

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 1995 set equal to unity. Claim frequency trend factors for policy years 2004, 2005 and 2006 are calculated by relating the frequencies for those policy years to the value for policy year 2007. An annual frequency trend factor of  $-7.6\%$  was selected for the period 1/1/08 to 12/1/10. 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 (12/1/10). 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 (12/1/10) 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 04-05	PDF 05-06	PDF 06-07	PDF 07-08	4 Year Average	Selected PDF
Beyond	1.0000	1.0007	1.0000	1.0005	1.0003	1.0000
19-20	1.0000	0.9997	1.0002	1.0001	1.0000	1.0000
18-19	1.0000	1.0000	1.0006	1.0001	1.0002	1.0000
17-18	1.0000	0.9993	1.0004	1.0000	0.9999	1.0000
16-17	1.0000	1.0035	1.0001	1.0005	1.0010	1.0000
15-16	1.0000	1.0062	1.0004	0.9998	1.0016	1.0000
14-15	1.0019	0.9989	1.0000	0.9999	1.0002	1.0000
13-14	1.0002	0.9946	1.0000	1.0002	0.9988	1.0000
12-13	1.0000	0.9995	1.0001	1.0000	0.9999	1.0000
11-12	0.9999	1.0001	1.0000	1.0000	1.0000	1.0000
10-11	1.0000	1.0000	1.0000	1.0023	1.0006	1.0000
9-10	1.0000	0.9999	0.9998	0.9998	0.9999	1.0000
8-9	1.0000	0.9997	0.9999	1.0004	1.0000	1.0000
7-8	1.0000	1.0002	0.9999	0.9999	1.0000	1.0000
6-7	0.9995	1.0007	0.9999	0.9946	0.9987	0.9987
5-6	0.9982	1.0012	0.9971	0.9999	0.9991	0.9991
4-5	0.9973	1.0001	1.0005	0.9993	0.9993	0.9993
3-4	0.9975	0.9991	0.9998	0.9974	0.9985	0.9985
2-3	0.9959	1.0002	0.9992	0.9974	0.9982	0.9982
1-2	0.9995	1.0063	1.0140	0.9893	1.0023	1.0023

PREMIUMS	Policy Year	Reported SEP	Cum PDF	Ultimate SEP	On-Level Factor	ECRF	DCCPAP Factor
Beyond	1988	98353934	1.0000	98353934	1.0039	0.9914	1.0000
19-20	1989	106541098	1.0000	106541098	0.9993	0.9919	1.0000
18-19	1990	94129938	1.0000	94129938	0.9993	0.9915	1.0037
17-18	1991	92950710	1.0000	92950710	0.9993	0.9913	1.0083
16-17	1992	85901934	1.0000	85901934	0.9993	0.9914	1.0137
15-16	1993	86935228	1.0000	86935228	0.9993	0.9914	1.0144
14-15	1994	83927927	1.0000	83927927	1.0261	0.9942	1.0129
13-14	1995	80728566	1.0000	80728566	1.1141	0.9971	1.0112
12-13	1996	85000067	1.0000	85000067	1.1172	0.9973	1.0131
11-12	1997	88919030	1.0000	88919030	1.0630	0.9979	1.0081
10-11	1998	94576206	1.0000	94576206	0.9811	0.9986	1.0001
9-10	1999	88647923	1.0000	88647923	1.1304	0.9989	0.9959
8-9	2000	95722561	1.0000	95722561	1.1158	0.9988	0.9929
7-8	2001	96659636	1.0000	96659636	1.1733	0.9982	0.9956
6-7	2002	119944412	0.9987	119788484	0.9833	0.9976	0.9982
5-6	2003	133878452	0.9978	133583919	0.9223	0.9966	1.0010
4-5	2004	150778929	0.9971	150341670	0.9596	0.9963	0.9999
3-4	2005	183855910	0.9956	183046944	0.8437	0.9968	0.9985
2-3	2006	201817661	0.9938	200566392	0.8058	0.9974	0.9960
1-2	2007	197502407	0.9961	196732148	0.8288	0.9974	0.9960

PREMIUMS	Policy Year	Other	On-Level SEP
	1988	1.0000	97888372
	1989	1.0000	105604140
	1990	1.0000	93609581
	1991	1.0000	92841783
	1992	1.0000	86269482
	1993	1.0000	87367486
	1994	1.0000	86723443
	1995	1.0000	90683274
	1996	1.0000	95946322
	1997	1.0000	95086447
	1998	1.0000	92668077
	1999	1.0000	99686985
	2000	1.0000	105921644
	2001	1.0000	112708502
	2002	1.0000	117293815
	2003	1.0000	122908339
	2004	1.0000	143719702
	2005	1.0000	153711595
	2006	1.0000	160551411
	2007	1.0000	161977159

INDEMNITY	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	Incurred LDF 07-08	4 Year Average LDF	Selected Incurred LDF
Beyond	1.0867	0.9962	0.9538	0.9621	0.9941	1.0206	0.9999	1.0142	1.0072	1.0072
19-20	1.0075	1.0025	0.9980	1.0043	1.0014	1.0013	1.0038	0.9954	1.0005	0.9991
18-19	0.9931	0.9845	0.9999	0.9998	0.9926	1.0019	1.0007	0.9941	0.9973	0.9995
17-18	1.0091	0.9996	1.0034	0.9965	0.9988	1.0001	0.9983	0.9794	0.9942	1.0000
16-17	1.0179	0.9928	1.0017	1.0031	1.0040	0.9980	0.9992	1.0029	1.0010	1.0007
15-16	1.0180	0.9949	0.9987	0.9950	1.0092	1.0063	1.0014	0.9999	1.0042	1.0014
14-15	1.0056	1.0008	1.0302	1.0015	1.0010	1.0107	0.9962	1.0099	1.0045	1.0022
13-14	0.9974	1.0112	0.9913	1.0153	0.9925	0.9971	1.0439	1.0041	1.0094	1.0032
12-13	0.9999	1.0172	1.0163	1.0119	1.0065	1.0070	0.9938	1.0063	1.0034	1.0044
11-12	1.0124	1.0053	1.0174	1.0099	1.0176	1.0243	0.9999	1.0015	1.0108	1.0059
10-11	1.0291	1.0048	0.9903	1.0153	1.0061	0.9979	0.9961	1.0099	1.0025	1.0076
9-10	0.9991	1.0043	1.0202	1.0069	0.9900	0.9925	1.0123	1.0066	1.0004	1.0097
8-9	1.0049	1.0214	0.9812	1.0064	1.0262	0.9915	1.0131	0.9940	1.0062	1.0123
7-8	0.9968	1.0141	1.0256	1.0086	1.0840	1.0253	1.0158	1.0183	1.0359	1.0155
6-7	1.0100	1.0346	1.0121	1.0616	1.0217	1.0293	1.0071	0.9980	1.0140	1.0193
5-6	1.0062	1.0264	1.0898	1.0416	1.0085	1.0301	1.0161	1.0065	1.0153	1.0238
4-5	1.0117	1.0135	1.0743	1.0817	1.0562	1.0315	1.0094	1.0468	1.0360	1.0294
3-4	1.0313	1.0613	1.0750	1.1176	1.0310	1.0701	1.0330	1.0275	1.0404	1.0420
2-3	1.0950	1.2482	1.1405	1.1874	1.1414	1.1462	1.1298	1.1612	1.1447	1.1446
1-2	1.2942	1.4283	1.4377	1.2981	1.3025	1.3445	1.2354	1.3193	1.3004	1.3004

  

INDEMNITY	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	Paid LDF 07-08	4 Year Average LDF	Selected Paid LDF
19-20	1.0096	1.0052	1.0024	0.9988	1.0028	1.0050	1.0066	1.0027	1.0043	1.0036
18-19	1.0086	1.0116	1.0139	0.9964	1.0101	1.0020	1.0225	1.0013	1.0090	1.0046
17-18	1.0072	1.0026	1.0076	1.0105	1.0040	1.0217	1.0024	1.0165	1.0112	1.0058
16-17	1.0021	1.0019	1.0026	1.0071	1.0111	1.0026	1.0042	1.0068	1.0062	1.0070
15-16	1.0049	1.0078	1.0084	1.0088	1.0039	1.0131	1.0053	1.0016	1.0060	1.0085
14-15	1.0084	1.0049	1.0052	1.0085	1.0101	1.0067	1.0000	1.0174	1.0086	1.0101
13-14	1.0052	1.0129	1.0040	1.0075	1.0092	1.0021	1.0536	1.0141	1.0198	1.0120
12-13	1.0084	1.0078	1.0171	1.0063	1.0108	1.0149	1.0028	1.0021	1.0077	1.0141
11-12	1.0138	1.0050	1.0205	1.0151	1.0176	1.0025	1.0137	1.0066	1.0101	1.0167
10-11	1.0072	1.0159	1.0049	1.0246	1.0203	1.0144	1.0118	1.0135	1.0150	1.0197
9-10	1.0155	1.0091	1.0242	1.0037	1.0150	1.0109	1.0272	1.0197	1.0182	1.0235
8-9	1.0194	1.0191	1.0371	1.0155	1.0158	1.0470	1.0262	1.0301	1.0298	1.0284
7-8	1.0401	1.0430	1.0207	1.0259	1.0599	1.0302	1.0216	1.0439	1.0389	1.0350
6-7	1.0229	1.0311	1.0308	1.0499	1.0414	1.0524	1.0489	1.0281	1.0427	1.0448
5-6	1.0316	1.0848	1.1017	1.0610	1.0583	1.0912	1.0636	1.0530	1.0665	1.0607
4-5	1.0889	1.0679	1.0947	1.0857	1.1013	1.1160	1.0909	1.0890	1.0993	1.0915
3-4	1.1638	1.1181	1.1771	1.2531	1.1720	1.1380	1.1620	1.1544	1.1566	1.1654
2-3	1.3587	1.3878	1.3716	1.4010	1.3539	1.4474	1.4089	1.4283	1.4096	1.4080
1-2	1.7987	1.9393	2.0577	1.9296	1.8426	2.1728	1.9525	1.8724	1.9601	1.9601

