

DELAWARE COMPENSATION RATING BUREAU, INC.

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 2.

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

Pages 2 through 5 show fitted values for the curves used in the trend projections. Page 2 shows indemnity results using linear regression, page 3 is for indemnity-exponential, page 4 for medical-linear, and page 5 for medical-exponential.

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)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-7)	(Pd-8)	(Pd-10)	(Pd-12)	(Pd-14)	(Pd-16)	(Pd-18)	(Pd-20)
r^2																
4 Point	Linear	0.199	0.332	0.130	0.109	0.168	0.056	0.056	0.057	0.056	0.057	0.056	0.056	0.057	0.056	0.056
5 Point	Linear	0.485	0.554	0.350	0.379	0.438	0.392	0.377	0.378	0.377	0.377	0.376	0.376	0.377	0.376	0.376
6 Point	Linear	0.477	0.511	0.338	0.349	0.408	0.419	0.421	0.411	0.410	0.410	0.410	0.410	0.410	0.410	0.409
7 Point	Linear	0.629	0.630	0.482	0.529	0.570	0.596	0.603	0.598	0.599	0.599	0.599	0.599	0.599	0.599	0.598
8 Point	Linear	0.661	0.632	0.506	0.560	0.592	0.629	0.640	0.638	0.640	0.663	0.663	0.663	0.663	0.662	0.662
9 Point	Linear	0.694	0.654	0.545	0.610	0.633	0.672	0.685	0.685	0.686	0.709	0.709	0.710	0.709	0.709	0.709
10 Point	Linear	0.613	0.578	0.482	0.531	0.555	0.599	0.612	0.614	0.616	0.634	0.627	0.627	0.627	0.627	0.627
4 Point	Expon'l	0.217	0.368	0.142	0.117	0.182	0.056	0.056	0.057	0.056	0.056	0.056	0.056	0.056	0.056	0.055
5 Point	Expon'l	0.522	0.601	0.385	0.404	0.469	0.416	0.401	0.401	0.400	0.400	0.400	0.400	0.400	0.400	0.399
6 Point	Expon'l	0.501	0.539	0.359	0.359	0.422	0.433	0.437	0.426	0.425	0.425	0.425	0.425	0.425	0.425	0.424
7 Point	Expon'l	0.663	0.669	0.523	0.552	0.597	0.620	0.629	0.623	0.623	0.624	0.623	0.623	0.624	0.623	0.623
8 Point	Expon'l	0.695	0.669	0.545	0.582	0.618	0.652	0.665	0.662	0.663	0.689	0.689	0.689	0.689	0.689	0.688
9 Point	Expon'l	0.731	0.694	0.590	0.637	0.663	0.699	0.713	0.712	0.713	0.739	0.739	0.739	0.739	0.738	0.738
10 Point	Expon'l	0.637	0.605	0.514	0.546	0.572	0.614	0.629	0.631	0.633	0.652	0.644	0.644	0.644	0.644	0.643
MEDICAL		(Average)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-7)	(Pd-8)	(Pd-10)	(Pd-12)	(Pd-14)	(Pd-16)	(Pd-18)	(Pd-20)
r^2																
4 Point	Linear	0.778	0.756	0.641	0.792	0.794	0.776	0.777	0.776	0.775	0.777	0.776	0.776	0.776	0.777	0.777
5 Point	Linear	0.809	0.785	0.749	0.754	0.788	0.814	0.828	0.827	0.827	0.828	0.828	0.828	0.828	0.828	0.828
6 Point	Linear	0.889	0.870	0.848	0.853	0.872	0.886	0.900	0.901	0.901	0.902	0.902	0.902	0.902	0.902	0.902
7 Point	Linear	0.928	0.915	0.901	0.903	0.917	0.926	0.931	0.936	0.937	0.937	0.937	0.937	0.937	0.937	0.937
8 Point	Linear	0.942	0.935	0.926	0.928	0.936	0.942	0.947	0.948	0.950	0.946	0.946	0.946	0.946	0.946	0.946
9 Point	Linear	0.946	0.941	0.935	0.937	0.942	0.945	0.951	0.949	0.952	0.947	0.947	0.947	0.947	0.947	0.947
10 Point	Linear	0.814	0.776	0.770	0.770	0.778	0.781	0.788	0.782	0.782	0.775	0.846	0.846	0.847	0.846	0.847
4 Point	Expon'l	0.777	0.760	0.650	0.790	0.791	0.772	0.772	0.771	0.771	0.772	0.771	0.772	0.771	0.773	0.772
5 Point	Expon'l	0.789	0.764	0.732	0.733	0.765	0.792	0.810	0.809	0.809	0.809	0.809	0.809	0.809	0.810	0.809
6 Point	Expon'l	0.879	0.859	0.840	0.841	0.860	0.875	0.890	0.890	0.890	0.891	0.891	0.891	0.891	0.891	0.890
7 Point	Expon'l	0.913	0.898	0.886	0.885	0.899	0.909	0.912	0.920	0.924	0.924	0.924	0.924	0.924	0.924	0.924
8 Point	Expon'l	0.937	0.928	0.920	0.919	0.928	0.935	0.938	0.942	0.946	0.942	0.942	0.942	0.942	0.942	0.942
9 Point	Expon'l	0.948	0.942	0.937	0.937	0.943	0.947	0.950	0.952	0.955	0.951	0.951	0.951	0.951	0.951	0.951
10 Point	Expon'l	0.797	0.753	0.748	0.746	0.755	0.759	0.764	0.759	0.761	0.754	0.837	0.837	0.837	0.837	0.837

INDEMNITY	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity
Linear	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio
FITTED	Year	(Average)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-7)	(Pd-8)	(Pd-10)	(Pd-12)	(Pd-14)	(Pd-16)	(Pd-18)	(Pd-20)
4 Point	1998	0.4618	0.4348	0.4417	0.4377	0.4385	0.4602	0.4607	0.4614	0.4623	0.4646	0.4678	0.4717	0.4765	0.4823	0.4888
	1999	0.4809	0.4647	0.4613	0.4498	0.4549	0.4681	0.4686	0.4693	0.4702	0.4726	0.4758	0.4797	0.4847	0.4905	0.4971
	2000	0.5000	0.4946	0.4809	0.4619	0.4712	0.4759	0.4764	0.4772	0.4780	0.4805	0.4837	0.4878	0.4928	0.4987	0.5054
	2001	0.5191	0.5245	0.5005	0.4739	0.4876	0.4838	0.4843	0.4851	0.4859	0.4885	0.4917	0.4959	0.5010	0.5069	0.5137
5 Point	1997	0.4175	0.3934	0.4003	0.4017	0.4003	0.4124	0.4162	0.4168	0.4176	0.4197	0.4226	0.4262	0.4305	0.4357	0.4416
	1998	0.4450	0.4272	0.4272	0.4218	0.4240	0.4336	0.4363	0.4370	0.4378	0.4400	0.4430	0.4467	0.4513	0.4567	0.4629
	1999	0.4725	0.4609	0.4540	0.4418	0.4476	0.4548	0.4563	0.4571	0.4579	0.4602	0.4634	0.4673	0.4720	0.4777	0.4841
	2000	0.5000	0.4946	0.4809	0.4619	0.4712	0.4759	0.4764	0.4772	0.4780	0.4805	0.4837	0.4878	0.4928	0.4987	0.5054
	2001	0.5275	0.5283	0.5077	0.4819	0.4948	0.4971	0.4965	0.4973	0.4982	0.5008	0.5041	0.5084	0.5136	0.5197	0.5267
6 Point	1996	0.4120	0.3903	0.3968	0.4008	0.3984	0.4053	0.4076	0.4094	0.4102	0.4123	0.4151	0.4185	0.4229	0.4280	0.4338
	1997	0.4335	0.4157	0.4173	0.4156	0.4161	0.4227	0.4246	0.4261	0.4269	0.4290	0.4320	0.4356	0.4401	0.4454	0.4514
	1998	0.4550	0.4411	0.4378	0.4304	0.4338	0.4400	0.4415	0.4427	0.4436	0.4458	0.4488	0.4526	0.4572	0.4627	0.4690
	1999	0.4765	0.4664	0.4583	0.4453	0.4515	0.4573	0.4584	0.4594	0.4602	0.4626	0.4657	0.4696	0.4744	0.4801	0.4866
	2000	0.4980	0.4918	0.4787	0.4601	0.4692	0.4746	0.4754	0.4760	0.4769	0.4793	0.4826	0.4866	0.4916	0.4975	0.5042
	2001	0.5195	0.5172	0.4992	0.4750	0.4869	0.4920	0.4923	0.4927	0.4935	0.4961	0.4994	0.5037	0.5088	0.5149	0.5218
7 Point	1995	0.3823	0.3638	0.3700	0.3751	0.3723	0.3762	0.3776	0.3788	0.3789	0.3808	0.3834	0.3867	0.3906	0.3953	0.4007
	1996	0.4057	0.3895	0.3919	0.3924	0.3919	0.3963	0.3976	0.3987	0.3990	0.4010	0.4037	0.4071	0.4113	0.4162	0.4219
	1997	0.4291	0.4151	0.4139	0.4098	0.4116	0.4163	0.4175	0.4185	0.4190	0.4211	0.4240	0.4276	0.4319	0.4371	0.4430
	1998	0.4525	0.4407	0.4358	0.4271	0.4312	0.4364	0.4375	0.4384	0.4390	0.4413	0.4443	0.4480	0.4526	0.4580	0.4642
	1999	0.4759	0.4664	0.4578	0.4445	0.4509	0.4564	0.4574	0.4583	0.4591	0.4614	0.4646	0.4685	0.4733	0.4789	0.4854
	2000	0.4993	0.4920	0.4797	0.4618	0.4705	0.4765	0.4774	0.4782	0.4791	0.4816	0.4849	0.4889	0.4939	0.4999	0.5066
	2001	0.5227	0.5176	0.5017	0.4791	0.4902	0.4965	0.4973	0.4981	0.4992	0.5017	0.5051	0.5094	0.5146	0.5208	0.5278
