

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 twenty-first and the average of the incurred and paid to twenty-first methods. 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 1997 set equal to unity. Staff selected the seven point frequency trend factor (Policy Years 2002 through 2008) of -8.6% for the period prior to 1/1/09 as well as the period 1/1/10 to 12/1/12. However, an annual frequency trend factor of +1.5% was selected for the period 1/1/09 to 12/31/09 due to the frequency results shown for that Policy Year in the DCRB data. 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 (12/1/12). 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 (12/1/12) 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 06-07	PDF 07-08	PDF 08-09	PDF 09-10	4 Year Average	Selected PDF
Beyond	1.0000	1.0005	0.9996	0.9980	0.9995	1.0000
20-21	1.0000	1.0000	1.0000	0.9996	0.9999	1.0000
19-20	1.0001	1.0001	0.9999	0.9991	0.9998	1.0000
18-19	1.0005	1.0001	1.0000	0.9996	1.0001	1.0000
17-18	1.0003	1.0000	1.0003	0.9993	1.0000	1.0000
16-17	1.0001	1.0005	1.0001	1.0000	1.0002	1.0000
15-16	1.0004	0.9998	1.0000	0.9987	0.9997	1.0000
14-15	1.0000	0.9999	1.0000	0.9983	0.9996	1.0000
13-14	1.0000	1.0002	1.0000	0.9980	0.9996	1.0000
12-13	1.0001	1.0000	1.0000	1.0002	1.0001	1.0000
11-12	1.0000	1.0000	1.0000	0.9955	0.9989	1.0000
10-11	1.0000	1.0023	1.0000	1.0002	1.0006	1.0000
9-10	0.9998	1.0000	0.9985	1.0000	0.9996	1.0000
8-9	0.9999	1.0004	0.9983	0.9991	0.9994	1.0000
7-8	0.9999	0.9999	1.0066	1.0000	1.0016	1.0016
6-7	0.9999	0.9946	0.9981	1.0000	0.9982	0.9982
5-6	0.9971	0.9999	0.9994	0.9995	0.9990	0.9990
4-5	1.0005	0.9993	0.9999	1.0000	0.9999	0.9999
3-4	0.9998	0.9974	0.9996	1.0049	1.0004	1.0004
2-3	0.9991	0.9975	0.9998	0.9994	0.9990	0.9990
1-2	1.0139	0.9882	0.9901	0.9784	0.9927	0.9927

PREMIUMS	Policy Year	Reported SEP	Cum PDF	Ultimate SEP	On-Level Factor	ECRF	DCCPAP Factor
Beyond	1989	112163952	1.0000	112163952	0.8185	0.9919	1.0000
20-21	1990	100948192	1.0000	100948192	0.8185	0.9915	1.0037
19-20	1991	97145795	1.0000	97145795	0.8185	0.9913	1.0083
18-19	1992	89407873	1.0000	89407873	0.8185	0.9914	1.0137
17-18	1993	91021753	1.0000	91021753	0.8185	0.9914	1.0144
16-17	1994	83415656	1.0000	83415656	0.8404	0.9942	1.0129
15-16	1995	80189548	1.0000	80189548	0.9125	0.9971	1.0112
14-15	1996	84422807	1.0000	84422807	0.9150	0.9973	1.0131
13-14	1997	88465516	1.0000	88465516	0.8708	0.9979	1.0081
12-13	1998	93270196	1.0000	93270196	0.8037	0.9986	1.0001
11-12	1999	88679052	1.0000	88679052	0.9258	0.9989	0.9959
10-11	2000	96060299	1.0000	96060299	0.9138	0.9988	0.9929
9-10	2001	97826652	1.0000	97826652	0.9610	0.9982	0.9956
8-9	2002	120438832	1.0000	120438832	0.8054	0.9976	0.9982
7-8	2003	134715218	1.0016	134930762	0.7555	0.9966	1.0010
6-7	2004	152952017	0.9998	152921427	0.7860	0.9963	0.9999
5-6	2005	187879261	0.9988	187653806	0.6912	0.9968	0.9985
4-5	2006	207263337	0.9987	206993895	0.6600	0.9974	0.9960
3-4	2007	200205897	0.9991	200025712	0.6778	0.9977	0.9974
2-3	2008	150963918	0.9981	150677087	0.9143	0.9974	0.9984
1-2	2009	117240053	0.9908	116161445	1.1380	0.9968	0.9984

PREMIUMS	Policy Year	Adj to Pre Chancery Court Rate Level	On-Level SEP
	1989	1.0753	97919576
	1990	1.0753	88418576
	1991	1.0753	85460850
	1992	1.0753	79082876
	1993	1.0753	80565977
	1994	1.0753	75910804
	1995	1.0753	79333399
	1996	1.0753	83924481
	1997	1.0753	83332175
	1998	1.0753	80501040
	1999	1.0753	87822462
	2000	1.0753	93607097
	2001	1.0753	100464512
	2002	1.0753	103868010
	2003	1.0753	109352835
	2004	1.0753	128755928
	2005	1.0753	138818341
	2006	1.0753	145935120
	2007	1.0753	145072926
	2008	1.0753	147516132
	2009	1.0753	141464189

INDEMNITY	Incurred LDF 02-03	Incurred LDF 03-04	Incurred LDF 04-05	Incurred LDF 05-06	Incurred LDF 06-07	Incurred LDF 07-08	Incurred LDF 08-09	Incurred LDF 09-10	4 Year Average LDF	Selected Incurred LDF
Beyond 20-21	0.9538	0.9621	0.9941	1.0206	0.9971	1.0344	0.9831	1.0090	1.0059	1.0059
19-20	0.9980	1.0043	1.0014	1.0013	1.0091	1.0026	1.0036	0.9927	1.0020	1.0029
18-19	0.9999	0.9998	0.9926	1.0019	1.0005	0.9944	1.0439	1.0153	1.0135	1.0032
17-18	1.0034	0.9965	0.9988	1.0001	0.9986	0.9814	1.0028	0.9970	0.9950	1.0033
16-17	1.0017	1.0031	1.0040	0.9980	0.9990	1.0037	1.0050	1.0037	1.0029	1.0035
15-16	0.9987	0.9950	1.0092	1.0063	1.0010	1.0000	1.0043	0.9968	1.0005	1.0037
14-15	1.0302	1.0015	1.0010	1.0107	0.9964	1.0093	1.0166	0.9892	1.0029	1.0040
13-14	0.9913	1.0153	0.9925	0.9971	1.0414	1.0041	1.0054	1.0134	1.0161	1.0044
12-13	1.0163	1.0119	1.0065	1.0070	0.9938	1.0063	1.0088	0.9998	1.0022	1.0048
11-12	1.0174	1.0099	1.0176	1.0243	0.9999	1.0014	0.9946	1.0061	1.0005	1.0053
10-11	0.9903	1.0153	1.0061	0.9979	0.9961	1.0097	1.0021	0.9924	1.0001	1.0061
9-10	1.0202	1.0069	0.9900	0.9925	1.0123	1.0066	1.0121	0.9900	1.0053	1.0070
8-9	0.9812	1.0064	1.0262	0.9915	1.0131	0.9937	1.0384	1.0170	1.0156	1.0083
7-8	1.0256	1.0086	1.0840	1.0253	1.0163	1.0181	1.0218	1.0078	1.0160	1.0103
6-7	1.0121	1.0616	1.0217	1.0293	1.0071	0.9990	1.0131	1.0309	1.0125	1.0133
5-6	1.0898	1.0416	1.0085	1.0301	1.0160	1.0065	1.0058	1.0137	1.0105	1.0186
4-5	1.0743	1.0817	1.0562	1.0315	1.0113	1.0462	1.0361	1.0418	1.0339	1.0294
3-4	1.0750	1.1176	1.0310	1.0701	1.0381	1.0281	1.0885	1.0722	1.0567	1.0574
2-3	1.1405	1.1874	1.1414	1.1462	1.1294	1.1735	1.1782	1.1843	1.1664	1.1664
1-2	1.4377	1.2981	1.3025	1.3445	1.2337	1.3367	1.4042	1.4663	1.3602	1.3602

