

DELAWARE COMPENSATION RATING BUREAU, INC.

Paid and Incurred Loss Development and Trend

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 twenty-one methods, including case incurred, nineteen combinations of paid and incurred and the average of the incurred and the paid to twentieth method. The paid to second method measures paid development from the first to second year of maturity, converts from a paid to incurred basis in the second year and uses incurred development beyond that point. Other paid methods extend the paid development into later stages of maturity before converting to an incurred base. 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 1988 set equal to unity. Claim frequency trend factors for policy years 1998, 1999 and 2000 are calculated by relating the frequencies for those policy years to the value for policy year 2001. An annual frequency trend factor of -6.7% was selected for the period 1/1/02 to 12/1/04. 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 (12/1/04). 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 9 and 10 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 9 and 10) and frequency (page 6) trend factors which were previously calculated.

Pages 12 and 13 show averages of the four latest policy years trended to the midpoint of the prospective rating period (12/1/04) 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	PDF	PDF	PDF	4 Year	Selected
	98-99	99-00	00-01	01-02	Average	PDF
Beyond	1.0000	1.0000	1.0018	1.0000	1.0005	1.0000
19-20	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
18-19	1.0000	1.0000	0.9996	1.0000	0.9999	1.0000
17-18	1.0000	1.0000	0.9958	1.0000	0.9990	1.0000
16-17	1.0000	1.0000	0.9953	1.0000	0.9988	1.0000
15-16	1.0000	1.0000	0.9998	1.0000	1.0000	1.0000
14-15	1.0000	1.0000	1.0007	1.0000	1.0002	1.0000
13-14	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
12-13	1.0000	1.0000	0.9995	1.0001	0.9999	1.0000
11-12	1.0000	1.0000	1.0001	1.0000	1.0000	1.0000
10-11	1.0000	1.0000	1.0003	1.0003	1.0002	1.0000
9-10	1.0000	0.9954	1.0009	1.0000	0.9991	1.0000
8-9	0.9999	1.0041	1.0000	0.9997	1.0009	1.0000
7-8	0.9997	1.0000	1.0003	0.9996	0.9999	0.9999
6-7	0.9916	0.9999	1.0007	0.9994	0.9979	0.9979
5-6	0.9910	0.9991	1.0009	0.9968	0.9970	0.9970
4-5	1.0008	0.9991	1.0043	0.9938	0.9995	0.9995
3-4	0.9979	1.0026	1.0063	1.0009	1.0019	1.0019
2-3	1.0028	1.0113	1.0019	1.0009	1.0042	1.0042
1-2	1.0319	1.0210	1.0246	1.0085	1.0215	1.0215

PREMIUMS	Policy Year	Reported SEP	Cum PDF	Ultimate SEP	On-Level Factor	ECRF	DCCPAP Factor
Beyond	1982	46691320	1.0000	46691320	1.6088	0.9834	1.0000
19-20	1983	43924130	1.0000	43924130	1.7349	0.9876	1.0000
18-19	1984	49374378	1.0000	49374378	1.6771	0.9892	1.0000
17-18	1985	65436943	1.0000	65436943	1.5708	0.9903	1.0000
16-17	1986	78598177	1.0000	78598177	1.4572	0.9906	1.0000
15-16	1987	91838178	1.0000	91838178	1.4053	0.9916	1.0000
14-15	1988	110198419	1.0000	110198419	1.3787	0.9914	1.0000
13-14	1989	118340510	1.0000	118340510	1.3724	0.9919	1.0000
12-13	1990	107267679	1.0000	107267679	1.3724	0.9915	1.0037
11-12	1991	103671138	1.0000	103671138	1.3724	0.9913	1.0083
10-11	1992	94717761	1.0000	94717761	1.3724	0.9914	1.0137
9-10	1993	95524572	1.0000	95524572	1.3724	0.9914	1.0144
8-9	1994	91582701	1.0000	91582701	1.4092	0.9942	1.0129
7-8	1995	88800880	0.9999	88792000	1.5301	0.9971	1.0112
6-7	1996	91981336	0.9978	91778977	1.5343	0.9973	1.0131
5-6	1997	93625345	0.9948	93138493	1.4601	0.9979	1.0081
4-5	1998	100545807	0.9943	99972696	1.3470	0.9986	1.0001
3-4	1999	91607330	0.9962	91259222	1.5515	0.9988	0.9959
2-3	2000	95567315	1.0004	95605542	1.5291	0.9987	0.9930
1-2	2001	97978170	1.0219	100123892	1.5979	0.9986	0.9930

PREMIUMS	Policy Year	Other	On-Level SEP
	1982	1.0000	73870053
	1983	1.0000	75259044
	1984	1.0000	81911467
	1985	1.0000	101791303
	1986	1.0000	113456651
	1987	1.0000	127976086
	1988	1.0000	150623957
	1989	1.0000	161094991
	1990	1.0000	146502905
	1991	1.0000	142211085
	1992	1.0000	130638292
	1993	1.0000	131842055
	1994	1.0000	129965000
	1995	1.0000	136983870
	1996	1.0000	142275995
	1997	1.0000	136805149
	1998	1.0000	134488140
	1999	1.0000	140838960
	2000	1.0000	144978384
	2001	1.0000	158645636

	INDEMNITY										4 Year Average	Selected Incurred
	Incurred	Incurred	Incurred	Incurred	Incurred	Incurred	Incurred	Incurred	Incurred	Incurred		
	LDF	LDF	LDF	LDF	LDF	LDF	LDF	LDF	LDF	LDF		
	94-95	95-96	96-97	97-98	98-99	99-00	00-01	01-02	LDF	LDF		
Beyond	0.9563	1.0268	0.9917	1.0184	1.0064	0.9998	1.0682	1.0005	1.0187	1.0187		
19-20				1.0102	1.0093	0.9869	1.0051	0.9983	0.9999	1.0002		
18-19			1.0019	1.0129	0.9815	1.0056	0.9945	0.9991	0.9952	1.0010		
17-18		1.0015	0.9715	1.0043	1.0023	1.0076	1.0004	0.9960	1.0016	1.0018		
16-17	0.9926	0.9871	0.9895	0.9896	1.0134	0.9926	1.0332	0.9954	1.0087	1.0027		
15-16	1.0066	1.0138	0.9884	0.9997	1.0037	1.0060	1.0183	1.0010	1.0073	1.0037		
14-15	1.0035	0.9996	0.9944	0.9695	0.9858	0.9953	1.0091	1.0025	0.9982	1.0048		
13-14	1.0156	0.9955	1.0291	0.9937	1.0028	1.0071	0.9983	1.0058	1.0035	1.0060		
12-13	0.9957	0.9692	1.0111	1.0014	1.0065	1.0009	1.0066	1.0251	1.0098	1.0072		
11-12	1.0153	1.0183	1.0018	1.0058	1.0058	1.0069	1.0245	1.0126	1.0125	1.0085		
10-11	0.9759	1.0135	1.0054	0.9909	1.0010	0.9979	1.0806	1.0076	1.0218	1.0099		
9-10	1.0211	1.0193	1.0141	1.0122	1.0139	1.0049	1.0041	1.0157	1.0097	1.0113		
8-9	1.0079	0.9943	1.0044	1.0007	0.9856	1.0134	1.0001	1.0050	1.0010	1.0127		
7-8	1.0300	1.0008	1.0011	0.9865	0.9982	1.0367	0.9964	1.0024	1.0084	1.0141		
6-7	1.0111	1.0403	1.0074	1.0022	0.9935	1.0227	1.0096	1.0327	1.0146	1.0154		
5-6	1.0091	1.0347	1.0115	1.0382	1.0378	1.0368	1.0156	1.0246	1.0287	1.0169		
4-5	1.0294	1.0255	1.0108	0.9943	1.0039	1.0201	1.0128	1.0226	1.0149	1.0201		
3-4	1.0596	0.9889	1.0412	1.0445	1.0070	1.0560	1.0207	1.0595	1.0358	1.0354		
2-3	1.1292	1.1002	1.0553	1.0864	1.1001	1.1466	1.0765	1.2291	1.1381	1.1381		
1-2	1.2808	1.1947	1.2383	1.3589	1.2843	1.2122	1.2662	1.4257	1.2971	1.2971		

	INDEMNITY										4 Year Average	Selected Paid
	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid		
	LDF	LDF	LDF	LDF	LDF	LDF	LDF	LDF	LDF	LDF		
	94-95	95-96	96-97	97-98	98-99	99-00	00-01	01-02	LDF	LDF		
19-20				1.0085	1.0140	1.0121	1.0075	1.0049	1.0096	1.0072		
18-19			1.0034	1.0224	1.0169	1.0104	1.0091	1.0121	1.0121	1.0077		
17-18		1.0045	1.0133	1.0059	1.0087	1.0094	1.0067	1.0058	1.0077	1.0083		
16-17	1.0044	1.0116	1.0055	1.0073	1.0071	1.0134	1.0054	1.0073	1.0083	1.0090		
15-16	1.0080	1.0087	1.0138	1.0119	1.0101	1.0153	1.0083	1.0089	1.0107	1.0098		
14-15	1.0217	1.0162	1.0100	1.0076	1.0108	1.0121	1.0089	1.0058	1.0094	1.0107		
13-14	1.0230	1.0125	1.0117	1.0146	1.0109	1.0203	1.0051	1.0163	1.0132	1.0119		
12-13	1.0239	1.0046	1.0160	1.0143	1.0104	1.0069	1.0088	1.0113	1.0094	1.0132		
11-12	1.0049	1.0107	1.0253	1.0105	1.0118	1.0063	1.0145	1.0046	1.0093	1.0150		
10-11	1.0147	1.0235	1.0154	1.0135	1.0203	1.0196	1.0292	1.0112	1.0201	1.0171		
9-10	1.0214	1.0217	1.0227	1.0304	1.0173	1.0156	1.0145	1.0123	1.0149	1.0200		
8-9	1.0381	1.0269	1.0181	1.0298	1.0277	1.0202	1.0246	1.0178	1.0226	1.0240		
7-8	1.0609	1.0207	1.0358	1.0324	1.0262	1.0173	1.0413	1.0393	1.0310	1.0298		
6-7	1.0361	1.0599	1.0467	1.0384	1.0531	1.0534	1.0232	1.0365	1.0416	1.0387		
5-6	1.0700	1.0636	1.0627	1.0700	1.0652	1.0435	1.0369	1.0905	1.0590	1.0540		
4-5	1.1110	1.0984	1.0913	1.0958	1.0883	1.0860	1.0934	1.0680	1.0839	1.0834		
3-4	1.1783	1.1832	1.1999	1.1846	1.1488	1.1673	1.1590	1.1173	1.1481	1.1518		
2-3	1.3727	1.3818	1.3884	1.3738	1.3102	1.3741	1.3288	1.4238	1.3592	1.3584		
1-2	1.9899	1.8738	1.8261	1.8376	1.7773	1.7927	1.7950	1.9443	1.8273	1.8273		

	INDEMNITY										Average	Selected Pd-Incur
	Pd-Incur	Pd-Incur	Pd-Incur	Pd-Incur	Pd-Incur	Pd-Incur	Pd-Incur	Pd-Incur	Pd-Incur	Pd-Incur		
	LDF	LDF	LDF	LDF	LDF	LDF	LDF	LDF	LDF	LDF		
	94-95	95-96	96-97	97-98	98-99	99-00	00-01	01-02	LDF	LDF		
19-20				1.0534	1.1084	1.0551	1.1168	1.0499	1.0826	1.0826		
18-19			1.0464	1.1229	1.0865	1.1166	1.0612	1.0827	1.0868	1.0833		
17-18		1.0491	1.1232	1.1135	1.1199	1.0748	1.0908	1.0898	1.0938	1.0841		
16-17	1.0521	1.1697	1.1149	1.1255	1.0741	1.1034	1.1001	1.0682	1.0865	1.0852		
15-16	1.1944	1.1351	1.1530	1.0824	1.1224	1.0795	1.0821	1.0939	1.0945	1.0866		
14-15	1.1440	1.1854	1.0811	1.1450	1.0842	1.0758	1.1025	1.0539	1.0791	1.0884		
13-14	1.2132	1.1008	1.1763	1.1160	1.0914	1.1130	1.0567	1.0849	1.0865	1.0907		
12-13	1.1321	1.1482	1.1411	1.1040	1.1163	1.0656	1.0881	1.0914	1.0904	1.0937		
11-12	1.1905	1.1407	1.1304	1.1207	1.0767	1.0896	1.0800	1.1279	1.0936	1.0977		
10-11	1.1367	1.1549	1.1314	1.0849	1.1038	1.0742	1.1464	1.0788	1.1008	1.1031		
9-10	1.1643	1.1497	1.1198	1.1362	1.0940	1.0766	1.0862	1.0966	1.0884	1.1107		
8-9	1.1714	1.1304	1.1433	1.1110	1.0997	1.1035	1.1056	1.1271	1.1090	1.1216		
7-8	1.2059	1.1619	1.1513	1.1520	1.1156	1.1268	1.1678	1.1752	1.1464	1.1379		
6-7	1.2031	1.2215	1.2223	1.1604	1.1475	1.2326	1.1990	1.1647	1.1860	1.1633		
5-6	1.2558	1.2905	1.2305	1.2358	1.2823	1.2381	1.1692	1.2405	1.2325	1.2057		
4-5	1.3849	1.3302	1.2990	1.3651	1.2969	1.2506	1.3227	1.2473	1.2794	1.2830		
3-4	1.5351	1.5205	1.6474	1.5305	1.4110	1.5262	1.4172	1.3089	1.4158	1.4430		
2-3	2.1121	2.1863	2.0332	1.9241	1.8940	1.9113	1.6453	1.9668	1.8544	1.8453		
1-2	3.7937	3.6135	3.2340	3.1603	2.9610	2.7398	2.8673	3.4803	3.0121	3.0124		

INDEMNITY		Incurred	Paid to 2nd	Paid to 3rd	Paid to 4th	Paid to 5th	Paid to 6th	Paid to 7th	Paid to 8th	Paid to 10th	Paid to 12th	Paid to 14th	Paid to 16th	Paid to 18th	Paid to 20th
Policy	Year	LDF	LDF	LDF	LDF	LDF	LDF	LDF	LDF	LDF	LDF	LDF	LDF	LDF	LDF
Beyond	1982	1.0187	1.0187	1.0187	1.0187	1.0187	1.0187	1.0187	1.0187	1.0187	1.0187	1.0187	1.0187	1.0187	1.0187
19-20	1983	1.0002	1.0002	1.0002	1.0002	1.0002	1.0002	1.0002	1.0002	1.0002	1.0002	1.0002	1.0002	1.0002	1.0826
18-19	1984	1.0010	1.0010	1.0010	1.0010	1.0010	1.0010	1.0010	1.0010	1.0010	1.0010	1.0010	1.0010	1.0010	1.0077
17-18	1985	1.0018	1.0018	1.0018	1.0018	1.0018	1.0018	1.0018	1.0018	1.0018	1.0018	1.0018	1.0018	1.0841	1.0083
16-17	1986	1.0027	1.0027	1.0027	1.0027	1.0027	1.0027	1.0027	1.0027	1.0027	1.0027	1.0027	1.0027	1.0090	1.0090
15-16	1987	1.0037	1.0037	1.0037	1.0037	1.0037	1.0037	1.0037	1.0037	1.0037	1.0037	1.0037	1.0866	1.0098	1.0098
14-15	1988	1.0048	1.0048	1.0048	1.0048	1.0048	1.0048	1.0048	1.0048	1.0048	1.0048	1.0048	1.0107	1.0107	1.0107
13-14	1989	1.0060	1.0060	1.0060	1.0060	1.0060	1.0060	1.0060	1.0060	1.0060	1.0060	1.0907	1.0119	1.0119	1.0119
12-13	1990	1.0072	1.0072	1.0072	1.0072	1.0072	1.0072	1.0072	1.0072	1.0072	1.0072	1.0132	1.0132	1.0132	1.0132
11-12	1991	1.0085	1.0085	1.0085	1.0085	1.0085	1.0085	1.0085	1.0085	1.0085	1.0977	1.0150	1.0150	1.0150	1.0150
10-11	1992	1.0099	1.0099	1.0099	1.0099	1.0099	1.0099	1.0099	1.0099	1.0099	1.0171	1.0171	1.0171	1.0171	1.0171
9-10	1993	1.0113	1.0113	1.0113	1.0113	1.0113	1.0113	1.0113	1.0113	1.1107	1.0200	1.0200	1.0200	1.0200	1.0200
8-9	1994	1.0127	1.0127	1.0127	1.0127	1.0127	1.0127	1.0127	1.0127	1.0240	1.0240	1.0240	1.0240	1.0240	1.0240
7-8	1995	1.0141	1.0141	1.0141	1.0141	1.0141	1.0141	1.0141	1.1379	1.0298	1.0298	1.0298	1.0298	1.0298	1.0298
6-7	1996	1.0154	1.0154	1.0154	1.0154	1.0154	1.0154	1.1633	1.0387	1.0387	1.0387	1.0387	1.0387	1.0387	1.0387
5-6	1997	1.0169	1.0169	1.0169	1.0169	1.0169	1.2057	1.0540	1.0540	1.0540	1.0540	1.0540	1.0540	1.0540	1.0540
4-5	1998	1.0201	1.0201	1.0201	1.0201	1.2830	1.0834	1.0834	1.0834	1.0834	1.0834	1.0834	1.0834	1.0834	1.0834
3-4	1999	1.0354	1.0354	1.0354	1.4430	1.1518	1.1518	1.1518	1.1518	1.1518	1.1518	1.1518	1.1518	1.1518	1.1518
2-3	2000	1.1381	1.1381	1.8453	1.3584	1.3584	1.3584	1.3584	1.3584	1.3584	1.3584	1.3584	1.3584	1.3584	1.3584
1-2	2001	1.2971	3.0124	1.8273	1.8273	1.8273	1.8273	1.8273	1.8273	1.8273	1.8273	1.8273	1.8273	1.8273	1.8273

