

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 4/1/07 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 (2004-2005 and 2005-2006) 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 2 methods shown: case incurred and paid to twentieth.

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 discussed further in Exhibit 8. The first column shows frequencies by policy year. The second column shows normalized values for claim frequency with policy year 1994 set equal to unity. Staff has selected an annual frequency trend factor of -6.4%.

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 (4/1/09). 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 (4/1/09) 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. Page 26 shows a summary of annualized severity trend factors and page 27 shows annualized loss ratio trend factors.

PREMIUMS	PDF 01-02	PDF 02-03	PDF 03-04	PDF 04-05	PDF 05-06	Shaded Values	Selected PDF
19-20	1.0000	1.0000	1.0000	1.0001	0.9994	0.9999	1.0000
18-19	1.0010	1.0000	1.0002	1.0001	0.9994	0.9999	1.0000
17-18	1.0007	1.0002	1.0000	1.0000	0.9942	0.9986	1.0000
16-17	1.0005	0.9998	1.0000	1.0000	0.9956	0.9989	1.0000
15-16	1.0002	1.0000	1.0000	0.9999	0.9974	0.9993	1.0000
14-15	1.0000	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000
13-14	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000	1.0000
12-13	1.0003	1.0000	0.9999	1.0002	0.9993	1.0001	1.0000
11-12	1.0000	1.0000	1.0000	1.0006	1.0000	1.0000	1.0000
10-11	0.9997	1.0001	0.9998	1.0004	1.0006	1.0002	1.0000
9-10	1.0002	0.9999	0.9999	1.0001	1.0000	1.0001	1.0000
8-9	0.9997	1.0001	0.9998	1.0001	0.9995	0.9999	0.9999
7-8	0.9999	0.9999	0.9997	0.9995	0.9996	0.9997	0.9997
6-7	0.9998	1.0000	1.0083	0.9989	1.0002	1.0019	1.0019
5-6	0.9997	0.9934	1.0013	1.0007	1.0007	0.9990	0.9990
4-5	1.0001	1.0011	1.0008	0.9998	0.9989	1.0002	1.0002
3-4	1.0002	1.0011	0.9988	0.9988	0.9996	0.9996	0.9996
2-3	0.9969	0.9986	1.0058	1.0034	0.9990	1.0017	1.0017
1-2	1.0079	1.0079	1.0151	1.0004	1.0186	1.0105	1.0105

PREMIUMS	Policy Year	Reported SEP	Cum PDF	Ultimate SEP	Premium On-Level to 12/1/92	ECRF	PCCPAP Factor
19-20	1987	1540782086	1.0000	1540782086	1.7836	0.9913	1.0000
18-19	1988	1737656120	1.0000	1737656120	1.7528	0.9894	1.0000
17-18	1989	1840050102	1.0000	1840050102	1.6199	0.9902	1.0000
16-17	1990	2068532738	1.0000	2068532738	1.4862	0.9913	1.0000
15-16	1991	2243136832	1.0000	2243136832	1.2445	0.9913	1.0051
14-15	1992	2173526904	1.0000	2173526904	1.2271	0.9916	1.0048
13-14	1993	2383165153	1.0000	2383165153	1.0000	0.9936	1.0048
12-13	1994	1819985730	1.0000	1819985730	1.0000	1.0000	1.0050
11-12	1995	1710146080	1.0000	1710146080	1.0000	1.0000	1.0038
10-11	1996	1724812772	1.0000	1724812772	1.0000	1.0000	0.9963
9-10	1997	1440349313	1.0000	1440349313	1.0000	1.0000	0.9937
8-9	1998	1400234613	0.9999	1400094590	1.0000	1.0000	0.9919
7-8	1999	1438088243	0.9996	1437513008	1.0000	1.0000	0.9919
6-7	2000	1450330323	1.0015	1452505818	1.0000	1.0000	0.9966
5-6	2001	1480393167	1.0005	1481133364	1.0000	1.0000	0.9974
4-5	2002	1477636462	1.0007	1478670808	1.0000	1.0000	0.9988
3-4	2003	1518380313	1.0003	1518835827	1.0000	1.0000	0.9992
2-3	2004	1591644567	1.0020	1594827856	1.0000	1.0000	1.0000
1-2	2005	1706095381	1.0125	1727421573	1.0000	1.0000	1.0016

PREMIUMS	Policy Year	On-Level SEP	Expected Loss Ratio 12/1/92 Level	Expected Losses 12/1/92 Level	Loss Cost On-Level To 4/1/07	Expected Losses Current Level
1987	1987	2724230120	0.7815	2128985839	0.5682	1209689754
1988	1988	3013478552	0.7815	2355033488	0.5682	1338130028
1989	1989	2951486328	0.7815	2306586565	0.5682	1310602486
1990	1990	3047507351	0.7815	2381626995	0.5682	1353240459
1991	1991	2781410223	0.7815	2173672089	0.5682	1235080481
1992	1992	2657425640	0.7815	2076778138	0.5682	1180025338
1993	1993	2379278878	0.79162914	1883506491	0.56891315	1071551613
1994	1994	1829085659	0.9869	1805124637	0.5798	1046611265
1995	1995	1716644635	0.9864	1693298268	0.5832	987531550
1996	1996	1718430965	0.9789	1682172072	0.6402	1076926560
1997	1997	1431275112	0.9725	1391915046	0.7888	1097942588
1998	1998	1388753824	0.9660	1341536194	0.8972	1203626273
1999	1999	1425869153	0.9651	1376106320	0.9522	1310328438
2000	2000	1447567298	0.9925	1436710543	0.9383	1348065502
2001	2001	1477282417	0.9923	1465907342	0.9366	1372968817
2002	2002	1476896403	0.9929	1466410439	0.9274	1359949041
2003	2003	1517620758	0.9910	1503962171	0.9372	1409513347
2004	2004	1594827856	0.9906	1579836474	0.9229	1458031082
2005	2005	1730185448	0.9912	1714959816	0.9325	1599200028

INDEMNITY	Inc. LDF 99-00	Inc. LDF 00-01	Inc. LDF 01-02	Inc. LDF 02-03	Inc. LDF 03-04	Inc. LDF 04-05	Inc. LDF 05-06	2 Yr. Avg. LDF	Selected Inc. LDF
Beyond	1.0166	0.9901	1.0130	1.0005	1.0012	1.0082	1.0056	1.0069	1.0042
19-20	1.0023	1.0010	0.9998	0.9970	1.0005	1.0017	0.9969	0.9993	0.9993
18-19	0.9983	0.9993	1.0007	0.9998	0.9997	1.0023	1.0010	1.0017	1.0017
17-18	0.9978	0.9977	0.9989	1.0019	1.0003	1.0015	0.9995	1.0005	1.0005
16-17	1.0012	1.0006	1.0010	1.0021	0.9985	1.0032	1.0011	1.0022	1.0022
15-16	1.0009	0.9982	1.0027	1.0007	0.9995	1.0019	1.0014	1.0017	1.0017
14-15	0.9956	0.9991	1.0000	0.9989	0.9981	1.0021	0.9981	1.0001	1.0001
13-14	0.9969	1.0029	1.0038	1.0002	0.9987	1.0037	1.0011	1.0024	1.0024
12-13	0.9981	0.9983	1.0021	0.9989	0.9993	1.0039	0.9984	1.0012	1.0012
11-12	1.0021	0.9989	0.9992	1.0038	0.9986	1.0024	0.9987	1.0006	1.0006
10-11	1.0004	0.9985	0.9977	1.0013	1.0003	1.0036	1.0036	1.0036	1.0036
9-10	0.9979	0.9967	1.0004	1.0003	0.9927	1.0037	1.0052	1.0045	1.0045
8-9	1.0001	1.0015	0.9966	0.9983	0.9991	1.0077	1.0080	1.0079	1.0079
7-8	0.9969	1.0020	0.9987	0.9965	1.0026	1.0057	1.0042	1.0050	1.0050
6-7	0.9944	0.9982	1.0081	1.0151	1.0121	1.0118	1.0064	1.0091	1.0091
5-6	1.0056	1.0167	1.0105	1.0128	1.0270	1.0113	1.0053	1.0083	1.0083
4-5	1.0270	1.0280	1.0301	1.0208	1.0297	1.0234	1.0212	1.0223	1.0223
3-4	1.0662	1.0514	1.0676	1.0711	1.0635	1.0481	1.0551	1.0516	1.0516
2-3	1.1276	1.1621	1.1639	1.1682	1.1363	1.1486	1.1613	1.1550	1.1550
1-2	1.3439	1.4206	1.4337	1.4381	1.4256	1.3972	1.3963	1.3968	1.3968