8 Point	1994	0.3708	0.3561	0.3619	0.3675	0.3645	0.3666	0.3675	0.3682	0.3682	0.3664	0.3689	0.3720	0.3758	0.3803	0.3855
	1995	0.3918	0.3782	0.3810	0.3829	0.3818	0.3846	0.3855	0.3862	0.3864	0.3854	0.3880	0.3913	0.3953	0.4001	0.4055
	1996	0.4128	0.4002	0.4002	0.3983	0.3991	0.4025	0.4035	0.4042	0.4045	0.4044	0.4072	0.4106	0.4148	0.4198	0.4255
	1997	0.4339	0.4223	0.4194	0.4137	0.4163	0.4205	0.4215	0.4223	0.4227	0.4234	0.4263	0.4299	0.4343	0.4395	0.4454
	1998	0.4549	0.4443	0.4386	0.4291	0.4336	0.4384	0.4394	0.4403	0.4409	0.4424	0.4454	0.4492	0.4538	0.4592	0.4654
	1999	0.4759	0.4664	0.4578	0.4445	0.4509	0.4564	0.4574	0.4583	0.4591	0.4614	0.4646	0.4685	0.4733	0.4789	0.4854
	2000	0.4969	0.4884	0.4769	0.4598	0.4681	0.4744	0.4754	0.4763	0.4773	0.4804	0.4837	0.4878	0.4927	0.4987	0.5054
	2001	0.5179	0.5105	0.4961	0.4752	0.4854	0.4923	0.4934	0.4944	0.4955	0.4994	0.5028	0.5071	0.5122	0.5184	0.5254
9 Point	1993	0.3593	0.3464	0.3518	0.3577	0.3547	0.3555	0.3560	0.3564	0.3563	0.3536	0.3560	0.3590	0.3627	0.3670	0.3720
	1994	0.3786	0.3663	0.3694	0.3721	0.3706	0.3722	0.3729	0.3734	0.3734	0.3715	0.3740	0.3772	0.3811	0.3856	0.3908
	1995	0.3979	0.3862	0.3869	0.3865	0.3866	0.3890	0.3897	0.3903	0.3905	0.3894	0.3920	0.3953	0.3994	0.4042	0.4097
	1996	0.4173	0.4060	0.4045	0.4009	0.4025	0.4057	0.4065	0.4072	0.4075	0.4073	0.4101	0.4135	0.4178	0.4228	0.4285
	1997	0.4366	0.4259	0.4221	0.4153	0.4185	0.4225	0.4234	0.4241	0.4246	0.4253	0.4281	0.4317	0.4362	0.4414	0.4473
	1998	0.4560	0.4458	0.4397	0.4297	0.4345	0.4393	0.4402	0.4410	0.4417	0.4432	0.4462	0.4499	0.4545	0.4600	0.4662
	1999	0.4753	0.4656	0.4572	0.4441	0.4504	0.4560	0.4571	0.4579	0.4587	0.4611	0.4642	0.4681	0.4729	0.4786	0.4850
	2000	0.4947	0.4855	0.4748	0.4585	0.4664	0.4728	0.4739	0.4749	0.4758	0.4790	0.4822	0.4863	0.4913	0.4972	0.5038
	2001	0.5140	0.5054	0.4924	0.4729	0.4824	0.4895	0.4907	0.4918	0.4928	0.4969	0.5003	0.5045	0.5096	0.5157	0.5227
10 Point	1992	0.3630	0.3504	0.3554	0.3613	0.3583	0.3583	0.3586	0.3589	0.3587	0.3564	0.3594	0.3624	0.3662	0.3706	0.3756
	1993	0.3787	0.3665	0.3696	0.3729	0.3712	0.3720	0.3724	0.3727	0.3727	0.3710	0.3741	0.3772	0.3811	0.3857	0.3909
	1994	0.3944	0.3826	0.3838	0.3844	0.3840	0.3857	0.3862	0.3866	0.3867	0.3857	0.3887	0.3920	0.3960	0.4008	0.4062
	1995	0.4101	0.3987	0.3981	0.3960	0.3969	0.3993	0.3999	0.4005	0.4007	0.4003	0.4034	0.4067	0.4109	0.4159	0.4215
	1996	0.4258	0.4148	0.4123	0.4076	0.4098	0.4130	0.4137	0.4143	0.4147	0.4150	0.4180	0.4215	0.4258	0.4310	0.4368
	1997	0.4415	0.4309	0.4265	0.4191	0.4226	0.4266	0.4275	0.4282	0.4287	0.4296	0.4326	0.4363	0.4408	0.4460	0.4521
	1998	0.4572	0.4470	0.4408	0.4307	0.4355	0.4403	0.4412	0.4420	0.4427	0.4443	0.4473	0.4511	0.4557	0.4611	0.4674
	1999	0.4729	0.4631	0.4550	0.4422	0.4484	0.4539	0.4550	0.4559	0.4567	0.4589	0.4619	0.4658	0.4706	0.4762	0.4827
	2000	0.4886	0.4792	0.4692	0.4538	0.4612	0.4676	0.4688	0.4698	0.4707	0.4735	0.4766	0.4806	0.4855	0.4913	0.4979
	2001	0.5043	0.4953	0.4835	0.4653	0.4741	0.4813	0.4825	0.4836	0.4847	0.4882	0.4912	0.4954	0.5004	0.5064	0.5132

INDEMNITY	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity
Expon'l	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio
FITTED	(Average)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-7)	(Pd-8)	(Pd-10)	(Pd-12)	(Pd-14)	(Pd-16)	(Pd-18)	(Pd-20)	
Policy	Year	Year	Year	Year	Year	Year	Year	Year	Year	Year	Year	Year	Year	Year	Year	
4 Point	1998	0.4600	0.4323	0.4388	0.4360	0.4364	0.4593	0.4598	0.4605	0.4614	0.4637	0.4668	0.4707	0.4755	0.4813	0.4879
	1999	0.4786	0.4611	0.4576	0.4479	0.4526	0.4668	0.4673	0.4680	0.4689	0.4713	0.4745	0.4784	0.4833	0.4892	0.4958
	2000	0.4980	0.4918	0.4772	0.4602	0.4694	0.4744	0.4749	0.4757	0.4765	0.4790	0.4822	0.4863	0.4912	0.4971	0.5038
	2001	0.5181	0.5246	0.4977	0.4728	0.4868	0.4822	0.4827	0.4835	0.4843	0.4868	0.4901	0.4942	0.4993	0.5052	0.5120
5 Point	1997	0.4168	0.3935	0.3994	0.4008	0.3994	0.4110	0.4149	0.4156	0.4164	0.4185	0.4214	0.4249	0.4293	0.4344	0.4403
	1998	0.4423	0.4239	0.4239	0.4197	0.4215	0.4311	0.4340	0.4348	0.4355	0.4378	0.4407	0.4445	0.4490	0.4544	0.4605
	1999	0.4693	0.4566	0.4497	0.4395	0.4448	0.4523	0.4540	0.4548	0.4556	0.4579	0.4610	0.4649	0.4697	0.4753	0.4817
	2000	0.4980	0.4918	0.4772	0.4602	0.4694	0.4744	0.4749	0.4757	0.4765	0.4790	0.4822	0.4863	0.4912	0.4971	0.5038
	2001	0.5284	0.5298	0.5064	0.4819	0.4953	0.4977	0.4968	0.4976	0.4985	0.5010	0.5044	0.5086	0.5138	0.5200	0.5270
6 Point	1996	0.4129	0.3920	0.3977	0.4009	0.3988	0.4054	0.4078	0.4096	0.4103	0.4124	0.4152	0.4187	0.4230	0.4281	0.4339
	1997	0.4322	0.4142	0.4157	0.4145	0.4149	0.4213	0.4233	0.4249	0.4257	0.4278	0.4307	0.4343	0.4388	0.4441	0.4501
	1998	0.4524	0.4377	0.4346	0.4286	0.4316	0.4379	0.4395	0.4408	0.4416	0.4438	0.4468	0.4506	0.4552	0.4607	0.4669
	1999	0.4736	0.4625	0.4543	0.4432	0.4490	0.4551	0.4563	0.4573	0.4581	0.4604	0.4636	0.4674	0.4722	0.4779	0.4843
	2000	0.4957	0.4887	0.4748	0.4583	0.4672	0.4730	0.4737	0.4744	0.4752	0.4777	0.4809	0.4849	0.4899	0.4958	0.5024
	2001	0.5189	0.5164	0.4964	0.4739	0.4860	0.4915	0.4918	0.4921	0.4930	0.4955	0.4989	0.5031	0.5082	0.5143	0.5212
7 Point	1995	0.3842	0.3671	0.3721	0.3758	0.3735	0.3771	0.3785	0.3795	0.3796	0.3815	0.3841	0.3874	0.3913	0.3960	0.4014
	1996	0.4046	0.3888	0.3909	0.3914	0.3909	0.3949	0.3963	0.3973	0.3976	0.3996	0.4023	0.4057	0.4098	0.4147	0.4204
	1997	0.4261	0.4119	0.4108	0.4076	0.4091	0.4137	0.4150	0.4159	0.4163	0.4185	0.4213	0.4249	0.4292	0.4343	0.4402
	1998	0.4488	0.4363	0.4316	0.4245	0.4282	0.4333	0.4345	0.4355	0.4360	0.4383	0.4412	0.4449	0.4495	0.4549	0.4610
	1999	0.4726	0.4621	0.4535	0.4421	0.4481	0.4539	0.4550	0.4559	0.4567	0.4590	0.4621	0.4660	0.4708	0.4764	0.4828
	2000	0.4977	0.4895	0.4765	0.4605	0.4690	0.4754	0.4765	0.4773	0.4782	0.4807	0.4839	0.4880	0.4930	0.4989	0.5056
2001	0.5242	0.5185	0.5006	0.4796	0.4909	0.4980	0.4989	0.4997	0.5009	0.5034	0.5068	0.5111	0.5163	0.5225	0.5295	
8 Point	1994	0.3741	0.3606	0.3652	0.3692	0.3668	0.3687	0.3695	0.3702	0.3702	0.3685	0.3710	0.3741	0.3780	0.3825	0.3877
	1995	0.3920	0.3789	0.3813	0.3828	0.3818	0.3843	0.3852	0.3859	0.3860	0.3851	0.3877	0.3909	0.3949	0.3997	0.4051
	1996	0.4108	0.3982	0.3982	0.3968	0.3974	0.4006	0.4016	0.4023	0.4026	0.4023	0.4051	0.4085	0.4127	0.4176	0.4232
	1997	0.4304	0.4185	0.4158	0.4114	0.4137	0.4177	0.4187	0.4195	0.4199	0.4204	0.4232	0.4268	0.4312	0.4363	0.4422
	1998	0.4510	0.4398	0.4343	0.4265	0.4306	0.4354	0.4365	0.4373	0.4379	0.4393	0.4422	0.4460	0.4505	0.4559	0.4621
	1999	0.4726	0.4621	0.4535	0.4421	0.4481	0.4539	0.4550	0.4559	0.4567	0.4590	0.4621	0.4660	0.4708	0.4764	0.4828