INDEMNITY		Incurred	Paid to 2nd	Paid to 3rd	Paid to 4th	Paid to 5th	Paid to 6th	Paid to 7th	Paid to 8th	Paid to 10th	Paid to 12th	Paid to 14th	Paid to 16th	Paid to 18th	Paid to 20th
Policy	Year	Cum LDF	Cum LDF	Cum LDF	Cum LDF	Cum LDF	Cum LDF	Cum LDF	Cum LDF	Cum LDF	Cum LDF	Cum LDF	Cum LDF	Cum LDF	Cum LDF
Beyond	1982	1.0187	1.0187	1.0187	1.0187	1.0187	1.0187	1.0187	1.0187	1.0187	1.0187	1.0187	1.0187	1.0187	1.0187
19-20	1983	1.0189	1.0189	1.0189	1.0189	1.0189	1.0189	1.0189	1.0189	1.0189	1.0189	1.0189	1.0189	1.0189	1.1028
18-19	1984	1.0199	1.0199	1.0199	1.0199	1.0199	1.0199	1.0199	1.0199	1.0199	1.0199	1.0199	1.0199	1.0199	1.1113
17-18	1985	1.0218	1.0218	1.0218	1.0218	1.0218	1.0218	1.0218	1.0218	1.0218	1.0218	1.0218	1.0218	1.1057	1.1206
16-17	1986	1.0245	1.0245	1.0245	1.0245	1.0245	1.0245	1.0245	1.0245	1.0245	1.0245	1.0245	1.0245	1.1156	1.1306
15-16	1987	1.0283	1.0283	1.0283	1.0283	1.0283	1.0283	1.0283	1.0283	1.0283	1.0283	1.0283	1.1132	1.1266	1.1417
14-15	1988	1.0332	1.0332	1.0332	1.0332	1.0332	1.0332	1.0332	1.0332	1.0332	1.0332	1.0332	1.1252	1.1386	1.1539
13-14	1989	1.0394	1.0394	1.0394	1.0394	1.0394	1.0394	1.0394	1.0394	1.0394	1.1270	1.1385	1.1522	1.1677	
12-13	1990	1.0469	1.0469	1.0469	1.0469	1.0469	1.0469	1.0469	1.0469	1.0469	1.1418	1.1536	1.1674	1.1831	
11-12	1991	1.0558	1.0558	1.0558	1.0558	1.0558	1.0558	1.0558	1.0558	1.0558	1.1492	1.1590	1.1709	1.1849	1.2008
10-11	1992	1.0663	1.0663	1.0663	1.0663	1.0663	1.0663	1.0663	1.0663	1.0663	1.1689	1.1788	1.1909	1.2052	1.2214
9-10	1993	1.0783	1.0783	1.0783	1.0783	1.0783	1.0783	1.0783	1.1843	1.1922	1.2024	1.2147	1.2293	1.2458	
8-9	1994	1.0920	1.0920	1.0920	1.0920	1.0920	1.0920	1.0920	1.2127	1.2209	1.2312	1.2439	1.2588	1.2757	
7-8	1995	1.1074	1.1074	1.1074	1.1074	1.1074	1.1074	1.1074	1.2426	1.2489	1.2572	1.2679	1.2809	1.2963	1.3137
6-7	1996	1.1245	1.1245	1.1245	1.1245	1.1245	1.1245	1.2883	1.2907	1.2972	1.3059	1.3170	1.3305	1.3465	1.3646
5-6	1997	1.1435	1.1435	1.1435	1.1435	1.1435	1.3558	1.3578	1.3604	1.3673	1.3764	1.3881	1.4024	1.4192	1.4382
4-5	1998	1.1665	1.1665	1.1665	1.1665	1.4671	1.4689	1.4711	1.4739	1.4813	1.4912	1.5039	1.5193	1.5375	1.5582
3-4	1999	1.2078	1.2078	1.2078	1.6832	1.6898	1.6918	1.6944	1.6976	1.7061	1.7176	1.7321	1.7499	1.7709	1.7947
2-3	2000	1.3745	1.3745	2.2287	2.2865	2.2954	2.2982	2.3016	2.3060	2.3176	2.3331	2.3529	2.3771	2.4056	2.4379
1-2	2001	1.7829	4.1407	4.0724	4.1781	4.1944	4.1994	4.2058	4.2138	4.2350	4.2634	4.2995	4.3437	4.3958	4.4549

INDEMNITY		Benefit Level	LAE
Policy	Year	Factor	
Beyond	1982	1.4486	1.1559
19-20	1983	1.4071	1.1559
18-19	1984	1.3864	1.1559
17-18	1985	1.3736	1.1559
16-17	1986	1.3631	1.1559
15-16	1987	1.3553	1.1559
14-15	1988	1.3353	1.1559
13-14	1989	1.3084	1.1559
12-13	1990	1.2844	1.1559
11-12	1991	1.2689	1.1559
10-11	1992	1.2532	1.1559
9-10	1993	1.2343	1.1559
8-9	1994	1.2188	1.1559
7-8	1995	1.1990	1.1559
6-7	1996	1.1752	1.1559
5-6	1997	1.1532	1.1559
4-5	1998	1.1288	1.1559
3-4	1999	1.1026	1.1559
2-3	2000	1.0752	1.1559
1-2	2001	1.0500	1.1559

INDEMNITY																
Policy	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio
Year	(Avg Pd & Inc)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-7)	(Pd-8)	(Pd-10)	(Pd-12)	(Pd-14)	(Pd-16)	(Pd-18)	(Pd-20)	
1982	0.3896	0.3896	0.3896	0.3896	0.3896	0.3896	0.3896	0.3896	0.3896	0.3896	0.3896	0.3896	0.3896	0.3896	0.3896	
1983	0.4436	0.4410	0.4410	0.4410	0.4410	0.4410	0.4410	0.4410	0.4410	0.4410	0.4410	0.4410	0.4410	0.4410	0.4462	
1984	0.4159	0.4147	0.4147	0.4147	0.4147	0.4147	0.4147	0.4147	0.4147	0.4147	0.4147	0.4147	0.4147	0.4147	0.4170	
1985	0.4129	0.4060	0.4060	0.4060	0.4060	0.4060	0.4060	0.4060	0.4060	0.4060	0.4060	0.4060	0.4060	0.4142	0.4198	
1986	0.3921	0.3887	0.3887	0.3887	0.3887	0.3887	0.3887	0.3887	0.3887	0.3887	0.3887	0.3887	0.3887	0.3903	0.3956	
1987	0.4201	0.4080	0.4080	0.4080	0.4080	0.4080	0.4080	0.4080	0.4080	0.4080	0.4080	0.4080	0.4215	0.4266	0.4323	
1988	0.3325	0.3250	0.3250	0.3250	0.3250	0.3250	0.3250	0.3250	0.3250	0.3250	0.3250	0.3250	0.3315	0.3355	0.3400	
1989	0.3640	0.3566	0.3566	0.3566	0.3566	0.3566	0.3566	0.3566	0.3566	0.3566	0.3566	0.3583	0.3620	0.3663	0.3713	
1990	0.3789	0.3776	0.3776	0.3776	0.3776	0.3776	0.3776	0.3776	0.3776	0.3776	0.3776	0.3669	0.3707	0.3751	0.3801	
1991	0.3641	0.3525	0.3525	0.3525	0.3525	0.3525	0.3525	0.3525	0.3525	0.3525	0.3596	0.3627	0.3664	0.3708	0.3758	
1992	0.3649	0.3548	0.3548	0.3548	0.3548	0.3548	0.3548	0.3548	0.3548	0.3548	0.3590	0.3620	0.3657	0.3701	0.3751	
1993	0.3586	0.3510	0.3510	0.3510	0.3510	0.3510	0.3510	0.3510	0.3510	0.3481	0.3504	0.3534	0.3570	0.3613	0.3662	
1994	0.3214	0.3161	0.3161	0.3161	0.3161	0.3161	0.3161	0.3161	0.3161	0.3105	0.3126	0.3152	0.3185	0.3223	0.3266	
1995	0.3102	0.3018	0.3018	0.3018	0.3018	0.3018	0.3018	0.3018	0.3013	0.3029	0.3049	0.3075	0.3106	0.3143	0.3186	
1996	0.3423	0.3313	0.3313	0.3313	0.3313	0.3313	0.3313	0.3336	0.3342	0.3359	0.3382	0.3410	0.3445	0.3487	0.3534	
1997	0.2924	0.2815	0.2815	0.2815	0.2815	0.2815	0.2815	0.2858	0.2863	0.2868	0.2883	0.2902	0.2927	0.2957	0.3032	
1998	0.2939	0.2746	0.2746	0.2746	0.2746	0.2746	0.2949	0.2952	0.2957	0.2962	0.2977	0.2997	0.3022	0.3053	0.3132	
1999	0.3251	0.3132	0.3132	0.3132	0.3132	0.3160	0.3173	0.3176	0.3181	0.3187	0.3203	0.3225	0.3252	0.3285	0.3370	
2000	0.3474	0.3490	0.3490	0.3161	0.3243	0.3256	0.3260	0.3265	0.3271	0.3288	0.3310	0.3338	0.3372	0.3412	0.3458	
2001	0.2503	0.2506	0.2324	0.2286	0.2345	0.2354	0.2357	0.2361	0.2365	0.2377	0.2393	0.2413	0.2438	0.2467	0.2500	

INDEMNITY FREQUENCY		Trend						
Policy Year	Claim Frequency	Normalized Frequency	Trend Factor to 1/1/02	Selected Ann Trend Factor	Trend Period # Years	Trend 1/1/02-12/1/04	Combined Trend Factor	
				-6.7%	1			
				-6.7%	1			
				-6.7%	0.9167			
1989	22.78	1.0000						
1990	21.30	0.9350						
1991	20.66	0.9069						
1992	20.44	0.8972						
1993	21.80	0.9569						
1994	18.89	0.8292						
1995	18.96	0.8323						
1996	18.05	0.7924						
1997	16.62	0.7296						
1998	15.34	0.6734	0.7862			0.8169	0.6422	
1999	15.26	0.6699	0.7903			0.8169	0.6456	
2000	13.95	0.6124	0.8645			0.8169	0.7062	
2001*	12.06	0.5294	1.0000			0.8169	0.8169	

* Adjusted to a full Policy Year

INDEMNITY SEVERITY RATIOS																
Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-2)	Severity Ratio (Pd-3)	Severity Ratio (Pd-4)	Severity Ratio (Pd-5)	Severity Ratio (Pd-6)	Severity Ratio (Pd-7)	Severity Ratio (Pd-8)	Severity Ratio (Pd-10)	Severity Ratio (Pd-12)	Severity Ratio (Pd-14)	Severity Ratio (Pd-16)	Severity Ratio (Pd-18)	Severity Ratio (Pd-20)	
1989	0.3640	0.3566	0.3566	0.3566	0.3566	0.3566	0.3566	0.3566	0.3566	0.3566	0.3566	0.3583	0.3620	0.3663	0.3713	
1990	0.4052	0.4039	0.4039	0.4039	0.4039	0.4039	0.4039	0.4039	0.4039	0.4039	0.4039	0.3924	0.3965	0.4012	0.4065	
1991	0.4015	0.3887	0.3887	0.3887	0.3887	0.3887	0.3887	0.3887	0.3887	0.3965	0.3999	0.4040	0.4089	0.4144		
1992	0.4067	0.3955	0.3955	0.3955	0.3955	0.3955	0.3955	0.3955	0.3955	0.4001	0.4035	0.4076	0.4125	0.4181		
1993	0.3748	0.3668	0.3668	0.3668	0.3668	0.3668	0.3668	0.3668	0.3668	0.3638	0.3662	0.3693	0.3731	0.3776	0.3827	
1994	0.3876	0.3812	0.3812	0.3812	0.3812	0.3812	0.3812	0.3812	0.3812	0.3745	0.3770	0.3801	0.3841	0.3887	0.3939	
1995	0.3727	0.3626	0.3626	0.3626	0.3626	0.3626	0.3626	0.3626	0.3620	0.3639	0.3663	0.3695	0.3732	0.3776	0.3828	
1996	0.4320	0.4181	0.4181	0.4181	0.4181	0.4181	0.4181	0.4210	0.4218	0.4239	0.4268	0.4303	0.4348	0.4401	0.4460	
1997	0.4008	0.3858	0.3858	0.3858	0.3858	0.3858	0.3858	0.3917	0.3924	0.3931	0.3951	0.3978	0.4012	0.4101	0.4156	
1998	0.4364	0.4078	0.4078	0.4078	0.4078	0.4379	0.4384	0.4391	0.4399	0.4421	0.4451	0.4488	0.4534	0.4589	0.4651	
1999	0.4853	0.4675	0.4675	0.4675	0.4717	0.4737	0.4741	0.4748	0.4757	0.4781	0.4814	0.4854	0.4904	0.4963	0.5031	
2000	0.5673	0.5699	0.5699	0.5162	0.5296	0.5317	0.5323	0.5331	0.5341	0.5369	0.5405	0.5451	0.5506	0.5572	0.5647	
2001	0.4728	0.4734	0.4390	0.4318	0.4430	0.4447	0.4452	0.4460	0.4467	0.4490	0.4520	0.4558	0.4605	0.4660	0.4722	

INDEMNITY		Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity
Linear		Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio
TRENDED		(Incur)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-7)	(Pd-8)	(Pd-10)	(Pd-12)	(Pd-14)	(Pd-16)	(Pd-18)	(Pd-20)
4 Point	Fitted	0.5749	0.6118	0.5576	0.5091	0.5352	0.5066	0.5072	0.5081	0.5089	0.5116	0.5150	0.5194	0.5247	0.5309	0.5379
5 Point	Fitted	0.6077	0.6267	0.5860	0.5404	0.5637	0.5588	0.5551	0.5560	0.5569	0.5599	0.5636	0.5683	0.5741	0.5810	0.5888
6 Point	Fitted	0.5822	0.5913	0.5589	0.5183	0.5386	0.5425	0.5417	0.5413	0.5422	0.5450	0.5486	0.5533	0.5589	0.5656	0.5732
7 Point	Fitted	0.5910	0.5924	0.5657	0.5297	0.5475	0.5550	0.5555	0.5561	0.5577	0.5605	0.5643	0.5690	0.5749	0.5818	0.5895
8 Point	Fitted	0.5792	0.5748	0.5521	0.5201	0.5358	0.5447	0.5459	0.5469	0.5485	0.5549	0.5586	0.5633	0.5691	0.5759	0.5836
9 Point	Fitted	0.5704	0.5633	0.5436	0.5150	0.5289	0.5384	0.5398	0.5411	0.5426	0.5491	0.5529	0.5575	0.5632	0.5700	0.5776
10 Point	Fitted	0.5501	0.5423	0.5250	0.4991	0.5116	0.5211	0.5227	0.5241	0.5255	0.5309	0.5339	0.5384	0.5439	0.5505	0.5578
INDEMNITY		Sev Trend	Sev Trend	Sev Trend	Sev Trend	Sev Trend	Sev Trend	Sev Trend	Sev Trend	Sev Trend	Sev Trend	Sev Trend	Sev Trend	Sev Trend	Sev Trend	Sev Trend
Linear		Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor
Severity Trend Factor		(Average)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-7)	(Pd-8)	(Pd-10)	(Pd-12)	(Pd-14)	(Pd-16)	(Pd-18)	(Pd-20)
4 Point	1998	1.2450	1.4072	1.2626	1.1632	1.2206	1.1008	1.1009	1.1013	1.1009	1.1012	1.1009	1.1012	1.1012	1.1008	1.1003
	1999	1.1955	1.3166	1.2089	1.1319	1.1767	1.0824	1.0825	1.0828	1.0824	1.0827	1.0825	1.0827	1.0827	1.0824	1.0820
	2000	1.1498	1.2369	1.1596	1.1024	1.1359	1.0645	1.0646	1.0648	1.0646	1.0648	1.0646	1.0648	1.0648	1.0646	1.0642
	2001	1.1074	1.1664	1.1142	1.0743	1.0978	1.0473	1.0473	1.0475	1.0473	1.0475	1.0473	1.0475	1.0475	1.0475	1.0473
5 Point	1998	1.3655	1.4672	1.3719	1.2811	1.3296	1.2887	1.2725	1.2724	1.2722	1.2724	1.2722	1.2722	1.2722	1.2722	1.2720
	1999	1.2860	1.3598	1.2908	1.2230	1.2595	1.2288	1.2165	1.2164	1.2163	1.2164	1.2163	1.2162	1.2162	1.2162	1.2161
	2000	1.2153	1.2671	1.2187	1.1699	1.1963	1.1741	1.1652	1.1651	1.1650	1.1651	1.1650	1.1650	1.1650	1.1650	1.1649
	2001	1.1520	1.1862	1.1543	1.1213	1.1392	1.1242	1.1180	1.1180	1.1179	1.1180	1.1179	1.1179	1.1179	1.1179	1.1178
6 Point	1998	1.2795	1.3405	1.2767	1.2040	1.2415	1.2330	1.2271	1.2225	1.2223	1.2226	1.2224	1.2225	1.2223	1.2222	1.2222
	1999	1.2218	1.2676	1.2196	1.1639	1.1928	1.1863	1.1817	1.1782	1.1780	1.1782	1.1781	1.1782	1.1781	1.1780	1.1779
	2000	1.1691	1.2022	1.1675	1.1263	1.1478	1.1430	1.1396	1.1370	1.1369	1.1370	1.1369	1.1370	1.1369	1.1368	1.1368
	2001	1.1207	1.1432	1.1196	1.0911	1.1061	1.1027	1.1004	1.0986	1.0985	1.0986	1.0985	1.0985	1.0986	1.0985	1.0984
7 Point	1998	1.3061	1.3441	1.2979	1.2402	1.2696	1.2719	1.2698	1.2684	1.2702	1.2702	1.2702	1.2701	1.2701	1.2702	1.2700
	1999	1.2418	1.2702	1.2357	1.1918	1.2142	1.2160	1.2144	1.2133	1.2147	1.2147	1.2147	1.2147	1.2147	1.2147	1.2146
	2000	1.1836	1.2041	1.1792	1.1471	1.1635	1.1648	1.1637	1.1629	1.1639	1.1639	1.1639	1.1639	1.1639	1.1639	1.1638
	2001	1.1306	1.1444	1.1276	1.1056	1.1169	1.1178	1.1170	1.1164	1.1171	1.1172	1.1172	1.1172	1.1171	1.1171	1.1171
8 Point	1998	1.2733	1.2936	1.2588	1.2122	1.2356	1.2424	1.2422	1.2422	1.2440	1.2541	1.2541	1.2542	1.2541	1.2541	1.2540
	1999	1.2171	1.2325	1.2060	1.1702	1.1883	1.1935	1.1934	1.1934	1.1948	1.2025	1.2025	1.2025	1.2024	1.2024	1.2024
	2000	1.1656	1.1768	1.1575	1.1310	1.1445	1.1483	1.1482	1.1482	1.1492	1.1549	1.1549	1.1549	1.1549	1.1549	1.1549
	2001	1.1183	1.1260	1.1128	1.0944	1.1038	1.1064	1.1063	1.1064	1.1070	1.1110	1.1110	1.1110	1.1109	1.1110	1.1109
9 Point	1998	1.2510	1.2637	1.2365	1.1984	1.2174	1.2256	1.2263	1.2269	1.2286	1.2391	1.2392	1.2392	1.2391	1.2391	1.2391
	1999	1.2001	1.2098	1.1890	1.1595	1.1743	1.1806	1.1811	1.1816	1.1829	1.1910	1.1910	1.1910	1.1910	1.1910	1.1909
	2000	1.1532	1.1603	1.1450	1.1231	1.1341	1.1388	1.1392	1.1395	1.1405	1.1465	1.1465	1.1465	1.1464	1.1464	1.1464
	2001	1.1098	1.1147	1.1041	1.0889	1.0965	1.0998	1.1001	1.1003	1.1010	1.1051	1.1052	1.1052	1.1051	1.1051	1.1051
10 Point	1998	1.2032	1.2132	1.1910	1.1588	1.1748	1.1835	1.1846	1.1856	1.1871	1.1951	1.1937	1.1937	1.1937	1.1937	1.1936
	1999	1.1633	1.1710	1.1538	1.1285	1.1411	1.1479	1.1487	1.1495	1.1507	1.1569	1.1559	1.1559	1.1558	1.1558	1.1558
	2000	1.1259	1.1316	1.1188	1.0998	1.1093	1.1144	1.1150	1.1156	1.1165	1.1212	1.1204	1.1204	1.1203	1.1203	1.1203
	2001	1.0908	1.0948	1.0859	1.0725	1.0792	1.0828	1.0832	1.0836	1.0842	1.0875	1.0870	1.0870	1.0869	1.0869	1.0869