INDEMNITY	Paid LDF 99-00	Paid LDF 00-01	Paid LDF 01-02	Paid LDF 02-03	Paid LDF 03-04	Paid LDF 04-05	Paid LDF 05-06	2 Yr. Avg. LDF	Selected Paid LDF
19-20	1.0113	1.0073	1.0066	1.0061	1.0062	1.0067	1.0065	1.0066	1.0066
18-19	1.0087	1.0103	1.0079	1.0070	1.0071	1.0069	1.0052	1.0061	1.0061
17-18	1.0069	1.0073	1.0075	1.0069	1.0088	1.0055	1.0060	1.0058	1.0058
16-17	1.0111	1.0102	1.0082	1.0083	1.0076	1.0066	1.0065	1.0066	1.0066
15-16	1.0119	1.0123	1.0128	1.0078	1.0083	1.0068	1.0065	1.0067	1.0067
14-15	1.0116	1.0117	1.0101	1.0096	1.0077	1.0078	1.0081	1.0080	1.0080
13-14	1.0139	1.0113	1.0101	1.0100	1.0113	1.0098	1.0089	1.0094	1.0094
12-13	1.0130	1.0125	1.0135	1.0104	1.0124	1.0121	1.0101	1.0111	1.0111
11-12	1.0146	1.0154	1.0139	1.0127	1.0151	1.0155	1.0115	1.0135	1.0135
10-11	1.0173	1.0168	1.0156	1.0172	1.0159	1.0174	1.0119	1.0147	1.0147
9-10	1.0201	1.0199	1.0216	1.0209	1.0179	1.0153	1.0143	1.0148	1.0148
8-9	1.0242	1.0286	1.0232	1.0235	1.0227	1.0188	1.0176	1.0182	1.0182
7-8	1.0368	1.0283	1.0287	1.0291	1.0276	1.0243	1.0292	1.0268	1.0268
6-7	1.0423	1.0415	1.0409	1.0369	1.0354	1.0359	1.0350	1.0355	1.0355
5-6	1.0610	1.0633	1.0540	1.0601	1.0586	1.0531	1.0545	1.0538	1.0538
4-5	1.0952	1.0933	1.0930	1.0999	1.1059	1.1017	1.0860	1.0939	1.0939
3-4	1.1639	1.1714	1.1937	1.1907	1.1763	1.1708	1.1574	1.1641	1.1641
2-3	1.3445	1.3740	1.3892	1.3803	1.3736	1.3889	1.3836	1.3863	1.3863
1-2	1.7821	1.7952	1.8299	1.8587	1.8246	1.8170	1.8327	1.8249	1.8249

INDEMNITY	Pd-Inc. LDF 99-00	Pd-Inc. LDF 00-01	Pd-Inc. LDF 01-02	Pd-Inc. LDF 02-03	Pd-Inc. LDF 03-04	Pd-Inc. LDF 04-05	Pd-Inc. LDF 05-06	2 Yr. Avg. Pd-Inc. LDF	Selected Pd-Inc. LDF
19-20	1.0967	1.0723	1.0714	1.0566	1.0587	1.0557	1.0507	1.0532	1.0532
18-19	1.0803	1.0796	1.0669	1.0675	1.0637	1.0606	1.0479	1.0543	1.0543
17-18	1.0886	1.0710	1.0746	1.0739	1.0702	1.0520	1.0511	1.0516	1.0516
16-17	1.0851	1.0835	1.0790	1.0793	1.0589	1.0581	1.0546	1.0564	1.0564
15-16	1.0957	1.0857	1.0881	1.0708	1.0667	1.0599	1.0638	1.0619	1.0619
14-15	1.1012	1.0975	1.0812	1.0793	1.0687	1.0702	1.0765	1.0734	1.0734
13-14	1.1157	1.0906	1.0877	1.0796	1.0808	1.0880	1.0902	1.0891	1.0891
12-13	1.1028	1.0987	1.0906	1.0881	1.1020	1.1018	1.1001	1.1010	1.1010
11-12	1.1178	1.1007	1.1025	1.1119	1.1173	1.1186	1.1014	1.1100	1.1100
10-11	1.1226	1.1182	1.1199	1.1356	1.1354	1.1213	1.0973	1.1093	1.1093
9-10	1.1430	1.1396	1.1530	1.1550	1.1380	1.1099	1.0987	1.1043	1.1043
8-9	1.1713	1.1909	1.1750	1.1703	1.1335	1.1132	1.0843	1.0988	1.0988
7-8	1.2328	1.2103	1.1990	1.1650	1.1370	1.1016	1.1066	1.1041	1.1041
6-7	1.2583	1.2456	1.2147	1.1777	1.1343	1.1415	1.1226	1.1321	1.1321
5-6	1.3231	1.2870	1.2181	1.1883	1.1988	1.1750	1.1631	1.1691	1.1691
4-5	1.3857	1.3287	1.2768	1.2877	1.2877	1.2749	1.2259	1.2504	1.2504
3-4	1.5036	1.4641	1.4973	1.4865	1.4648	1.4060	1.4071	1.4066	1.4066
2-3	1.8716	1.9277	1.9139	1.9012	1.8396	1.8524	1.7958	1.8241	1.8241
1-2	2.9517	2.9593	2.9712	3.0147	2.9273	2.8087	2.9064	2.8576	2.8576

INDEMNITY	Selected Paid LDF	Selected Pd-Incur LDF	Selected Incurred LDF
Beyond			1.0042
19-20	1.0066	1.0532	0.9993
18-19	1.0061	1.0543	1.0017
17-18	1.0058	1.0516	1.0005
16-17	1.0066	1.0564	1.0022
15-16	1.0067	1.0619	1.0017
14-15	1.0080	1.0734	1.0001
13-14	1.0094	1.0891	1.0024
12-13	1.0111	1.1010	1.0012
11-12	1.0135	1.1100	1.0006
10-11	1.0147	1.1093	1.0036
9-10	1.0148	1.1043	1.0045
8-9	1.0182	1.0988	1.0079
7-8	1.0268	1.1041	1.0050
6-7	1.0355	1.1321	1.0091
5-6	1.0538	1.1691	1.0083
4-5	1.0939	1.2504	1.0223
3-4	1.1641	1.4066	1.0516
2-3	1.3863	1.8241	1.1550
1-2	1.8249	2.8576	1.3968

INDEMNITY	Policy Year	Incurred LDF	Paid to 20th LDF
Beyond		1.0042	1.0042
19-20	1987	0.9993	1.0532
18-19	1988	1.0017	1.0061
17-18	1989	1.0005	1.0058
16-17	1990	1.0022	1.0066
15-16	1991	1.0017	1.0067
14-15	1992	1.0001	1.0080
13-14	1993	1.0024	1.0094
12-13	1994	1.0012	1.0111
11-12	1995	1.0006	1.0135
10-11	1996	1.0036	1.0147
9-10	1997	1.0045	1.0148
8-9	1998	1.0079	1.0182
7-8	1999	1.0050	1.0268
6-7	2000	1.0091	1.0355
5-6	2001	1.0083	1.0538
4-5	2002	1.0223	1.0939
3-4	2003	1.0516	1.1641
2-3	2004	1.1550	1.3863
1-2	2005	1.3968	1.8249

INDEMNITY	Policy Year	Incurred Cum LDF	Paid to 20th Cum LDF
Beyond		1.0042	1.0042
19-20	1987	1.0035	1.0576
18-19	1988	1.0052	1.0641
17-18	1989	1.0057	1.0702
16-17	1990	1.0079	1.0773
15-16	1991	1.0096	1.0845
14-15	1992	1.0097	1.0932
13-14	1993	1.0122	1.1035
12-13	1994	1.0134	1.1157
11-12	1995	1.0140	1.1308
10-11	1996	1.0176	1.1474
9-10	1997	1.0222	1.1644
8-9	1998	1.0303	1.1856
7-8	1999	1.0354	1.2174
6-7	2000	1.0449	1.2606
5-6	2001	1.0535	1.3284
4-5	2002	1.0770	1.4531
3-4	2003	1.1326	1.6916
2-3	2004	1.3082	2.3451
1-2	2005	1.8272	4.2795

INDEMNITY	Policy Year	Benefit Level Factor	LAE
Beyond			
19-20	1987	0.9943	1.0000
18-19	1988	0.9943	1.0000
17-18	1989	0.9943	1.0000
16-17	1990	0.9943	1.0000
15-16	1991	0.9943	1.0000
14-15	1992	0.9946	1.0000
13-14	1993	0.9987	1.0000
12-13	1994	1.0000	1.0000
11-12	1995	1.0000	1.0000
10-11	1996	1.0000	1.0000
9-10	1997	1.0000	1.0000
8-9	1998	1.0000	1.0000
7-8	1999	1.0000	1.0000
6-7	2000	1.0000	1.0000
5-6	2001	1.0000	1.0000
4-5	2002	1.0000	1.0000
3-4	2003	1.0000	1.0000
2-3	2004	1.0000	1.0000
1-2	2005	1.0000	1.0000

INDEMNITY	Policy Year	Incurred Base	Paid to 20th Base
Beyond			
19-20	1987	767416139	736191699
18-19	1988	868160758	830957330
17-18	1989	1004329039	958539476
16-17	1990	1051089416	994380890
15-16	1991	939654891	879987672
14-15	1992	830378186	768438202
13-14	1993	718850531	660052088
12-13	1994	662350406	608282302
11-12	1995	569302822	525023683
10-11	1996	498799033	460472161
9-10	1997	521822987	489706701
8-9	1998	556395801	517507714
7-8	1999	641780755	591693678
6-7	2000	673212614	610318634
5-6	2001	627219117	555658139
4-5	2002	594731315	489154959
3-4	2003	537411187	414061828
2-3	2004	503562863	317530785
1-2	2005	351072821	174547578

