

DELAWARE COMPENSATION RATING BUREAU, INC.

Paid and Incurred Loss Development and Trend – Unlimited 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 2003, 2004 and 2005 are calculated by relating the frequencies for those policy years to the value for policy year 2006. An annual frequency trend factor of  $-7.8\%$  was selected for the period 1/1/07 to 12/1/09. 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 (12/1/09). 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 which were previously calculated.

Pages 12 and 13 show averages of the four latest policy years trended to the midpoint of the prospective rating period (12/1/09) 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 03-04	PDF 04-05	PDF 05-06	PDF 06-07	4 Year Average	Selected PDF
Beyond	0.9725	1.0000	1.0007	1.0000	0.9933	1.0000
19-20	1.0000	1.0000	0.9997	1.0002	1.0000	1.0000
18-19	1.0000	1.0000	1.0000	1.0006	1.0002	1.0000
17-18	1.0000	1.0000	0.9993	1.0004	0.9999	1.0000
16-17	1.0000	1.0000	1.0035	1.0001	1.0009	1.0000
15-16	1.0000	1.0000	1.0062	1.0004	1.0017	1.0000
14-15	1.0000	1.0019	0.9989	1.0000	1.0002	1.0000
13-14	1.0000	1.0002	0.9946	1.0000	0.9987	1.0000
12-13	1.0001	1.0000	0.9995	1.0001	0.9999	1.0000
11-12	1.0000	0.9999	1.0001	1.0000	1.0000	1.0000
10-11	1.0001	1.0000	1.0000	1.0000	1.0000	1.0000
9-10	1.0000	1.0000	0.9999	0.9998	0.9999	1.0000
8-9	1.0002	1.0000	0.9997	0.9999	1.0000	1.0000
7-8	0.9999	1.0000	1.0002	0.9999	1.0000	1.0000
6-7	0.9999	0.9995	1.0007	0.9999	1.0000	1.0000
5-6	1.0034	0.9982	1.0012	0.9971	1.0000	1.0000
4-5	0.9942	0.9973	1.0001	1.0005	0.9980	0.9980
3-4	0.9982	0.9975	0.9991	0.9998	0.9987	0.9987
2-3	0.9943	0.9959	1.0002	0.9992	0.9974	0.9974
1-2	0.9912	0.9995	1.0063	1.0133	1.0026	1.0026

PREMIUMS	Policy Year	Reported SEP	Cum PDF	Ultimate SEP	On-Level Factor	ECRF	DCCPAP Factor
Beyond	1987	82225750	1.0000	82225750	1.2820	0.9916	1.0000
19-20	1988	98345982	1.0000	98345982	1.2576	0.9914	1.0000
18-19	1989	106535459	1.0000	106535459	1.2519	0.9919	1.0000
17-18	1990	94130902	1.0000	94130902	1.2519	0.9915	1.0037
16-17	1991	92904056	1.0000	92904056	1.2519	0.9913	1.0083
15-16	1992	85919982	1.0000	85919982	1.2519	0.9914	1.0137
14-15	1993	86944981	1.0000	86944981	1.2519	0.9914	1.0144
13-14	1994	83912349	1.0000	83912349	1.2857	0.9942	1.0129
12-13	1995	80759982	1.0000	80759982	1.3959	0.9971	1.0112
11-12	1996	85197215	1.0000	85197215	1.3997	0.9973	1.0131
10-11	1997	88853555	1.0000	88853555	1.3319	0.9979	1.0081
9-10	1998	94812033	1.0000	94812033	1.2292	0.9986	1.0001
8-9	1999	88669578	1.0000	88669578	1.4163	0.9989	0.9959
7-8	2000	95862477	1.0000	95862477	1.3978	0.9988	0.9929
6-7	2001	98266463	1.0000	98266463	1.4700	0.9982	0.9956
5-6	2002	119887918	1.0000	119887918	1.2318	0.9976	0.9982
4-5	2003	134172879	0.9980	133904533	1.1555	0.9966	1.0010
3-4	2004	150894279	0.9967	150396328	1.2022	0.9963	0.9999
2-3	2005	183361578	0.9941	182279745	1.0566	0.9968	0.9988
1-2	2006	203892331	0.9967	203219486	1.0088	0.9969	0.9988

PREMIUMS	Policy Year	Other	On-Level SEP
	1987	1.0000	104527939
	1988	1.0000	122616260
	1989	1.0000	132291430
	1990	1.0000	117273126
	1991	1.0000	116251667
	1992	1.0000	108099125
	1993	1.0000	109464251
	1994	1.0000	108644026
	1995	1.0000	113664880
	1996	1.0000	120486530
	1997	1.0000	119052101
	1998	1.0000	116391429
	1999	1.0000	124930260
	2000	1.0000	132885540
	2001	1.0000	143557244
	2002	1.0000	147058328
	2003	1.0000	154354818
	2004	1.0000	180119468
	2005	1.0000	191750092
	2006	1.0000	204127046

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	Incurred LDF 06-07	4 Year Average LDF	Selected Incurred LDF
Beyond	0.9998	1.0730	0.9992	0.9772	0.9527	0.9797	1.0226	0.9981	0.9883	0.9883
19-20	0.9869	1.0090	1.0026	0.9991	1.0067	1.0075	1.0005	1.0035	1.0046	1.0021
18-19	1.0056	0.9942	0.9978	1.012	1.0032	0.9983	1.0032	1.0017	1.0016	1.0025
17-18	1.0076	1.0004	1.0008	1.0048	1.0027	0.9990	1.0011	0.9973	1.0000	1.0030
16-17	0.9926	1.0350	0.9977	1.0096	1.0048	1.0032	1.0038	0.9947	1.0016	1.0037
15-16	1.0060	1.0189	1.0029	1.0021	0.9969	1.0127	1.0084	0.9997	1.0044	1.0044
14-15	0.9953	1.0097	1.0028	1.0334	1.0044	1.0186	1.0073	0.9988	1.0073	1.0054
13-14	1.0071	0.9981	1.0125	0.9925	1.0159	0.9880	0.9955	1.0483	1.0119	1.0065
12-13	1.0009	1.0020	1.0220	1.0197	1.0194	1.0055	1.0083	0.9973	1.0076	1.0080
11-12	1.0069	1.0207	1.0058	1.0245	1.0157	1.0186	1.0284	0.9902	1.0132	1.0097
10-11	0.9979	1.0297	1.0076	1.0015	1.0160	1.0098	1.0056	0.9962	1.0069	1.0120
9-10	1.0049	1.0041	1.0118	1.0101	1.0110	0.9884	0.9933	1.0357	1.0071	1.0148
8-9	1.0134	1.0001	1.0214	0.9814	1.0126	1.0308	0.9945	1.0201	1.0145	1.0185
7-8	1.0367	0.9960	1.0053	1.0371	1.0130	1.0931	1.0235	1.0159	1.0364	1.0231
6-7	1.0227	1.0100	1.0348	1.0110	1.0727	1.0223	1.0235	1.0097	1.0321	1.0290
5-6	1.0368	1.0082	1.0264	1.1036	1.0420	1.0114	1.0369	1.0154	1.0264	1.0362
4-5	1.0201	1.0117	1.0143	1.0756	1.0908	1.0597	1.0314	1.0133	1.0488	1.0451
3-4	1.0560	1.0209	1.0640	1.0232	1.1157	1.0309	1.0567	1.0329	1.0591	1.0595
2-3	1.1466	1.0948	1.2403	1.1441	1.1884	1.1504	1.1457	1.1281	1.1532	1.1532
1-2	1.2122	1.2706	1.4283	1.4377	1.2682	1.2819	1.3514	1.2576	1.2898	1.2898

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	Paid LDF 06-07	4 Year Average LDF	Selected Paid LDF
19-20	1.0121	1.0120	1.0056	1.0042	1.0039	1.0043	1.0068	1.0085	1.0059	1.0076
18-19	1.0104	1.0090	1.0119	1.0150	0.9996	1.0110	1.0031	1.0230	1.0092	1.0079
17-18	1.0094	1.0071	1.0054	1.0118	1.0135	1.0038	1.0222	1.0034	1.0107	1.0084
16-17	1.0134	1.0057	1.0058	1.0064	1.0071	1.0116	1.0045	1.0043	1.0069	1.0090
15-16	1.0153	1.0088	1.0089	1.0101	1.0094	1.0057	1.0144	1.0053	1.0087	1.0097
14-15	1.0121	1.0095	1.0056	1.0059	1.0103	1.0105	1.0067	1.0026	1.0075	1.0106
13-14	1.0203	1.0057	1.0130	1.0054	1.0083	1.0092	1.0111	1.0534	1.0205	1.0118
12-13	1.0069	1.0092	1.0092	1.0175	1.0063	1.0162	1.0160	1.0047	1.0108	1.0133
11-12	1.0063	1.0150	1.0052	1.0213	1.0201	1.0188	1.0064	1.0138	1.0148	1.0152
10-11	1.0196	1.0074	1.0167	1.0094	1.0249	1.0207	1.0209	1.0118	1.0196	1.0179
9-10	1.0156	1.0155	1.0129	1.0310	1.0037	1.0190	1.0109	1.0296	1.0158	1.0215
8-9	1.0202	1.0255	1.0225	1.0374	1.0177	1.0158	1.0470	1.0262	1.0267	1.0267
7-8	1.0173	1.0426	1.0430	1.0241	1.0259	1.0598	1.0302	1.0213	1.0343	1.0343
6-7	1.0534	1.0229	1.0350	1.0308	1.0498	1.0414	1.0528	1.0489	1.0482	1.0460
5-6	1.0435	1.0361	1.0848	1.1015	1.0610	1.0575	1.0912	1.0636	1.0683	1.0655
4-5	1.0860	1.0889	1.0678	1.0958	1.0845	1.1013	1.1160	1.0883	1.0975	1.1012
3-4	1.1673	1.1636	1.1181	1.1744	1.2531	1.1720	1.1324	1.1613	1.1797	1.1787
2-3	1.3741	1.3587	1.4124	1.3716	1.4010	1.3729	1.4446	1.4102	1.4072	1.4073
1-2	1.7927	1.7991	1.9393	2.0577	2.0217	1.8491	2.1999	1.9540	2.0062	2.0062