INDEMNITY	Paid LDF 02-03	Paid LDF 03-04	Paid LDF 04-05	Paid LDF 05-06	Paid LDF 06-07	Paid LDF 07-08	Paid LDF 08-09	Paid LDF 09-10	4 Year Average LDF	Selected Paid LDF
20-21					1.0050	0.9996	1.0021	1.0034	1.0025	1.0028
19-20	1.0024	0.9988	1.0028	1.0050	1.0066	1.0023	1.0011	1.0005	1.0026	1.0039
18-19	1.0139	0.9964	1.0101	1.0020	1.0206	1.0014	1.0510	1.0052	1.0196	1.0051
17-18	1.0076	1.0105	1.0040	1.0217	1.0026	1.0154	1.0124	1.0023	1.0082	1.0064
16-17	1.0026	1.0071	1.0111	1.0026	1.0052	1.0064	1.0089	1.0050	1.0064	1.0078
15-16	1.0084	1.0088	1.0039	1.0131	1.0049	1.0015	1.0125	1.0014	1.0051	1.0093
14-15	1.0052	1.0085	1.0101	1.0067	1.0000	1.0164	1.0055	1.0068	1.0072	1.0110
13-14	1.0040	1.0075	1.0092	1.0021	1.0508	1.0141	1.0042	1.0222	1.0228	1.0129
12-13	1.0171	1.0063	1.0108	1.0149	1.0028	1.0021	1.0107	1.0085	1.0060	1.0149
11-12	1.0205	1.0151	1.0176	1.0025	1.0137	1.0066	1.0213	1.0187	1.0151	1.0173
10-11	1.0049	1.0246	1.0203	1.0144	1.0118	1.0135	1.0144	1.0020	1.0104	1.0200
9-10	1.0242	1.0037	1.0150	1.0109	1.0272	1.0197	1.0204	1.0262	1.0234	1.0231
8-9	1.0371	1.0155	1.0158	1.0470	1.0262	1.0300	1.0220	1.0524	1.0327	1.0270
7-8	1.0207	1.0259	1.0599	1.0302	1.0220	1.0437	1.0273	1.0252	1.0296	1.0325
6-7	1.0308	1.0499	1.0414	1.0524	1.0487	1.0281	1.0569	1.0510	1.0462	1.0413
5-6	1.1017	1.0610	1.0583	1.0912	1.0634	1.0538	1.0515	1.0690	1.0594	1.0583
4-5	1.0947	1.0857	1.1013	1.1160	1.0912	1.0891	1.1047	1.0947	1.0949	1.0964
3-4	1.1771	1.2531	1.1720	1.1380	1.1664	1.1592	1.1974	1.1982	1.1803	1.1899
2-3	1.3716	1.4010	1.3539	1.4474	1.4072	1.4355	1.4826	1.4292	1.4386	1.4287
1-2	2.0577	1.9296	1.8426	2.1728	1.9577	1.8847	2.0616	2.1499	2.0135	2.0158

INDEMNITY	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	Pd-Incur LDF 08-09	Pd-Incur LDF 09-10	4 Year Average LDF	Selected Pd-Incur LDF
20-21					1.0496	1.0190	1.0264	1.0271	1.0305	1.0305
19-20	1.0283	1.0282	1.0263	1.0473	1.0231	1.0251	1.0357	1.0275	1.0279	1.0279
18-19	1.0337	1.0229	1.0565	1.0185	1.0452	1.0241	1.0824	1.0468	1.0496	1.0496
17-18	1.0293	1.0785	1.0206	1.0711	1.0280	1.0529	1.0438	1.0085	1.0333	1.0333
16-17	1.0495	1.0258	1.0829	1.0268	1.0785	1.0475	1.0201	1.0412	1.0468	1.0468
15-16	1.0187	1.0938	1.0328	1.0971	1.0488	1.0166	1.0520	1.0569	1.0436	1.0436
14-15	1.0886	1.0228	1.1012	1.0580	1.0136	1.0647	1.0657	1.0382	1.0456	1.0456
13-14	1.0182	1.1108	1.0565	1.0196	1.1029	1.0632	1.0539	1.0721	1.0730	1.073
12-13	1.0983	1.0672	1.0336	1.0773	1.0618	1.0504	1.0705	1.0871	1.0675	1.0675
11-12	1.0657	1.0453	1.0887	1.0711	1.0581	1.0681	1.1104	1.0728	1.0774	1.0774
10-11	1.0374	1.1013	1.0669	1.0735	1.0791	1.1315	1.0797	1.0481	1.0846	1.0846
9-10	1.1076	1.0725	1.0919	1.0951	1.1511	1.0986	1.0773	1.1247	1.1129	1.1129
8-9	1.0963	1.1257	1.1208	1.1905	1.1200	1.0964	1.1598	1.1435	1.1299	1.1299
7-8	1.1338	1.1254	1.2726	1.1390	1.1276	1.1657	1.1532	1.1237	1.1426	1.1426
6-7	1.1479	1.2293	1.1569	1.1609	1.2007	1.1603	1.1775	1.1765	1.1788	1.1788
5-6	1.2592	1.2036	1.1937	1.3002	1.2351	1.2249	1.2035	1.1856	1.2123	1.2123
4-5	1.2577	1.2983	1.3901	1.3570	1.3278	1.3033	1.2917	1.3670	1.3225	1.3225
3-4	1.4185	1.6410	1.5418	1.4958	1.4528	1.4452	1.5736	1.5520	1.5059	1.5059
2-3	2.0257	2.0718	1.8925	2.0270	1.9779	2.0754	2.1554	2.2063	2.1038	2.1038
1-2	3.5843	3.1847	3.2585	3.8009	3.4622	3.4479	3.8397	3.7110	3.6152	3.6152

INDEMNITY	Policy Year	Incurred LDF	Paid to 20th LDF
Beyond	1989	1.0059	1.0059
20-21	1990	1.0029	1.0305
19-20	1991	1.0030	1.0039
18-19	1992	1.0032	1.0051
17-18	1993	1.0033	1.0064
16-17	1994	1.0035	1.0078
15-16	1995	1.0037	1.0093
14-15	1996	1.0040	1.0110
13-14	1997	1.0044	1.0129
12-13	1998	1.0048	1.0149
11-12	1999	1.0053	1.0173
10-11	2000	1.0061	1.0200
9-10	2001	1.0070	1.0231
8-9	2002	1.0083	1.0270
7-8	2003	1.0103	1.0325
6-7	2004	1.0133	1.0413
5-6	2005	1.0186	1.0583
4-5	2006	1.0294	1.0964
3-4	2007	1.0574	1.1899
2-3	2008	1.1664	1.4287
1-2	2009	1.3602	2.0158

INDEMNITY	Policy Year	Incurred Cum LDF	Paid to 20th Cum LDF
Beyond	1989	1.0059	1.0059
20-21	1990	1.0088	1.0366
19-20	1991	1.0118	1.0406
18-19	1992	1.0151	1.0459
17-18	1993	1.0184	1.0526
16-17	1994	1.0220	1.0608
15-16	1995	1.0258	1.0707
14-15	1996	1.0299	1.0825
13-14	1997	1.0344	1.0964
12-13	1998	1.0394	1.1128
11-12	1999	1.0449	1.1320
10-11	2000	1.0513	1.1547
9-10	2001	1.0586	1.1813
8-9	2002	1.0674	1.2132
7-8	2003	1.0784	1.2527
6-7	2004	1.0927	1.3044
5-6	2005	1.1131	1.3805
4-5	2006	1.1458	1.5135
3-4	2007	1.2116	1.8009
2-3	2008	1.4132	2.5730
1-2	2009	1.9222	5.1867

INDEMNITY	Policy Year	Benefit Level Factor	LAE
Beyond	1989	1.4243	1.1735
20-21	1990	1.3979	1.1735
19-20	1991	1.3810	1.1735
18-19	1992	1.3639	1.1735
17-18	1993	1.3434	1.1735
16-17	1994	1.3266	1.1735
15-16	1995	1.3049	1.1735
14-15	1996	1.2792	1.1735
13-14	1997	1.2546	1.1735
12-13	1998	1.2275	1.1735
11-12	1999	1.1989	1.1735
10-11	2000	1.1692	1.1735
9-10	2001	1.1420	1.1735
8-9	2002	1.1165	1.1735
7-8	2003	1.0894	1.1735
6-7	2004	1.0767	1.1735
5-6	2005	1.0618	1.1735
4-5	2006	1.0398	1.1735
3-4	2007	1.0124	1.1735
2-3	2008	0.9953	1.1735
1-2	2009	0.9917	1.1735

INDEMNITY		Incurred	Paid
Policy	Year	Base	to 21st Base
Beyond	1989	31737090	31737090
20-21	1990	33699080	32812689
19-20	1991	31274365	30032403
18-19	1992	26861512	26695979
17-18	1993	32047826	30934472
16-17	1994	23948557	22691762
15-16	1995	24906570	24152524
14-15	1996	30613310	29188242
13-14	1997	31040057	28797124
12-13	1998	27403203	26021898
11-12	1999	32128017	30713949
10-11	2000	43502169	39690227
9-10	2001	35778810	32927492
8-9	2002	37055047	33809511
7-8	2003	38497170	34389647
6-7	2004	37695730	33987913
5-6	2005	39735182	31819729
4-5	2006	37963976	29309401
3-4	2007	39269921	25437978
2-3	2008	28407741	16457459
1-2	2009	22904069	7795058

INDEMNITY		Proj Ult Incurred	Proj Ult Incurred	Proj Ult Incurred
Policy	Year	(Avg Pd & Inc)	(Incur)	(Pd-21)
Beyond	1989	31924339	31924339	31924339
20-21	1990	34004633	33995632	34013633
19-20	1991	31447561	31643403	31251719
18-19	1992	27594223	27267121	27921324
17-18	1993	32599566	32637506	32561625
16-17	1994	24273423	24475425	24071421
15-16	1995	25704634	25549160	25860107
14-15	1996	31562460	31528648	31596272
13-14	1997	31840501	32107835	31573167
12-13	1998	28720029	28482889	28957168
11-12	1999	34169378	33570565	34768190
10-11	2000	45782068	45733830	45830305
9-10	2001	38386347	37875448	38897246
8-9	2002	40285128	39552557	41017699
7-8	2003	42297630	41515348	43079911
6-7	2004	42761979	41190124	44333834
5-6	2005	44078184	44229231	43927136
4-5	2006	43929451	43499124	44359778
3-4	2007	46695346	47579436	45811255
2-3	2008	41245431	40145820	42345042
1-2	2009	42228414	44026201	40430627

