

DELAWARE COMPENSATION RATING BUREAU, INC.

Paid and Incurred Loss Development and Trend – Limited Losses

Page 1 of the attachment shows the calculation of Standard Earned Premiums. Standard Earned Premiums are developed to ultimate, adjusted to current residual market rate level, adjusted to remove the impact of expense constants, the DCCPAP program and the residual market surcharge program.

Pages 2 through 13 present indemnity losses and loss adjustment expense.

Page 2 shows incurred and paid loss development factors and ratios of incurred to paid losses, based on the current Table I. An average of the latest four factors is shown. Selected factors are generally based upon a fitting of the four-year averages to a curve.

Page 3 arranges the factors according to the loss development approach shown. There are three methods: case incurred, paid to twentieth and the average of the incurred and the paid to twentieth method. The last section of page three shows the loss on-level and loss adjustment expense factors applicable.

Page 4 shows the loss base (paid or incurred losses depending on the method) to which the development factors apply, the projected ultimate level of losses, and ultimate losses adjusted to current benefit levels and including loss adjustment expense.

The top portion of page 5 presents ultimate on-level loss and loss adjustment expense ratios by policy year for each methodology. The middle portion of page 5 presents information on claim frequencies, which are further discussed in Exhibit 23. The first column shows frequencies by policy year. The second column shows normalized values for claim frequency with policy year 1993 set equal to unity. Claim frequency trend factors for policy years 2002, 2003 and 2004 are calculated by relating the frequencies for those policy years to the value for policy year 2005. An annual frequency trend factor of  $-7.0\%$  was selected for the period 1/1/06 to 12/1/08. The lower portion of page 5 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 5 by the normalized claim frequencies in the middle portion of page 5 for each policy year and loss development approach.

Page 6 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 7 shows those same straight lines trended to the midpoint of the prospective rating period (12/1/08). The second section of page 7 shows severity trend factors by policy year calculated by dividing the trended points on page 7 by the fitted values on page 6.

Pages 8 and 9 present the analogous exponential severity trend factor calculation. Pages 10 and 11 show the loss ratio trend factors by policy year which are a product of the severity (pages 7 and 9) and frequency (page 5) trend factors that were previously calculated.

Pages 12 and 13 show averages of the four latest policy years trended to the midpoint of the prospective rating period (12/1/08) on a linear and exponential basis respectively.

Pages 14 through 25 show experience for medical loss and loss adjustment expense laid out the same way as pages 2 through 13 while pages 26 and 27 show a summary of annualized severity and loss ratio trend factors.

PREMIUMS	PDF 02-03	PDF 03-04	PDF 04-05	PDF 05-06	4 Year Average	Selected PDF
Beyond	1.0043	0.9725	1.0000	1.0008	0.9944	1.0000
19-20	1.0001	1.0000	1.0000	0.9997	1.0000	1.0000
18-19	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
17-18	1.0000	1.0000	1.0000	0.9991	0.9998	1.0000
16-17	1.0000	1.0000	1.0000	1.0043	1.0011	1.0000
15-16	1.0000	1.0000	1.0000	1.0072	1.0018	1.0000
14-15	1.0000	1.0000	1.0021	0.9988	1.0002	1.0000
13-14	1.0000	1.0000	1.0002	0.9938	0.9985	1.0000
12-13	1.0000	1.0001	1.0000	0.9995	0.9999	1.0000
11-12	1.0003	1.0000	0.9999	1.0001	1.0001	1.0000
10-11	1.0012	1.0001	1.0000	1.0000	1.0003	1.0000
9-10	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000
8-9	1.0004	1.0002	1.0000	0.9997	1.0001	1.0000
7-8	1.0001	0.9999	1.0000	1.0002	1.0001	1.0001
6-7	1.0002	0.9999	0.9997	1.0007	1.0001	1.0001
5-6	1.0005	1.0034	0.9980	1.0013	1.0008	1.0008
4-5	1.0035	0.9942	0.9971	1.0001	0.9987	0.9987
3-4	1.0001	0.9982	0.9974	0.9992	0.9987	0.9987
2-3	1.0029	0.9943	0.9957	0.9998	0.9982	0.9982
1-2	1.0204	0.9912	0.9988	1.0054	1.0040	1.0040

PREMIUMS	Policy Year	Reported SEP	Cum PDF	Ultimate SEP	On-Level Factor	ECRF	DCCPAP Factor
Beyond	1986	63023266	1.0000	63023266	1.7043	0.9906	1.0000
19-20	1987	72850618	1.0000	72850618	1.6436	0.9916	1.0000
18-19	1988	82763862	1.0000	82763862	1.6125	0.9914	1.0000
17-18	1989	86613192	1.0000	86613192	1.6051	0.9919	1.0000
16-17	1990	81364979	1.0000	81364979	1.6051	0.9915	1.0037
15-16	1991	81541085	1.0000	81541085	1.6051	0.9913	1.0083
14-15	1992	74291455	1.0000	74291455	1.6051	0.9914	1.0137
13-14	1993	76233153	1.0000	76233153	1.6051	0.9914	1.0144
12-13	1994	72896285	1.0000	72896285	1.6482	0.9942	1.0129
11-12	1995	71313956	1.0000	71313956	1.7895	0.9971	1.0112
10-11	1996	77311008	1.0000	77311008	1.7945	0.9973	1.0131
9-10	1997	80991242	1.0000	80991242	1.7076	0.9979	1.0081
8-9	1998	87645842	1.0000	87645842	1.5760	0.9986	1.0001
7-8	1999	80533721	1.0001	80541774	1.8157	0.9989	0.9959
6-7	2000	87450749	1.0002	87468239	1.7921	0.9988	0.9929
5-6	2001	91552530	1.0010	91644083	1.8844	0.9982	0.9956
4-5	2002	112642442	0.9997	112608649	1.5782	0.9976	0.9982
3-4	2003	125356859	0.9984	125156288	1.4798	0.9965	1.0010
2-3	2004	140748403	0.9966	140269858	1.5396	0.9962	1.0000
1-2	2005	165830173	1.0006	165929671	1.3543	0.9965	1.0000

PREMIUMS	Policy Year	Other	On-Level SEP
	1986	1.0000	106400893
	1987	1.0000	118731483
	1988	1.0000	132309000
	1989	1.0000	137896750
	1990	1.0000	129967946
	1991	1.0000	130819792
	1992	1.0000	119839316
	1993	1.0000	123056379
	1994	1.0000	120991716
	1995	1.0000	128671395
	1996	1.0000	140172537
	1997	1.0000	139128096
	1998	1.0000	137950259
	1999	1.0000	145479912
	2000	1.0000	155452126
	2001	1.0000	171624774
	2002	1.0000	176973318
	2003	1.0000	184742611
	2004	1.0000	215138827
	2005	1.0000	223932038

INDEMNITY	Incurred LDF 99-00	Incurred LDF 00-01	Incurred LDF 01-02	Incurred LDF 02-03	Incurred LDF 03-04	Incurred LDF 04-05	Incurred LDF 05-06	4 Year Average LDF	Selected Incurred LDF
Beyond	1.0005	1.0867	0.9962	0.9538	0.9681	0.9916	1.0136	0.9818	0.9818
19-20	0.9908	1.0075	1.0025	0.9980	1.0040	1.0010	1.0000	1.0008	1.0008
18-19	1.0035	0.9931	0.9845	0.9999	0.9989	0.9961	1.0008	0.9989	1.0009
17-18	1.0076	1.0091	0.9996	1.0034	1.0002	0.9991	1.0062	1.0022	1.0011
16-17	1.0029	1.0179	0.9928	1.0017	1.0031	1.0030	0.9910	0.9997	1.0014
15-16	1.0048	1.0180	0.9949	0.9987	0.9982	1.0118	1.0052	1.0035	1.0019
14-15	0.9863	1.0056	1.0008	1.0302	1.0004	0.9972	1.0024	1.0076	1.0025
13-14	1.0116	0.9974	1.0112	0.9913	1.0128	0.9950	0.9951	0.9986	1.0034
12-13	0.9993	0.9999	1.0172	1.0163	1.0081	1.0050	1.0088	1.0096	1.0046
11-12	1.0014	1.0124	1.0053	1.0174	1.0120	1.0183	0.9974	1.0113	1.0061
10-11	1.0063	1.0291	1.0048	0.9903	1.0129	1.0029	0.9953	1.0004	1.0082
9-10	1.0030	0.9991	1.0043	1.0202	0.9998	0.9904	1.0124	1.0057	1.0110
8-9	1.0141	1.0049	1.0214	0.9812	1.0038	1.0251	0.9932	1.0008	1.0147
7-8	1.0470	0.9968	1.0141	1.0256	1.0067	1.0857	1.0366	1.0387	1.0200
6-7	1.0187	1.0100	1.0346	1.0121	1.0586	1.0176	1.0213	1.0274	1.0274
5-6	1.0368	1.0062	1.0264	1.0898	1.0401	1.0055	1.0258	1.0403	1.0384
4-5	1.0221	1.0117	1.0135	1.0743	1.0780	1.0541	1.0268	1.0583	1.0557
3-4	1.0651	1.0313	1.0613	1.0750	1.1185	1.0339	1.0704	1.0745	1.0859
2-3	1.1487	1.0950	1.2482	1.1405	1.1866	1.1412	1.1511	1.1549	1.1487
1-2	1.2113	1.2942	1.4283	1.4377	1.2978	1.3005	1.3317	1.3419	1.3427