  

INDEMNITY	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	Pd-Incur LDF 07-08	4 Year Average LDF	Selected Pd-Incur LDF
19-20	1.0903	1.0411	1.0283	1.0282	1.0263	1.0473	1.0203	1.0273	1.0303	1.0303
18-19	1.0446	1.0549	1.0337	1.0229	1.0565	1.0185	1.0203	1.0186	1.0285	1.0285
17-18	1.0878	1.0359	1.0293	1.0785	1.0206	1.0711	1.0491	1.0553	1.0490	1.0490
16-17	1.0604	1.0085	1.0495	1.0258	1.0829	1.0268	1.0223	1.0500	1.0455	1.0455
15-16	1.0278	1.0737	1.0187	1.0938	1.0328	1.0971	1.0819	1.0167	1.0571	1.0571
14-15	1.1014	1.0327	1.0886	1.0228	1.1012	1.0580	1.0525	1.0678	1.0699	1.0699
13-14	1.0534	1.0754	1.0182	1.1108	1.0565	1.0196	1.0136	1.0632	1.0382	1.0382
12-13	1.0729	1.0379	1.0983	1.0672	1.0336	1.0773	1.1081	1.0504	1.0674	1.0674
11-12	1.0558	1.0881	1.0657	1.0453	1.0887	1.0711	1.0618	1.0682	1.0725	1.0725
10-11	1.0569	1.0676	1.0374	1.1013	1.0669	1.0735	1.0581	1.1316	1.0825	1.0825
9-10	1.0804	1.0496	1.1076	1.0725	1.0919	1.0951	1.0791	1.0987	1.0912	1.0912
8-9	1.0795	1.1063	1.0963	1.1257	1.1208	1.1905	1.1511	1.0904	1.1382	1.1382
7-8	1.1287	1.1674	1.1338	1.1254	1.2726	1.1390	1.1200	1.1650	1.1742	1.1742
6-7	1.1486	1.1397	1.1479	1.2293	1.1569	1.1609	1.1206	1.1594	1.1495	1.1495
5-6	1.1194	1.2317	1.2592	1.2036	1.1937	1.3002	1.2001	1.2244	1.2296	1.2296
4-5	1.3152	1.2362	1.2577	1.2983	1.3901	1.3570	1.2356	1.3050	1.3219	1.3219
3-4	1.4294	1.3108	1.4185	1.6410	1.5418	1.4958	1.3268	1.4415	1.4515	1.4515
2-3	1.7006	1.8279	2.0257	2.0718	1.8925	2.0270	1.4466	2.0501	1.8541	1.8541
1-2	2.7076	3.4326	3.5843	3.1847	3.2585	3.8009	3.4470	3.3915	3.4745	3.4745

INDEMNITY	Policy	Incurred	Paid
	Year	LDF	to 20th
			LDF
Beyond	1988	1.0072	1.0072
19-20	1989	0.9991	1.0303
18-19	1990	0.9995	1.0046
17-18	1991	1.0000	1.0058
16-17	1992	1.0007	1.0070
15-16	1993	1.0014	1.0085
14-15	1994	1.0022	1.0101
13-14	1995	1.0032	1.0120
12-13	1996	1.0044	1.0141
11-12	1997	1.0059	1.0167
10-11	1998	1.0076	1.0197
9-10	1999	1.0097	1.0235
8-9	2000	1.0123	1.0284
7-8	2001	1.0155	1.0350
6-7	2002	1.0193	1.0448
5-6	2003	1.0238	1.0607
4-5	2004	1.0294	1.0915
3-4	2005	1.0420	1.1654
2-3	2006	1.1446	1.4080
1-2	2007	1.3004	1.9601

INDEMNITY	Policy	Incurred	Paid
	Year	Cum LDF	to 20th
			Cum LDF
Beyond	1988	1.0072	1.0072
19-20	1989	1.0063	1.0377
18-19	1990	1.0058	1.0425
17-18	1991	1.0058	1.0485
16-17	1992	1.0065	1.0559
15-16	1993	1.0079	1.0649
14-15	1994	1.0101	1.0756
13-14	1995	1.0134	1.0885
12-13	1996	1.0178	1.1039
11-12	1997	1.0238	1.1223
10-11	1998	1.0316	1.1444
9-10	1999	1.0416	1.1713
8-9	2000	1.0544	1.2046
7-8	2001	1.0708	1.2467
6-7	2002	1.0914	1.3026
5-6	2003	1.1174	1.3816
4-5	2004	1.1503	1.5081
3-4	2005	1.1986	1.7575
2-3	2006	1.3719	2.4746
1-2	2007	1.7840	4.8504

INDEMNITY	Policy	Benefit	LAE
	Year	Level	
		Factor	
Beyond	1988	1.4666	1.1380
19-20	1989	1.4371	1.1380
18-19	1990	1.4106	1.1380
17-18	1991	1.3936	1.1380
16-17	1992	1.3763	1.1380
15-16	1993	1.3555	1.1380
14-15	1994	1.3385	1.1380
13-14	1995	1.3168	1.1380
12-13	1996	1.2907	1.1380
11-12	1997	1.2659	1.1380
10-11	1998	1.2386	1.1380
9-10	1999	1.2097	1.1380
8-9	2000	1.1799	1.1380
7-8	2001	1.1524	1.1380
6-7	2002	1.1266	1.1380
5-6	2003	1.0994	1.1380
4-5	2004	1.0865	1.1380
3-4	2005	1.0714	1.1380
2-3	2006	1.0493	1.1380
1-2	2007	1.0216	1.1380

INDEMNITY	Policy Year	Incurred Base	Paid to 20th Base
Beyond	1988	27203758	27203758
19-20	1989	29488848	28986010
18-19	1990	28690286	27634910
17-18	1991	28689750	27510845
16-17	1992	24886215	24516502
15-16	1993	30123021	28702407
14-15	1994	23738153	22642813
13-14	1995	25043402	23891496
12-13	1996	29985561	28257649
11-12	1997	31301001	28034403
10-11	1998	27314835	25350663
9-10	1999	31598410	29850181
8-9	2000	42345172	37942122
7-8	2001	34285293	30401205
6-7	2002	36073287	31024562
5-6	2003	37065414	30931229
4-5	2004	35570766	28486423
3-4	2005	33955693	23657160
2-3	2006	29294389	16173264
1-2	2007	22989923	8521617

INDEMNITY	Policy Year	Proj Ult Incurred (Avg Pd & Inc)	Proj Ult Incurred (Incur)	Proj Ult Incurred (Pd-20)
Beyond	1988	27399625	27399625	27399625
19-20	1989	29876706	29674628	30078783
18-19	1990	28833042	28856690	28809394
17-18	1991	28850636	28856151	28845121
16-17	1992	25467475	25047975	25886974
15-16	1993	30463093	30360993	30565193
14-15	1994	24166259	23977908	24354610
13-14	1995	25692439	25378984	26005893
12-13	1996	30856462	30519304	31193619
11-12	1997	31754488	32045965	31463010
10-11	1998	28594642	28177984	29011299
9-10	1999	33938211	32912904	34963517
8-9	2000	45176915	44648749	45705080
7-8	2001	37306937	36712692	37901182
6-7	2002	39891490	39370385	40412594
5-6	2003	42075740	41416894	42734586
4-5	2004	41938714	40917052	42960375
3-4	2005	41138377	40699294	41577459
2-3	2006	40105666	40188972	40022359
1-2	2007	41173637	41014023	41333251

INDEMNITY	Policy Year	Adjusted Ult Limited Loss (Avg Pd & Inc)	Adjusted Ult Limited Loss (Incur)	Adjusted Ult Limited Loss (Pd-20)
Beyond	1988	45729722	45729722	45729722
19-20	1989	48860957	48530474	49191437
18-19	1990	46284610	46322571	46246648
17-18	1991	45754708	45763455	45745962
16-17	1992	39887908	39230875	40544940
15-16	1993	46991118	46833623	47148614
14-15	1994	36810360	36523461	37097259
13-14	1995	38500593	38030874	38970309
12-13	1996	45322484	44827260	45817705
11-12	1997	45745331	46165231	45325430
10-11	1998	40304914	39717624	40892203
9-10	1999	46720651	45309174	48132127
8-9	2000	60660227	59951045	61369408
7-8	2001	48925481	48146170	49704793
6-7	2002	51143714	50475621	51811807
5-6	2003	52641682	51817388	53465976
4-5	2004	51854578	50591357	53117797
3-4	2005	50158098	49622744	50693450
2-3	2006	47890312	47989788	47790835
1-2	2007	47867680	47682116	48053244