INDEMNITY		Adjusted Ult Limited Loss	Adjusted Ult Limited Loss	Adjusted Ult Limited Loss
Policy	Year	(Avg Pd & Inc)	(Incur)	(Pd-21)
Beyond	1989	53358853	53358853	53358853
20-21	1990	55782412	55767647	55797176
19-20	1991	50964027	51281410	50646645
18-19	1992	44165565	43642027	44689102
17-18	1993	51392561	51452372	51332747
16-17	1994	37788018	38102487	37473548
15-16	1995	39361510	39123433	39599586
14-15	1996	47379709	47328952	47430466
13-14	1997	46877913	47271502	46484324
12-13	1998	41370376	41028783	41711968
11-12	1999	48073211	47230735	48915685
10-11	2000	62815570	62749385	62881754
9-10	2001	51442964	50758289	52127639
8-9	2002	52782088	51822264	53741912
7-8	2003	54073751	53073673	55073828
6-7	2004	54030079	52044029	56016130
5-6	2005	54922400	55110608	54734191
4-5	2006	53602949	53077862	54128036
3-4	2007	55476471	56526816	54426126
2-3	2008	48174026	46889698	49458355
1-2	2009	49143737	51235929	47051544

INDEMNITY	Policy Year	Ult Limited Loss Ratio (Avg Pd & Inc)	Ult Limited Loss Ratio (Incur)	Ult Limited Loss Ratio (Pd-21)
	1989	0.5449	0.5449	0.5449
	1990	0.6309	0.6307	0.6311
	1991	0.5963	0.6001	0.5926
	1992	0.5585	0.5519	0.5651
	1993	0.6379	0.6386	0.6372
	1994	0.4978	0.5019	0.4937
	1995	0.4962	0.4932	0.4992
	1996	0.5646	0.5639	0.5652
	1997	0.5625	0.5673	0.5578
	1998	0.5139	0.5097	0.5182
	1999	0.5474	0.5378	0.5570
	2000	0.6711	0.6703	0.6718
	2001	0.5121	0.5052	0.5189
	2002	0.5082	0.4989	0.5174
	2003	0.4945	0.4853	0.5036
	2004	0.4196	0.4042	0.4351
	2005	0.3956	0.3970	0.3943
	2006	0.3673	0.3637	0.3709
	2007	0.3824	0.3896	0.3752
	2008	0.3266	0.3179	0.3353
	2009	0.3474	0.3622	0.3326

INDEMNITY FREQUENCY	Policy Year	Claim Frequency	Normalized Frequency	Trend Factor to 1/1/09	Trend Period # Years	Trend 1/1/10-12/31/09	Trend 1/1/10-12/1/12	Combined Trend Factor
				-8.6%	1	1.5%	-8.6%	
				-8.6%	1	1.5%	-8.6%	
				-8.6%	1	1.5%	-8.6%	
				-8.6%	0.9167	1.5%	-8.6%	
	1997	28.18	1.0000					
	1998	25.09	0.8903					
	1999	24.79	0.8797					
	2000	22.49	0.7981					
	2001	19.61	0.6959					
	2002	19.86	0.7048					
	2003	18.97	0.6732					
	2004	16.74	0.5941					
	2005	14.99	0.5320					
	2006	14.11	0.5008	0.8354		1.0150	0.7693	0.6523
	2007	13.13	0.4660	0.9140		1.0150	0.7693	0.7137
	2008	11.59	0.4113	1.0000		1.0150	0.7693	0.7808
	2009*	11.76	0.4173	1.0000		1.0000	0.7693	0.7693

* 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-21)
	1997	0.5625	0.5673	0.5578
	1998	0.5772	0.5725	0.5821
	1999	0.6223	0.6113	0.6332
	2000	0.8409	0.8399	0.8417
	2001	0.7359	0.7260	0.7457
	2002	0.7211	0.7079	0.7341
	2003	0.7346	0.7209	0.7481
	2004	0.7063	0.6804	0.7324
	2005	0.7436	0.7462	0.7412
	2006	0.7334	0.7262	0.7406
	2007	0.8206	0.8361	0.8052
	2008	0.7941	0.7729	0.8152
	2009	0.8325	0.8680	0.7970

INDEMNITY Linear FITTED	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-21)
4 Point	2006	0.7545	0.7465	0.7626
	2007	0.7816	0.7827	0.7805
	2008	0.8087	0.8189	0.7985
	2009	0.8358	0.8551	0.8164
5 Point	2005	0.7371	0.7318	0.7426
	2006	0.7610	0.7609	0.7612
	2007	0.7848	0.7899	0.7798
	2008	0.8087	0.8189	0.7985
	2009	0.8325	0.8479	0.8171
6 Point	2004	0.7096	0.6911	0.7284
	2005	0.7345	0.7233	0.7458
	2006	0.7593	0.7555	0.7632
	2007	0.7842	0.7877	0.7806
	2008	0.8090	0.8200	0.7981
	2009	0.8339	0.8522	0.8155
7 Point	2003	0.7079	0.6877	0.7282
	2004	0.7274	0.7132	0.7417
	2005	0.7469	0.7388	0.7551
	2006	0.7664	0.7644	0.7685
	2007	0.7860	0.7900	0.7820
	2008	0.8055	0.8155	0.7954
	2009	0.8250	0.8411	0.8088
8 Point	2002	0.7020	0.6812	0.7228
	2003	0.7188	0.7029	0.7347
	2004	0.7356	0.7247	0.7465
	2005	0.7524	0.7464	0.7583
	2006	0.7692	0.7682	0.7701
	2007	0.7860	0.7900	0.7820
	2008	0.8027	0.8117	0.7938
	2009	0.8195	0.8335	0.8056
	9 Point	2001	0.7044	0.6846
2002		0.7178	0.7019	0.7336
2003		0.7312	0.7192	0.7431
2004		0.7446	0.7365	0.7527
2005		0.7580	0.7538	0.7622
2006		0.7714	0.7712	0.7717
2007		0.7848	0.7885	0.7812
2008		0.7982	0.8058	0.7907
2009		0.8116	0.8231	0.8002
10 Point	2000	0.7428	0.7269	0.7585
	2001	0.7480	0.7348	0.7611
	2002	0.7532	0.7427	0.7637
	2003	0.7585	0.7506	0.7662
	2004	0.7637	0.7585	0.7688
	2005	0.7689	0.7664	0.7714
	2006	0.7741	0.7743	0.7740
	2007	0.7794	0.7822	0.7766
	2008	0.7846	0.7901	0.7792
	2009	0.7898	0.7980	0.7817

INDEMNITY Linear TRENDED		Severity Ratio (Incur)	Severity Ratio (Incur)	Severity Ratio (Pd-21)
4 Point	Fitted	0.9148	0.9608	0.8686
5 Point	Fitted	0.9021	0.9326	0.8714
6 Point	Fitted	0.9063	0.9462	0.8663
7 Point	Fitted	0.8819	0.9157	0.8480
8 Point	Fitted	0.8685	0.8969	0.8401
9 Point	Fitted	0.8508	0.8736	0.8280
10 Point	Fitted	0.8051	0.8211	0.7893

INDEMNITY Linear Severity Trend Factor		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-21)
4 Point	2006	1.2123	1.2871	1.1390
	2007	1.1703	1.2275	1.1129
	2008	1.1312	1.1732	1.0879
	2009	1.0945	1.1235	1.0640
5 Point	2006	1.1854	1.2257	1.1447
	2007	1.1494	1.1807	1.1174
	2008	1.1155	1.1388	1.0913
	2009	1.0836	1.0999	1.0665
6 Point	2006	1.1936	1.2524	1.1350
	2007	1.1558	1.2012	1.1097
	2008	1.1203	1.1539	1.0855
	2009	1.0869	1.1103	1.0623
7 Point	2006	1.1506	1.1980	1.1035
	2007	1.1221	1.1592	1.0845
	2008	1.0949	1.1228	1.0662
	2009	1.0690	1.0887	1.0485
8 Point	2006	1.1291	1.1676	1.0909
	2007	1.1050	1.1354	1.0744
	2008	1.0819	1.1050	1.0584
	2009	1.0597	1.0761	1.0428
9 Point	2006	1.1028	1.1329	1.0730
	2007	1.0840	1.1080	1.0599
	2008	1.0658	1.0842	1.0471
	2009	1.0482	1.0614	1.0347
10 Point	2006	1.0400	1.0604	1.0197
	2007	1.0330	1.0497	1.0163
	2008	1.0261	1.0392	1.0130
	2009	1.0193	1.0289	1.0096