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	Pd-Incur LDF 06-07	4 Year Average LDF	Selected Pd-Incur LDF
19-20	1.0551	1.1326	1.0513	1.0753	1.0831	1.0536	1.0705	1.0287	1.0590	1.0590
18-19	1.1166	1.0557	1.0886	1.0883	1.0442	1.0818	1.0283	1.0583	1.0532	1.0532
17-18	1.0748	1.0966	1.0811	1.0506	1.1026	1.0289	1.0800	1.0419	1.0634	1.0634
16-17	1.1034	1.1058	1.0518	1.1028	1.0348	1.0913	1.0495	1.0966	1.0681	1.0681
15-16	1.0795	1.0857	1.1021	1.0451	1.1044	1.0515	1.1184	1.0655	1.0850	1.0850
14-15	1.0758	1.1101	1.0488	1.1075	1.0379	1.1206	1.0730	1.0280	1.0649	1.0649
13-14	1.1130	1.0632	1.0857	1.0446	1.1117	1.0750	1.0407	1.1232	1.0877	1.0877
12-13	1.0656	1.0795	1.0622	1.1116	1.0928	1.0624	1.0887	1.0728	1.0792	1.0792
11-12	1.0896	1.0749	1.0960	1.0946	1.0838	1.1001	1.0826	1.0683	1.0837	1.0837
10-11	1.0742	1.0875	1.0870	1.0743	1.1127	1.0745	1.1014	1.0897	1.0946	1.0946
9-10	1.0766	1.0915	1.0867	1.1252	1.0768	1.1161	1.1058	1.2096	1.1271	1.1271
8-9	1.1035	1.1092	1.1391	1.0993	1.1562	1.1308	1.2228	1.1290	1.1597	1.1597
7-8	1.1268	1.1737	1.1682	1.1656	1.1308	1.3032	1.1403	1.1252	1.1749	1.1749
6-7	1.2326	1.1486	1.1633	1.1479	1.2496	1.1602	1.1660	1.2158	1.1979	1.1979
5-6	1.2381	1.1467	1.2317	1.2777	1.2066	1.2049	1.3140	1.2356	1.2403	1.2403
4-5	1.2506	1.3152	1.2368	1.2653	1.3057	1.3956	1.3580	1.3402	1.3499	1.3499
3-4	1.5262	1.4288	1.3153	1.4113	1.6421	1.5430	1.4977	1.4447	1.5319	1.5319
2-3	1.9113	1.7015	1.9466	2.0320	2.0735	1.9458	2.0205	2.0456	2.0214	2.0214
1-2	2.7398	2.8804	3.4326	3.5843	3.4066	3.2610	3.9890	3.5807	3.5593	3.5593

INDEMNITY		Incurring	Paid
Policy	Year	LDF	to 20th LDF
Beyond	1987	0.9883	0.9883
19-20	1988	1.0021	1.0590
18-19	1989	1.0025	1.0079
17-18	1990	1.0030	1.0084
16-17	1991	1.0037	1.0090
15-16	1992	1.0044	1.0097
14-15	1993	1.0054	1.0106
13-14	1994	1.0065	1.0118
12-13	1995	1.0080	1.0133
11-12	1996	1.0097	1.0152
10-11	1997	1.0120	1.0179
9-10	1998	1.0148	1.0215
8-9	1999	1.0185	1.0267
7-8	2000	1.0231	1.0343
6-7	2001	1.0290	1.0460
5-6	2002	1.0362	1.0655
4-5	2003	1.0451	1.1012
3-4	2004	1.0595	1.1787
2-3	2005	1.1532	1.4073
1-2	2006	1.2898	2.0062

INDEMNITY		Incurring	Paid
Policy	Year	Cum LDF	to 20th Cum LDF
Beyond	1987	0.9883	0.9883
19-20	1988	0.9904	1.0466
18-19	1989	0.9929	1.0549
17-18	1990	0.9958	1.0637
16-17	1991	0.9995	1.0733
15-16	1992	1.0039	1.0837
14-15	1993	1.0093	1.0952
13-14	1994	1.0159	1.1081
12-13	1995	1.0240	1.1229
11-12	1996	1.0340	1.1399
10-11	1997	1.0464	1.1603
9-10	1998	1.0618	1.1853
8-9	1999	1.0815	1.2169
7-8	2000	1.1065	1.2587
6-7	2001	1.1386	1.3166
5-6	2002	1.1798	1.4028
4-5	2003	1.2330	1.5448
3-4	2004	1.3063	1.8208
2-3	2005	1.5065	2.5625
1-2	2006	1.9431	5.1408

INDEMNITY		Benefit	LAE
Policy	Year	Level Factor	
Beyond	1987	1.4838	1.1239
19-20	1988	1.4620	1.1239
18-19	1989	1.4327	1.1239
17-18	1990	1.4062	1.1239
16-17	1991	1.3893	1.1239
15-16	1992	1.3720	1.1239
14-15	1993	1.3514	1.1239
13-14	1994	1.3345	1.1239
12-13	1995	1.3128	1.1239
11-12	1996	1.2868	1.1239
10-11	1997	1.2620	1.1239
9-10	1998	1.2347	1.1239
8-9	1999	1.2059	1.1239
7-8	2000	1.1762	1.1239
6-7	2001	1.1488	1.1239
5-6	2002	1.1231	1.1239
4-5	2003	1.0959	1.1239
3-4	2004	1.0830	1.1239
2-3	2005	1.0681	1.1239
1-2	2006	1.0460	1.1239

INDEMNITY	Policy	Incurred	Paid
	Year	Base	to 20th Base
Beyond	1987	29338873	29338873
19-20	1988	27838860	26909567
18-19	1989	31134063	29983325
17-18	1990	29813532	27303037
16-17	1991	28961433	27325038
15-16	1992	26485175	25831794
14-15	1993	30626675	28723490
13-14	1994	24015536	22490440
12-13	1995	25880874	24559229
11-12	1996	30234989	28072192
10-11	1997	32600704	27748322
9-10	1998	27353260	24862164
8-9	1999	32359841	29370535
7-8	2000	42132673	36347864
6-7	2001	34354963	29572380
5-6	2002	38221834	31037000
4-5	2003	35706794	28703661
3-4	2004	36276281	25007985
2-3	2005	30269736	16518168
1-2	2006	22190237	8625993

INDEMNITY	Policy	Proj Ult Incurred	Proj Ult Incurred	Proj Ult Incurred
	Year	(Avg Pd & Inc)	(Incur)	(Pd-20)
Beyond	1987	28995608	28995608	28995608
19-20	1988	27867580	27571607	28163553
18-19	1989	31271210	30913011	31629410
17-18	1990	29365278	29688315	29042240
16-17	1991	29137458	28946952	29327963
15-16	1992	27291191	26588467	27993915
14-15	1993	31184735	30911503	31457966
13-14	1994	24659520	24397383	24921657
12-13	1995	27039787	26502015	27577558
11-12	1996	31631235	31262979	31999492
10-11	1997	33154877	34113377	32196378
9-10	1998	29256407	29043691	29469123
8-9	1999	35369086	34997168	35741004
7-8	2000	46185430	46619803	45751056
6-7	2001	39025778	39116561	38934996
5-6	2002	44316412	45094120	43538704
4-5	2003	44183946	44026477	44341416
3-4	2004	46461122	47387706	45534539
2-3	2005	43964581	45601357	42327806
1-2	2006	43731177	43117850	44344505

INDEMNITY	Policy	Adjusted Incurred	Adjusted Incurred	Adjusted Incurred
	Year	(Avg Pd & Inc)	(Incur)	(Pd-20)
Beyond	1987	48354317	48354318	48354318
19-20	1988	45790386	45304060	46276711
18-19	1989	50353263	49776487	50930040
17-18	1990	46409713	46920250	45899175
16-17	1991	45496225	45198763	45793687
15-16	1992	42082765	40999172	43166360
14-15	1993	47364575	46949580	47779569
13-14	1994	36985447	36592282	37378611
12-13	1995	39896014	39102555	40689472
11-12	1996	45746184	45213599	46278769
10-11	1997	47025611	48385110	45666113
9-10	1998	40598511	40303330	40893693
8-9	1999	47936112	47432047	48440176
7-8	2000	61053960	61628171	60479748
6-7	2001	50387599	50504812	50270387
5-6	2002	55938484	56920147	54956820
4-5	2003	54420571	54226620	54614524
3-4	2004	56551720	57679543	55423899
2-3	2005	52776736	54741583	50811889
1-2	2006	51410345	50689318	52131373