	2000	0.4952	0.4856	0.4736	0.4584	0.4665	0.4732	0.4743	0.4753	0.4762	0.4796	0.4828	0.4869	0.4919	0.4978	0.5045
2001	0.5189	0.5103	0.4945	0.4752	0.4855	0.4933	0.4945	0.4955	0.4967	0.5011	0.5045	0.5088	0.5140	0.5201	0.5271	
9 Point	1993	0.3637	0.3519	0.3560	0.3601	0.3578	0.3586	0.3591	0.3595	0.3594	0.3568	0.3592	0.3623	0.3660	0.3704	0.3754
	1994	0.3798	0.3682	0.3706	0.3726	0.3714	0.3729	0.3735	0.3739	0.3740	0.3721	0.3746	0.3777	0.3816	0.3862	0.3914
	1995	0.3967	0.3852	0.3858	0.3855	0.3856	0.3878	0.3885	0.3890	0.3891	0.3880	0.3906	0.3939	0.3979	0.4027	0.4082
	1996	0.4144	0.4030	0.4016	0.3989	0.4003	0.4033	0.4041	0.4047	0.4050	0.4046	0.4073	0.4107	0.4149	0.4199	0.4256
	1997	0.4328	0.4216	0.4181	0.4127	0.4155	0.4194	0.4203	0.4210	0.4214	0.4219	0.4247	0.4283	0.4327	0.4379	0.4438
	1998	0.4520	0.4411	0.4352	0.4270	0.4313	0.4361	0.4371	0.4379	0.4385	0.4399	0.4428	0.4466	0.4512	0.4566	0.4627
	1999	0.4721	0.4614	0.4530	0.4418	0.4477	0.4535	0.4547	0.4556	0.4563	0.4587	0.4618	0.4657	0.4704	0.4761	0.4825
	2000	0.4931	0.4828	0.4716	0.4572	0.4648	0.4716	0.4729	0.4739	0.4748	0.4783	0.4815	0.4856	0.4905	0.4964	0.5031
2001	0.5150	0.5051	0.4909	0.4730	0.4825	0.4905	0.4919	0.4930	0.4941	0.4987	0.5021	0.5063	0.5115	0.5176	0.5246	
10 Point	1992	0.3674	0.3557	0.3596	0.3638	0.3614	0.3615	0.3618	0.3620	0.3619	0.3598	0.3628	0.3658	0.3696	0.3740	0.3791
	1993	0.3805	0.3689	0.3714	0.3738	0.3724	0.3732	0.3736	0.3739	0.3738	0.3722	0.3752	0.3784	0.3823	0.3869	0.3921
	1994	0.3940	0.3825	0.3836	0.3840	0.3837	0.3852	0.3857	0.3861	0.3861	0.3850	0.3881	0.3913	0.3954	0.4001	0.4055
	1995	0.4081	0.3967	0.3961	0.3946	0.3953	0.3976	0.3982	0.3987	0.3989	0.3983	0.4014	0.4047	0.4089	0.4138	0.4194
	1996	0.4226	0.4114	0.4091	0.4054	0.4073	0.4104	0.4111	0.4117	0.4120	0.4121	0.4151	0.4186	0.4229	0.4280	0.4338
	1997	0.4377	0.4266	0.4225	0.4166	0.4197	0.4236	0.4244	0.4251	0.4256	0.4263	0.4293	0.4330	0.4374	0.4426	0.4486
	1998	0.4533	0.4424	0.4363	0.4280	0.4324	0.4372	0.4382	0.4390	0.4396	0.4410	0.4441	0.4478	0.4524	0.4578	0.4640
	1999	0.4695	0.4587	0.4506	0.4398	0.4455	0.4513	0.4524	0.4533	0.4541	0.4563	0.4593	0.4631	0.4679	0.4735	0.4799
	2000	0.4862	0.4757	0.4654	0.4519	0.4590	0.4658	0.4671	0.4681	0.4690	0.4720	0.4750	0.4790	0.4839	0.4897	0.4963
	2001	0.5035	0.4933	0.4806	0.4643	0.4729	0.4808	0.4822	0.4834	0.4845	0.4883	0.4913	0.4954	0.5005	0.5065	0.5133

MEDICAL	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity
Linear	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio
FITTED	Year	(Average)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-7)	(Pd-8)	(Pd-10)	(Pd-12)	(Pd-14)	(Pd-16)	(Pd-18)	(Pd-20)
4 Point	1998	0.5805	0.5855	0.5870	0.5855	0.5880	0.5839	0.5836	0.5818	0.5795	0.5750	0.5715	0.5695	0.5691	0.5710	0.5756
	1999	0.6022	0.6056	0.6048	0.6015	0.6082	0.6075	0.6071	0.6053	0.6029	0.5982	0.5946	0.5925	0.5921	0.5940	0.5988
	2000	0.6238	0.6256	0.6226	0.6175	0.6285	0.6310	0.6307	0.6287	0.6263	0.6214	0.6176	0.6155	0.6150	0.6171	0.6220
	2001	0.6455	0.6457	0.6403	0.6335	0.6487	0.6546	0.6543	0.6521	0.6496	0.6446	0.6407	0.6385	0.6380	0.6401	0.6452
5 Point	1997	0.5084	0.5098	0.5113	0.5114	0.5107	0.5077	0.5142	0.5126	0.5105	0.5065	0.5035	0.5017	0.5013	0.5030	0.5070
	1998	0.5469	0.5484	0.5484	0.5468	0.5500	0.5488	0.5530	0.5513	0.5491	0.5448	0.5415	0.5396	0.5392	0.5410	0.5453
	1999	0.5854	0.5870	0.5855	0.5821	0.5892	0.5899	0.5919	0.5900	0.5877	0.5831	0.5796	0.5775	0.5771	0.5791	0.5836
	2000	0.6238	0.6256	0.6226	0.6175	0.6285	0.6310	0.6307	0.6287	0.6263	0.6214	0.6176	0.6155	0.6150	0.6171	0.6220
	2001	0.6623	0.6643	0.6596	0.6528	0.6677	0.6721	0.6696	0.6674	0.6648	0.6596	0.6557	0.6534	0.6529	0.6551	0.6603
6 Point	1996	0.4618	0.4674	0.4688	0.4697	0.4675	0.4652	0.4693	0.4613	0.4594	0.4558	0.4531	0.4514	0.4511	0.4526	0.4562
	1997	0.5025	0.5070	0.5074	0.5068	0.5078	0.5067	0.5098	0.5034	0.5014	0.4975	0.4945	0.4927	0.4924	0.4940	0.4979
	1998	0.5432	0.5467	0.5459	0.5439	0.5482	0.5482	0.5503	0.5455	0.5434	0.5392	0.5359	0.5340	0.5336	0.5354	0.5397
	1999	0.5839	0.5863	0.5845	0.5810	0.5885	0.5897	0.5908	0.5877	0.5854	0.5808	0.5773	0.5753	0.5749	0.5768	0.5814
	2000	0.6246	0.6260	0.6231	0.6181	0.6288	0.6312	0.6313	0.6298	0.6274	0.6225	0.6188	0.6166	0.6162	0.6182	0.6231
	2001	0.6653	0.6656	0.6616	0.6552	0.6691	0.6727	0.6717	0.6720	0.6694	0.6641	0.6602	0.6579	0.6574	0.6596	0.6648
7 Point	1995	0.4047	0.4078	0.4092	0.4104	0.4075	0.4056	0.4084	0.4032	0.4044	0.4012	0.3988	0.3972	0.3970	0.3984	0.4015
	1996	0.4492	0.4520	0.4526	0.4526	0.4524	0.4513	0.4536	0.4490	0.4494	0.4458	0.4432	0.4415	0.4412	0.4427	0.4462
	1997	0.4936	0.4963	0.4960	0.4948	0.4972	0.4970	0.4988	0.4948	0.4944	0.4905	0.4875	0.4858	0.4855	0.4871	0.4909
	1998	0.5381	0.5405	0.5394	0.5370	0.5421	0.5426	0.5440	0.5406	0.5394	0.5352	0.5319	0.5300	0.5297	0.5315	0.5357
	1999	0.5826	0.5848	0.5829	0.5793	0.5870	0.5883	0.5892	0.5865	0.5844	0.5798	0.5763	0.5743	0.5739	0.5758	0.5804
	2000	0.6271	0.6291	0.6263	0.6215	0.6318	0.6340	0.6344	0.6323	0.6294	0.6245	0.6207	0.6186	0.6181	0.6202	0.6251
	2001	0.6716	0.6733	0.6697	0.6637	0.6767	0.6796	0.6796	0.6781	0.6744	0.6691	0.6651	0.6628	0.6624	0.6646	0.6698
8 Point	1994	0.3704	0.3714	0.3727	0.3741	0.3709	0.3693	0.3712	0.3678	0.3690	0.3690	0.3667	0.3654	0.3651	0.3663	0.3693
	1995	0.4128	0.4141	0.4147	0.4151	0.4141	0.4131	0.4148	0.4115	0.4120	0.4111	0.4086	0.4072	0.4069	0.4082	0.4115
	1996	0.4553	0.4568	0.4568	0.4562	0.4573	0.4569	0.4584	0.4553	0.4551	0.4533	0.4506	0.4489	0.4486	0.4501	0.4537
	1997	0.4977	0.4994	0.4988	0.4972	0.5005	0.5007	0.5020	0.4990	0.4982	0.4955	0.4925	0.4907	0.4904	0.4920	0.4959
	1998	0.5402	0.5421	0.5408	0.5382	0.5437	0.5445	0.5456	0.5427	0.5413	0.5376	0.5344	0.5325	0.5322	0.5339	0.5382
	1999	0.5826	0.5848	0.5829	0.5793	0.5870	0.5883	0.5892	0.5865	0.5844	0.5798	0.5763	0.5743	0.5739	0.5758	0.5804
	2000	0.6251	0.6275	0.6249	0.6203	0.6302	0.6321	0.6328	0.6302	0.6275	0.6220	0.6183	0.6161	0.6157	0.6177	0.6226
	2001	0.6675	0.6702	0.6670	0.6613	0.6734	0.6759	0.6764	0.6739	0.6706	0.6642	0.6602	0.6579	0.6574	0.6596	0.6648
9 Point	1993	0.3420	0.3420	0.3432	0.3448	0.3414	0.3401	0.3414	0.3391	0.3403	0.3417	0.3396	0.3384	0.3382	0.3393	0.3420
	1994	0.3820	0.3824	0.3831	0.3837	0.3822	0.3813	0.3825	0.3802	0.3808	0.3813	0.3789	0.3775	0.3773	0.3786	0.3816
	1995	0.4219	0.4227	0.4229	0.4227	0.4230	0.4225	0.4237	0.4213	0.4214	0.4208	0.4182	0.4167	0.4164	0.4179	0.4212
	1996	0.4619	0.4630	0.4627	0.4617	0.4638	0.4637	0.4649	0.4624	0.4619	0.4603	0.4576	0.4559	0.4556	0.4571	0.4608