INDEMNITY	Policy Year	Proj Ult Incurred (Avg Pd & Inc)	Proj Ult Incurred (Incur)	Proj Ult Incurred (Pd-20)
Beyond				
19-20	1987	774349218	770102095	778596341
18-19	1988	878448445	872675194	884221695
17-18	1989	1017941331	1010053715	1025828947
16-17	1990	1065319778	1059393022	1071246533
15-16	1991	951511104	948675578	954346630
14-15	1992	839244748	838432854	840056642
13-14	1993	727993993	727620507	728367479
12-13	1994	674943233	671225901	678660564
11-12	1995	585484922	577273062	593696781
10-11	1996	517961827	507577896	528345758
9-10	1997	551810970	533407457	570214483
8-9	1998	593405870	573254594	613557146
7-8	1999	692413839	664499794	720327884
6-7	2000	736403765	703439860	769367670
5-6	2001	699455806	660775340	738136272
4-5	2002	675658349	640525626	710791071
3-4	2003	654549449	608671910	700426988
2-3	2004	701701191	658760937	744641444
1-2	2005	694228310	641480259	746976360

INDEMNITY	Policy Year	Adjusted Incurred (Avg Pd & Inc)	Adjusted Incurred (Incur)	Adjusted Incurred (Pd-20)
Beyond				
19-20	1987	769935427	765712513	774158342
18-19	1988	873441289	867700945	879181631
17-18	1989	1012139065	1004296409	1019981722
16-17	1990	1059247455	1053354482	1065140428
15-16	1991	946087491	943268127	948906854
14-15	1992	834712826	833905317	835520336
13-14	1993	727047601	726674600	727420601
12-13	1994	674943233	671225901	678660564
11-12	1995	585484922	577273062	593696781
10-11	1996	517961827	507577896	528345758
9-10	1997	551810970	533407457	570214483
8-9	1998	593405870	573254594	613557146
7-8	1999	692413839	664499794	720327884
6-7	2000	736403765	703439860	769367670
5-6	2001	699455806	660775340	738136272
4-5	2002	675658349	640525626	710791071
3-4	2003	654549449	608671910	700426988
2-3	2004	701701191	658760937	744641444
1-2	2005	694228310	641480259	746976360

INDEMNITY

Policy Year	Loss Ratio (Avg Pd & Inc)	Loss Ratio (Incur)	Loss Ratio (Pd-20)
1987	0.6365	0.6330	0.6400
1988	0.6527	0.6484	0.6570
1989	0.7723	0.7663	0.7783
1990	0.7827	0.7784	0.7871
1991	0.7660	0.7637	0.7683
1992	0.7074	0.7067	0.7081
1993	0.6785	0.6782	0.6788
1994	0.6449	0.6413	0.6484
1995	0.5929	0.5846	0.6012
1996	0.4810	0.4713	0.4906
1997	0.5026	0.4858	0.5193
1998	0.4930	0.4763	0.5098
1999	0.5284	0.5071	0.5497
2000	0.5463	0.5218	0.5707
2001	0.5094	0.4813	0.5376
2002	0.4968	0.4710	0.5227
2003	0.4644	0.4318	0.4969
2004	0.4813	0.4518	0.5107
2005	0.4341	0.4011	0.4671

INDEMNITY FREQUENCY

Policy Year	Claim Frequency	Normalized Frequency	Trend Factor to 1/1/05	Selected Ann Trend Factor	Trend Period # Years	Trend 1/1/05-4/1/08	Combined Trend Factor
				-6.4%	1		
				-6.4%	1		
				-6.4%	1.25		
1994	33.06	1.0000					
1995	29.46	0.8911					
1996	26.79	0.8103					
1997	25.36	0.7670					
1998	23.63	0.7147					
1999	22.36	0.6763					
2000	20.97	0.6343					
2001	19.35	0.5853					
2002	18.56	0.5614					
2003	17.05	0.5157	0.8761			0.8066	0.7067
2004	16.23	0.4909	0.9360			0.8066	0.7550
2005	14.96	0.4525	1.0000			0.8066	0.8066

INDEMNITY SEVERITY RATIOS

Policy Year	Severity Ratio (Avg Pd & Inc)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
1994	0.6449	0.6413	0.6484
1995	0.6654	0.6560	0.6747
1996	0.5936	0.5816	0.6055
1997	0.6553	0.6334	0.6771
1998	0.6898	0.6664	0.7133
1999	0.7813	0.7498	0.8128
2000	0.8613	0.8226	0.8997
2001	0.8703	0.8223	0.9185
2002	0.8849	0.8390	0.9311
2003	0.9005	0.8373	0.9635
2004	0.9804	0.9204	1.0403
2005	0.9593	0.8864	1.0323

INDEMNITY Linear FITTED	Policy Year	Severity Ratio (Avg Pd & Inc)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	2002	0.8858	0.8370	0.9347
	2003	0.9161	0.8595	0.9728
	2004	0.9464	0.8820	1.0108
	2005	0.9767	0.9046	1.0489
5 Point	2001	0.8644	0.8192	0.9098
	2002	0.8917	0.8401	0.9435
	2003	0.9191	0.8611	0.9771
	2004	0.9464	0.8820	1.0108
	2005	0.9738	0.9030	1.0445
6 Point	2000	0.8497	0.8110	0.8885
	2001	0.8736	0.8285	0.9188
	2002	0.8975	0.8459	0.9491
	2003	0.9214	0.8634	0.9794
	2004	0.9453	0.8809	1.0097
	2005	0.9692	0.8984	1.0400
7 Point	1999	0.8052	0.7732	0.8371
	2000	0.8338	0.7954	0.8723
	2001	0.8625	0.8175	0.9074
	2002	0.8911	0.8397	0.9426
	2003	0.9198	0.8618	0.9778
	2004	0.9485	0.8840	1.0129
	2005	0.9771	0.9062	1.0481
8 Point	1998	0.7404	0.7158	0.7650
	1999	0.7763	0.7450	0.8076
	2000	0.8122	0.7742	0.8501
	2001	0.8480	0.8034	0.8927
	2002	0.8839	0.8326	0.9352
	2003	0.9198	0.8618	0.9778
	2004	0.9557	0.8911	1.0203
	2005	0.9916	0.9203	1.0629
9 Point	1997	0.6859	0.6665	0.7053
	1998	0.7251	0.6992	0.7509
	1999	0.7642	0.7320	0.7965
	2000	0.8034	0.7648	0.8420
	2001	0.8426	0.7975	0.8876
	2002	0.8817	0.8303	0.9332
	2003	0.9209	0.8630	0.9788
	2004	0.9601	0.8958	1.0244
	2005	0.9992	0.9285	1.0699
10 Point	1996	0.6284	0.6157	0.6410
	1997	0.6705	0.6513	0.6895
	1998	0.7125	0.6869	0.7381
	1999	0.7546	0.7225	0.7866
	2000	0.7966	0.7581	0.8351
	2001	0.8387	0.7937	0.8837
	2002	0.8808	0.8293	0.9322
	2003	0.9228	0.8649	0.9807
	2004	0.9649	0.9005	1.0293
	2005	1.0070	0.9361	1.0778

INDEMNITY		Severity	Severity	Severity
Linear		Ratio	Ratio	Ratio
TRENDED		(Avg Pd & Inc)	(Incur)	(Pd-20)
4 Point	Fitted	1.0752	0.9778	1.1725
5 Point	Fitted	1.0627	0.9711	1.1540
6 Point	Fitted	1.0468	0.9551	1.1385
7 Point	Fitted	1.0703	0.9782	1.1624
8 Point	Fitted	1.1082	1.0152	1.2012
9 Point	Fitted	1.1265	1.0350	1.2181
10 Point	Fitted	1.1437	1.0518	1.2356

INDEMNITY		Sev Trend	Sev Trend	Sev Trend
Linear		Factor	Factor	Factor
Severity Trend Factor		(Avg Pd & Inc)	(Incur)	(Pd-20)
4 Point	2003	1.1737	1.1376	1.2053
	2004	1.1361	1.1086	1.1599
	2005	1.1009	1.0809	1.1179
5 Point	2003	1.1562	1.1278	1.1810
	2004	1.1228	1.1010	1.1416
	2005	1.0913	1.0754	1.1048
6 Point	2003	1.1361	1.1063	1.1625
	2004	1.1074	1.0843	1.1276
	2005	1.0801	1.0632	1.0947
7 Point	2003	1.1636	1.1350	1.1888
	2004	1.1284	1.1065	1.1476
	2005	1.0953	1.0795	1.1090
8 Point	2003	1.2048	1.1779	1.2285
	2004	1.1596	1.1393	1.1773
	2005	1.1176	1.1032	1.1301
9 Point	2003	1.2233	1.1993	1.2445
	2004	1.1734	1.1554	1.1891
	2005	1.1274	1.1147	1.1384
10 Point	2003	1.2393	1.2161	1.2598
	2004	1.1853	1.1680	1.2004
	2005	1.1358	1.1236	1.1464