INDEMNITY		Loss	Loss	Loss
Policy	Ratio	Ratio	Ratio	Ratio
Year	(Avg Pd & Inc)	(Incur)	(Pd-20)	(Pd-20)
1987	0.4626	0.4626	0.4626	0.4626
1988	0.3734	0.3695	0.3774	0.3774
1989	0.3806	0.3763	0.3850	0.3850
1990	0.3957	0.4001	0.3914	0.3914
1991	0.3914	0.3888	0.3939	0.3939
1992	0.3893	0.3793	0.3993	0.3993
1993	0.4327	0.4289	0.4365	0.4365
1994	0.3404	0.3368	0.3440	0.3440
1995	0.3510	0.3440	0.3580	0.3580
1996	0.3797	0.3753	0.3841	0.3841
1997	0.3950	0.4064	0.3836	0.3836
1998	0.3488	0.3463	0.3513	0.3513
1999	0.3837	0.3797	0.3877	0.3877
2000	0.4594	0.4638	0.4551	0.4551
2001	0.3510	0.3518	0.3502	0.3502
2002	0.3804	0.3871	0.3737	0.3737
2003	0.3526	0.3513	0.3538	0.3538
2004	0.3140	0.3202	0.3077	0.3077
2005	0.2752	0.2855	0.2650	0.2650
2006	0.2519	0.2483	0.2554	0.2554

INDEMNITY FREQUENCY		Trend						
Policy	Claim	Normalized	Factor	Selected Ann	Trend Period	Trend	Combined	
Year	Frequency	Frequency	to 1/1/07	Trend Factor	# Years	1/1/07-12/1/09	Trend Factor	
				-7.8%	1			
				-7.8%	1			
				-7.8%	1			
				-7.8%	0.9167			
1994	19.93	1.0000						
1995	20.01	1.0040						
1996	18.85	0.9458						
1997	17.16	0.8610						
1998	15.73	0.7893						
1999	15.12	0.7587						
2000	13.71	0.6879						
2001	11.96	0.6001						
2002	12.10	0.6071						
2003	11.56	0.5800	0.7838			0.7891	0.6185	
2004	10.15	0.5093	0.8501			0.7891	0.6708	
2005	9.15	0.4591	0.9220			0.7891	0.7276	
2006*	8.22	0.4124	1.0000			0.7891	0.7891	

\* Adjusted to a full Policy Year

INDEMNITY SEVERITY RATIOS		Severity	Severity	Severity
Policy	Ratio	Ratio	Ratio	Ratio
Year	(Average)	(Incur)	(Pd-20)	(Pd-20)
1994	0.3404	0.3368	0.3440	0.3440
1995	0.3496	0.3426	0.3566	0.3566
1996	0.4015	0.3968	0.4061	0.4061
1997	0.4588	0.4720	0.4455	0.4455
1998	0.4419	0.4387	0.4451	0.4451
1999	0.5057	0.5005	0.5110	0.5110
2000	0.6678	0.6742	0.6616	0.6616
2001	0.5849	0.5862	0.5836	0.5836
2002	0.6266	0.6376	0.6155	0.6155
2003	0.6079	0.6057	0.6100	0.6100
2004	0.6165	0.6287	0.6042	0.6042
2005	0.5994	0.6219	0.5772	0.5772
2006	0.6108	0.6021	0.6193	0.6193

INDEMNITY Linear FITTED	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	2003	0.6099	0.6172	0.6025
	2004	0.6091	0.6155	0.6026
	2005	0.6082	0.6137	0.6027
	2006	0.6074	0.6120	0.6028
5 Point	2002	0.6203	0.6302	0.6103
	2003	0.6163	0.6247	0.6078
	2004	0.6122	0.6192	0.6052
	2005	0.6082	0.6137	0.6027
	2006	0.6042	0.6082	0.6002
6 Point	2001	0.6036	0.6097	0.5975
	2002	0.6053	0.6113	0.5992
	2003	0.6069	0.6129	0.6008
	2004	0.6085	0.6145	0.6025
	2005	0.6101	0.6161	0.6041
	2006	0.6117	0.6177	0.6058
7 Point	2000	0.6326	0.6388	0.6264
	2001	0.6271	0.6333	0.6210
	2002	0.6217	0.6278	0.6156
	2003	0.6163	0.6223	0.6102
	2004	0.6108	0.6169	0.6048
	2005	0.6054	0.6114	0.5994
	2006	0.6000	0.6059	0.5940
8 Point	1999	0.5829	0.5844	0.5815
	2000	0.5885	0.5909	0.5861
	2001	0.5941	0.5974	0.5908
	2002	0.5997	0.6039	0.5955
	2003	0.6052	0.6104	0.6001
	2004	0.6108	0.6169	0.6048
	2005	0.6164	0.6233	0.6095
	2006	0.6220	0.6298	0.6142
9 Point	1998	0.5261	0.5253	0.5270
	1999	0.5408	0.5411	0.5405
	2000	0.5554	0.5569	0.5539
	2001	0.5700	0.5726	0.5674
	2002	0.5846	0.5884	0.5808
	2003	0.5992	0.6042	0.5943
	2004	0.6138	0.6199	0.6077
	2005	0.6285	0.6357	0.6212
	2006	0.6431	0.6515	0.6346
10 Point	1997	0.4933	0.4966	0.4901
	1998	0.5108	0.5144	0.5072
	1999	0.5283	0.5322	0.5244
	2000	0.5458	0.5500	0.5416
	2001	0.5633	0.5679	0.5587
	2002	0.5808	0.5857	0.5759
	2003	0.5983	0.6035	0.5930
	2004	0.6158	0.6213	0.6102
	2005	0.6333	0.6391	0.6274
	2006	0.6508	0.6569	0.6445



INDEMNITY		Severity	Severity	Severity
Linear		Ratio	Ratio	Ratio
<b>TRENDED</b>		(Incur)	(Incur)	(Pd-20)
4 Point	Fitted	0.6049	0.6068	0.6031
5 Point	Fitted	0.5925	0.5923	0.5928
6 Point	Fitted	0.6164	0.6223	0.6106
7 Point	Fitted	0.5841	0.5898	0.5783
8 Point	Fitted	0.6383	0.6488	0.6278
9 Point	Fitted	0.6857	0.6975	0.6739
10 Point	Fitted	0.7018	0.7089	0.6946
INDEMNITY		Sev Trend	Sev Trend	Sev Trend
Linear		Factor	Factor	Factor
<b>Severity Trend Factor</b>		(Average)	(Incur)	(Pd-20)
4 Point	2003	0.9919	0.9831	1.0009
	2004	0.9932	0.9859	1.0007
	2005	0.9946	0.9888	1.0006
	2006	0.9960	0.9916	1.0004
5 Point	2003	0.9615	0.9481	0.9755
	2004	0.9678	0.9565	0.9795
	2005	0.9742	0.9650	0.9836
	2006	0.9806	0.9737	0.9878
6 Point	2003	1.0157	1.0153	1.0163
	2004	1.0130	1.0127	1.0135
	2005	1.0104	1.0101	1.0107
	2006	1.0077	1.0075	1.0080
7 Point	2003	0.9478	0.9478	0.9477
	2004	0.9563	0.9562	0.9562
	2005	0.9649	0.9648	0.9648
	2006	0.9736	0.9736	0.9735
8 Point	2003	1.0547	1.0629	1.0461
	2004	1.0450	1.0517	1.0380
	2005	1.0355	1.0408	1.0300
	2006	1.0262	1.0301	1.0222
9 Point	2003	1.1443	1.1545	1.1339
	2004	1.1171	1.1251	1.1088
	2005	1.0911	1.0972	1.0848
	2006	1.0663	1.0706	1.0618
10 Point	2003	1.1730	1.1747	1.1712
	2004	1.1397	1.1410	1.1383
	2005	1.1082	1.1092	1.1072
	2006	1.0784	1.0791	1.0777