	1997	0.5019	0.5034	0.5025	0.5006	0.5046	0.5050	0.5060	0.5034	0.5025	0.4999	0.4969	0.4951	0.4947	0.4964	0.5003
	1998	0.5418	0.5437	0.5423	0.5396	0.5454	0.5462	0.5472	0.5445	0.5430	0.5394	0.5362	0.5342	0.5339	0.5357	0.5399
	1999	0.5818	0.5840	0.5821	0.5786	0.5862	0.5874	0.5884	0.5856	0.5835	0.5789	0.5755	0.5734	0.5730	0.5749	0.5795
	2000	0.6218	0.6243	0.6219	0.6175	0.6270	0.6287	0.6296	0.6266	0.6241	0.6185	0.6148	0.6126	0.6122	0.6142	0.6191
	2001	0.6617	0.6647	0.6618	0.6565	0.6678	0.6699	0.6707	0.6677	0.6646	0.6580	0.6541	0.6518	0.6513	0.6535	0.6587
10 Point	1992	0.3522	0.3580	0.3591	0.3607	0.3573	0.3561	0.3570	0.3556	0.3567	0.3583	0.3442	0.3429	0.3426	0.3438	0.3465
	1993	0.3843	0.3895	0.3902	0.3910	0.3891	0.3883	0.3892	0.3876	0.3883	0.3890	0.3765	0.3752	0.3749	0.3762	0.3792
	1994	0.4163	0.4209	0.4212	0.4213	0.4210	0.4205	0.4214	0.4196	0.4198	0.4197	0.4089	0.4074	0.4072	0.4085	0.4118
	1995	0.4484	0.4523	0.4522	0.4516	0.4528	0.4527	0.4536	0.4516	0.4514	0.4503	0.4413	0.4397	0.4394	0.4409	0.4444
	1996	0.4804	0.4838	0.4832	0.4819	0.4847	0.4849	0.4858	0.4836	0.4829	0.4810	0.4737	0.4720	0.4717	0.4733	0.4770
	1997	0.5124	0.5152	0.5142	0.5122	0.5165	0.5170	0.5180	0.5156	0.5145	0.5117	0.5061	0.5043	0.5039	0.5056	0.5096
	1998	0.5445	0.5466	0.5452	0.5425	0.5483	0.5492	0.5502	0.5475	0.5460	0.5424	0.5385	0.5365	0.5362	0.5380	0.5422
	1999	0.5765	0.5781	0.5763	0.5728	0.5802	0.5814	0.5824	0.5795	0.5775	0.5730	0.5709	0.5688	0.5684	0.5703	0.5749
	2000	0.6085	0.6095	0.6073	0.6031	0.6120	0.6136	0.6146	0.6115	0.6091	0.6037	0.6032	0.6011	0.6007	0.6027	0.6075
	2001	0.6406	0.6410	0.6383	0.6334	0.6439	0.6458	0.6468	0.6435	0.6406	0.6344	0.6356	0.6334	0.6330	0.6351	0.6401

MEDICAL	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity
Expon'l	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio
FITTED	(Average)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-7)	(Pd-8)	(Pd-10)	(Pd-12)	(Pd-14)	(Pd-16)	(Pd-18)	(Pd-20)	
Policy	Year	Year	Year	Year	Year	Year	Year	Year	Year	Year	Year	Year	Year	Year	Year	
4 Point	1998	0.5803	0.5853	0.5868	0.5853	0.5877	0.5835	0.5832	0.5815	0.5792	0.5746	0.5711	0.5691	0.5687	0.5706	0.5752
	1999	0.6015	0.6050	0.6042	0.6011	0.6076	0.6066	0.6063	0.6044	0.6021	0.5973	0.5937	0.5916	0.5912	0.5932	0.5979
	2000	0.6235	0.6253	0.6222	0.6173	0.6281	0.6306	0.6303	0.6283	0.6259	0.6209	0.6172	0.6151	0.6146	0.6167	0.6215
	2001	0.6462	0.6463	0.6408	0.6339	0.6494	0.6556	0.6553	0.6531	0.6506	0.6455	0.6416	0.6394	0.6390	0.6411	0.6461
5 Point	1997	0.5071	0.5081	0.5094	0.5094	0.5089	0.5063	0.5132	0.5116	0.5095	0.5056	0.5025	0.5007	0.5004	0.5021	0.5061
	1998	0.5433	0.5445	0.5445	0.5431	0.5459	0.5448	0.5496	0.5478	0.5457	0.5414	0.5382	0.5362	0.5359	0.5377	0.5419
	1999	0.5820	0.5835	0.5821	0.5790	0.5856	0.5861	0.5886	0.5867	0.5844	0.5798	0.5763	0.5743	0.5739	0.5758	0.5804
	2000	0.6235	0.6253	0.6222	0.6173	0.6281	0.6306	0.6303	0.6283	0.6259	0.6209	0.6172	0.6151	0.6146	0.6167	0.6215
	2001	0.6679	0.6701	0.6652	0.6581	0.6738	0.6785	0.6750	0.6728	0.6703	0.6650	0.6610	0.6587	0.6583	0.6604	0.6656
6 Point	1996	0.4634	0.4688	0.4699	0.4705	0.4689	0.4671	0.4711	0.4629	0.4610	0.4574	0.4547	0.4530	0.4527	0.4542	0.4579
	1997	0.4993	0.5039	0.5042	0.5037	0.5046	0.5036	0.5069	0.5000	0.4980	0.4941	0.4911	0.4893	0.4890	0.4907	0.4946
	1998	0.5380	0.5417	0.5411	0.5393	0.5430	0.5429	0.5454	0.5401	0.5379	0.5337	0.5305	0.5286	0.5283	0.5300	0.5342
	1999	0.5797	0.5823	0.5806	0.5774	0.5843	0.5853	0.5867	0.5833	0.5811	0.5765	0.5730	0.5710	0.5706	0.5725	0.5771
	2000	0.6247	0.6259	0.6230	0.6182	0.6288	0.6311	0.6313	0.6301	0.6277	0.6227	0.6190	0.6168	0.6164	0.6185	0.6233
	2001	0.6731	0.6729	0.6686	0.6618	0.6767	0.6804	0.6792	0.6806	0.6780	0.6727	0.6686	0.6663	0.6659	0.6681	0.6733
7 Point	1995	0.4088	0.4115	0.4124	0.4132	0.4113	0.4100	0.4124	0.4076	0.4090	0.4057	0.4033	0.4018	0.4015	0.4029	0.4061
	1996	0.4457	0.4483	0.4487	0.4487	0.4485	0.4477	0.4499	0.4454	0.4461	0.4426	0.4400	0.4383	0.4381	0.4395	0.4430
	1997	0.4859	0.4884	0.4882	0.4873	0.4891	0.4889	0.4908	0.4867	0.4867	0.4829	0.4799	0.4782	0.4779	0.4795	0.4833
	1998	0.5297	0.5321	0.5312	0.5292	0.5334	0.5338	0.5354	0.5318	0.5309	0.5267	0.5236	0.5217	0.5213	0.5231	0.5272
	1999	0.5775	0.5797	0.5779	0.5746	0.5817	0.5829	0.5840	0.5811	0.5792	0.5746	0.5712	0.5691	0.5688	0.5707	0.5752
	2000	0.6295	0.6316	0.6288	0.6240	0.6344	0.6364	0.6371	0.6350	0.6318	0.6268	0.6231	0.6209	0.6205	0.6225	0.6275
	2001	0.6863	0.6881	0.6842	0.6777	0.6919	0.6949	0.6950	0.6938	0.6892	0.6838	0.6797	0.6774	0.6769	0.6791	0.6845
8 Point	1994	0.3790	0.3796	0.3804	0.3813	0.3793	0.3784	0.3798	0.3769	0.3780	0.3779	0.3756	0.3742	0.3740	0.3752	0.3782
	1995	0.4123	0.4132	0.4136	0.4139	0.4132	0.4125	0.4140	0.4110	0.4117	0.4109	0.4084	0.4070	0.4067	0.4080	0.4113
	1996	0.4485	0.4497	0.4497	0.4493	0.4501	0.4498	0.4512	0.4482	0.4483	0.4469	0.4442	0.4426	0.4423	0.4437	0.4473
	1997	0.4879	0.4894	0.4889	0.4877	0.4903	0.4903	0.4917	0.4887	0.4883	0.4859	0.4830	0.4813	0.4809	0.4825	0.4864
	1998	0.5308	0.5326	0.5316	0.5294	0.5341	0.5346	0.5359	0.5329	0.5318	0.5284	0.5252	0.5234	0.5230	0.5248	0.5289
	1999	0.5775	0.5797	0.5779	0.5746	0.5817	0.5829	0.5840	0.5811	0.5792	0.5746	0.5712	0.5691	0.5688	0.5707	0.5752
	2000	0.6282	0.6309	0.6283	0.6238	0.6337	0.6355	0.6365	0.6336	0.6307	0.6249	0.6211	0.6189	0.6185	0.6206	0.6255
	2001	0.6834	0.6866	0.6831	0.6771	0.6903	0.6928	0.6937	0.6909	0.6869	0.6795	0.6754	0.6730	0.6726	0.6749	0.6801
9 Point	1993	0.3546	0.3545	0.3552	0.3560	0.3541	0.3534	0.3543	0.3525	0.3534	0.3545	0.3523	0.3510	0.3508	0.3520	0.3548
	1994	0.3846	0.3847	0.3851	0.3855	0.3846	0.3840	0.3850	0.3830	0.3836	0.3841	0.3818	0.3804	0.3802	0.3814	0.3845
	1995	0.4171	0.4175	0.4176	0.4175	0.4177	0.4174	0.4184	0.4162	0.4165	0.4163	0.4137	0.4122	0.4120	0.4133	0.4166
	1996	0.4523	0.4531	0.4528	0.4521	0.4536	0.4536	0.4547	0.4523	0.4522	0.4511	0.4483	0.4467	0.4464	0.4479	0.4515
	1997	0.4905	0.4917	0.4911	0.4896	0.4927	0.4930	0.4941	0.4915	0.4909	0.4888	0.4858	0.4841	0.4838	0.4854	0.4892
	1998	0.5319	0.5336	0.5325	0.5302	0.5351	0.5357	0.5369	0.5341	0.5329	0.5297	0.5265	0.5246	0.5242	0.5260	0.5302
	1999	0.5769	0.5791	0.5774	0.5742	0.5812	0.5822	0.5835	0.5804	0.5785	0.5739	0.5705	0.5685	0.5681	0.5700	0.5745
	2000	0.6256	0.6285	0.6261	0.6218	0.6312	0.6328	0.6341	0.6307	0.6281	0.6219	0.6182	0.6160	0.6156	0.6177	0.6225
	2001	0.6784	0.6821	0.6790	0.6734	0.6855	0.6877	0.6890	0.6854	0.6819	0.6739	0.6699	0.6676	0.6671	0.6693	0.6746
10 Point	1992	0.3644	0.3689	0.3696	0.3705	0.3685	0.3678	0.3685	0.3673	0.3681	0.3693	0.3573	0.3560	0.3557	0.3570	0.3598