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	4 Year Average LDF	Selected Paid LDF
19-20	1.0104	1.0096	1.0052	1.0024	0.9987	1.0029	1.0042	1.0021	1.0027
18-19	1.0084	1.0086	1.0116	1.0139	0.9962	1.0095	0.9998	1.0049	1.0034
17-18	1.0091	1.0072	1.0026	1.0076	1.0057	1.0027	1.0060	1.0055	1.0042
16-17	1.0134	1.0021	1.0019	1.0026	1.0060	1.0113	1.0017	1.0054	1.0051
15-16	1.0090	1.0049	1.0078	1.0084	1.0082	1.0034	1.0123	1.0081	1.0061
14-15	1.0101	1.0084	1.0049	1.0052	1.0078	1.0101	1.0047	1.0070	1.0074
13-14	1.0176	1.0052	1.0129	1.0040	1.0077	1.0091	1.0027	1.0059	1.0090
12-13	1.0064	1.0084	1.0078	1.0171	1.0061	1.0089	1.0167	1.0122	1.0109
11-12	1.0053	1.0138	1.0050	1.0205	1.0152	1.0192	1.0014	1.0141	1.0134
10-11	1.0184	1.0072	1.0159	1.0049	1.0247	1.0164	1.0142	1.0151	1.0165
9-10	1.0150	1.0155	1.0091	1.0242	1.0028	1.0159	1.0123	1.0138	1.0207
8-9	1.0202	1.0194	1.0191	1.0371	1.0156	1.0164	1.0490	1.0295	1.0265
7-8	1.0169	1.0401	1.0430	1.0207	1.0259	1.0624	1.0319	1.0352	1.0347
6-7	1.0513	1.0229	1.0311	1.0308	1.0499	1.0438	1.0432	1.0419	1.0472
5-6	1.0435	1.0316	1.0848	1.1017	1.0610	1.0629	1.0928	1.0796	1.0677
4-5	1.0851	1.0889	1.0679	1.0947	1.0858	1.1060	1.1169	1.1009	1.1047
3-4	1.1673	1.1638	1.1181	1.1771	1.2531	1.1656	1.1293	1.1813	1.1827
2-3	1.3736	1.3587	1.3878	1.3716	1.4010	1.3465	1.4455	1.3912	1.3908
1-2	1.7927	1.7987	1.9393	2.0577	1.9233	1.8433	2.1763	2.0002	2.0002

INDEMNITY	Pd-Incur LDF 99-00	Pd-Incur LDF 00-01	Pd-Incur LDF 01-02	Pd-Incur LDF 02-03	Pd-Incur LDF 03-04	Pd-Incur LDF 04-05	Pd-Incur LDF 05-06	Average Pd-Incur LDF	Selected Pd-Incur LDF
19-20	1.0369	1.0903	1.0411	1.0283	1.0247	1.0266	1.0323	1.0280	1.0280
18-19	1.0907	1.0446	1.0549	1.0337	1.0208	1.0395	1.0057	1.0249	1.0249
17-18	1.0653	1.0878	1.0359	1.0293	1.0479	1.0070	1.0427	1.0317	1.0317
16-17	1.0865	1.0604	1.0085	1.0495	1.0140	1.0815	1.0024	1.0369	1.0369
15-16	1.0474	1.0278	1.0737	1.0187	1.0867	1.0206	1.0371	1.0408	1.0408
14-15	1.0207	1.1014	1.0327	1.0886	1.0160	1.0930	1.0356	1.0583	1.0583
13-14	1.1061	1.0534	1.0754	1.0182	1.1045	1.0452	1.0217	1.0474	1.0474
12-13	1.0569	1.0729	1.0379	1.0983	1.0564	1.0345	1.0825	1.0679	1.0679
11-12	1.0798	1.0558	1.0881	1.0657	1.0450	1.0920	1.0328	1.0589	1.0589
10-11	1.0636	1.0569	1.0676	1.0374	1.0988	1.0612	1.0367	1.0585	1.0585
9-10	1.0479	1.0804	1.0496	1.1076	1.0621	1.0902	1.1056	1.0914	1.0914
8-9	1.0981	1.0795	1.1063	1.0963	1.1180	1.1238	1.1794	1.1294	1.1294
7-8	1.0922	1.1287	1.1674	1.1338	1.1237	1.2566	1.1527	1.1667	1.1667
6-7	1.1836	1.1486	1.1397	1.1479	1.2147	1.1537	1.1538	1.1675	1.1675
5-6	1.2381	1.1194	1.2317	1.2592	1.1982	1.1993	1.2824	1.2348	1.2348
4-5	1.2237	1.3152	1.2362	1.2577	1.2941	1.3802	1.3511	1.3208	1.3208
3-4	1.5262	1.4294	1.3108	1.4185	1.6409	1.5298	1.4946	1.5210	1.5210
2-3	1.8933	1.7006	1.8279	2.0257	2.0704	1.8825	2.0552	2.0085	2.0085
1-2	2.7379	2.7076	3.4326	3.5843	3.1752	3.2469	3.7987	3.4513	3.4513

INDEMNITY	Policy Year	Incurred LDF	Paid to 20th LDF
Beyond	1986	0.9818	0.9818
19-20	1987	1.0008	1.0280
18-19	1988	1.0009	1.0034
17-18	1989	1.0011	1.0042
16-17	1990	1.0014	1.0051
15-16	1991	1.0019	1.0061
14-15	1992	1.0025	1.0074
13-14	1993	1.0034	1.0090
12-13	1994	1.0046	1.0109
11-12	1995	1.0061	1.0134
10-11	1996	1.0082	1.0165
9-10	1997	1.0110	1.0207
8-9	1998	1.0147	1.0265
7-8	1999	1.0200	1.0347
6-7	2000	1.0274	1.0472
5-6	2001	1.0384	1.0677
4-5	2002	1.0557	1.1047
3-4	2003	1.0859	1.1827
2-3	2004	1.1487	1.3908
1-2	2005	1.3427	2.0002

INDEMNITY	Policy Year	Incurred Cum LDF	Paid to 20th Cum LDF
Beyond	1986	0.9818	0.9818
19-20	1987	0.9826	1.0093
18-19	1988	0.9835	1.0127
17-18	1989	0.9846	1.0170
16-17	1990	0.9859	1.0222
15-16	1991	0.9878	1.0284
14-15	1992	0.9903	1.0360
13-14	1993	0.9936	1.0453
12-13	1994	0.9982	1.0567
11-12	1995	1.0043	1.0709
10-11	1996	1.0125	1.0886
9-10	1997	1.0237	1.1111
8-9	1998	1.0387	1.1405
7-8	1999	1.0595	1.1801
6-7	2000	1.0885	1.2358
5-6	2001	1.1303	1.3195
4-5	2002	1.1933	1.4576
3-4	2003	1.2958	1.7239
2-3	2004	1.4885	2.3976
1-2	2005	1.9986	4.7958

INDEMNITY	Policy Year	Benefit Level Factor	LAE
Beyond	1986	1.4648	1.1117
19-20	1987	1.4564	1.1117
18-19	1988	1.4349	1.1117
17-18	1989	1.4061	1.1117
16-17	1990	1.3801	1.1117
15-16	1991	1.3635	1.1117
14-15	1992	1.3467	1.1117
13-14	1993	1.3263	1.1117
12-13	1994	1.3098	1.1117
11-12	1995	1.2884	1.1117
10-11	1996	1.2629	1.1117
9-10	1997	1.2386	1.1117
8-9	1998	1.2118	1.1117
7-8	1999	1.1836	1.1117
6-7	2000	1.1544	1.1117
5-6	2001	1.1276	1.1117
4-5	2002	1.1023	1.1117
3-4	2003	1.0756	1.1117
2-3	2004	1.0630	1.1117
1-2	2005	1.0482	1.1117

INDEMNITY	Policy	Incurred	Paid
	Year	Base	to 20th Base
Beyond	1986	20097953	20097953
19-20	1987	22549279	22418253
18-19	1988	21455690	20700475
17-18	1989	21465623	21450465
16-17	1990	23318939	22761394
15-16	1991	23600730	22895340
14-15	1992	21045785	20653660
13-14	1993	25362427	23820277
12-13	1994	18687268	18118831
11-12	1995	21611077	21142290
10-11	1996	26299099	24078724
9-10	1997	26151101	23259059
8-9	1998	23474353	21015840
7-8	1999	28503417	25770985
6-7	2000	37191275	31693922
5-6	2001	31285046	25862606
4-5	2002	33584647	25375350
3-4	2003	32237797	22674458
2-3	2004	28699104	16442278
1-2	2005	21302023	7787558