INDEMNITY		Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity
Expon'l		Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio
TRENDED		(Average)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-7)	(Pd-8)	(Pd-10)	(Pd-12)	(Pd-14)	(Pd-16)	(Pd-18)	(Pd-20)
4 Point	Fitted	0.5816	0.6333	0.5624	0.5117	0.5413	0.5054	0.5060	0.5070	0.5077	0.5105	0.5138	0.5182	0.5235	0.5297	0.5366
5 Point	Fitted	0.6281	0.6582	0.6020	0.5513	0.5794	0.5722	0.5665	0.5674	0.5683	0.5713	0.5751	0.5799	0.5858	0.5929	0.6008
6 Point	Fitted	0.5929	0.6064	0.5648	0.5225	0.5455	0.5500	0.5487	0.5478	0.5487	0.5516	0.5553	0.5600	0.5656	0.5724	0.5801
7 Point	Fitted	0.6097	0.6133	0.5784	0.5399	0.5606	0.5701	0.5706	0.5712	0.5731	0.5761	0.5800	0.5848	0.5908	0.5979	0.6058
8 Point	Fitted	0.5947	0.5898	0.5612	0.5279	0.5456	0.5569	0.5583	0.5595	0.5614	0.5696	0.5735	0.5783	0.5842	0.5912	0.5991
9 Point	Fitted	0.5847	0.5762	0.5518	0.5225	0.5381	0.5498	0.5517	0.5532	0.5550	0.5634	0.5673	0.5720	0.5779	0.5848	0.5927
10 Point	Fitted	0.5577	0.5484	0.5280	0.5025	0.5160	0.5273	0.5293	0.5309	0.5325	0.5391	0.5420	0.5466	0.5521	0.5588	0.5663
INDEMNITY		Sev Trend	Sev Trend	Sev Trend	Sev Trend	Sev Trend	Sev Trend	Sev Trend	Sev Trend	Sev Trend	Sev Trend	Sev Trend	Sev Trend	Sev Trend	Sev Trend	Sev Trend
Expon'l		Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor
Severity Trend Factor		(Average)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-7)	(Pd-8)	(Pd-10)	(Pd-12)	(Pd-14)	(Pd-16)	(Pd-18)	(Pd-20)
4 Point	1998	1.2644	1.4651	1.2815	1.1737	1.2404	1.1004	1.1006	1.1010	1.1005	1.1009	1.1006	1.1009	1.1009	1.1005	1.0999
	1999	1.2152	1.3736	1.2289	1.1423	1.1961	1.0828	1.0829	1.0832	1.0828	1.0831	1.0829	1.0831	1.0831	1.0828	1.0824
	2000	1.1680	1.2877	1.1784	1.1118	1.1533	1.0654	1.0655	1.0658	1.0654	1.0657	1.0655	1.0657	1.0657	1.0654	1.0651
	2001	1.1226	1.2072	1.1301	1.0821	1.1121	1.0483	1.0484	1.0486	1.0483	1.0485	1.0484	1.0485	1.0485	1.0483	1.0481
5 Point	1998	1.4201	1.5530	1.4203	1.3136	1.3747	1.3271	1.3052	1.3051	1.3048	1.3051	1.3048	1.3047	1.3048	1.3048	1.3046
	1999	1.3383	1.4416	1.3385	1.2544	1.3027	1.2651	1.2477	1.2477	1.2474	1.2477	1.2474	1.2474	1.2474	1.2474	1.2473
	2000	1.2613	1.3383	1.2615	1.1979	1.2345	1.2060	1.1928	1.1928	1.1926	1.1928	1.1926	1.1925	1.1926	1.1926	1.1925
	2001	1.1887	1.2423	1.1888	1.1439	1.1698	1.1497	1.1403	1.1403	1.1401	1.1403	1.1401	1.1401	1.1401	1.1401	1.1401
6 Point	1998	1.3105	1.3853	1.2998	1.2190	1.2639	1.2562	1.2484	1.2428	1.2425	1.2428	1.2426	1.2428	1.2426	1.2424	1.2423
	1999	1.2520	1.3111	1.2434	1.1789	1.2148	1.2087	1.2025	1.1980	1.1978	1.1980	1.1978	1.1980	1.1978	1.1976	1.1976
	2000	1.1960	1.2408	1.1895	1.1401	1.1677	1.1630	1.1582	1.1548	1.1546	1.1548	1.1546	1.1548	1.1546	1.1545	1.1545
	2001	1.1426	1.1743	1.1380	1.1025	1.1224	1.1190	1.1156	1.1131	1.1130	1.1131	1.1130	1.1131	1.1130	1.1129	1.1129
7 Point	1998	1.3585	1.4057	1.3400	1.2717	1.3091	1.3157	1.3132	1.3116	1.3144	1.3144	1.3144	1.3143	1.3143	1.3144	1.3141
	1999	1.2899	1.3271	1.2754	1.2211	1.2508	1.2560	1.2541	1.2529	1.2550	1.2551	1.2551	1.2549	1.2550	1.2550	1.2548
	2000	1.2249	1.2528	1.2138	1.1725	1.1952	1.1991	1.1977	1.1967	1.1983	1.1984	1.1984	1.1983	1.1983	1.1984	1.1982
	2001	1.1630	1.1828	1.1552	1.1258	1.1420	1.1448	1.1438	1.1431	1.1442	1.1443	1.1443	1.1443	1.1442	1.1442	1.1443
8 Point	1998	1.3185	1.3412	1.2922	1.2378	1.2673	1.2790	1.2792	1.2795	1.2821	1.2966	1.2967	1.2967	1.2966	1.2966	1.2965
	1999	1.2583	1.2763	1.2374	1.1940	1.2176	1.2269	1.2270	1.2273	1.2294	1.2409	1.2410	1.2410	1.2409	1.2409	1.2409
	2000	1.2009	1.2145	1.1850	1.1517	1.1698	1.1769	1.1770	1.1772	1.1788	1.1876	1.1877	1.1877	1.1876	1.1876	1.1876
	2001	1.1460	1.1557	1.1347	1.1109	1.1239	1.1290	1.1291	1.1292	1.1303	1.1366	1.1366	1.1367	1.1366	1.1366	1.1366
9 Point	1998	1.2935	1.3064	1.2681	1.2235	1.2475	1.2607	1.2620	1.2632	1.2656	1.2809	1.2810	1.2810	1.2809	1.2809	1.2808
	1999	1.2385	1.2487	1.2182	1.1825	1.2017	1.2123	1.2134	1.2143	1.2162	1.2284	1.2285	1.2285	1.2284	1.2284	1.2283
	2000	1.1857	1.1935	1.1702	1.1428	1.1576	1.1658	1.1666	1.1673	1.1687	1.1781	1.1781	1.1781	1.1781	1.1781	1.1780
	2001	1.1353	1.1408	1.1242	1.1045	1.1152	1.1210	1.1216	1.1221	1.1231	1.1298	1.1298	1.1298	1.1298	1.1298	1.1298
10 Point	1998	1.2303	1.2398	1.2100	1.1740	1.1933	1.2061	1.2079	1.2093	1.2114	1.2224	1.2206	1.2206	1.2205	1.2205	1.2204
	1999	1.1879	1.1956	1.1716	1.1426	1.1582	1.1685	1.1699	1.1711	1.1727	1.1816	1.1802	1.1801	1.1801	1.1801	1.1800
	2000	1.1470	1.1529	1.1345	1.1121	1.1241	1.1321	1.1332	1.1341	1.1353	1.1422	1.1411	1.1410	1.1410	1.1410	1.1410
	2001	1.1076	1.1118	1.0985	1.0823	1.0910	1.0968	1.0976	1.0982	1.0991	1.1041	1.1033	1.1032	1.1032	1.1032	1.1032

INDEMNITY Linear LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-2)	LR Trend Factor (Pd-3)	LR Trend Factor (Pd-4)	LR Trend Factor (Pd-5)	LR Trend Factor (Pd-6)	LR Trend Factor (Pd-7)	LR Trend Factor (Pd-8)	LR Trend Factor (Pd-10)	LR Trend Factor (Pd-12)	LR Trend Factor (Pd-14)	LR Trend Factor (Pd-16)	LR Trend Factor (Pd-18)	LR Trend Factor (Pd-20)
4 Point	1998	0.7995	0.9037	0.8108	0.7470	0.7839	0.7069	0.7070	0.7073	0.7070	0.7072	0.7070	0.7072	0.7072	0.7069	0.7066
	1999	0.7718	0.8500	0.7805	0.7308	0.7597	0.6988	0.6989	0.6991	0.6988	0.6990	0.6989	0.6990	0.6990	0.6988	0.6985
	2000	0.8120	0.8735	0.8189	0.7785	0.8022	0.7517	0.7518	0.7520	0.7518	0.7520	0.7518	0.7520	0.7520	0.7518	0.7515
	2001	0.9046	0.9528	0.9102	0.8776	0.8968	0.8555	0.8555	0.8557	0.8555	0.8557	0.8555	0.8557	0.8557	0.8555	0.8554
5 Point	1998	0.8769	0.9422	0.8810	0.8227	0.8539	0.8276	0.8172	0.8171	0.8170	0.8171	0.8170	0.8170	0.8170	0.8170	0.8169
	1999	0.8302	0.8779	0.8333	0.7896	0.8131	0.7933	0.7854	0.7853	0.7852	0.7853	0.7852	0.7852	0.7852	0.7852	0.7851
	2000	0.8582	0.8948	0.8606	0.8262	0.8448	0.8291	0.8229	0.8228	0.8227	0.8228	0.8227	0.8227	0.8227	0.8227	0.8227
	2001	0.9411	0.9690	0.9429	0.9160	0.9306	0.9184	0.9133	0.9133	0.9132	0.9132	0.9132	0.9132	0.9132	0.9132	0.9131
6 Point	1998	0.8217	0.8609	0.8199	0.7732	0.7973	0.7918	0.7880	0.7851	0.7850	0.7852	0.7850	0.7851	0.7850	0.7849	0.7849
	1999	0.7888	0.8184	0.7874	0.7514	0.7701	0.7659	0.7629	0.7606	0.7605	0.7606	0.7606	0.7606	0.7606	0.7605	0.7605
	2000	0.8256	0.8490	0.8245	0.7954	0.8106	0.8072	0.8048	0.8029	0.8029	0.8029	0.8029	0.8029	0.8029	0.8028	0.8028
	2001	0.9155	0.9339	0.9146	0.8913	0.9036	0.9008	0.8989	0.8974	0.8974	0.8974	0.8974	0.8974	0.8974	0.8973	0.8973
7 Point	1998	0.8388	0.8632	0.8335	0.7965	0.8153	0.8168	0.8155	0.8146	0.8157	0.8157	0.8157	0.8157	0.8157	0.8157	0.8156
	1999	0.8017	0.8200	0.7978	0.7694	0.7839	0.7850	0.7840	0.7833	0.7842	0.7842	0.7842	0.7842	0.7842	0.7842	0.7841
	2000	0.8359	0.8503	0.8328	0.8101	0.8217	0.8226	0.8218	0.8212	0.8219	0.8219	0.8219	0.8219	0.8219	0.8219	0.8219
	2001	0.9236	0.9349	0.9211	0.9032	0.9124	0.9131	0.9125	0.9120	0.9126	0.9126	0.9126	0.9126	0.9126	0.9126	0.9126
8 Point	1998	0.8177	0.8307	0.8084	0.7785	0.7935	0.7979	0.7977	0.7977	0.7989	0.8054	0.8054	0.8054	0.8054	0.8054	0.8053
	1999	0.7858	0.7957	0.7786	0.7555	0.7672	0.7705	0.7705	0.7705	0.7714	0.7763	0.7763	0.7763	0.7763	0.7763	0.7763
	2000	0.8231	0.8311	0.8174	0.7987	0.8082	0.8109	0.8109	0.8109	0.8116	0.8156	0.8156	0.8156	0.8156	0.8156	0.8156
	2001	0.9135	0.9198	0.9090	0.8940	0.9017	0.9038	0.9037	0.9038	0.9043	0.9076	0.9076	0.9076	0.9075	0.9076	0.9075
9 Point	1998	0.8034	0.8115	0.7941	0.7696	0.7818	0.7871	0.7875	0.7879	0.7890	0.7958	0.7958	0.7958	0.7958	0.7958	0.7958
	1999	0.7748	0.7810	0.7676	0.7486	0.7581	0.7622	0.7625	0.7628	0.7637	0.7689	0.7689	0.7689	0.7689	0.7689	0.7688
	2000	0.8144	0.8194	0.8086	0.7931	0.8009	0.8042	0.8045	0.8047	0.8054	0.8097	0.8097	0.8097	0.8096	0.8096	0.8096
	2001	0.9066	0.9106	0.9019	0.8895	0.8957	0.8984	0.8987	0.8988	0.8994	0.9028	0.9028	0.9028	0.9028	0.9028	0.9028
10 Point	1998	0.7727	0.7791	0.7649	0.7442	0.7545	0.7600	0.7608	0.7614	0.7624	0.7675	0.7666	0.7666	0.7666	0.7666	0.7665
	1999	0.7510	0.7560	0.7449	0.7286	0.7367	0.7411	0.7416	0.7421	0.7429	0.7469	0.7462	0.7462	0.7462	0.7462	0.7462
	2000	0.7951	0.7991	0.7901	0.7767	0.7834	0.7870	0.7874	0.7878	0.7885	0.7918	0.7912	0.7912	0.7912	0.7912	0.7912
	2001	0.8911	0.8943	0.8871	0.8761	0.8816	0.8845	0.8849	0.8852	0.8857	0.8884	0.8880	0.8880	0.8879	0.8879	0.8879

INDEMNITY Expon'l LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-2)	LR Trend Factor (Pd-3)	LR Trend Factor (Pd-4)	LR Trend Factor (Pd-5)	LR Trend Factor (Pd-6)	LR Trend Factor (Pd-7)	LR Trend Factor (Pd-8)	LR Trend Factor (Pd-10)	LR Trend Factor (Pd-12)	LR Trend Factor (Pd-14)	LR Trend Factor (Pd-16)	LR Trend Factor (Pd-18)	LR Trend Factor (Pd-20)
4 Point	1998	0.8120	0.9409	0.8230	0.7538	0.7966	0.7067	0.7068	0.7071	0.7067	0.7070	0.7068	0.7070	0.7070	0.7067	0.7064
	1999	0.7845	0.8868	0.7934	0.7375	0.7722	0.6991	0.6991	0.6993	0.6991	0.6992	0.6991	0.6992	0.6992	0.6991	0.6988
	2000	0.8248	0.9094	0.8322	0.7852	0.8145	0.7524	0.7525	0.7527	0.7524	0.7526	0.7525	0.7526	0.7526	0.7524	0.7522
	2001	0.9171	0.9862	0.9232	0.8840	0.9085	0.8564	0.8564	0.8566	0.8564	0.8565	0.8564	0.8565	0.8565	0.8564	0.8562
5 Point	1998	0.9120	0.9973	0.9121	0.8436	0.8828	0.8523	0.8382	0.8381	0.8379	0.8381	0.8379	0.8379	0.8379	0.8379	0.8378
	1999	0.8640	0.9307	0.8641	0.8098	0.8410	0.8167	0.8055	0.8055	0.8053	0.8055	0.8053	0.8053	0.8053	0.8053	0.8053
	2000	0.8907	0.9451	0.8909	0.8460	0.8718	0.8517	0.8424	0.8424	0.8422	0.8424	0.8422	0.8421	0.8422	0.8422	0.8421
	2001	0.9710	1.0148	0.9711	0.9345	0.9556	0.9392	0.9315	0.9315	0.9313	0.9315	0.9313	0.9313	0.9313	0.9313	0.9313
6 Point	1998	0.8416	0.8896	0.8347	0.7828	0.8117	0.8067	0.8017	0.7981	0.7979	0.7981	0.7980	0.7981	0.7980	0.7979	0.7978
	1999	0.8083	0.8464	0.8027	0.7611	0.7843	0.7803	0.7763	0.7734	0.7733	0.7734	0.7733	0.7734	0.7733	0.7732	0.7732
	2000	0.8446	0.8763	0.8400	0.8051	0.8246	0.8213	0.8179	0.8155	0.8154	0.8155	0.8154	0.8155	0.8154	0.8153	0.8153
	2001	0.9334	0.9593	0.9296	0.9006	0.9169	0.9141	0.9113	0.9093	0.9092	0.9093	0.9092	0.9093	0.9092	0.9091	0.9091
7 Point	1998	0.8724	0.9027	0.8605	0.8167	0.8407	0.8449	0.8433	0.8423	0.8441	0.8441	0.8441	0.8440	0.8440	0.8441	0.8439
	1999	0.8328	0.8568	0.8234	0.7883	0.8075	0.8109	0.8096	0.8089	0.8102	0.8103	0.8103	0.8102	0.8102	0.8102	0.8101
	2000	0.8650	0.8847	0.8572	0.8280	0.8441	0.8468	0.8458	0.8451	0.8462	0.8463	0.8463	0.8462	0.8462	0.8463	0.8462
	2001	0.9501	0.9662	0.9437	0.9197	0.9329	0.9352	0.9344	0.9338	0.9347	0.9348	0.9348	0.9347	0.9347	0.9348	0.9346
8 Point	1998	0.8467	0.8613	0.8299	0.7949	0.8139	0.8214	0.8215	0.8217	0.8234	0.8327	0.8327	0.8327	0.8327	0.8327	0.8326
	1999	0.8124	0.8240	0.7989	0.7708	0.7861	0.7921	0.7922	0.7923	0.7937	0.8011	0.8012	0.8012	0.8011	0.8011	0.8011
	2000	0.8481	0.8577	0.8368	0.8133	0.8261	0.8311	0.8312	0.8313	0.8325	0.8387	0.8388	0.8388	0.8387	0.8387	0.8387
	2001	0.9362	0.9441	0.9269	0.9075	0.9181	0.9223	0.9224	0.9224	0.9233	0.9285	0.9285	0.9286	0.9285	0.9285	0.9285
9 Point	1998	0.8307	0.8390	0.8144	0.7857	0.8011	0.8096	0.8105	0.8112	0.8128	0.8226	0.8227	0.8227	0.8226	0.8226	0.8225
	1999	0.7996	0.8062	0.7865	0.7634	0.7758	0.7827	0.7834	0.7840	0.7852	0.7931	0.7931	0.7931	0.7931	0.7931	0.7930
	2000	0.8373	0.8428	0.8264	0.8070	0.8175	0.8233	0.8239	0.8243	0.8253	0.8320	0.8320	0.8320	0.8320	0.8320	0.8319
	2001	0.9274	0.9319	0.9184	0.9023	0.9110	0.9157	0.9162	0.9166	0.9175	0.9229	0.9229	0.9229	0.9229	0.9229	0.9229
10 Point	1998	0.7901	0.7962	0.7771	0.7539	0.7663	0.7746	0.7757	0.7766	0.7780	0.7850	0.7839	0.7839	0.7838	0.7838	0.7837
	1999	0.7669	0.7719	0.7564	0.7377	0.7477	0.7544	0.7553	0.7561	0.7571	0.7628	0.7619	0.7619	0.7619	0.7619	0.7618
	2000	0.8100	0.8142	0.8012	0.7854	0.7938	0.7995	0.8003	0.8009	0.8017	0.8066	0.8058	0.8058	0.8058	0.8058	0.8058
	2001	0.9048	0.9082	0.8974	0.8841	0.8912	0.8960	0.8966	0.8971	0.8979	0.9019	0.9013	0.9012	0.9012	0.9012	0.9012

