

DELAWARE COMPENSATION RATING BUREAU, INC.

Measures of Goodness of Fit in Trend Calculations Using Severity Ratios – Unlimited Losses

Estimates of trended severity ratios using from 4 to 10 data points for each loss development technique are shown in Exhibit 2.

The first page of the attachment shows R^2 values for the regressions producing those trended severity ratios.

Pages 2 through 5 show fitted values for the curves used in the trend projections. Page 2 shows indemnity results using linear regression, page 3 is for indemnity-exponential, page 4 for medical-linear, and page 5 for medical-exponential.

Pages 6 through 9 show residuals resulting from the comparison of actual and fitted (actual minus fitted) values for the curves used in the trend projections. Page 6 shows indemnity results using linear regression, page 7 is for indemnity-exponential, page 8 for medical-linear, and page 9 for medical-exponential.

| INDEMNITY | | (Average) | (Incur) | (Pd-20) |
|----------------|---------|-----------|---------|---------|
| r ² | | | | |
| 4 Point | Linear | 0.034 | 0.108 | 0.009 |
| 5 Point | Linear | 0.343 | 0.360 | 0.310 |
| 6 Point | Linear | 0.624 | 0.633 | 0.605 |
| 7 Point | Linear | 0.752 | 0.747 | 0.747 |
| 8 Point | Linear | 0.808 | 0.811 | 0.795 |
| 9 Point | Linear | 0.850 | 0.855 | 0.836 |
| 10 Point | Linear | 0.877 | 0.884 | 0.861 |
| 4 Point | Expon'l | 0.033 | 0.104 | 0.008 |
| 5 Point | Expon'l | 0.359 | 0.375 | 0.327 |
| 6 Point | Expon'l | 0.628 | 0.635 | 0.613 |
| 7 Point | Expon'l | 0.758 | 0.751 | 0.756 |
| 8 Point | Expon'l | 0.818 | 0.820 | 0.805 |
| 9 Point | Expon'l | 0.865 | 0.869 | 0.851 |
| 10 Point | Expon'l | 0.896 | 0.902 | 0.881 |
| | | | | |
| MEDICAL | | (Average) | (Incur) | (Pd-20) |
| r ² | | | | |
| 4 Point | Linear | 0.370 | 0.174 | 0.812 |
| 5 Point | Linear | 0.660 | 0.492 | 0.905 |
| 6 Point | Linear | 0.805 | 0.686 | 0.928 |
| 7 Point | Linear | 0.874 | 0.780 | 0.952 |
| 8 Point | Linear | 0.911 | 0.835 | 0.968 |
| 9 Point | Linear | 0.920 | 0.848 | 0.975 |
| 10 Point | Linear | 0.931 | 0.868 | 0.978 |
| 4 Point | Expon'l | 0.391 | 0.191 | 0.805 |
| 5 Point | Expon'l | 0.687 | 0.545 | 0.903 |
| 6 Point | Expon'l | 0.818 | 0.738 | 0.907 |
| 7 Point | Expon'l | 0.886 | 0.832 | 0.931 |
| 8 Point | Expon'l | 0.924 | 0.887 | 0.950 |
| 9 Point | Expon'l | 0.941 | 0.904 | 0.965 |
| 10 Point | Expon'l | 0.957 | 0.929 | 0.974 |