INDEMNITY Expon'l <b>FITTED</b>	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	2003	0.6099	0.6172	0.6025
	2004	0.6090	0.6154	0.6025
	2005	0.6082	0.6136	0.6025
	2006	0.6074	0.6119	0.6024
5 Point	2002	0.6202	0.6301	0.6103
	2003	0.6162	0.6245	0.6077
	2004	0.6122	0.6191	0.6051
	2005	0.6082	0.6136	0.6025
	2006	0.6042	0.6082	0.5999
6 Point	2001	0.6033	0.6092	0.5974
	2002	0.6050	0.6109	0.5990
	2003	0.6067	0.6126	0.6006
	2004	0.6084	0.6143	0.6022
	2005	0.6101	0.6160	0.6039
	2006	0.6118	0.6177	0.6055
7 Point	2000	0.6315	0.6376	0.6255
	2001	0.6262	0.6323	0.6202
	2002	0.6210	0.6270	0.6149
	2003	0.6158	0.6218	0.6097
	2004	0.6107	0.6166	0.6045
	2005	0.6056	0.6114	0.5994
	2006	0.6005	0.6063	0.5943
8 Point	1999	0.5785	0.5793	0.5778
	2000	0.5848	0.5866	0.5831
	2001	0.5912	0.5939	0.5883
	2002	0.5976	0.6014	0.5937
	2003	0.6041	0.6089	0.5991
	2004	0.6107	0.6166	0.6045
	2005	0.6173	0.6243	0.6100
	2006	0.6240	0.6322	0.6155
9 Point	1998	0.5190	0.5175	0.5206
	1999	0.5338	0.5334	0.5343
	2000	0.5490	0.5497	0.5482
	2001	0.5646	0.5665	0.5626
	2002	0.5807	0.5839	0.5773
	2003	0.5972	0.6018	0.5924
	2004	0.6142	0.6202	0.6079
	2005	0.6317	0.6392	0.6238
	2006	0.6496	0.6588	0.6401
10 Point	1997	0.4883	0.4915	0.4851
	1998	0.5048	0.5083	0.5013
	1999	0.5219	0.5256	0.5181
	2000	0.5395	0.5435	0.5354
	2001	0.5578	0.5621	0.5533
	2002	0.5767	0.5813	0.5719
	2003	0.5962	0.6011	0.5910
	2004	0.6163	0.6216	0.6108
	2005	0.6371	0.6428	0.6312
	2006	0.6587	0.6648	0.6523

INDEMNITY Expon'l <b>TRENDED</b>		Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	Fitted	0.6049	0.6067	0.6024
5 Point	Fitted	0.5929	0.5928	0.5924
6 Point	Fitted	0.6168	0.6227	0.6103
7 Point	Fitted	0.5860	0.5916	0.5797
8 Point	Fitted	0.6440	0.6556	0.6319
9 Point	Fitted	0.7050	0.7195	0.6902
10 Point	Fitted	0.7258	0.7331	0.7181
INDEMNITY Expon'l <b>Severity Trend Factor</b>		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-20)
4 Point	2003	0.9918	0.9831	0.9998
	2004	0.9932	0.9860	0.9998
	2005	0.9946	0.9888	0.9999
	2006	0.9960	0.9916	0.9999
5 Point	2003	0.9622	0.9492	0.9749
	2004	0.9685	0.9576	0.9791
	2005	0.9748	0.9661	0.9833
	2006	0.9812	0.9746	0.9875
6 Point	2003	1.0166	1.0164	1.0161
	2004	1.0138	1.0136	1.0134
	2005	1.0110	1.0108	1.0106
	2006	1.0082	1.0081	1.0079
7 Point	2003	0.9516	0.9515	0.9508
	2004	0.9596	0.9596	0.9589
	2005	0.9677	0.9676	0.9671
	2006	0.9758	0.9758	0.9754
8 Point	2003	1.0661	1.0767	1.0549
	2004	1.0546	1.0633	1.0454
	2005	1.0433	1.0501	1.0360
	2006	1.0321	1.0371	1.0267
9 Point	2003	1.1806	1.1955	1.1651
	2004	1.1479	1.1600	1.1354
	2005	1.1162	1.1255	1.1064
	2006	1.0853	1.0920	1.0782
10 Point	2003	1.2174	1.2196	1.2150
	2004	1.1776	1.1794	1.1757
	2005	1.1391	1.1405	1.1376
	2006	1.1018	1.1028	1.1008

INDEMNITY Linear LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-20)
4 Point	2003	0.6135	0.6080	0.6191
	2004	0.6662	0.6613	0.6713
	2005	0.7237	0.7195	0.7280
	2006	0.7859	0.7825	0.7894
5 Point	2003	0.5947	0.5864	0.6033
	2004	0.6492	0.6416	0.6570
	2005	0.7088	0.7021	0.7157
	2006	0.7738	0.7683	0.7795
6 Point	2003	0.6282	0.6280	0.6286
	2004	0.6795	0.6793	0.6799
	2005	0.7352	0.7349	0.7354
	2006	0.7952	0.7950	0.7954
7 Point	2003	0.5862	0.5862	0.5862
	2004	0.6415	0.6414	0.6414
	2005	0.7021	0.7020	0.7020
	2006	0.7683	0.7683	0.7682
8 Point	2003	0.6523	0.6574	0.6470
	2004	0.7010	0.7055	0.6963
	2005	0.7534	0.7573	0.7494
	2006	0.8098	0.8129	0.8066
9 Point	2003	0.7077	0.7141	0.7013
	2004	0.7494	0.7547	0.7438
	2005	0.7939	0.7983	0.7893
	2006	0.8414	0.8448	0.8379
10 Point	2003	0.7255	0.7266	0.7244
	2004	0.7645	0.7654	0.7636
	2005	0.8063	0.8071	0.8056
	2006	0.8510	0.8515	0.8504

INDEMNITY Expon'l LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-20)
4 Point	2003	0.6134	0.6080	0.6184
	2004	0.6662	0.6614	0.6707
	2005	0.7237	0.7195	0.7275
	2006	0.7859	0.7825	0.7890
5 Point	2003	0.5951	0.5871	0.6030
	2004	0.6497	0.6424	0.6568
	2005	0.7093	0.7029	0.7154
	2006	0.7743	0.7691	0.7792
6 Point	2003	0.6288	0.6286	0.6285
	2004	0.6801	0.6799	0.6798
	2005	0.7356	0.7355	0.7353
	2006	0.7956	0.7955	0.7953
7 Point	2003	0.5886	0.5885	0.5881
	2004	0.6437	0.6437	0.6432
	2005	0.7041	0.7040	0.7037
	2006	0.7700	0.7700	0.7697
8 Point	2003	0.6594	0.6659	0.6525
	2004	0.7074	0.7133	0.7013
	2005	0.7591	0.7641	0.7538
	2006	0.8144	0.8184	0.8102
9 Point	2003	0.7302	0.7394	0.7206
	2004	0.7700	0.7781	0.7616
	2005	0.8121	0.8189	0.8050
	2006	0.8564	0.8617	0.8508
10 Point	2003	0.7530	0.7543	0.7515
	2004	0.7899	0.7911	0.7887
	2005	0.8288	0.8298	0.8277
	2006	0.8694	0.8702	0.8686

INDEMNITY Linear <b>TRENDED LR</b>	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-20)
4 Point	2003	0.2163	0.2136	0.2190
	2004	0.2092	0.2117	0.2066
	2005	0.1992	0.2054	0.1929
	2006	0.1980	0.1943	0.2016
	4 Yr Ave	0.2057	0.2063	0.2050
5 Point	2003	0.2097	0.2060	0.2134
	2004	0.2038	0.2054	0.2022
	2005	0.1951	0.2004	0.1897
	2006	0.1949	0.1908	0.1991
	4 Yr Ave	0.2009	0.2007	0.2011
6 Point	2003	0.2215	0.2206	0.2224
	2004	0.2134	0.2175	0.2092
	2005	0.2023	0.2098	0.1949
	2006	0.2003	0.1974	0.2031
	4 Yr Ave	0.2094	0.2113	0.2074
7 Point	2003	0.2067	0.2059	0.2074
	2004	0.2014	0.2054	0.1974
	2005	0.1932	0.2004	0.1860
	2006	0.1935	0.1908	0.1962
	4 Yr Ave	0.1987	0.2006	0.1968
8 Point	2003	0.2300	0.2309	0.2289
	2004	0.2201	0.2259	0.2143
	2005	0.2073	0.2162	0.1986
	2006	0.2040	0.2018	0.2060
	4 Yr Ave	0.2154	0.2187	0.2120
9 Point	2003	0.2495	0.2509	0.2481
	2004	0.2353	0.2417	0.2289
	2005	0.2185	0.2279	0.2092
	2006	0.2119	0.2098	0.2140
	4 Yr Ave	0.2288	0.2326	0.2251
10 Point	2003	0.2558	0.2553	0.2563
	2004	0.2401	0.2451	0.2350
	2005	0.2219	0.2304	0.2135
	2006	0.2144	0.2114	0.2172
	4 Yr Ave	0.2331	0.2356	0.2305

INDEMNITY Expon'l <b>TRENDED LR</b>	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-20)
4 Point	2003	0.2163	0.2136	0.2188
	2004	0.2092	0.2118	0.2064
	2005	0.1992	0.2054	0.1928
	2006	0.1980	0.1943	0.2015
	4 Yr Ave	0.2057	0.2063	0.2049
5 Point	2003	0.2098	0.2062	0.2133
	2004	0.2040	0.2057	0.2021
	2005	0.1952	0.2007	0.1896
	2006	0.1950	0.1910	0.1990
	4 Yr Ave	0.2010	0.2009	0.2010
6 Point	2003	0.2217	0.2208	0.2224
	2004	0.2136	0.2177	0.2092
	2005	0.2024	0.2100	0.1949
	2006	0.2004	0.1975	0.2031
	4 Yr Ave	0.2095	0.2115	0.2074
7 Point	2003	0.2075	0.2067	0.2081
	2004	0.2021	0.2061	0.1979
	2005	0.1938	0.2010	0.1865
	2006	0.1940	0.1912	0.1966
	4 Yr Ave	0.1994	0.2013	0.1973
8 Point	2003	0.2325	0.2339	0.2309
	2004	0.2221	0.2284	0.2158
	2005	0.2089	0.2182	0.1998
	2006	0.2051	0.2032	0.2069
	4 Yr Ave	0.2172	0.2209	0.2134
9 Point	2003	0.2575	0.2598	0.2549
	2004	0.2418	0.2491	0.2343
	2005	0.2235	0.2338	0.2133
	2006	0.2157	0.2140	0.2173
	4 Yr Ave	0.2346	0.2392	0.2300
10 Point	2003	0.2655	0.2650	0.2659
	2004	0.2480	0.2533	0.2427
	2005	0.2281	0.2369	0.2193
	2006	0.2190	0.2161	0.2218
	4 Yr Ave	0.2402	0.2428	0.2374