INDEMNITY Expon'l FITTED	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-21)
4 Point	2006	0.7539	0.7460	0.7619
	2007	0.7805	0.7809	0.7798
	2008	0.8081	0.8173	0.7982
	2009	0.8367	0.8555	0.8170
5 Point	2005	0.7374	0.7326	0.7425
	2006	0.7602	0.7598	0.7606
	2007	0.7838	0.7881	0.7792
	2008	0.8081	0.8173	0.7982
	2009	0.8332	0.8477	0.8177
6 Point	2004	0.7105	0.6927	0.7288
	2005	0.7339	0.7222	0.7454
	2006	0.7580	0.7531	0.7625
	2007	0.7829	0.7853	0.7799
	2008	0.8086	0.8188	0.7978
	2009	0.8352	0.8538	0.8160
7 Point	2003	0.7092	0.6900	0.7288
	2004	0.7274	0.7132	0.7416
	2005	0.7460	0.7372	0.7546
	2006	0.7651	0.7619	0.7678
	2007	0.7847	0.7876	0.7813
	2008	0.8048	0.8140	0.7950
	2009	0.8254	0.8414	0.8090
8 Point	2002	0.7037	0.6841	0.7236
	2003	0.7192	0.7036	0.7348
	2004	0.7350	0.7237	0.7462
	2005	0.7512	0.7444	0.7577
	2006	0.7678	0.7657	0.7694
	2007	0.7847	0.7876	0.7813
	2008	0.8020	0.8101	0.7934
	2009	0.8197	0.8332	0.8056
	9 Point	2001	0.7060	0.6875
2002		0.7184	0.7030	0.7339
2003		0.7310	0.7189	0.7430
2004		0.7438	0.7351	0.7522
2005		0.7568	0.7517	0.7615
2006		0.7701	0.7687	0.7710
2007		0.7836	0.7860	0.7805
2008		0.7973	0.8038	0.7902
2009		0.8112	0.8219	0.8000
10 Point	2000	0.7415	0.7260	0.7572
	2001	0.7466	0.7335	0.7598
	2002	0.7518	0.7410	0.7625
	2003	0.7570	0.7486	0.7652
	2004	0.7622	0.7562	0.7678
	2005	0.7675	0.7640	0.7705
	2006	0.7728	0.7718	0.7732
	2007	0.7781	0.7797	0.7759
	2008	0.7835	0.7877	0.7787
	2009	0.7889	0.7957	0.7814

INDEMNITY Expon'l TRENDED		Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-21)
4 Point	Fitted	0.9259	0.9774	0.8743
5 Point	Fitted	0.9108	0.9428	0.8772
6 Point	Fitted	0.9177	0.9646	0.8717
7 Point	Fitted	0.8886	0.9266	0.8511
8 Point	Fitted	0.8735	0.9046	0.8425
9 Point	Fitted	0.8534	0.8772	0.8292
10 Point	Fitted	0.8049	0.8197	0.7894

INDEMNITY Expon'l Severity Trend Factor		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-21)
4 Point	2006	1.2282	1.3101	1.1475
	2007	1.1863	1.2516	1.1211
	2008	1.1458	1.1958	1.0953
	2009	1.1066	1.1424	1.0702
5 Point	2006	1.1980	1.2408	1.1534
	2007	1.1620	1.1964	1.1259
	2008	1.1271	1.1536	1.0991
	2009	1.0932	1.1122	1.0729
6 Point	2006	1.2108	1.2808	1.1432
	2007	1.1723	1.2283	1.1176
	2008	1.1350	1.1780	1.0926
	2009	1.0989	1.1298	1.0682
7 Point	2006	1.1614	1.2161	1.1084
	2007	1.1324	1.1765	1.0893
	2008	1.1041	1.1383	1.0705
	2009	1.0766	1.1012	1.0520
8 Point	2006	1.1377	1.1814	1.0950
	2007	1.1131	1.1486	1.0783
	2008	1.0891	1.1167	1.0619
	2009	1.0656	1.0856	1.0458
9 Point	2006	1.1082	1.1412	1.0756
	2007	1.0891	1.1160	1.0624
	2008	1.0704	1.0914	1.0494
	2009	1.0519	1.0673	1.0366
10 Point	2006	1.0416	1.0621	1.0209
	2007	1.0344	1.0514	1.0173
	2008	1.0273	1.0407	1.0138
	2009	1.0203	1.0302	1.0102

INDEMNITY Linear LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-21)
4 Point	2006	0.7908	0.8396	0.7430
	2007	0.8352	0.8761	0.7943
	2008	0.8832	0.9160	0.8494
	2009	0.8420	0.8643	0.8185
5 Point	2006	0.7732	0.7995	0.7467
	2007	0.8203	0.8427	0.7975
	2008	0.8710	0.8892	0.8521
	2009	0.8336	0.8462	0.8205
6 Point	2006	0.7786	0.8169	0.7404
	2007	0.8249	0.8573	0.7920
	2008	0.8747	0.9010	0.8476
	2009	0.8362	0.8542	0.8172
7 Point	2006	0.7505	0.7815	0.7198
	2007	0.8008	0.8273	0.7740
	2008	0.8549	0.8767	0.8325
	2009	0.8224	0.8375	0.8066
8 Point	2006	0.7365	0.7616	0.7116
	2007	0.7886	0.8103	0.7668
	2008	0.8447	0.8628	0.8264
	2009	0.8152	0.8278	0.8022
9 Point	2006	0.7194	0.7390	0.6999
	2007	0.7737	0.7908	0.7565
	2008	0.8322	0.8465	0.8176
	2009	0.8064	0.8165	0.7960
10 Point	2006	0.6784	0.6917	0.6652
	2007	0.7373	0.7492	0.7253
	2008	0.8012	0.8114	0.7910
	2009	0.7841	0.7915	0.7767

INDEMNITY Expon'l LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-21)
4 Point	2006	0.8012	0.8546	0.7485
	2007	0.8467	0.8933	0.8001
	2008	0.8946	0.9337	0.8552
	2009	0.8513	0.8788	0.8233
5 Point	2006	0.7815	0.8094	0.7524
	2007	0.8293	0.8539	0.8036
	2008	0.8800	0.9007	0.8582
	2009	0.8410	0.8556	0.8254
6 Point	2006	0.7898	0.8355	0.7457
	2007	0.8367	0.8766	0.7976
	2008	0.8862	0.9198	0.8531
	2009	0.8454	0.8692	0.8218
7 Point	2006	0.7576	0.7933	0.7230
	2007	0.8082	0.8397	0.7774
	2008	0.8621	0.8888	0.8358
	2009	0.8282	0.8472	0.8093
8 Point	2006	0.7421	0.7706	0.7143
	2007	0.7944	0.8198	0.7696
	2008	0.8504	0.8719	0.8291
	2009	0.8198	0.8352	0.8045
9 Point	2006	0.7229	0.7444	0.7016
	2007	0.7773	0.7965	0.7582
	2008	0.8358	0.8522	0.8194
	2009	0.8092	0.8211	0.7975
10 Point	2006	0.6794	0.6928	0.6659
	2007	0.7383	0.7504	0.7260
	2008	0.8021	0.8126	0.7916
	2009	0.7849	0.7925	0.7771

INDEMNITY Linear TRENDED LR	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-21)
4 Point	2006	0.2905	0.3054	0.2756
	2007	0.3194	0.3413	0.2980
	2008	0.2885	0.2912	0.2848
	2009	0.2925	0.3130	0.2722
	4 Yr Ave	0.2977	0.3127	0.2827
5 Point	2006	0.2840	0.2908	0.2770
	2007	0.3137	0.3283	0.2992
	2008	0.2845	0.2827	0.2857
	2009	0.2896	0.3065	0.2729
	4 Yr Ave	0.2930	0.3021	0.2837
6 Point	2006	0.2860	0.2971	0.2746
	2007	0.3154	0.3340	0.2972
	2008	0.2857	0.2864	0.2842
	2009	0.2905	0.3094	0.2718
	4 Yr Ave	0.2944	0.3067	0.2820
7 Point	2006	0.2757	0.2842	0.2670
	2007	0.3062	0.3223	0.2904
	2008	0.2792	0.2787	0.2791
	2009	0.2857	0.3033	0.2683
	4 Yr Ave	0.2867	0.2971	0.2762
8 Point	2006	0.2705	0.2770	0.2639
	2007	0.3016	0.3157	0.2877
	2008	0.2759	0.2743	0.2771
	2009	0.2832	0.2998	0.2668
	4 Yr Ave	0.2828	0.2917	0.2739
9 Point	2006	0.2642	0.2688	0.2596
	2007	0.2959	0.3081	0.2838
	2008	0.2718	0.2691	0.2741
	2009	0.2801	0.2957	0.2647
	4 Yr Ave	0.2780	0.2854	0.2706
10 Point	2006	0.2492	0.2516	0.2467
	2007	0.2819	0.2919	0.2721
	2008	0.2617	0.2579	0.2652
	2009	0.2724	0.2867	0.2583
	4 Yr Ave	0.2663	0.2720	0.2606

INDEMNITY Expon'l TRENDED LR	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-21)
4 Point	2006	0.2943	0.3108	0.2776
	2007	0.3238	0.3480	0.3002
	2008	0.2922	0.2968	0.2867
	2009	0.2957	0.3183	0.2738
	4 Yr Ave	0.3015	0.3185	0.2846
5 Point	2006	0.2870	0.2944	0.2791
	2007	0.3171	0.3327	0.3015
	2008	0.2874	0.2863	0.2878
	2009	0.2922	0.3099	0.2745
	4 Yr Ave	0.2959	0.3058	0.2857
6 Point	2006	0.2901	0.3039	0.2766
	2007	0.3200	0.3415	0.2993
	2008	0.2894	0.2924	0.2860
	2009	0.2937	0.3148	0.2733
	4 Yr Ave	0.2983	0.3132	0.2838
7 Point	2006	0.2783	0.2885	0.2682
	2007	0.3091	0.3271	0.2917
	2008	0.2816	0.2825	0.2802
	2009	0.2877	0.3069	0.2692
	4 Yr Ave	0.2892	0.3013	0.2773
8 Point	2006	0.2726	0.2803	0.2649
	2007	0.3038	0.3194	0.2888
	2008	0.2777	0.2772	0.2780
	2009	0.2848	0.3025	0.2676
	4 Yr Ave	0.2847	0.2949	0.2748
9 Point	2006	0.2655	0.2707	0.2602
	2007	0.2972	0.3103	0.2845
	2008	0.2730	0.2709	0.2747
	2009	0.2811	0.2974	0.2652
	4 Yr Ave	0.2792	0.2873	0.2712
10 Point	2006	0.2495	0.2520	0.2470
	2007	0.2823	0.2924	0.2724
	2008	0.2620	0.2583	0.2654
	2009	0.2727	0.2870	0.2585
	4 Yr Ave	0.2666	0.2724	0.2608