	1993	0.3885	0.3928	0.3932	0.3937	0.3926	0.3920	0.3928	0.3913	0.3919	0.3926	0.3815	0.3801	0.3798	0.3811	0.3841
	1994	0.4142	0.4181	0.4183	0.4184	0.4182	0.4179	0.4187	0.4170	0.4173	0.4174	0.4073	0.4058	0.4055	0.4069	0.4101
	1995	0.4415	0.4451	0.4450	0.4446	0.4455	0.4454	0.4462	0.4444	0.4443	0.4437	0.4348	0.4332	0.4329	0.4344	0.4378
	1996	0.4707	0.4739	0.4735	0.4725	0.4746	0.4747	0.4756	0.4735	0.4731	0.4717	0.4642	0.4625	0.4622	0.4638	0.4674
	1997	0.5018	0.5045	0.5037	0.5021	0.5056	0.5059	0.5070	0.5045	0.5037	0.5014	0.4956	0.4938	0.4935	0.4951	0.4990
	1998	0.5350	0.5371	0.5359	0.5336	0.5386	0.5392	0.5404	0.5376	0.5364	0.5330	0.5291	0.5272	0.5268	0.5286	0.5328
	1999	0.5703	0.5718	0.5701	0.5670	0.5737	0.5747	0.5760	0.5729	0.5711	0.5667	0.5649	0.5628	0.5625	0.5644	0.5688
	2000	0.6080	0.6087	0.6065	0.6026	0.6112	0.6126	0.6140	0.6105	0.6081	0.6024	0.6031	0.6009	0.6005	0.6025	0.6073
	2001	0.6482	0.6480	0.6453	0.6403	0.6511	0.6529	0.6544	0.6505	0.6475	0.6404	0.6438	0.6416	0.6412	0.6433	0.6484

INDEMNITY Linear RESIDUALS	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-2)	Severity Ratio (Pd-3)	Severity Ratio (Pd-4)	Severity Ratio (Pd-5)	Severity Ratio (Pd-6)	Severity Ratio (Pd-7)	Severity Ratio (Pd-8)	Severity Ratio (Pd-10)	Severity Ratio (Pd-12)	Severity Ratio (Pd-14)	Severity Ratio (Pd-16)	Severity Ratio (Pd-18)	Severity Ratio (Pd-20)
4 Point	1998	-0.0254	-0.0270	-0.0338	-0.0299	-0.0307	-0.0223	-0.0223	-0.0223	-0.0224	-0.0225	-0.0227	-0.0229	-0.0231	-0.0234	-0.0237
	1999	0.0044	0.0028	0.0063	0.0177	0.0169	0.0056	0.0055	0.0055	0.0055	0.0056	0.0056	0.0057	0.0058	0.0058	0.0060
	2000	0.0673	0.0753	0.0891	0.0543	0.0584	0.0558	0.0559	0.0559	0.0561	0.0564	0.0568	0.0573	0.0578	0.0585	0.0593
	2001	-0.0463	-0.0511	-0.0615	-0.0421	-0.0446	-0.0391	-0.0391	-0.0391	-0.0392	-0.0395	-0.0397	-0.0401	-0.0405	-0.0409	-0.0415
5 Point	1997	-0.0167	-0.0076	-0.0145	-0.0159	-0.0145	-0.0266	-0.0245	-0.0244	-0.0245	-0.0246	-0.0248	-0.0250	-0.0252	-0.0256	-0.0260
	1998	-0.0086	-0.0194	-0.0194	-0.0140	-0.0162	0.0043	0.0021	0.0021	0.0021	0.0021	0.0021	0.0021	0.0021	0.0021	0.0022
	1999	0.0128	0.0066	0.0135	0.0257	0.0241	0.0189	0.0178	0.0177	0.0178	0.0179	0.0180	0.0181	0.0184	0.0186	0.0190
	2000	0.0673	0.0753	0.0891	0.0543	0.0584	0.0558	0.0559	0.0559	0.0561	0.0564	0.0568	0.0573	0.0578	0.0585	0.0593
	2001	-0.0547	-0.0549	-0.0687	-0.0501	-0.0518	-0.0524	-0.0513	-0.0513	-0.0515	-0.0518	-0.0521	-0.0526	-0.0531	-0.0537	-0.0545
6 Point	1996	0.0200	0.0278	0.0213	0.0173	0.0197	0.0128	0.0105	0.0116	0.0116	0.0116	0.0117	0.0118	0.0119	0.0121	0.0122
	1997	-0.0327	-0.0299	-0.0315	-0.0298	-0.0303	-0.0369	-0.0329	-0.0337	-0.0338	-0.0339	-0.0342	-0.0344	-0.0348	-0.0353	-0.0358
	1998	-0.0186	-0.0333	-0.0300	-0.0226	-0.0260	-0.0021	-0.0031	-0.0036	-0.0037	-0.0037	-0.0037	-0.0038	-0.0038	-0.0038	-0.0039
	1999	0.0088	0.0011	0.0092	0.0222	0.0202	0.0164	0.0157	0.0154	0.0155	0.0155	0.0157	0.0158	0.0160	0.0162	0.0165
	2000	0.0693	0.0781	0.0912	0.0561	0.0604	0.0571	0.0569	0.0571	0.0572	0.0576	0.0579	0.0585	0.0590	0.0597	0.0605
	2001	-0.0467	-0.0438	-0.0602	-0.0432	-0.0439	-0.0473	-0.0471	-0.0467	-0.0468	-0.0471	-0.0474	-0.0479	-0.0483	-0.0489	-0.0496
7 Point	1995	-0.0096	-0.0012	-0.0074	-0.0125	-0.0097	-0.0136	-0.0150	-0.0162	-0.0169	-0.0169	-0.0171	-0.0172	-0.0174	-0.0177	-0.0179
	1996	0.0263	0.0286	0.0262	0.0257	0.0262	0.0218	0.0205	0.0223	0.0228	0.0229	0.0231	0.0232	0.0235	0.0239	0.0241
	1997	-0.0283	-0.0293	-0.0281	-0.0240	-0.0258	-0.0305	-0.0258	-0.0261	-0.0259	-0.0260	-0.0262	-0.0264	-0.0266	-0.0270	-0.0274
	1998	-0.0161	-0.0329	-0.0280	-0.0193	-0.0234	0.0015	0.0009	0.0007	0.0009	0.0008	0.0008	0.0008	0.0008	0.0009	0.0009
	1999	0.0094	0.0011	0.0097	0.0230	0.0208	0.0173	0.0167	0.0165	0.0166	0.0167	0.0168	0.0169	0.0171	0.0174	0.0177
	2000	0.0680	0.0779	0.0902	0.0544	0.0591	0.0552	0.0549	0.0549	0.0550	0.0553	0.0557	0.0562	0.0567	0.0573	0.0581
	2001	-0.0499	-0.0442	-0.0627	-0.0473	-0.0472	-0.0518	-0.0521	-0.0521	-0.0525	-0.0527	-0.0531	-0.0536	-0.0541	-0.0548	-0.0556
8 Point	1994	0.0168	0.0251	0.0193	0.0137	0.0167	0.0146	0.0137	0.0130	0.0130	0.0081	0.0081	0.0081	0.0083	0.0084	0.0084
	1995	-0.0191	-0.0156	-0.0184	-0.0203	-0.0192	-0.0220	-0.0229	-0.0236	-0.0244	-0.0215	-0.0217	-0.0218	-0.0221	-0.0225	-0.0227
	1996	0.0192	0.0179	0.0179	0.0198	0.0190	0.0156	0.0146	0.0168	0.0173	0.0195	0.0196	0.0197	0.0200	0.0203	0.0205
	1997	-0.0331	-0.0365	-0.0336	-0.0279	-0.0305	-0.0347	-0.0298	-0.0299	-0.0296	-0.0283	-0.0285	-0.0287	-0.0290	-0.0294	-0.0298
	1998	-0.0185	-0.0365	-0.0308	-0.0213	-0.0258	-0.0005	-0.0010	-0.0012	-0.0010	-0.0003	-0.0003	-0.0004	-0.0004	-0.0003	-0.0003
	1999	0.0094	0.0011	0.0097	0.0230	0.0208	0.0173	0.0167	0.0165	0.0166	0.0167	0.0168	0.0169	0.0171	0.0174	0.0177
	2000	0.0704	0.0815	0.0930	0.0564	0.0615	0.0573	0.0569	0.0568	0.0568	0.0565	0.0568	0.0573	0.0579	0.0585	0.0593
	2001	-0.0451	-0.0371	-0.0571	-0.0434	-0.0424	-0.0476	-0.0482	-0.0484	-0.0488	-0.0504	-0.0508	-0.0513	-0.0517	-0.0524	-0.0532
9 Point	1993	0.0155	0.0204	0.0150	0.0091	0.0121	0.0113	0.0108	0.0104	0.0105	0.0102	0.0102	0.0103	0.0104	0.0106	0.0107
	1994	0.0090	0.0149	0.0118	0.0091	0.0106	0.0090	0.0083	0.0078	0.0078	0.0030	0.0030	0.0029	0.0030	0.0031	0.0031
	1995	-0.0252	-0.0236	-0.0243	-0.0239	-0.0240	-0.0264	-0.0271	-0.0277	-0.0285	-0.0255	-0.0257	-0.0258	-0.0262	-0.0266	-0.0269
	1996	0.0147	0.0121	0.0136	0.0172	0.0156	0.0124	0.0116	0.0138	0.0143	0.0166	0.0167	0.0168	0.0170	0.0173	0.0175
	1997	-0.0358	-0.0401	-0.0363	-0.0295	-0.0327	-0.0367	-0.0317	-0.0317	-0.0315	-0.0302	-0.0303	-0.0305	-0.0309	-0.0313	-0.0317
	1998	-0.0196	-0.0380	-0.0319	-0.0219	-0.0267	-0.0014	-0.0018	-0.0019	-0.0018	-0.0011	-0.0011	-0.0011	-0.0011	-0.0011	-0.0011
	1999	0.0100	0.0019	0.0103	0.0234	0.0213	0.0177	0.0170	0.0169	0.0170	0.0170	0.0172	0.0173	0.0175	0.0177	0.0181
	2000	0.0726	0.0844	0.0951	0.0577	0.0632	0.0589	0.0584	0.0582	0.0583	0.0579	0.0583	0.0588	0.0593	0.0600	0.0609
	2001	-0.0412	-0.0320	-0.0534	-0.0411	-0.0394	-0.0448	-0.0455	-0.0458	-0.0461	-0.0479	-0.0483	-0.0487	-0.0491	-0.0497	-0.0505
10 Point	1992	0.0437	0.0451	0.0401	0.0342	0.0372	0.0372	0.0369	0.0366	0.0368	0.0391	0.0407	0.0411	0.0414	0.0419	0.0425
	1993	-0.0039	0.0003	-0.0028	-0.0061	-0.0044	-0.0052	-0.0056	-0.0059	-0.0059	-0.0072	-0.0079	-0.0079	-0.0080	-0.0081	-0.0082
	1994	-0.0068	-0.0014	-0.0026	-0.0032	-0.0028	-0.0045	-0.0050	-0.0054	-0.0055	-0.0112	-0.0117	-0.0119	-0.0119	-0.0121	-0.0123
	1995	-0.0374	-0.0361	-0.0355	-0.0334	-0.0343	-0.0367	-0.0373	-0.0379	-0.0387	-0.0364	-0.0371	-0.0372	-0.0377	-0.0383	-0.0387