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	Incurred LDF 06-07	4 Year Average LDF	Selected Incurred LDF
Beyond	1.2131	0.9950	1.3048	1.2289	1.1618	1.0974	1.0749	1.1787	1.1640	1.1568
19-20	1.0126	0.9760	1.0022	1.0006	1.0114	1.0288	1.0090	1.0195	1.0149	1.0140
18-19	1.0079	1.0007	1.0184	1.0208	0.9957	1.0200	1.0654	1.0079	1.0279	1.0147
17-18	0.9872	1.0059	0.9964	1.0097	1.0246	1.0011	1.0482	0.9748	1.0051	1.0155
16-17	1.0153	1.0228	1.0052	1.0241	1.0460	1.0105	1.0237	1.0088	1.0121	1.0163
15-16	1.0028	1.0049	1.0109	0.9850	1.0024	1.0329	1.0289	1.0050	1.0194	1.0172
14-15	1.0104	0.9963	1.0209	1.0911	1.0242	1.0243	1.0168	1.0257	1.0219	1.0183
13-14	1.0131	0.9832	1.0147	1.0215	1.0340	1.0085	1.0028	1.0169	1.0107	1.0195
12-13	1.0170	1.0113	1.0181	1.0553	1.0457	0.9934	1.0240	1.0317	1.0168	1.0209
11-12	1.0100	1.0265	1.0267	1.0319	1.1091	1.0524	1.0197	0.9967	1.0239	1.0226
10-11	1.0060	1.0070	1.0290	1.0231	1.0505	1.0330	1.0165	0.9853	1.0160	1.0245
9-10	1.0244	1.0120	1.0249	1.0520	1.0983	1.0159	1.0292	1.0516	1.0304	1.0269
8-9	1.0009	1.0195	1.0570	1.0229	1.0996	1.0498	1.0006	1.0233	1.0327	1.0298
7-8	1.0236	1.0174	1.0393	1.1566	1.0366	1.0338	1.0291	1.0189	1.0303	1.0335
6-7	1.0249	1.0421	1.0142	1.0321	1.0551	1.0542	1.0924	1.0667	1.0569	1.0383
5-6	1.0143	1.0305	1.0642	1.1207	1.0676	1.0488	1.0617	1.0227	1.0494	1.0449
4-5	1.0368	1.0408	1.0527	1.0392	1.0724	1.1414	1.1088	0.9959	1.0747	1.0545
3-4	1.0280	1.0391	1.0411	1.0697	1.1756	1.0611	0.9513	1.0625	1.0290	1.0701
2-3	1.0801	1.0479	1.1161	1.1572	1.2102	1.0995	1.1144	1.1087	1.1097	1.0997
1-2	1.1034	1.1532	1.2264	1.1601	1.1692	1.1873	1.1391	1.1802	1.1833	1.1825

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	Paid LDF 06-07	4 Year Average LDF	Selected Paid LDF
19-20	1.0153	1.0219	1.0041	1.0084	1.0215	1.0114	1.0079	1.0116	1.0131	1.0130
18-19	1.0175	1.0034	1.0093	1.0265	1.0126	1.0067	1.0163	1.0073	1.0107	1.0137
17-18	1.0051	1.0102	1.0195	1.0219	1.0210	1.0152	1.0065	1.0151	1.0145	1.0145
16-17	1.0055	1.0222	1.0199	1.0161	1.0108	1.0097	1.0154	1.0112	1.0118	1.0154
15-16	1.0188	1.0127	1.0127	1.0204	1.0092	1.0178	1.0228	1.0105	1.0151	1.0164
14-15	1.0152	1.0102	1.0138	1.0207	1.0178	1.0116	1.0215	1.0229	1.0185	1.0176
13-14	1.0142	1.0151	1.0121	1.0159	1.0163	1.0107	1.0293	1.0176	1.0185	1.0191
12-13	1.0107	1.0103	1.0201	1.0080	1.0146	1.0232	1.0163	1.0386	1.0232	1.0208
11-12	1.0089	1.0145	1.0121	1.0124	1.0312	1.0181	1.0408	1.0318	1.0305	1.0228
10-11	1.0145	1.0090	1.0182	1.0314	1.0198	1.0217	1.0754	1.0376	1.0386	1.0252
9-10	1.0160	1.0097	1.0316	1.0176	1.0093	1.0243	1.0300	1.0367	1.0251	1.0282
8-9	1.0109	1.0276	1.0269	1.0152	1.0198	1.0237	1.0356	1.0271	1.0266	1.0320
7-8	1.0300	1.0205	1.0317	1.0418	1.0164	1.0266	1.0240	1.0259	1.0232	1.0366
6-7	1.0232	1.0288	1.0315	1.0265	1.0391	1.0318	1.0522	1.0500	1.0433	1.0425
5-6	1.0182	1.0278	1.0350	1.0520	1.0494	1.0497	1.0627	1.0439	1.0514	1.0500
4-5	1.0348	1.0399	1.0575	1.0508	1.0394	1.1013	1.0720	1.0523	1.0663	1.0598
3-4	1.0564	1.0556	1.0568	1.0721	1.0931	1.0627	1.0950	1.0422	1.0733	1.0764
2-3	1.1427	1.0945	1.1349	1.1696	1.1432	1.1740	1.1494	1.1413	1.1520	1.1517
1-2	1.3233	1.3415	1.4151	1.3821	1.3654	1.3279	1.3469	1.3230	1.3408	1.3408

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	Pd-Incur LDF 06-07	Average Pd-Incur LDF	Selected Pd-Incur LDF
19-20	1.0649	1.2668	1.0421	1.0760	1.3223	1.1553	1.1045	1.1739	1.1890	1.1890
18-19	1.2924	1.0484	1.0852	1.3293	1.1376	1.1019	1.1703	1.1446	1.1386	1.1386
17-18	1.0515	1.0779	1.3275	1.1621	1.1072	1.1151	1.1430	1.1315	1.1242	1.1242
16-17	1.0714	1.3500	1.1739	1.0937	1.1309	1.1010	1.1786	1.1431	1.1384	1.1384
15-16	1.3270	1.1938	1.0816	1.1025	1.1052	1.1717	1.1590	1.1138	1.1374	1.1374
14-15	1.1926	1.0784	1.1350	1.1194	1.1529	1.1395	1.1321	1.2666	1.1728	1.1728
13-14	1.0914	1.1294	1.0383	1.1616	1.1371	1.1254	1.2711	1.2420	1.1939	1.1939
12-13	1.1488	1.0403	1.1603	1.1067	1.1412	1.2971	1.2412	1.2711	1.2377	1.2377
11-12	1.0344	1.1568	1.0615	1.1017	1.3703	1.2341	1.2824	1.2175	1.2761	1.2761
10-11	1.1336	1.0557	1.0877	1.2591	1.2011	1.2848	1.3136	1.1944	1.2485	1.2485
9-10	1.0639	1.0674	1.2704	1.1572	1.2247	1.3236	1.2486	1.2249	1.2555	1.2555
8-9	1.0673	1.2561	1.1296	1.1275	1.3310	1.2419	1.2063	1.2048	1.2460	1.2460
7-8	1.2607	1.1348	1.1371	1.2600	1.1874	1.2376	1.2056	1.2230	1.2134	1.2134
6-7	1.1377	1.1012	1.1239	1.1715	1.2405	1.2087	1.2629	1.4320	1.2860	1.2860
5-6	1.0774	1.1412	1.1749	1.2307	1.1887	1.2136	1.4266	1.3533	1.2956	1.2956
4-5	1.1434	1.1699	1.1598	1.1660	1.2056	1.4798	1.4186	1.3073	1.3528	1.3528
3-4	1.1833	1.1680	1.1856	1.2037	1.4198	1.3596	1.4374	1.2767	1.3734	1.3734
2-3	1.2809	1.2871	1.2783	1.4089	1.4609	1.7739	1.3811	1.5078	1.5309	1.5309
1-2	1.6145	1.5526	1.7258	1.6655	2.2167	1.6458	1.8315	1.6907	1.8462	1.8462



