141	0.8142	0.8208	0.8572	0.8740	0.8888	0.9045
	1998	0.9041	0.8480	0.8496	0.8511	0.8540	0.8539	0.8631	0.9088	0.9280	0.9437	0.9603
	1999	0.9508	0.8855	0.8878	0.8900	0.8938	0.8937	0.9054	0.9603	0.9819	0.9985	1.0161
	2000	0.9975	0.9231	0.9261	0.9288	0.9337	0.9335	0.9477	1.0119	1.0358	1.0534	1.0719
	2001	1.0442	0.9606	0.9643	0.9677	0.9736	0.9733	0.9900	1.0634	1.0898	1.1082	1.1277
	2002	1.0909	0.9982	1.0025	1.0065	1.0134	1.0131	1.0323	1.1150	1.1437	1.1630	1.1835

INDEMNITY		Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity
Expon'l	Policy	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio
FITTED	Year	(Avg Pd & Inc)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-8)	(Pd-12)	(Pd-16)	(Pd-20)
4 Point	1999	0.9673	0.9002	0.8980	0.8974	0.8993	0.9016	0.9165	0.9776	0.9997	1.0166	1.0345
	2000	1.0183	0.9440	0.9452	0.9469	0.9512	0.9522	0.9680	1.0325	1.0559	1.0737	1.0926
	2001	1.0720	0.9900	0.9949	0.9992	1.0062	1.0056	1.0224	1.0905	1.1151	1.1340	1.1540
	2002	1.1285	1.0383	1.0473	1.0544	1.0644	1.0621	1.0798	1.1517	1.1777	1.1977	1.2188
5 Point	1998	0.8588	0.8004	0.7985	0.7975	0.7973	0.7987	0.8125	0.8667	0.8863	0.9013	0.9171
	1999	0.9247	0.8592	0.8592	0.8597	0.8617	0.8624	0.8772	0.9357	0.9568	0.9730	0.9901
	2000	0.9956	0.9223	0.9246	0.9268	0.9311	0.9313	0.9470	1.0101	1.0329	1.0504	1.0689
	2001	1.0720	0.9900	0.9949	0.9992	1.0062	1.0056	1.0224	1.0905	1.1151	1.1340	1.1540
	2002	1.1543	1.0628	1.0706	1.0772	1.0874	1.0859	1.1038	1.1773	1.2039	1.2242	1.2458
6 Point	1997	0.7986	0.7452	0.7435	0.7424	0.7415	0.7423	0.7485	0.8053	0.8234	0.8374	0.8521
	1998	0.8596	0.8001	0.7996	0.7995	0.8002	0.8008	0.8093	0.8687	0.8882	0.9033	0.9191
	1999	0.9252	0.8590	0.8600	0.8611	0.8636	0.8639	0.8750	0.9370	0.9581	0.9743	0.9915
	2000	0.9959	0.9222	0.9249	0.9275	0.9320	0.9319	0.9461	1.0107	1.0335	1.0510	1.0695
	2001	1.0719	0.9901	0.9947	0.9989	1.0058	1.0053	1.0229	1.0902	1.1148	1.1337	1.1536
	2002	1.1537	1.0630	1.0699	1.0758	1.0855	1.0845	1.1059	1.1760	1.2026	1.2229	1.2444
7 Point	1996	0.7291	0.6870	0.6855	0.6844	0.6833	0.6838	0.6860	0.7289	0.7454	0.7580	0.7713
	1997	0.7880	0.7393	0.7387	0.7384	0.7383	0.7388	0.7433	0.7906	0.8084	0.8222	0.8366
	1998	0.8516	0.7957	0.7960	0.7965	0.7978	0.7981	0.8054	0.8575	0.8769	0.8917	0.9074
	1999	0.9203	0.8563	0.8578	0.8593	0.8621	0.8622	0.8726	0.9301	0.9511	0.9672	0.9842
	2000	0.9945	0.9215	0.9243	0.9270	0.9316	0.9315	0.9454	1.0088	1.0316	1.0491	1.0675
	2001	1.0748	0.9917	0.9960	1.0000	1.0067	1.0063	1.0243	1.0942	1.1189	1.1378	1.1579
	2002	1.1615	1.0672	1.0733	1.0787	1.0878	1.0871	1.1098	1.1868	1.2137	1.2341	1.2559
8 Point	1995	0.7246	0.6907	0.6893	0.6882	0.6868	0.6873	0.6874	0.7117	0.7328	0.7452	0.7584
	1996	0.7719	0.7317	0.7309	0.7304	0.7300	0.7304	0.7326	0.7632	0.7847	0.7980	0.8121
	1997	0.8224	0.7751	0.7751	0.7753	0.7759	0.7761	0.7809	0.8183	0.8403	0.8545	0.8695
	1998	0.8762	0.8211	0.8220	0.8229	0.8247	0.8248	0.8323	0.8774	0.8997	0.9150	0.9311
	1999	0.9335	0.8699	0.8716	0.8734	0.8765	0.8765	0.8870	0.9408	0.9634	0.9797	0.9970
	2000	0.9945	0.9215	0.9243	0.9270	0.9316	0.9315	0.9454	1.0088	1.0316	1.0491	1.0675
	2001	1.0596	0.9762	0.9802	0.9838	0.9901	0.9898	1.0076	1.0817	1.1046	1.1233	1.1431
	2002	1.1288	1.0341	1.0394	1.0442	1.0524	1.0519	1.0739	1.1599	1.1828	1.2028	1.2239
9 Point	1994	0.7133	0.6897	0.6884	0.6874	0.6859	0.6863	0.6851	0.6974	0.7121	0.7242	0.7370
	1995	0.7536	0.7234	0.7227	0.7221	0.7214	0.7217	0.7224	0.7413	0.7572	0.7700	0.7836
	1996	0.7962	0.7588	0.7586	0.7585	0.7587	0.7589	0.7618	0.7880	0.8051	0.8188	0.8332
	1997	0.8411	0.7959	0.7963	0.7969	0.7980	0.7981	0.8034	0.8376	0.8561	0.8706	0.8859
	1998	0.8886	0.8348	0.8360	0.8371	0.8393	0.8393	0.8472	0.8903	0.9103	0.9257	0.9420
	1999	0.9387	0.8756	0.8775	0.8794	0.8827	0.8826	0.8933	0.9463	0.9679	0.9843	1.0016
	2000	0.9917	0.9184	0.9212	0.9238	0.9283	0.9282	0.9421	1.0059	1.0292	1.0466	1.0650
	2001	1.0477	0.9633	0.9670	0.9704	0.9763	0.9761	0.9934	1.0692	1.0944	1.1129	1.1324