| INDEMNITY | | Severity | Severity | Severity |
|---------------|--------|-----------|----------|----------|
| Linear | Policy | Ratio | Ratio | Ratio |
| FITTED | Year | (Average) | (Incur) | (Pd-20) |
| 4 Point | 2000 | 0.5759 | 0.5894 | 0.5625 |
| | 2001 | 0.5726 | 0.5848 | 0.5604 |
| | 2002 | 0.5692 | 0.5801 | 0.5583 |
| | 2003 | 0.5659 | 0.5755 | 0.5562 |
| 5 Point | 1999 | 0.5160 | 0.5224 | 0.5097 |
| | 2000 | 0.5337 | 0.5416 | 0.5259 |
| | 2001 | 0.5515 | 0.5609 | 0.5421 |
| | 2002 | 0.5692 | 0.5801 | 0.5583 |
| | 2003 | 0.5869 | 0.5994 | 0.5745 |
| 6 Point | 1998 | 0.4392 | 0.4405 | 0.4381 |
| | 1999 | 0.4731 | 0.4768 | 0.4694 |
| | 2000 | 0.5069 | 0.5131 | 0.5007 |
| | 2001 | 0.5407 | 0.5495 | 0.5320 |
| | 2002 | 0.5746 | 0.5858 | 0.5633 |
| | 2003 | 0.6084 | 0.6222 | 0.5946 |
| 7 Point | 1997 | 0.3931 | 0.3980 | 0.3882 |
| | 1998 | 0.4297 | 0.4358 | 0.4238 |
| | 1999 | 0.4664 | 0.4735 | 0.4594 |
| | 2000 | 0.5031 | 0.5113 | 0.4950 |
| | 2001 | 0.5398 | 0.5490 | 0.5306 |
| | 2002 | 0.5765 | 0.5868 | 0.5662 |
| | 2003 | 0.6131 | 0.6245 | 0.6018 |
| 8 Point | 1996 | 0.3624 | 0.3630 | 0.3620 |
| | 1997 | 0.3979 | 0.4002 | 0.3957 |
| | 1998 | 0.4334 | 0.4374 | 0.4295 |
| | 1999 | 0.4688 | 0.4746 | 0.4632 |
| | 2000 | 0.5043 | 0.5118 | 0.4969 |
| | 2001 | 0.5398 | 0.5490 | 0.5306 |
| | 2002 | 0.5753 | 0.5862 | 0.5643 |
| | 2003 | 0.6107 | 0.6234 | 0.5980 |
| 9 Point | 1995 | 0.3319 | 0.3295 | 0.3344 |
| | 1996 | 0.3665 | 0.3661 | 0.3671 |
| | 1997 | 0.4011 | 0.4026 | 0.3997 |
| | 1998 | 0.4357 | 0.4392 | 0.4323 |
| | 1999 | 0.4703 | 0.4757 | 0.4650 |
| | 2000 | 0.5049 | 0.5123 | 0.4976 |
| | 2001 | 0.5395 | 0.5488 | 0.5302 |
| | 2002 | 0.5741 | 0.5854 | 0.5629 |
| | 2003 | 0.6087 | 0.6219 | 0.5955 |
| 10 Point | 1994 | 0.3046 | 0.2987 | 0.3108 |
| | 1995 | 0.3381 | 0.3343 | 0.3420 |
| | 1996 | 0.3715 | 0.3700 | 0.3732 |
| | 1997 | 0.4050 | 0.4056 | 0.4044 |
| | 1998 | 0.4384 | 0.4413 | 0.4356 |
| | 1999 | 0.4718 | 0.4769 | 0.4669 |
| | 2000 | 0.5053 | 0.5126 | 0.4981 |
| | 2001 | 0.5387 | 0.5482 | 0.5293 |
| | 2002 | 0.5722 | 0.5838 | 0.5605 |
| | 2003 | 0.6056 | 0.6195 | 0.5917 |