	1996	0.0062	0.0033	0.0058	0.0105	0.0083	0.0051	0.0044	0.0067	0.0071	0.0089	0.0088	0.0088	0.0090	0.0091	0.0092
	1997	-0.0407	-0.0451	-0.0407	-0.0333	-0.0368	-0.0408	-0.0358	-0.0358	-0.0356	-0.0345	-0.0348	-0.0351	-0.0355	-0.0359	-0.0365
	1998	-0.0208	-0.0392	-0.0330	-0.0229	-0.0277	-0.0024	-0.0028	-0.0029	-0.0028	-0.0022	-0.0022	-0.0023	-0.0023	-0.0022	-0.0023
	1999	0.0124	0.0044	0.0125	0.0253	0.0233	0.0198	0.0191	0.0189	0.0190	0.0192	0.0195	0.0196	0.0196	0.0201	0.0204
	2000	0.0787	0.0907	0.1007	0.0624	0.0684	0.0641	0.0635	0.0633	0.0634	0.0634	0.0639	0.0645	0.0651	0.0659	0.0668
	2001	-0.0315	-0.0219	-0.0445	-0.0335	-0.0311	-0.0366	-0.0373	-0.0376	-0.0380	-0.0392	-0.0392	-0.0396	-0.0399	-0.0404	-0.0410

INDEMNITY Expon'l RESIDUALS	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-2)	Severity Ratio (Pd-3)	Severity Ratio (Pd-4)	Severity Ratio (Pd-5)	Severity Ratio (Pd-6)	Severity Ratio (Pd-7)	Severity Ratio (Pd-8)	Severity Ratio (Pd-10)	Severity Ratio (Pd-12)	Severity Ratio (Pd-14)	Severity Ratio (Pd-16)	Severity Ratio (Pd-18)	Severity Ratio (Pd-20)	
4 Point	1998	-0.0236	-0.0245	-0.0310	-0.0282	-0.0286	-0.0214	-0.0214	-0.0214	-0.0215	-0.0216	-0.0217	-0.0219	-0.0221	-0.0224	-0.0228	
	1999	0.0067	0.0064	0.0099	0.0196	0.0191	0.0069	0.0068	0.0068	0.0068	0.0068	0.0069	0.0070	0.0071	0.0071	0.0073	
	2000	0.0693	0.0781	0.0927	0.0560	0.0602	0.0573	0.0574	0.0574	0.0576	0.0579	0.0583	0.0588	0.0594	0.0601	0.0609	
	2001	-0.0453	-0.0512	-0.0587	-0.0410	-0.0438	-0.0375	-0.0375	-0.0375	-0.0376	-0.0378	-0.0381	-0.0384	-0.0388	-0.0392	-0.0398	
5 Point	1997	-0.0160	-0.0077	-0.0136	-0.0150	-0.0136	-0.0252	-0.0232	-0.0232	-0.0233	-0.0234	-0.0236	-0.0237	-0.0240	-0.0243	-0.0247	
	1998	-0.0059	-0.0161	-0.0161	-0.0119	-0.0137	0.0068	0.0044	0.0043	0.0044	0.0043	0.0044	0.0043	0.0044	0.0045	0.0046	
	1999	0.0160	0.0109	0.0178	0.0280	0.0269	0.0214	0.0201	0.0200	0.0201	0.0202	0.0204	0.0205	0.0207	0.0210	0.0214	
	2000	0.0693	0.0781	0.0927	0.0560	0.0602	0.0573	0.0574	0.0574	0.0576	0.0579	0.0583	0.0588	0.0594	0.0601	0.0609	
	2001	-0.0556	-0.0564	-0.0674	-0.0501	-0.0523	-0.0530	-0.0516	-0.0516	-0.0518	-0.0520	-0.0524	-0.0528	-0.0533	-0.0540	-0.0548	
6 Point	1996	0.0191	0.0261	0.0204	0.0172	0.0193	0.0127	0.0103	0.0114	0.0115	0.0115	0.0116	0.0116	0.0118	0.0120	0.0121	
	1997	-0.0314	-0.0284	-0.0299	-0.0287	-0.0291	-0.0355	-0.0316	-0.0325	-0.0326	-0.0327	-0.0329	-0.0331	-0.0335	-0.0340	-0.0345	
	1998	-0.0160	-0.0299	-0.0268	-0.0208	-0.0238	0.0000	-0.0011	-0.0017	-0.0017	-0.0017	-0.0017	-0.0018	-0.0018	-0.0018	-0.0018	
	1999	0.0117	0.0050	0.0132	0.0243	0.0227	0.0186	0.0178	0.0175	0.0176	0.0177	0.0178	0.0180	0.0182	0.0184	0.0188	
	2000	0.0716	0.0812	0.0951	0.0579	0.0624	0.0587	0.0586	0.0587	0.0589	0.0592	0.0596	0.0602	0.0607	0.0614	0.0623	
	2001	-0.0461	-0.0430	-0.0574	-0.0421	-0.0430	-0.0468	-0.0466	-0.0461	-0.0463	-0.0465	-0.0469	-0.0473	-0.0477	-0.0483	-0.0490	
7 Point	1995	-0.0115	-0.0045	-0.0095	-0.0132	-0.0109	-0.0145	-0.0159	-0.0169	-0.0176	-0.0176	-0.0178	-0.0179	-0.0181	-0.0184	-0.0186	
	1996	0.0274	0.0293	0.0272	0.0267	0.0272	0.0232	0.0218	0.0237	0.0242	0.0243	0.0245	0.0246	0.0250	0.0254	0.0256	
	1997	-0.0253	-0.0261	-0.0250	-0.0218	-0.0233	-0.0279	-0.0233	-0.0235	-0.0232	-0.0234	-0.0235	-0.0237	-0.0239	-0.0242	-0.0246	
	1998	-0.0124	-0.0285	-0.0238	-0.0167	-0.0204	0.0046	0.0039	0.0036	0.0039	0.0038	0.0039	0.0039	0.0039	0.0040	0.0041	
	1999	0.0127	0.0054	0.0140	0.0254	0.0236	0.0198	0.0191	0.0189	0.0190	0.0191	0.0193	0.0194	0.0196	0.0199	0.0203	
	2000	0.0696	0.0804	0.0934	0.0557	0.0606	0.0563	0.0558	0.0558	0.0559	0.0562	0.0566	0.0571	0.0576	0.0583	0.0591	
	2001	-0.0514	-0.0451	-0.0616	-0.0478	-0.0479	-0.0533	-0.0537	-0.0537	-0.0542	-0.0544	-0.0548	-0.0553	-0.0558	-0.0565	-0.0573	
8 Point	1994	0.0135	0.0206	0.0160	0.0120	0.0144	0.0125	0.0117	0.0110	0.0110	0.0060	0.0060	0.0060	0.0061	0.0062	0.0062	
	1995	-0.0193	-0.0163	-0.0187	-0.0202	-0.0192	-0.0217	-0.0226	-0.0233	-0.0240	-0.0212	-0.0214	-0.0214	-0.0217	-0.0221	-0.0223	
	1996	0.0212	0.0199	0.0199	0.0213	0.0207	0.0175	0.0165	0.0187	0.0192	0.0216	0.0217	0.0218	0.0221	0.0225	0.0228	
	1997	-0.0296	-0.0327	-0.0300	-0.0256	-0.0279	-0.0319	-0.0270	-0.0271	-0.0268	-0.0253	-0.0254	-0.0256	-0.0259	-0.0262	-0.0266	
	1998	-0.0146	-0.0320	-0.0265	-0.0187	-0.0228	0.0025	0.0019	0.0018	0.0020	0.0028	0.0029	0.0028	0.0029	0.0030	0.0030	
	1999	0.0127	0.0054	0.0140	0.0254	0.0236	0.0198	0.0191	0.0189	0.0190	0.0191	0.0193	0.0194	0.0196	0.0199	0.0203	
	2000	0.0721	0.0843	0.0963	0.0578	0.0631	0.0585	0.0580	0.0578	0.0579	0.0573	0.0577	0.0582	0.0587	0.0594	0.0602	
	2001	-0.0461	-0.0369	-0.0555	-0.0434	-0.0425	-0.0486	-0.0493	-0.0495	-0.0500	-0.0521	-0.0525	-0.0530	-0.0535	-0.0541	-0.0549	
9 Point	1993	0.0111	0.0149	0.0108	0.0067	0.0090	0.0082	0.0077	0.0073	0.0074	0.0070	0.0070	0.0070	0.0071	0.0072	0.0073	
	1994	0.0078	0.0130	0.0106	0.0086	0.0098	0.0083	0.0077	0.0073	0.0072	0.0024	0.0024	0.0024	0.0025	0.0025	0.0025	
	1995	-0.0240	-0.0226	-0.0232	-0.0229	-0.0230	-0.0252	-0.0259	-0.0264	-0.0271	-0.0241	-0.0243	-0.0244	-0.0247	-0.0251	-0.0254	
	1996	0.0176	0.0151	0.0165	0.0192	0.0178	0.0148	0.0140	0.0163	0.0168	0.0193	0.0195	0.0196	0.0199	0.0202	0.0204	
	1997	-0.0320	-0.0358	-0.0323	-0.0269	-0.0297	-0.0336	-0.0286	-0.0286	-0.0283	-0.0268	-0.0269	-0.0271	-0.0274	-0.0278	-0.0282	
	1998	-0.0156	-0.0333	-0.0274	-0.0192	-0.0235	0.0018	0.0013	0.0012	0.0014	0.0022	0.0023	0.0022	0.0022	0.0023	0.0024	
	1999	0.0132	0.0061	0.0145	0.0257	0.0240	0.0202	0.0194	0.0192	0.0194	0.0194	0.0196	0.0196	0.0197	0.0200	0.0206	
	2000	0.0742	0.0871	0.0983	0.0590	0.0648	0.0601	0.0594	0.0592	0.0593	0.0586	0.0590	0.0595	0.0601	0.0608	0.0616	
	2001	-0.0422	-0.0317	-0.0519	-0.0412	-0.0395	-0.0458	-0.0467	-0.0470	-0.0474	-0.0497	-0.0501	-0.0505	-0.0510	-0.0516	-0.0524	
10 Point	1992	0.0393	0.0398	0.0359	0.0317	0.0341	0.0340	0.0337	0.0335	0.0336	0.0357	0.0373	0.0377	0.0380	0.0385	0.0390	
	1993	-0.0057	-0.0021	-0.0046	-0.0070	-0.0056	-0.0064	-0.0068	-0.0071	-0.0070	-0.0084	-0.0090	-0.0091	-0.0092	-0.0093	-0.0094	
	1994	-0.0064	-0.0013	-0.0024	-0.0028	-0.0025	-0.0040	-0.0045	-0.0049	-0.0049	-0.0105	-0.0111	-0.0112	-0.0113	-0.0114	-0.0116	
	1995	-0.0354	-0.0341	-0.0335	-0.0320	-0.0327	-0.0350	-0.0356	-0.0361	-0.0369	-0.0344	-0.0351	-0.0352	-0.0357	-0.0362	-0.0366	
	1996	0.0094	0.0067	0.0090	0.0127	0.0108	0.0077	0.0070	0.0093	0.0098	0.0118	0.0117	0.0117	0.0119	0.0121	0.0122	
	1997	-0.0369	-0.0408	-0.0367	-0.0308	-0.0339	-0.0378	-0.0327	-0.0327	-0.0327	-0.0325	-0.0312	-0.0315	-0.0318	-0.0321	-0.0325	-0.0330