	2002	1.1069	1.0104	1.0151	1.0194	1.0268	1.0265	1.0476	1.1365	1.1636	1.1833	1.2041
10 Point	1993	0.6882	0.6729	0.6717	0.6707	0.6692	0.6695	0.6676	0.6719	0.6799	0.6914	0.7036
	1994	0.7248	0.7032	0.7024	0.7018	0.7010	0.7012	0.7009	0.7115	0.7212	0.7334	0.7464
	1995	0.7635	0.7349	0.7346	0.7344	0.7343	0.7344	0.7360	0.7535	0.7651	0.7780	0.7917
	1996	0.8042	0.7680	0.7682	0.7685	0.7691	0.7692	0.7728	0.7979	0.8116	0.8253	0.8398
	1997	0.8470	0.8027	0.8034	0.8041	0.8056	0.8057	0.8114	0.8449	0.8609	0.8754	0.8909
	1998	0.8921	0.8389	0.8402	0.8415	0.8438	0.8439	0.8520	0.8948	0.9132	0.9286	0.9450
	1999	0.9397	0.8767	0.8786	0.8805	0.8839	0.8838	0.8946	0.9475	0.9687	0.9851	1.0024
	2000	0.9898	0.9162	0.9189	0.9214	0.9258	0.9257	0.9394	1.0034	1.0276	1.0450	1.0633
	2001	1.0425	0.9575	0.9610	0.9641	0.9697	0.9696	0.9863	1.0626	1.0900	1.1085	1.1280
	2002	1.0980	1.0007	1.0050	1.0089	1.0157	1.0155	1.0357	1.1252	1.1563	1.1758	1.1965

MEDICAL		Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity
Linear	Policy	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio
FITTED	Year	(Avg Pd & Inc)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-8)	(Pd-12)	(Pd-16)	(Pd-20)
4 Point	1999	0.8895	0.9031	0.8993	0.8993	0.9035	0.8974	0.8793	0.8716	0.8696	0.8742	0.8760
	2000	0.9331	0.9389	0.9408	0.9494	0.9578	0.9499	0.9307	0.9225	0.9205	0.9252	0.9273
	2001	0.9767	0.9748	0.9823	0.9994	1.0121	1.0023	0.9821	0.9734	0.9713	0.9763	0.9785
	2002	1.0203	1.0106	1.0238	1.0495	1.0664	1.0548	1.0335	1.0243	1.0222	1.0273	1.0298
5 Point	1998	0.8260	0.8434	0.8396	0.8362	0.8362	0.8345	0.8117	0.8046	0.8027	0.8068	0.8087
	1999	0.8762	0.8872	0.8872	0.8906	0.8948	0.8904	0.8685	0.8609	0.8589	0.8633	0.8653
	2000	0.9264	0.9310	0.9347	0.9450	0.9535	0.9464	0.9253	0.9171	0.9151	0.9198	0.9219
	2001	0.9767	0.9748	0.9823	0.9994	1.0121	1.0023	0.9821	0.9734	0.9713	0.9763	0.9785
	2002	1.0269	1.0185	1.0299	1.0538	1.0708	1.0583	1.0389	1.0296	1.0275	1.0327	1.0351
6 Point	1997	0.7665	0.7790	0.7754	0.7705	0.7685	0.7689	0.7577	0.7501	0.7484	0.7522	0.7540
	1998	0.8192	0.8284	0.8275	0.8280	0.8296	0.8275	0.8137	0.8059	0.8041	0.8082	0.8101
	1999	0.8720	0.8778	0.8796	0.8855	0.8907	0.8861	0.8698	0.8616	0.8598	0.8642	0.8662
	2000	0.9247	0.9272	0.9317	0.9429	0.9518	0.9446	0.9258	0.9174	0.9155	0.9201	0.9223
	2001	0.9775	0.9766	0.9838	1.0004	1.0130	1.0032	0.9819	0.9732	0.9712	0.9761	0.9783
	2002	1.0303	1.0260	1.0359	1.0579	1.0741	1.0618	1.0379	1.0290	1.0268	1.0320	1.0344
7 Point	1996	0.6896	0.6985	0.6951	0.6896	0.6866	0.6882	0.6835	0.6774	0.6758	0.6793	0.6809
	1997	0.7479	0.7551	0.7537	0.7525	0.7525	0.7519	0.7437	0.7371	0.7354	0.7392	0.7409
	1998	0.8063	0.8116	0.8123	0.8154	0.8184	0.8156	0.8040	0.7967	0.7950	0.7990	0.8009
	1999	0.8646	0.8682	0.8709	0.8783	0.8843	0.8792	0.8642	0.8564	0.8546	0.8589	0.8609
	2000	0.9229	0.9248	0.9295	0.9411	0.9502	0.9429	0.9244	0.9161	0.9142	0.9188	0.9210
	2001	0.9812	0.9814	0.9882	1.0040	1.0162	1.0066	0.9847	0.9758	0.9738	0.9787	0.9810
	2002	1.0395	1.0380	1.0468	1.0669	1.0821	1.0703	1.0449	1.0355	1.0333	1.0386	1.0410
8 Point	1995	0.6416	0.6482	0.6451	0.6394	0.6358	0.6381	0.6374	0.6341	0.6304	0.6336	0.6351
	1996	0.6979	0.7035	0.7020	0.6997	0.6987	0.6990	0.6948	0.6905	0.6872	0.6906	0.6923
	1997	0.7541	0.7589	0.7589	0.7601	0.7616	0.7600	0.7522	0.7469	0.7439	0.7477	0.7494
	1998	0.8104	0.8142	0.8158	0.8204	0.8245	0.8210	0.8096	0.8033	0.8007	0.8047	0.8066
	1999	0.8666	0.8695	0.8726	0.8808	0.8874	0.8820	0.8670	0.8597	0.8574	0.8618	0.8638
	2000	0.9229	0.9248	0.9295	0.9411	0.9502	0.9429	0.9244	0.9161	0.9142	0.9188	0.9210
	2001	0.9791	0.9801	0.9864	1.0015	1.0131	1.0039	0.9818	0.9725	0.9709	0.9759	0.9781
	2002	1.0354	1.0355	1.0433	1.0619	1.0760	1.0649	1.0393	1.0289	1.0277	1.0329	1.0353
9 Point	1994	0.5831	0.5865	0.5836	0.5779	0.5741	0.5767	0.5785	0.5771	0.5754	0.5784	0.5797
	1995	0.6398	0.6430	0.6413	0.6384	0.6368	0.6377	0.6361	0.6336	0.6319	0.6351	0.6366
	1996	0.6964	0.6994	0.6990	0.6990	0.6995	0.6988	0.6938	0.6901	0.6883	0.6918	0.6934