INDEMNITY	Policy	Proj Ult Incurred	Proj Ult Incurred	Proj Ult Incurred
	Year	(Avg Pd & Inc)	(Incur)	(Pd-20)
Beyond	1986	19732170	19732170	19732170
19-20	1987	22391833	22156922	22626743
18-19	1988	21032521	21101671	20963371
17-18	1989	21475088	21135052	21815123
16-17	1990	23128420	22990142	23266697
15-16	1991	23429185	23312801	23545568
14-15	1992	21119417	20841641	21397192
13-14	1993	25049722	25200107	24899336
12-13	1994	18899900	18653631	19146169
11-12	1995	22172642	21704005	22641278
10-11	1996	26419969	26627838	26212099
9-10	1997	26307011	26770882	25843140
8-9	1998	24175688	24382810	23968566
7-8	1999	30305855	30199370	30412339
6-7	2000	39825026	40482703	39167349
5-6	2001	34743598	35361487	34125709
4-5	2002	38531835	40076559	36987110
3-4	2003	40431118	41773737	39088498
2-3	2004	41070311	42718616	39422006
1-2	2005	39960897	42574223	37347571

INDEMNITY	Policy	Adjusted Ult Limited Loss	Adjusted Ult Limited Loss	Adjusted Ult Limited Loss
	Year	(Avg Pd & Inc)	(Incur)	(Pd-20)
Beyond	1986	32132224	32132224	32132224
19-20	1987	36254166	35873827	36634504
18-19	1988	33550622	33660928	33440315
17-18	1989	33569028	33037497	34100558
16-17	1990	35484944	35272790	35697097
15-16	1991	35514028	35337613	35690441
14-15	1992	31618437	31202571	32034301
13-14	1993	36934505	37156240	36712769
12-13	1994	27520232	27161639	27878826
11-12	1995	31758192	31086956	32429426
10-11	1996	37092736	37384577	36800894
9-10	1997	36223481	36862209	35584753
8-9	1998	32568473	32847499	32289447
7-8	1999	39876690	39736576	40016803
6-7	2000	51109307	51953334	50265279
5-6	2001	43552939	44327495	42778382
4-5	2002	47217948	49110894	45325000
3-4	2003	48345288	49950717	46739857
2-3	2004	48534310	50482173	46586447
1-2	2005	46565792	49611058	43520525

INDEMNITY

Policy Year	Ult Limited Loss Ratio (Avg Pd & Inc)	Ult Limited Loss Ratio (Incur)	Ult Limited Loss Ratio (Pd-20)
1986	0.3020	0.3020	0.3020
1987	0.3053	0.3021	0.3085
1988	0.2536	0.2544	0.2527
1989	0.2434	0.2396	0.2473
1990	0.2730	0.2714	0.2747
1991	0.2715	0.2701	0.2728
1992	0.2638	0.2604	0.2673
1993	0.3001	0.3019	0.2983
1994	0.2275	0.2245	0.2304
1995	0.2468	0.2416	0.2520
1996	0.2646	0.2667	0.2625
1997	0.2604	0.2650	0.2558
1998	0.2361	0.2381	0.2341
1999	0.2741	0.2731	0.2751
2000	0.3288	0.3342	0.3233
2001	0.2538	0.2583	0.2493
2002	0.2668	0.2775	0.2561
2003	0.2617	0.2704	0.2530
2004	0.2256	0.2346	0.2165
2005	0.2079	0.2215	0.1943

INDEMNITY FREQUENCY

Policy Year	Claim Frequency	Normalized Frequency	Trend Factor to 1/1/05	Selected Ann Trend Factor	Trend Period # Years	Trend 1/1/06-12/1/08	Combined Trend Factor
				-7.0%	1		
				-7.0%	1		
				-7.0%	1		
				-7.0%	0.9167		
1993	17.70	1.0000					
1994	15.21	0.8593					
1995	15.27	0.8627					
1996	14.36	0.8113					
1997	13.09	0.7395					
1998	11.98	0.6768					
1999	11.54	0.6519					
2000	10.47	0.5915					
2001	9.13	0.5158					
2002	9.23	0.5214	0.8044			0.8092	0.6509
2003	8.84	0.4994	0.8649			0.8092	0.6999
2004	7.76	0.4384	0.9300			0.8092	0.7526
2005*	6.91	0.3904	1.0000			0.8092	0.8092

\* Adjusted to a full Policy Year

INDEMNITY SEVERITY RATIOS

Policy Year	Ult Limited Severity Ratio (Average)	Ult Limited Severity Ratio (Incur)	Ult Limited Severity Ratio (Pd-20)
1993	0.3001	0.3019	0.2983
1994	0.2648	0.2613	0.2681
1995	0.2861	0.2801	0.2921
1996	0.3261	0.3287	0.3236
1997	0.3521	0.3584	0.3459
1998	0.3488	0.3518	0.3459
1999	0.4205	0.4189	0.4220
2000	0.5559	0.5650	0.5466
2001	0.4921	0.5008	0.4833
2002	0.5117	0.5322	0.4912
2003	0.5240	0.5414	0.5066
2004	0.5146	0.5351	0.4938
2005	0.5325	0.5674	0.4977

INDEMNITY Linear FITTED	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	2002	0.5128	0.5291	0.4963
	2003	0.5181	0.5391	0.4970
	2004	0.5234	0.5490	0.4977
	2005	0.5287	0.5589	0.4983
5 Point	2001	0.4982	0.5082	0.4882
	2002	0.5066	0.5218	0.4914
	2003	0.5150	0.5354	0.4945
	2004	0.5234	0.5490	0.4977
	2005	0.5317	0.5626	0.5008
6 Point	2000	0.5245	0.5315	0.5173
	2001	0.5234	0.5350	0.5117
	2002	0.5223	0.5385	0.5060
	2003	0.5213	0.5421	0.5004
	2004	0.5202	0.5456	0.4947
	2005	0.5191	0.5492	0.4891
7 Point	1999	0.4768	0.4773	0.4761
	2000	0.4870	0.4925	0.4813
	2001	0.4971	0.5077	0.4864
	2002	0.5073	0.5230	0.4916
	2003	0.5175	0.5382	0.4968
	2004	0.5277	0.5534	0.5019
	2005	0.5379	0.5686	0.5071
8 Point	1998	0.4175	0.4161	0.4188
	1999	0.4375	0.4405	0.4344
	2000	0.4575	0.4650	0.4500
	2001	0.4775	0.4894	0.4656
	2002	0.4975	0.5138	0.4812
	2003	0.5175	0.5382	0.4968
	2004	0.5375	0.5626	0.5124
	2005	0.5575	0.5870	0.5280
9 Point	1997	0.3803	0.3791	0.3816
	1998	0.4034	0.4058	0.4010
	1999	0.4264	0.4324	0.4204
	2000	0.4494	0.4590	0.4398
	2001	0.4725	0.4857	0.4592
	2002	0.4955	0.5123	0.4786
	2003	0.5185	0.5389	0.4980
	2004	0.5416	0.5656	0.5175
	2005	0.5646	0.5922	0.5369
10 Point	1996	0.3465	0.3443	0.3488
	1997	0.3713	0.3722	0.3704
	1998	0.3960	0.4001	0.3919
	1999	0.4207	0.4281	0.4134
	2000	0.4455	0.4560	0.4349
	2001	0.4702	0.4839	0.4564
	2002	0.4949	0.5119	0.4779
	2003	0.5197	0.5398	0.4994
	2004	0.5444	0.5677	0.5210
	2005	0.5691	0.5957	0.5425



INDEMNITY Linear <b>TRENDED</b>		Severity Ratio (Incur)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	Fitted	0.5441	0.5879	0.5003
5 Point	Fitted	0.5561	0.6023	0.5100
6 Point	Fitted	0.5160	0.5595	0.4726
7 Point	Fitted	0.5676	0.6131	0.5222
8 Point	Fitted	0.6159	0.6582	0.5734
9 Point	Fitted	0.6318	0.6699	0.5935
10 Point	Fitted	0.6413	0.6771	0.6052
INDEMNITY Linear <b>Severity Trend Factor</b>		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-20)
4 Point	2002	1.0612	1.1110	1.0080
	2003	1.0503	1.0906	1.0066
	2004	1.0397	1.0708	1.0053
	2005	1.0292	1.0518	1.0039
5 Point	2002	1.0978	1.1543	1.0378
	2003	1.0799	1.1250	1.0312
	2004	1.0626	1.0971	1.0247
	2005	1.0459	1.0706	1.0183
6 Point	2002	0.9880	1.0390	0.9340
	2003	0.9900	1.0322	0.9445
	2004	0.9920	1.0255	0.9553
	2005	0.9940	1.0188	0.9663
7 Point	2002	1.1188	1.1722	1.0622
	2003	1.0968	1.1391	1.0512
	2004	1.0756	1.1078	1.0404
	2005	1.0553	1.0781	1.0297
8 Point	2002	1.2379	1.2812	1.1917
	2003	1.1900	1.2230	1.1543
	2004	1.1458	1.1700	1.1192
	2005	1.1046	1.1213	1.0861
9 Point	2002	1.2750	1.3076	1.2400
	2003	1.2184	1.2430	1.1916
	2004	1.1666	1.1845	1.1469
	2005	1.1190	1.1312	1.1055
10 Point	2002	1.2957	1.3229	1.2664
	2003	1.2340	1.2544	1.2118
	2004	1.1779	1.1927	1.1618
	2005	1.1268	1.1368	1.1157