MEDICAL	Policy	Incurred	Paid
	Year	LDF	to 20th
			LDF
Beyond	1987	1.1568	1.1568
19-20	1988	1.0140	1.1890
18-19	1989	1.0147	1.0137
17-18	1990	1.0155	1.0145
16-17	1991	1.0163	1.0154
15-16	1992	1.0172	1.0164
14-15	1993	1.0183	1.0176
13-14	1994	1.0195	1.0191
12-13	1995	1.0209	1.0208
11-12	1996	1.0226	1.0228
10-11	1997	1.0245	1.0252
9-10	1998	1.0269	1.0282
8-9	1999	1.0298	1.0320
7-8	2000	1.0335	1.0366
6-7	2001	1.0383	1.0425
5-6	2002	1.0449	1.0500
4-5	2003	1.0545	1.0598
3-4	2004	1.0701	1.0764
2-3	2005	1.0997	1.1517
1-2	2006	1.1825	1.3408

MEDICAL	Policy	Incurred	Paid
	Year	Cum LDF	to 20th
			Cum LDF
Beyond	1987	1.1568	1.1568
19-20	1988	1.1730	1.3754
18-19	1989	1.1902	1.3943
17-18	1990	1.2087	1.4145
16-17	1991	1.2284	1.4363
15-16	1992	1.2495	1.4598
14-15	1993	1.2724	1.4855
13-14	1994	1.2972	1.5139
12-13	1995	1.3243	1.5454
11-12	1996	1.3542	1.5806
10-11	1997	1.3874	1.6205
9-10	1998	1.4247	1.6662
8-9	1999	1.4672	1.7195
7-8	2000	1.5163	1.7824
6-7	2001	1.5744	1.8582
5-6	2002	1.6451	1.9511
4-5	2003	1.7348	2.0677
3-4	2004	1.8564	2.2257
2-3	2005	2.0415	2.5634
1-2	2006	2.4140	3.4369

MEDICAL	Policy	Benefit	LAE
	Year	Level	
		Factor	
Beyond	1987	1.0000	1.1239
19-20	1988	1.0000	1.1239
18-19	1989	1.0000	1.1239
17-18	1990	1.0000	1.1239
16-17	1991	1.0000	1.1239
15-16	1992	1.0000	1.1239
14-15	1993	1.0000	1.1239
13-14	1994	1.0000	1.1239
12-13	1995	1.0000	1.1239
11-12	1996	1.0000	1.1239
10-11	1997	1.0000	1.1239
9-10	1998	1.0000	1.1239
8-9	1999	1.0000	1.1239
7-8	2000	1.0000	1.1239
6-7	2001	1.0000	1.1239
5-6	2002	1.0000	1.1239
4-5	2003	1.0000	1.1239
3-4	2004	1.0000	1.1239
2-3	2005	1.0000	1.1239
1-2	2006	1.0000	1.1239

MEDICAL	Policy	Incurred	Paid
	Year	Base	to 20th Base
Beyond	1987	26464232	26464232
19-20	1988	25498171	22438908
18-19	1989	29434915	26407951
17-18	1990	28109743	24865340
16-17	1991	29520995	26781384
15-16	1992	38703146	31255891
14-15	1993	33961675	27826308
13-14	1994	31197726	25491177
12-13	1995	34642075	29358500
11-12	1996	35471539	30815205
10-11	1997	36180493	30621550
9-10	1998	35467275	30237904
8-9	1999	42064851	35286552
7-8	2000	54816138	40193259
6-7	2001	43341440	33432013
5-6	2002	48874889	39341745
4-5	2003	46161816	37682413
3-4	2004	51780455	39191683
2-3	2005	42998071	33648608
1-2	2006	34049949	24285960

MEDICAL	Policy	Proj Ult Incurred	Proj Ult Incurred	Proj Ult Incurred
	Year	(Avg Pd & Inc)	(Incur)	(Pd-20)
Beyond	1987	30613824	30613824	30613824
19-20	1988	30385914	29909355	30862474
18-19	1989	35927021	35033436	36820606
17-18	1990	34574135	33976246	35172023
16-17	1991	37364846	36263590	38466102
15-16	1992	46993465	48359581	45627350
14-15	1993	42274408	43212835	41335981
13-14	1994	39530392	40469690	38591093
12-13	1995	45623563	45876500	45370626
11-12	1996	48371036	48035558	48706513
10-11	1997	49909519	50196816	49622222
9-10	1998	50456311	50530227	50382396
8-9	1999	61196388	61717549	60675226
7-8	2000	77379087	83117710	71640465
6-7	2001	65180065	68236763	62123367
5-6	2002	78581879	80404080	76759679
4-5	2003	78998722	80081518	77915925
3-4	2004	91677083	96125237	87228929
2-3	2005	87017702	87780562	86254842
1-2	2006	82832496	82196577	83468416

MEDICAL	Policy	Adjusted Incurred	Adjusted Incurred	Adjusted Incurred
	Year	(Avg Pd & Inc)	(Incur)	(Pd-20)
Beyond	1987	34406877	34406876	34406876
19-20	1988	34150729	33615124	34686335
18-19	1989	40378379	39374079	41382679
17-18	1990	38857870	38185903	39529837
16-17	1991	41994350	40756649	43232052
15-16	1992	52815955	54351333	51280578
14-15	1993	47512207	48566906	46457509
13-14	1994	44428208	45483885	43372529
12-13	1995	51276322	51560598	50992046
11-12	1996	54364207	53987164	54741250
10-11	1997	56093308	56416201	55770415
9-10	1998	56707848	56790922	56624774
8-9	1999	68778620	69364354	68192887
7-8	2000	86966356	93415994	80516718
6-7	2001	73255875	76691298	69820452
5-6	2002	88318174	90366145	86270203
4-5	2003	88786664	90003619	87569709
3-4	2004	103035874	108035153	98036593
2-3	2005	97799195	98656574	96941817
1-2	2006	93095442	92380733	93810153

MEDICAL	Policy	Loss Ratio (Avg Pd & Inc)	Loss Ratio (Incur)	Loss Ratio (Pd-20)
	1987	0.3292	0.3292	0.3292
	1988	0.2785	0.2741	0.2829
	1989	0.3052	0.2976	0.3128
	1990	0.3313	0.3256	0.3371
	1991	0.3612	0.3506	0.3719
	1992	0.4886	0.5028	0.4744
	1993	0.4340	0.4437	0.4244
	1994	0.4089	0.4187	0.3992
	1995	0.4511	0.4536	0.4486
	1996	0.4512	0.4481	0.4543
	1997	0.4712	0.4739	0.4685
	1998	0.4872	0.4879	0.4865
	1999	0.5505	0.5552	0.5458
	2000	0.6544	0.7030	0.6059
	2001	0.5103	0.5342	0.4864
	2002	0.6006	0.6145	0.5866
	2003	0.5752	0.5831	0.5673
	2004	0.5720	0.5998	0.5443
	2005	0.5100	0.5145	0.5056
	2006	0.4561	0.4526	0.4596

MEDICAL FREQUENCY	Policy Year	Claim Frequency	Normalized Frequency	Trend Factor to 1/1/07	Selected Ann Trend Factor	Trend Period # Years	Trend 1/1/07-12/1/09	Combined Trend Factor
					-7.8%	1		
					-7.8%	1		
					-7.8%	1		
					-7.8%	0.9167		
	1994	19.93	1.0000					
	1995	20.01	1.0040					
	1996	18.85	0.9458					
	1997	17.16	0.8610					
	1998	15.73	0.7893					
	1999	15.12	0.7587					
	2000	13.71	0.6879					
	2001	11.96	0.6001					
	2002	12.10	0.6071					
	2003	11.56	0.5800	0.7838			0.7891	0.6185
	2004	10.15	0.5093	0.8501			0.7891	0.6708
	2005	9.15	0.4591	0.9220			0.7891	0.7276
	2006*	8.22	0.4124	1.0000			0.7891	0.7891

\* Adjusted to a full Policy Year

MEDICAL SEVERITY RATIOS	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
	1994	0.4089	0.4187	0.3992
	1995	0.4493	0.4518	0.4468
	1996	0.4771	0.4738	0.4803
	1997	0.5473	0.5504	0.5441
	1998	0.6173	0.6181	0.6164
	1999	0.7256	0.7318	0.7194
	2000	0.9513	1.0220	0.8808
	2001	0.8504	0.8902	0.8105
	2002	0.9893	1.0122	0.9662
	2003	0.9917	1.0053	0.9781
	2004	1.1231	1.1777	1.0687
	2005	1.1109	1.1207	1.1013
	2006	1.1060	1.0975	1.1145