	1997	0.7531	0.7559	0.7567	0.7595	0.7621	0.7598	0.7515	0.7466	0.7447	0.7485	0.7503
	1998	0.8097	0.8123	0.8144	0.8201	0.8248	0.8209	0.8092	0.8031	0.8012	0.8053	0.8071
	1999	0.8664	0.8687	0.8721	0.8807	0.8875	0.8819	0.8668	0.8596	0.8576	0.8620	0.8640
	2000	0.9230	0.9252	0.9298	0.9412	0.9502	0.9430	0.9245	0.9162	0.9141	0.9187	0.9208
	2001	0.9797	0.9816	0.9875	1.0018	1.0128	1.0040	0.9822	0.9727	0.9705	0.9754	0.9777
	2002	1.0363	1.0381	1.0452	1.0623	1.0755	1.0650	1.0399	1.0292	1.0269	1.0322	1.0346
10 Point	1993	0.5292	0.5307	0.5279	0.5223	0.5185	0.5212	0.5246	0.5244	0.5239	0.5265	0.5278
	1994	0.5854	0.5870	0.5853	0.5821	0.5800	0.5814	0.5817	0.5803	0.5795	0.5824	0.5838
	1995	0.6416	0.6434	0.6427	0.6419	0.6416	0.6416	0.6387	0.6362	0.6352	0.6384	0.6399
	1996	0.6978	0.6997	0.7001	0.7016	0.7032	0.7017	0.6958	0.6921	0.6909	0.6944	0.6960
	1997	0.7541	0.7561	0.7574	0.7614	0.7647	0.7619	0.7529	0.7480	0.7465	0.7503	0.7521
	1998	0.8103	0.8124	0.8148	0.8212	0.8263	0.8220	0.8100	0.8039	0.8022	0.8063	0.8082
	1999	0.8665	0.8688	0.8722	0.8809	0.8879	0.8822	0.8670	0.8598	0.8579	0.8622	0.8643
	2000	0.9227	0.9251	0.9296	0.9407	0.9494	0.9424	0.9241	0.9157	0.9136	0.9182	0.9203
	2001	0.9790	0.9815	0.9870	1.0004	1.0110	1.0025	0.9812	0.9716	0.9692	0.9742	0.9764
	2002	1.0352	1.0378	1.0444	1.0602	1.0726	1.0627	1.0383	1.0275	1.0249	1.0301	1.0325

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-8)	Severity Ratio (Pd-12)	Severity Ratio (Pd-16)	Severity Ratio (Pd-20)
4 Point	1999	0.8902	0.9035	0.9002	0.9005	0.9046	0.8985	0.8804	0.8726	0.8707	0.8752	0.8771
	2000	0.9319	0.9380	0.9397	0.9480	0.9561	0.9483	0.9292	0.9209	0.9190	0.9237	0.9258
	2001	0.9755	0.9739	0.9810	0.9980	1.0106	1.0009	0.9807	0.9719	0.9699	0.9748	0.9771
	2002	1.0212	1.0111	1.0241	1.0507	1.0682	1.0564	1.0350	1.0257	1.0237	1.0288	1.0313
5 Point	1998	0.8276	0.8443	0.8413	0.8385	0.8387	0.8369	0.8141	0.8069	0.8050	0.8092	0.8111
	1999	0.8743	0.8855	0.8855	0.8886	0.8925	0.8884	0.8662	0.8585	0.8566	0.8610	0.8630
	2000	0.9235	0.9286	0.9320	0.9417	0.9497	0.9429	0.9217	0.9135	0.9115	0.9161	0.9183
	2001	0.9755	0.9739	0.9810	0.9980	1.0106	1.0009	0.9807	0.9719	0.9699	0.9748	0.9771
	2002	1.0305	1.0213	1.0326	1.0577	1.0754	1.0624	1.0435	1.0341	1.0321	1.0373	1.0397
6 Point	1997	0.7700	0.7813	0.7785	0.7748	0.7734	0.7735	0.7625	0.7549	0.7532	0.7570	0.7589
	1998	0.8173	0.8261	0.8254	0.8258	0.8272	0.8254	0.8121	0.8042	0.8024	0.8065	0.8084
	1999	0.8674	0.8735	0.8750	0.8802	0.8848	0.8807	0.8649	0.8567	0.8549	0.8592	0.8613
	2000	0.9206	0.9236	0.9276	0.9382	0.9464	0.9397	0.9211	0.9127	0.9108	0.9154	0.9175
	2001	0.9771	0.9765	0.9834	0.9999	1.0123	1.0026	0.9810	0.9723	0.9703	0.9752	0.9775
	2002	1.0370	1.0325	1.0425	1.0658	1.0828	1.0698	1.0447	1.0359	1.0337	1.0390	1.0413
7 Point	1996	0.6952	0.7024	0.7001	0.6963	0.6943	0.6953	0.6907	0.6845	0.6830	0.6865	0.6881
	1997	0.7452	0.7514	0.7505	0.7496	0.7497	0.7491	0.7417	0.7351	0.7335	0.7372	0.7389
	1998	0.7987	0.8039	0.8044	0.8069	0.8094	0.8070	0.7965	0.7894	0.7877	0.7917	0.7935
	1999	0.8561	0.8600	0.8622	0.8686	0.8739	0.8694	0.8554	0.8477	0.8458	0.8501	0.8521
	2000	0.9176	0.9200	0.9242	0.9351	0.9435	0.9366	0.9186	0.9103	0.9083	0.9130	0.9151
	2001	0.9835	0.9842	0.9906	1.0066	1.0187	1.0091	0.9864	0.9775	0.9755	0.9804	0.9827
	2002	1.0542	1.0528	1.0618	1.0835	1.0998	1.0871	1.0593	1.0497	1.0475	1.0528	1.0553
8 Point	1995	0.6517	0.6568	0.6548	0.6511	0.6489	0.6503	0.6489	0.6456	0.6419	0.6451	0.6467
	1996	0.6979	0.7026	0.7015	0.7000	0.6993	0.6995	0.6956	0.6915	0.6881	0.6915	0.6932
	1997	0.7473	0.7516	0.7516	0.7525	0.7537	0.7525	0.7457	0.7407	0.7375	0.7413	0.7430
	1998	0.8002	0.8040	0.8052	0.8090	0.8123	0.8094	0.7994	0.7934	0.7906	0.7946	0.7964
	1999	0.8569	0.8600	0.8627	0.8698	0.8754	0.8707	0.8569	0.8498	0.8474	0.8517	0.8537
	2000	0.9176	0.9200	0.9242	0.9351	0.9435	0.9366	0.9186	0.9103	0.9083	0.9130	0.9151
	2001	0.9826	0.9841	0.9901	1.0053	1.0168	1.0076	0.9847	0.9750	0.9737	0.9786	0.9809
	2002	1.0521	1.0527	1.0608	1.0807	1.0959	1.0839	1.0555	1.0444	1.0437	1.0490	1.0514