INDEMNITY Expon'l FITTED	Policy Year	Severity Ratio (Avg Pd & Inc)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	2002	0.8859	0.8369	0.9350
	2003	0.9153	0.8589	0.9718
	2004	0.9458	0.8814	1.0100
	2005	0.9772	0.9046	1.0498
5 Point	2001	0.8651	0.8195	0.9109
	2002	0.8912	0.8397	0.9428
	2003	0.9181	0.8603	0.9758
	2004	0.9458	0.8814	1.0100
	2005	0.9743	0.9031	1.0454
6 Point	2000	0.8510	0.8117	0.8903
	2001	0.8735	0.8283	0.9186
	2002	0.8966	0.8453	0.9478
	2003	0.9203	0.8626	0.9779
	2004	0.9446	0.8803	1.0090
	2005	0.9696	0.8983	1.0411
7 Point	1999	0.8065	0.7739	0.8392
	2000	0.8331	0.7948	0.8715
	2001	0.8606	0.8162	0.9050
	2002	0.8890	0.8382	0.9397
	2003	0.9183	0.8608	0.9758
	2004	0.9486	0.8840	1.0133
	2005	0.9799	0.9078	1.0522
8 Point	1998	0.7415	0.7160	0.7672
	1999	0.7739	0.7428	0.8050
	2000	0.8077	0.7707	0.8447
	2001	0.8430	0.7996	0.8863
	2002	0.8799	0.8297	0.9300
	2003	0.9183	0.8608	0.9758
	2004	0.9585	0.8931	1.0239
	2005	1.0004	0.9266	1.0744
9 Point	1997	0.6891	0.6681	0.7103
	1998	0.7231	0.6971	0.7491
	1999	0.7588	0.7274	0.7900
	2000	0.7962	0.7591	0.8332
	2001	0.8355	0.7921	0.8788
	2002	0.8767	0.8265	0.9268
	2003	0.9200	0.8624	0.9775
	2004	0.9654	0.8999	1.0309
	2005	1.0130	0.9391	1.0873
10 Point	1996	0.6342	0.6193	0.6492
	1997	0.6691	0.6497	0.6886
	1998	0.7060	0.6815	0.7305
	1999	0.7450	0.7148	0.7749
	2000	0.7860	0.7498	0.8220
	2001	0.8294	0.7865	0.8720
	2002	0.8751	0.8251	0.9250
	2003	0.9234	0.8654	0.9813
	2004	0.9743	0.9078	1.0409
	2005	1.0280	0.9523	1.1042

INDEMNITY		Severity	Severity	Severity
Expon'l		Ratio	Ratio	Ratio
TRENDED		(Avg Pd & Inc)	(Incur)	(Pd-20)
4 Point	Fitted	1.0869	0.9842	1.1902
5 Point	Fitted	1.0731	0.9772	1.1693
6 Point	Fitted	1.0555	0.9595	1.1525
7 Point	Fitted	1.0890	0.9898	1.1893
8 Point	Fitted	1.1496	1.0445	1.2561
9 Point	Fitted	1.1847	1.0784	1.2926
10 Point	Fitted	1.2240	1.1123	1.3377

INDEMNITY		Sev Trend	Sev Trend	Sev Trend
Expon'l		Factor	Factor	Factor
Severity Trend Factor		(Avg Pd & Inc)	(Incur)	(Pd-20)
4 Point	2003	1.1874	1.1460	1.2248
	2004	1.1492	1.1166	1.1784
	2005	1.1122	1.0880	1.1337
5 Point	2003	1.1689	1.1359	1.1983
	2004	1.1346	1.1087	1.1577
	2005	1.1014	1.0821	1.1185
6 Point	2003	1.1469	1.1123	1.1785
	2004	1.1173	1.0900	1.1422
	2005	1.0885	1.0681	1.1070
7 Point	2003	1.1858	1.1499	1.2188
	2004	1.1479	1.1197	1.1737
	2005	1.1113	1.0903	1.1303
8 Point	2003	1.2518	1.2134	1.2873
	2004	1.1994	1.1695	1.2268
	2005	1.1492	1.1272	1.1692
9 Point	2003	1.2877	1.2504	1.3224
	2004	1.2272	1.1983	1.2538
	2005	1.1695	1.1483	1.1888
10 Point	2003	1.3255	1.2852	1.3633
	2004	1.2562	1.2252	1.2851
	2005	1.1906	1.1681	1.2115

INDEMNITY Linear LR Trend Factor		LR Trend Factor (Avg Pd & Inc)	LR Trend Factor (Incur)	LR Trend Factor (Pd-20)
4 Point	2003	0.8295	0.8039	0.8518
	2004	0.8578	0.8370	0.8757
	2005	0.8880	0.8719	0.9017
5 Point	2003	0.8171	0.7970	0.8346
	2004	0.8477	0.8313	0.8619
	2005	0.8802	0.8674	0.8911
6 Point	2003	0.8029	0.7818	0.8215
	2004	0.8361	0.8186	0.8513
	2005	0.8712	0.8576	0.8830
7 Point	2003	0.8223	0.8021	0.8401
	2004	0.8519	0.8354	0.8664
	2005	0.8835	0.8707	0.8945
8 Point	2003	0.8514	0.8324	0.8682
	2004	0.8755	0.8602	0.8889
	2005	0.9015	0.8898	0.9115
9 Point	2003	0.8645	0.8475	0.8795
	2004	0.8859	0.8723	0.8978
	2005	0.9094	0.8991	0.9182
10 Point	2003	0.8758	0.8594	0.8903
	2004	0.8949	0.8818	0.9063
	2005	0.9161	0.9063	0.9247
INDEMNITY Expon'l LR Trend Factor		LR Trend Factor (Avg Pd & Inc)	LR Trend Factor (Incur)	LR Trend Factor (Pd-20)
4 Point	2003	0.8391	0.8099	0.8656
	2004	0.8676	0.8430	0.8897
	2005	0.8971	0.8776	0.9144
5 Point	2003	0.8261	0.8027	0.8468
	2004	0.8566	0.8371	0.8741
	2005	0.8884	0.8728	0.9022
6 Point	2003	0.8105	0.7861	0.8328
	2004	0.8436	0.8230	0.8624
	2005	0.8780	0.8615	0.8929
7 Point	2003	0.8380	0.8126	0.8613
	2004	0.8667	0.8454	0.8861
	2005	0.8964	0.8794	0.9117
8 Point	2003	0.8846	0.8575	0.9097
	2004	0.9055	0.8830	0.9262
	2005	0.9269	0.9092	0.9431
9 Point	2003	0.9100	0.8837	0.9345
	2004	0.9265	0.9047	0.9466
	2005	0.9433	0.9262	0.9589
10 Point	2003	0.9367	0.9083	0.9634
	2004	0.9484	0.9250	0.9703
	2005	0.9603	0.9422	0.9772

INDEMNITY Linear TRENDED LR	Base Policy Year	Trended LR (Avg Pd & Inc)	Trended LR (Incur)	Trended LR (Pd-20)
4 Point	2003	0.3852	0.3471	0.4233
	2004	0.4129	0.3782	0.4472
	2005	0.3855	0.3497	0.4212
	3 Yr Ave	0.3945	0.3583	0.4306
5 Point	2003	0.3795	0.3441	0.4147
	2004	0.4080	0.3756	0.4402
	2005	0.3821	0.3479	0.4162
	3 Yr Ave	0.3899	0.3559	0.4237
6 Point	2003	0.3729	0.3376	0.4082
	2004	0.4024	0.3698	0.4348
	2005	0.3782	0.3440	0.4124
	3 Yr Ave	0.3845	0.3505	0.4185
7 Point	2003	0.3819	0.3463	0.4174
	2004	0.4100	0.3774	0.4425
	2005	0.3835	0.3492	0.4178
	3 Yr Ave	0.3918	0.3576	0.4259
8 Point	2003	0.3954	0.3594	0.4314
	2004	0.4214	0.3886	0.4540
	2005	0.3913	0.3569	0.4258
	3 Yr Ave	0.4027	0.3683	0.4371
9 Point	2003	0.4015	0.3660	0.4370
	2004	0.4264	0.3941	0.4585
	2005	0.3948	0.3606	0.4289
	3 Yr Ave	0.4076	0.3736	0.4415
10 Point	2003	0.4067	0.3711	0.4424
	2004	0.4307	0.3984	0.4628
	2005	0.3977	0.3635	0.4319
	3 Yr Ave	0.4117	0.3777	0.4457