INDEMNITY Expon'l <b>FITTED</b>	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	2002	0.5128	0.5293	0.4963
	2003	0.5180	0.5390	0.4969
	2004	0.5233	0.5488	0.4976
	2005	0.5286	0.5588	0.4983
5 Point	2001	0.4982	0.5083	0.4882
	2002	0.5065	0.5215	0.4913
	2003	0.5148	0.5350	0.4945
	2004	0.5233	0.5488	0.4976
	2005	0.5319	0.5630	0.5008
6 Point	2000	0.5236	0.5308	0.5164
	2001	0.5227	0.5344	0.5109
	2002	0.5219	0.5380	0.5055
	2003	0.5210	0.5417	0.5001
	2004	0.5202	0.5454	0.4948
	2005	0.5193	0.5491	0.4896
7 Point	1999	0.4733	0.4738	0.4729
	2000	0.4839	0.4889	0.4786
	2001	0.4946	0.5045	0.4845
	2002	0.5057	0.5206	0.4904
	2003	0.5169	0.5372	0.4963
	2004	0.5284	0.5544	0.5024
	2005	0.5402	0.5721	0.5085
8 Point	1998	0.4115	0.4109	0.4122
	1999	0.4307	0.4336	0.4278
	2000	0.4508	0.4574	0.4440
	2001	0.4718	0.4826	0.4608
	2002	0.4939	0.5092	0.4782
	2003	0.5169	0.5372	0.4963
	2004	0.5410	0.5668	0.5151
	2005	0.5663	0.5981	0.5346
9 Point	1997	0.3771	0.3774	0.3770
	1998	0.3976	0.4004	0.3948
	1999	0.4192	0.4248	0.4136
	2000	0.4420	0.4507	0.4332
	2001	0.4661	0.4782	0.4538
	2002	0.4914	0.5073	0.4753
	2003	0.5182	0.5382	0.4979
	2004	0.5464	0.5710	0.5215
	2005	0.5761	0.6058	0.5462
10 Point	1996	0.3464	0.3462	0.3469
	1997	0.3671	0.3689	0.3655
	1998	0.3890	0.3930	0.3851
	1999	0.4123	0.4188	0.4057
	2000	0.4369	0.4462	0.4274
	2001	0.4630	0.4754	0.4503
	2002	0.4906	0.5066	0.4744
	2003	0.5199	0.5398	0.4998
	2004	0.5510	0.5752	0.5266
	2005	0.5839	0.6128	0.5547

INDEMNITY Expon'l <b>TRENDED</b>		Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	Fitted	0.5445	0.5890	0.5003
5 Point	Fitted	0.5579	0.6065	0.5103
6 Point	Fitted	0.5168	0.5600	0.4746
7 Point	Fitted	0.5760	0.6270	0.5268
8 Point	Fitted	0.6469	0.6993	0.5958
9 Point	Fitted	0.6724	0.7199	0.6253
10 Point	Fitted	0.6915	0.7375	0.6459

INDEMNITY Expon'l <b>Severity Trend Factor</b>		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-20)
4 Point	2002	1.0619	1.1127	1.0082
	2003	1.0511	1.0928	1.0068
	2004	1.0405	1.0732	1.0054
	2005	1.0300	1.0540	1.0040
5 Point	2002	1.1015	1.1630	1.0386
	2003	1.0837	1.1337	1.0320
	2004	1.0661	1.1051	1.0254
	2005	1.0488	1.0773	1.0188
6 Point	2002	0.9904	1.0409	0.9389
	2003	0.9920	1.0339	0.9489
	2004	0.9936	1.0269	0.9591
	2005	0.9952	1.0200	0.9694
7 Point	2002	1.1392	1.2042	1.0742
	2003	1.1144	1.1670	1.0613
	2004	1.0901	1.1309	1.0485
	2005	1.0664	1.0959	1.0359
8 Point	2002	1.3100	1.3732	1.2459
	2003	1.2515	1.3016	1.2004
	2004	1.1957	1.2336	1.1566
	2005	1.1424	1.1692	1.1145
9 Point	2002	1.3681	1.4190	1.3156
	2003	1.2975	1.3375	1.2560
	2004	1.2306	1.2607	1.1991
	2005	1.1671	1.1883	1.1448
10 Point	2002	1.4095	1.4557	1.3615
	2003	1.3301	1.3662	1.2923
	2004	1.2551	1.2822	1.2267
	2005	1.1844	1.2034	1.1643

INDEMNITY Linear LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-20)
4 Point	2002	0.6907	0.7231	0.6561
	2003	0.7351	0.7633	0.7045
	2004	0.7825	0.8059	0.7566
	2005	0.8328	0.8511	0.8124
5 Point	2002	0.7146	0.7513	0.6755
	2003	0.7558	0.7874	0.7217
	2004	0.7997	0.8257	0.7712
	2005	0.8463	0.8663	0.8240
6 Point	2002	0.6431	0.6763	0.6079
	2003	0.6929	0.7224	0.6611
	2004	0.7466	0.7718	0.7190
	2005	0.8043	0.8244	0.7819
7 Point	2002	0.7282	0.7630	0.6914
	2003	0.7677	0.7973	0.7357
	2004	0.8095	0.8337	0.7830
	2005	0.8539	0.8724	0.8332
8 Point	2002	0.8057	0.8339	0.7757
	2003	0.8329	0.8560	0.8079
	2004	0.8623	0.8805	0.8423
	2005	0.8938	0.9074	0.8789
9 Point	2002	0.8299	0.8511	0.8071
	2003	0.8528	0.8700	0.8340
	2004	0.8780	0.8915	0.8632
	2005	0.9055	0.9154	0.8946
10 Point	2002	0.8434	0.8611	0.8243
	2003	0.8637	0.8780	0.8481
	2004	0.8865	0.8976	0.8744
	2005	0.9118	0.9199	0.9028

INDEMNITY Expon'l LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-20)
4 Point	2002	0.6912	0.7243	0.6562
	2003	0.7357	0.7649	0.7047
	2004	0.7831	0.8077	0.7567
	2005	0.8335	0.8529	0.8124
5 Point	2002	0.7170	0.7570	0.6760
	2003	0.7585	0.7935	0.7223
	2004	0.8023	0.8317	0.7717
	2005	0.8487	0.8718	0.8244
6 Point	2002	0.6447	0.6775	0.6111
	2003	0.6943	0.7236	0.6641
	2004	0.7478	0.7728	0.7218
	2005	0.8053	0.8254	0.7844
7 Point	2002	0.7415	0.7838	0.6992
	2003	0.7800	0.8168	0.7428
	2004	0.8204	0.8511	0.7891
	2005	0.8629	0.8868	0.8383
8 Point	2002	0.8527	0.8938	0.8110
	2003	0.8759	0.9110	0.8402
	2004	0.8999	0.9284	0.8705
	2005	0.9244	0.9461	0.9019
9 Point	2002	0.8905	0.9236	0.8563
	2003	0.9081	0.9361	0.8791
	2004	0.9261	0.9488	0.9024
	2005	0.9444	0.9616	0.9264
10 Point	2002	0.9174	0.9475	0.8862
	2003	0.9309	0.9562	0.9045
	2004	0.9446	0.9650	0.9232
	2005	0.9584	0.9738	0.9422

INDEMNITY Linear <b>TRENDED LR</b>	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-20)
4 Point	2002	0.1843	0.2007	0.1680
	2003	0.1924	0.2064	0.1782
	2004	0.1765	0.1891	0.1638
	2005	0.1731	0.1885	0.1578
	4 Yr Ave	0.1816	0.1962	0.1670
5 Point	2002	0.1907	0.2085	0.1730
	2003	0.1978	0.2129	0.1826
	2004	0.1804	0.1937	0.1670
	2005	0.1759	0.1919	0.1601
	4 Yr Ave	0.1862	0.2018	0.1707
6 Point	2002	0.1716	0.1877	0.1557
	2003	0.1813	0.1953	0.1673
	2004	0.1684	0.1811	0.1557
	2005	0.1672	0.1826	0.1519
	4 Yr Ave	0.1721	0.1867	0.1577
7 Point	2002	0.1943	0.2117	0.1771
	2003	0.2009	0.2156	0.1861
	2004	0.1826	0.1956	0.1695
	2005	0.1775	0.1932	0.1619
	4 Yr Ave	0.1888	0.2040	0.1737
8 Point	2002	0.2150	0.2314	0.1987
	2003	0.2180	0.2315	0.2044
	2004	0.1945	0.2066	0.1824
	2005	0.1858	0.2010	0.1708
	4 Yr Ave	0.2033	0.2176	0.1891
9 Point	2002	0.2214	0.2362	0.2067
	2003	0.2232	0.2352	0.2110
	2004	0.1981	0.2091	0.1869
	2005	0.1883	0.2028	0.1738
	4 Yr Ave	0.2078	0.2208	0.1946
10 Point	2002	0.2250	0.2390	0.2111
	2003	0.2260	0.2374	0.2146
	2004	0.2000	0.2106	0.1893
	2005	0.1896	0.2038	0.1754
	4 Yr Ave	0.2102	0.2227	0.1976