MEDICAL	Incurred LDF 02-03	Incurred LDF 03-04	Incurred LDF 04-05	Incurred LDF 05-06	Incurred LDF 06-07	Incurred LDF 07-08	Incurred LDF 08-09	Incurred LDF 09-10	4 Year Average LDF	Selected Incurred LDF
Beyond	1.0835	1.1167	1.0528	1.0347	1.0628	1.0329	1.0660	1.0014	1.0408	1.0408
20-21					1.0050	1.0235	1.0060	1.0156	1.0125	1.0058
19-20	0.9936	1.0222	1.0140	1.0036	0.9948	0.9985	1.0080	1.0028	1.0010	1.0074
18-19	1.0246	1.0127	1.0169	1.0034	1.0105	1.0050	1.0177	1.0027	1.0090	1.0086
17-18	1.0085	1.0040	1.0059	1.0166	0.9994	1.0179	1.0095	0.9989	1.0064	1.0095
16-17	1.0147	1.0158	1.0024	1.0102	1.0107	1.0157	1.0044	1.0098	1.0102	1.0102
15-16	1.0160	1.0028	1.0183	1.0206	0.9986	1.0123	1.0309	1.0111	1.0132	1.0107
14-15	1.0313	1.0270	1.0007	1.0174	1.0039	1.0157	1.0018	1.0010	1.0056	1.0112
13-14	1.0124	1.0356	1.0082	1.0116	1.0143	1.0057	1.0076	1.0130	1.0102	1.0117
12-13	1.0459	1.0428	0.9906	1.0123	1.0006	1.0113	1.0390	1.0105	1.0154	1.0124
11-12	1.0197	1.0262	1.0399	0.9999	1.0171	1.0421	1.0262	1.0142	1.0249	1.0134
10-11	1.0259	1.0077	1.0264	1.0053	1.0223	1.0411	0.9944	1.0203	1.0195	1.0151
9-10	1.0474	1.0766	1.0163	1.0242	1.0090	0.9879	0.9810	1.0187	0.9992	1.0178
8-9	1.0159	1.0467	1.0500	0.9982	1.0093	1.0244	1.0247	1.0411	1.0249	1.0218
7-8	1.0704	1.0214	1.0240	1.0313	1.0604	1.0167	1.0230	1.0425	1.0357	1.0277
6-7	1.0321	1.0444	1.0474	1.0560	1.0471	1.0221	1.0352	1.0522	1.0392	1.0362
5-6	1.1157	1.0669	1.0474	1.0608	1.0229	1.0438	1.0246	1.0423	1.0334	1.0482
4-5	1.0393	1.0845	1.1314	1.0954	1.0327	1.0785	1.0816	1.0880	1.0702	1.0650
3-4	1.0714	1.1625	1.0612	1.0930	1.0654	1.0906	1.0972	1.1181	1.0928	1.0885
2-3	1.1520	1.2077	1.1279	1.1161	1.0901	1.1608	1.1172	1.1185	1.1217	1.1241
1-2	1.1601	1.1282	1.1921	1.1267	1.1244	1.1928	1.3076	1.2810	1.2265	1.2263

MEDICAL	Paid LDF 02-03	Paid LDF 03-04	Paid LDF 04-05	Paid LDF 05-06	Paid LDF 06-07	Paid LDF 07-08	Paid LDF 08-09	Paid LDF 09-10	4 Year Average LDF	Selected Paid LDF
20-21					1.0077	1.0076	1.0052	1.0144	1.0087	1.0063
19-20	1.0083	1.0054	1.0040	1.0049	0.9935	1.0099	1.0235	1.0081	1.0088	1.0075
18-19	1.0163	1.0011	1.0037	1.0099	1.0057	1.0120	1.0127	1.0060	1.0091	1.0089
17-18	1.0124	1.0092	1.0158	1.0051	1.0132	1.0065	1.0151	1.0059	1.0102	1.0104
16-17	1.0106	1.0114	1.0086	1.0094	1.0110	1.0107	1.0079	1.0184	1.0120	1.0120
15-16	1.0173	1.0075	1.0119	1.0207	1.0100	1.0098	1.0121	1.0114	1.0108	1.0138
14-15	1.0201	1.0109	1.0109	1.0215	1.0108	1.0219	0.9974	1.0025	1.0082	1.0158
13-14	1.0114	1.0151	1.0107	1.0070	1.0174	1.0185	1.0190	1.0202	1.0188	1.0180
12-13	1.0077	1.0146	1.0082	1.0137	1.0309	1.0166	1.0408	1.0138	1.0255	1.0205
11-12	1.0120	1.0197	1.0156	1.0299	1.0336	1.0302	1.0239	1.0119	1.0249	1.0232
10-11	1.0205	1.0195	1.0206	1.0333	1.0476	1.0175	1.0115	1.0205	1.0243	1.0263
9-10	1.0139	1.0093	1.0187	1.0300	1.0341	1.0232	1.0253	1.0396	1.0306	1.0298
8-9	1.0152	1.0163	1.0237	1.0366	1.0271	1.0226	1.0581	1.0304	1.0346	1.0337
7-8	1.0352	1.0164	1.0274	1.0240	1.0269	1.0437	1.0457	1.0533	1.0424	1.0382
6-7	1.0265	1.0404	1.0318	1.0529	1.0497	1.0319	1.0335	1.0402	1.0388	1.0433
5-6	1.0536	1.0494	1.0515	1.0627	1.0436	1.0547	1.0428	1.0526	1.0484	1.0495
4-5	1.0508	1.0432	1.1013	1.0720	1.0544	1.0624	1.0537	1.0667	1.0593	1.0577
3-4	1.0766	1.0931	1.0627	1.0830	1.0451	1.0861	1.0904	1.0766	1.0746	1.0749
2-3	1.1696	1.1432	1.1553	1.1522	1.1381	1.1365	1.1615	1.1676	1.1509	1.1509
1-2	1.3821	1.3111	1.3288	1.3390	1.3225	1.3594	1.4582	1.4268	1.3917	1.3917

MEDICAL	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	Pd-Incur LDF 08-09	Pd-Incur LDF 09-10	Average Pd-Incur LDF	Selected Pd-Incur LDF
20-21					1.0447	1.0752	1.0363	1.0450	1.0503	1.0503
19-20	1.0507	1.0616	1.0563	1.0468	1.0437	1.0404	1.0529	1.1074	1.0611	1.0611
18-19	1.0536	1.0417	1.0469	1.0613	1.0404	1.0570	1.1177	1.0733	1.0721	1.0721
17-18	1.0427	1.0404	1.0744	1.0328	1.0654	1.1054	1.0837	1.0294	1.0710	1.071
16-17	1.0453	1.0828	1.0247	1.0745	1.0979	1.0850	1.0383	1.1378	1.0898	1.0898
15-16	1.0838	1.0314	1.0764	1.1102	1.0789	1.0439	1.1351	1.1081	1.0915	1.0915
14-15	1.0475	1.0613	1.0997	1.1082	1.0407	1.1251	1.0918	1.0870	1.0862	1.0862
13-14	1.0531	1.1205	1.1009	1.0451	1.1235	1.1101	1.1035	1.1783	1.1289	1.1289
12-13	1.0898	1.1144	1.0415	1.1286	1.1378	1.1134	1.2049	1.1482	1.1511	1.1511
11-12	1.0784	1.0742	1.1322	1.1711	1.1379	1.1947	1.1613	1.1148	1.1522	1.1522
10-11	1.0663	1.1088	1.1954	1.1560	1.2009	1.1515	1.1020	1.1666	1.1553	1.1553
9-10	1.1112	1.1667	1.1713	1.2261	1.1437	1.1339	1.1708	1.2568	1.1763	1.1763
8-9	1.0979	1.1627	1.2255	1.1749	1.1790	1.2204	1.3033	1.2903	1.2483	1.2483
7-8	1.1521	1.1697	1.2092	1.1961	1.2233	1.3275	1.2942	1.2648	1.2775	1.2775
6-7	1.1713	1.2240	1.1966	1.2139	1.3706	1.3054	1.2528	1.2935	1.3056	1.3056
5-6	1.2286	1.1839	1.2087	1.3918	1.3328	1.2763	1.2771	1.2899	1.2940	1.294
4-5	1.1624	1.2066	1.4449	1.3989	1.2892	1.3242	1.2998	1.3512	1.3161	1.3161
3-4	1.1969	1.3973	1.3571	1.3535	1.2831	1.3052	1.3510	1.3246	1.3160	1.316
2-3	1.4026	1.4578	1.4307	1.3883	1.3620	1.3994	1.3735	1.4201	1.3888	1.3888
1-2	1.6655	1.6623	1.6528	1.6722	1.5943	1.6713	1.8514	1.7910	1.7270	1.727