INDEMNITY Expon'l TRENDED LR	Base Policy Year	Trended LR (Avg Pd & Inc)	Trended LR (Incur)	Trended LR (Pd-20)
4 Point	2003	0.3897	0.3497	0.4301
	2004	0.4176	0.3809	0.4544
	2005	0.3894	0.3520	0.4271
	3 Yr Ave	0.3989	0.3609	0.4372
5 Point	2003	0.3836	0.3466	0.4208
	2004	0.4123	0.3782	0.4464
	2005	0.3857	0.3501	0.4214
	3 Yr Ave	0.3939	0.3583	0.4295
6 Point	2003	0.3764	0.3394	0.4138
	2004	0.4060	0.3718	0.4404
	2005	0.3811	0.3455	0.4171
	3 Yr Ave	0.3878	0.3522	0.4238
7 Point	2003	0.3892	0.3509	0.4280
	2004	0.4171	0.3820	0.4525
	2005	0.3891	0.3527	0.4259
	3 Yr Ave	0.3985	0.3619	0.4355
8 Point	2003	0.4108	0.3703	0.4520
	2004	0.4358	0.3989	0.4730
	2005	0.4024	0.3647	0.4405
	3 Yr Ave	0.4163	0.3780	0.4552
9 Point	2003	0.4226	0.3816	0.4644
	2004	0.4459	0.4087	0.4834
	2005	0.4095	0.3715	0.4479
	3 Yr Ave	0.4260	0.3873	0.4652
10 Point	2003	0.4350	0.3922	0.4787
	2004	0.4565	0.4179	0.4955
	2005	0.4169	0.3779	0.4565
	3 Yr Ave	0.4361	0.3960	0.4769

MEDICAL	Inc. LDF 99-00	Inc. LDF 00-01	Inc. LDF 01-02	Inc. LDF 02-03	Inc. LDF 03-04	Inc. LDF 04-05	Inc. LDF 05-06	2 Yr. Avg. LDF	Selected Inc. LDF
Beyond	1.0844	1.0878	1.1246	1.0804	0.9969	1.0554	1.0745	1.0650	1.0594
19-20	1.0324	1.0177	1.0181	1.0096	1.0159	1.0175	1.0153	1.0164	1.0164
18-19	0.9999	1.0071	1.0143	1.0185	1.0141	1.0174	1.0153	1.0164	1.0164
17-18	1.0149	1.0155	1.0128	1.0154	1.0094	1.0180	1.0078	1.0129	1.0129
16-17	1.0153	1.0195	1.0109	1.0282	1.0111	1.0078	1.0093	1.0086	1.0086
15-16	1.0176	1.0120	1.0168	1.0180	1.0136	1.0139	1.0121	1.0130	1.0130
14-15	1.0057	0.9992	1.0084	1.0126	1.0109	1.0102	1.0110	1.0106	1.0106
13-14	0.9998	1.0105	1.0110	1.0125	1.0087	1.0183	1.0151	1.0167	1.0167
12-13	1.0089	1.0261	1.0128	1.0136	1.0076	1.0155	1.0115	1.0135	1.0135
11-12	1.0076	1.0136	1.0084	1.0172	1.0176	1.0153	1.0213	1.0183	1.0183
10-11	1.0139	1.0120	1.0154	1.0090	1.0160	1.0114	1.0124	1.0119	1.0119
9-10	1.0059	1.0155	1.0073	1.0103	1.0254	1.0169	1.0084	1.0127	1.0127
8-9	1.0127	1.0315	1.0111	1.0173	1.0221	1.0198	1.0158	1.0178	1.0178
7-8	1.0142	1.0198	1.0111	1.0101	1.0212	1.0206	1.0260	1.0233	1.0233
6-7	0.9994	1.0190	1.0218	1.0258	1.0106	1.0184	1.0082	1.0133	1.0133
5-6	1.0114	1.0214	1.0163	1.0043	1.0301	1.0227	1.0134	1.0181	1.0181
4-5	1.0133	1.0296	1.0130	1.0137	1.0306	1.0252	1.0140	1.0196	1.0196
3-4	1.0200	1.0247	1.0041	1.0192	1.0309	1.0205	1.0495	1.0350	1.0350
2-3	1.0473	1.0660	1.0554	1.0363	1.0502	1.0456	1.0693	1.0575	1.0575
1-2	1.0989	1.1438	1.1262	1.1152	1.1134	1.1072	1.1233	1.1153	1.1153

MEDICAL	Paid LDF 99-00	Paid LDF 00-01	Paid LDF 01-02	Paid LDF 02-03	Paid LDF 03-04	Paid LDF 04-05	Paid LDF 05-06	2 Yr. Avg. LDF	Selected Paid LDF
19-20	1.0207	1.0180	1.0121	1.0121	1.0128	1.0116	1.0134	1.0125	1.0125
18-19	1.0173	1.0159	1.0129	1.0120	1.0142	1.0125	1.0114	1.0120	1.0120
17-18	1.0112	1.0171	1.0125	1.0154	1.0113	1.0103	1.0108	1.0106	1.0106
16-17	1.0144	1.0135	1.0154	1.0131	1.0107	1.0103	1.0122	1.0113	1.0113
15-16	1.0132	1.0164	1.0125	1.0109	1.0115	1.0136	1.0115	1.0126	1.0126
14-15	1.0154	1.0124	1.0140	1.0188	1.0129	1.0108	1.0125	1.0117	1.0117
13-14	1.0123	1.0117	1.0133	1.0116	1.0133	1.0127	1.0141	1.0134	1.0134
12-13	1.0135	1.0132	1.0124	1.0128	1.0134	1.0143	1.0141	1.0142	1.0142
11-12	1.0144	1.0130	1.0135	1.0131	1.0144	1.0141	1.0172	1.0157	1.0157
10-11	1.0163	1.0152	1.0123	1.0153	1.0123	1.0163	1.0145	1.0154	1.0154
9-10	1.0179	1.0125	1.0160	1.0145	1.0160	1.0156	1.0139	1.0148	1.0148
8-9	1.0147	1.0169	1.0156	1.0159	1.0149	1.0151	1.0185	1.0168	1.0168
7-8	1.0190	1.0135	1.0182	1.0174	1.0172	1.0160	1.0222	1.0191	1.0191
6-7	1.0194	1.0204	1.0202	1.0210	1.0183	1.0233	1.0241	1.0237	1.0237
5-6	1.0260	1.0231	1.0214	1.0220	1.0253	1.0290	1.0271	1.0281	1.0281
4-5	1.0325	1.0302	1.0266	1.0335	1.0386	1.0351	1.0386	1.0369	1.0369
3-4	1.0459	1.0498	1.0494	1.0481	1.0587	1.0523	1.0553	1.0538	1.0538
2-3	1.0905	1.1056	1.1054	1.0964	1.0972	1.0942	1.1066	1.1004	1.1004
1-2	1.2986	1.3018	1.2905	1.2702	1.2777	1.2599	1.2891	1.2745	1.2745

MEDICAL	Pd-Inc. LDF 99-00	Pd-Inc. LDF 00-01	Pd-Inc. LDF 01-02	Pd-Inc. LDF 02-03	Pd-Inc. LDF 03-04	Pd-Inc. LDF 04-05	Pd-Inc. LDF 05-06	2 Yr. Avg. LDF	Selected LDF
19-20	1.1412	1.1259	1.1327	1.1017	1.1375	1.1712	1.1160	1.1436	1.1436
18-19	1.1234	1.1278	1.1090	1.1262	1.1751	1.1125	1.1262	1.1194	1.1194
17-18	1.1335	1.1094	1.1234	1.1709	1.1083	1.1194	1.0861	1.1028	1.1028
16-17	1.1074	1.1214	1.1671	1.1131	1.1149	1.0882	1.1066	1.0974	1.0974
15-16	1.1128	1.1649	1.0959	1.1151	1.0937	1.1114	1.0832	1.0973	1.0973
14-15	1.1694	1.0856	1.1093	1.1031	1.1065	1.0813	1.1094	1.0954	1.0954
13-14	1.1006	1.1110	1.1043	1.1075	1.0851	1.1104	1.1207	1.1156	1.1156
12-13	1.1138	1.1018	1.1098	1.0883	1.1042	1.1189	1.1033	1.1111	1.1111
11-12	1.0896	1.1043	1.0868	1.1143	1.1201	1.1065	1.1199	1.1132	1.1132
10-11	1.1072	1.0949	1.1107	1.1152	1.1021	1.1139	1.1250	1.1195	1.1195
9-10	1.1010	1.1053	1.1225	1.1004	1.1202	1.1282	1.1364	1.1323	1.1323
8-9	1.1040	1.1273	1.1073	1.1078	1.1223	1.1432	1.1331	1.1382	1.1382
7-8	1.1137	1.1071	1.1109	1.1241	1.1416	1.1329	1.1922	1.1626	1.1626
6-7	1.1067	1.1188	1.1403	1.1399	1.1232	1.1891	1.1720	1.1806	1.1806
5-6	1.1260	1.1387	1.1366	1.1353	1.1819	1.1953	1.1819	1.1886	1.1886
4-5	1.1507	1.1855	1.1661	1.2031	1.2081	1.2068	1.1488	1.1778	1.1778
3-4	1.2033	1.2135	1.2457	1.2266	1.2426	1.1918	1.2222	1.2070	1.2070
2-3	1.2912	1.3691	1.3356	1.3194	1.2741	1.2740	1.2850	1.2795	1.2795
1-2	1.6661	1.6454	1.6408	1.5454	1.5381	1.5152	1.5863	1.5508	1.5508