INDEMNITY Expon'l <b>TRENDED LR</b>	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-20)
4 Point	2002	0.1844	0.2010	0.1681
	2003	0.1925	0.2068	0.1783
	2004	0.1767	0.1895	0.1638
	2005	0.1733	0.1889	0.1578
	4 Yr Ave	0.1817	0.1966	0.1670
5 Point	2002	0.1913	0.2101	0.1731
	2003	0.1985	0.2146	0.1827
	2004	0.1810	0.1951	0.1671
	2005	0.1764	0.1931	0.1602
	4 Yr Ave	0.1868	0.2032	0.1708
6 Point	2002	0.1720	0.1880	0.1565
	2003	0.1817	0.1957	0.1680
	2004	0.1687	0.1813	0.1563
	2005	0.1674	0.1828	0.1524
	4 Yr Ave	0.1725	0.1870	0.1583
7 Point	2002	0.1978	0.2175	0.1791
	2003	0.2041	0.2209	0.1879
	2004	0.1851	0.1997	0.1708
	2005	0.1794	0.1964	0.1629
	4 Yr Ave	0.1916	0.2086	0.1752
8 Point	2002	0.2275	0.2480	0.2077
	2003	0.2292	0.2463	0.2126
	2004	0.2030	0.2178	0.1885
	2005	0.1922	0.2096	0.1752
	4 Yr Ave	0.2130	0.2304	0.1960
9 Point	2002	0.2376	0.2563	0.2193
	2003	0.2376	0.2531	0.2224
	2004	0.2089	0.2226	0.1954
	2005	0.1963	0.2130	0.1800
	4 Yr Ave	0.2201	0.2363	0.2043
10 Point	2002	0.2448	0.2629	0.2270
	2003	0.2436	0.2586	0.2288
	2004	0.2131	0.2264	0.1999
	2005	0.1993	0.2157	0.1831
	4 Yr Ave	0.2252	0.2409	0.2097

MEDICAL	Incurred LDF 99-00	Incurred LDF 00-01	Incurred LDF 01-02	Incurred LDF 02-03	Incurred LDF 03-04	Incurred LDF 04-05	Incurred LDF 05-06	4 Year Average LDF	Selected Incurred LDF
Beyond	1.0543	1.0011	1.0248	1.0720	1.0806	1.0451	1.0268	1.0245	1.0245
19-20	1.0068	0.9897	1.0028	1.0046	1.0179	1.0014	1.0030	0.9992	1.0020
18-19	1.0076	1.005	1.0107	1.0162	1.0127	1.0101	0.9984	1.0061	1.0030
17-18	1.0017	0.9965	1.0034	1.0064	1.0028	1.0036	1.0135	1.0043	1.0041
16-17	1.0153	1.0071	1.0045	1.0110	1.0119	1.0006	1.0166	1.0072	1.0053
15-16	1.0097	1.0039	1.0037	1.0165	1.0030	1.0101	1.0206	1.0096	1.0067
14-15	1.0104	1.0024	1.0087	1.0258	1.0215	0.9981	1.0172	1.0066	1.0082
13-14	1.0161	1.0124	1.0059	1.0121	1.0360	1.0053	1.0128	1.0091	1.0100
12-13	1.0145	1.0072	1.0118	1.0345	1.0375	0.9932	1.0159	1.0070	1.0121
11-12	1.0082	1.0091	1.0158	1.0178	1.0229	1.0405	1.0046	1.0175	1.0146
10-11	1.0009	1.0036	1.0254	1.0194	1.0021	1.0313	1.0103	1.0177	1.0176
9-10	1.0234	1.0106	1.0173	1.0526	1.0659	1.0167	1.0349	1.0199	1.0212
8-9	1.0050	1.0256	1.0371	1.0163	1.0397	1.0521	0.9914	1.0266	1.0257
7-8	1.0296	1.0097	1.0263	1.0551	1.0149	1.0206	1.0380	1.0237	1.0314
6-7	1.0214	1.0366	1.0275	1.0321	1.0442	1.0564	1.0501	1.0427	1.0386
5-6	1.0143	1.0274	1.0642	1.1046	1.0649	1.0490	1.0604	1.0503	1.0479
4-5	1.0320	1.0408	1.0532	1.0381	1.0850	1.1193	1.0696	1.0707	1.0598
3-4	1.0367	1.0550	1.0387	1.0719	1.1620	1.0648	1.0928	1.0628	1.0749
2-3	1.0834	1.0485	1.0835	1.1501	1.2057	1.1340	1.1261	1.0980	1.0964
1-2	1.1012	1.1548	1.2264	1.1601	1.1298	1.1931	1.1075	1.1705	1.1701

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	4 Year Average LDF	Selected Paid LDF
19-20	1.0124	1.0078	1.0037	1.0070	1.0047	1.0039	1.0055	1.0053	1.0056
18-19	1.0154	1.0028	1.0086	1.0164	1.0012	1.0035	1.0060	1.0068	1.0065
17-18	1.0047	1.0102	1.0072	1.0129	1.0044	1.0150	1.0025	1.0087	1.0075
16-17	1.0054	1.0101	1.0062	1.0069	1.0071	1.0067	1.0091	1.0075	1.0086
15-16	1.0057	1.0030	1.0107	1.0151	1.0063	1.0111	1.0194	1.0130	1.0098
14-15	1.0069	1.0084	1.0076	1.0197	1.0106	1.0115	1.0234	1.0163	1.0112
13-14	1.0121	1.0107	1.0116	1.0113	1.0149	1.0098	1.0080	1.0110	1.0128
12-13	1.0064	1.0092	1.0156	1.0073	1.0141	1.0072	1.0134	1.0105	1.0146
11-12	1.0078	1.0088	1.0118	1.0113	1.0153	1.0153	1.0266	1.0171	1.0168
10-11	1.0090	1.0088	1.0172	1.0184	1.0196	1.0156	1.0325	1.0215	1.0193
9-10	1.0154	1.0097	1.0232	1.0146	1.0080	1.0190	1.0312	1.0182	1.0223
8-9	1.0109	1.0208	1.0238	1.0148	1.0164	1.0242	1.0375	1.0232	1.0260
7-8	1.0258	1.0175	1.0317	1.0352	1.0164	1.0275	1.0245	1.0259	1.0308
6-7	1.0211	1.0288	1.0258	1.0265	1.0405	1.0293	1.0415	1.0345	1.0370
5-6	1.0182	1.0230	1.0350	1.0539	1.0494	1.0538	1.0609	1.0545	1.0458
4-5	1.0344	1.0399	1.0596	1.0497	1.0470	1.0992	1.0725	1.0671	1.0597
3-4	1.0564	1.0574	1.0568	1.0771	1.0931	1.0593	1.0832	1.0782	1.0861
2-3	1.1376	1.0945	1.1111	1.1696	1.1432	1.1573	1.1557	1.1565	1.1552
1-2	1.3233	1.3483	1.4151	1.3821	1.3081	1.3340	1.3334	1.3394	1.3394

MEDICAL	Pd-Incur LDF 99-00	Pd-Incur LDF 00-01	Pd-Incur LDF 01-02	Pd-Incur LDF 02-03	Pd-Incur LDF 03-04	Pd-Incur LDF 04-05	Pd-Incur LDF 05-06	Average Pd-Incur LDF	Selected Pd-Incur LDF
19-20	1.0495	1.2484	1.0248	1.0346	1.0441	1.0387	1.0366	1.0385	1.0385
18-19	1.2543	1.0315	1.0550	1.0413	1.0381	1.0344	1.0539	1.0419	1.0419
17-18	1.0360	1.0630	1.0318	1.0401	1.0283	1.0665	1.0240	1.0397	1.0397
16-17	1.0576	1.0493	1.0153	1.0312	1.0701	1.0168	1.0484	1.0416	1.0416
15-16	1.0458	1.0340	1.0401	1.0725	1.0226	1.0414	1.0893	1.0565	1.0565
14-15	1.0362	1.0484	1.0715	1.0385	1.0421	1.0848	1.1068	1.0681	1.0681
13-14	1.0587	1.0772	1.0257	1.0371	1.1010	1.0973	1.0496	1.0713	1.0713
12-13	1.0690	1.0306	1.0485	1.0706	1.1049	1.0423	1.1222	1.0850	1.0850
11-12	1.0265	1.0524	1.0511	1.0745	1.0653	1.1185	1.1568	1.1038	1.1038
10-11	1.0461	1.0500	1.0778	1.0590	1.0961	1.1604	1.1173	1.1082	1.1082
9-10	1.0600	1.0624	1.0628	1.1056	1.1349	1.1387	1.2281	1.1518	1.1518
8-9	1.0657	1.0699	1.0809	1.0795	1.1384	1.2072	1.1511	1.1441	1.1441
7-8	1.0696	1.0776	1.1066	1.1361	1.1624	1.1867	1.2047	1.1725	1.1725
6-7	1.0837	1.1012	1.1044	1.1715	1.2099	1.1858	1.2081	1.1938	1.1938
5-6	1.0774	1.1089	1.1749	1.2153	1.1754	1.2102	1.3823	1.2458	1.2458
4-5	1.1135	1.1699	1.1652	1.1549	1.2079	1.4277	1.3726	1.2908	1.2908
3-4	1.1833	1.1737	1.1789	1.1983	1.3943	1.3555	1.3580	1.3265	1.3265
2-3	1.2629	1.2844	1.2428	1.4002	1.4554	1.4347	1.4013	1.4229	1.4229
1-2	1.6114	1.5632	1.7258	1.6655	1.6549	1.6551	1.6608	1.6591	1.6591