INDEMNITY Linear TRENDED LR	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-2)	Trended LR (Pd-3)	Trended LR (Pd-4)	Trended LR (Pd-5)	Trended LR (Pd-6)	Trended LR (Pd-7)	Trended LR (Pd-8)	Trended LR (Pd-10)	Trended LR (Pd-12)	Trended LR (Pd-14)	Trended LR (Pd-16)	Trended LR (Pd-18)	Trended LR (Pd-20)
4 Point	1998	0.2350	0.2482	0.2226	0.2051	0.2153	0.2085	0.2087	0.2091	0.2094	0.2105	0.2119	0.2137	0.2159	0.2184	0.2213
	1999	0.2509	0.2662	0.2445	0.2289	0.2401	0.2217	0.2220	0.2224	0.2227	0.2239	0.2254	0.2273	0.2296	0.2324	0.2354
	2000	0.2821	0.3049	0.2858	0.2461	0.2602	0.2448	0.2451	0.2455	0.2459	0.2473	0.2488	0.2510	0.2536	0.2565	0.2599
	2001	0.2264	0.2388	0.2115	0.2006	0.2103	0.2014	0.2016	0.2020	0.2023	0.2034	0.2047	0.2065	0.2086	0.2111	0.2139
	4 Yr Ave	0.2486	0.2645	0.2411	0.2202	0.2315	0.2191	0.2194	0.2198	0.2201	0.2213	0.2227	0.2246	0.2269	0.2296	0.2326
5 Point	1998	0.2577	0.2587	0.2419	0.2259	0.2345	0.2441	0.2412	0.2416	0.2420	0.2433	0.2449	0.2469	0.2494	0.2525	0.2559
	1999	0.2699	0.2750	0.2610	0.2473	0.2569	0.2517	0.2494	0.2498	0.2502	0.2515	0.2532	0.2553	0.2579	0.2611	0.2646
	2000	0.2981	0.3123	0.3003	0.2612	0.2740	0.2700	0.2683	0.2686	0.2691	0.2705	0.2723	0.2746	0.2774	0.2807	0.2845
	2001	0.2356	0.2428	0.2191	0.2094	0.2182	0.2162	0.2153	0.2156	0.2160	0.2171	0.2185	0.2204	0.2226	0.2253	0.2283
	4 Yr Ave	0.2653	0.2722	0.2556	0.2360	0.2459	0.2455	0.2436	0.2439	0.2443	0.2456	0.2472	0.2493	0.2518	0.2549	0.2583
6 Point	1998	0.2415	0.2364	0.2251	0.2123	0.2189	0.2335	0.2326	0.2322	0.2325	0.2338	0.2353	0.2373	0.2397	0.2425	0.2458
	1999	0.2564	0.2563	0.2466	0.2353	0.2434	0.2430	0.2423	0.2419	0.2424	0.2436	0.2453	0.2473	0.2499	0.2529	0.2563
	2000	0.2868	0.2963	0.2878	0.2514	0.2629	0.2628	0.2624	0.2621	0.2626	0.2640	0.2658	0.2680	0.2707	0.2739	0.2776
	2001	0.2291	0.2340	0.2126	0.2038	0.2119	0.2120	0.2119	0.2119	0.2122	0.2133	0.2147	0.2165	0.2188	0.2214	0.2243
	4 Yr Ave	0.2535	0.2558	0.2430	0.2257	0.2343	0.2378	0.2373	0.2370	0.2374	0.2387	0.2403	0.2423	0.2448	0.2477	0.2510
7 Point	1998	0.2465	0.2370	0.2289	0.2187	0.2239	0.2409	0.2407	0.2409	0.2416	0.2428	0.2445	0.2465	0.2490	0.2521	0.2554
	1999	0.2606	0.2568	0.2499	0.2410	0.2477	0.2491	0.2490	0.2492	0.2499	0.2512	0.2529	0.2550	0.2576	0.2607	0.2642
	2000	0.2904	0.2968	0.2906	0.2561	0.2665	0.2678	0.2679	0.2681	0.2688	0.2702	0.2720	0.2744	0.2771	0.2804	0.2842
	2001	0.2312	0.2343	0.2141	0.2065	0.2140	0.2149	0.2151	0.2153	0.2158	0.2169	0.2184	0.2202	0.2225	0.2251	0.2282
	4 Yr Ave	0.2572	0.2562	0.2459	0.2306	0.2380	0.2432	0.2432	0.2434	0.2440	0.2453	0.2470	0.2490	0.2516	0.2546	0.2580
8 Point	1998	0.2403	0.2281	0.2220	0.2138	0.2179	0.2353	0.2355	0.2359	0.2366	0.2398	0.2414	0.2434	0.2459	0.2489	0.2522
	1999	0.2555	0.2492	0.2439	0.2366	0.2424	0.2445	0.2447	0.2451	0.2458	0.2486	0.2504	0.2525	0.2550	0.2581	0.2616
	2000	0.2859	0.2901	0.2853	0.2525	0.2621	0.2640	0.2644	0.2648	0.2655	0.2682	0.2700	0.2722	0.2750	0.2783	0.2820
	2001	0.2286	0.2305	0.2113	0.2044	0.2114	0.2128	0.2130	0.2134	0.2139	0.2157	0.2172	0.2190	0.2212	0.2239	0.2269
	4 Yr Ave	0.2526	0.2495	0.2406	0.2268	0.2335	0.2392	0.2394	0.2398	0.2405	0.2431	0.2448	0.2468	0.2493	0.2523	0.2557
9 Point	1998	0.2361	0.2228	0.2181	0.2113	0.2147	0.2321	0.2325	0.2330	0.2337	0.2369	0.2385	0.2405	0.2430	0.2459	0.2492
	1999	0.2519	0.2446	0.2404	0.2345	0.2396	0.2418	0.2422	0.2426	0.2434	0.2463	0.2480	0.2500	0.2526	0.2557	0.2591
	2000	0.2829	0.2860	0.2822	0.2507	0.2597	0.2618	0.2623	0.2627	0.2634	0.2662	0.2680	0.2703	0.2730	0.2762	0.2800
	2001	0.2269	0.2282	0.2096	0.2033	0.2100	0.2115	0.2118	0.2122	0.2127	0.2146	0.2160	0.2178	0.2201	0.2227	0.2257
	4 Yr Ave	0.2495	0.2454	0.2376	0.2250	0.2310	0.2368	0.2372	0.2376	0.2383	0.2410	0.2426	0.2447	0.2472	0.2501	0.2535
10 Point	1998	0.2271	0.2139	0.2100	0.2044	0.2072	0.2241	0.2246	0.2251	0.2258	0.2285	0.2298	0.2317	0.2340	0.2369	0.2401
	1999	0.2442	0.2368	0.2333	0.2282	0.2328	0.2352	0.2355	0.2361	0.2368	0.2392	0.2406	0.2427	0.2451	0.2481	0.2515
	2000	0.2762	0.2789	0.2757	0.2455	0.2541	0.2562	0.2567	0.2572	0.2579	0.2603	0.2619	0.2641	0.2668	0.2700	0.2736
	2001	0.2230	0.2241	0.2062	0.2003	0.2067	0.2082	0.2086	0.2090	0.2095	0.2112	0.2125	0.2143	0.2165	0.2190	0.2220
	4 Yr Ave	0.2426	0.2384	0.2313	0.2196	0.2252	0.2309	0.2314	0.2319	0.2325	0.2348	0.2362	0.2382	0.2406	0.2435	0.2468

INDEMNITY Expon'l TREND LR	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-2)	Trended LR (Pd-3)	Trended LR (Pd-4)	Trended LR (Pd-5)	Trended LR (Pd-6)	Trended LR (Pd-7)	Trended LR (Pd-8)	Trended LR (Pd-10)	Trended LR (Pd-12)	Trended LR (Pd-14)	Trended LR (Pd-16)	Trended LR (Pd-18)	Trended LR (Pd-20)
4 Point	1998	0.2386	0.2584	0.2260	0.2070	0.2187	0.2084	0.2086	0.2091	0.2093	0.2105	0.2118	0.2137	0.2158	0.2184	0.2212
	1999	0.2550	0.2777	0.2485	0.2310	0.2440	0.2218	0.2220	0.2224	0.2228	0.2240	0.2255	0.2274	0.2297	0.2325	0.2355
	2000	0.2865	0.3174	0.2904	0.2482	0.2641	0.2450	0.2453	0.2458	0.2461	0.2475	0.2491	0.2512	0.2538	0.2567	0.2601
	2001	0.2296	0.2471	0.2146	0.2021	0.2130	0.2016	0.2019	0.2022	0.2025	0.2036	0.2049	0.2067	0.2088	0.2113	0.2141
	4 Yr Ave	0.2524	0.2752	0.2449	0.2221	0.2350	0.2192	0.2195	0.2199	0.2202	0.2214	0.2228	0.2248	0.2270	0.2297	0.2327
5 Point	1998	0.2680	0.2739	0.2505	0.2317	0.2424	0.2513	0.2474	0.2478	0.2482	0.2495	0.2511	0.2532	0.2558	0.2589	0.2624
	1999	0.2809	0.2915	0.2706	0.2536	0.2658	0.2591	0.2558	0.2562	0.2566	0.2580	0.2597	0.2619	0.2645	0.2678	0.2714
	2000	0.3094	0.3298	0.3109	0.2674	0.2827	0.2773	0.2746	0.2750	0.2755	0.2770	0.2788	0.2811	0.2840	0.2874	0.2912
	2001	0.2430	0.2543	0.2257	0.2136	0.2241	0.2211	0.2196	0.2199	0.2203	0.2214	0.2229	0.2247	0.2271	0.2298	0.2328
	4 Yr Ave	0.2753	0.2874	0.2644	0.2416	0.2538	0.2522	0.2494	0.2497	0.2502	0.2515	0.2531	0.2552	0.2579	0.2610	0.2645
6 Point	1998	0.2473	0.2443	0.2292	0.2150	0.2229	0.2379	0.2367	0.2360	0.2363	0.2376	0.2392	0.2412	0.2436	0.2466	0.2499
	1999	0.2628	0.2651	0.2514	0.2384	0.2478	0.2476	0.2466	0.2460	0.2465	0.2477	0.2494	0.2515	0.2540	0.2571	0.2606
	2000	0.2934	0.3058	0.2932	0.2545	0.2674	0.2674	0.2666	0.2663	0.2667	0.2681	0.2699	0.2722	0.2750	0.2782	0.2819
	2001	0.2336	0.2404	0.2160	0.2059	0.2150	0.2152	0.2148	0.2147	0.2150	0.2161	0.2176	0.2194	0.2217	0.2243	0.2273
	4 Yr Ave	0.2593	0.2639	0.2475	0.2285	0.2383	0.2420	0.2412	0.2408	0.2411	0.2424	0.2440	0.2461	0.2486	0.2516	0.2549
7 Point	1998	0.2564	0.2479	0.2363	0.2243	0.2309	0.2492	0.2489	0.2491	0.2500	0.2513	0.2530	0.2551	0.2577	0.2608	0.2643
	1999	0.2707	0.2683	0.2579	0.2469	0.2552	0.2573	0.2571	0.2573	0.2582	0.2595	0.2613	0.2635	0.2662	0.2694	0.2730
	2000	0.3005	0.3088	0.2992	0.2617	0.2737	0.2757	0.2757	0.2759	0.2768	0.2783	0.2801	0.2825	0.2853	0.2888	0.2926
	2001	0.2378	0.2421	0.2193	0.2102	0.2188	0.2201	0.2202	0.2205	0.2211	0.2222	0.2237	0.2255	0.2279	0.2306	0.2337
	4 Yr Ave	0.2664	0.2668	0.2532	0.2358	0.2447	0.2506	0.2505	0.2507	0.2515	0.2528	0.2545	0.2567	0.2593	0.2624	0.2659
8 Point	1998	0.2488	0.2365	0.2279	0.2183	0.2235	0.2422	0.2425	0.2430	0.2439	0.2479	0.2496	0.2516	0.2542	0.2573	0.2608
	1999	0.2641	0.2581	0.2502	0.2414	0.2484	0.2513	0.2516	0.2520	0.2530	0.2566	0.2584	0.2606	0.2632	0.2664	0.2700
	2000	0.2946	0.2993	0.2920	0.2571	0.2679	0.2706	0.2710	0.2714	0.2723	0.2758	0.2776	0.2800	0.2828	0.2862	0.2900
	2001	0.2343	0.2366	0.2154	0.2075	0.2153	0.2171	0.2174	0.2178	0.2184	0.2207	0.2222	0.2241	0.2264	0.2291	0.2321
	4 Yr Ave	0.2605	0.2576	0.2464	0.2311	0.2388	0.2453	0.2456	0.2461	0.2469	0.2503	0.2520	0.2541	0.2567	0.2598	0.2632
9 Point	1998	0.2441	0.2304	0.2236	0.2158	0.2200	0.2388	0.2393	0.2399	0.2408	0.2449	0.2466	0.2486	0.2511	0.2542	0.2576
	1999	0.2599	0.2525	0.2463	0.2391	0.2452	0.2484	0.2488	0.2494	0.2502	0.2540	0.2558	0.2579	0.2605	0.2637	0.2672
	2000	0.2909	0.2941	0.2884	0.2551	0.2651	0.2681	0.2686	0.2691	0.2700	0.2736	0.2754	0.2777	0.2806	0.2839	0.2877
	2001	0.2321	0.2335	0.2134	0.2063	0.2136	0.2156	0.2159	0.2164	0.2170	0.2194	0.2208	0.2227	0.2250	0.2277	0.2307
	4 Yr Ave	0.2568	0.2526	0.2429	0.2291	0.2360	0.2427	0.2432	0.2437	0.2445	0.2480	0.2497	0.2517	0.2543	0.2574	0.2608
10 Point	1998	0.2322	0.2186	0.2134	0.2070	0.2104	0.2284	0.2290	0.2296	0.2304	0.2337	0.2349	0.2369	0.2393	0.2422	0.2455
	1999	0.2493	0.2418	0.2369	0.2310	0.2363	0.2394	0.2399	0.2405	0.2413	0.2443	0.2457	0.2478	0.2503	0.2533	0.2567
	2000	0.2814	0.2842	0.2796	0.2483	0.2574	0.2603	0.2609	0.2615	0.2622	0.2652	0.2667	0.2690	0.2717	0.2749	0.2786
	2001	0.2265	0.2276	0.2086	0.2021	0.2090	0.2109	0.2113	0.2118	0.2124	0.2144	0.2157	0.2175	0.2197	0.2223	0.2253
	4 Yr Ave	0.2474	0.2431	0.2346	0.2221	0.2283	0.2348	0.2353	0.2359	0.2366	0.2394	0.2408	0.2428	0.2453	0.2482	0.2515