| INDEMNITY | | Severity | Severity | Severity |
|---------------|--------|-----------|----------|----------|
| Expon'l | Policy | Ratio | Ratio | Ratio |
| FITTED | Year | (Average) | (Incur) | (Pd-20) |
| 4 Point | 2000 | 0.5755 | 0.5891 | 0.5619 |
| | 2001 | 0.5722 | 0.5845 | 0.5598 |
| | 2002 | 0.5689 | 0.5800 | 0.5578 |
| | 2003 | 0.5656 | 0.5754 | 0.5557 |
| 5 Point | 1999 | 0.5133 | 0.5191 | 0.5075 |
| | 2000 | 0.5312 | 0.5386 | 0.5237 |
| | 2001 | 0.5497 | 0.5589 | 0.5405 |
| | 2002 | 0.5689 | 0.5800 | 0.5578 |
| | 2003 | 0.5887 | 0.6018 | 0.5756 |
| 6 Point | 1998 | 0.4347 | 0.4352 | 0.4343 |
| | 1999 | 0.4663 | 0.4691 | 0.4636 |
| | 2000 | 0.5003 | 0.5056 | 0.4949 |
| | 2001 | 0.5367 | 0.5449 | 0.5284 |
| | 2002 | 0.5757 | 0.5873 | 0.5641 |
| | 2003 | 0.6176 | 0.6330 | 0.6022 |
| 7 Point | 1997 | 0.3927 | 0.3978 | 0.3876 |
| | 1998 | 0.4244 | 0.4303 | 0.4185 |
| | 1999 | 0.4585 | 0.4653 | 0.4517 |
| | 2000 | 0.4955 | 0.5033 | 0.4877 |
| | 2001 | 0.5354 | 0.5443 | 0.5264 |
| | 2002 | 0.5785 | 0.5887 | 0.5683 |
| | 2003 | 0.6251 | 0.6367 | 0.6135 |
| 8 Point | 1996 | 0.3665 | 0.3674 | 0.3657 |
| | 1997 | 0.3954 | 0.3974 | 0.3934 |
| | 1998 | 0.4265 | 0.4300 | 0.4231 |
| | 1999 | 0.4601 | 0.4651 | 0.4551 |
| | 2000 | 0.4963 | 0.5032 | 0.4895 |
| | 2001 | 0.5354 | 0.5443 | 0.5264 |
| | 2002 | 0.5775 | 0.5888 | 0.5662 |
| | 2003 | 0.6230 | 0.6370 | 0.6090 |
| 9 Point | 1995 | 0.3399 | 0.3381 | 0.3417 |
| | 1996 | 0.3666 | 0.3660 | 0.3672 |
| | 1997 | 0.3955 | 0.3963 | 0.3946 |
| | 1998 | 0.4266 | 0.4290 | 0.4241 |
| | 1999 | 0.4601 | 0.4645 | 0.4557 |
| | 2000 | 0.4963 | 0.5029 | 0.4897 |
| | 2001 | 0.5354 | 0.5445 | 0.5263 |
| | 2002 | 0.5775 | 0.5895 | 0.5656 |
| | 2003 | 0.6229 | 0.6382 | 0.6078 |
| 10 Point | 1994 | 0.3163 | 0.3113 | 0.3213 |
| | 1995 | 0.3410 | 0.3372 | 0.3447 |
| | 1996 | 0.3676 | 0.3653 | 0.3699 |
| | 1997 | 0.3963 | 0.3956 | 0.3968 |
| | 1998 | 0.4272 | 0.4286 | 0.4257 |
| | 1999 | 0.4605 | 0.4642 | 0.4567 |
| | 2000 | 0.4964 | 0.5028 | 0.4900 |
| | 2001 | 0.5352 | 0.5446 | 0.5257 |
| | 2002 | 0.5769 | 0.5899 | 0.5640 |
| | 2003 | 0.6219 | 0.6390 | 0.6051 |

| MEDICAL | | Severity | Severity | Severity |
|---------------|--------|-----------|----------|----------|
| Linear | Policy | Ratio | Ratio | Ratio |
| FITTED | Year | (Average) | (Incur) | (Pd-20) |
| 4 Point | 2000 | 0.8730 | 1.0321 | 0.7143 |
| | 2001 | 0.9240 | 1.0908 | 0.7573 |
| | 2002 | 0.9749 | 1.1495 | 0.8003 |
| | 2003 | 1.0258 | 1.2082 | 0.8433 |
| 5 Point | 1999 | 0.7613 | 0.8605 | 0.6620 |
| | 2000 | 0.8325 | 0.9568 | 0.7081 |
| | 2001 | 0.9037 | 1.0531 | 0.7542 |
| | 2002 | 0.9749 | 1.1495 | 0.8003 |
| | 2003 | 1.0461 | 1.2458 | 0.8464 |
| 6 Point | 1998 | 0.6425 | 0.7016 | 0.5833 |
| | 1999 | 0.7267 | 0.8150 | 0.6383 |
| | 2000 | 0.8109 | 0.9284 | 0.6933 |
| | 2001 | 0.8950 | 1.0418 | 0.7483 |
| | 2002 | 0.9792 | 1.1551 | 0.8032 |
| | 2003 | 1.0634 | 1.2685 | 0.8582 |
| 7 Point | 1997 | 0.5476 | 0.5847 | 0.5103 |
| | 1998 | 0.6342 | 0.6989 | 0.5694 |
| | 1999 | 0.7209 | 0.8131 | 0.6286 |
| | 2000 | 0.8075 | 0.9273 | 0.6877 |
| | 2001 | 0.8942 | 1.0415 | 0.7469 |
| | 2002 | 0.9809 | 1.1557 | 0.8060 |
| | 2003 | 1.0675 | 1.2699 | 0.8652 |
| 8 Point | 1996 | 0.4641 | 0.4838 | 0.4444 |
| | 1997 | 0.5502 | 0.5953 | 0.5049 |
| | 1998 | 0.6362 | 0.7069 | 0.5654 |
| | 1999 | 0.7222 | 0.8184 | 0.6259 |
| | 2000 | 0.8082 | 0.9299 | 0.6864 |
| | 2001 | 0.8942 | 1.0415 | 0.7469 |
| | 2002 | 0.9802 | 1.1530 | 0.8074 |
| | 2003 | 1.0662 | 1.2646 | 0.8679 |
| 9 Point | 1995 | 0.4069 | 0.4210 | 0.3927 |
| | 1996 | 0.4878 | 0.5239 | 0.4517 |
| | 1997 | 0.5688 | 0.6269 | 0.5106 |
| | 1998 | 0.6497 | 0.7298 | 0.5695 |
| | 1999 | 0.7306 | 0.8327 | 0.6285 |
| | 2000 | 0.8116 | 0.9357 | 0.6874 |
| | 2001 | 0.8925 | 1.0386 | 0.7464 |
| | 2002 | 0.9734 | 1.1416 | 0.8053 |
| | 2003 | 1.0544 | 1.2445 | 0.8642 |
| 10 Point | 1994 | 0.3475 | 0.3509 | 0.3440 |
| | 1995 | 0.4250 | 0.4486 | 0.4013 |
| | 1996 | 0.5025 | 0.5464 | 0.4587 |
| | 1997 | 0.5801 | 0.6441 | 0.5160 |
| | 1998 | 0.6576 | 0.7419 | 0.5733 |
| | 1999 | 0.7352 | 0.8396 | 0.6306 |
| | 2000 | 0.8127 | 0.9374 | 0.6880 |
| | 2001 | 0.8903 | 1.0352 | 0.7453 |
| | 2002 | 0.9678 | 1.1329 | 0.8026 |
| | 2003 | 1.0453 | 1.2307 | 0.8599 |