MEDICAL	Selected Paid LDF	Selected Pd-Incur LDF	Selected Incurred LDF
Beyond			1.0594
19-20	1.0125	1.1436	1.0164
18-19	1.0120	1.1194	1.0164
17-18	1.0106	1.1028	1.0129
16-17	1.0113	1.0974	1.0086
15-16	1.0126	1.0973	1.0130
14-15	1.0117	1.0954	1.0106
13-14	1.0134	1.1156	1.0167
12-13	1.0142	1.1111	1.0135
11-12	1.0157	1.1132	1.0183
10-11	1.0154	1.1195	1.0119
9-10	1.0148	1.1323	1.0127
8-9	1.0168	1.1382	1.0178
7-8	1.0191	1.1626	1.0233
6-7	1.0237	1.1806	1.0133
5-6	1.0281	1.1886	1.0181
4-5	1.0369	1.1778	1.0196
3-4	1.0538	1.2070	1.0350
2-3	1.1004	1.2795	1.0575
1-2	1.2745	1.5508	1.1153

MEDICAL	Policy Year	Incurred LDF	Paid to 20th LDF
Beyond		1.0594	1.0594
19-20	1987	1.0164	1.1436
18-19	1988	1.0164	1.0120
17-18	1989	1.0129	1.0106
16-17	1990	1.0086	1.0113
15-16	1991	1.0130	1.0126
14-15	1992	1.0106	1.0117
13-14	1993	1.0167	1.0134
12-13	1994	1.0135	1.0142
11-12	1995	1.0183	1.0157
10-11	1996	1.0119	1.0154
9-10	1997	1.0127	1.0148
8-9	1998	1.0178	1.0168
7-8	1999	1.0233	1.0191
6-7	2000	1.0133	1.0237
5-6	2001	1.0181	1.0281
4-5	2002	1.0196	1.0369
3-4	2003	1.0350	1.0538
2-3	2004	1.0575	1.1004
1-2	2005	1.1153	1.2745

MEDICAL	Policy Year	Incurred Cum LDF	Paid to 20th Cum LDF
Beyond		1.0594	1.0594
19-20	1987	1.0768	1.2115
18-19	1988	1.0944	1.2261
17-18	1989	1.1086	1.2391
16-17	1990	1.1181	1.2531
15-16	1991	1.1326	1.2689
14-15	1992	1.1446	1.2837
13-14	1993	1.1637	1.3009
12-13	1994	1.1795	1.3194
11-12	1995	1.2010	1.3401
10-11	1996	1.2153	1.3607
9-10	1997	1.2308	1.3809
8-9	1998	1.2527	1.4041
7-8	1999	1.2819	1.4309
6-7	2000	1.2989	1.4648
5-6	2001	1.3224	1.5060
4-5	2002	1.3483	1.5615
3-4	2003	1.3955	1.6455
2-3	2004	1.4758	1.8107
1-2	2005	1.6459	2.3078

MEDICAL	Policy Year	Benefit Level Factor	LAE
Beyond			
19-20	1987	1.0000	1.0000
18-19	1988	1.0000	1.0000
17-18	1989	1.0000	1.0000
16-17	1990	1.0000	1.0000
15-16	1991	1.0000	1.0000
14-15	1992	1.0000	1.0000
13-14	1993	1.0000	1.0000
12-13	1994	1.0000	1.0000
11-12	1995	1.0000	1.0000
10-11	1996	1.0000	1.0000
9-10	1997	1.0000	1.0000
8-9	1998	1.0000	1.0000
7-8	1999	1.0000	1.0000
6-7	2000	1.0000	1.0000
5-6	2001	1.0000	1.0000
4-5	2002	1.0000	1.0000
3-4	2003	1.0000	1.0000
2-3	2004	1.0000	1.0000
1-2	2005	1.0000	1.0000

MEDICAL	Policy Year	Incurred Base	Paid to 20th Base
Beyond			
19-20	1987	375924407	337610842
18-19	1988	451351367	420076592
17-18	1989	547127475	500451106
16-17	1990	584019368	545359187
15-16	1991	557235630	508556953
14-15	1992	523790118	473965054
13-14	1993	439699927	404170883
12-13	1994	414396587	376373904
11-12	1995	383943581	346223097
10-11	1996	381411954	340299302
9-10	1997	408379622	367057091
8-9	1998	465961495	399526553
7-8	1999	508950503	444727188
6-7	2000	524528724	455856328
5-6	2001	473637430	428218442
4-5	2002	479954740	414429098
3-4	2003	472730667	407108260
2-3	2004	513763024	417509439
1-2	2005	481964596	335483823

MEDICAL	Policy Year	Proj Ult Incurred (Avg Pd & Inc)	Proj Ult Incurred (Incur)	Proj Ult Incurred (Pd20)
Beyond				
19-20	1987	406905468	404795401	409015535
18-19	1988	504507423	493958936	515055909
17-18	1989	613327242	606545519	620108965
16-17	1990	668190826	652992055	683389597
15-16	1991	638216497	631125075	645307918
14-15	1992	603979555	599530169	608428940
13-14	1993	518732354	511678805	525785902
12-13	1994	492684252	488780774	496587729
11-12	1995	462544907	461116241	463973572
10-11	1996	463287604	463529948	463045260
9-10	1997	504751388	502633639	506869137
8-9	1998	572342599	583709965	560975233
7-8	1999	644391892	652423650	636360133
6-7	2000	674524355	681310360	667738349
5-6	2001	635617556	626338137	644896974
4-5	2002	647127007	647122976	647131037
3-4	2003	664796144	659695646	669896642
2-3	2004	757097906	758211471	755984341
1-2	2005	783747548	793265529	774229567

MEDICAL	Policy Year	Adjusted Incurred (Avg Pd & Inc)	Adjusted Incurred (Incur)	Adjusted Incurred (Pd20)
Beyond				
19-20	1987	406905468	404795401	409015535
18-19	1988	504507423	493958936	515055909
17-18	1989	613327242	606545519	620108965
16-17	1990	668190826	652992055	683389597
15-16	1991	638216497	631125075	645307918
14-15	1992	603979555	599530169	608428940
13-14	1993	518732354	511678805	525785902
12-13	1994	492684252	488780774	496587729
11-12	1995	462544907	461116241	463973572
10-11	1996	463287604	463529948	463045260
9-10	1997	504751388	502633639	506869137
8-9	1998	572342599	583709965	560975233
7-8	1999	644391892	652423650	636360133
6-7	2000	674524355	681310360	667738349
5-6	2001	635617556	626338137	644896974
4-5	2002	647127007	647122976	647131037
3-4	2003	664796144	659695646	669896642
2-3	2004	757097906	758211471	755984341
1-2	2005	783747548	793265529	774229567

MEDICAL

Policy Year	Loss Ratio (Avg Pd & Inc)	Loss Ratio (Incur)	Loss Ratio (Pd-20)
1987	0.3364	0.3346	0.3381
1988	0.3770	0.3691	0.3849
1989	0.4680	0.4628	0.4731
1990	0.4938	0.4825	0.5050
1991	0.5167	0.5110	0.5225
1992	0.5118	0.5081	0.5156
1993	0.4841	0.4775	0.4907
1994	0.4707	0.4670	0.4745
1995	0.4684	0.4669	0.4698
1996	0.4302	0.4304	0.4300
1997	0.4597	0.4578	0.4617
1998	0.4755	0.4850	0.4661
1999	0.4918	0.4979	0.4856
2000	0.5004	0.5054	0.4953
2001	0.4630	0.4562	0.4697
2002	0.4758	0.4758	0.4758
2003	0.4716	0.4680	0.4753
2004	0.5193	0.5200	0.5185
2005	0.4901	0.4960	0.4841

MEDICAL FREQUENCY

Policy Year	Claim Frequency	Normalized Frequency	Trend Factor to 1/1/05	Selected Ann Trend Factor	Trend Period # Years	Trend 1/1/05-4/1/08	Combined Trend Factor
				-6.4%	1		
				-6.4%	1		
				-6.4%	1.25		
1994	33.06	1.0000					
1995	29.46	0.8911					
1996	26.79	0.8103					
1997	25.36	0.7670					
1998	23.63	0.7147					
1999	22.36	0.6763					
2000	20.97	0.6343					
2001	19.35	0.5853					
2002	18.56	0.5614					
2003	17.05	0.5157	0.8761			0.8066	0.7067
2004	16.23	0.4909	0.9360			0.8066	0.7550
2005	14.96	0.4525	1.0000			0.8066	0.8066

MEDICAL SEVERITY

Policy Year	Severity Ratio (Avg Pd & Inc)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
1994	0.4707	0.4670	0.4745
1995	0.5256	0.5240	0.5272
1996	0.5309	0.5312	0.5307
1997	0.5993	0.5969	0.6020
1998	0.6653	0.6786	0.6522
1999	0.7272	0.7362	0.7180
2000	0.7889	0.7968	0.7809
2001	0.7910	0.7794	0.8025
2002	0.8475	0.8475	0.8475
2003	0.9145	0.9075	0.9217
2004	1.0579	1.0593	1.0562
2005	1.0831	1.0961	1.0698