	1998	-0.0169	-0.0346	-0.0285	-0.0202	-0.0246	0.0007	0.0002	0.0001	0.0003	0.0011	0.0010	0.0010	0.0010	0.0011	0.0011	
	1999	0.0158	0.0088	0.0169	0.0277	0.0262	0.0224	0.0217	0.0215	0.0216	0.0218	0.0221	0.0223	0.0225	0.0228	0.0232	
	2000	0.0811	0.0942	0.1045	0.0643	0.0706	0.0659	0.0652	0.0650	0.0651	0.0649	0.0655	0.0661	0.0667	0.0675	0.0684	
	2001	-0.0307	-0.0199	-0.0416	-0.0325	-0.0299	-0.0361	-0.0370	-0.0374	-0.0378	-0.0393	-0.0393	-0.0396	-0.0400	-0.0405	-0.0411	

MEDICAL Linear RESIDUALS	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-2)	Severity Ratio (Pd-3)	Severity Ratio (Pd-4)	Severity Ratio (Pd-5)	Severity Ratio (Pd-6)	Severity Ratio (Pd-7)	Severity Ratio (Pd-8)	Severity Ratio (Pd-10)	Severity Ratio (Pd-12)	Severity Ratio (Pd-14)	Severity Ratio (Pd-16)	Severity Ratio (Pd-18)	Severity Ratio (Pd-20)
4 Point	1998	-0.0110	-0.0083	-0.0098	-0.0083	-0.0107	-0.0140	-0.0140	-0.0139	-0.0139	-0.0137	-0.0137	-0.0136	-0.0137	-0.0137	-0.0137
	1999	0.0080	0.0026	0.0034	0.0067	0.0094	0.0136	0.0137	0.0136	0.0136	0.0135	0.0134	0.0134	0.0134	0.0134	0.0135
	2000	0.0170	0.0196	0.0226	0.0113	0.0135	0.0147	0.0146	0.0145	0.0145	0.0144	0.0143	0.0143	0.0142	0.0142	0.0144
	2001	-0.0140	-0.0139	-0.0162	-0.0098	-0.0121	-0.0143	-0.0143	-0.0142	-0.0142	-0.0141	-0.0140	-0.0140	-0.0139	-0.0139	-0.0141
5 Point	1997	-0.0336	-0.0371	-0.0386	-0.0387	-0.0380	-0.0350	-0.0306	-0.0306	-0.0304	-0.0301	-0.0300	-0.0299	-0.0298	-0.0299	-0.0302
	1998	0.0226	0.0288	0.0288	0.0304	0.0273	0.0211	0.0166	0.0166	0.0165	0.0164	0.0163	0.0162	0.0162	0.0163	0.0165
	1999	0.0248	0.0212	0.0227	0.0261	0.0284	0.0312	0.0289	0.0289	0.0288	0.0285	0.0284	0.0283	0.0284	0.0283	0.0286
	2000	0.0170	0.0196	0.0226	0.0113	0.0135	0.0147	0.0146	0.0145	0.0145	0.0144	0.0143	0.0142	0.0142	0.0142	0.0144
	2001	-0.0308	-0.0325	-0.0355	-0.0291	-0.0311	-0.0318	-0.0296	-0.0295	-0.0294	-0.0291	-0.0290	-0.0289	-0.0288	-0.0289	-0.0292
6 Point	1996	-0.0074	-0.0035	-0.0049	-0.0058	-0.0036	-0.0013	-0.0054	-0.0115	-0.0114	-0.0113	-0.0113	-0.0112	-0.0112	-0.0112	-0.0113
	1997	-0.0277	-0.0343	-0.0347	-0.0341	-0.0351	-0.0340	-0.0262	-0.0214	-0.0213	-0.0211	-0.0210	-0.0209	-0.0209	-0.0209	-0.0211
	1998	0.0263	0.0305	0.0313	0.0333	0.0290	0.0217	0.0193	0.0224	0.0222	0.0220	0.0219	0.0218	0.0218	0.0219	0.0221
	1999	0.0263	0.0219	0.0237	0.0272	0.0291	0.0314	0.0300	0.0312	0.0311	0.0308	0.0307	0.0305	0.0306	0.0306	0.0308
	2000	0.0162	0.0192	0.0221	0.0107	0.0131	0.0145	0.0140	0.0134	0.0134	0.0132	0.0131	0.0131	0.0130	0.0131	0.0132
	2001	-0.0338	-0.0338	-0.0375	-0.0315	-0.0325	-0.0324	-0.0317	-0.0341	-0.0340	-0.0336	-0.0335	-0.0334	-0.0333	-0.0334	-0.0337
7 Point	1995	-0.0190	-0.0230	-0.0244	-0.0256	-0.0227	-0.0208	-0.0236	-0.0184	-0.0151	-0.0150	-0.0149	-0.0148	-0.0148	-0.0149	-0.0150
	1996	0.0052	0.0119	0.0113	0.0113	0.0115	0.0126	0.0103	0.0008	-0.0014	-0.0013	-0.0013	-0.0013	-0.0013	-0.0013	-0.0013
	1997	-0.0188	-0.0236	-0.0233	-0.0221	-0.0245	-0.0243	-0.0152	-0.0128	-0.0143	-0.0141	-0.0140	-0.0140	-0.0140	-0.0140	-0.0141
	1998	0.0314	0.0367	0.0378	0.0402	0.0351	0.0273	0.0256	0.0273	0.0262	0.0260	0.0259	0.0258	0.0257	0.0258	0.0261
	1999	0.0276	0.0234	0.0253	0.0289	0.0306	0.0328	0.0316	0.0324	0.0321	0.0318	0.0317	0.0315	0.0316	0.0316	0.0318
	2000	0.0137	0.0161	0.0189	0.0073	0.0101	0.0118	0.0109	0.0109	0.0114	0.0112	0.0112	0.0112	0.0111	0.0111	0.0112
	2001	-0.0401	-0.0415	-0.0456	-0.0400	-0.0401	-0.0393	-0.0396	-0.0402	-0.0390	-0.0386	-0.0384	-0.0383	-0.0383	-0.0383	-0.0387
8 Point	1994	0.0142	0.0110	0.0097	0.0083	0.0115	0.0131	0.0112	0.0146	0.0134	0.0174	0.0173	0.0173	0.0173	0.0173	0.0175
	1995	-0.0271	-0.0293	-0.0299	-0.0303	-0.0293	-0.0283	-0.0300	-0.0267	-0.0227	-0.0249	-0.0247	-0.0248	-0.0247	-0.0247	-0.0250
	1996	-0.0009	0.0071	0.0071	0.0077	0.0066	0.0070	0.0055	-0.0055	-0.0071	-0.0088	-0.0088	-0.0087	-0.0087	-0.0087	-0.0088
	1997	-0.0229	-0.0267	-0.0261	-0.0245	-0.0278	-0.0280	-0.0184	-0.0170	-0.0181	-0.0191	-0.0190	-0.0189	-0.0189	-0.0189	-0.0191
	1998	0.0293	0.0351	0.0364	0.0390	0.0335	0.0254	0.0240	0.0252	0.0243	0.0236	0.0234	0.0233	0.0232	0.0234	0.0236
	1999	0.0276	0.0234	0.0253	0.0289	0.0306	0.0328	0.0316	0.0324	0.0321	0.0318	0.0317	0.0315	0.0316	0.0316	0.0318
	2000	0.0157	0.0177	0.0203	0.0085	0.0117	0.0136	0.0125	0.0130	0.0133	0.0137	0.0136	0.0136	0.0135	0.0136	0.0137
	2001	-0.0360	-0.0384	-0.0428	-0.0376	-0.0368	-0.0356	-0.0364	-0.0360	-0.0352	-0.0337	-0.0335	-0.0334	-0.0333	-0.0334	-0.0337
9 Point	1993	0.0232	0.0220	0.0208	0.0192	0.0226	0.0239	0.0226	0.0249	0.0237	0.0246	0.0245	0.0243	0.0243	0.0245	0.0246
	1994	0.0026	0.0000	-0.0007	-0.0013	0.0002	0.0011	-0.0001	0.0022	0.0016	0.0051	0.0051	0.0052	0.0051	0.0050	0.0052
	1995	-0.0362	-0.0379	-0.0381	-0.0379	-0.0382	-0.0377	-0.0389	-0.0365	-0.0321	-0.0346	-0.0343	-0.0343	-0.0342	-0.0344	-0.0347
	1996	-0.0075	0.0009	0.0012	0.0022	0.0001	0.0002	-0.0010	-0.0126	-0.0139	-0.0158	-0.0158	-0.0157	-0.0157	-0.0157	-0.0159
	1997	-0.0271	-0.0307	-0.0298	-0.0279	-0.0319	-0.0323	-0.0224	-0.0214	-0.0224	-0.0235	-0.0234	-0.0233	-0.0232	-0.0233	-0.0235
	1998	0.0277	0.0335	0.0349	0.0376	0.0318	0.0237	0.0224	0.0234	0.0226	0.0218	0.0216	0.0216	0.0215	0.0216	0.0219
	1999	0.0284	0.0242	0.0261	0.0296	0.0314	0.0337	0.0324	0.0333	0.0330	0.0327	0.0325	0.0324	0.0325	0.0325	0.0327
	2000	0.0190	0.0209	0.0233	0.0113	0.0149	0.0170	0.0157	0.0166	0.0167	0.0172	0.0171	0.0171	0.0170	0.0171	0.0172
	2001	-0.0302	-0.0329	-0.0377	-0.0328	-0.0312	-0.0296	-0.0307	-0.0298	-0.0292	-0.0275	-0.0274	-0.0273	-0.0272	-0.0273	-0.0276
10 Point	1992	0.0952	0.1067	0.1056	0.1040	0.1074	0.1086	0.1077	0.1091	0.1080	0.1064	0.0830	0.0828	0.0827	0.0830	0.0836
	1993	-0.0191	-0.0255	-0.0262	-0.0270	-0.0251	-0.0243	-0.0252	-0.0236	-0.0243	-0.0227	-0.0124	-0.0125	-0.0124	-0.0124	-0.0126
	1994	-0.0317	-0.0385	-0.0388	-0.0389	-0.0386	-0.0381	-0.0390	-0.0372	-0.0374	-0.0333	-0.0249	-0.0247	-0.0248	-0.0249	-0.0250
	1995	-0.0627	-0.0675	-0.0674	-0.0668	-0.0680	-0.0679	-0.0688	-0.0668	-0.0621	-0.0641	-0.0574	-0.0573	-0.0572	-0.0574	-0.0579
	1996	-0.0260	-0.0199	-0.0193	-0.0180	-0.0208	-0.0210	-0.0219	-0.0338	-0.0349	-0.0365	-0.0319	-0.0318	-0.0318	-0.0319	-0.0321
	1997	-0.0376	-0.0425	-0.0415	-0.0395	-0.0438	-0.0443	-0.0344	-0.0336	-0.0344	-0.0353	-0.0326	-0.0325	-0.0324	-0.0325	-0.0328
	1998	0.0250	0.0306	0.0320	0.0347	0.0289	0.0207	0.0194	0.0204	0.0196	0.0188	0.0193	0.0193	0.0192	0.0193	0.0196
	1999	0.0337	0.0301	0.0319	0.0354	0.0374	0.0397	0.0384	0.0394	0.0390	0.0386	0.0371	0.0370	0.0371	0.0371	0.0373