	MEDICAL	Incurring	Incurring	Incurring	Incurring	Incurring	Incurring	Incurring	Incurring	4 Year	Selected
		LDF	LDF	LDF	LDF	LDF	LDF	LDF	LDF	Average	Incurred
		94-95	95-96	96-97	97-98	98-99	99-00	00-01	01-02	LDF	LDF
Beyond		0.8985	0.9543	1.1828	1.1506	1.2692	1.2131	0.9948	1.3005	1.1944	1.1169
19-20					0.9985	1.0040	1.0126	0.9775	1.0041	0.9996	1.0067
18-19				1.0143	1.0007	1.0235	1.0079	1.0007	1.0177	1.0125	1.0080
17-18			0.9897	1.0195	1.0051	1.0364	0.9872	1.0055	0.9940	1.0058	1.0093
16-17		1.0063	0.9885	0.9872	1.2322	1.0020	1.0153	1.0225	1.0095	1.0123	1.0106
15-16		1.0025	0.9904	1.0033	1.0008	1.0023	1.0028	1.0049	1.0102	1.0051	1.0119
14-15		1.0314	1.0285	1.0244	1.0287	1.0057	1.0104	0.9967	1.0179	1.0077	1.0132
13-14		1.0039	1.0157	1.0118	1.0207	1.0194	1.0131	0.9843	1.0174	1.0086	1.0145
12-13		1.0145	0.9933	1.0214	1.0019	1.0015	1.0170	1.0145	1.0162	1.0123	1.0158
11-12		0.9993	1.1435	1.0424	1.0017	0.9800	1.0100	1.0274	1.0266	1.0110	1.0172
10-11		1.0139	0.9976	1.0080	0.9992	1.0060	1.0060	1.0055	1.0221	1.0099	1.0186
9-10		1.0053	1.0042	1.0152	1.0107	1.0350	1.0244	1.0094	1.0215	1.0226	1.0201
8-9		1.0607	0.9947	1.0044	1.0313	1.0146	1.0009	1.0190	1.0050	1.0099	1.0217
7-8		1.1163	1.0016	0.9847	0.9944	1.0141	1.0236	1.0160	1.0585	1.0281	1.0234
6-7		1.0065	1.0919	1.0277	0.9944	1.0015	1.0249	1.0412	1.0218	1.0224	1.0254
5-6		1.0292	1.0034	1.0301	1.0606	1.0394	1.0143	1.0302	1.0849	1.0422	1.0278
4-5		1.0289	1.0110	1.0127	1.0199	1.0184	1.0368	1.0368	1.0549	1.0367	1.0313
3-4		1.0547	1.0010	1.0580	1.0161	1.0079	1.0280	1.0365	1.0417	1.0285	1.0373
2-3		1.1645	1.0493	0.9965	1.0096	1.0366	1.0801	1.0437	1.1134	1.0685	1.0523
1-2		1.1125	1.0768	1.0845	1.1605	1.1001	1.1034	1.1501	1.2219	1.1439	1.1278
	MEDICAL	Paid	Paid	Paid	Paid	Paid	Paid	Paid	Paid	4 Year	Selected
		LDF	LDF	LDF	LDF	LDF	LDF	LDF	LDF	Average	Paid
		94-95	95-96	96-97	97-98	98-99	99-00	00-01	01-02	LDF	LDF
19-20					1.0043	1.0076	1.0153	1.0202	1.0033	1.0116	1.0118
18-19				1.0044	1.0124	1.0059	1.0175	1.0031	1.0092	1.0089	1.0118
17-18			1.0101	1.0233	1.0043	1.0241	1.0051	1.0095	1.0193	1.0145	1.0120
16-17		1.0099	1.0093	1.0075	1.0297	1.0027	1.0055	1.0218	1.0188	1.0122	1.0122
15-16		1.0101	1.0256	1.0198	1.0074	1.0086	1.0188	1.0117	1.0115	1.0127	1.0125
14-15		1.0131	1.0315	1.0061	1.0128	1.0238	1.0152	1.0096	1.0133	1.0155	1.0130
13-14		1.0224	1.0118	1.0177	1.0164	1.0178	1.0142	1.0140	1.0180	1.0160	1.0135
12-13		1.0162	1.0057	1.0344	1.0161	1.0115	1.0107	1.0109	1.0208	1.0135	1.0142
11-12		1.0108	1.0277	1.0165	1.0126	1.0173	1.0089	1.0141	1.0106	1.0127	1.0151
10-11		1.0202	1.0233	1.0157	1.0108	1.0096	1.0145	1.0087	1.0151	1.0120	1.0162
9-10		1.0234	1.0158	1.0202	1.0115	1.0218	1.0160	1.0093	1.0297	1.0192	1.0175
8-9		1.0187	1.0195	1.0115	1.0180	1.0167	1.0109	1.0266	1.0078	1.0155	1.0191
7-8		1.0239	1.0139	1.0147	1.0189	1.0160	1.0300	1.0191	1.0330	1.0245	1.0213
6-7		1.0201	1.0774	1.0221	1.0178	1.0261	1.0232	1.0282	1.0275	1.0263	1.0246
5-6		1.0424	1.0294	1.0277	1.0340	1.0331	1.0182	1.0259	1.0477	1.0312	1.0298
4-5		1.0444	1.0276	1.0385	1.0560	1.0274	1.0348	1.0415	1.0568	1.0401	1.0394
3-4		1.0718	1.0498	1.0494	1.0539	1.0544	1.0564	1.0532	1.0606	1.0562	1.0600
2-3		1.1160	1.0975	1.0829	1.0721	1.0984	1.1427	1.0901	1.1352	1.1166	1.1149
1-2		1.3400	1.2775	1.2765	1.3154	1.2578	1.3233	1.3392	1.4257	1.3365	1.3366
	MEDICAL	Pd-Incur	Pd-Incur	Pd-Incur	Pd-Incur	Pd-Incur	Pd-Incur	Pd-Incur	Pd-Incur	Average	Selected
		LDF	LDF	LDF	LDF	LDF	LDF	LDF	LDF	Pd-Incur	Pd-Incur
		94-95	95-96	96-97	97-98	98-99	99-00	00-01	01-02	LDF	LDF
19-20					1.0267	1.0574	1.0649	1.2476	1.0475	1.1044	1.1223
18-19				1.0328	1.0663	1.0573	1.2924	1.0464	1.0815	1.1194	1.1229
17-18			1.0285	1.0904	1.0374	1.3027	1.0515	1.0728	1.2995	1.1816	1.1236
16-17		1.0495	1.0795	1.0400	1.2942	1.0675	1.0714	1.3354	1.1784	1.1632	1.1243
15-16		1.1031	1.0852	1.0711	1.0806	1.0641	1.3270	1.1810	1.0738	1.1615	1.1252
14-15		1.1102	1.1013	1.0758	1.0849	1.3518	1.1926	1.0732	1.1241	1.1854	1.1262
13-14		1.0947	1.0625	1.0674	1.3662	1.1978	1.0914	1.1198	1.0472	1.1141	1.1274
12-13		1.0630	1.0609	1.3845	1.1938	1.0893	1.1488	1.0405	1.1517	1.1076	1.1288
11-12		1.0796	1.3930	1.2112	1.1014	1.1482	1.0344	1.1493	1.0725	1.1011	1.1304
10-11		1.2428	1.1891	1.1168	1.1843	1.0346	1.1336	1.0538	1.0758	1.0745	1.1324
9-10		1.2214	1.1254	1.2092	1.0403	1.1500	1.0639	1.0623	1.2418	1.1295	1.1349
8-9		1.1420	1.1661	1.0411	1.1311	1.0551	1.0673	1.2477	1.1141	1.1211	1.1381
7-8		1.1998	1.0510	1.1126	1.0612	1.0824	1.2607	1.1298	1.1347	1.1519	1.1423
6-7		1.0704	1.2589	1.0907	1.0862	1.2600	1.1377	1.1018	1.1340	1.1584	1.1481
5-6		1.2013	1.0925	1.1226	1.3003	1.1461	1.0774	1.1383	1.2101	1.1430	1.1567
4-5		1.1369	1.1186	1.2732	1.1639	1.0905	1.1434	1.1614	1.1627	1.1395	1.1704
3-4		1.1851	1.3198	1.1976	1.1285	1.1637	1.1833	1.1613	1.2191	1.1819	1.1960
2-3		1.4713	1.2424	1.2020	1.2372	1.2637	1.2809	1.2735	1.2888	1.2767	1.2593
1-2		1.5844	1.5419	1.5642	1.6027	1.4928	1.6145	1.5476	1.7506	1.6014	1.6007

MEDICAL		Incurred	Paid to 2nd	Paid to 3rd	Paid to 4th	Paid to 5th	Paid to 6th	Paid to 7th	Paid to 8th	Paid to 10th	Paid to 12th	Paid to 14th	Paid to 16th	Paid to 18th	Paid to 20th
Policy	Year	LDF	LDF	LDF	LDF	LDF	LDF	LDF	LDF	LDF	LDF	LDF	LDF	LDF	LDF
Beyond	1982	1.1169	1.1169	1.1169	1.1169	1.1169	1.1169	1.1169	1.1169	1.1169	1.1169	1.1169	1.1169	1.1169	1.1169
19-20	1983	1.0067	1.0067	1.0067	1.0067	1.0067	1.0067	1.0067	1.0067	1.0067	1.0067	1.0067	1.0067	1.0067	1.1223
18-19	1984	1.0080	1.0080	1.0080	1.0080	1.0080	1.0080	1.0080	1.0080	1.0080	1.0080	1.0080	1.0080	1.0080	1.0118
17-18	1985	1.0093	1.0093	1.0093	1.0093	1.0093	1.0093	1.0093	1.0093	1.0093	1.0093	1.0093	1.0093	1.0093	1.0120
16-17	1986	1.0106	1.0106	1.0106	1.0106	1.0106	1.0106	1.0106	1.0106	1.0106	1.0106	1.0106	1.0106	1.0106	1.0122
15-16	1987	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119	1.0119	1.1252	1.0125
14-15	1988	1.0132	1.0132	1.0132	1.0132	1.0132	1.0132	1.0132	1.0132	1.0132	1.0132	1.0132	1.0132	1.0130	1.0130
13-14	1989	1.0145	1.0145	1.0145	1.0145	1.0145	1.0145	1.0145	1.0145	1.0145	1.0145	1.0145	1.1274	1.0135	1.0135
12-13	1990	1.0158	1.0158	1.0158	1.0158	1.0158	1.0158	1.0158	1.0158	1.0158	1.0158	1.0158	1.0142	1.0142	1.0142
11-12	1991	1.0172	1.0172	1.0172	1.0172	1.0172	1.0172	1.0172	1.0172	1.0172	1.1304	1.0151	1.0151	1.0151	1.0151
10-11	1992	1.0186	1.0186	1.0186	1.0186	1.0186	1.0186	1.0186	1.0186	1.0186	1.0162	1.0162	1.0162	1.0162	1.0162
9-10	1993	1.0201	1.0201	1.0201	1.0201	1.0201	1.0201	1.0201	1.0201	1.1349	1.0175	1.0175	1.0175	1.0175	1.0175
8-9	1994	1.0217	1.0217	1.0217	1.0217	1.0217	1.0217	1.0217	1.0217	1.0191	1.0191	1.0191	1.0191	1.0191	1.0191
7-8	1995	1.0234	1.0234	1.0234	1.0234	1.0234	1.0234	1.0234	1.1423	1.0213	1.0213	1.0213	1.0213	1.0213	1.0213
6-7	1996	1.0254	1.0254	1.0254	1.0254	1.0254	1.0254	1.1481	1.0246	1.0246	1.0246	1.0246	1.0246	1.0246	1.0246
5-6	1997	1.0278	1.0278	1.0278	1.0278	1.0278	1.1567	1.0298	1.0298	1.0298	1.0298	1.0298	1.0298	1.0298	1.0298
4-5	1998	1.0313	1.0313	1.0313	1.0313	1.1704	1.0394	1.0394	1.0394	1.0394	1.0394	1.0394	1.0394	1.0394	1.0394
3-4	1999	1.0373	1.0373	1.0373	1.1960	1.0600	1.0600	1.0600	1.0600	1.0600	1.0600	1.0600	1.0600	1.0600	1.0600
2-3	2000	1.0523	1.0523	1.2593	1.1149	1.1149	1.1149	1.1149	1.1149	1.1149	1.1149	1.1149	1.1149	1.1149	1.1149
1-2	2001	1.1278	1.6007	1.3366	1.3366	1.3366	1.3366	1.3366	1.3366	1.3366	1.3366	1.3366	1.3366	1.3366	1.3366

MEDICAL		Incurred	Paid to 2nd	Paid to 3rd	Paid to 4th	Paid to 5th	Paid to 6th	Paid to 7th	Paid to 8th	Paid to 10th	Paid to 12th	Paid to 14th	Paid to 16th	Paid to 18th	Paid to 20th
Policy	Year	Cum LDF	Cum LDF	Cum LDF	Cum LDF	Cum LDF	Cum LDF	Cum LDF	Cum LDF	Cum LDF	Cum LDF	Cum LDF	Cum LDF	Cum LDF	Cum LDF
Beyond	1982	1.1169	1.1169	1.1169	1.1169	1.1169	1.1169	1.1169	1.1169	1.1169	1.1169	1.1169	1.1169	1.1169	1.1169
19-20	1983	1.1244	1.1244	1.1244	1.1244	1.1244	1.1244	1.1244	1.1244	1.1244	1.1244	1.1244	1.1244	1.1244	1.2535
18-19	1984	1.1334	1.1334	1.1334	1.1334	1.1334	1.1334	1.1334	1.1334	1.1334	1.1334	1.1334	1.1334	1.1334	1.2683
17-18	1985	1.1439	1.1439	1.1439	1.1439	1.1439	1.1439	1.1439	1.1439	1.1439	1.1439	1.1439	1.1439	1.1439	1.2835
16-17	1986	1.1560	1.1560	1.1560	1.1560	1.1560	1.1560	1.1560	1.1560	1.1560	1.1560	1.1560	1.1560	1.2890	1.2992
15-16	1987	1.1698	1.1698	1.1698	1.1698	1.1698	1.1698	1.1698	1.1698	1.1698	1.1698	1.1698	1.3008	1.3051	1.3154
14-15	1988	1.1852	1.1852	1.1852	1.1852	1.1852	1.1852	1.1852	1.1852	1.1852	1.1852	1.1852	1.3177	1.3221	1.3325
13-14	1989	1.2024	1.2024	1.2024	1.2024	1.2024	1.2024	1.2024	1.2024	1.2024	1.2024	1.3362	1.3355	1.3399	1.3505
12-13	1990	1.2214	1.2214	1.2214	1.2214	1.2214	1.2214	1.2214	1.2214	1.2214	1.2214	1.3552	1.3544	1.3590	1.3697
11-12	1991	1.2424	1.2424	1.2424	1.2424	1.2424	1.2424	1.2424	1.2424	1.2424	1.3807	1.3757	1.3749	1.3795	1.3904
10-11	1992	1.2655	1.2655	1.2655	1.2655	1.2655	1.2655	1.2655	1.2655	1.2655	1.4031	1.3980	1.3972	1.4018	1.4129
9-10	1993	1.2910	1.2910	1.2910	1.2910	1.2910	1.2910	1.2910	1.2910	1.4363	1.4276	1.4224	1.4216	1.4264	1.4376
8-9	1994	1.3190	1.3190	1.3190	1.3190	1.3190	1.3190	1.3190	1.3190	1.4637	1.4549	1.4496	1.4488	1.4536	1.4651
7-8	1995	1.3499	1.3499	1.3499	1.3499	1.3499	1.3499	1.3499	1.5067	1.4949	1.4859	1.4805	1.4796	1.4846	1.4963
6-7	1996	1.3841	1.3841	1.3841	1.3841	1.3841	1.3841	1.5498	1.5438	1.5317	1.5224	1.5169	1.5160	1.5211	1.5331
5-6	1997	1.4226	1.4226	1.4226	1.4226	1.4226	1.6010	1.5960	1.5898	1.5773	1.5678	1.5621	1.5612	1.5664	1.5788
4-5	1998	1.4672	1.4672	1.4672	1.4672	1.6650	1.6641	1.6588	1.6524	1.6394	1.6296	1.6236	1.6227	1.6281	1.6410
3-4	1999	1.5219	1.5219	1.5219	1.7547	1.7649	1.7640	1.7584	1.7515	1.7378	1.7273	1.7211	1.7201	1.7258	1.7394
2-3	2000	1.6015	1.6015	1.9165	1.9563	1.9677	1.9667	1.9604	1.9528	1.9375	1.9258	1.9188	1.9177	1.9241	1.9393
1-2	2001	1.8061	2.5635	2.5616	2.6148	2.6301	2.6286	2.6203	2.6101	2.5896	2.5740	2.5647	2.5632	2.5718	2.5920

MEDICAL		Benefit Level	LAE Factor
Policy	Year		
Beyond	1982	1.0000	1.1559
19-20	1983	1.0000	1.1559
18-19	1984	1.0000	1.1559
17-18	1985	1.0000	1.1559
16-17	1986	1.0000	1.1559
15-16	1987	1.0000	1.1559
14-15	1988	1.0000	1.1559
13-14	1989	1.0000	1.1559
12-13	1990	1.0000	1.1559
11-12	1991	1.0000	1.1559
10-11	1992	1.0000	1.1559
9-10	1993	1.0000	1.1559
8-9	1994	1.0000	1.1559
7-8	1995	1.0000	1.1559
6-7	1996	1.0000	1.1559
5-6	1997	1.0000	1.1559
4-5	1998	1.0000	1.1559
3-4	1999	1.0000	1.1559
2-3	2000	1.0000	1.1559
1-2	2001	1.0000	1.1559

MEDICAL		Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio	Loss Ratio
Policy Year	(Avg Pd & Inc)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-7)	(Pd-8)	(Pd-10)	(Pd-12)	(Pd-14)	(Pd-16)	(Pd-18)	(Pd-20)	
1982	0.1563	0.1563	0.1563	0.1563	0.1563	0.1563	0.1563	0.1563	0.1563	0.1563	0.1563	0.1563	0.1563	0.1563	0.1563	
1983	0.1979	0.1940	0.1940	0.1940	0.1940	0.1940	0.1940	0.1940	0.1940	0.1940	0.1940	0.1940	0.1940	0.1940	0.2018	
1984	0.2779	0.2960	0.2960	0.2960	0.2960	0.2960	0.2960	0.2960	0.2960	0.2960	0.2960	0.2960	0.2960	0.2960	0.2598	
1985	0.2724	0.2766	0.2766	0.2766	0.2766	0.2766	0.2766	0.2766	0.2766	0.2766	0.2766	0.2766	0.2766	0.2766	0.2683	
1986	0.2300	0.2235	0.2235	0.2235	0.2235	0.2235	0.2235	0.2235	0.2235	0.2235	0.2235	0.2235	0.2235	0.2235	0.2347	
1987	0.2750	0.2731	0.2731	0.2731	0.2731	0.2731	0.2731	0.2731	0.2731	0.2731	0.2731	0.2731	0.2731	0.2731	0.2768	
1988	0.2366	0.2261	0.2261	0.2261	0.2261	0.2261	0.2261	0.2261	0.2261	0.2261	0.2261	0.2261	0.2261	0.2444	0.2471	
1989	0.2696	0.2702	0.2702	0.2702	0.2702	0.2702	0.2702	0.2702	0.2702	0.2702	0.2702	0.2661	0.2660	0.2669	0.2690	
1990	0.2906	0.2826	0.2826	0.2826	0.2826	0.2826	0.2826	0.2826	0.2826	0.2826	0.2826	0.2955	0.2953	0.2963	0.2987	
1991	0.3112	0.3028	0.3028	0.3028	0.3028	0.3028	0.3028	0.3028	0.3028	0.3028	0.3028	0.3175	0.3163	0.3161	0.3197	
1992	0.4014	0.4169	0.4169	0.4169	0.4169	0.4169	0.4169	0.4169	0.4169	0.4169	0.4169	0.3833	0.3819	0.3816	0.3829	
1993	0.3495	0.3483	0.3483	0.3483	0.3483	0.3483	0.3483	0.3483	0.3483	0.3483	0.3505	0.3484	0.3471	0.3469	0.3508	
1994	0.3189	0.3171	0.3171	0.3171	0.3171	0.3171	0.3171	0.3171	0.3171	0.3171	0.3204	0.3184	0.3173	0.3171	0.3207	
1995	0.3210	0.3203	0.3203	0.3203	0.3203	0.3203	0.3203	0.3203	0.3203	0.3240	0.3214	0.3195	0.3183	0.3181	0.3192	
1996	0.3601	0.3676	0.3676	0.3676	0.3676	0.3676	0.3676	0.3676	0.3564	0.3550	0.3522	0.3501	0.3488	0.3486	0.3498	
1997	0.3464	0.3449	0.3449	0.3449	0.3449	0.3449	0.3449	0.3449	0.3528	0.3517	0.3503	0.3476	0.3455	0.3442	0.3440	
1998	0.3835	0.3887	0.3887	0.3887	0.3887	0.3887	0.3887	0.3887	0.3824	0.3809	0.3779	0.3756	0.3743	0.3740	0.3753	
1999	0.4088	0.4074	0.4074	0.4074	0.4137	0.4161	0.4159	0.4146	0.4130	0.4097	0.4073	0.4058	0.4056	0.4069	0.4101	
2000	0.3924	0.3951	0.3951	0.3851	0.3931	0.3954	0.3952	0.3939	0.3924	0.3893	0.3870	0.3856	0.3853	0.3866	0.3897	
2001	0.3343	0.3345	0.3304	0.3302	0.3370	0.3390	0.3388	0.3377	0.3364	0.3338	0.3318	0.3306	0.3304	0.3315	0.3341	

MEDICAL FREQUENCY		Trend		Trend		Trend	
Policy Year	Claim Frequency	Normalized Frequency	Factor to 1/1/01	Selected Ann Trend Factor	Trend Period # Years	Trend 1/1/01-12/1/03	Combined Trend Factor
				-6.7%	1		
				-6.7%	1		
				-6.7%	0.9167		
1989	22.78	1.0000					
1990	21.30	0.9350					
1991	20.66	0.9069					
1992	20.44	0.8972					
1993	21.80	0.9569					
1994	18.89	0.8292					
1995	18.96	0.8323					
1996	18.05	0.7924					
1997	16.62	0.7296					
1998	15.34	0.6734	0.7862			0.8169	0.6422
1999	15.26	0.6699	0.7903			0.8169	0.6456
2000	13.95	0.6124	0.8645			0.8169	0.7062
2001*	12.06	0.5294	1.0000			0.8169	0.8169