MEDICAL Linear FITTED	Policy Year	Severity Ratio (Avg Pd & Inc)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	2002	0.8482	0.8430	0.8536
	2003	0.9332	0.9327	0.9337
	2004	1.0183	1.0225	1.0139
	2005	1.1033	1.1122	1.0940
5 Point	2001	0.7799	0.7689	0.7909
	2002	0.8593	0.8534	0.8652
	2003	0.9388	0.9380	0.9395
	2004	1.0183	1.0225	1.0139
	2005	1.0977	1.1070	1.0882
6 Point	2000	0.7468	0.7433	0.7503
	2001	0.8136	0.8117	0.8154
	2002	0.8804	0.8802	0.8805
	2003	0.9472	0.9487	0.9457
	2004	1.0140	1.0171	1.0108
	2005	1.0809	1.0856	1.0759
7 Point	1999	0.7019	0.7033	0.7004
	2000	0.7636	0.7652	0.7620
	2001	0.8254	0.8271	0.8236
	2002	0.8872	0.8890	0.8852
	2003	0.9489	0.9509	0.9468
	2004	1.0107	1.0127	1.0085
	2005	1.0724	1.0746	1.0701
8 Point	1998	0.6506	0.6569	0.6444
	1999	0.7103	0.7157	0.7049
	2000	0.7699	0.7745	0.7654
	2001	0.8296	0.8333	0.8259
	2002	0.8893	0.8921	0.8863
	2003	0.9489	0.9509	0.9468
	2004	1.0086	1.0096	1.0073
	2005	1.0682	1.0684	1.0678
9 Point	1997	0.5941	0.5977	0.5907
	1998	0.6532	0.6565	0.6500
	1999	0.7123	0.7154	0.7093
	2000	0.7714	0.7743	0.7686
	2001	0.8305	0.8331	0.8279
	2002	0.8896	0.8920	0.8872
	2003	0.9487	0.9509	0.9464
	2004	1.0078	1.0098	1.0057
	2005	1.0669	1.0686	1.0650
10 Point	1996	0.5336	0.5362	0.5312
	1997	0.5929	0.5955	0.5905
	1998	0.6522	0.6547	0.6498
	1999	0.7116	0.7140	0.7092
	2000	0.7709	0.7733	0.7685
	2001	0.8302	0.8326	0.8278
	2002	0.8896	0.8919	0.8871
	2003	0.9489	0.9512	0.9465
	2004	1.0082	1.0104	1.0058
	2005	1.0675	1.0697	1.0651

MEDICAL Linear TRENDED		Severity Ratio (Avg Pd & Inc)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	Fitted	1.3796	1.4040	1.3545
5 Point	Fitted	1.3560	1.3817	1.3298
6 Point	Fitted	1.2980	1.3081	1.2876
7 Point	Fitted	1.2731	1.2758	1.2703
8 Point	Fitted	1.2621	1.2595	1.2644
9 Point	Fitted	1.2590	1.2600	1.2577
10 Point	Fitted	1.2603	1.2624	1.2579

MEDICAL Linear Severity Trend Factor		Sev Trend Factor (Avg Pd & Inc)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-20)
4 Point	2003	1.4783	1.5052	1.4506
	2004	1.3549	1.3731	1.3359
	2005	1.2504	1.2623	1.2381
5 Point	2003	1.4444	1.4731	1.4153
	2004	1.3316	1.3513	1.3116
	2005	1.2353	1.2481	1.2220
6 Point	2003	1.3703	1.3789	1.3616
	2004	1.2801	1.2861	1.2739
	2005	1.2009	1.2050	1.1968
7 Point	2003	1.3417	1.3417	1.3416
	2004	1.2597	1.2597	1.2597
	2005	1.1872	1.1872	1.1871
8 Point	2003	1.3301	1.3246	1.3354
	2004	1.2514	1.2475	1.2552
	2005	1.1815	1.1788	1.1841
9 Point	2003	1.3271	1.3250	1.3289
	2004	1.2492	1.2478	1.2505
	2005	1.1800	1.1790	1.1809
10 Point	2003	1.3282	1.3272	1.3291
	2004	1.2501	1.2494	1.2507
	2005	1.1806	1.1801	1.1810

MEDICAL Expon'l FITTED	Policy Year	Severity Ratio (Avg Pd & Inc)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	2002	0.8505	0.8460	0.8552
	2003	0.9289	0.9281	0.9296
	2004	1.0145	1.0182	1.0106
	2005	1.1080	1.1170	1.0986
5 Point	2001	0.7861	0.7761	0.7961
	2002	0.8558	0.8496	0.8620
	2003	0.9318	0.9301	0.9334
	2004	1.0145	1.0182	1.0106
	2005	1.1045	1.1146	1.0942
6 Point	2000	0.7563	0.7537	0.7588
	2001	0.8131	0.8114	0.8146
	2002	0.8741	0.8736	0.8745
	2003	0.9397	0.9405	0.9387
	2004	1.0102	1.0125	1.0077
	2005	1.0860	1.0901	1.0818
7 Point	1999	0.7144	0.7166	0.7120
	2000	0.7653	0.7674	0.7631
	2001	0.8198	0.8217	0.8178
	2002	0.8782	0.8799	0.8764
	2003	0.9408	0.9422	0.9392
	2004	1.0078	1.0089	1.0066
	2005	1.0796	1.0804	1.0787
8 Point	1998	0.6662	0.6731	0.6593
	1999	0.7138	0.7199	0.7076
	2000	0.7648	0.7700	0.7595
	2001	0.8195	0.8236	0.8153
	2002	0.8781	0.8809	0.8751
	2003	0.9408	0.9422	0.9392
	2004	1.0080	1.0077	1.0081
	2005	1.0801	1.0778	1.0821
9 Point	1997	0.6132	0.6169	0.6096
	1998	0.6586	0.6621	0.6552
	1999	0.7074	0.7107	0.7042
	2000	0.7599	0.7628	0.7568
	2001	0.8162	0.8188	0.8134
	2002	0.8766	0.8788	0.8743
	2003	0.9416	0.9433	0.9397
	2004	1.0113	1.0125	1.0099
	2005	1.0863	1.0868	1.0855
10 Point	1996	0.5568	0.5593	0.5543
	1997	0.6004	0.6029	0.5979
	1998	0.6474	0.6499	0.6450
	1999	0.6982	0.7006	0.6957
	2000	0.7529	0.7552	0.7505
	2001	0.8119	0.8141	0.8095
	2002	0.8755	0.8776	0.8732
	2003	0.9441	0.9460	0.9419
	2004	1.0180	1.0198	1.0161
	2005	1.0978	1.0993	1.0960

MEDICAL Expon'l		Severity Ratio (Avg Pd & Inc)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
TRENDED				
4 Point	Fitted	1.4756	1.5094	1.4411
5 Point	Fitted	1.4561	1.4958	1.4169
6 Point	Fitted	1.3740	1.3857	1.3621
7 Point	Fitted	1.3503	1.3494	1.3510
8 Point	Fitted	1.3517	1.3412	1.3620
9 Point	Fitted	1.3703	1.3679	1.3722
10 Point	Fitted	1.4029	1.4031	1.4019

MEDICAL Expon'l		Sev Trend Factor (Avg Pd & Inc)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-20)
Severity Trend Factor				
4 Point	2003	1.5885	1.6263	1.5502
	2004	1.4545	1.4824	1.4260
	2005	1.3318	1.3513	1.3118
5 Point	2003	1.5627	1.6083	1.5181
	2004	1.4353	1.4691	1.4020
	2005	1.3183	1.3420	1.2949
6 Point	2003	1.4622	1.4733	1.4511
	2004	1.3601	1.3685	1.3517
	2005	1.2652	1.2711	1.2592
7 Point	2003	1.4352	1.4322	1.4384
	2004	1.3398	1.3375	1.3421
	2005	1.2507	1.2490	1.2524
8 Point	2003	1.4367	1.4235	1.4501
	2004	1.3409	1.3309	1.3510
	2005	1.2515	1.2443	1.2587
9 Point	2003	1.4554	1.4501	1.4603
	2004	1.3550	1.3510	1.3587
	2005	1.2615	1.2587	1.2642
10 Point	2003	1.4860	1.4832	1.4884
	2004	1.3780	1.3759	1.3798
	2005	1.2779	1.2764	1.2791