| MEDICAL Expon'l FITTED | Policy Year | Severity Ratio (Average) | Severity Ratio (Incur) | Severity Ratio (Pd-20) |
|-------------------------------------|----------------|--------------------------------|------------------------------|------------------------------|
| 4 Point | 2000 | 0.8715 | 1.0269 | 0.7159 |
| | 2001 | 0.9198 | 1.0815 | 0.7561 |
| | 2002 | 0.9708 | 1.1390 | 0.7984 |
| | 2003 | 1.0246 | 1.1996 | 0.8432 |
| 5 Point | 1999 | 0.7610 | 0.8563 | 0.6646 |
| | 2000 | 0.8254 | 0.9417 | 0.7065 |
| | 2001 | 0.8951 | 1.0357 | 0.7511 |
| | 2002 | 0.9708 | 1.1390 | 0.7984 |
| | 2003 | 1.0528 | 1.2527 | 0.8488 |
| 6 Point | 1998 | 0.6461 | 0.7054 | 0.5866 |
| | 1999 | 0.7166 | 0.7969 | 0.6345 |
| | 2000 | 0.7949 | 0.9004 | 0.6864 |
| | 2001 | 0.8818 | 1.0173 | 0.7424 |
| | 2002 | 0.9781 | 1.1493 | 0.8031 |
| | 2003 | 1.0850 | 1.2985 | 0.8687 |
| 7 Point | 1997 | 0.5600 | 0.6036 | 0.5171 |
| | 1998 | 0.6268 | 0.6873 | 0.5655 |
| | 1999 | 0.7016 | 0.7826 | 0.6185 |
| | 2000 | 0.7854 | 0.8911 | 0.6764 |
| | 2001 | 0.8791 | 1.0146 | 0.7397 |
| | 2002 | 0.9840 | 1.1553 | 0.8090 |
| | 2003 | 1.1015 | 1.3155 | 0.8847 |
| 8 Point | 1996 | 0.4869 | 0.5184 | 0.4566 |
| | 1997 | 0.5479 | 0.5929 | 0.5029 |
| | 1998 | 0.6167 | 0.6781 | 0.5538 |
| | 1999 | 0.6940 | 0.7756 | 0.6099 |
| | 2000 | 0.7811 | 0.8871 | 0.6717 |
| | 2001 | 0.8791 | 1.0146 | 0.7397 |
| | 2002 | 0.9894 | 1.1605 | 0.8146 |
| | 2003 | 1.1135 | 1.3273 | 0.8971 |
| 9 Point | 1995 | 0.4407 | 0.4708 | 0.4119 |
| | 1996 | 0.4943 | 0.5349 | 0.4541 |
| | 1997 | 0.5545 | 0.6077 | 0.5007 |
| | 1998 | 0.6221 | 0.6904 | 0.5521 |
| | 1999 | 0.6978 | 0.7843 | 0.6087 |
| | 2000 | 0.7828 | 0.8911 | 0.6712 |
| | 2001 | 0.8781 | 1.0124 | 0.7400 |
| | 2002 | 0.9851 | 1.1501 | 0.8159 |
| | 2003 | 1.1051 | 1.3067 | 0.8997 |
| 10 Point | 1994 | 0.3912 | 0.4140 | 0.3700 |
| | 1995 | 0.4391 | 0.4704 | 0.4086 |
| | 1996 | 0.4929 | 0.5345 | 0.4512 |
| | 1997 | 0.5533 | 0.6073 | 0.4982 |
| | 1998 | 0.6211 | 0.6901 | 0.5501 |
| | 1999 | 0.6972 | 0.7842 | 0.6075 |
| | 2000 | 0.7826 | 0.8910 | 0.6708 |
| | 2001 | 0.8785 | 1.0125 | 0.7408 |
| | 2002 | 0.9862 | 1.1505 | 0.8180 |
| | 2003 | 1.1070 | 1.3073 | 0.9033 |