INDEMNITY		Ult Limited	Ult Limited	Ult Limited
Policy	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio
Year	(Avg Pd & Inc)	(Incur)	(Pd-20)	(Pd-20)
1988	0.4672	0.4672	0.4672	0.4672
1989	0.4627	0.4596	0.4658	0.4658
1990	0.4944	0.4948	0.4940	0.4940
1991	0.4928	0.4929	0.4927	0.4927
1992	0.4624	0.4547	0.4700	0.4700
1993	0.5379	0.5361	0.5397	0.5397
1994	0.4245	0.4211	0.4278	0.4278
1995	0.4246	0.4194	0.4297	0.4297
1996	0.4724	0.4672	0.4775	0.4775
1997	0.4811	0.4855	0.4767	0.4767
1998	0.4349	0.4286	0.4413	0.4413
1999	0.4687	0.4545	0.4828	0.4828
2000	0.5727	0.5660	0.5794	0.5794
2001	0.4341	0.4272	0.4410	0.4410
2002	0.4360	0.4303	0.4417	0.4417
2003	0.4283	0.4216	0.4350	0.4350
2004	0.3608	0.3520	0.3696	0.3696
2005	0.3263	0.3228	0.3298	0.3298
2006	0.2983	0.2989	0.2977	0.2977
2007	0.2955	0.2944	0.2967	0.2967

INDEMNITY FREQUENCY	Policy Year	Claim Frequency	Normalized Frequency	Trend Factor to 1/1/08	Selected Ann Trend Factor	Trend Period # Years	Trend 1/1/08-12/1/10	Combined Trend Factor
					-7.6%	1		
					-7.6%	1		
					-7.6%	1		
					-7.6%	0.9167		
	1995	25.84	1.0000					
	1996	24.31	0.9408					
	1997	22.10	0.8553					
	1998	19.69	0.7620					
	1999	19.44	0.7523					
	2000	17.66	0.6834					
	2001	15.41	0.5963					
	2002	15.55	0.6017					
	2003	14.86	0.5750					
	2004	13.09	0.5065	0.7889			0.7941	0.6265
	2005	11.75	0.4547	0.8538			0.7941	0.6780
	2006	11.16	0.4319	0.9240			0.7941	0.7337
	2007*	9.90	0.3831	1.0000			0.7941	0.7941

\* 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)
		1995	0.4246	0.4194	0.4297
		1996	0.5021	0.4966	0.5075
		1997	0.5625	0.5676	0.5573
		1998	0.5707	0.5625	0.5791
		1999	0.6230	0.6041	0.6418
		2000	0.8380	0.8282	0.8478
		2001	0.7280	0.7164	0.7396
		2002	0.7246	0.7151	0.7341
		2003	0.7449	0.7332	0.7565
		2004	0.7123	0.6950	0.7297
		2005	0.7176	0.7099	0.7253
		2006	0.6907	0.6921	0.6893
		2007	0.7713	0.7685	0.7745

INDEMNITY Linear FITTED	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	2004	0.7005	0.6860	0.7149
	2005	0.7155	0.7062	0.7248
	2006	0.7305	0.7265	0.7346
	2007	0.7455	0.7468	0.7445
5 Point	2003	0.7211	0.7062	0.7359
	2004	0.7242	0.7130	0.7355
	2005	0.7274	0.7197	0.7351
	2006	0.7305	0.7265	0.7346
	2007	0.7336	0.7333	0.7342
6 Point	2002	0.7215	0.7076	0.7352
	2003	0.7236	0.7122	0.7351
	2004	0.7258	0.7167	0.7350
	2005	0.7280	0.7212	0.7348
	2006	0.7302	0.7258	0.7347
	2007	0.7323	0.7303	0.7346
7 Point	2001	0.7233	0.7093	0.7373
	2002	0.7246	0.7124	0.7367
	2003	0.7258	0.7155	0.7361
	2004	0.7271	0.7186	0.7356
	2005	0.7283	0.7217	0.7350
	2006	0.7295	0.7248	0.7344
	2007	0.7308	0.7279	0.7338
8 Point	2000	0.7704	0.7570	0.7837
	2001	0.7620	0.7500	0.7739
	2002	0.7536	0.7429	0.7642
	2003	0.7451	0.7358	0.7545
	2004	0.7367	0.7288	0.7447
	2005	0.7283	0.7217	0.7350
	2006	0.7199	0.7146	0.7253
	2007	0.7115	0.7076	0.7155
9 Point	1999	0.7199	0.7036	0.7361
	2000	0.7219	0.7072	0.7365
	2001	0.7239	0.7108	0.7369
	2002	0.7259	0.7145	0.7373
	2003	0.7278	0.7181	0.7376
	2004	0.7298	0.7217	0.7380
	2005	0.7318	0.7253	0.7384
	2006	0.7337	0.7289	0.7387
10 Point	1998	0.6671	0.6525	0.6816
	1999	0.6771	0.6636	0.6906
	2000	0.6871	0.6747	0.6995
	2001	0.6971	0.6858	0.7084
	2002	0.7071	0.6969	0.7173
	2003	0.7171	0.7081	0.7262
	2004	0.7271	0.7192	0.7351
	2005	0.7371	0.7303	0.7441
	2006	0.7471	0.7414	0.7530
	2007	0.7571	0.7525	0.7619



INDEMNITY Linear <b>TRENDED</b>		Severity Ratio (Incur)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	Fitted	0.7893	0.8059	0.7732
5 Point	Fitted	0.7427	0.7530	0.7329
6 Point	Fitted	0.7387	0.7435	0.7343
7 Point	Fitted	0.7344	0.7370	0.7322
8 Point	Fitted	0.6869	0.6870	0.6871
9 Point	Fitted	0.7414	0.7430	0.7402
10 Point	Fitted	0.7863	0.7849	0.7879

  

INDEMNITY Linear <b>Severity Trend Factor</b>		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-20)
4 Point	2004	1.1268	1.1748	1.0814
	2005	1.1031	1.1411	1.0668
	2006	1.0805	1.1093	1.0525
	2007	1.0587	1.0792	1.0386
5 Point	2004	1.0255	1.0562	0.9965
	2005	1.0211	1.0462	0.9971
	2006	1.0167	1.0365	0.9977
	2007	1.0124	1.0269	0.9983
6 Point	2004	1.0177	1.0374	0.9991
	2005	1.0147	1.0309	0.9992
	2006	1.0117	1.0245	0.9994
	2007	1.0087	1.0181	0.9995
7 Point	2004	1.0101	1.0256	0.9954
	2005	1.0084	1.0212	0.9962
	2006	1.0067	1.0168	0.9969
	2007	1.0050	1.0124	0.9977
8 Point	2004	0.9324	0.9427	0.9227
	2005	0.9432	0.9519	0.9349
	2006	0.9542	0.9613	0.9474
	2007	0.9655	0.9709	0.9603
9 Point	2004	1.0160	1.0295	1.0030
	2005	1.0132	1.0244	1.0025
	2006	1.0105	1.0194	1.0020
	2007	1.0078	1.0143	1.0015
10 Point	2004	1.0814	1.0914	1.0718
	2005	1.0667	1.0748	1.0589
	2006	1.0524	1.0587	1.0464
	2007	1.0385	1.0430	1.0341

INDEMNITY Expon'l <b>FITTED</b>	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	2004	0.7010	0.6867	0.7152
	2005	0.7152	0.7059	0.7244
	2006	0.7297	0.7257	0.7338
	2007	0.7444	0.7460	0.7432
5 Point	2003	0.7212	0.7064	0.7359
	2004	0.7240	0.7128	0.7352
	2005	0.7268	0.7192	0.7345
	2006	0.7297	0.7257	0.7338
	2007	0.7325	0.7322	0.7330
6 Point	2002	0.7216	0.7079	0.7353
	2003	0.7236	0.7121	0.7350
	2004	0.7255	0.7164	0.7346
	2005	0.7274	0.7206	0.7342
	2006	0.7294	0.7249	0.7339
	2007	0.7313	0.7293	0.7335
7 Point	2001	0.7236	0.7096	0.7375
	2002	0.7246	0.7124	0.7367
	2003	0.7256	0.7153	0.7359
	2004	0.7267	0.7182	0.7352
	2005	0.7277	0.7211	0.7344
	2006	0.7288	0.7240	0.7336
	2007	0.7298	0.7269	0.7328
8 Point	2000	0.7686	0.7550	0.7821
	2001	0.7602	0.7481	0.7723
	2002	0.7520	0.7413	0.7626
	2003	0.7438	0.7345	0.7531
	2004	0.7357	0.7278	0.7437
	2005	0.7277	0.7211	0.7344
	2006	0.7198	0.7145	0.7252
	2007	0.7120	0.7080	0.7161
9 Point	1999	0.7148	0.6980	0.7315
	2000	0.7175	0.7024	0.7326
	2001	0.7203	0.7068	0.7336
	2002	0.7230	0.7113	0.7347
	2003	0.7258	0.7158	0.7357
	2004	0.7285	0.7203	0.7368
	2005	0.7313	0.7248	0.7378
	2006	0.7341	0.7294	0.7389
	2007	0.7369	0.7340	0.7399
10 Point	1998	0.6597	0.6452	0.6742
	1999	0.6702	0.6567	0.6837
	2000	0.6809	0.6685	0.6934
	2001	0.6918	0.6804	0.7033
	2002	0.7029	0.6926	0.7133
	2003	0.7142	0.7050	0.7234
	2004	0.7256	0.7176	0.7337
	2005	0.7372	0.7304	0.7441
	2006	0.7490	0.7434	0.7546
	2007	0.7610	0.7567	0.7653