MEDICAL Linear LR Trend Factor		LR Trend Factor (Avg Pd & Inc)	LR Trend Factor (Incur)	LR Trend Factor (Pd-20)
4 Point	2003	1.0447	1.0637	1.0251
	2004	1.0229	1.0367	1.0086
	2005	1.0086	1.0182	0.9987
5 Point	2003	1.0208	1.0410	1.0002
	2004	1.0054	1.0202	0.9903
	2005	0.9964	1.0067	0.9857
6 Point	2003	0.9684	0.9745	0.9622
	2004	0.9665	0.9710	0.9618
	2005	0.9686	0.9720	0.9653
7 Point	2003	0.9482	0.9482	0.9481
	2004	0.9511	0.9511	0.9511
	2005	0.9576	0.9576	0.9575
8 Point	2003	0.9400	0.9361	0.9437
	2004	0.9448	0.9419	0.9477
	2005	0.9530	0.9508	0.9551
9 Point	2003	0.9379	0.9364	0.9391
	2004	0.9431	0.9421	0.9441
	2005	0.9518	0.9510	0.9525
10 Point	2003	0.9386	0.9379	0.9393
	2004	0.9438	0.9433	0.9443
	2005	0.9523	0.9519	0.9526
MEDICAL Expon'l LR Trend Factor		LR Trend Factor (Avg Pd & Inc)	LR Trend Factor (Incur)	LR Trend Factor (Pd-20)
4 Point	2003	1.1226	1.1493	1.0955
	2004	1.0981	1.1192	1.0766
	2005	1.0742	1.0900	1.0581
5 Point	2003	1.1044	1.1366	1.0728
	2004	1.0837	1.1092	1.0585
	2005	1.0633	1.0825	1.0445
6 Point	2003	1.0333	1.0412	1.0255
	2004	1.0269	1.0332	1.0205
	2005	1.0205	1.0253	1.0157
7 Point	2003	1.0143	1.0121	1.0165
	2004	1.0115	1.0098	1.0133
	2005	1.0088	1.0074	1.0102
8 Point	2003	1.0153	1.0060	1.0248
	2004	1.0124	1.0048	1.0200
	2005	1.0095	1.0037	1.0153
9 Point	2003	1.0285	1.0248	1.0320
	2004	1.0230	1.0200	1.0258
	2005	1.0175	1.0153	1.0197
10 Point	2003	1.0502	1.0482	1.0519
	2004	1.0404	1.0388	1.0417
	2005	1.0308	1.0295	1.0317

MEDICAL Linear TRENDED LR	Base Policy Year	Trended LR (Avg Pd & Inc)	Trended LR (Incur)	Trended LR (Pd-20)
4 Point	2003	0.4927	0.4978	0.4872
	2004	0.5312	0.5391	0.5230
	2005	0.4943	0.5050	0.4835
	3 Yr Ave	0.5061	0.5140	0.4979
5 Point	2003	0.4814	0.4872	0.4754
	2004	0.5221	0.5305	0.5135
	2005	0.4883	0.4993	0.4772
	3 Yr Ave	0.4973	0.5057	0.4887
6 Point	2003	0.4567	0.4561	0.4573
	2004	0.5019	0.5049	0.4987
	2005	0.4747	0.4821	0.4673
	3 Yr Ave	0.4778	0.4810	0.4744
7 Point	2003	0.4472	0.4438	0.4506
	2004	0.4939	0.4946	0.4931
	2005	0.4693	0.4750	0.4635
	3 Yr Ave	0.4701	0.4711	0.4691
8 Point	2003	0.4433	0.4381	0.4485
	2004	0.4906	0.4898	0.4914
	2005	0.4671	0.4716	0.4624
	3 Yr Ave	0.4670	0.4665	0.4674
9 Point	2003	0.4423	0.4382	0.4464
	2004	0.4898	0.4899	0.4895
	2005	0.4665	0.4717	0.4611
	3 Yr Ave	0.4662	0.4666	0.4657
10 Point	2003	0.4426	0.4389	0.4464
	2004	0.4901	0.4905	0.4896
	2005	0.4667	0.4721	0.4612
	3 Yr Ave	0.4665	0.4672	0.4657

MEDICAL Expon'l TRENDED LR	Base Policy Year	Trended LR (Avg Pd & Inc)	Trended LR (Incur)	Trended LR (Pd-20)
4 Point	2003	0.5294	0.5379	0.5207
	2004	0.5702	0.5820	0.5582
	2005	0.5265	0.5406	0.5122
	3 Yr Ave	0.5420	0.5535	0.5304
5 Point	2003	0.5208	0.5319	0.5099
	2004	0.5628	0.5768	0.5488
	2005	0.5211	0.5369	0.5056
	3 Yr Ave	0.5349	0.5485	0.5214
6 Point	2003	0.4873	0.4873	0.4874
	2004	0.5333	0.5373	0.5291
	2005	0.5001	0.5085	0.4917
	3 Yr Ave	0.5069	0.5110	0.5027
7 Point	2003	0.4783	0.4737	0.4831
	2004	0.5253	0.5251	0.5254
	2005	0.4944	0.4997	0.4890
	3 Yr Ave	0.4993	0.4995	0.4992
8 Point	2003	0.4788	0.4708	0.4871
	2004	0.5257	0.5225	0.5289
	2005	0.4948	0.4978	0.4915
	3 Yr Ave	0.4998	0.4970	0.5025
9 Point	2003	0.4850	0.4796	0.4905
	2004	0.5312	0.5304	0.5319
	2005	0.4987	0.5036	0.4936
	3 Yr Ave	0.5050	0.5045	0.5053
10 Point	2003	0.4953	0.4906	0.5000
	2004	0.5403	0.5402	0.5401
	2005	0.5052	0.5106	0.4994
	3 Yr Ave	0.5136	0.5138	0.5132

INDEMNITY		(Avg Pd & Inc)	(Incur)	(Pd-20)
Severity				
Annual Trend				
4 Point	Linear	3.0%	2.5%	3.5%
5 Point	Linear	2.8%	2.3%	3.2%
6 Point	Linear	2.4%	1.9%	2.9%
7 Point	Linear	2.9%	2.4%	3.3%
8 Point	Linear	3.6%	3.1%	3.9%
9 Point	Linear	3.9%	3.5%	4.2%
10 Point	Linear	4.2%	3.8%	4.5%
4 Point	Expon'l	3.3%	2.6%	3.9%
5 Point	Expon'l	3.0%	2.5%	3.5%
6 Point	Expon'l	2.6%	2.0%	3.2%
7 Point	Expon'l	3.3%	2.7%	3.8%
8 Point	Expon'l	4.4%	3.8%	4.9%
9 Point	Expon'l	4.9%	4.3%	5.5%
10 Point	Expon'l	5.5%	4.9%	6.1%

MEDICAL		(Avg Pd & Inc)	(Incur)	(Pd-20)
Severity				
Annual Trend				
4 Point	Linear	7.4%	7.8%	7.0%
5 Point	Linear	7.0%	7.4%	6.6%
6 Point	Linear	6.0%	6.1%	5.8%
7 Point	Linear	5.5%	5.5%	5.5%
8 Point	Linear	5.4%	5.3%	5.5%
9 Point	Linear	5.3%	5.3%	5.4%
10 Point	Linear	5.3%	5.3%	5.4%
4 Point	Expon'l	9.2%	9.7%	8.7%
5 Point	Expon'l	8.9%	9.5%	8.3%
6 Point	Expon'l	7.5%	7.7%	7.3%
7 Point	Expon'l	7.1%	7.1%	7.2%
8 Point	Expon'l	7.1%	7.0%	7.3%
9 Point	Expon'l	7.4%	7.3%	7.5%
10 Point	Expon'l	7.8%	7.8%	7.9%

INDEMNITY		(Avg Pd & Inc)	(Incur)	(Pd-20)
Loss Ratio				
Annual Trend				
4 Point	Linear	-3.55%	-4.11%	-3.07%
5 Point	Linear	-3.81%	-4.26%	-3.44%
6 Point	Linear	-4.13%	-4.60%	-3.72%
7 Point	Linear	-3.70%	-4.15%	-3.32%
8 Point	Linear	-3.08%	-3.49%	-2.73%
9 Point	Linear	-2.80%	-3.16%	-2.50%
10 Point	Linear	-2.57%	-2.91%	-2.28%
4 Point	Expon'l	-3.29%	-3.95%	-2.72%
5 Point	Expon'l	-3.58%	-4.11%	-3.13%
6 Point	Expon'l	-3.93%	-4.50%	-3.43%
7 Point	Expon'l	-3.32%	-3.88%	-2.81%
8 Point	Expon'l	-2.32%	-2.89%	-1.79%
9 Point	Expon'l	-1.79%	-2.34%	-1.29%
10 Point	Expon'l	-1.24%	-1.82%	-0.71%

MEDICAL		(Avg Pd & Inc)	(Incur)	(Pd-20)
Loss Ratio				
Annual Trend				
4 Point	Linear	0.59%	0.91%	0.25%
5 Point	Linear	0.17%	0.52%	-0.19%
6 Point	Linear	-0.77%	-0.66%	-0.88%
7 Point	Linear	-1.14%	-1.14%	-1.15%
8 Point	Linear	-1.30%	-1.37%	-1.23%
9 Point	Linear	-1.34%	-1.36%	-1.31%
10 Point	Linear	-1.32%	-1.34%	-1.31%
4 Point	Expon'l	2.22%	2.68%	1.75%
5 Point	Expon'l	1.91%	2.46%	1.34%
6 Point	Expon'l	0.62%	0.77%	0.48%
7 Point	Expon'l	0.27%	0.23%	0.31%
8 Point	Expon'l	0.29%	0.11%	0.47%
9 Point	Expon'l	0.54%	0.46%	0.60%
10 Point	Expon'l	0.94%	0.90%	0.97%