MEDICAL	Policy Year	Incurred LDF	Paid to 20th LDF
Beyond	1989	1.0408	1.0408
20-21	1990	1.0058	1.0503
19-20	1991	1.0074	1.0075
18-19	1992	1.0086	1.0089
17-18	1993	1.0095	1.0104
16-17	1994	1.0102	1.0120
15-16	1995	1.0107	1.0138
14-15	1996	1.0112	1.0158
13-14	1997	1.0117	1.0180
12-13	1998	1.0124	1.0205
11-12	1999	1.0134	1.0232
10-11	2000	1.0151	1.0263
9-10	2001	1.0178	1.0298
8-9	2002	1.0218	1.0337
7-8	2003	1.0277	1.0382
6-7	2004	1.0362	1.0433
5-6	2005	1.0482	1.0495
4-5	2006	1.0650	1.0577
3-4	2007	1.0885	1.0749
2-3	2008	1.1241	1.1509
1-2	2009	1.2263	1.3917

MEDICAL	Policy Year	Incurred Cum LDF	Paid to 20th Cum LDF
Beyond	1989	1.0408	1.0408
20-21	1990	1.0468	1.0932
19-20	1991	1.0546	1.1014
18-19	1992	1.0637	1.1112
17-18	1993	1.0738	1.1227
16-17	1994	1.0847	1.1362
15-16	1995	1.0963	1.1519
14-15	1996	1.1086	1.1701
13-14	1997	1.1216	1.1911
12-13	1998	1.1355	1.2155
11-12	1999	1.1507	1.2437
10-11	2000	1.1681	1.2765
9-10	2001	1.1889	1.3145
8-9	2002	1.2148	1.3588
7-8	2003	1.2484	1.4107
6-7	2004	1.2936	1.4718
5-6	2005	1.3560	1.5446
4-5	2006	1.4441	1.6338
3-4	2007	1.5719	1.7561
2-3	2008	1.7670	2.0211
1-2	2009	2.1668	2.8128

MEDICAL	Policy Year	Benefit Level Factor	LAE
Beyond	1989	1.0000	1.1735
20-21	1990	1.0000	1.1735
19-20	1991	1.0000	1.1735
18-19	1992	1.0000	1.1735
17-18	1993	1.0000	1.1735
16-17	1994	1.0000	1.1735
15-16	1995	1.0000	1.1735
14-15	1996	1.0000	1.1735
13-14	1997	1.0000	1.1735
12-13	1998	1.0000	1.1735
11-12	1999	1.0000	1.1735
10-11	2000	1.0000	1.1735
9-10	2001	1.0000	1.1735
8-9	2002	1.0000	1.1735
7-8	2003	1.0000	1.1735
6-7	2004	1.0000	1.1735
5-6	2005	1.0000	1.1735
4-5	2006	1.0000	1.1735
3-4	2007	1.0000	1.1735
2-3	2008	1.0000	1.1735
1-2	2009	1.0000	1.1735

MEDICAL	Policy Year	Incurred Base	Paid to 21st Base
Beyond	1989	28825431	28825431
20-21	1990	30919146	28146490
19-20	1991	31095642	29145484
18-19	1992	29754729	29075554
17-18	1993	34161812	30576914
16-17	1994	27945415	25505635
15-16	1995	30955655	28547866
14-15	1996	39234317	33970567
13-14	1997	35491113	31338573
12-13	1998	34611326	31416410
11-12	1999	42326213	37028614
10-11	2000	55948973	46279959
9-10	2001	46806941	37377640
8-9	2002	51164670	42609961
7-8	2003	53117393	42717157
6-7	2004	57658164	47052534
5-6	2005	57686524	45541448
4-5	2006	51405741	41782264
3-4	2007	54636736	44922451
2-3	2008	47260686	37652134
1-2	2009	38206792	28299450

MEDICAL	Policy Year	Proj Ult Incurred (Avg Pd & Inc)	Proj Ult Incurred (Incur)	Proj Ult Incurred (Pd-21)
Beyond	1989	30001509	30001509	30001509
20-21	1990	31567953	32366162	30769743
19-20	1991	32447150	32793464	32100836
18-19	1992	31979431	31650105	32308756
17-18	1993	35505828	36682954	34328701
16-17	1994	29645947	30312392	28979502
15-16	1995	33410486	33936685	32884287
14-15	1996	41622062	43495164	39748960
13-14	1997	38567103	39806832	37327374
12-13	1998	38743904	39301161	38186646
11-12	1999	47378630	48704773	46052487
10-11	2000	62215182	65353995	59076368
9-10	2001	52390840	55648772	49132908
8-9	2002	60026628	62154841	57898415
7-8	2003	63286423	66311753	60261093
6-7	2004	71919261	74586601	69251920
5-6	2005	74283124	78222927	70343321
4-5	2006	71249447	74235031	68263863
3-4	2007	82385901	85883485	78888316
2-3	2008	79804180	83509632	76098728
1-2	2009	81193585	82786477	79600693

MEDICAL	Policy Year	Adjusted Ult Limited Loss (Avg Pd & Inc)	Adjusted Ult Limited Loss (Incur)	Adjusted Ult Limited Loss (Pd-21)
Beyond	1989	35206771	35206771	35206771
20-21	1990	37044993	37981691	36108293
19-20	1991	38076731	38483130	37670331
18-19	1992	37527862	37141398	37914325
17-18	1993	41666089	43047447	40284731
16-17	1994	34789519	35571592	34007446
15-16	1995	39207205	39824700	38589711
14-15	1996	48843490	51041575	46645405
13-14	1997	45258495	46713317	43803673
12-13	1998	45465971	46119912	44812029
11-12	1999	55598822	57155051	54042593
10-11	2000	73009516	76692913	69326118
9-10	2001	61480651	65303834	57657468
8-9	2002	70441248	72938706	67943790
7-8	2003	74266617	77816842	70716393
6-7	2004	84397253	87527376	81267128
5-6	2005	87171246	91794605	82547887
4-5	2006	83611226	87114809	80107643
3-4	2007	96679855	100784270	92575439
2-3	2008	93650205	97998553	89301857
1-2	2009	95280672	97149931	93411413

MEDICAL	Policy Year	Ult Limited Loss Ratio (Avg Pd & Inc)	Ult Limited Loss Ratio (Incur)	Ult Limited Loss Ratio (Pd-21)
	1989	0.3595	0.3595	0.3595
	1990	0.4190	0.4296	0.4084
	1991	0.4455	0.4503	0.4408
	1992	0.4745	0.4697	0.4794
	1993	0.5172	0.5343	0.5000
	1994	0.4583	0.4686	0.4480
	1995	0.4942	0.5020	0.4864
	1996	0.5820	0.6082	0.5558
	1997	0.5431	0.5606	0.5257
	1998	0.5648	0.5729	0.5567
	1999	0.6331	0.6508	0.6154
	2000	0.7800	0.8193	0.7406
	2001	0.6120	0.6500	0.5739
	2002	0.6782	0.7022	0.6541
	2003	0.6791	0.7116	0.6467
	2004	0.6555	0.6798	0.6312
	2005	0.6280	0.6613	0.5946
	2006	0.5729	0.5969	0.5489
	2007	0.6664	0.6947	0.6381
	2008	0.6348	0.6643	0.6054
	2009	0.6735	0.6867	0.6603

MEDICAL FREQUENCY	Policy Year	Claim Frequency	Normalized Frequency	Trend Factor to 1/1/09	Selected Ann Trend Factor	Trend Period # Years	Trend 1/1/09-12/31/09	Trend 1/1/10-12/1/12	Combined Trend Factor
					-8.6%	1	1.5%		
					-8.6%	1	1.5%	-8.6%	
					-8.6%	1	1.5%	-8.6%	
					-8.6%	0.9167	1.5%	-8.6%	
	1997	28.18	1.0000						
	1998	25.09	0.8903						
	1999	24.79	0.8797						
	2000	22.49	0.7981						
	2001	19.61	0.6959						
	2002	19.86	0.7048						
	2003	18.97	0.6732						
	2004	16.74	0.5941						
	2005	14.99	0.5320						
	2006	14.11	0.5008	0.7636			1.0150	0.7693	0.6523
	2007	13.13	0.4660	0.8354			1.0150	0.7693	0.7137
	2008	11.59	0.4113	0.9140			1.0150	0.7693	0.7808
	2009*	11.76	0.4173	1.0000			1.0000	0.7693	0.7693

* 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-21)
	1997	0.5431	0.5606	0.5257
	1998	0.6344	0.6435	0.6253
	1999	0.7197	0.7398	0.6996
	2000	0.9773	1.0266	0.9280
	2001	0.8794	0.9340	0.8247
	2002	0.9623	0.9963	0.9281
	2003	1.0088	1.0570	0.9606
	2004	1.1033	1.1443	1.0624
	2005	1.1805	1.2430	1.1177
	2006	1.1440	1.1919	1.0960
	2007	1.4300	1.4908	1.3693
	2008	1.5434	1.6151	1.4719
	2009	1.6139	1.6456	1.5823