* Adjusted to a full Policy Year

MEDICAL SEVERITY RATIOS		Severity Ratio	Severity Ratio	Severity Ratio	Severity Ratio	Severity Ratio	Severity Ratio	Severity Ratio	Severity Ratio	Severity Ratio	Severity Ratio	Severity Ratio	Severity Ratio	Severity Ratio	Severity Ratio	Severity Ratio
Policy Year	(Average)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-7)	(Pd-8)	(Pd-10)	(Pd-12)	(Pd-14)	(Pd-16)	(Pd-18)	(Pd-20)	
1989	0.2696	0.2702	0.2702	0.2702	0.2702	0.2702	0.2702	0.2702	0.2702	0.2702	0.2702	0.2661	0.2660	0.2669	0.2690	
1990	0.3108	0.3022	0.3022	0.3022	0.3022	0.3022	0.3022	0.3022	0.3022	0.3022	0.3022	0.3160	0.3158	0.3169	0.3195	
1991	0.3431	0.3339	0.3339	0.3339	0.3339	0.3339	0.3339	0.3339	0.3339	0.3339	0.3501	0.3488	0.3486	0.3498	0.3525	
1992	0.4474	0.4647	0.4647	0.4647	0.4647	0.4647	0.4647	0.4647	0.4647	0.4647	0.4272	0.4257	0.4253	0.4268	0.4301	
1993	0.3652	0.3640	0.3640	0.3640	0.3640	0.3640	0.3640	0.3640	0.3640	0.3640	0.3663	0.3641	0.3627	0.3625	0.3638	
1994	0.3846	0.3824	0.3824	0.3824	0.3824	0.3824	0.3824	0.3824	0.3824	0.3824	0.3864	0.3840	0.3827	0.3824	0.3836	
1995	0.3857	0.3848	0.3848	0.3848	0.3848	0.3848	0.3848	0.3848	0.3893	0.3862	0.3839	0.3824	0.3822	0.3835	0.3865	
1996	0.4544	0.4639	0.4639	0.4639	0.4639	0.4639	0.4639	0.4639	0.4498	0.4480	0.4445	0.4418	0.4402	0.4399	0.4414	
1997	0.4748	0.4727	0.4727	0.4727	0.4727	0.4727	0.4727	0.4836	0.4820	0.4801	0.4764	0.4735	0.4718	0.4715	0.4731	
1998	0.5695	0.5772	0.5772	0.5772	0.5772	0.5699	0.5696	0.5679	0.5656	0.5612	0.5578	0.5558	0.5554	0.5573	0.5618	
1999	0.6102	0.6082	0.6082	0.6082	0.6176	0.6211	0.6208	0.6189	0.6165	0.6116	0.6080	0.6058	0.6055	0.6074	0.6122	
2000	0.6408	0.6452	0.6452	0.6288	0.6419	0.6457	0.6453	0.6432	0.6408	0.6357	0.6319	0.6297	0.6292	0.6313	0.6363	
2001	0.6315	0.6318	0.6241	0.6237	0.6366	0.6403	0.6400	0.6379	0.6354	0.6305	0.6267	0.6245	0.6241	0.6262	0.6311	

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

MEDICAL Linear		Severity Ratio	Severity Ratio	Severity Ratio	Severity Ratio	Severity Ratio	Severity Ratio	Severity Ratio	Severity Ratio	Severity Ratio	Severity Ratio	Severity Ratio	Severity Ratio	Severity Ratio	Severity Ratio	Severity Ratio
TRENDED		(Average)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-7)	(Pd-8)	(Pd-10)	(Pd-12)	(Pd-14)	(Pd-16)	(Pd-18)	(Pd-20)
4 Point	Fitted	0.7087	0.7043	0.6922	0.6802	0.7078	0.7234	0.7230	0.7205	0.7178	0.7122	0.7079	0.7055	0.7050	0.7074	0.7128
5 Point	Fitted	0.7745	0.7769	0.7678	0.7560	0.7822	0.7920	0.7829	0.7803	0.7774	0.7712	0.7667	0.7640	0.7635	0.7660	0.7720
6 Point	Fitted	0.7839	0.7813	0.7741	0.7633	0.7868	0.7937	0.7898	0.7949	0.7919	0.7857	0.7810	0.7783	0.7778	0.7803	0.7865
7 Point	Fitted	0.8013	0.8024	0.7964	0.7868	0.8076	0.8128	0.8114	0.8118	0.8057	0.7994	0.7946	0.7919	0.7914	0.7939	0.8002
8 Point	Fitted	0.7913	0.7946	0.7896	0.7810	0.7995	0.8036	0.8036	0.8015	0.7963	0.7872	0.7825	0.7797	0.7792	0.7818	0.7879
9 Point	Fitted	0.7783	0.7823	0.7779	0.7702	0.7867	0.7901	0.7908	0.7875	0.7829	0.7733	0.7687	0.7660	0.7655	0.7680	0.7741
10 Point	Fitted	0.7340	0.7327	0.7288	0.7218	0.7368	0.7396	0.7407	0.7368	0.7327	0.7238	0.7301	0.7275	0.7271	0.7294	0.7352
MEDICAL Linear		Sev Trend Factor	Sev Trend Factor	Sev Trend Factor	Sev Trend Factor	Sev Trend Factor	Sev Trend Factor	Sev Trend Factor	Sev Trend Factor	Sev Trend Factor	Sev Trend Factor	Sev Trend Factor	Sev Trend Factor	Sev Trend Factor	Sev Trend Factor	Sev Trend Factor
Severity Trend Factor		(Average)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-7)	(Pd-8)	(Pd-10)	(Pd-12)	(Pd-14)	(Pd-16)	(Pd-18)	(Pd-20)
4 Point	1998	1.2208	1.2029	1.1791	1.1618	1.2038	1.2389	1.2390	1.2383	1.2386	1.2387	1.2387	1.2390	1.2389	1.2390	1.2385
	1999	1.1769	1.1630	1.1445	1.1309	1.1637	1.1909	1.1909	1.1903	1.1906	1.1907	1.1907	1.1909	1.1908	1.1909	1.1905
	2000	1.1360	1.1257	1.1118	1.1016	1.1262	1.1464	1.1464	1.1460	1.1462	1.1462	1.1462	1.1464	1.1463	1.1464	1.1461
	2001	1.0979	1.0907	1.0809	1.0737	1.0910	1.1051	1.1051	1.1048	1.1049	1.1050	1.1050	1.1051	1.1051	1.1051	1.1049
5 Point	1998	1.4162	1.4167	1.4001	1.3826	1.4223	1.4431	1.4157	1.4155	1.4157	1.4156	1.4157	1.4159	1.4158	1.4158	1.4157
	1999	1.3231	1.3235	1.3114	1.2987	1.3275	1.3425	1.3227	1.3226	1.3228	1.3227	1.3228	1.3229	1.3229	1.3228	1.3227
	2000	1.2415	1.2418	1.2333	1.2243	1.2446	1.2551	1.2413	1.2412	1.2413	1.2412	1.2413	1.2414	1.2414	1.2413	1.2413
	2001	1.1694	1.1696	1.1640	1.1580	1.1715	1.1784	1.1692	1.1692	1.1693	1.1692	1.1693	1.1693	1.1693	1.1693	1.1693
6 Point	1998	1.4432	1.4292	1.4179	1.4035	1.4353	1.4478	1.4352	1.4571	1.4573	1.4572	1.4574	1.4575	1.4575	1.4574	1.4573
	1999	1.3427	1.3325	1.3243	1.3139	1.3369	1.3460	1.3369	1.3526	1.3528	1.3527	1.3528	1.3529	1.3529	1.3528	1.3528
	2000	1.2552	1.2481	1.2424	1.2351	1.2512	1.2575	1.2512	1.2621	1.2622	1.2622	1.2622	1.2623	1.2623	1.2622	1.2622
	2001	1.1784	1.1738	1.1700	1.1651	1.1758	1.1799	1.1758	1.1829	1.1830	1.1830	1.1830	1.1831	1.1831	1.1830	1.1830
7 Point	1998	1.4891	1.4844	1.4763	1.4651	1.4897	1.4979	1.4916	1.5015	1.4937	1.4938	1.4938	1.4941	1.4940	1.4939	1.4939
	1999	1.3754	1.3721	1.3663	1.3583	1.3758	1.3816	1.3772	1.3841	1.3787	1.3787	1.3787	1.3789	1.3789	1.3788	1.3788
	2000	1.2778	1.2755	1.2716	1.2660	1.2781	1.2821	1.2791	1.2838	1.2801	1.2801	1.2801	1.2803	1.2802	1.2802	1.2802
	2001	1.1932	1.1917	1.1891	1.1855	1.1934	1.1960	1.1940	1.1971	1.1947	1.1947	1.1947	1.1947	1.1948	1.1947	1.1947
8 Point	1998	1.4650	1.4658	1.4599	1.4510	1.4703	1.4759	1.4728	1.4768	1.4710	1.4641	1.4642	1.4643	1.4643	1.4643	1.4641
	1999	1.3582	1.3588	1.3546	1.3483	1.3620	1.3660	1.3638	1.3667	1.3625	1.3576	1.3577	1.3577	1.3577	1.3577	1.3576
	2000	1.2660	1.2664	1.2635	1.2591	1.2686	1.2714	1.2699	1.2718	1.2690	1.2655	1.2656	1.2656	1.2656	1.2657	1.2656
	2001	1.1855	1.1858	1.1838	1.1810	1.1872	1.1890	1.1880	1.1893	1.1874	1.1852	1.1852	1.1853	1.1853	1.1853	1.1852
9 Point	1998	1.4364	1.4389	1.4344	1.4273	1.4426	1.4466	1.4452	1.4463	1.4418	1.4337	1.4337	1.4339	1.4338	1.4338	1.4337
	1999	1.3377	1.3395	1.3363	1.3312	1.3422	1.3451	1.3441	1.3449	1.3416	1.3358	1.3358	1.3359	1.3359	1.3358	1.3358
	2000	1.2518	1.2530	1.2507	1.2472	1.2549	1.2569	1.2562	1.2567	1.2545	1.2504	1.2504	1.2505	1.2505	1.2504	1.2504
	2001	1.1762	1.1770	1.1755	1.1731	1.1782	1.1795	1.1790	1.1794	1.1779	1.1752	1.1753	1.1753	1.1753	1.1753	1.1753
10 Point	1998	1.3481	1.3403	1.3366	1.3305	1.3436	1.3467	1.3463	1.3456	1.3419	1.3346	1.3558	1.3559	1.3560	1.3559	1.3559
	1999	1.2732	1.2674	1.2646	1.2601	1.2699	1.2721	1.2718	1.2713	1.2686	1.2632	1.2789	1.2790	1.2790	1.2790	1.2790
	2000	1.2062	1.2020	1.2001	1.1968	1.2038	1.2054	1.2052	1.2049	1.2029	1.1990	1.2103	1.2103	1.2103	1.2103	1.2103
	2001	1.1459	1.1431	1.1417	1.1395	1.1443	1.1454	1.1452	1.1450	1.1436	1.1410	1.1486	1.1486	1.1487	1.1486	1.1486

MEDICAL		Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity
Expon'l		Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio
TRENDED		(Incur)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-7)	(Pd-8)	(Pd-10)	(Pd-12)	(Pd-14)	(Pd-16)	(Pd-18)	(Pd-20)
4 Point	Fitted	0.7176	0.7116	0.6980	0.6850	0.7155	0.7342	0.7338	0.7312	0.7285	0.7228	0.7185	0.7161	0.7156	0.7180	0.7234
5 Point	Fitted	0.8164	0.8198	0.8080	0.7932	0.8268	0.8400	0.8243	0.8216	0.8186	0.8121	0.8073	0.8045	0.8040	0.8066	0.8129
6 Point	Fitted	0.8370	0.8308	0.8213	0.8076	0.8382	0.8473	0.8407	0.8522	0.8490	0.8423	0.8374	0.8345	0.8339	0.8366	0.8432
7 Point	Fitted	0.8829	0.8834	0.8751	0.8620	0.8909	0.8981	0.8958	0.8985	0.8882	0.8813	0.8761	0.8732	0.8725	0.8754	0.8823
8 Point	Fitted	0.8738	0.8790	0.8719	0.8602	0.8859	0.8914	0.8916	0.8894	0.8811	0.8677	0.8625	0.8595	0.8590	0.8619	0.8685
9 Point	Fitted	0.8595	0.8660	0.8599	0.8495	0.8722	0.8767	0.8781	0.8735	0.8665	0.8518	0.8468	0.8439	0.8433	0.8460	0.8527
10 Point	Fitted	0.7812	0.7778	0.7730	0.7645	0.7830	0.7863	0.7883	0.7829	0.7775	0.7655	0.7792	0.7765	0.7760	0.7785	0.7847
MEDICAL		Sev Trend	Sev Trend	Sev Trend	Sev Trend	Sev Trend	Sev Trend	Sev Trend	Sev Trend	Sev Trend	Sev Trend	Sev Trend	Sev Trend	Sev Trend	Sev Trend	Sev Trend
Expon'l		Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor	Factor
Severity Trend Factor		(Average)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-7)	(Pd-8)	(Pd-10)	(Pd-12)	(Pd-14)	(Pd-16)	(Pd-18)	(Pd-20)
4 Point	1998	1.2366	1.2158	1.1896	1.1703	1.2174	1.2583	1.2583	1.2575	1.2579	1.2580	1.2580	1.2583	1.2583	1.2583	1.2577
	1999	1.1930	1.1763	1.1552	1.1396	1.1776	1.2103	1.2104	1.2097	1.2100	1.2102	1.2102	1.2104	1.2103	1.2104	1.2099
	2000	1.1510	1.1381	1.1218	1.1097	1.1391	1.1642	1.1643	1.1638	1.1640	1.1641	1.1641	1.1643	1.1642	1.1643	1.1639
	2001	1.1104	1.1011	1.0894	1.0806	1.1018	1.1199	1.1199	1.1196	1.1197	1.1198	1.1198	1.1199	1.1199	1.1199	1.1197
5 Point	1998	1.5027	1.5056	1.4839	1.4604	1.5146	1.5419	1.4999	1.4997	1.5001	1.4999	1.5001	1.5003	1.5002	1.5001	1.5000
	1999	1.4028	1.4050	1.3882	1.3698	1.4119	1.4331	1.4006	1.4004	1.4007	1.4006	1.4007	1.4009	1.4008	1.4007	1.4006
	2000	1.3095	1.3111	1.2986	1.2849	1.3163	1.3319	1.3078	1.3077	1.3079	1.3078	1.3079	1.3081	1.3080	1.3079	1.3079
	2001	1.2224	1.2235	1.2148	1.2052	1.2271	1.2379	1.2212	1.2211	1.2213	1.2212	1.2213	1.2214	1.2213	1.2213	1.2212
6 Point	1998	1.5557	1.5337	1.5179	1.4974	1.5436	1.5607	1.5416	1.5780	1.5783	1.5782	1.5784	1.5786	1.5786	1.5785	1.5784
	1999	1.4437	1.4268	1.4146	1.3987	1.4344	1.4476	1.4329	1.4609	1.4612	1.4611	1.4612	1.4614	1.4614	1.4613	1.4612
	2000	1.3398	1.3273	1.3182	1.3064	1.3329	1.3427	1.3318	1.3525	1.3527	1.3526	1.3528	1.3529	1.3529	1.3528	1.3527
	2001	1.2434	1.2347	1.2284	1.2202	1.2386	1.2454	1.2378	1.2522	1.2523	1.2522	1.2523	1.2524	1.2524	1.2523	1.2523
7 Point	1998	1.6667	1.6603	1.6475	1.6290	1.6701	1.6824	1.6733	1.6895	1.6731	1.6732	1.6732	1.6737	1.6736	1.6734	1.6734
	1999	1.5288	1.5240	1.5142	1.5000	1.5314	1.5408	1.5338	1.5462	1.5337	1.5338	1.5338	1.5342	1.5341	1.5339	1.5340
	2000	1.4024	1.3988	1.3916	1.3813	1.4043	1.4111	1.4060	1.4150	1.4059	1.4060	1.4060	1.4063	1.4062	1.4061	1.4061
	2001	1.2864	1.2839	1.2790	1.2719	1.2877	1.2923	1.2889	1.2950	1.2888	1.2888	1.2888	1.2889	1.2891	1.2890	1.2889
8 Point	1998	1.6461	1.6502	1.6402	1.6249	1.6587	1.6674	1.6638	1.6690	1.6568	1.6420	1.6422	1.6424	1.6424	1.6424	1.6421
	1999	1.5131	1.5162	1.5086	1.4969	1.5228	1.5294	1.5266	1.5306	1.5213	1.5100	1.5101	1.5103	1.5103	1.5103	1.5100
	2000	1.3909	1.3932	1.3876	1.3790	1.3979	1.4028	1.4007	1.4037	1.3969	1.3886	1.3887	1.3888	1.3888	1.3888	1.3886
	2001	1.2785	1.2801	1.2763	1.2704	1.2833	1.2867	1.2853	1.2872	1.2826	1.2769	1.2770	1.2771	1.2771	1.2771	1.2770
9 Point	1998	1.6157	1.6227	1.6149	1.6022	1.6300	1.6364	1.6355	1.6353	1.6260	1.6083	1.6084	1.6086	1.6086	1.6085	1.6084
	1999	1.4899	1.4952	1.4892	1.4795	1.5008	1.5057	1.5050	1.5049	1.4977	1.4841	1.4842	1.4844	1.4844	1.4843	1.4843
	2000	1.3738	1.3778	1.3733	1.3662	1.3819	1.3854	1.3849	1.3848	1.3796	1.3696	1.3697	1.3698	1.3698	1.3697	1.3697
	2001	1.2668	1.2695	1.2665	1.2616	1.2723	1.2748	1.2745	1.2744	1.2708	1.2639	1.2640	1.2641	1.2641	1.2641	1.2640
10 Point	1998	1.4603	1.4482	1.4425	1.4329	1.4538	1.4582	1.4587	1.4562	1.4495	1.4360	1.4727	1.4729	1.4730	1.4728	1.4728
	1999	1.3697	1.3603	1.3559	1.3484	1.3647	1.3681	1.3686	1.3666	1.3614	1.3508	1.3795	1.3796	1.3796	1.3795	1.3795
	2000	1.2848	1.2778	1.2744	1.2688	1.2811	1.2836	1.2840	1.2825	1.2786	1.2707	1.2921	1.2922	1.2922	1.2921	1.2922
	2001	1.2052	1.2003	1.1979	1.1940	1.2026	1.2044	1.2046	1.2035	1.2008	1.1953	1.2103	1.2103	1.2104	1.2103	1.2103