MEDICAL	Policy Year	Incurred LDF	Paid to 20th LDF
Beyond	1986	1.0245	1.0245
19-20	1987	1.0020	1.0385
18-19	1988	1.0030	1.0065
17-18	1989	1.0041	1.0075
16-17	1990	1.0053	1.0086
15-16	1991	1.0067	1.0098
14-15	1992	1.0082	1.0112
13-14	1993	1.0100	1.0128
12-13	1994	1.0121	1.0146
11-12	1995	1.0146	1.0168
10-11	1996	1.0176	1.0193
9-10	1997	1.0212	1.0223
8-9	1998	1.0257	1.0260
7-8	1999	1.0314	1.0308
6-7	2000	1.0386	1.0370
5-6	2001	1.0479	1.0458
4-5	2002	1.0598	1.0597
3-4	2003	1.0749	1.0861
2-3	2004	1.0964	1.1552
1-2	2005	1.1701	1.3394

MEDICAL	Policy Year	Incurred Cum LDF	Paid to 20th Cum LDF
Beyond	1986	1.0245	1.0245
19-20	1987	1.0265	1.0639
18-19	1988	1.0296	1.0708
17-18	1989	1.0338	1.0788
16-17	1990	1.0393	1.0881
15-16	1991	1.0462	1.0988
14-15	1992	1.0548	1.1111
13-14	1993	1.0654	1.1253
12-13	1994	1.0783	1.1417
11-12	1995	1.0940	1.1609
10-11	1996	1.1133	1.1833
9-10	1997	1.1369	1.2097
8-9	1998	1.1661	1.2412
7-8	1999	1.2027	1.2794
6-7	2000	1.2491	1.3267
5-6	2001	1.3089	1.3875
4-5	2002	1.3872	1.4703
3-4	2003	1.4911	1.5969
2-3	2004	1.6349	1.8448
1-2	2005	1.9130	2.4709

MEDICAL	Policy Year	Benefit Level Factor	LAE
Beyond	1986	1.0000	1.1117
19-20	1987	1.0000	1.1117
18-19	1988	1.0000	1.1117
17-18	1989	1.0000	1.1117
16-17	1990	1.0000	1.1117
15-16	1991	1.0000	1.1117
14-15	1992	1.0000	1.1117
13-14	1993	1.0000	1.1117
12-13	1994	1.0000	1.1117
11-12	1995	1.0000	1.1117
10-11	1996	1.0000	1.1117
9-10	1997	1.0000	1.1117
8-9	1998	1.0000	1.1117
7-8	1999	1.0000	1.1117
6-7	2000	1.0000	1.1117
5-6	2001	1.0000	1.1117
4-5	2002	1.0000	1.1117
3-4	2003	1.0000	1.1117
2-3	2004	1.0000	1.1117
1-2	2005	1.0000	1.1117

MEDICAL	Policy Year	Incurred Base	Paid to 20th Base
Beyond	1986	14098151	14098151
19-20	1987	18198483	17371755
18-19	1988	17497097	17128438
17-18	1989	20102087	19348952
16-17	1990	22536588	21090314
15-16	1991	24385788	22546590
14-15	1992	23525951	22591936
13-14	1993	25485712	23015209
12-13	1994	21923774	19456885
11-12	1995	25709212	23758358
10-11	1996	30668397	25751517
9-10	1997	28390006	25586761
8-9	1998	29884149	25414526
7-8	1999	35620034	30707603
6-7	2000	46004270	35309648
5-6	2001	37800537	29536486
4-5	2002	41428757	33045416
3-4	2003	40800962	33647935
2-3	2004	39851854	31995601
1-2	2005	33533581	23724021

MEDICAL	Policy Year	Proj Ult Incurred (Avg Pd & Inc)	Proj Ult Incurred (Incur)	Proj Ult Incurred (Pd-20)
Beyond	1986	14443556	14443556	14443556
19-20	1987	18581277	18680743	18481810
18-19	1988	18178071	18015011	18341131
17-18	1989	20827594	20781538	20873649
16-17	1990	23185324	23422276	22948371
15-16	1991	25143302	25512411	24774193
14-15	1992	24958537	24815173	25101900
13-14	1993	26525747	27152478	25899015
12-13	1994	22927166	23640406	22213926
11-12	1995	27853478	28125878	27581078
10-11	1996	32307448	34143126	30471770
9-10	1997	31614452	32276598	30952305
8-9	1998	33196208	34847906	31544510
7-8	1999	41063761	42840215	39287307
6-7	2000	52154622	57463934	46845310
5-6	2001	45229499	49477123	40981874
4-5	2002	53028324	57469972	48586675
3-4	2003	57285351	60838314	53732387
2-3	2004	62089641	65153796	59025485
1-2	2005	61384712	64149740	58619683

MEDICAL	Policy Year	Adjusted Ult Limited Loss (Avg Pd & Inc)	Adjusted Ult Limited Loss (Incur)	Adjusted Ult Limited Loss (Pd-20)
Beyond	1986	16056901	16056901	16056901
19-20	1987	20656806	20767382	20546228
18-19	1988	20208562	20027288	20389835
17-18	1989	23154036	23102836	23205236
16-17	1990	25775125	26038544	25511704
15-16	1991	27951809	28362147	27541470
14-15	1992	27746406	27587028	27905782
13-14	1993	29488673	30185410	28791935
12-13	1994	25488130	26281039	24695222
11-12	1995	30964711	31267539	30661884
10-11	1996	35916190	37956913	33875467
9-10	1997	35145786	35881894	34409677
8-9	1998	36904224	38740417	35068032
7-8	1999	45650583	47625467	43675699
6-7	2000	57980293	63882655	52077931
5-6	2001	50281634	55003718	45559549
4-5	2002	58951588	63889368	54013807
3-4	2003	63684125	67633954	59734295
2-3	2004	69025054	72431475	65618632
1-2	2005	68241384	71315266	65167502

MEDICAL

Policy Year	Ult Limited Loss Ratio (Avg Pd & Inc)	Ult Limited Loss Ratio (Incur)	Ult Limited Loss Ratio (Pd-20)
1986	0.1509	0.1509	0.1509
1987	0.1740	0.1749	0.1730
1988	0.1527	0.1514	0.1541
1989	0.1679	0.1675	0.1683
1990	0.1983	0.2003	0.1963
1991	0.2137	0.2168	0.2105
1992	0.2315	0.2302	0.2329
1993	0.2396	0.2453	0.2340
1994	0.2107	0.2172	0.2041
1995	0.2406	0.2430	0.2383
1996	0.2562	0.2708	0.2417
1997	0.2526	0.2579	0.2473
1998	0.2675	0.2808	0.2542
1999	0.3138	0.3274	0.3002
2000	0.3730	0.4109	0.3350
2001	0.2930	0.3205	0.2655
2002	0.3331	0.3610	0.3052
2003	0.3447	0.3661	0.3233
2004	0.3208	0.3367	0.3050
2005	0.3047	0.3185	0.2910

MEDICAL FREQUENCY

Policy Year	Claim Frequency	Normalized Frequency	Trend Factor to 1/1/06	Selected Ann Trend Factor	Trend Period # Years	Trend 1/1/06-12/1/08	Combined Trend Factor
				-7.0%	1		
				-7.0%	1		
				-7.0%	1		
				-7.0%	0.9167		
1993	17.70	1.0000					
1994	15.21	0.8593					
1995	15.27	0.8627					
1996	14.36	0.8113					
1997	13.09	0.7395					
1998	11.98	0.6768					
1999	11.54	0.6519					
2000	10.47	0.5915					
2001	9.13	0.5158					
2002	9.23	0.5214	0.8044			0.8092	0.6509
2003	8.84	0.4994	0.8649			0.8092	0.6999
2004	7.76	0.4384	0.9300			0.8092	0.7526
2005*	6.91	0.3904	1.0000			0.8092	0.8092

\* Adjusted to a full Policy Year

MEDICAL SEVERITY RATIOS

Policy Year	Ult Limited Severity Ratio (Average)	Ult Limited Severity Ratio (Incur)	Ult Limited Severity Ratio (Pd-20)
1993	0.2396	0.2453	0.2340
1994	0.2452	0.2528	0.2375
1995	0.2789	0.2817	0.2762
1996	0.3158	0.3338	0.2979
1997	0.3416	0.3487	0.3344
1998	0.3952	0.4149	0.3756
1999	0.4814	0.5022	0.4605
2000	0.6306	0.6947	0.5664
2001	0.5680	0.6214	0.5147
2002	0.6389	0.6924	0.5853
2003	0.6902	0.7331	0.6474
2004	0.7318	0.7680	0.6957
2005	0.7805	0.8158	0.7454