INDEMNITY Expon'l <b>TRENDED</b>		Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	Fitted	0.7893	0.8086	0.7714
5 Point	Fitted	0.7408	0.7517	0.7309
6 Point	Fitted	0.7370	0.7420	0.7325
7 Point	Fitted	0.7329	0.7355	0.7306
8 Point	Fitted	0.6897	0.6893	0.6903
9 Point	Fitted	0.7451	0.7476	0.7430
10 Point	Fitted	0.7971	0.7969	0.7975
INDEMNITY Expon'l <b>Severity Trend Factor</b>		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-20)
4 Point	2004	1.1260	1.1775	1.0786
	2005	1.1036	1.1454	1.0649
	2006	1.0817	1.1142	1.0513
	2007	1.0602	1.0839	1.0380
5 Point	2004	1.0233	1.0546	0.9941
	2005	1.0193	1.0452	0.9951
	2006	1.0153	1.0358	0.9961
	2007	1.0114	1.0266	0.9971
6 Point	2004	1.0159	1.0358	0.9971
	2005	1.0132	1.0297	0.9976
	2006	1.0105	1.0236	0.9981
	2007	1.0078	1.0175	0.9986
7 Point	2004	1.0085	1.0241	0.9937
	2005	1.0071	1.0200	0.9948
	2006	1.0056	1.0159	0.9958
	2007	1.0042	1.0118	0.9969
8 Point	2004	0.9374	0.9471	0.9282
	2005	0.9477	0.9558	0.9400
	2006	0.9581	0.9647	0.9519
	2007	0.9686	0.9736	0.9640
9 Point	2004	1.0228	1.0379	1.0085
	2005	1.0189	1.0314	1.0071
	2006	1.0150	1.0249	1.0056
	2007	1.0112	1.0185	1.0042
10 Point	2004	1.0985	1.1105	1.0870
	2005	1.0812	1.0910	1.0718
	2006	1.0642	1.0719	1.0568
	2007	1.0474	1.0530	1.0420

INDEMNITY Linear LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-20)
4 Point	2004	0.7059	0.7360	0.6775
	2005	0.7479	0.7737	0.7233
	2006	0.7928	0.8139	0.7722
	2007	0.8407	0.8570	0.8248
5 Point	2004	0.6425	0.6617	0.6243
	2005	0.6923	0.7093	0.6760
	2006	0.7460	0.7605	0.7320
	2007	0.8039	0.8155	0.7928
6 Point	2004	0.6376	0.6499	0.6259
	2005	0.6880	0.6990	0.6775
	2006	0.7423	0.7517	0.7333
	2007	0.8010	0.8085	0.7937
7 Point	2004	0.6328	0.6425	0.6236
	2005	0.6837	0.6924	0.6754
	2006	0.7386	0.7460	0.7314
	2007	0.7981	0.8039	0.7923
8 Point	2004	0.5841	0.5906	0.5781
	2005	0.6395	0.6454	0.6339
	2006	0.7001	0.7053	0.6951
	2007	0.7667	0.7710	0.7626
9 Point	2004	0.6365	0.6450	0.6284
	2005	0.6869	0.6945	0.6797
	2006	0.7414	0.7479	0.7352
	2007	0.8003	0.8055	0.7953
10 Point	2004	0.6775	0.6838	0.6715
	2005	0.7232	0.7287	0.7179
	2006	0.7721	0.7768	0.7677
	2007	0.8247	0.8282	0.8212

INDEMNITY Expon'l LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-20)
4 Point	2004	0.7054	0.7377	0.6757
	2005	0.7482	0.7766	0.7220
	2006	0.7936	0.8175	0.7713
	2007	0.8419	0.8607	0.8243
5 Point	2004	0.6411	0.6607	0.6228
	2005	0.6911	0.7086	0.6747
	2006	0.7449	0.7600	0.7308
	2007	0.8032	0.8152	0.7918
6 Point	2004	0.6365	0.6489	0.6247
	2005	0.6869	0.6981	0.6764
	2006	0.7414	0.7510	0.7323
	2007	0.8003	0.8080	0.7930
7 Point	2004	0.6318	0.6416	0.6226
	2005	0.6828	0.6916	0.6745
	2006	0.7378	0.7454	0.7306
	2007	0.7974	0.8035	0.7916
8 Point	2004	0.5873	0.5934	0.5815
	2005	0.6425	0.6480	0.6373
	2006	0.7030	0.7078	0.6984
	2007	0.7692	0.7731	0.7655
9 Point	2004	0.6408	0.6502	0.6318
	2005	0.6908	0.6993	0.6828
	2006	0.7447	0.7520	0.7378
	2007	0.8030	0.8088	0.7974
10 Point	2004	0.6882	0.6957	0.6810
	2005	0.7331	0.7397	0.7267
	2006	0.7808	0.7865	0.7754
	2007	0.8317	0.8362	0.8275

INDEMNITY Linear <b>TRENDED LR</b>	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-20)
4 Point	2004	0.2547	0.2591	0.2504
	2005	0.2440	0.2498	0.2385
	2006	0.2365	0.2433	0.2299
	2007	0.2484	0.2523	0.2447
	4 Yr Ave	0.2459	0.2511	0.2409
5 Point	2004	0.2318	0.2329	0.2307
	2005	0.2259	0.2290	0.2229
	2006	0.2225	0.2273	0.2179
	2007	0.2376	0.2401	0.2352
	4 Yr Ave	0.2295	0.2323	0.2267
6 Point	2004	0.2300	0.2288	0.2313
	2005	0.2245	0.2256	0.2234
	2006	0.2214	0.2247	0.2183
	2007	0.2367	0.2380	0.2355
	4 Yr Ave	0.2282	0.2293	0.2271
7 Point	2004	0.2283	0.2262	0.2305
	2005	0.2231	0.2235	0.2227
	2006	0.2203	0.2230	0.2177
	2007	0.2358	0.2367	0.2351
	4 Yr Ave	0.2269	0.2274	0.2265
8 Point	2004	0.2107	0.2079	0.2137
	2005	0.2087	0.2083	0.2091
	2006	0.2088	0.2108	0.2069
	2007	0.2266	0.2270	0.2263
	4 Yr Ave	0.2137	0.2135	0.2140
9 Point	2004	0.2296	0.2270	0.2323
	2005	0.2241	0.2242	0.2242
	2006	0.2212	0.2235	0.2189
	2007	0.2365	0.2371	0.2360
	4 Yr Ave	0.2279	0.2280	0.2279
10 Point	2004	0.2444	0.2407	0.2482
	2005	0.2360	0.2352	0.2368
	2006	0.2303	0.2322	0.2285
	2007	0.2437	0.2438	0.2437
	4 Yr Ave	0.2386	0.2380	0.2393

INDEMNITY Expon'l <b>TRENDED LR</b>	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-20)
4 Point	2004	0.2545	0.2597	0.2497
	2005	0.2441	0.2507	0.2381
	2006	0.2367	0.2444	0.2296
	2007	0.2488	0.2534	0.2446
	4 Yr Ave	0.2460	0.2521	0.2405
5 Point	2004	0.2313	0.2326	0.2302
	2005	0.2255	0.2287	0.2225
	2006	0.2222	0.2272	0.2176
	2007	0.2373	0.2400	0.2349
	4 Yr Ave	0.2291	0.2321	0.2263
6 Point	2004	0.2296	0.2284	0.2309
	2005	0.2241	0.2253	0.2231
	2006	0.2212	0.2245	0.2180
	2007	0.2365	0.2379	0.2353
	4 Yr Ave	0.2279	0.2290	0.2268
7 Point	2004	0.2280	0.2258	0.2301
	2005	0.2228	0.2232	0.2225
	2006	0.2201	0.2228	0.2175
	2007	0.2356	0.2366	0.2349
	4 Yr Ave	0.2266	0.2271	0.2263
8 Point	2004	0.2119	0.2089	0.2149
	2005	0.2096	0.2092	0.2102
	2006	0.2097	0.2116	0.2079
	2007	0.2273	0.2276	0.2271
	4 Yr Ave	0.2146	0.2143	0.2150
9 Point	2004	0.2312	0.2289	0.2335
	2005	0.2254	0.2257	0.2252
	2006	0.2221	0.2248	0.2196
	2007	0.2373	0.2381	0.2366
	4 Yr Ave	0.2290	0.2294	0.2287
10 Point	2004	0.2483	0.2449	0.2517
	2005	0.2392	0.2388	0.2397
	2006	0.2329	0.2351	0.2308
	2007	0.2458	0.2462	0.2455
	4 Yr Ave	0.2416	0.2413	0.2419