MEDICAL Linear FITTED	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-21)
4 Point	2006	1.2044	1.2630	1.1457
	2007	1.3567	1.4116	1.3018
	2008	1.5090	1.5601	1.4580
	2009	1.6613	1.7087	1.6141
5 Point	2005	1.1291	1.1916	1.0664
	2006	1.2557	1.3144	1.1969
	2007	1.3824	1.4373	1.3274
	2008	1.5090	1.5601	1.4580
	2009	1.6356	1.6830	1.5885
6 Point	2004	1.0553	1.1083	1.0022
	2005	1.1675	1.2204	1.1146
	2006	1.2797	1.3324	1.2270
	2007	1.3920	1.4445	1.3395
	2008	1.5042	1.5565	1.4519
	2009	1.6164	1.6686	1.5644
7 Point	2003	0.9736	1.0245	0.9226
	2004	1.0788	1.1300	1.0275
	2005	1.1840	1.2356	1.1323
	2006	1.2891	1.3411	1.2372
	2007	1.3943	1.4466	1.3420
	2008	1.4995	1.5522	1.4469
	2009	1.6047	1.6577	1.5517
8 Point	2002	0.9075	0.9512	0.8638
	2003	1.0049	1.0503	0.9594
	2004	1.1022	1.1494	1.0551
	2005	1.1996	1.2485	1.1507
	2006	1.2970	1.3475	1.2464
	2007	1.3943	1.4466	1.3420
	2008	1.4917	1.5457	1.4377
	2009	1.5890	1.6448	1.5333
9 Point	2001	0.8363	0.8830	0.7895
	2002	0.9291	0.9767	0.8814
	2003	1.0218	1.0703	0.9732
	2004	1.1145	1.1639	1.0651
	2005	1.2073	1.2576	1.1570
	2006	1.3000	1.3512	1.2489
	2007	1.3928	1.4448	1.3408
	2008	1.4855	1.5385	1.4326
	2009	1.5782	1.6321	1.5245
10 Point	2000	0.8243	0.8713	0.7772
	2001	0.9043	0.9520	0.8565
	2002	0.9843	1.0327	0.9358
	2003	1.0643	1.1134	1.0151
	2004	1.1443	1.1941	1.0944
	2005	1.2243	1.2748	1.1738
	2006	1.3043	1.3555	1.2531
	2007	1.3843	1.4362	1.3324
	2008	1.4643	1.5169	1.4117
	2009	1.5443	1.5976	1.4910

MEDICAL Linear TRENDED		Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-21)
4 Point	Fitted	2.1055	2.1419	2.0695
5 Point	Fitted	2.0049	2.0412	1.9691
6 Point	Fitted	1.9437	1.9954	1.8923
7 Point	Fitted	1.9114	1.9656	1.8575
8 Point	Fitted	1.8730	1.9339	1.8123
9 Point	Fitted	1.8487	1.9052	1.7925
10 Point	Fitted	1.7776	1.8329	1.7223

MEDICAL Linear Severity Trend Factor		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-21)
4 Point	2006	1.7483	1.6958	1.8064
	2007	1.5520	1.5174	1.5898
	2008	1.3953	1.3729	1.4195
	2009	1.2674	1.2536	1.2822
5 Point	2006	1.5966	1.5529	1.6451
	2007	1.4504	1.4202	1.4834
	2008	1.3287	1.3084	1.3506
	2009	1.2258	1.2129	1.2396
6 Point	2006	1.5188	1.4976	1.5422
	2007	1.3964	1.3814	1.4127
	2008	1.2922	1.2819	1.3033
	2009	1.2025	1.1959	1.2096
7 Point	2006	1.4827	1.4656	1.5014
	2007	1.3709	1.3587	1.3841
	2008	1.2747	1.2663	1.2838
	2009	1.1912	1.1857	1.1971
8 Point	2006	1.4441	1.4351	1.4541
	2007	1.3433	1.3368	1.3504
	2008	1.2556	1.2511	1.2606
	2009	1.1787	1.1757	1.1820
9 Point	2006	1.4221	1.4100	1.4353
	2007	1.3274	1.3186	1.3369
	2008	1.2445	1.2384	1.2512
	2009	1.1714	1.1673	1.1758
10 Point	2006	1.3629	1.3522	1.3745
	2007	1.2841	1.2763	1.2927
	2008	1.2140	1.2084	1.2201
	2009	1.1511	1.1473	1.1552

MEDICAL Expon'l FITTED	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-21)
4 Point	2006	1.2031	1.2598	1.1466
	2007	1.3442	1.3989	1.2894
	2008	1.5018	1.5535	1.4500
	2009	1.6779	1.7250	1.6306
5 Point	2005	1.1379	1.1984	1.0774
	2006	1.2482	1.3067	1.1895
	2007	1.3691	1.4247	1.3133
	2008	1.5018	1.5535	1.4500
	2009	1.6473	1.6938	1.6009
6 Point	2004	1.0714	1.1225	1.0202
	2005	1.1649	1.2169	1.1128
	2006	1.2666	1.3193	1.2138
	2007	1.3772	1.4302	1.3240
	2008	1.4974	1.5505	1.4441
	2009	1.6281	1.6809	1.5752
7 Point	2003	0.9962	1.0454	0.9470
	2004	1.0804	1.1308	1.0300
	2005	1.1718	1.2232	1.1203
	2006	1.2709	1.3232	1.2184
	2007	1.3783	1.4313	1.3252
	2008	1.4949	1.5482	1.4414
	2009	1.6213	1.6747	1.5677
8 Point	2002	0.9365	0.9788	0.8942
	2003	1.0118	1.0561	0.9674
	2004	1.0931	1.1395	1.0466
	2005	1.1809	1.2294	1.1322
	2006	1.2758	1.3265	1.2249
	2007	1.3783	1.4313	1.3252
	2008	1.4891	1.5443	1.4337
	2009	1.6087	1.6662	1.5511
9 Point	2001	0.8716	0.9172	0.8258
	2002	0.9407	0.9877	0.8936
	2003	1.0153	1.0636	0.9669
	2004	1.0959	1.1454	1.0462
	2005	1.1828	1.2334	1.1320
	2006	1.2766	1.3282	1.2248
	2007	1.3779	1.4303	1.3253
	2008	1.4872	1.5403	1.4340
	2009	1.6051	1.6587	1.5516
10 Point	2000	0.8625	0.9085	0.8165
	2001	0.9213	0.9684	0.8741
	2002	0.9841	1.0323	0.9358
	2003	1.0512	1.1004	1.0018
	2004	1.1228	1.1729	1.0725
	2005	1.1993	1.2503	1.1482
	2006	1.2811	1.3327	1.2292
	2007	1.3683	1.4206	1.3159
	2008	1.4616	1.5143	1.4087
	2009	1.5612	1.6142	1.5081

MEDICAL Expon'l TRENDED		Severity Ratio (Incur)	Severity Ratio (Incur)	Severity Ratio (Pd-21)
4 Point	Fitted	2.3184	2.3416	2.2964
5 Point	Fitted	2.1574	2.1799	2.1369
6 Point	Fitted	2.0782	2.1272	2.0293
7 Point	Fitted	2.0543	2.1058	2.0030
8 Point	Fitted	2.0155	2.0797	1.9513
9 Point	Fitted	2.0054	2.0586	1.9528
10 Point	Fitted	1.8922	1.9448	1.8399

MEDICAL Expon'l Severity Trend Factor		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-21)
4 Point	2006	1.9270	1.8588	2.0028
	2007	1.7248	1.6739	1.7810
	2008	1.5438	1.5074	1.5837
	2009	1.3818	1.3574	1.4083
5 Point	2006	1.7285	1.6683	1.7964
	2007	1.5758	1.5300	1.6271
	2008	1.4366	1.4033	1.4737
	2009	1.3097	1.2870	1.3348
6 Point	2006	1.6407	1.6124	1.6719
	2007	1.5090	1.4873	1.5328
	2008	1.3879	1.3720	1.4053
	2009	1.2765	1.2655	1.2883
7 Point	2006	1.6165	1.5915	1.6439
	2007	1.4905	1.4713	1.5114
	2008	1.3743	1.3602	1.3896
	2009	1.2671	1.2574	1.2777
8 Point	2006	1.5798	1.5678	1.5929
	2007	1.4623	1.4531	1.4724
	2008	1.3535	1.3467	1.3610
	2009	1.2529	1.2482	1.2580
9 Point	2006	1.5709	1.5499	1.5943
	2007	1.4554	1.4392	1.4735
	2008	1.3485	1.3365	1.3618
	2009	1.2494	1.2411	1.2585
10 Point	2006	1.4771	1.4592	1.4968
	2007	1.3828	1.3689	1.3982
	2008	1.2946	1.2842	1.3061
	2009	1.2120	1.2048	1.2200

MEDICAL Linear LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-21)
4 Point	2006	1.1404	1.1062	1.1783
	2007	1.1077	1.0830	1.1346
	2008	1.0895	1.0720	1.1083
	2009	0.9750	0.9644	0.9864
5 Point	2006	1.0415	1.0130	1.0731
	2007	1.0352	1.0136	1.0587
	2008	1.0374	1.0216	1.0545
	2009	0.9430	0.9331	0.9536
6 Point	2006	0.9907	0.9769	1.0060
	2007	0.9966	0.9859	1.0082
	2008	1.0089	1.0009	1.0176
	2009	0.9251	0.9200	0.9305
7 Point	2006	0.9672	0.9560	0.9794
	2007	0.9784	0.9697	0.9878
	2008	0.9953	0.9887	1.0024
	2009	0.9164	0.9122	0.9209
8 Point	2006	0.9420	0.9361	0.9485
	2007	0.9587	0.9541	0.9638
	2008	0.9804	0.9769	0.9843
	2009	0.9068	0.9045	0.9093
9 Point	2006	0.9276	0.9197	0.9362
	2007	0.9474	0.9411	0.9541
	2008	0.9717	0.9669	0.9769
	2009	0.9012	0.8980	0.9045
10 Point	2006	0.8890	0.8820	0.8966
	2007	0.9165	0.9109	0.9226
	2008	0.9479	0.9435	0.9527
	2009	0.8855	0.8826	0.8887