MEDICAL Linear LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-2)	LR Trend Factor (Pd-3)	LR Trend Factor (Pd-4)	LR Trend Factor (Pd-5)	LR Trend Factor (Pd-6)	LR Trend Factor (Pd-7)	LR Trend Factor (Pd-8)	LR Trend Factor (Pd-10)	LR Trend Factor (Pd-12)	LR Trend Factor (Pd-14)	LR Trend Factor (Pd-16)	LR Trend Factor (Pd-18)	LR Trend Factor (Pd-20)
4 Point	1998	0.7840	0.7725	0.7572	0.7461	0.7731	0.7956	0.7957	0.7952	0.7954	0.7955	0.7955	0.7957	0.7956	0.7957	0.7954
	1999	0.7598	0.7508	0.7389	0.7301	0.7513	0.7688	0.7688	0.7685	0.7687	0.7687	0.7687	0.7688	0.7688	0.7688	0.7686
	2000	0.8022	0.7950	0.7852	0.7779	0.7953	0.8096	0.8096	0.8093	0.8094	0.8094	0.8094	0.8096	0.8095	0.8096	0.8094
	2001	0.8969	0.8910	0.8830	0.8771	0.8912	0.9028	0.9028	0.9025	0.9026	0.9027	0.9027	0.9027	0.9028	0.9028	0.9026
5 Point	1998	0.9095	0.9098	0.8991	0.8879	0.9134	0.9268	0.9092	0.9090	0.9092	0.9091	0.9092	0.9093	0.9092	0.9092	0.9092
	1999	0.8542	0.8545	0.8466	0.8384	0.8570	0.8667	0.8539	0.8539	0.8540	0.8539	0.8540	0.8541	0.8541	0.8540	0.8539
	2000	0.8767	0.8770	0.8710	0.8646	0.8789	0.8864	0.8766	0.8765	0.8766	0.8765	0.8766	0.8766	0.8767	0.8767	0.8766
	2001	0.9553	0.9554	0.9509	0.9460	0.9570	0.9626	0.9551	0.9551	0.9552	0.9551	0.9552	0.9552	0.9552	0.9552	0.9551
6 Point	1998	0.9268	0.9178	0.9106	0.9013	0.9217	0.9298	0.9217	0.9357	0.9359	0.9358	0.9359	0.9360	0.9360	0.9359	0.9359
	1999	0.8668	0.8603	0.8550	0.8483	0.8631	0.8690	0.8631	0.8732	0.8734	0.8733	0.8734	0.8734	0.8734	0.8734	0.8734
	2000	0.8864	0.8814	0.8774	0.8722	0.8836	0.8880	0.8836	0.8913	0.8914	0.8914	0.8914	0.8914	0.8914	0.8914	0.8914
	2001	0.9626	0.9589	0.9558	0.9518	0.9605	0.9639	0.9605	0.9663	0.9664	0.9664	0.9664	0.9664	0.9665	0.9665	0.9664
7 Point	1998	0.9563	0.9533	0.9481	0.9409	0.9567	0.9620	0.9579	0.9643	0.9593	0.9593	0.9593	0.9595	0.9594	0.9594	0.9594
	1999	0.8880	0.8858	0.8821	0.8769	0.8882	0.8920	0.8891	0.8936	0.8901	0.8901	0.8901	0.8902	0.8902	0.8902	0.8902
	2000	0.9024	0.9008	0.8980	0.8940	0.9026	0.9054	0.9033	0.9066	0.9040	0.9040	0.9040	0.9041	0.9041	0.9041	0.9041
	2001	0.9747	0.9735	0.9714	0.9684	0.9749	0.9770	0.9754	0.9779	0.9760	0.9760	0.9760	0.9760	0.9760	0.9760	0.9760
8 Point	1998	0.9408	0.9413	0.9375	0.9318	0.9442	0.9478	0.9458	0.9484	0.9447	0.9402	0.9403	0.9404	0.9404	0.9404	0.9402
	1999	0.8769	0.8772	0.8745	0.8705	0.8793	0.8819	0.8805	0.8823	0.8796	0.8765	0.8765	0.8765	0.8765	0.8765	0.8765
	2000	0.8940	0.8943	0.8923	0.8892	0.8959	0.8979	0.8968	0.8981	0.8962	0.8937	0.8938	0.8938	0.8938	0.8938	0.8938
	2001	0.9684	0.9687	0.9670	0.9648	0.9698	0.9713	0.9705	0.9715	0.9700	0.9682	0.9682	0.9682	0.9683	0.9683	0.9682
9 Point	1998	0.9225	0.9241	0.9212	0.9166	0.9264	0.9290	0.9281	0.9288	0.9259	0.9207	0.9207	0.9209	0.9208	0.9208	0.9207
	1999	0.8636	0.8648	0.8627	0.8594	0.8665	0.8684	0.8678	0.8683	0.8661	0.8624	0.8624	0.8625	0.8625	0.8624	0.8624
	2000	0.8840	0.8849	0.8832	0.8808	0.8862	0.8876	0.8871	0.8875	0.8859	0.8830	0.8830	0.8831	0.8831	0.8830	0.8830
	2001	0.9608	0.9615	0.9603	0.9583	0.9625	0.9635	0.9631	0.9635	0.9622	0.9600	0.9601	0.9601	0.9601	0.9601	0.9601
10 Point	1998	0.8657	0.8607	0.8584	0.8544	0.8629	0.8649	0.8646	0.8641	0.8618	0.8571	0.8707	0.8708	0.8708	0.8708	0.8708
	1999	0.8220	0.8182	0.8164	0.8135	0.8198	0.8213	0.8211	0.8208	0.8190	0.8155	0.8257	0.8257	0.8257	0.8257	0.8257
	2000	0.8518	0.8489	0.8475	0.8452	0.8501	0.8513	0.8511	0.8509	0.8495	0.8467	0.8547	0.8547	0.8547	0.8547	0.8547
	2001	0.9361	0.9338	0.9327	0.9309	0.9348	0.9357	0.9355	0.9354	0.9342	0.9321	0.9383	0.9383	0.9384	0.9383	0.9383

MEDICAL Expon'l LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-2)	LR Trend Factor (Pd-3)	LR Trend Factor (Pd-4)	LR Trend Factor (Pd-5)	LR Trend Factor (Pd-6)	LR Trend Factor (Pd-7)	LR Trend Factor (Pd-8)	LR Trend Factor (Pd-10)	LR Trend Factor (Pd-12)	LR Trend Factor (Pd-14)	LR Trend Factor (Pd-16)	LR Trend Factor (Pd-18)	LR Trend Factor (Pd-20)
4 Point	1998	0.7941	0.7808	0.7640	0.7516	0.7818	0.8081	0.8081	0.8076	0.8078	0.8079	0.8079	0.8081	0.8081	0.8081	0.8077
	1999	0.7702	0.7594	0.7458	0.7357	0.7603	0.7814	0.7814	0.7810	0.7812	0.7813	0.7813	0.7814	0.7814	0.7814	0.7811
	2000	0.8128	0.8037	0.7922	0.7837	0.8044	0.8222	0.8222	0.8219	0.8220	0.8221	0.8221	0.8222	0.8222	0.8222	0.8219
	2001	0.9071	0.8995	0.8899	0.8827	0.9001	0.9148	0.9148	0.9146	0.9147	0.9148	0.9148	0.9148	0.9148	0.9148	0.9147
5 Point	1998	0.9650	0.9669	0.9530	0.9379	0.9727	0.9902	0.9632	0.9631	0.9634	0.9632	0.9634	0.9635	0.9634	0.9634	0.9633
	1999	0.9056	0.9071	0.8962	0.8843	0.9115	0.9252	0.9042	0.9041	0.9043	0.9042	0.9043	0.9044	0.9044	0.9043	0.9042
	2000	0.9248	0.9259	0.9171	0.9074	0.9296	0.9406	0.9236	0.9235	0.9236	0.9236	0.9236	0.9238	0.9237	0.9236	0.9236
	2001	0.9986	0.9995	0.9924	0.9845	1.0024	1.0112	0.9976	0.9975	0.9977	0.9976	0.9977	0.9978	0.9977	0.9977	0.9976
6 Point	1998	0.9991	0.9849	0.9748	0.9616	0.9913	1.0023	0.9900	1.0134	1.0136	1.0135	1.0136	1.0138	1.0138	1.0137	1.0136
	1999	0.9321	0.9211	0.9133	0.9030	0.9260	0.9346	0.9251	0.9432	0.9434	0.9433	0.9434	0.9435	0.9435	0.9434	0.9434
	2000	0.9462	0.9373	0.9309	0.9226	0.9413	0.9482	0.9405	0.9551	0.9553	0.9552	0.9553	0.9554	0.9554	0.9553	0.9553
	2001	1.0157	1.0086	1.0035	0.9968	1.0118	1.0174	1.0112	1.0229	1.0230	1.0229	1.0230	1.0231	1.0231	1.0230	1.0230
7 Point	1998	1.0704	1.0662	1.0580	1.0461	1.0725	1.0804	1.0746	1.0850	1.0745	1.0745	1.0745	1.0749	1.0748	1.0747	1.0747
	1999	0.9870	0.9839	0.9776	0.9684	0.9887	0.9947	0.9902	0.9982	0.9902	0.9902	0.9902	0.9905	0.9904	0.9903	0.9904
	2000	0.9904	0.9878	0.9827	0.9755	0.9917	0.9965	0.9929	0.9993	0.9928	0.9929	0.9929	0.9931	0.9931	0.9930	0.9930
	2001	1.0509	1.0488	1.0448	1.0390	1.0519	1.0557	1.0529	1.0579	1.0528	1.0528	1.0529	1.0531	1.0530	1.0529	1.0529
8 Point	1998	1.0571	1.0598	1.0533	1.0435	1.0652	1.0708	1.0685	1.0718	1.0640	1.0545	1.0546	1.0547	1.0547	1.0547	1.0546
	1999	0.9769	0.9789	0.9740	0.9664	0.9831	0.9874	0.9856	0.9882	0.9822	0.9749	0.9749	0.9750	0.9750	0.9750	0.9749
	2000	0.9823	0.9839	0.9799	0.9738	0.9872	0.9907	0.9892	0.9913	0.9865	0.9806	0.9807	0.9808	0.9808	0.9808	0.9806
	2001	1.0444	1.0457	1.0426	1.0378	1.0483	1.0511	1.0500	1.0515	1.0478	1.0431	1.0432	1.0433	1.0433	1.0433	1.0432
9 Point	1998	1.0376	1.0421	1.0371	1.0289	1.0468	1.0509	1.0503	1.0502	1.0442	1.0329	1.0329	1.0330	1.0330	1.0330	1.0329
	1999	0.9619	0.9653	0.9614	0.9552	0.9689	0.9721	0.9716	0.9716	0.9669	0.9581	0.9582	0.9583	0.9583	0.9583	0.9583
	2000	0.9702	0.9730	0.9698	0.9648	0.9759	0.9784	0.9780	0.9779	0.9743	0.9672	0.9673	0.9674	0.9674	0.9673	0.9673
	2001	1.0348	1.0371	1.0346	1.0306	1.0393	1.0414	1.0411	1.0411	1.0381	1.0325	1.0326	1.0326	1.0326	1.0326	1.0326
10 Point	1998	0.9378	0.9300	0.9264	0.9202	0.9336	0.9365	0.9368	0.9352	0.9309	0.9222	0.9458	0.9459	0.9460	0.9458	0.9458
	1999	0.8843	0.8782	0.8754	0.8705	0.8811	0.8832	0.8836	0.8823	0.8789	0.8721	0.8906	0.8907	0.8907	0.8906	0.8906
	2000	0.9073	0.9024	0.9000	0.8960	0.9047	0.9065	0.9068	0.9057	0.9029	0.8974	0.9125	0.9126	0.9126	0.9125	0.9126
	2001	0.9845	0.9805	0.9786	0.9754	0.9824	0.9839	0.9840	0.9831	0.9809	0.9764	0.9887	0.9887	0.9888	0.9887	0.9887

MEDICAL Linear TRENDED LR	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-2)	Trended LR (Pd-3)	Trended LR (Pd-4)	Trended LR (Pd-5)	Trended LR (Pd-6)	Trended LR (Pd-7)	Trended LR (Pd-8)	Trended LR (Pd-10)	Trended LR (Pd-12)	Trended LR (Pd-14)	Trended LR (Pd-16)	Trended LR (Pd-18)	Trended LR (Pd-20)
4 Point	1998	0.3007	0.3003	0.2943	0.2900	0.3005	0.3054	0.3052	0.3041	0.3030	0.3006	0.2988	0.2978	0.2976	0.2986	0.3009
	1999	0.3106	0.3059	0.3010	0.2974	0.3108	0.3199	0.3197	0.3186	0.3175	0.3149	0.3131	0.3120	0.3118	0.3128	0.3152
	2000	0.3148	0.3141	0.3102	0.2996	0.3126	0.3201	0.3200	0.3188	0.3176	0.3151	0.3132	0.3122	0.3119	0.3130	0.3154
	2001	0.2998	0.2980	0.2917	0.2896	0.3003	0.3060	0.3059	0.3048	0.3036	0.3013	0.2995	0.2985	0.2983	0.2993	0.3016
	4 Yr Ave	0.3065	0.3046	0.2993	0.2942	0.3061	0.3129	0.3127	0.3116	0.3104	0.3080	0.3062	0.3051	0.3049	0.3059	0.3083
5 Point	1998	0.3488	0.3536	0.3495	0.3451	0.3550	0.3557	0.3488	0.3476	0.3463	0.3435	0.3415	0.3404	0.3400	0.3412	0.3440
	1999	0.3492	0.3481	0.3449	0.3416	0.3545	0.3606	0.3551	0.3540	0.3527	0.3498	0.3478	0.3466	0.3464	0.3475	0.3502
	2000	0.3440	0.3465	0.3441	0.3330	0.3455	0.3505	0.3464	0.3453	0.3440	0.3412	0.3392	0.3381	0.3378	0.3389	0.3416
	2001	0.3194	0.3196	0.3142	0.3124	0.3225	0.3263	0.3236	0.3225	0.3213	0.3188	0.3169	0.3158	0.3156	0.3166	0.3191
	4 Yr Ave	0.3404	0.3420	0.3382	0.3330	0.3444	0.3483	0.3435	0.3424	0.3411	0.3383	0.3364	0.3352	0.3350	0.3361	0.3387
6 Point	1998	0.3554	0.3567	0.3540	0.3503	0.3583	0.3569	0.3536	0.3578	0.3565	0.3536	0.3515	0.3503	0.3501	0.3512	0.3541
	1999	0.3543	0.3505	0.3483	0.3456	0.3571	0.3616	0.3590	0.3620	0.3607	0.3578	0.3557	0.3544	0.3543	0.3554	0.3582
	2000	0.3478	0.3482	0.3467	0.3359	0.3473	0.3511	0.3492	0.3511	0.3498	0.3470	0.3450	0.3437	0.3435	0.3446	0.3474
	2001	0.3218	0.3208	0.3158	0.3143	0.3237	0.3268	0.3254	0.3263	0.3251	0.3226	0.3207	0.3195	0.3193	0.3204	0.3229
	4 Yr Ave	0.3448	0.3441	0.3412	0.3365	0.3466	0.3491	0.3468	0.3493	0.3480	0.3453	0.3432	0.3420	0.3418	0.3429	0.3457
7 Point	1998	0.3667	0.3705	0.3685	0.3657	0.3719	0.3692	0.3675	0.3687	0.3654	0.3625	0.3603	0.3591	0.3588	0.3601	0.3629
	1999	0.3630	0.3609	0.3594	0.3572	0.3674	0.3712	0.3698	0.3705	0.3676	0.3647	0.3625	0.3612	0.3611	0.3622	0.3651
	2000	0.3541	0.3559	0.3548	0.3443	0.3548	0.3580	0.3570	0.3571	0.3547	0.3519	0.3498	0.3486	0.3483	0.3495	0.3523
	2001	0.3258	0.3256	0.3210	0.3198	0.3285	0.3312	0.3305	0.3302	0.3283	0.3258	0.3238	0.3227	0.3225	0.3235	0.3261
	4 Yr Ave	0.3524	0.3532	0.3509	0.3468	0.3557	0.3574	0.3562	0.3566	0.3540	0.3512	0.3491	0.3479	0.3477	0.3488	0.3516
8 Point	1998	0.3608	0.3659	0.3644	0.3622	0.3670	0.3638	0.3628	0.3627	0.3598	0.3553	0.3532	0.3520	0.3517	0.3529	0.3557
	1999	0.3585	0.3574	0.3563	0.3546	0.3638	0.3670	0.3662	0.3658	0.3633	0.3591	0.3570	0.3557	0.3555	0.3566	0.3595
	2000	0.3508	0.3533	0.3525	0.3424	0.3522	0.3550	0.3544	0.3538	0.3517	0.3479	0.3459	0.3446	0.3444	0.3455	0.3483
	2001	0.3237	0.3240	0.3195	0.3186	0.3268	0.3293	0.3288	0.3281	0.3263	0.3232	0.3212	0.3201	0.3199	0.3210	0.3235
	4 Yr Ave	0.3485	0.3502	0.3482	0.3445	0.3525	0.3538	0.3531	0.3526	0.3503	0.3464	0.3443	0.3431	0.3429	0.3440	0.3468
9 Point	1998	0.3538	0.3592	0.3581	0.3563	0.3601	0.3566	0.3560	0.3552	0.3527	0.3479	0.3458	0.3447	0.3444	0.3456	0.3483
	1999	0.3530	0.3523	0.3515	0.3501	0.3585	0.3613	0.3609	0.3600	0.3577	0.3533	0.3513	0.3500	0.3498	0.3509	0.3537
	2000	0.3469	0.3496	0.3490	0.3392	0.3484	0.3510	0.3506	0.3496	0.3476	0.3438	0.3417	0.3405	0.3403	0.3414	0.3441
	2001	0.3212	0.3216	0.3173	0.3164	0.3244	0.3266	0.3263	0.3254	0.3237	0.3204	0.3186	0.3174	0.3172	0.3183	0.3208
	4 Yr Ave	0.3437	0.3457	0.3440	0.3405	0.3479	0.3489	0.3485	0.3476	0.3454	0.3414	0.3394	0.3382	0.3379	0.3391	0.3417
10 Point	1998	0.3320	0.3346	0.3337	0.3321	0.3354	0.3319	0.3317	0.3304	0.3283	0.3239	0.3270	0.3259	0.3257	0.3268	0.3294
	1999	0.3360	0.3333	0.3326	0.3314	0.3392	0.3417	0.3415	0.3403	0.3382	0.3341	0.3363	0.3351	0.3349	0.3360	0.3386
	2000	0.3342	0.3354	0.3348	0.3255	0.3342	0.3366	0.3364	0.3352	0.3333	0.3296	0.3308	0.3296	0.3293	0.3304	0.3331
	2001	0.3129	0.3124	0.3082	0.3074	0.3150	0.3172	0.3169	0.3159	0.3143	0.3111	0.3113	0.3102	0.3100	0.3110	0.3135
	4 Yr Ave	0.3288	0.3289	0.3273	0.3241	0.3310	0.3319	0.3316	0.3305	0.3285	0.3247	0.3264	0.3252	0.3250	0.3261	0.3287