	2000	0.0323	0.0357	0.0379	0.0257	0.0299	0.0321	0.0307	0.0317	0.0317	0.0320	0.0287	0.0286	0.0285	0.0286	0.0288
	2001	-0.0091	-0.0092	-0.0142	-0.0097	-0.0073	-0.0055	-0.0068	-0.0056	-0.0052	-0.0039	-0.0089	-0.0089	-0.0089	-0.0089	-0.0090

MEDICAL Expon'l RESIDUALS	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-2)	Severity Ratio (Pd-3)	Severity Ratio (Pd-4)	Severity Ratio (Pd-5)	Severity Ratio (Pd-6)	Severity Ratio (Pd-7)	Severity Ratio (Pd-8)	Severity Ratio (Pd-10)	Severity Ratio (Pd-12)	Severity Ratio (Pd-14)	Severity Ratio (Pd-16)	Severity Ratio (Pd-18)	Severity Ratio (Pd-20)
4 Point	1998	-0.0108	-0.0081	-0.0096	-0.0081	-0.0105	-0.0136	-0.0136	-0.0136	-0.0136	-0.0134	-0.0133	-0.0133	-0.0133	-0.0133	-0.0134
	1999	0.0087	0.0032	0.0040	0.0071	0.0100	0.0145	0.0145	0.0145	0.0144	0.0143	0.0143	0.0142	0.0143	0.0142	0.0143
	2000	0.0173	0.0199	0.0230	0.0115	0.0138	0.0151	0.0150	0.0149	0.0149	0.0148	0.0147	0.0146	0.0146	0.0146	0.0148
	2001	-0.0147	-0.0145	-0.0167	-0.0102	-0.0128	-0.0153	-0.0153	-0.0152	-0.0152	-0.0150	-0.0149	-0.0149	-0.0149	-0.0149	-0.0150
5 Point	1997	-0.0323	-0.0354	-0.0367	-0.0367	-0.0362	-0.0336	-0.0296	-0.0296	-0.0294	-0.0292	-0.0290	-0.0289	-0.0289	-0.0290	-0.0293
	1998	0.0262	0.0327	0.0327	0.0341	0.0313	0.0251	0.0200	0.0201	0.0199	0.0198	0.0196	0.0196	0.0195	0.0196	0.0199
	1999	0.0282	0.0247	0.0261	0.0292	0.0320	0.0350	0.0322	0.0322	0.0321	0.0318	0.0317	0.0315	0.0316	0.0316	0.0318
	2000	0.0173	0.0199	0.0230	0.0115	0.0138	0.0151	0.0150	0.0149	0.0149	0.0148	0.0147	0.0146	0.0146	0.0146	0.0148
	2001	-0.0364	-0.0383	-0.0411	-0.0344	-0.0372	-0.0382	-0.0350	-0.0349	-0.0349	-0.0345	-0.0343	-0.0342	-0.0342	-0.0342	-0.0345
6 Point	1996	-0.0090	-0.0049	-0.0060	-0.0066	-0.0050	-0.0032	-0.0072	-0.0131	-0.0130	-0.0129	-0.0129	-0.0128	-0.0128	-0.0128	-0.0130
	1997	-0.0245	-0.0312	-0.0315	-0.0310	-0.0319	-0.0309	-0.0233	-0.0180	-0.0179	-0.0177	-0.0176	-0.0175	-0.0175	-0.0176	-0.0178
	1998	0.0315	0.0355	0.0361	0.0379	0.0342	0.0270	0.0242	0.0278	0.0277	0.0275	0.0273	0.0272	0.0271	0.0273	0.0276
	1999	0.0305	0.0259	0.0276	0.0308	0.0333	0.0358	0.0341	0.0356	0.0354	0.0351	0.0350	0.0348	0.0349	0.0349	0.0351
	2000	0.0161	0.0193	0.0222	0.0106	0.0131	0.0146	0.0140	0.0131	0.0131	0.0130	0.0129	0.0129	0.0128	0.0128	0.0130
	2001	-0.0416	-0.0411	-0.0445	-0.0381	-0.0401	-0.0401	-0.0392	-0.0427	-0.0426	-0.0422	-0.0419	-0.0418	-0.0418	-0.0419	-0.0422
7 Point	1995	-0.0231	-0.0267	-0.0276	-0.0284	-0.0265	-0.0252	-0.0276	-0.0228	-0.0197	-0.0195	-0.0194	-0.0194	-0.0193	-0.0194	-0.0196
	1996	0.0087	0.0156	0.0152	0.0152	0.0154	0.0162	0.0140	0.0044	0.0019	0.0019	0.0018	0.0019	0.0018	0.0019	0.0019
	1997	-0.0111	-0.0157	-0.0155	-0.0146	-0.0164	-0.0162	-0.0072	-0.0047	-0.0066	-0.0065	-0.0064	-0.0064	-0.0064	-0.0064	-0.0065
	1998	0.0398	0.0451	0.0460	0.0480	0.0438	0.0361	0.0342	0.0361	0.0347	0.0345	0.0342	0.0341	0.0341	0.0342	0.0346
	1999	0.0327	0.0285	0.0303	0.0336	0.0359	0.0382	0.0368	0.0378	0.0373	0.0370	0.0368	0.0367	0.0367	0.0367	0.0370
	2000	0.0113	0.0136	0.0164	0.0048	0.0075	0.0093	0.0082	0.0082	0.0090	0.0089	0.0088	0.0088	0.0087	0.0088	0.0088
	2001	-0.0548	-0.0563	-0.0601	-0.0540	-0.0553	-0.0546	-0.0550	-0.0559	-0.0538	-0.0533	-0.0530	-0.0529	-0.0528	-0.0529	-0.0534
8 Point	1994	0.0056	0.0028	0.0020	0.0011	0.0031	0.0040	0.0026	0.0055	0.0044	0.0085	0.0084	0.0085	0.0084	0.0084	0.0086
	1995	-0.0266	-0.0284	-0.0288	-0.0291	-0.0284	-0.0277	-0.0292	-0.0262	-0.0224	-0.0247	-0.0245	-0.0246	-0.0245	-0.0245	-0.0248
	1996	0.0059	0.0142	0.0142	0.0146	0.0138	0.0141	0.0127	0.0016	-0.0003	-0.0024	-0.0024	-0.0024	-0.0024	-0.0023	-0.0024
	1997	-0.0131	-0.0167	-0.0162	-0.0150	-0.0176	-0.0176	-0.0081	-0.0067	-0.0082	-0.0095	-0.0095	-0.0095	-0.0094	-0.0094	-0.0096
	1998	0.0387	0.0446	0.0456	0.0478	0.0431	0.0353	0.0337	0.0350	0.0338	0.0328	0.0326	0.0324	0.0324	0.0325	0.0329
	1999	0.0327	0.0285	0.0303	0.0336	0.0359	0.0382	0.0368	0.0378	0.0373	0.0370	0.0368	0.0367	0.0367	0.0367	0.0370
	2000	0.0126	0.0143	0.0169	0.0050	0.0082	0.0102	0.0088	0.0096	0.0101	0.0108	0.0108	0.0108	0.0107	0.0107	0.0108
	2001	-0.0519	-0.0548	-0.0590	-0.0534	-0.0537	-0.0525	-0.0537	-0.0530	-0.0515	-0.0490	-0.0487	-0.0485	-0.0485	-0.0487	-0.0490
9 Point	1993	0.0106	0.0095	0.0088	0.0080	0.0099	0.0106	0.0097	0.0115	0.0106	0.0118	0.0118	0.0117	0.0117	0.0118	0.0118
	1994	0.0000	-0.0023	-0.0027	-0.0031	-0.0022	-0.0016	-0.0026	-0.0006	-0.0012	0.0023	0.0022	0.0023	0.0022	0.0022	0.0023
	1995	-0.0314	-0.0327	-0.0328	-0.0327	-0.0329	-0.0326	-0.0336	-0.0314	-0.0272	-0.0301	-0.0298	-0.0298	-0.0298	-0.0298	-0.0301
	1996	0.0021	0.0108	0.0111	0.0118	0.0103	0.0103	0.0092	-0.0025	-0.0042	-0.0066	-0.0065	-0.0065	-0.0065	-0.0065	-0.0066
	1997	-0.0157	-0.0190	-0.0184	-0.0169	-0.0200	-0.0203	-0.0105	-0.0095	-0.0108	-0.0124	-0.0123	-0.0123	-0.0123	-0.0123	-0.0124
	1998	0.0376	0.0436	0.0447	0.0470	0.0421	0.0342	0.0327	0.0338	0.0327	0.0315	0.0313	0.0312	0.0312	0.0313	0.0316
	1999	0.0333	0.0291	0.0308	0.0340	0.0364	0.0389	0.0373	0.0385	0.0380	0.0377	0.0375	0.0373	0.0374	0.0374	0.0377
	2000	0.0152	0.0167	0.0191	0.0070	0.0107	0.0129	0.0112	0.0125	0.0127	0.0138	0.0137	0.0137	0.0136	0.0136	0.0138
	2001	-0.0469	-0.0503	-0.0549	-0.0497	-0.0489	-0.0474	-0.0490	-0.0475	-0.0465	-0.0434	-0.0432	-0.0431	-0.0430	-0.0431	-0.0435
10 Point	1992	0.0830	0.0958	0.0951	0.0942	0.0962	0.0969	0.0962	0.0974	0.0966	0.0954	0.0699	0.0697	0.0696	0.0698	0.0703
	1993	-0.0233	-0.0288	-0.0292	-0.0297	-0.0286	-0.0280	-0.0288	-0.0273	-0.0279	-0.0263	-0.0174	-0.0174	-0.0173	-0.0173	-0.0175
	1994	-0.0296	-0.0357	-0.0359	-0.0360	-0.0358	-0.0355	-0.0363	-0.0346	-0.0349	-0.0310	-0.0233	-0.0231	-0.0231	-0.0233	-0.0233
	1995	-0.0558	-0.0603	-0.0602	-0.0598	-0.0607	-0.0606	-0.0614	-0.0596	-0.0550	-0.0575	-0.0509	-0.0508	-0.0507	-0.0509	-0.0513
	1996	-0.0163	-0.0100	-0.0096	-0.0086	-0.0107	-0.0108	-0.0117	-0.0237	-0.0251	-0.0272	-0.0224	-0.0223	-0.0223	-0.0224	-0.0225
	1997	-0.0270	-0.0318	-0.0310	-0.0294	-0.0329	-0.0332	-0.0234	-0.0225	-0.0236	-0.0250	-0.0221	-0.0220	-0.0220	-0.0220	-0.0222
	1998	0.0345	0.0401	0.0413	0.0436	0.0386	0.0307	0.0292	0.0303	0.0292	0.0282	0.0287	0.0286	0.0286	0.0287	0.0290
	1999	0.0399	0.0364	0.0381	0.0412	0.0439	0.0464	0.0448	0.0460	0.0454	0.0449	0.0431	0.0430	0.0430	0.0430	0.0434
	2000	0.0328	0.0365	0.0387	0.0262	0.0307	0.0331	0.0313	0.0327	0.0327	0.0333	0.0288	0.0288	0.0287	0.0288	0.0290
	2001	-0.0167	-0.0162	-0.0212	-0.0166	-0.0145	-0.0126	-0.0144	-0.0126	-0.0121	-0.0099	-0.0171	-0.0171	-0.0171	-0.0171	-0.0173