MEDICAL Linear FITTED	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	2003	1.0333	1.0674	0.9994
	2004	1.0664	1.0893	1.0436
	2005	1.0995	1.1113	1.0877
	2006	1.1325	1.1332	1.1319
5 Point	2002	0.9937	1.0255	0.9618
	2003	1.0289	1.0541	1.0038
	2004	1.0642	1.0827	1.0458
	2005	1.0995	1.1113	1.0877
	2006	1.1347	1.1399	1.1297
6 Point	2001	0.9018	0.9410	0.8626
	2002	0.9525	0.9848	0.9202
	2003	1.0032	1.0287	0.9778
	2004	1.0539	1.0725	1.0353
	2005	1.1046	1.1164	1.0929
	2006	1.1553	1.1602	1.1505
7 Point	2000	0.8976	0.9551	0.8402
	2001	0.9376	0.9856	0.8896
	2002	0.9776	1.0161	0.9391
	2003	1.0175	1.0465	0.9886
	2004	1.0575	1.0770	1.0381
	2005	1.0975	1.1074	1.0875
	2006	1.1374	1.1379	1.1370
8 Point	1999	0.8027	0.8443	0.7610
	2000	0.8536	0.8908	0.8164
	2001	0.9046	0.9374	0.8718
	2002	0.9556	0.9839	0.9272
	2003	1.0065	1.0304	0.9826
	2004	1.0575	1.0770	1.0381
	2005	1.1085	1.1235	1.0935
	2006	1.1594	1.1701	1.1489
9 Point	1998	0.7009	0.7299	0.6719
	1999	0.7608	0.7884	0.7332
	2000	0.8208	0.8469	0.7946
	2001	0.8807	0.9054	0.8560
	2002	0.9406	0.9639	0.9173
	2003	1.0005	1.0225	0.9787
	2004	1.0605	1.0810	1.0400
	2005	1.1204	1.1395	1.1014
10 Point	1997	0.6086	0.6296	0.5876
	1998	0.6737	0.6947	0.6526
	1999	0.7387	0.7598	0.7175
	2000	0.8037	0.8249	0.7825
	2001	0.8688	0.8900	0.8475
	2002	0.9338	0.9551	0.9125
	2003	0.9988	1.0203	0.9775
	2004	1.0639	1.0854	1.0425
	2005	1.1289	1.1505	1.1074
	2006	1.1940	1.2156	1.1724

MEDICAL Linear <b>TRENDED</b>		Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	Fitted	1.2290	1.1973	1.2608
5 Point	Fitted	1.2376	1.2233	1.2522
6 Point	Fitted	1.3031	1.2881	1.3185
7 Point	Fitted	1.2540	1.2268	1.2813
8 Point	Fitted	1.3081	1.3058	1.3105
9 Point	Fitted	1.3551	1.3687	1.3417
10 Point	Fitted	1.3836	1.4055	1.3620
MEDICAL Linear <b>Severity Trend Factor</b>		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-20)
4 Point	2003	1.1894	1.1217	1.2616
	2004	1.1525	1.0991	1.2082
	2005	1.1178	1.0774	1.1591
	2006	1.0852	1.0565	1.1138
5 Point	2003	1.2028	1.1605	1.2474
	2004	1.1629	1.1299	1.1974
	2005	1.1256	1.1008	1.1512
	2006	1.0906	1.0732	1.1084
6 Point	2003	1.2990	1.2522	1.3485
	2004	1.2365	1.2010	1.2735
	2005	1.1797	1.1538	1.2064
	2006	1.1280	1.1102	1.1460
7 Point	2003	1.2324	1.1722	1.2961
	2004	1.1858	1.1391	1.2343
	2005	1.1426	1.1077	1.1782
	2006	1.1025	1.0781	1.1269
8 Point	2003	1.2996	1.2672	1.3337
	2004	1.2370	1.2124	1.2625
	2005	1.1801	1.1622	1.1985
	2006	1.1282	1.1160	1.1407
9 Point	2003	1.3544	1.3386	1.3709
	2004	1.2778	1.2661	1.2901
	2005	1.2095	1.2011	1.2182
	2006	1.1481	1.1425	1.1539
10 Point	2003	1.3852	1.3776	1.3933
	2004	1.3006	1.2950	1.3065
	2005	1.2256	1.2217	1.2298
	2006	1.1589	1.1562	1.1617

MEDICAL Expon'l <b>FITTED</b>	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	2003	1.0315	1.0639	0.9990
	2004	1.0646	1.0868	1.0421
	2005	1.0988	1.1103	1.0870
	2006	1.1341	1.1343	1.1338
5 Point	2002	0.9933	1.0238	0.9628
	2003	1.0273	1.0518	1.0025
	2004	1.0625	1.0807	1.0439
	2005	1.0988	1.1103	1.0870
	2006	1.1364	1.1408	1.1318
6 Point	2001	0.9011	0.9393	0.8630
	2002	0.9483	0.9807	0.9157
	2003	0.9980	1.0240	0.9716
	2004	1.0502	1.0691	1.0309
	2005	1.1052	1.1163	1.0938
	2006	1.1631	1.1655	1.1606
7 Point	2000	0.8992	0.9545	0.8440
	2001	0.9356	0.9831	0.8879
	2002	0.9736	1.0125	0.9341
	2003	1.0131	1.0428	0.9827
	2004	1.0542	1.0740	1.0338
	2005	1.0969	1.1062	1.0876
	2006	1.1414	1.1393	1.1442
8 Point	1999	0.8034	0.8399	0.7666
	2000	0.8483	0.8822	0.8139
	2001	0.8956	0.9267	0.8640
	2002	0.9456	0.9734	0.9173
	2003	0.9984	1.0225	0.9738
	2004	1.0542	1.0740	1.0338
	2005	1.1130	1.1282	1.0975
	2006	1.1751	1.1850	1.1652
9 Point	1998	0.7031	0.7255	0.6802
	1999	0.7528	0.7753	0.7298
	2000	0.8060	0.8284	0.7830
	2001	0.8629	0.8852	0.8401
	2002	0.9239	0.9460	0.9013
	2003	0.9892	1.0108	0.9670
	2004	1.0591	1.0802	1.0375
	2005	1.1339	1.1543	1.1131
10 Point	1997	0.6167	0.6314	0.6014
	1998	0.6668	0.6825	0.6506
	1999	0.7211	0.7377	0.7039
	2000	0.7797	0.7974	0.7615
	2001	0.8432	0.8619	0.8239
	2002	0.9117	0.9316	0.8913
	2003	0.9859	1.0070	0.9643
	2004	1.0661	1.0885	1.0432
	2005	1.1529	1.1765	1.1287
	2006	1.2466	1.2717	1.2211

MEDICAL Expon'l <b>TRENDED</b>		Severity Ratio (Incur)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	Fitted	1.2438	1.2072	1.2822
5 Point	Fitted	1.2536	1.2344	1.2734
6 Point	Fitted	1.3497	1.3219	1.3795
7 Point	Fitted	1.2818	1.2416	1.3266
8 Point	Fitted	1.3769	1.3678	1.3872
9 Point	Fitted	1.4815	1.4968	1.4662
10 Point	Fitted	1.5661	1.5955	1.5361
MEDICAL Expon'l <b>Severity Trend Factor</b>		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-20)
4 Point	2003	1.2058	1.1347	1.2834
	2004	1.1683	1.1108	1.2304
	2005	1.1319	1.0873	1.1796
	2006	1.0967	1.0643	1.1309
5 Point	2003	1.2203	1.1736	1.2702
	2004	1.1799	1.1422	1.2199
	2005	1.1409	1.1118	1.1715
	2006	1.1031	1.0821	1.1251
6 Point	2003	1.3525	1.2909	1.4199
	2004	1.2852	1.2364	1.3382
	2005	1.2213	1.1842	1.2612
	2006	1.1605	1.1341	1.1886
7 Point	2003	1.2652	1.1906	1.3499
	2004	1.2159	1.1560	1.2832
	2005	1.1685	1.1224	1.2197
	2006	1.1230	1.0898	1.1594
8 Point	2003	1.3790	1.3377	1.4245
	2004	1.3061	1.2735	1.3418
	2005	1.2371	1.2124	1.2639
	2006	1.1717	1.1542	1.1906
9 Point	2003	1.4977	1.4807	1.5163
	2004	1.3989	1.3857	1.4133
	2005	1.3065	1.2967	1.3173
	2006	1.2203	1.2135	1.2278
10 Point	2003	1.5884	1.5845	1.5930
	2004	1.4689	1.4659	1.4724
	2005	1.3584	1.3562	1.3610
	2006	1.2562	1.2547	1.2580

MEDICAL Linear LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-20)
4 Point	2003	0.7356	0.6938	0.7803
	2004	0.7731	0.7373	0.8105
	2005	0.8133	0.7839	0.8434
	2006	0.8563	0.8337	0.8789
5 Point	2003	0.7439	0.7178	0.7715
	2004	0.7801	0.7579	0.8032
	2005	0.8190	0.8009	0.8376
	2006	0.8606	0.8469	0.8746
6 Point	2003	0.8034	0.7745	0.8340
	2004	0.8294	0.8056	0.8543
	2005	0.8583	0.8395	0.8778
	2006	0.8901	0.8761	0.9043
7 Point	2003	0.7622	0.7250	0.8016
	2004	0.7954	0.7641	0.8280
	2005	0.8314	0.8060	0.8573
	2006	0.8700	0.8507	0.8892
8 Point	2003	0.8038	0.7838	0.8249
	2004	0.8298	0.8133	0.8469
	2005	0.8586	0.8456	0.8720
	2006	0.8903	0.8806	0.9001
9 Point	2003	0.8377	0.8279	0.8479
	2004	0.8571	0.8493	0.8654
	2005	0.8800	0.8739	0.8864
	2006	0.9060	0.9015	0.9105
10 Point	2003	0.8567	0.8520	0.8618
	2004	0.8724	0.8687	0.8764
	2005	0.8917	0.8889	0.8948
	2006	0.9145	0.9124	0.9167