MEDICAL Linear <b>FITTED</b>	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	2002	0.6404	0.6916	0.5892
	2003	0.6870	0.7321	0.6420
	2004	0.7337	0.7726	0.6949
	2005	0.7803	0.8131	0.7477
5 Point	2001	0.5783	0.6333	0.5233
	2002	0.6301	0.6797	0.5805
	2003	0.6819	0.7261	0.6377
	2004	0.7337	0.7726	0.6949
	2005	0.7855	0.8190	0.7521
6 Point	2000	0.5810	0.6433	0.5187
	2001	0.6180	0.6744	0.5615
	2002	0.6549	0.7054	0.6044
	2003	0.6918	0.7364	0.6472
	2004	0.7287	0.7674	0.6901
	2005	0.7656	0.7985	0.7330
7 Point	1999	0.5150	0.5612	0.4687
	2000	0.5586	0.6040	0.5132
	2001	0.6023	0.6468	0.5577
	2002	0.6459	0.6897	0.6022
	2003	0.6896	0.7325	0.6467
	2004	0.7332	0.7753	0.6912
	2005	0.7768	0.8181	0.7357
8 Point	1998	0.4396	0.4753	0.4040
	1999	0.4896	0.5267	0.4525
	2000	0.5396	0.5781	0.5011
	2001	0.5896	0.6296	0.5496
	2002	0.6396	0.6810	0.5982
	2003	0.6896	0.7325	0.6467
	2004	0.7395	0.7839	0.6953
	2005	0.7895	0.8354	0.7438
9 Point	1997	0.3715	0.3954	0.3475
	1998	0.4247	0.4519	0.3974
	1999	0.4779	0.5083	0.4474
	2000	0.5311	0.5648	0.4973
	2001	0.5842	0.6212	0.5473
	2002	0.6374	0.6777	0.5972
	2003	0.6906	0.7342	0.6472
	2004	0.7438	0.7906	0.6971
	2005	0.7970	0.8471	0.7471
10 Point	1996	0.3174	0.3372	0.2976
	1997	0.3708	0.3939	0.3476
	1998	0.4241	0.4507	0.3975
	1999	0.4774	0.5074	0.4474
	2000	0.5307	0.5641	0.4974
	2001	0.5841	0.6209	0.5473
	2002	0.6374	0.6776	0.5972
	2003	0.6907	0.7343	0.6472
	2004	0.7440	0.7911	0.6971
	2005	0.7974	0.8478	0.7470

MEDICAL Linear <b>TRENDED</b>		Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	Fitted	0.9163	0.9312	0.9019
5 Point	Fitted	0.9365	0.9545	0.9188
6 Point	Fitted	0.8733	0.8890	0.8580
7 Point	Fitted	0.9041	0.9430	0.8655
8 Point	Fitted	0.9353	0.9854	0.8854
9 Point	Fitted	0.9521	1.0117	0.8928
10 Point	Fitted	0.9529	1.0133	0.8926

MEDICAL Linear <b>Severity Trend Factor</b>		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-20)
4 Point	2002	1.4309	1.3466	1.5309
	2003	1.3338	1.2721	1.4048
	2004	1.2490	1.2054	1.2979
	2005	1.1743	1.1453	1.2062
5 Point	2002	1.4863	1.4043	1.5828
	2003	1.3734	1.3144	1.4409
	2004	1.2765	1.2354	1.3223
	2005	1.1923	1.1654	1.2218
6 Point	2002	1.3336	1.2603	1.4196
	2003	1.2624	1.2072	1.3256
	2004	1.1984	1.1584	1.2433
	2005	1.1406	1.1133	1.1706
7 Point	2002	1.3997	1.3674	1.4372
	2003	1.3112	1.2875	1.3383
	2004	1.2331	1.2163	1.2522
	2005	1.1638	1.1527	1.1764
8 Point	2002	1.4624	1.4470	1.4802
	2003	1.3564	1.3453	1.3691
	2004	1.2647	1.2570	1.2735
	2005	1.1847	1.1796	1.1904
9 Point	2002	1.4937	1.4929	1.4949
	2003	1.3787	1.3781	1.3795
	2004	1.2801	1.2797	1.2806
	2005	1.1946	1.1944	1.1950
10 Point	2002	1.4950	1.4954	1.4946
	2003	1.3796	1.3799	1.3793
	2004	1.2807	1.2809	1.2805
	2005	1.1951	1.1952	1.1949

MEDICAL Expon'l <b>FITTED</b>	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	2002	0.6417	0.6927	0.5907
	2003	0.6855	0.7310	0.6398
	2004	0.7322	0.7715	0.6929
	2005	0.7820	0.8141	0.7504
5 Point	2001	0.5809	0.6352	0.5268
	2002	0.6275	0.6777	0.5772
	2003	0.6778	0.7230	0.6324
	2004	0.7322	0.7715	0.6929
	2005	0.7909	0.8231	0.7591
6 Point	2000	0.5846	0.6455	0.5239
	2001	0.6172	0.6736	0.5607
	2002	0.6517	0.7031	0.6001
	2003	0.6882	0.7338	0.6423
	2004	0.7266	0.7658	0.6875
	2005	0.7672	0.7992	0.7358
7 Point	1999	0.5188	0.5615	0.4758
	2000	0.5561	0.5992	0.5126
	2001	0.5960	0.6395	0.5522
	2002	0.6388	0.6825	0.5949
	2003	0.6847	0.7283	0.6409
	2004	0.7339	0.7773	0.6905
	2005	0.7866	0.8295	0.7439
8 Point	1998	0.4448	0.4765	0.4128
	1999	0.4849	0.5187	0.4508
	2000	0.5286	0.5647	0.4922
	2001	0.5762	0.6147	0.5375
	2002	0.6281	0.6691	0.5870
	2003	0.6847	0.7283	0.6409
	2004	0.7464	0.7928	0.6999
	2005	0.8137	0.8630	0.7642
9 Point	1997	0.3816	0.4017	0.3609
	1998	0.4209	0.4440	0.3974
	1999	0.4643	0.4907	0.4375
	2000	0.5122	0.5423	0.4816
	2001	0.5650	0.5993	0.5302
	2002	0.6232	0.6624	0.5838
	2003	0.6874	0.7320	0.6427
	2004	0.7583	0.8090	0.7076
	2005	0.8365	0.8941	0.7790
10 Point	1996	0.3352	0.3529	0.3172
	1997	0.3716	0.3919	0.3510
	1998	0.4119	0.4351	0.3885
	1999	0.4567	0.4831	0.4299
	2000	0.5063	0.5364	0.4758
	2001	0.5612	0.5956	0.5266
	2002	0.6222	0.6613	0.5827
	2003	0.6897	0.7343	0.6449
	2004	0.7646	0.8153	0.7137
	2005	0.8476	0.9052	0.7899

MEDICAL Expon'l <b>TRENDED</b>		Severity Ratio (Incur)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	Fitted	0.9478	0.9526	0.9469
5 Point	Fitted	0.9904	0.9943	0.9909
6 Point	Fitted	0.8992	0.9054	0.8971
7 Point	Fitted	0.9630	1.0028	0.9244
8 Point	Fitted	1.0465	1.1053	0.9878
9 Point	Fitted	1.1137	1.1969	1.0312
10 Point	Fitted	1.1450	1.2284	1.0617

MEDICAL Expon'l <b>Severity Trend Factor</b>		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-20)
4 Point	2002	1.4769	1.3752	1.6028
	2003	1.3827	1.3031	1.4800
	2004	1.2945	1.2348	1.3666
	2005	1.2120	1.1701	1.2618
5 Point	2002	1.5784	1.4673	1.7168
	2003	1.4612	1.3752	1.5669
	2004	1.3527	1.2889	1.4301
	2005	1.2523	1.2080	1.3053
6 Point	2002	1.3796	1.2878	1.4948
	2003	1.3066	1.2339	1.3966
	2004	1.2374	1.1822	1.3049
	2005	1.1719	1.1328	1.2192
7 Point	2002	1.5074	1.4695	1.5538
	2003	1.4064	1.3769	1.4422
	2004	1.3122	1.2902	1.3387
	2005	1.2242	1.2089	1.2426
8 Point	2002	1.6660	1.6520	1.6830
	2003	1.5283	1.5176	1.5412
	2004	1.4020	1.3942	1.4114
	2005	1.2861	1.2808	1.2925
9 Point	2002	1.7870	1.8071	1.7664
	2003	1.6200	1.6351	1.6045
	2004	1.4686	1.4795	1.4574
	2005	1.3313	1.3387	1.3238
10 Point	2002	1.8403	1.8575	1.8219
	2003	1.6600	1.6729	1.6462
	2004	1.4974	1.5067	1.4875
	2005	1.3508	1.3570	1.3441

MEDICAL Linear LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-20)
4 Point	2002	0.9314	0.8765	0.9965
	2003	0.9335	0.8903	0.9832
	2004	0.9400	0.9072	0.9768
	2005	0.9502	0.9268	0.9761
5 Point	2002	0.9674	0.9141	1.0302
	2003	0.9612	0.9199	1.0085
	2004	0.9607	0.9298	0.9952
	2005	0.9648	0.9430	0.9887
6 Point	2002	0.8680	0.8203	0.9240
	2003	0.8836	0.8449	0.9278
	2004	0.9019	0.8718	0.9357
	2005	0.9230	0.9009	0.9472
7 Point	2002	0.9111	0.8900	0.9355
	2003	0.9177	0.9011	0.9367
	2004	0.9280	0.9154	0.9424
	2005	0.9417	0.9328	0.9519
8 Point	2002	0.9519	0.9419	0.9635
	2003	0.9493	0.9416	0.9582
	2004	0.9518	0.9460	0.9584
	2005	0.9587	0.9545	0.9633
9 Point	2002	0.9722	0.9717	0.9730
	2003	0.9650	0.9645	0.9655
	2004	0.9634	0.9631	0.9638
	2005	0.9667	0.9665	0.9670
10 Point	2002	0.9731	0.9734	0.9728
	2003	0.9656	0.9658	0.9654
	2004	0.9639	0.9640	0.9637
	2005	0.9671	0.9672	0.9669