MEDICAL	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	Incurred LDF 07-08	4 Year Average LDF	Selected Incurred LDF
Beyond	1.0057	1.1935	1.0835	1.1167	1.0528	1.0347	1.1050	1.0579	1.0626	1.0626
19-20	0.9897	1.0018	0.9936	1.0222	1.0140	1.0036	1.0080	0.9997	1.0063	1.0074
18-19	1.0050	1.0147	1.0246	1.0127	1.0169	1.0034	1.0111	1.0049	1.0091	1.0084
17-18	0.9965	1.0027	1.0085	1.0040	1.0059	1.0166	0.9992	1.0190	1.0102	1.0092
16-17	1.0071	0.9996	1.0147	1.0158	1.0024	1.0102	1.0115	1.0157	1.0100	1.0099
15-16	1.0039	1.0072	1.0160	1.0028	1.0183	1.0206	0.9984	1.0142	1.0129	1.0105
14-15	1.0024	1.0105	1.0313	1.0270	1.0007	1.0174	1.0041	1.0144	1.0092	1.0109
13-14	1.0124	1.0072	1.0124	1.0356	1.0082	1.0116	1.0146	1.0053	1.0099	1.0113
12-13	1.0072	1.0183	1.0459	1.0428	0.9906	1.0123	1.0006	1.0110	1.0036	1.0119
11-12	1.0091	1.0206	1.0197	1.0262	1.0399	0.9999	1.0171	1.0422	1.0248	1.0129
10-11	1.0036	1.0284	1.0259	1.0077	1.0264	1.0053	0.9926	1.0405	1.0162	1.0147
9-10	1.0106	1.0175	1.0474	1.0766	1.0163	1.0242	1.0090	0.9874	1.0092	1.0176
8-9	1.0256	1.0417	1.0159	1.0467	1.0500	0.9982	1.0093	1.0261	1.0209	1.0222
7-8	1.0097	1.0374	1.0704	1.0214	1.0240	1.0313	1.0613	1.0157	1.0331	1.0289
6-7	1.0366	1.0224	1.0321	1.0444	1.0474	1.0560	1.0474	1.0203	1.0428	1.0385
5-6	1.0274	1.0642	1.1157	1.0669	1.0474	1.0608	1.0230	1.0428	1.0435	1.0516
4-5	1.0408	1.0543	1.0393	1.0845	1.1314	1.0954	1.0326	1.0753	1.0837	1.0690
3-4	1.0550	1.0392	1.0714	1.1625	1.0612	1.0930	1.0633	1.0908	1.0771	1.0915
2-3	1.0485	1.0821	1.1520	1.2077	1.1279	1.1161	1.0904	1.1548	1.1223	1.1200
1-2	1.1548	1.2264	1.1601	1.1282	1.1921	1.1267	1.1282	1.1818	1.1572	1.1555
MEDICAL	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	Paid LDF 07-08	4 Year Average LDF	Selected Paid LDF
19-20	1.0078	1.0036	1.0083	1.0054	1.0040	1.0049	1.0073	1.0081	1.0061	1.0063
18-19	1.0028	1.0093	1.0163	1.0011	1.0037	1.0099	1.0059	1.0113	1.0077	1.0078
17-18	1.0102	1.0089	1.0124	1.0092	1.0158	1.0051	1.0128	1.0059	1.0099	1.0094
16-17	1.0101	1.0072	1.0106	1.0114	1.0086	1.0094	1.0109	1.0112	1.0100	1.0111
15-16	1.0030	1.0108	1.0173	1.0075	1.0119	1.0207	1.0104	1.0104	1.0134	1.0129
14-15	1.0084	1.0081	1.0201	1.0109	1.0109	1.0215	1.0115	1.0217	1.0164	1.0148
13-14	1.0107	1.0116	1.0114	1.0151	1.0107	1.0070	1.0172	1.0184	1.0133	1.0168
12-13	1.0092	1.0157	1.0077	1.0146	1.0082	1.0137	1.0309	1.0166	1.0174	1.0190
11-12	1.0088	1.0118	1.0120	1.0197	1.0156	1.0299	1.0336	1.0295	1.0272	1.0215
10-11	1.0088	1.0182	1.0205	1.0195	1.0206	1.0333	1.0376	1.0175	1.0273	1.0242
9-10	1.0097	1.0242	1.0139	1.0093	1.0187	1.0300	1.0341	1.0232	1.0265	1.0273
8-9	1.0208	1.0236	1.0152	1.0163	1.0237	1.0366	1.0271	1.0252	1.0282	1.0311
7-8	1.0175	1.0317	1.0352	1.0164	1.0274	1.0240	1.0268	1.0438	1.0305	1.0357
6-7	1.0288	1.0259	1.0265	1.0404	1.0318	1.0529	1.0500	1.0320	1.0417	1.0416
5-6	1.0230	1.0350	1.0536	1.0494	1.0515	1.0627	1.0439	1.0547	1.0532	1.0499
4-5	1.0399	1.0595	1.0508	1.0432	1.1013	1.0720	1.0548	1.0600	1.0720	1.0626
3-4	1.0574	1.0568	1.0766	1.0931	1.0627	1.0830	1.0428	1.0861	1.0687	1.0852
2-3	1.0945	1.1102	1.1696	1.1432	1.1553	1.1522	1.1384	1.1364	1.1456	1.1368
1-2	1.3483	1.4151	1.3821	1.3111	1.3288	1.3390	1.3232	1.3561	1.3368	1.3379
MEDICAL	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	Pd-Incur LDF 07-08	Average Pd-Incur LDF	Selected Pd-Incur LDF
19-20	1.2484	1.0254	1.0507	1.0616	1.0563	1.0468	1.0593	1.0406	1.0508	1.0508
18-19	1.0315	1.0672	1.0536	1.0417	1.0469	1.0613	1.0390	1.0556	1.0507	1.0507
17-18	1.0630	1.0375	1.0427	1.0404	1.0744	1.0328	1.0636	1.1090	1.0700	1.0700
16-17	1.0493	1.0412	1.0453	1.0828	1.0247	1.0745	1.1002	1.0889	1.0721	1.0721
15-16	1.0340	1.0494	1.0838	1.0314	1.0764	1.1102	1.0831	1.0467	1.0791	1.0791
14-15	1.0484	1.0754	1.0475	1.0613	1.0997	1.1082	1.0421	1.1301	1.0950	1.0950
13-14	1.0772	1.0275	1.0531	1.1205	1.1009	1.0451	1.1295	1.1096	1.0963	1.0963
12-13	1.0306	1.0566	1.0898	1.1144	1.0415	1.1286	1.1378	1.1129	1.1052	1.1052
11-12	1.0524	1.0543	1.0784	1.0742	1.1322	1.1711	1.1379	1.1868	1.1570	1.1570
10-11	1.0500	1.0819	1.0663	1.1088	1.1954	1.1560	1.1816	1.1508	1.1710	1.1710
9-10	1.0624	1.0647	1.1112	1.1667	1.1713	1.2261	1.1437	1.1334	1.1686	1.1686
8-9	1.0699	1.0861	1.0979	1.1627	1.2255	1.1749	1.1790	1.2229	1.2006	1.2006
7-8	1.0776	1.1149	1.1521	1.1697	1.2092	1.1961	1.2236	1.3269	1.2390	1.2390
6-7	1.1012	1.1043	1.1713	1.2240	1.1966	1.2139	1.3716	1.3050	1.2718	1.2718
5-6	1.1089	1.1749	1.2286	1.1839	1.2087	1.3918	1.3349	1.2760	1.3029	1.3029
4-5	1.1699	1.1653	1.1624	1.2066	1.4449	1.3989	1.2904	1.3217	1.3640	1.3640
3-4	1.1737	1.1819	1.1969	1.3973	1.3571	1.3535	1.2812	1.3049	1.3242	1.3242
2-3	1.2844	1.2414	1.4026	1.4578	1.4307	1.3883	1.3618	1.3874	1.3921	1.3921
1-2	1.5632	1.7258	1.6655	1.6623	1.6528	1.6722	1.5896	1.6570	1.6429	1.6429



MEDICAL	Policy Year	Incurred LDF	Paid to 20th LDF
Beyond	1988	1.0626	1.0626
19-20	1989	1.0074	1.0508
18-19	1990	1.0084	1.0078
17-18	1991	1.0092	1.0094
16-17	1992	1.0099	1.0111
15-16	1993	1.0105	1.0129
14-15	1994	1.0109	1.0148
13-14	1995	1.0113	1.0168
12-13	1996	1.0119	1.0190
11-12	1997	1.0129	1.0215
10-11	1998	1.0147	1.0242
9-10	1999	1.0176	1.0273
8-9	2000	1.0222	1.0311
7-8	2001	1.0289	1.0357
6-7	2002	1.0385	1.0416
5-6	2003	1.0516	1.0499
4-5	2004	1.0690	1.0626
3-4	2005	1.0915	1.0852
2-3	2006	1.1200	1.1368
1-2	2007	1.1555	1.3379