| INDEMNITY Linear RESIDUALS | Policy Year | Severity Ratio (Average) | Severity Ratio (Incur) | Severity Ratio (Pd-20) |
|----------------------------------|----------------|--------------------------------|------------------------------|------------------------------|
| 4 Point | 2000 | 0.0116 | 0.0100 | 0.0131 |
| | 2001 | -0.0292 | -0.0230 | -0.0354 |
| | 2002 | 0.0237 | 0.0160 | 0.0315 |
| | 2003 | -0.0061 | -0.0030 | -0.0092 |
| 5 Point | 1999 | -0.0422 | -0.0478 | -0.0366 |
| | 2000 | 0.0538 | 0.0578 | 0.0497 |
| | 2001 | -0.0082 | 0.0009 | -0.0171 |
| | 2002 | 0.0237 | 0.0160 | 0.0315 |
| | 2003 | -0.0271 | -0.0269 | -0.0275 |
| 6 Point | 1998 | -0.0536 | -0.0570 | -0.0503 |
| | 1999 | 0.0007 | -0.0022 | 0.0037 |
| | 2000 | 0.0806 | 0.0863 | 0.0749 |
| | 2001 | 0.0026 | 0.0123 | -0.0070 |
| | 2002 | 0.0183 | 0.0103 | 0.0265 |
| | 2003 | -0.0486 | -0.0497 | -0.0476 |
| 7 Point | 1997 | -0.0143 | -0.0070 | -0.0215 |
| | 1998 | -0.0441 | -0.0523 | -0.0360 |
| | 1999 | 0.0074 | 0.0011 | 0.0137 |
| | 2000 | 0.0844 | 0.0881 | 0.0806 |
| | 2001 | 0.0035 | 0.0128 | -0.0056 |
| | 2002 | 0.0164 | 0.0093 | 0.0236 |
| | 2003 | -0.0533 | -0.0520 | -0.0548 |
| 8 Point | 1996 | 0.0085 | 0.0038 | 0.0132 |
| | 1997 | -0.0191 | -0.0092 | -0.0290 |
| | 1998 | -0.0478 | -0.0539 | -0.0416 |
| | 1999 | 0.0050 | 0.0000 | 0.0099 |
| | 2000 | 0.0832 | 0.0876 | 0.0787 |
| | 2001 | 0.0035 | 0.0128 | -0.0056 |
| | 2002 | 0.0176 | 0.0099 | 0.0255 |
| | 2003 | -0.0509 | -0.0509 | -0.0510 |
| 9 Point | 1995 | 0.0081 | 0.0061 | 0.0101 |
| | 1996 | 0.0044 | 0.0008 | 0.0081 |
| | 1997 | -0.0223 | -0.0116 | -0.0330 |
| | 1998 | -0.0501 | -0.0556 | -0.0445 |
| | 1999 | 0.0035 | -0.0011 | 0.0081 |
| | 2000 | 0.0826 | 0.0872 | 0.0780 |
| | 2001 | 0.0038 | 0.0130 | -0.0052 |
| | 2002 | 0.0188 | 0.0107 | 0.0269 |
| | 2003 | -0.0489 | -0.0494 | -0.0485 |
| 10 Point | 1994 | 0.0140 | 0.0108 | 0.0170 |
| | 1995 | 0.0019 | 0.0013 | 0.0025 |
| | 1996 | -0.0006 | -0.0032 | 0.0020 |
| | 1997 | -0.0262 | -0.0146 | -0.0377 |
| | 1998 | -0.0528 | -0.0578 | -0.0478 |
| | 1999 | 0.0020 | -0.0023 | 0.0062 |
| | 2000 | 0.0822 | 0.0868 | 0.0775 |
| | 2001 | 0.0046 | 0.0136 | -0.0043 |
| | 2002 | 0.0207 | 0.0123 | 0.0293 |
| | 2003 | -0.0458 | -0.0470 | -0.0447 |