9 Point	1994	0.5974	0.5994	0.5977	0.5943	0.5921	0.5936	0.5941	0.5925	0.5910	0.5940	0.5954
	1995	0.6418	0.6439	0.6428	0.6410	0.6400	0.6406	0.6390	0.6365	0.6350	0.6382	0.6397
	1996	0.6895	0.6917	0.6914	0.6915	0.6918	0.6913	0.6872	0.6839	0.6822	0.6857	0.6873
	1997	0.7408	0.7431	0.7437	0.7459	0.7478	0.7460	0.7391	0.7348	0.7330	0.7367	0.7384
	1998	0.7959	0.7983	0.7999	0.8045	0.8083	0.8051	0.7950	0.7894	0.7875	0.7915	0.7934
	1999	0.8550	0.8576	0.8604	0.8678	0.8737	0.8689	0.8550	0.8481	0.8461	0.8504	0.8524
	2000	0.9186	0.9213	0.9254	0.9361	0.9444	0.9377	0.9196	0.9112	0.9091	0.9137	0.9158
	2001	0.9869	0.9897	0.9954	1.0097	1.0208	1.0119	0.9890	0.9790	0.9767	0.9816	0.9839
	2002	1.0602	1.0632	1.0706	1.0892	1.1035	1.0920	1.0637	1.0518	1.0494	1.0547	1.0571
10 Point	1993	0.5485	0.5488	0.5473	0.5442	0.5422	0.5436	0.5452	0.5446	0.5442	0.5469	0.5482
	1994	0.5905	0.5911	0.5901	0.5882	0.5870	0.5878	0.5876	0.5862	0.5856	0.5886	0.5900
	1995	0.6358	0.6366	0.6362	0.6357	0.6356	0.6355	0.6333	0.6311	0.6303	0.6335	0.6350
	1996	0.6845	0.6857	0.6859	0.6870	0.6881	0.6871	0.6825	0.6794	0.6783	0.6818	0.6834
	1997	0.7370	0.7386	0.7396	0.7425	0.7450	0.7428	0.7356	0.7314	0.7301	0.7337	0.7355
	1998	0.7936	0.7955	0.7974	0.8025	0.8066	0.8031	0.7928	0.7873	0.7857	0.7897	0.7916
	1999	0.8544	0.8568	0.8597	0.8673	0.8732	0.8683	0.8544	0.8476	0.8456	0.8499	0.8519
	2000	0.9199	0.9229	0.9269	0.9373	0.9454	0.9388	0.9208	0.9124	0.9101	0.9147	0.9168
	2001	0.9905	0.9940	0.9994	1.0130	1.0236	1.0150	0.9924	0.9822	0.9795	0.9845	0.9867
	2002	1.0664	1.0707	1.0775	1.0948	1.1082	1.0974	1.0696	1.0574	1.0541	1.0595	1.0620

INDEMNITY Linear RESIDUALS	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-8)	Severity Ratio (Pd-12)	Severity Ratio (Pd-16)	Severity Ratio (Pd-20)
4 Point	1999	-0.0233	-0.0231	-0.0206	-0.0199	-0.0219	-0.0205	-0.0208	-0.0222	-0.0227	-0.0231	-0.0234
	2000	0.0298	0.0291	0.0278	0.0260	0.0284	0.0265	0.0270	0.0287	0.0294	0.0300	0.0304
	2001	0.0103	0.0113	0.0062	0.0078	0.0089	0.0085	0.0085	0.0092	0.0093	0.0094	0.0097
	2002	-0.0168	-0.0172	-0.0134	-0.0139	-0.0154	-0.0145	-0.0147	-0.0157	-0.0160	-0.0163	-0.0165
5 Point	1998	-0.0376	-0.0366	-0.0341	-0.0328	-0.0325	-0.0340	-0.0341	-0.0365	-0.0373	-0.0379	-0.0386
	1999	0.0143	0.0135	0.0134	0.0128	0.0106	0.0136	0.0133	0.0142	0.0146	0.0148	0.0151
	2000	0.0486	0.0474	0.0449	0.0424	0.0447	0.0435	0.0441	0.0470	0.0481	0.0489	0.0496
	2001	0.0103	0.0112	0.0062	0.0078	0.0089	0.0085	0.0085	0.0092	0.0093	0.0094	0.0096
	2002	-0.0356	-0.0355	-0.0305	-0.0303	-0.0317	-0.0315	-0.0317	-0.0339	-0.0347	-0.0352	-0.0358
6 Point	1997	0.0060	0.0036	0.0060	0.0076	0.0089	0.0078	0.0017	0.0081	0.0082	0.0083	0.0085
	1998	-0.0424	-0.0395	-0.0389	-0.0388	-0.0396	-0.0403	-0.0355	-0.0429	-0.0439	-0.0446	-0.0454
	1999	0.0112	0.0116	0.0104	0.0091	0.0062	0.0097	0.0124	0.0102	0.0105	0.0106	0.0109
	2000	0.0474	0.0467	0.0437	0.0409	0.0429	0.0419	0.0437	0.0453	0.0465	0.0473	0.0479
	2001	0.0109	0.0116	0.0068	0.0086	0.0098	0.0092	0.0087	0.0100	0.0101	0.0103	0.0105
	2002	-0.0332	-0.0340	-0.0280	-0.0272	-0.0281	-0.0283	-0.0310	-0.0307	-0.0314	-0.0319	-0.0324
7 Point	1996	-0.0049	0.0001	0.0023	0.0039	0.0057	0.0049	0.0032	-0.0094	-0.0096	-0.0097	-0.0099
	1997	0.0093	0.0036	0.0045	0.0050	0.0051	0.0045	-0.0004	0.0143	0.0146	0.0148	0.0151
	1998	-0.0401	-0.0395	-0.0400	-0.0407	-0.0423	-0.0426	-0.0370	-0.0385	-0.0394	-0.0400	-0.0408
	1999	0.0126	0.0116	0.0098	0.0080	0.0047	0.0084	0.0116	0.0127	0.0131	0.0132	0.0135
	2000	0.0477	0.0467	0.0435	0.0406	0.0426	0.0416	0.0435	0.0460	0.0471	0.0479	0.0486
	2001	0.0103	0.0116	0.0071	0.0091	0.0105	0.0099	0.0091	0.0087	0.0089	0.0090	0.0092
	2002	-0.0349	-0.0340	-0.0273	-0.0259	-0.0262	-0.0267	-0.0300	-0.0338	-0.0346	-0.0352	-0.0357
8 Point	1995	0.0885	0.0902	0.0923	0.0939	0.0960	0.0954	0.0962	0.0743	0.0838	0.0852	0.0868
	1996	-0.0555	-0.0515	-0.0505	-0.0498	-0.0492	-0.0496	-0.0518	-0.0519	-0.0575	-0.0584	-0.0595