MEDICAL	Policy Year	Incurred Cum LDF	Paid to 20th Cum LDF
Beyond	1988	1.0626	1.0626
19-20	1989	1.0705	1.1166
18-19	1990	1.0795	1.1253
17-18	1991	1.0894	1.1359
16-17	1992	1.1002	1.1485
15-16	1993	1.1117	1.1633
14-15	1994	1.1238	1.1805
13-14	1995	1.1365	1.2003
12-13	1996	1.1501	1.2231
11-12	1997	1.1649	1.2494
10-11	1998	1.1820	1.2797
9-10	1999	1.2028	1.3146
8-9	2000	1.2295	1.3555
7-8	2001	1.2651	1.4039
6-7	2002	1.3138	1.4623
5-6	2003	1.3816	1.5353
4-5	2004	1.4769	1.6314
3-4	2005	1.6120	1.7704
2-3	2006	1.8055	2.0125
1-2	2007	2.0862	2.6926

MEDICAL	Policy Year	Benefit Level Factor	LAE
Beyond	1988	1.0000	1.1380
19-20	1989	1.0000	1.1380
18-19	1990	1.0000	1.1380
17-18	1991	1.0000	1.1380
16-17	1992	1.0000	1.1380
15-16	1993	1.0000	1.1380
14-15	1994	1.0000	1.1380
13-14	1995	1.0000	1.1380
12-13	1996	1.0000	1.1380
11-12	1997	1.0000	1.1380
10-11	1998	1.0000	1.1380
9-10	1999	1.0000	1.1380
8-9	2000	1.0000	1.1380
7-8	2001	1.0000	1.1380
6-7	2002	1.0000	1.1380
5-6	2003	1.0000	1.1380
4-5	2004	1.0000	1.1380
3-4	2005	1.0000	1.1380
2-3	2006	1.0000	1.1380
1-2	2007	1.0000	1.1380

MEDICAL	Policy Year	Incurred Base	Paid to 20th Base
Beyond	1988	22919651	22919651
19-20	1989	25904330	24817065
18-19	1990	27403571	24855728
17-18	1991	29158599	27078759
16-17	1992	27891759	26926699
15-16	1993	30814393	27860285
14-15	1994	27672234	25397855
13-14	1995	30619345	27967730
12-13	1996	36571308	31724727
11-12	1997	34252722	30285303
10-11	1998	34270850	30938566
9-10	1999	41816689	35056447
8-9	2000	53330080	41953778
7-8	2001	43610824	34489359
6-7	2002	47072180	38908820
5-6	2003	48923122	39234268
4-5	2004	50735930	42228663
3-4	2005	46876886	38397945
2-3	2006	40250456	32940443
1-2	2007	35647927	25426599

MEDICAL	Policy Year	Proj Ult Incurred (Avg Pd & Inc)	Proj Ult Incurred (Incur)	Proj Ult Incurred (Pd-20)
Beyond	1988	24354422	24354422	24354422
19-20	1989	27720660	27730585	27710734
18-19	1990	28776153	29582155	27970151
17-18	1991	31262070	31765377	30758763
16-17	1992	30805914	30686513	30925314
15-16	1993	33333115	34256360	32409870
14-15	1994	30540112	31098056	29982168
13-14	1995	34184276	34798885	33569666
12-13	1996	40431588	42060662	38802514
11-12	1997	38869727	39900995	37838458
10-11	1998	40050114	40508145	39592082
9-10	1999	48191160	50297114	46085206
8-9	2000	61218840	65569334	56868346
7-8	2001	51795832	55172053	48419611
6-7	2002	59369899	61843429	56896368
5-6	2003	63914279	67592185	60236372
4-5	2004	71911868	74931895	68891840
3-4	2005	71772631	75565540	67979721
2-3	2006	69482420	72672198	66292641
1-2	2007	71416184	74368705	68463662

MEDICAL	Policy Year	Adjusted Ult Limited Loss (Avg Pd & Inc)	Adjusted Ult Limited Loss (Incur)	Adjusted Ult Limited Loss (Pd-20)
Beyond	1988	27715332	27715332	27715332
19-20	1989	31546111	31557406	31534815
18-19	1990	32747262	33664492	31830032
17-18	1991	35576236	36148999	35003472
16-17	1992	35057130	34921252	35193007
15-16	1993	37933085	38983738	36882432
14-15	1994	34754647	35389588	34119707
13-14	1995	38901706	39601131	38202280
12-13	1996	46011147	47865033	44157261
11-12	1997	44233749	45407332	43060165
10-11	1998	45577030	46098269	45055789
9-10	1999	54841540	57238116	52444964
8-9	2000	69667040	74617902	64716178
7-8	2001	58943657	62785796	55101517
6-7	2002	67562945	70377822	64748067
5-6	2003	72734450	76919907	68548991
4-5	2004	81835706	85272497	78398914
3-4	2005	81677254	85993585	77360922
2-3	2006	79070994	82700961	75441025
1-2	2007	81271617	84631586	77911647

MEDICAL	Ult Limited	Ult Limited	Ult Limited
Policy	Loss Ratio	Loss Ratio	Loss Ratio
Year	(Avg Pd & Inc)	(Incur)	(Pd-20)
1988	0.2831	0.2831	0.2831
1989	0.2987	0.2988	0.2986
1990	0.3498	0.3596	0.3400
1991	0.3832	0.3894	0.3770
1992	0.4064	0.4048	0.4079
1993	0.4342	0.4462	0.4222
1994	0.4008	0.4081	0.3934
1995	0.4290	0.4367	0.4213
1996	0.4796	0.4989	0.4602
1997	0.4652	0.4775	0.4529
1998	0.4918	0.4975	0.4862
1999	0.5501	0.5742	0.5261
2000	0.6577	0.7045	0.6110
2001	0.5230	0.5571	0.4889
2002	0.5760	0.6000	0.5520
2003	0.5918	0.6258	0.5577
2004	0.5694	0.5933	0.5455
2005	0.5314	0.5594	0.5033
2006	0.4925	0.5151	0.4699
2007	0.5017	0.5225	0.4810

MEDICAL FREQUENCY	Policy Year	Claim Frequency	Normalized Frequency	Trend Factor to 1/1/08	Selected Ann Trend Factor	Trend Period # Years	Trend 1/1/08-12/1/10	Combined Trend Factor
					-7.6%	1		
					-7.6%	1		
					-7.6%	1		
					-7.6%	0.9167		
	1995	25.84	1.0000					
	1996	24.31	0.9408					
	1997	22.10	0.8553					
	1998	19.69	0.7620					
	1999	19.44	0.7523					
	2000	17.66	0.6834					
	2001	15.41	0.5963					
	2002	15.55	0.6017					
	2003	14.86	0.5750					
	2004	13.09	0.5065	0.7889			0.7941	0.6265
	2005	11.75	0.4547	0.8538			0.7941	0.6780
	2006	11.16	0.4319	0.9240			0.7941	0.7337
	2007*	9.90	0.3831	1.0000			0.7941	0.7941

\* 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)
	1995	0.4290	0.4367	0.4213
	1996	0.5098	0.5303	0.4892
	1997	0.5439	0.5583	0.5295
	1998	0.6454	0.6529	0.6381
	1999	0.7312	0.7633	0.6993
	2000	0.9624	1.0309	0.8941
	2001	0.8771	0.9343	0.8199
	2002	0.9573	0.9972	0.9174
	2003	1.0292	1.0883	0.9699
	2004	1.1242	1.1714	1.0770
	2005	1.1687	1.2303	1.1069
	2006	1.1403	1.1926	1.0880
	2007	1.3096	1.3639	1.2555