MEDICAL Expon'l LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-21)
4 Point	2006	1.2570	1.2125	1.3064
	2007	1.2310	1.1947	1.2711
	2008	1.2054	1.1770	1.2366
	2009	1.0630	1.0442	1.0834
5 Point	2006	1.1275	1.0882	1.1718
	2007	1.1246	1.0920	1.1613
	2008	1.1217	1.0957	1.1507
	2009	1.0076	0.9901	1.0269
6 Point	2006	1.0702	1.0518	1.0906
	2007	1.0770	1.0615	1.0940
	2008	1.0837	1.0713	1.0973
	2009	0.9820	0.9735	0.9911
7 Point	2006	1.0544	1.0381	1.0723
	2007	1.0638	1.0501	1.0787
	2008	1.0731	1.0620	1.0850
	2009	0.9748	0.9673	0.9829
8 Point	2006	1.0305	1.0227	1.0390
	2007	1.0436	1.0371	1.0509
	2008	1.0568	1.0515	1.0627
	2009	0.9639	0.9602	0.9678
9 Point	2006	1.0247	1.0110	1.0400
	2007	1.0387	1.0272	1.0516
	2008	1.0529	1.0435	1.0633
	2009	0.9612	0.9548	0.9682
10 Point	2006	0.9635	0.9518	0.9764
	2007	0.9869	0.9770	0.9979
	2008	1.0108	1.0027	1.0198
	2009	0.9324	0.9269	0.9385

MEDICAL Linear TRENDED LR	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-21)
4 Point	2006	0.6533	0.6603	0.6468
	2007	0.7382	0.7524	0.7240
	2008	0.6916	0.7121	0.6710
	2009	0.6567	0.6623	0.6513
	4 Yr Ave	0.6850	0.6968	0.6733
5 Point	2006	0.5967	0.6047	0.5890
	2007	0.6899	0.7041	0.6756
	2008	0.6585	0.6786	0.6384
	2009	0.6351	0.6408	0.6297
	4 Yr Ave	0.6451	0.6571	0.6332
6 Point	2006	0.5676	0.5831	0.5522
	2007	0.6641	0.6849	0.6433
	2008	0.6404	0.6649	0.6161
	2009	0.6231	0.6318	0.6144
	4 Yr Ave	0.6238	0.6412	0.6065
7 Point	2006	0.5541	0.5706	0.5376
	2007	0.6520	0.6737	0.6303
	2008	0.6318	0.6568	0.6069
	2009	0.6172	0.6264	0.6081
	4 Yr Ave	0.6138	0.6319	0.5957
8 Point	2006	0.5397	0.5588	0.5206
	2007	0.6389	0.6628	0.6150
	2008	0.6224	0.6490	0.5959
	2009	0.6107	0.6211	0.6004
	4 Yr Ave	0.6029	0.6229	0.5830
9 Point	2006	0.5314	0.5490	0.5139
	2007	0.6313	0.6538	0.6088
	2008	0.6168	0.6423	0.5914
	2009	0.6070	0.6167	0.5972
	4 Yr Ave	0.5966	0.6155	0.5778
10 Point	2006	0.5093	0.5265	0.4921
	2007	0.6108	0.6328	0.5887
	2008	0.6017	0.6268	0.5768
	2009	0.5964	0.6061	0.5868
	4 Yr Ave	0.5796	0.5981	0.5611

MEDICAL Expon'l TRENDED LR	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-21)
4 Point	2006	0.7201	0.7237	0.7171
	2007	0.8203	0.8300	0.8111
	2008	0.7652	0.7819	0.7486
	2009	0.7159	0.7171	0.7154
	4 Yr Ave	0.7554	0.7632	0.7481
5 Point	2006	0.6459	0.6495	0.6432
	2007	0.7494	0.7586	0.7410
	2008	0.7121	0.7279	0.6966
	2009	0.6786	0.6799	0.6781
	4 Yr Ave	0.6965	0.7040	0.6897
6 Point	2006	0.6131	0.6278	0.5986
	2007	0.7177	0.7374	0.6981
	2008	0.6879	0.7117	0.6643
	2009	0.6614	0.6685	0.6544
	4 Yr Ave	0.6700	0.6864	0.6539
7 Point	2006	0.6041	0.6196	0.5886
	2007	0.7089	0.7295	0.6883
	2008	0.6812	0.7055	0.6569
	2009	0.6565	0.6642	0.6490
	4 Yr Ave	0.6627	0.6797	0.6457
8 Point	2006	0.5904	0.6104	0.5703
	2007	0.6955	0.7205	0.6706
	2008	0.6709	0.6985	0.6434
	2009	0.6492	0.6594	0.6390
	4 Yr Ave	0.6515	0.6722	0.6308
9 Point	2006	0.5871	0.6035	0.5709
	2007	0.6922	0.7136	0.6710
	2008	0.6684	0.6932	0.6437
	2009	0.6474	0.6557	0.6393
	4 Yr Ave	0.6488	0.6665	0.6312
10 Point	2006	0.5520	0.5681	0.5359
	2007	0.6577	0.6787	0.6368
	2008	0.6417	0.6661	0.6174
	2009	0.6280	0.6365	0.6197
	4 Yr Ave	0.6199	0.6374	0.6025

INDEMNITY		(Average)	(Incur)	(Pd-21)
Severity				
Ann Trend				
4 Point	Linear	3.0%	3.9%	1.9%
5 Point	Linear	2.6%	3.1%	2.0%
6 Point	Linear	2.7%	3.5%	1.9%
7 Point	Linear	2.0%	2.6%	1.3%
8 Point	Linear	1.6%	2.1%	1.1%
9 Point	Linear	1.1%	1.4%	0.7%
10 Point	Linear	0.0%	0.2%	-0.2%
4 Point	Expon'l	3.5%	4.7%	2.4%
5 Point	Expon'l	3.1%	3.7%	2.4%
6 Point	Expon'l	3.3%	4.3%	2.3%
7 Point	Expon'l	2.6%	3.4%	1.8%
8 Point	Expon'l	2.2%	2.9%	1.5%
9 Point	Expon'l	1.8%	2.3%	1.2%
10 Point	Expon'l	0.7%	1.0%	0.4%

MEDICAL		(Average)	(Incur)	(Pd-21)
Severity				
Ann Trend				
4 Point	Linear	8.5%	8.0%	9.0%
5 Point	Linear	7.0%	6.5%	7.5%
6 Point	Linear	6.1%	5.9%	6.3%
7 Point	Linear	5.7%	5.5%	5.9%
8 Point	Linear	5.2%	5.1%	5.3%
9 Point	Linear	4.5%	4.4%	4.7%
10 Point	Linear	3.7%	3.6%	3.9%
4 Point	Expon'l	11.7%	11.0%	12.5%
5 Point	Expon'l	9.7%	9.0%	10.4%
6 Point	Expon'l	8.7%	8.4%	9.1%
7 Point	Expon'l	8.5%	8.2%	8.8%
8 Point	Expon'l	8.0%	7.9%	8.2%
9 Point	Expon'l	7.9%	7.7%	8.2%
10 Point	Expon'l	6.8%	6.6%	7.1%

INDEMNITY		(Average)	(Incur)	(Pd-21)
Loss Ratio				
Ann. Trend				
4 Point	Linear	-4.5%	-3.4%	-5.5%
5 Point	Linear	-4.8%	-4.3%	-5.5%
6 Point	Linear	-4.7%	-3.9%	-5.6%
7 Point	Linear	-5.4%	-4.7%	-6.1%
8 Point	Linear	-5.7%	-5.1%	-6.3%
9 Point	Linear	-6.1%	-5.6%	-6.6%
10 Point	Linear	-7.1%	-6.8%	-7.5%
4 Point	Expon'l	-4.1%	-3.0%	-5.4%
5 Point	Expon'l	-4.6%	-4.0%	-5.3%
6 Point	Expon'l	-4.4%	-3.4%	-5.5%
7 Point	Expon'l	-5.2%	-4.3%	-6.0%
8 Point	Expon'l	-5.5%	-4.9%	-6.2%
9 Point	Expon'l	-6.0%	-5.5%	-6.5%
10 Point	Expon'l	-7.1%	-6.8%	-7.5%

MEDICAL		(Average)	(Incur)	(Pd-21)
Loss Ratio				
Ann. Trend				
4 Point	Linear	1.9%	1.4%	2.4%
5 Point	Linear	0.3%	-0.1%	0.8%
6 Point	Linear	-0.5%	-0.8%	-0.3%
7 Point	Linear	-0.9%	-1.1%	-0.7%
8 Point	Linear	-1.4%	-1.5%	-1.3%
9 Point	Linear	-1.7%	-1.8%	-1.5%
10 Point	Linear	-2.4%	-2.5%	-2.2%
4 Point	Expon'l	4.5%	3.8%	5.2%
5 Point	Expon'l	2.3%	1.6%	3.0%
6 Point	Expon'l	1.3%	1.0%	1.7%
7 Point	Expon'l	1.0%	0.7%	1.3%
8 Point	Expon'l	0.6%	0.4%	0.7%
9 Point	Expon'l	0.5%	0.2%	0.7%
10 Point	Expon'l	-0.7%	-0.9%	-0.4%