	1997	-0.0286	-0.0351	-0.0351	-0.0353	-0.0361	-0.0363	-0.0416	-0.0175	-0.0214	-0.0217	-0.0221
	1998	-0.0654	-0.0653	-0.0664	-0.0675	-0.0697	-0.0698	-0.0644	-0.0598	-0.0633	-0.0644	-0.0656
	1999	-0.0001	-0.0013	-0.0034	-0.0054	-0.0090	-0.0053	-0.0022	0.0021	0.0011	0.0011	0.0011
	2000	0.0477	0.0467	0.0435	0.0406	0.0426	0.0416	0.0435	0.0460	0.0471	0.0479	0.0486
	2001	0.0229	0.0245	0.0203	0.0225	0.0242	0.0235	0.0228	0.0193	0.0208	0.0211	0.0216
	2002	-0.0095	-0.0082	-0.0009	0.0009	0.0012	0.0005	-0.0025	-0.0126	-0.0107	-0.0108	-0.0109
9 Point	1994	0.0733	0.0779	0.0799	0.0814	0.0836	0.0831	0.0855	0.0771	0.0664	0.0675	0.0687
	1995	0.0519	0.0513	0.0524	0.0532	0.0542	0.0538	0.0534	0.0358	0.0506	0.0514	0.0524
	1996	-0.0843	-0.0821	-0.0818	-0.0818	-0.0820	-0.0822	-0.0854	-0.0822	-0.0836	-0.0849	-0.0864
	1997	-0.0496	-0.0573	-0.0579	-0.0585	-0.0600	-0.0601	-0.0661	-0.0396	-0.0403	-0.0410	-0.0417
	1998	-0.0785	-0.0792	-0.0806	-0.0820	-0.0846	-0.0846	-0.0797	-0.0735	-0.0752	-0.0764	-0.0778
	1999	-0.0053	-0.0068	-0.0091	-0.0112	-0.0150	-0.0112	-0.0083	-0.0034	-0.0037	-0.0037	-0.0038
	2000	0.0503	0.0495	0.0464	0.0435	0.0455	0.0445	0.0466	0.0487	0.0495	0.0503	0.0510
	2001	0.0334	0.0356	0.0317	0.0341	0.0362	0.0354	0.0350	0.0304	0.0303	0.0308	0.0314
	2002	0.0088	0.0112	0.0191	0.0213	0.0221	0.0213	0.0189	0.0067	0.0059	0.0060	0.0062
10 Point	1993	0.0427	0.0426	0.0444	0.0459	0.0481	0.0477	0.0512	0.0518	0.0413	0.0419	0.0426
	1994	0.0543	0.0590	0.0601	0.0610	0.0622	0.0619	0.0628	0.0541	0.0480	0.0489	0.0497
	1995	0.0365	0.0359	0.0364	0.0366	0.0368	0.0366	0.0350	0.0171	0.0357	0.0363	0.0370
	1996	-0.0962	-0.0940	-0.0942	-0.0945	-0.0953	-0.0955	-0.0996	-0.0966	-0.0950	-0.0966	-0.0983
	1997	-0.0578	-0.0656	-0.0665	-0.0675	-0.0693	-0.0694	-0.0760	-0.0496	-0.0483	-0.0491	-0.0500
	1998	-0.0832	-0.0840	-0.0856	-0.0871	-0.0900	-0.0899	-0.0854	-0.0793	-0.0798	-0.0811	-0.0826
	1999	-0.0065	-0.0080	-0.0103	-0.0125	-0.0163	-0.0125	-0.0097	-0.0048	-0.0048	-0.0049	-0.0050
	2000	0.0527	0.0518	0.0488	0.0461	0.0482	0.0472	0.0494	0.0516	0.0518	0.0526	0.0534
	2001	0.0393	0.0416	0.0379	0.0405	0.0428	0.0420	0.0421	0.0376	0.0360	0.0366	0.0373
	2002	0.0182	0.0207	0.0290	0.0315	0.0328	0.0319	0.0302	0.0182	0.0151	0.0154	0.0157

INDEMNITY Expon'l RESIDUALS	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-8)	Severity Ratio (Pd-12)	Severity Ratio (Pd-16)	Severity Ratio (Pd-20)
4 Point	1999	-0.0230	-0.0227	-0.0205	-0.0199	-0.0218	-0.0204	-0.0208	-0.0221	-0.0226	-0.0230	-0.0234
	2000	0.0319	0.0309	0.0297	0.0280	0.0307	0.0285	0.0291	0.0310	0.0317	0.0323	0.0327
	2001	0.0115	0.0122	0.0073	0.0090	0.0102	0.0097	0.0097	0.0105	0.0107	0.0108	0.0110
	2002	-0.0194	-0.0194	-0.0158	-0.0164	-0.0182	-0.0171	-0.0173	-0.0185	-0.0189	-0.0193	-0.0196
5 Point	1998	-0.0379	-0.0364	-0.0345	-0.0335	-0.0333	-0.0347	-0.0348	-0.0372	-0.0381	-0.0387	-0.0394
	1999	0.0196	0.0183	0.0183	0.0178	0.0158	0.0188	0.0185	0.0198	0.0203	0.0206	0.0210
	2000	0.0546	0.0526	0.0503	0.0481	0.0508	0.0494	0.0501	0.0534	0.0547	0.0556	0.0564
	2001	0.0115	0.0122	0.0073	0.0090	0.0102	0.0097	0.0097	0.0105	0.0107	0.0108	0.0110
	2002	-0.0452	-0.0439	-0.0391	-0.0392	-0.0412	-0.0409	-0.0413	-0.0441	-0.0451	-0.0458	-0.0466
6 Point	1997	0.0010	-0.0004	0.0013	0.0024	0.0033	0.0025	-0.0037	0.0023	0.0023	0.0023	0.0024
	1998	-0.0387	-0.0361	-0.0356	-0.0355	-0.0362	-0.0368	-0.0316	-0.0392	-0.0400	-0.0407	-0.0414
	1999	0.0191	0.0185	0.0175	0.0164	0.0139	0.0173	0.0207	0.0185	0.0190	0.0193	0.0196
	2000	0.0543	0.0527	0.0500	0.0474	0.0499	0.0488	0.0510	0.0528	0.0541	0.0550	0.0558
	2001	0.0116	0.0121	0.0075	0.0093	0.0106	0.0100	0.0092	0.0108	0.0110	0.0111	0.0114
	2002	-0.0446	-0.0441	-0.0384	-0.0378	-0.0393	-0.0395	-0.0434	-0.0428	-0.0438	-0.0445	-0.0452
7 Point	1996	-0.0145	-0.0081	-0.0066	-0.0055	-0.0044	-0.0049	-0.0071	-0.0198	-0.0203	-0.0206	-0.0209
	1997	0.0116	0.0055	0.0061	0.0064	0.0065	0.0060	0.0015	0.0170	0.0173	0.0175	0.0179
	1998	-0.0307	-0.0317	-0.0320	-0.0325	-0.0338	-0.0341	-0.0277	-0.0280	-0.0287	-0.0291	-0.0297