MEDICAL Linear <b>FITTED</b>	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	2004	1.1065	1.1586	1.0544
	2005	1.1593	1.2126	1.1060
	2006	1.2121	1.2665	1.1577
	2007	1.2649	1.3205	1.2093
5 Point	2003	1.0390	1.0948	0.9830
	2004	1.0967	1.1521	1.0412
	2005	1.1544	1.2093	1.0995
	2006	1.2121	1.2665	1.1577
	2007	1.2698	1.3238	1.2159
6 Point	2002	0.9687	1.0164	0.9209
	2003	1.0299	1.0794	0.9802
	2004	1.0910	1.1424	1.0395
	2005	1.1521	1.2055	1.0988
	2006	1.2132	1.2685	1.1580
	2007	1.2744	1.3315	1.2173
7 Point	2001	0.8935	0.9445	0.8423
	2002	0.9578	1.0096	0.9060
	2003	1.0222	1.0747	0.9698
	2004	1.0866	1.1397	1.0335
	2005	1.1510	1.2048	1.0973
	2006	1.2154	1.2698	1.1610
	2007	1.2798	1.3349	1.2248
8 Point	2000	0.8846	0.9426	0.8267
	2001	0.9379	0.9950	0.8808
	2002	0.9912	1.0475	0.9349
	2003	1.0445	1.0999	0.9890
	2004	1.0977	1.1523	1.0431
	2005	1.1510	1.2048	1.0973
	2006	1.2043	1.2572	1.1514
	2007	1.2576	1.3097	1.2055
9 Point	1999	0.7935	0.8422	0.7449
	2000	0.8535	0.9031	0.8039
	2001	0.9134	0.9640	0.8629
	2002	0.9734	1.0249	0.9219
	2003	1.0333	1.0858	0.9809
	2004	1.0933	1.1467	1.0399
	2005	1.1532	1.2076	1.0989
	2006	1.2132	1.2685	1.1579
10 Point	1998	0.7031	0.7370	0.6694
	1999	0.7679	0.8049	0.7310
	2000	0.8326	0.8728	0.7926
	2001	0.8974	0.9407	0.8542
	2002	0.9622	1.0086	0.9158
	2003	1.0269	1.0765	0.9774
	2004	1.0917	1.1444	1.0390
	2005	1.1565	1.2123	1.1006
	2006	1.2212	1.2802	1.1622
2007	1.2860	1.3481	1.2238	

MEDICAL Linear <b>TRENDED</b>		Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	Fitted	1.4188	1.4780	1.3600
5 Point	Fitted	1.4380	1.4907	1.3857
6 Point	Fitted	1.4526	1.5152	1.3902
7 Point	Fitted	1.4676	1.5246	1.4107
8 Point	Fitted	1.4130	1.4626	1.3633
9 Point	Fitted	1.4480	1.5070	1.3890
10 Point	Fitted	1.4749	1.5461	1.4035

MEDICAL Linear <b>Severity Trend Factor</b>		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-20)
4 Point	2004	1.2822	1.2757	1.2899
	2005	1.2238	1.2189	1.2296
	2006	1.1706	1.1669	1.1748
	2007	1.1217	1.1192	1.1246
5 Point	2004	1.3112	1.2940	1.3308
	2005	1.2457	1.2327	1.2604
	2006	1.1864	1.1770	1.1970
	2007	1.1325	1.1261	1.1397
6 Point	2004	1.3315	1.3263	1.3374
	2005	1.2608	1.2570	1.2653
	2006	1.1973	1.1946	1.2005
	2007	1.1399	1.1380	1.1420
7 Point	2004	1.3506	1.3377	1.3650
	2005	1.2751	1.2655	1.2857
	2006	1.2075	1.2007	1.2151
	2007	1.1468	1.1421	1.1518
8 Point	2004	1.2872	1.2693	1.3070
	2005	1.2276	1.2140	1.2425
	2006	1.1733	1.1634	1.1841
	2007	1.1236	1.1168	1.1309
9 Point	2004	1.3245	1.3142	1.3357
	2005	1.2556	1.2479	1.2640
	2006	1.1936	1.1880	1.1996
	2007	1.1374	1.1336	1.1414
10 Point	2004	1.3510	1.3511	1.3508
	2005	1.2754	1.2754	1.2752
	2006	1.2077	1.2077	1.2076
	2007	1.1469	1.1469	1.1468

MEDICAL Expon'l <b>FITTED</b>	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	2004	1.1090	1.1609	1.0570
	2005	1.1582	1.2113	1.1049
	2006	1.2094	1.2640	1.1549
	2007	1.2630	1.3189	1.2072
5 Point	2003	1.0422	1.0979	0.9862
	2004	1.0952	1.1507	1.0395
	2005	1.1509	1.2060	1.0957
	2006	1.2094	1.2640	1.1549
	2007	1.2710	1.3247	1.2174
6 Point	2002	0.9736	1.0209	0.9261
	2003	1.0283	1.0775	0.9789
	2004	1.0860	1.1373	1.0347
	2005	1.1470	1.2004	1.0937
	2006	1.2115	1.2669	1.1560
	2007	1.2795	1.3372	1.2219
7 Point	2001	0.9008	0.9518	0.8495
	2002	0.9564	1.0083	0.9044
	2003	1.0156	1.0682	0.9628
	2004	1.0783	1.1317	1.0249
	2005	1.1450	1.1989	1.0911
	2006	1.2158	1.2701	1.1615
	2007	1.2909	1.3455	1.2365
8 Point	2000	0.8941	0.9514	0.8367
	2001	0.9394	0.9965	0.8824
	2002	0.9871	1.0436	0.9305
	2003	1.0371	1.0930	0.9812
	2004	1.0897	1.1447	1.0347
	2005	1.1450	1.1989	1.0911
	2006	1.2031	1.2556	1.1506
	2007	1.2641	1.3150	1.2133
9 Point	1999	0.8036	0.8506	0.7565
	2000	0.8529	0.9013	0.8045
	2001	0.9053	0.9549	0.8555
	2002	0.9608	1.0118	0.9098
	2003	1.0198	1.0720	0.9675
	2004	1.0824	1.1359	1.0289
	2005	1.1489	1.2035	1.0941
	2006	1.2194	1.2752	1.1636
10 Point	1998	0.7165	0.7475	0.6852
	1999	0.7671	0.8010	0.7329
	2000	0.8213	0.8583	0.7841
	2001	0.8794	0.9197	0.8388
	2002	0.9415	0.9855	0.8973
	2003	1.0080	1.0561	0.9599
	2004	1.0793	1.1316	1.0268
	2005	1.1556	1.2126	1.0985
	2006	1.2372	1.2994	1.1751
2007	1.3247	1.3923	1.2571	

MEDICAL Expon'l <b>TRENDED</b>		Severity Ratio (Incur)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	Fitted	1.4332	1.4931	1.3737
5 Point	Fitted	1.4688	1.5191	1.4194
6 Point	Fitted	1.5007	1.5652	1.4364
7 Point	Fitted	1.5378	1.5921	1.4840
8 Point	Fitted	1.4603	1.5049	1.4165
9 Point	Fitted	1.5399	1.5994	1.4805
10 Point	Fitted	1.6166	1.7033	1.5303

MEDICAL Expon'l <b>Severity Trend Factor</b>		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-20)
4 Point	2004	1.2923	1.2861	1.2995
	2005	1.2375	1.2326	1.2433
	2006	1.1850	1.1813	1.1894
	2007	1.1347	1.1321	1.1379
5 Point	2004	1.3411	1.3201	1.3654
	2005	1.2762	1.2596	1.2954
	2006	1.2145	1.2018	1.2289
	2007	1.1557	1.1467	1.1659
6 Point	2004	1.3818	1.3763	1.3883
	2005	1.3083	1.3040	1.3134
	2006	1.2387	1.2354	1.2426
	2007	1.1728	1.1705	1.1756
7 Point	2004	1.4260	1.4069	1.4479
	2005	1.3430	1.3280	1.3601
	2006	1.2648	1.2535	1.2776
	2007	1.1912	1.1833	1.2002
8 Point	2004	1.3400	1.3146	1.3690
	2005	1.2754	1.2552	1.2982
	2006	1.2138	1.1985	1.2311
	2007	1.1552	1.1444	1.1675
9 Point	2004	1.4226	1.4081	1.4389
	2005	1.3404	1.3289	1.3531
	2006	1.2628	1.2543	1.2724
	2007	1.1898	1.1838	1.1965
10 Point	2004	1.4978	1.5052	1.4903
	2005	1.3990	1.4047	1.3931
	2006	1.3066	1.3109	1.3023
	2007	1.2204	1.2233	1.2174

MEDICAL Linear LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-20)
4 Point	2004	0.8033	0.7992	0.8081
	2005	0.8297	0.8264	0.8337
	2006	0.8589	0.8562	0.8620
	2007	0.8907	0.8888	0.8930
5 Point	2004	0.8215	0.8107	0.8337
	2005	0.8446	0.8358	0.8546
	2006	0.8705	0.8636	0.8782
	2007	0.8993	0.8942	0.9050
6 Point	2004	0.8342	0.8309	0.8379
	2005	0.8548	0.8522	0.8579
	2006	0.8785	0.8765	0.8808
	2007	0.9052	0.9037	0.9069
7 Point	2004	0.8462	0.8381	0.8552
	2005	0.8645	0.8580	0.8717
	2006	0.8859	0.8810	0.8915
	2007	0.9107	0.9069	0.9146
8 Point	2004	0.8064	0.7952	0.8188
	2005	0.8323	0.8231	0.8424
	2006	0.8609	0.8536	0.8688
	2007	0.8923	0.8869	0.8980
9 Point	2004	0.8298	0.8233	0.8368
	2005	0.8513	0.8461	0.8570
	2006	0.8757	0.8716	0.8801
	2007	0.9032	0.9002	0.9064
10 Point	2004	0.8464	0.8465	0.8463
	2005	0.8647	0.8647	0.8646
	2006	0.8861	0.8861	0.8860
	2007	0.9108	0.9108	0.9107