MEDICAL Expon'l LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-20)
4 Point	2002	0.9613	0.8951	1.0433
	2003	0.9678	0.9120	1.0359
	2004	0.9742	0.9293	1.0285
	2005	0.9808	0.9468	1.0210
5 Point	2002	1.0274	0.9551	1.1175
	2003	1.0227	0.9625	1.0967
	2004	1.0180	0.9700	1.0763
	2005	1.0134	0.9775	1.0562
6 Point	2002	0.8980	0.8382	0.9730
	2003	0.9145	0.8636	0.9775
	2004	0.9313	0.8897	0.9821
	2005	0.9483	0.9167	0.9866
7 Point	2002	0.9812	0.9565	1.0114
	2003	0.9843	0.9637	1.0094
	2004	0.9876	0.9710	1.0075
	2005	0.9906	0.9782	1.0055
8 Point	2002	1.0844	1.0753	1.0955
	2003	1.0697	1.0622	1.0787
	2004	1.0551	1.0493	1.0622
	2005	1.0407	1.0364	1.0459
9 Point	2002	1.1632	1.1762	1.1497
	2003	1.1338	1.1444	1.1230
	2004	1.1053	1.1135	1.0968
	2005	1.0773	1.0833	1.0712
10 Point	2002	1.1979	1.2090	1.1859
	2003	1.1618	1.1709	1.1522
	2004	1.1269	1.1339	1.1195
	2005	1.0931	1.0981	1.0876

MEDICAL Linear <b>TRENDED LR</b>	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-20)
4 Point	2002	0.3102	0.3164	0.3041
	2003	0.3218	0.3259	0.3179
	2004	0.3016	0.3055	0.2979
	2005	0.2895	0.2952	0.2840
	4 Yr Ave	0.3058	0.3108	0.3010
5 Point	2002	0.3222	0.3300	0.3144
	2003	0.3313	0.3368	0.3260
	2004	0.3082	0.3131	0.3035
	2005	0.2940	0.3003	0.2877
	4 Yr Ave	0.3139	0.3201	0.3079
6 Point	2002	0.2891	0.2961	0.2820
	2003	0.3046	0.3093	0.3000
	2004	0.2893	0.2935	0.2854
	2005	0.2812	0.2869	0.2756
	4 Yr Ave	0.2911	0.2965	0.2858
7 Point	2002	0.3035	0.3213	0.2855
	2003	0.3163	0.3299	0.3028
	2004	0.2977	0.3082	0.2874
	2005	0.2869	0.2971	0.2770
	4 Yr Ave	0.3011	0.3141	0.2882
8 Point	2002	0.3171	0.3400	0.2941
	2003	0.3272	0.3447	0.3098
	2004	0.3053	0.3185	0.2923
	2005	0.2921	0.3040	0.2803
	4 Yr Ave	0.3104	0.3268	0.2941
9 Point	2002	0.3238	0.3508	0.2970
	2003	0.3326	0.3531	0.3121
	2004	0.3091	0.3243	0.2940
	2005	0.2946	0.3078	0.2814
	4 Yr Ave	0.3150	0.3340	0.2961
10 Point	2002	0.3241	0.3514	0.2969
	2003	0.3328	0.3536	0.3121
	2004	0.3092	0.3246	0.2939
	2005	0.2947	0.3081	0.2814
	4 Yr Ave	0.3152	0.3344	0.2961

MEDICAL Expon'l <b>TRENDED LR</b>	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-20)
4 Point	2002	0.3202	0.3231	0.3184
	2003	0.3336	0.3339	0.3349
	2004	0.3125	0.3129	0.3137
	2005	0.2988	0.3016	0.2971
	4 Yr Ave	0.3163	0.3179	0.3160
5 Point	2002	0.3422	0.3448	0.3411
	2003	0.3525	0.3524	0.3546
	2004	0.3266	0.3266	0.3283
	2005	0.3088	0.3113	0.3074
	4 Yr Ave	0.3325	0.3338	0.3329
6 Point	2002	0.2991	0.3026	0.2970
	2003	0.3152	0.3162	0.3160
	2004	0.2988	0.2996	0.2995
	2005	0.2889	0.2920	0.2871
	4 Yr Ave	0.3005	0.3026	0.2999
7 Point	2002	0.3268	0.3453	0.3087
	2003	0.3393	0.3528	0.3263
	2004	0.3168	0.3269	0.3073
	2005	0.3018	0.3116	0.2926
	4 Yr Ave	0.3212	0.3342	0.3087
8 Point	2002	0.3612	0.3882	0.3343
	2003	0.3687	0.3889	0.3487
	2004	0.3385	0.3533	0.3240
	2005	0.3171	0.3301	0.3044
	4 Yr Ave	0.3464	0.3651	0.3279
9 Point	2002	0.3875	0.4246	0.3509
	2003	0.3908	0.4190	0.3631
	2004	0.3546	0.3749	0.3345
	2005	0.3283	0.3450	0.3117
	4 Yr Ave	0.3653	0.3909	0.3401
10 Point	2002	0.3990	0.4364	0.3619
	2003	0.4005	0.4287	0.3725
	2004	0.3615	0.3818	0.3414
	2005	0.3331	0.3497	0.3165
	4 Yr Ave	0.3735	0.3992	0.3481

INDEMNITY		(Average)	(Incur)	(Pd-20)
Severity				
Ann Trend				
4 Point	Linear	1.0%	1.8%	0.0%
5 Point	Linear	1.6%	2.5%	0.6%
6 Point	Linear	-0.4%	0.5%	-1.4%
7 Point	Linear	2.0%	2.8%	1.0%
8 Point	Linear	3.9%	4.5%	3.3%
9 Point	Linear	4.3%	4.7%	3.8%
10 Point	Linear	4.6%	4.9%	4.2%
4 Point	Expon'l	1.0%	1.8%	0.1%
5 Point	Expon'l	1.6%	2.6%	0.6%
6 Point	Expon'l	-0.2%	0.7%	-1.1%
7 Point	Expon'l	2.2%	3.2%	1.2%
8 Point	Expon'l	4.7%	5.5%	3.8%
9 Point	Expon'l	5.4%	6.1%	4.7%
10 Point	Expon'l	6.0%	6.6%	5.4%

MEDICAL		(Average)	(Incur)	(Pd-20)
Severity				
Ann Trend				
4 Point	Linear	5.8%	4.9%	6.8%
5 Point	Linear	6.5%	5.6%	7.4%
6 Point	Linear	4.5%	3.7%	5.5%
7 Point	Linear	5.4%	5.2%	5.7%
8 Point	Linear	6.3%	6.3%	6.3%
9 Point	Linear	6.3%	6.5%	6.1%
10 Point	Linear	6.3%	6.5%	6.1%
4 Point	Expon'l	6.8%	5.5%	8.3%
5 Point	Expon'l	8.0%	6.7%	9.6%
6 Point	Expon'l	5.6%	4.4%	7.0%
7 Point	Expon'l	7.2%	6.7%	7.7%
8 Point	Expon'l	9.0%	8.9%	9.2%
9 Point	Expon'l	10.3%	10.5%	10.1%
10 Point	Expon'l	10.9%	11.0%	10.7%

INDEMNITY		(Average)	(Incur)	(Pd-20)
Loss Ratio				
Ann. Trend				
4 Point	Linear	-6.9%	-6.1%	-7.8%
5 Point	Linear	-6.3%	-5.4%	-7.3%
6 Point	Linear	-8.2%	-7.3%	-9.2%
7 Point	Linear	-6.0%	-5.2%	-6.9%
8 Point	Linear	-4.2%	-3.6%	-4.9%
9 Point	Linear	-3.7%	-3.2%	-4.2%
10 Point	Linear	-3.4%	-3.0%	-3.8%
4 Point	Expon'l	-6.9%	-6.0%	-7.8%
5 Point	Expon'l	-6.2%	-5.3%	-7.3%
6 Point	Expon'l	-8.1%	-7.2%	-9.1%
7 Point	Expon'l	-5.6%	-4.6%	-6.7%
8 Point	Expon'l	-3.1%	-2.2%	-4.0%
9 Point	Expon'l	-2.2%	-1.5%	-3.0%
10 Point	Expon'l	-1.7%	-1.0%	-2.3%

MEDICAL		(Average)	(Incur)	(Pd-20)
Loss Ratio				
Ann. Trend				
4 Point	Linear	-1.6%	-2.7%	-0.4%
5 Point	Linear	-0.9%	-1.9%	0.1%
6 Point	Linear	-2.8%	-3.8%	-1.7%
7 Point	Linear	-2.0%	-2.4%	-1.5%
8 Point	Linear	-1.2%	-1.4%	-1.0%
9 Point	Linear	-0.9%	-0.9%	-0.8%
10 Point	Linear	-0.8%	-0.8%	-0.8%
4 Point	Expon'l	-0.8%	-2.1%	0.8%
5 Point	Expon'l	0.5%	-0.9%	2.2%
6 Point	Expon'l	-2.0%	-3.3%	-0.5%
7 Point	Expon'l	-0.4%	-0.9%	0.2%
8 Point	Expon'l	1.6%	1.4%	1.8%
9 Point	Expon'l	3.0%	3.2%	2.7%
10 Point	Expon'l	3.5%	3.8%	3.3%