	1999	0.0240	0.0212	0.0197	0.0182	0.0154	0.0190	0.0231	0.0254	0.0260	0.0264	0.0269
	2000	0.0557	0.0534	0.0506	0.0479	0.0503	0.0492	0.0517	0.0547	0.0560	0.0569	0.0578
	2001	0.0087	0.0105	0.0062	0.0082	0.0097	0.0090	0.0078	0.0068	0.0069	0.0070	0.0071
	2002	-0.0524	-0.0483	-0.0418	-0.0407	-0.0416	-0.0421	-0.0473	-0.0536	-0.0549	-0.0557	-0.0567
8 Point	1995	0.0760	0.0805	0.0819	0.0830	0.0844	0.0839	0.0838	0.0595	0.0691	0.0702	0.0715
	1996	-0.0573	-0.0528	-0.0520	-0.0515	-0.0511	-0.0515	-0.0537	-0.0541	-0.0596	-0.0606	-0.0617
	1997	-0.0228	-0.0303	-0.0303	-0.0305	-0.0311	-0.0313	-0.0361	-0.0107	-0.0146	-0.0148	-0.0150
	1998	-0.0553	-0.0571	-0.0580	-0.0589	-0.0607	-0.0608	-0.0546	-0.0479	-0.0515	-0.0524	-0.0534
	1999	0.0108	0.0076	0.0059	0.0041	0.0010	0.0047	0.0087	0.0147	0.0137	0.0139	0.0141
	2000	0.0557	0.0534	0.0506	0.0479	0.0503	0.0492	0.0517	0.0547	0.0560	0.0569	0.0578
	2001	0.0239	0.0260	0.0220	0.0244	0.0263	0.0255	0.0245	0.0193	0.0212	0.0215	0.0219
	2002	-0.0197	-0.0152	-0.0079	-0.0062	-0.0062	-0.0069	-0.0114	-0.0267	-0.0240	-0.0244	-0.0247
9 Point	1994	0.0584	0.0670	0.0683	0.0693	0.0708	0.0704	0.0716	0.0593	0.0482	0.0490	0.0498
	1995	0.0470	0.0478	0.0485	0.0491	0.0498	0.0495	0.0488	0.0299	0.0447	0.0454	0.0463
	1996	-0.0816	-0.0799	-0.0797	-0.0796	-0.0798	-0.0800	-0.0829	-0.0789	-0.0800	-0.0814	-0.0828
	1997	-0.0415	-0.0511	-0.0515	-0.0521	-0.0532	-0.0533	-0.0586	-0.0300	-0.0304	-0.0309	-0.0314
	1998	-0.0677	-0.0708	-0.0720	-0.0731	-0.0753	-0.0753	-0.0695	-0.0608	-0.0621	-0.0631	-0.0643
	1999	0.0056	0.0019	0.0000	-0.0019	-0.0052	-0.0014	0.0024	0.0092	0.0092	0.0093	0.0095
	2000	0.0585	0.0565	0.0537	0.0511	0.0536	0.0525	0.0550	0.0576	0.0584	0.0594	0.0603
	2001	0.0358	0.0389	0.0352	0.0378	0.0401	0.0392	0.0387	0.0318	0.0314	0.0319	0.0326
	2002	0.0022	0.0085	0.0164	0.0186	0.0194	0.0185	0.0149	-0.0033	-0.0048	-0.0049	-0.0049
10 Point	1993	0.0252	0.0299	0.0311	0.0321	0.0336	0.0333	0.0352	0.0309	0.0197	0.0200	0.0203
	1994	0.0469	0.0535	0.0543	0.0549	0.0557	0.0555	0.0558	0.0452	0.0391	0.0398	0.0404
	1995	0.0371	0.0363	0.0366	0.0368	0.0369	0.0368	0.0352	0.0177	0.0368	0.0374	0.0382
	1996	-0.0896	-0.0891	-0.0893	-0.0896	-0.0902	-0.0903	-0.0939	-0.0888	-0.0865	-0.0879	-0.0894
	1997	-0.0474	-0.0579	-0.0586	-0.0593	-0.0608	-0.0609	-0.0666	-0.0373	-0.0352	-0.0357	-0.0364
	1998	-0.0712	-0.0749	-0.0762	-0.0775	-0.0798	-0.0799	-0.0743	-0.0653	-0.0650	-0.0660	-0.0673
	1999	0.0046	0.0008	-0.0011	-0.0030	-0.0064	-0.0026	0.0011	0.0080	0.0084	0.0085	0.0087
	2000	0.0604	0.0587	0.0560	0.0535	0.0561	0.0550	0.0577	0.0601	0.0600	0.0610	0.0620
	2001	0.0410	0.0447	0.0412	0.0441	0.0467	0.0457	0.0458	0.0384	0.0358	0.0363	0.0370
	2002	0.0111	0.0182	0.0265	0.0291	0.0305	0.0295	0.0268	0.0080	0.0025	0.0026	0.0027

MEDICAL Linear RESIDUALS	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-8)	Severity Ratio (Pd-12)	Severity Ratio (Pd-16)	Severity Ratio (Pd-20)
4 Point	1999	-0.0077	-0.0082	-0.0045	-0.0045	-0.0087	-0.0073	-0.0071	-0.0071	-0.0071	-0.0071	-0.0071
	2000	0.0228	0.0262	0.0243	0.0157	0.0217	0.0196	0.0193	0.0190	0.0191	0.0192	0.0192
	2001	-0.0223	-0.0277	-0.0352	-0.0180	-0.0172	-0.0174	-0.0171	-0.0170	-0.0169	-0.0169	-0.0170
	2002	0.0072	0.0097	0.0154	0.0068	0.0043	0.0051	0.0050	0.0050	0.0049	0.0049	0.0049
5 Point	1998	-0.0132	-0.0159	-0.0121	-0.0087	-0.0087	-0.0070	-0.0108	-0.0107	-0.0107	-0.0108	-0.0107
	1999	0.0055	0.0076	0.0076	0.0042	0.0000	-0.0003	0.0037	0.0037	0.0036	0.0037	0.0036
	2000	0.0294	0.0341	0.0304	0.0201	0.0260	0.0231	0.0247	0.0244	0.0245	0.0246	0.0246
	2001	-0.0223	-0.0276	-0.0352	-0.0180	-0.0172	-0.0174	-0.0171	-0.0169	-0.0169	-0.0170	-0.0170
	2002	0.0006	0.0018	0.0093	0.0024	-0.0001	0.0016	-0.0004	-0.0004	-0.0004	-0.0005	-0.0004
6 Point	1997	-0.0085	-0.0188	-0.0152	-0.0103	-0.0083	-0.0087	0.0025	0.0016	0.0018	0.0017	0.0018
	1998	-0.0064	-0.0009	0.0000	-0.0005	-0.0021	0.0000	-0.0128	-0.0120	-0.0121	-0.0122	-0.0121