MEDICAL Expon'l LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-20)
4 Point	2004	0.8096	0.8057	0.8141
	2005	0.8390	0.8357	0.8430
	2006	0.8694	0.8667	0.8727
	2007	0.9011	0.8990	0.9036
5 Point	2004	0.8402	0.8270	0.8554
	2005	0.8653	0.8540	0.8783
	2006	0.8911	0.8818	0.9016
	2007	0.9177	0.9106	0.9258
6 Point	2004	0.8657	0.8623	0.8698
	2005	0.8870	0.8841	0.8905
	2006	0.9088	0.9064	0.9117
	2007	0.9313	0.9295	0.9335
7 Point	2004	0.8934	0.8814	0.9071
	2005	0.9106	0.9004	0.9221
	2006	0.9280	0.9197	0.9374
	2007	0.9459	0.9397	0.9531
8 Point	2004	0.8395	0.8236	0.8577
	2005	0.8647	0.8510	0.8802
	2006	0.8906	0.8793	0.9033
	2007	0.9173	0.9088	0.9271
9 Point	2004	0.8913	0.8822	0.9015
	2005	0.9088	0.9010	0.9174
	2006	0.9265	0.9203	0.9336
	2007	0.9448	0.9401	0.9501
10 Point	2004	0.9384	0.9430	0.9337
	2005	0.9485	0.9524	0.9445
	2006	0.9587	0.9618	0.9555
	2007	0.9691	0.9714	0.9667

MEDICAL Linear <b>TRENDED LR</b>	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-20)
4 Point	2004	0.4574	0.4742	0.4408
	2005	0.4409	0.4623	0.4196
	2006	0.4230	0.4410	0.4051
	2007	0.4469	0.4644	0.4295
	4 Yr Ave	0.4421	0.4605	0.4238
5 Point	2004	0.4678	0.4810	0.4548
	2005	0.4488	0.4675	0.4301
	2006	0.4287	0.4448	0.4127
	2007	0.4512	0.4672	0.4353
	4 Yr Ave	0.4491	0.4651	0.4332
6 Point	2004	0.4750	0.4930	0.4571
	2005	0.4542	0.4767	0.4318
	2006	0.4327	0.4515	0.4139
	2007	0.4541	0.4722	0.4362
	4 Yr Ave	0.4540	0.4734	0.4348
7 Point	2004	0.4818	0.4972	0.4665
	2005	0.4594	0.4800	0.4387
	2006	0.4363	0.4538	0.4189
	2007	0.4569	0.4739	0.4399
	4 Yr Ave	0.4586	0.4762	0.4410
8 Point	2004	0.4592	0.4718	0.4467
	2005	0.4423	0.4604	0.4240
	2006	0.4240	0.4397	0.4082
	2007	0.4477	0.4634	0.4319
	4 Yr Ave	0.4433	0.4588	0.4277
9 Point	2004	0.4725	0.4885	0.4565
	2005	0.4524	0.4733	0.4313
	2006	0.4313	0.4490	0.4136
	2007	0.4531	0.4704	0.4360
	4 Yr Ave	0.4523	0.4703	0.4344
10 Point	2004	0.4819	0.5022	0.4617
	2005	0.4595	0.4837	0.4352
	2006	0.4364	0.4564	0.4163
	2007	0.4569	0.4759	0.4380
	4 Yr Ave	0.4587	0.4796	0.4378

MEDICAL Expon'l <b>TRENDED LR</b>	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-20)
4 Point	2004	0.4610	0.4780	0.4441
	2005	0.4458	0.4675	0.4243
	2006	0.4282	0.4464	0.4101
	2007	0.4521	0.4697	0.4346
	4 Yr Ave	0.4468	0.4654	0.4283
5 Point	2004	0.4784	0.4907	0.4666
	2005	0.4598	0.4777	0.4420
	2006	0.4389	0.4542	0.4237
	2007	0.4604	0.4758	0.4453
	4 Yr Ave	0.4594	0.4746	0.4444
6 Point	2004	0.4929	0.5116	0.4745
	2005	0.4714	0.4946	0.4482
	2006	0.4476	0.4669	0.4284
	2007	0.4672	0.4857	0.4490
	4 Yr Ave	0.4698	0.4897	0.4500
7 Point	2004	0.5087	0.5229	0.4948
	2005	0.4839	0.5037	0.4641
	2006	0.4570	0.4737	0.4405
	2007	0.4746	0.4910	0.4584
	4 Yr Ave	0.4811	0.4978	0.4645
8 Point	2004	0.4780	0.4886	0.4679
	2005	0.4595	0.4760	0.4430
	2006	0.4386	0.4529	0.4245
	2007	0.4602	0.4748	0.4459
	4 Yr Ave	0.4591	0.4731	0.4453
9 Point	2004	0.5075	0.5234	0.4918
	2005	0.4829	0.5040	0.4617
	2006	0.4563	0.4740	0.4387
	2007	0.4740	0.4912	0.4570
	4 Yr Ave	0.4802	0.4982	0.4623
10 Point	2004	0.5343	0.5595	0.5093
	2005	0.5040	0.5328	0.4754
	2006	0.4722	0.4954	0.4490
	2007	0.4862	0.5076	0.4650
	4 Yr Ave	0.4992	0.5238	0.4747

INDEMNITY		(Average)	(Incur)	(Pd-20)
Severity				
Ann Trend				
4 Point	Linear	2.1%	2.8%	1.5%
5 Point	Linear	0.4%	0.8%	-0.1%
6 Point	Linear	0.2%	0.5%	0.0%
7 Point	Linear	0.1%	0.2%	-0.1%
8 Point	Linear	-1.5%	-1.4%	-1.5%
9 Point	Linear	0.2%	0.3%	0.1%
10 Point	Linear	1.3%	1.4%	1.3%
4 Point	Expon'l	2.0%	2.8%	1.3%
5 Point	Expon'l	0.4%	0.9%	-0.1%
6 Point	Expon'l	0.3%	0.6%	0.0%
7 Point	Expon'l	0.1%	0.4%	-0.1%
8 Point	Expon'l	-1.1%	-0.9%	-1.3%
9 Point	Expon'l	0.4%	0.6%	0.1%
10 Point	Expon'l	1.6%	1.8%	1.4%

MEDICAL		(Average)	(Incur)	(Pd-20)
Severity				
Ann Trend				
4 Point	Linear	4.2%	4.1%	4.4%
5 Point	Linear	4.6%	4.4%	4.9%
6 Point	Linear	4.9%	4.8%	5.0%
7 Point	Linear	5.2%	5.0%	5.4%
8 Point	Linear	4.3%	4.0%	4.6%
9 Point	Linear	4.5%	4.4%	4.7%
10 Point	Linear	4.9%	4.9%	4.9%
4 Point	Expon'l	4.4%	4.3%	4.5%
5 Point	Expon'l	5.1%	4.8%	5.4%
6 Point	Expon'l	5.6%	5.5%	5.7%
7 Point	Expon'l	6.2%	5.9%	6.5%
8 Point	Expon'l	5.1%	4.7%	5.5%
9 Point	Expon'l	6.1%	6.0%	6.3%
10 Point	Expon'l	7.1%	7.2%	7.0%

INDEMNITY		(Average)	(Incur)	(Pd-20)
Loss Ratio				
Ann. Trend				
4 Point	Linear	-6.5%	-5.8%	-7.2%
5 Point	Linear	-8.2%	-7.6%	-8.7%
6 Point	Linear	-8.3%	-7.9%	-8.6%
7 Point	Linear	-8.4%	-8.1%	-8.7%
8 Point	Linear	-9.8%	-9.6%	-10.0%
9 Point	Linear	-8.3%	-8.1%	-8.6%
10 Point	Linear	-7.2%	-7.1%	-7.4%
4 Point	Expon'l	-6.5%	-5.7%	-7.3%
5 Point	Expon'l	-8.2%	-7.7%	-8.7%
6 Point	Expon'l	-8.3%	-8.0%	-8.7%
7 Point	Expon'l	-8.5%	-8.2%	-8.7%
8 Point	Expon'l	-9.7%	-9.5%	-9.9%
9 Point	Expon'l	-8.2%	-7.9%	-8.5%
10 Point	Expon'l	-6.9%	-6.7%	-7.1%

MEDICAL		(Average)	(Incur)	(Pd-20)
Loss Ratio				
Ann. Trend				
4 Point	Linear	-4.2%	-4.3%	-4.1%
5 Point	Linear	-3.8%	-4.1%	-3.6%
6 Point	Linear	-3.6%	-3.6%	-3.5%
7 Point	Linear	-3.3%	-3.5%	-3.2%
8 Point	Linear	-4.2%	-4.4%	-3.9%
9 Point	Linear	-3.7%	-3.8%	-3.5%
10 Point	Linear	-3.3%	-3.3%	-3.3%
4 Point	Expon'l	-4.0%	-4.1%	-3.9%
5 Point	Expon'l	-3.3%	-3.6%	-3.0%
6 Point	Expon'l	-2.7%	-2.8%	-2.7%
7 Point	Expon'l	-2.1%	-2.4%	-1.9%
8 Point	Expon'l	-3.3%	-3.7%	-2.9%
9 Point	Expon'l	-2.2%	-2.4%	-2.0%
10 Point	Expon'l	-1.2%	-1.1%	-1.3%