MEDICAL Expon'l	Base Policy	Trended LR	Trended LR	Trended LR	Trended LR	Trended LR	Trended LR	Trended LR	Trended LR	Trended LR	Trended LR	Trended LR	Trended LR	Trended LR	Trended LR	Trended LR
TRENDED LR	Year	(Average)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-7)	(Pd-8)	(Pd-10)	(Pd-12)	(Pd-14)	(Pd-16)	(Pd-18)	(Pd-20)
4 Point	1998	0.3045	0.3035	0.2970	0.2921	0.3039	0.3101	0.3100	0.3088	0.3077	0.3053	0.3034	0.3025	0.3022	0.3033	0.3056
	1999	0.3149	0.3094	0.3038	0.2997	0.3145	0.3251	0.3250	0.3238	0.3226	0.3201	0.3182	0.3171	0.3169	0.3180	0.3203
	2000	0.3189	0.3175	0.3130	0.3018	0.3162	0.3251	0.3249	0.3237	0.3226	0.3200	0.3182	0.3170	0.3168	0.3179	0.3203
	2001	0.3032	0.3009	0.2940	0.2915	0.3033	0.3101	0.3099	0.3089	0.3077	0.3054	0.3035	0.3024	0.3022	0.3033	0.3056
	4 Yr Ave	0.3104	0.3078	0.3020	0.2963	0.3095	0.3176	0.3175	0.3163	0.3152	0.3127	0.3108	0.3098	0.3095	0.3106	0.3130
5 Point	1998	0.3701	0.3758	0.3704	0.3646	0.3781	0.3800	0.3695	0.3683	0.3670	0.3640	0.3619	0.3606	0.3603	0.3616	0.3644
	1999	0.3702	0.3696	0.3651	0.3603	0.3771	0.3850	0.3761	0.3748	0.3735	0.3705	0.3683	0.3670	0.3668	0.3680	0.3708
	2000	0.3629	0.3658	0.3623	0.3494	0.3654	0.3719	0.3650	0.3638	0.3624	0.3596	0.3574	0.3562	0.3559	0.3571	0.3599
	2001	0.3338	0.3343	0.3279	0.3251	0.3378	0.3428	0.3380	0.3369	0.3356	0.3330	0.3310	0.3299	0.3296	0.3307	0.3333
	4 Yr Ave	0.3593	0.3614	0.3564	0.3499	0.3646	0.3699	0.3622	0.3610	0.3596	0.3568	0.3547	0.3534	0.3532	0.3544	0.3571
6 Point	1998	0.3832	0.3828	0.3789	0.3738	0.3853	0.3847	0.3798	0.3875	0.3861	0.3830	0.3807	0.3795	0.3792	0.3804	0.3834
	1999	0.3810	0.3753	0.3721	0.3679	0.3831	0.3889	0.3847	0.3911	0.3896	0.3865	0.3842	0.3829	0.3827	0.3839	0.3869
	2000	0.3713	0.3703	0.3678	0.3553	0.3700	0.3749	0.3717	0.3762	0.3749	0.3719	0.3697	0.3684	0.3681	0.3693	0.3723
	2001	0.3395	0.3374	0.3316	0.3291	0.3410	0.3449	0.3426	0.3454	0.3441	0.3414	0.3394	0.3382	0.3380	0.3391	0.3418
	4 Yr Ave	0.3688	0.3665	0.3626	0.3565	0.3699	0.3734	0.3697	0.3751	0.3737	0.3707	0.3685	0.3673	0.3670	0.3682	0.3711
7 Point	1998	0.4105	0.4144	0.4112	0.4066	0.4169	0.4147	0.4122	0.4149	0.4093	0.4061	0.4036	0.4023	0.4020	0.4033	0.4066
	1999	0.4035	0.4008	0.3983	0.3945	0.4090	0.4139	0.4118	0.4139	0.4090	0.4057	0.4033	0.4019	0.4017	0.4030	0.4062
	2000	0.3886	0.3903	0.3883	0.3757	0.3898	0.3940	0.3924	0.3936	0.3896	0.3865	0.3843	0.3829	0.3826	0.3839	0.3870
	2001	0.3513	0.3508	0.3452	0.3431	0.3545	0.3579	0.3567	0.3573	0.3542	0.3514	0.3494	0.3482	0.3479	0.3490	0.3518
	4 Yr Ave	0.3885	0.3891	0.3858	0.3800	0.3926	0.3951	0.3933	0.3949	0.3905	0.3874	0.3852	0.3838	0.3836	0.3848	0.3879
8 Point	1998	0.4054	0.4119	0.4094	0.4056	0.4140	0.4110	0.4099	0.4099	0.4053	0.3985	0.3961	0.3948	0.3945	0.3958	0.3990
	1999	0.3994	0.3988	0.3968	0.3937	0.4067	0.4109	0.4099	0.4097	0.4056	0.3994	0.3971	0.3957	0.3955	0.3967	0.3998
	2000	0.3855	0.3887	0.3872	0.3750	0.3881	0.3917	0.3909	0.3905	0.3871	0.3817	0.3795	0.3782	0.3779	0.3792	0.3821
	2001	0.3491	0.3498	0.3445	0.3427	0.3533	0.3563	0.3557	0.3551	0.3525	0.3482	0.3461	0.3449	0.3447	0.3459	0.3485
	4 Yr Ave	0.3849	0.3873	0.3845	0.3793	0.3905	0.3925	0.3916	0.3913	0.3876	0.3820	0.3797	0.3784	0.3782	0.3794	0.3824
9 Point	1998	0.3979	0.4051	0.4031	0.3999	0.4069	0.4033	0.4029	0.4016	0.3977	0.3903	0.3880	0.3867	0.3863	0.3877	0.3907
	1999	0.3932	0.3933	0.3917	0.3891	0.4008	0.4045	0.4041	0.4028	0.3993	0.3925	0.3903	0.3889	0.3887	0.3899	0.3930
	2000	0.3807	0.3844	0.3832	0.3715	0.3836	0.3869	0.3865	0.3852	0.3823	0.3765	0.3743	0.3730	0.3727	0.3740	0.3770
	2001	0.3459	0.3469	0.3418	0.3403	0.3502	0.3530	0.3527	0.3516	0.3492	0.3446	0.3426	0.3414	0.3412	0.3423	0.3450
	4 Yr Ave	0.3794	0.3824	0.3800	0.3752	0.3854	0.3869	0.3866	0.3853	0.3821	0.3760	0.3738	0.3725	0.3722	0.3735	0.3764
10 Point	1998	0.3596	0.3615	0.3601	0.3577	0.3629	0.3594	0.3594	0.3576	0.3546	0.3485	0.3552	0.3541	0.3538	0.3550	0.3578
	1999	0.3615	0.3578	0.3566	0.3546	0.3645	0.3675	0.3675	0.3658	0.3630	0.3573	0.3627	0.3614	0.3613	0.3624	0.3652
	2000	0.3560	0.3565	0.3556	0.3450	0.3556	0.3584	0.3584	0.3568	0.3543	0.3494	0.3531	0.3519	0.3516	0.3528	0.3556
	2001	0.3291	0.3280	0.3233	0.3221	0.3311	0.3335	0.3334	0.3320	0.3300	0.3259	0.3281	0.3269	0.3267	0.3278	0.3303
	4 Yr Ave	0.3516	0.3510	0.3489	0.3449	0.3535	0.3547	0.3547	0.3531	0.3505	0.3453	0.3498	0.3486	0.3484	0.3495	0.3522

INDEMNITY		(Average)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-7)	(Pd-8)	(Pd-10)	(Pd-12)	(Pd-14)	(Pd-16)	(Pd-18)	(Pd-20)
Severity																
Ann Trend																
4 Point	Linear	3.2%	5.1%	3.2%	2.0%	2.7%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%	1.2%
5 Point	Linear	4.8%	5.8%	4.7%	3.7%	4.3%	4.1%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%	3.9%
6 Point	Linear	3.7%	4.2%	3.4%	2.6%	3.0%	3.3%	3.2%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%	3.1%
7 Point	Linear	4.0%	4.3%	3.7%	3.1%	3.4%	3.9%	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%	3.8%
8 Point	Linear	3.6%	3.5%	3.2%	2.7%	2.9%	3.4%	3.4%	3.4%	3.4%	3.6%	3.6%	3.6%	3.6%	3.6%	3.6%
9 Point	Linear	3.0%	2.9%	2.6%	2.3%	2.5%	3.0%	3.0%	3.0%	3.0%	3.2%	3.2%	3.2%	3.2%	3.2%	3.2%
10 Point	Linear	2.3%	2.1%	1.9%	1.7%	1.8%	2.3%	2.3%	2.4%	2.4%	2.5%	2.5%	2.5%	2.5%	2.5%	2.5%
4 Point	Expon'l	4.0%	6.7%	4.3%	2.7%	3.7%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%	1.6%
5 Point	Expon'l	6.1%	7.7%	6.1%	4.7%	5.5%	4.9%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%	4.6%
6 Point	Expon'l	4.7%	5.7%	4.5%	3.4%	4.0%	3.9%	3.8%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%	3.7%
7 Point	Expon'l	5.3%	5.9%	5.1%	4.1%	4.7%	4.7%	4.7%	4.7%	4.7%	4.7%	4.7%	4.7%	4.7%	4.7%	4.7%
8 Point	Expon'l	4.8%	5.1%	4.4%	3.7%	4.1%	4.2%	4.2%	4.3%	4.3%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%
9 Point	Expon'l	4.4%	4.6%	4.1%	3.5%	3.8%	4.0%	4.0%	4.0%	4.1%	4.3%	4.3%	4.3%	4.3%	4.3%	4.3%
10 Point	Expon'l	3.6%	3.7%	3.3%	2.7%	3.0%	3.2%	3.2%	3.3%	3.3%	3.5%	3.4%	3.4%	3.4%	3.4%	3.4%
MEDICAL		(Average)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-7)	(Pd-8)	(Pd-10)	(Pd-12)	(Pd-14)	(Pd-16)	(Pd-18)	(Pd-20)
Severity																
Ann Trend																
4 Point	Linear	3.2%	3.0%	2.6%	2.4%	2.9%	3.4%	3.4%	3.3%	3.3%	3.4%	3.4%	3.4%	3.4%	3.4%	3.3%
5 Point	Linear	5.8%	5.9%	5.7%	5.5%	5.9%	6.1%	5.7%	5.7%	5.7%	5.7%	5.7%	5.7%	5.7%	5.7%	5.7%
6 Point	Linear	6.1%	6.0%	5.9%	5.8%	6.1%	6.1%	6.0%	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%
7 Point	Linear	6.7%	6.7%	6.7%	6.6%	6.8%	6.7%	6.7%	6.8%	6.7%	6.7%	6.7%	6.7%	6.7%	6.7%	6.7%
8 Point	Linear	6.4%	6.5%	6.4%	6.4%	6.5%	6.5%	6.4%	6.5%	6.4%	6.3%	6.3%	6.3%	6.3%	6.3%	6.3%
9 Point	Linear	5.7%	5.8%	5.8%	5.7%	5.8%	5.7%	5.7%	5.7%	5.7%	5.6%	5.6%	5.6%	5.6%	5.6%	5.6%
10 Point	Linear	4.5%	4.5%	4.5%	4.5%	4.5%	4.4%	4.4%	4.4%	4.4%	4.3%	4.6%	4.6%	4.6%	4.6%	4.6%
4 Point	Expon'l	3.7%	3.4%	3.0%	2.7%	3.4%	4.0%	4.0%	3.9%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%	4.0%
5 Point	Expon'l	7.1%	7.2%	6.9%	6.6%	7.3%	7.6%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%	7.1%
6 Point	Expon'l	7.8%	7.5%	7.3%	7.1%	7.6%	7.8%	7.6%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%	8.0%
7 Point	Expon'l	9.0%	8.9%	8.8%	8.6%	9.1%	9.2%	9.1%	9.3%	9.1%	9.1%	9.1%	9.1%	9.1%	9.1%	9.1%
8 Point	Expon'l	8.8%	8.8%	8.7%	8.6%	8.9%	9.0%	9.0%	9.0%	8.9%	8.7%	8.7%	8.7%	8.7%	8.7%	8.7%
9 Point	Expon'l	8.4%	8.5%	8.4%	8.3%	8.6%	8.7%	8.7%	8.7%	8.6%	8.4%	8.4%	8.4%	8.4%	8.4%	8.4%
10 Point	Expon'l	6.6%	6.5%	6.4%	6.3%	6.5%	6.6%	6.6%	6.6%	6.5%	6.3%	6.8%	6.8%	6.8%	6.8%	6.8%

INDEMNITY		(Average)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-7)	(Pd-8)	(Pd-10)	(Pd-12)	(Pd-14)	(Pd-16)	(Pd-18)	(Pd-20)
Loss Ratio																
Ann. Trend																
4 Point	Linear	-5.0%	-2.9%	-4.8%	-6.2%	-5.4%	-7.2%	-7.2%	-7.2%	-7.2%	-7.2%	-7.2%	-7.2%	-7.2%	-7.2%	-7.2%
5 Point	Linear	-3.4%	-2.2%	-3.4%	-4.5%	-3.9%	-4.4%	-4.7%	-4.7%	-4.7%	-4.7%	-4.7%	-4.7%	-4.7%	-4.7%	-4.7%
6 Point	Linear	-4.5%	-3.7%	-4.6%	-5.6%	-5.1%	-5.2%	-5.3%	-5.4%	-5.4%	-5.4%	-5.4%	-5.4%	-5.4%	-5.4%	-5.4%
7 Point	Linear	-4.2%	-3.7%	-4.3%	-5.1%	-4.7%	-4.7%	-4.7%	-4.7%	-4.7%	-4.7%	-4.7%	-4.7%	-4.7%	-4.7%	-4.7%
8 Point	Linear	-4.6%	-4.3%	-4.8%	-5.5%	-5.2%	-5.1%	-5.1%	-5.1%	-5.1%	-4.9%	-4.9%	-4.9%	-4.9%	-4.9%	-4.9%
9 Point	Linear	-4.9%	-4.7%	-5.2%	-5.7%	-5.4%	-5.3%	-5.3%	-5.3%	-5.3%	-5.1%	-5.1%	-5.1%	-5.1%	-5.1%	-5.1%
10 Point	Linear	-5.6%	-5.4%	-5.8%	-6.3%	-6.0%	-5.9%	-5.9%	-5.9%	-5.9%	-5.8%	-5.8%	-5.8%	-5.8%	-5.8%	-5.8%
4 Point	Expon'l	-4.7%	-1.9%	-4.4%	-6.0%	-5.0%	-7.2%	-7.2%	-7.2%	-7.2%	-7.2%	-7.2%	-7.2%	-7.2%	-7.2%	-7.2%
5 Point	Expon'l	-2.5%	-0.8%	-2.5%	-4.0%	-3.1%	-3.8%	-4.1%	-4.1%	-4.1%	-4.1%	-4.1%	-4.1%	-4.1%	-4.1%	-4.1%
6 Point	Expon'l	-4.0%	-3.0%	-4.2%	-5.3%	-4.7%	-4.8%	-4.9%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%	-5.0%
7 Point	Expon'l	-3.3%	-2.7%	-3.6%	-4.6%	-4.0%	-3.9%	-4.0%	-4.0%	-4.0%	-4.0%	-4.0%	-4.0%	-4.0%	-4.0%	-4.0%
8 Point	Expon'l	-3.9%	-3.6%	-4.3%	-5.1%	-4.6%	-4.5%	-4.5%	-4.4%	-4.4%	-4.2%	-4.2%	-4.2%	-4.2%	-4.2%	-4.2%
9 Point	Expon'l	-4.2%	-4.0%	-4.6%	-5.3%	-4.9%	-4.7%	-4.7%	-4.7%	-4.6%	-4.4%	-4.4%	-4.4%	-4.4%	-4.4%	-4.4%
10 Point	Expon'l	-5.1%	-5.0%	-5.5%	-6.0%	-5.7%	-5.5%	-5.5%	-5.5%	-5.4%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%	-5.3%
MEDICAL		(Average)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-7)	(Pd-8)	(Pd-10)	(Pd-12)	(Pd-14)	(Pd-16)	(Pd-18)	(Pd-20)
Loss Ratio																
Ann. Trend																
4 Point	Linear	-5.3%	-5.6%	-5.9%	-6.2%	-5.6%	-5.1%	-5.1%	-5.1%	-5.1%	-5.1%	-5.1%	-5.1%	-5.1%	-5.1%	-5.1%
5 Point	Linear	-2.8%	-2.7%	-3.0%	-3.2%	-2.7%	-2.4%	-2.8%	-2.8%	-2.8%	-2.8%	-2.8%	-2.8%	-2.8%	-2.8%	-2.8%
6 Point	Linear	-2.4%	-2.6%	-2.7%	-2.9%	-2.5%	-2.4%	-2.5%	-2.3%	-2.3%	-2.3%	-2.3%	-2.3%	-2.3%	-2.3%	-2.3%
7 Point	Linear	-1.9%	-1.9%	-2.0%	-2.2%	-1.9%	-1.8%	-1.9%	-1.8%	-1.8%	-1.8%	-1.8%	-1.8%	-1.8%	-1.8%	-1.8%
8 Point	Linear	-2.2%	-2.2%	-2.2%	-2.3%	-2.1%	-2.0%	-2.1%	-2.0%	-2.1%	-2.2%	-2.2%	-2.2%	-2.2%	-2.2%	-2.2%
9 Point	Linear	-2.5%	-2.5%	-2.5%	-2.6%	-2.4%	-2.4%	-2.4%	-2.4%	-2.5%	-2.5%	-2.5%	-2.5%	-2.5%	-2.5%	-2.5%
10 Point	Linear	-3.6%	-3.7%	-3.8%	-3.8%	-3.7%	-3.6%	-3.6%	-3.6%	-3.7%	-3.8%	-3.5%	-3.5%	-3.5%	-3.5%	-3.5%
4 Point	Expon'l	-5.0%	-5.3%	-5.7%	-6.0%	-5.3%	-4.7%	-4.7%	-4.7%	-4.7%	-4.7%	-4.7%	-4.7%	-4.7%	-4.7%	-4.7%
5 Point	Expon'l	-1.4%	-1.4%	-1.7%	-1.9%	-1.3%	-0.9%	-1.4%	-1.4%	-1.4%	-1.4%	-1.4%	-1.4%	-1.4%	-1.4%	-1.4%
6 Point	Expon'l	-0.7%	-1.0%	-1.2%	-1.5%	-0.9%	-0.7%	-0.9%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%	-0.5%
7 Point	Expon'l	0.6%	0.5%	0.4%	0.1%	0.6%	0.8%	0.7%	0.8%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%
8 Point	Expon'l	0.3%	0.4%	0.3%	0.1%	0.5%	0.6%	0.5%	0.6%	0.5%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
9 Point	Expon'l	0.0%	0.1%	0.0%	-0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%	-0.1%
10 Point	Expon'l	-1.9%	-2.1%	-2.2%	-2.3%	-2.0%	-2.0%	-2.0%	-2.0%	-2.1%	-2.3%	-1.8%	-1.8%	-1.8%	-1.8%	-1.8%