	1999	0.0097	0.0170	0.0152	0.0093	0.0041	0.0040	0.0024	0.0029	0.0027	0.0028	0.0027
	2000	0.0311	0.0379	0.0334	0.0222	0.0277	0.0249	0.0242	0.0241	0.0241	0.0243	0.0242
	2001	-0.0231	-0.0295	-0.0367	-0.0190	-0.0181	-0.0183	-0.0169	-0.0168	-0.0168	-0.0168	-0.0168
	2002	-0.0028	-0.0057	0.0033	-0.0017	-0.0034	-0.0019	0.0006	0.0002	0.0003	0.0002	0.0003
7 Point	1996	-0.0278	-0.0359	-0.0325	-0.0270	-0.0240	-0.0256	-0.0209	-0.0196	-0.0195	-0.0196	-0.0198
	1997	0.0101	0.0052	0.0065	0.0077	0.0077	0.0083	0.0165	0.0146	0.0148	0.0147	0.0149
	1998	0.0065	0.0159	0.0152	0.0121	0.0091	0.0119	-0.0031	-0.0028	-0.0030	-0.0030	-0.0029
	1999	0.0171	0.0266	0.0239	0.0165	0.0105	0.0109	0.0080	0.0081	0.0079	0.0081	0.0080
	2000	0.0329	0.0403	0.0356	0.0240	0.0293	0.0266	0.0256	0.0254	0.0254	0.0256	0.0255
	2001	-0.0268	-0.0343	-0.0411	-0.0226	-0.0212	-0.0217	-0.0197	-0.0194	-0.0194	-0.0194	-0.0195
	2002	-0.0120	-0.0177	-0.0076	-0.0107	-0.0114	-0.0104	-0.0064	-0.0063	-0.0062	-0.0064	-0.0063
8 Point	1995	0.0145	0.0089	0.0120	0.0177	0.0213	0.0190	0.0197	0.0230	0.0199	0.0199	0.0200
	1996	-0.0361	-0.0409	-0.0394	-0.0371	-0.0361	-0.0364	-0.0322	-0.0327	-0.0309	-0.0309	-0.0312
	1997	0.0039	0.0013	0.0013	0.0001	-0.0014	0.0002	0.0080	0.0048	0.0063	0.0062	0.0064
	1998	0.0024	0.0133	0.0117	0.0071	0.0030	0.0065	-0.0087	-0.0094	-0.0087	-0.0087	-0.0086
	1999	0.0151	0.0253	0.0222	0.0140	0.0074	0.0081	0.0052	0.0048	0.0051	0.0052	0.0051
	2000	0.0329	0.0403	0.0356	0.0240	0.0293	0.0266	0.0256	0.0254	0.0254	0.0256	0.0255
	2001	-0.0247	-0.0330	-0.0393	-0.0201	-0.0182	-0.0190	-0.0168	-0.0161	-0.0165	-0.0166	-0.0166
	2002	-0.0079	-0.0152	-0.0041	-0.0057	-0.0053	-0.0050	-0.0008	0.0003	-0.0006	-0.0007	-0.0006
9 Point	1994	-0.0037	-0.0105	-0.0076	-0.0019	0.0019	-0.0007	-0.0025	-0.0011	0.0029	0.0029	0.0030
	1995	0.0163	0.0141	0.0158	0.0187	0.0203	0.0194	0.0210	0.0235	0.0184	0.0184	0.0185
	1996	-0.0346	-0.0368	-0.0364	-0.0364	-0.0369	-0.0362	-0.0312	-0.0323	-0.0320	-0.0321	-0.0323
	1997	0.0049	0.0043	0.0035	0.0007	-0.0019	0.0004	0.0087	0.0051	0.0055	0.0054	0.0055
	1998	0.0031	0.0152	0.0131	0.0074	0.0027	0.0066	-0.0083	-0.0092	-0.0092	-0.0093	-0.0091
	1999	0.0153	0.0261	0.0227	0.0141	0.0073	0.0082	0.0054	0.0049	0.0049	0.0050	0.0049
	2000	0.0328	0.0399	0.0353	0.0239	0.0293	0.0265	0.0255	0.0253	0.0255	0.0257	0.0257
	2001	-0.0253	-0.0345	-0.0404	-0.0204	-0.0179	-0.0191	-0.0172	-0.0163	-0.0161	-0.0161	-0.0162
	2002	-0.0088	-0.0178	-0.0060	-0.0061	-0.0048	-0.0051	-0.0014	0.0000	0.0002	0.0000	0.0001
10 Point	1993	0.0051	0.0011	0.0039	0.0095	0.0133	0.0106	0.0072	0.0074	0.0092	0.0092	0.0092
	1994	-0.0060	-0.0110	-0.0093	-0.0061	-0.0040	-0.0054	-0.0057	-0.0043	-0.0012	-0.0011	-0.0011
	1995	0.0145	0.0137	0.0144	0.0152	0.0155	0.0155	0.0184	0.0209	0.0151	0.0151	0.0152
	1996	-0.0360	-0.0371	-0.0375	-0.0390	-0.0406	-0.0391	-0.0332	-0.0343	-0.0346	-0.0347	-0.0349
	1997	0.0039	0.0041	0.0028	-0.0012	-0.0045	-0.0017	0.0073	0.0037	0.0037	0.0036	0.0037
	1998	0.0025	0.0151	0.0127	0.0063	0.0012	0.0055	-0.0091	-0.0100	-0.0102	-0.0103	-0.0102
	1999	0.0152	0.0260	0.0226	0.0139	0.0069	0.0079	0.0052	0.0047	0.0046	0.0048	0.0046
	2000	0.0331	0.0400	0.0355	0.0244	0.0301	0.0271	0.0259	0.0258	0.0260	0.0262	0.0262
	2001	-0.0246	-0.0344	-0.0399	-0.0190	-0.0161	-0.0176	-0.0162	-0.0152	-0.0148	-0.0149	-0.0149
	2002	-0.0077	-0.0175	-0.0052	-0.0040	-0.0019	-0.0028	0.0002	0.0017	0.0022	0.0021	0.0022

MEDICAL Expon'l RESIDUALS	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-8)	Severity Ratio (Pd-12)	Severity Ratio (Pd-16)	Severity Ratio (Pd-20)
4 Point	1999	-0.0085	-0.0087	-0.0054	-0.0057	-0.0098	-0.0084	-0.0082	-0.0081	-0.0082	-0.0082	-0.0082
	2000	0.0239	0.0271	0.0254	0.0171	0.0234	0.0212	0.0208	0.0206	0.0206	0.0207	0.0207
	2001	-0.0211	-0.0268	-0.0339	-0.0166	-0.0157	-0.0160	-0.0157	-0.0155	-0.0155	-0.0155	-0.0156
	2002	0.0063	0.0092	0.0151	0.0055	0.0025	0.0035	0.0035	0.0035	0.0034	0.0034	0.0034
5 Point	1998	-0.0148	-0.0168	-0.0138	-0.0110	-0.0112	-0.0094	-0.0132	-0.0130	-0.0130	-0.0132	-0.0131