MEDICAL Expon'l LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-20)
4 Point	2003	0.7458	0.7018	0.7938
	2004	0.7837	0.7451	0.8254
	2005	0.8236	0.7911	0.8583
	2006	0.8654	0.8398	0.8924
5 Point	2003	0.7548	0.7259	0.7856
	2004	0.7915	0.7662	0.8183
	2005	0.8301	0.8089	0.8524
	2006	0.8705	0.8539	0.8878
6 Point	2003	0.8365	0.7984	0.8782
	2004	0.8621	0.8294	0.8977
	2005	0.8886	0.8616	0.9176
	2006	0.9158	0.8949	0.9379
7 Point	2003	0.7825	0.7364	0.8349
	2004	0.8156	0.7754	0.8608
	2005	0.8502	0.8167	0.8875
	2006	0.8862	0.8600	0.9149
8 Point	2003	0.8529	0.8274	0.8811
	2004	0.8761	0.8543	0.9001
	2005	0.9001	0.8821	0.9196
	2006	0.9246	0.9108	0.9395
9 Point	2003	0.9263	0.9158	0.9378
	2004	0.9384	0.9295	0.9480
	2005	0.9506	0.9435	0.9585
	2006	0.9629	0.9576	0.9689
10 Point	2003	0.9824	0.9800	0.9853
	2004	0.9853	0.9833	0.9877
	2005	0.9884	0.9868	0.9903
	2006	0.9913	0.9901	0.9927

MEDICAL Linear <b>TRENDED LR</b>	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-20)
4 Point	2003	0.4231	0.4046	0.4427
	2004	0.4422	0.4422	0.4412
	2005	0.4148	0.4033	0.4264
	2006	0.3906	0.3773	0.4039
	4 Yr Ave	0.4177	0.4069	0.4286
5 Point	2003	0.4279	0.4185	0.4377
	2004	0.4462	0.4546	0.4372
	2005	0.4177	0.4121	0.4235
	2006	0.3925	0.3833	0.4020
	4 Yr Ave	0.4211	0.4171	0.4251
6 Point	2003	0.4621	0.4516	0.4731
	2004	0.4744	0.4832	0.4650
	2005	0.4377	0.4319	0.4438
	2006	0.4060	0.3965	0.4156
	4 Yr Ave	0.4451	0.4408	0.4494
7 Point	2003	0.4384	0.4227	0.4547
	2004	0.4550	0.4583	0.4507
	2005	0.4240	0.4147	0.4335
	2006	0.3968	0.3850	0.4087
	4 Yr Ave	0.4286	0.4202	0.4369
8 Point	2003	0.4623	0.4570	0.4680
	2004	0.4746	0.4878	0.4610
	2005	0.4379	0.4351	0.4409
	2006	0.4061	0.3986	0.4137
	4 Yr Ave	0.4452	0.4446	0.4459
9 Point	2003	0.4818	0.4827	0.4810
	2004	0.4903	0.5094	0.4710
	2005	0.4488	0.4496	0.4482
	2006	0.4132	0.4080	0.4185
	4 Yr Ave	0.4585	0.4624	0.4547
10 Point	2003	0.4928	0.4968	0.4889
	2004	0.4990	0.5210	0.4770
	2005	0.4548	0.4573	0.4524
	2006	0.4171	0.4130	0.4213
	4 Yr Ave	0.4659	0.4720	0.4599

MEDICAL Expon'l <b>TRENDED LR</b>	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-20)
4 Point	2003	0.4290	0.4092	0.4503
	2004	0.4483	0.4469	0.4493
	2005	0.4200	0.4070	0.4340
	2006	0.3947	0.3801	0.4101
	4 Yr Ave	0.4230	0.4108	0.4359
5 Point	2003	0.4342	0.4233	0.4457
	2004	0.4527	0.4596	0.4454
	2005	0.4234	0.4162	0.4310
	2006	0.3970	0.3865	0.4080
	4 Yr Ave	0.4268	0.4214	0.4325
6 Point	2003	0.4812	0.4655	0.4982
	2004	0.4931	0.4975	0.4886
	2005	0.4532	0.4433	0.4639
	2006	0.4177	0.4050	0.4311
	4 Yr Ave	0.4613	0.4528	0.4705
7 Point	2003	0.4501	0.4294	0.4736
	2004	0.4665	0.4651	0.4685
	2005	0.4336	0.4202	0.4487
	2006	0.4042	0.3892	0.4205
	4 Yr Ave	0.4386	0.4260	0.4528
8 Point	2003	0.4906	0.4825	0.4998
	2004	0.5011	0.5124	0.4899
	2005	0.4591	0.4538	0.4649
	2006	0.4217	0.4122	0.4318
	4 Yr Ave	0.4681	0.4652	0.4716
9 Point	2003	0.5328	0.5340	0.5320
	2004	0.5368	0.5575	0.5160
	2005	0.4848	0.4854	0.4846
	2006	0.4392	0.4334	0.4453
	4 Yr Ave	0.4984	0.5026	0.4945
10 Point	2003	0.5651	0.5714	0.5590
	2004	0.5636	0.5898	0.5376
	2005	0.5041	0.5077	0.5007
	2006	0.4521	0.4481	0.4562
	4 Yr Ave	0.5212	0.5293	0.5134

INDEMNITY		(Average)	(Incur)	(Pd-20)
Severity				
Ann Trend				
4 Point	Linear	-0.2%	-0.4%	0.1%
5 Point	Linear	-0.8%	-1.1%	-0.4%
6 Point	Linear	0.3%	0.2%	0.4%
7 Point	Linear	-1.0%	-1.1%	-0.9%
8 Point	Linear	1.0%	1.0%	1.0%
9 Point	Linear	2.5%	2.5%	2.4%
10 Point	Linear	2.9%	2.8%	3.0%
4 Point	Expon'l	-0.1%	-0.3%	0.0%
5 Point	Expon'l	-0.6%	-0.9%	-0.4%
6 Point	Expon'l	0.3%	0.3%	0.3%
7 Point	Expon'l	-0.8%	-0.8%	-0.8%
8 Point	Expon'l	1.1%	1.3%	0.9%
9 Point	Expon'l	2.8%	3.1%	2.6%
10 Point	Expon'l	3.4%	3.4%	3.3%

MEDICAL		(Average)	(Incur)	(Pd-20)
Severity				
Ann Trend				
4 Point	Linear	2.6%	1.4%	3.7%
5 Point	Linear	2.8%	2.1%	3.5%
6 Point	Linear	4.2%	3.5%	4.9%
7 Point	Linear	3.2%	2.2%	4.2%
8 Point	Linear	4.2%	3.7%	4.7%
9 Point	Linear	4.7%	4.5%	4.9%
10 Point	Linear	5.1%	5.0%	5.2%
4 Point	Expon'l	3.2%	2.2%	4.3%
5 Point	Expon'l	3.4%	2.7%	4.1%
6 Point	Expon'l	5.2%	4.4%	6.1%
7 Point	Expon'l	4.1%	3.0%	5.2%
8 Point	Expon'l	5.6%	5.0%	6.2%
9 Point	Expon'l	7.1%	6.9%	7.3%
10 Point	Expon'l	8.1%	8.1%	8.2%

INDEMNITY		(Average)	(Incur)	(Pd-20)
Loss Ratio				
Ann. Trend				
4 Point	Linear	-9.1%	-9.2%	-8.9%
5 Point	Linear	-9.6%	-9.9%	-9.4%
6 Point	Linear	-8.6%	-8.7%	-8.6%
7 Point	Linear	-9.9%	-9.9%	-9.9%
8 Point	Linear	-8.0%	-7.9%	-8.1%
9 Point	Linear	-6.6%	-6.4%	-6.7%
10 Point	Linear	-6.1%	-6.1%	-6.1%
4 Point	Expon'l	-9.1%	-9.2%	-8.9%
5 Point	Expon'l	-9.6%	-9.8%	-9.4%
6 Point	Expon'l	-8.6%	-8.6%	-8.6%
7 Point	Expon'l	-9.8%	-9.8%	-9.8%
8 Point	Expon'l	-7.8%	-7.6%	-8.0%
9 Point	Expon'l	-6.0%	-5.7%	-6.2%
10 Point	Expon'l	-5.4%	-5.4%	-5.4%

MEDICAL		(Average)	(Incur)	(Pd-20)
Loss Ratio				
Ann. Trend				
4 Point	Linear	-5.8%	-6.9%	-4.8%
5 Point	Linear	-5.6%	-6.3%	-5.0%
6 Point	Linear	-4.3%	-4.9%	-3.6%
7 Point	Linear	-5.2%	-6.1%	-4.3%
8 Point	Linear	-4.3%	-4.7%	-3.8%
9 Point	Linear	-3.6%	-3.8%	-3.3%
10 Point	Linear	-3.2%	-3.3%	-3.0%
4 Point	Expon'l	-5.5%	-6.6%	-4.4%
5 Point	Expon'l	-5.3%	-6.0%	-4.6%
6 Point	Expon'l	-3.4%	-4.3%	-2.5%
7 Point	Expon'l	-4.6%	-5.8%	-3.4%
8 Point	Expon'l	-3.0%	-3.6%	-2.4%
9 Point	Expon'l	-1.5%	-1.7%	-1.2%
10 Point	Expon'l	-0.3%	-0.4%	-0.3%