	1999	0.0074	0.0093	0.0093	0.0062	0.0023	0.0017	0.0060	0.0060	0.0059	0.0060	0.0059
	2000	0.0323	0.0365	0.0331	0.0234	0.0298	0.0266	0.0283	0.0280	0.0281	0.0283	0.0282
	2001	-0.0211	-0.0268	-0.0339	-0.0166	-0.0157	-0.0160	-0.0157	-0.0155	-0.0155	-0.0155	-0.0156
	2002	-0.0030	-0.0010	0.0066	-0.0015	-0.0047	-0.0025	-0.0050	-0.0049	-0.0050	-0.0051	-0.0050
6 Point	1997	-0.0120	-0.0211	-0.0183	-0.0146	-0.0132	-0.0133	-0.0023	-0.0032	-0.0030	-0.0031	-0.0031
	1998	-0.0045	0.0014	0.0021	0.0017	0.0003	0.0021	-0.0112	-0.0103	-0.0104	-0.0105	-0.0104
	1999	0.0143	0.0213	0.0198	0.0146	0.0100	0.0094	0.0073	0.0078	0.0076	0.0078	0.0076
	2000	0.0352	0.0415	0.0375	0.0269	0.0331	0.0298	0.0289	0.0288	0.0288	0.0290	0.0290
	2001	-0.0227	-0.0294	-0.0363	-0.0185	-0.0174	-0.0177	-0.0160	-0.0159	-0.0159	-0.0159	-0.0160
	2002	-0.0095	-0.0122	-0.0033	-0.0096	-0.0121	-0.0099	-0.0062	-0.0067	-0.0066	-0.0066	-0.0066
7 Point	1996	-0.0334	-0.0398	-0.0375	-0.0337	-0.0317	-0.0327	-0.0281	-0.0267	-0.0267	-0.0268	-0.0270
	1997	0.0128	0.0088	0.0097	0.0106	0.0105	0.0111	0.0185	0.0166	0.0167	0.0167	0.0169
	1998	0.0141	0.0236	0.0231	0.0206	0.0181	0.0205	0.0044	0.0045	0.0043	0.0043	0.0045
	1999	0.0256	0.0348	0.0326	0.0262	0.0209	0.0207	0.0168	0.0168	0.0167	0.0169	0.0168
	2000	0.0382	0.0451	0.0409	0.0300	0.0360	0.0329	0.0314	0.0312	0.0313	0.0314	0.0314
	2001	-0.0291	-0.0371	-0.0435	-0.0252	-0.0238	-0.0242	-0.0214	-0.0211	-0.0211	-0.0211	-0.0212
	2002	-0.0267	-0.0325	-0.0226	-0.0273	-0.0291	-0.0272	-0.0208	-0.0205	-0.0204	-0.0206	-0.0206
8 Point	1995	0.0044	0.0003	0.0023	0.0060	0.0082	0.0068	0.0082	0.0115	0.0084	0.0084	0.0084
	1996	-0.0361	-0.0400	-0.0389	-0.0374	-0.0367	-0.0369	-0.0330	-0.0337	-0.0318	-0.0318	-0.0321
	1997	0.0107	0.0086	0.0086	0.0077	0.0065	0.0077	0.0145	0.0110	0.0127	0.0126	0.0128
	1998	0.0126	0.0235	0.0223	0.0185	0.0152	0.0181	0.0015	0.0005	0.0014	0.0014	0.0016
	1999	0.0248	0.0348	0.0321	0.0250	0.0194	0.0194	0.0153	0.0147	0.0151	0.0153	0.0152
	2000	0.0382	0.0451	0.0409	0.0300	0.0360	0.0329	0.0314	0.0312	0.0313	0.0314	0.0314
	2001	-0.0282	-0.0370	-0.0430	-0.0239	-0.0219	-0.0227	-0.0197	-0.0186	-0.0193	-0.0193	-0.0194
	2002	-0.0246	-0.0324	-0.0216	-0.0245	-0.0252	-0.0240	-0.0170	-0.0152	-0.0166	-0.0168	-0.0167
9 Point	1994	-0.0180	-0.0234	-0.0217	-0.0183	-0.0161	-0.0176	-0.0181	-0.0165	-0.0127	-0.0127	-0.0127
	1995	0.0143	0.0132	0.0143	0.0161	0.0171	0.0165	0.0181	0.0206	0.0153	0.0153	0.0154
	1996	-0.0277	-0.0291	-0.0288	-0.0289	-0.0292	-0.0287	-0.0246	-0.0261	-0.0259	-0.0260	-0.0262
	1997	0.0172	0.0171	0.0165	0.0143	0.0124	0.0142	0.0211	0.0169	0.0172	0.0172	0.0174
	1998	0.0169	0.0292	0.0276	0.0230	0.0192	0.0224	0.0059	0.0045	0.0045	0.0045	0.0046
	1999	0.0267	0.0372	0.0344	0.0270	0.0211	0.0212	0.0172	0.0164	0.0164	0.0166	0.0165
	2000	0.0372	0.0438	0.0397	0.0290	0.0351	0.0318	0.0304	0.0303	0.0305	0.0307	0.0307
	2001	-0.0325	-0.0426	-0.0483	-0.0283	-0.0259	-0.0270	-0.0240	-0.0226	-0.0223	-0.0223	-0.0224
	2002	-0.0327	-0.0429	-0.0314	-0.0330	-0.0328	-0.0321	-0.0252	-0.0226	-0.0223	-0.0225	-0.0224
10 Point	1993	-0.0142	-0.0170	-0.0155	-0.0124	-0.0104	-0.0118	-0.0134	-0.0128	-0.0111	-0.0112	-0.0112
	1994	-0.0111	-0.0151	-0.0141	-0.0122	-0.0110	-0.0118	-0.0116	-0.0102	-0.0073	-0.0073	-0.0073
	1995	0.0203	0.0205	0.0209	0.0214	0.0215	0.0216	0.0238	0.0260	0.0200	0.0200	0.0201
	1996	-0.0227	-0.0231	-0.0233	-0.0244	-0.0255	-0.0245	-0.0199	-0.0216	-0.0220	-0.0221	-0.0223
	1997	0.0210	0.0216	0.0206	0.0177	0.0152	0.0174	0.0246	0.0203	0.0201	0.0202	0.0203
	1998	0.0192	0.0320	0.0301	0.0250	0.0209	0.0244	0.0081	0.0066	0.0063	0.0063	0.0064
	1999	0.0273	0.0380	0.0351	0.0275	0.0216	0.0218	0.0178	0.0169	0.0169	0.0171	0.0170
	2000	0.0359	0.0422	0.0382	0.0278	0.0341	0.0307	0.0292	0.0291	0.0295	0.0297	0.0297
	2001	-0.0361	-0.0469	-0.0523	-0.0316	-0.0287	-0.0301	-0.0274	-0.0258	-0.0251	-0.0252	-0.0252
	2002	-0.0389	-0.0504	-0.0383	-0.0386	-0.0375	-0.0375	-0.0311	-0.0282	-0.0270	-0.0273	-0.0273