| INDEMNITY Expon'l RESIDUALS | Policy Year | Severity Ratio (Average) | Severity Ratio (Incur) | Severity Ratio (Pd-20) |
|-----------------------------------|----------------|--------------------------------|------------------------------|------------------------------|
| 4 Point | 2000 | 0.0120 | 0.0103 | 0.0137 |
| | 2001 | -0.0289 | -0.0227 | -0.0348 |
| | 2002 | 0.0240 | 0.0161 | 0.0320 |
| | 2003 | -0.0058 | -0.0029 | -0.0087 |
| 5 Point | 1999 | -0.0395 | -0.0445 | -0.0344 |
| | 2000 | 0.0563 | 0.0608 | 0.0519 |
| | 2001 | -0.0064 | 0.0029 | -0.0155 |
| | 2002 | 0.0240 | 0.0161 | 0.0320 |
| | 2003 | -0.0289 | -0.0293 | -0.0286 |
| 6 Point | 1998 | -0.0491 | -0.0517 | -0.0465 |
| | 1999 | 0.0075 | 0.0055 | 0.0095 |
| | 2000 | 0.0872 | 0.0938 | 0.0807 |
| | 2001 | 0.0066 | 0.0169 | -0.0034 |
| | 2002 | 0.0172 | 0.0088 | 0.0257 |
| | 2003 | -0.0578 | -0.0605 | -0.0552 |
| 7 Point | 1997 | -0.0139 | -0.0068 | -0.0209 |
| | 1998 | -0.0388 | -0.0468 | -0.0307 |
| | 1999 | 0.0153 | 0.0093 | 0.0214 |
| | 2000 | 0.0920 | 0.0961 | 0.0879 |
| | 2001 | 0.0079 | 0.0175 | -0.0014 |
| | 2002 | 0.0144 | 0.0074 | 0.0215 |
| | 2003 | -0.0653 | -0.0642 | -0.0665 |
| 8 Point | 1996 | 0.0044 | -0.0006 | 0.0095 |
| | 1997 | -0.0166 | -0.0064 | -0.0267 |
| | 1998 | -0.0409 | -0.0465 | -0.0353 |
| | 1999 | 0.0137 | 0.0095 | 0.0180 |
| | 2000 | 0.0912 | 0.0962 | 0.0861 |
| | 2001 | 0.0079 | 0.0175 | -0.0014 |
| | 2002 | 0.0154 | 0.0073 | 0.0236 |
| | 2003 | -0.0632 | -0.0645 | -0.0620 |
| 9 Point | 1995 | 0.0001 | -0.0025 | 0.0028 |
| | 1996 | 0.0043 | 0.0008 | 0.0080 |
| | 1997 | -0.0167 | -0.0053 | -0.0279 |
| | 1998 | -0.0410 | -0.0455 | -0.0363 |
| | 1999 | 0.0137 | 0.0101 | 0.0174 |
| | 2000 | 0.0912 | 0.0965 | 0.0859 |
| | 2001 | 0.0079 | 0.0173 | -0.0013 |
| | 2002 | 0.0154 | 0.0066 | 0.0242 |
| | 2003 | -0.0631 | -0.0657 | -0.0608 |
| 10 Point | 1994 | 0.0023 | -0.0018 | 0.0065 |
| | 1995 | -0.0010 | -0.0016 | -0.0002 |
| | 1996 | 0.0033 | 0.0015 | 0.0053 |
| | 1997 | -0.0175 | -0.0046 | -0.0301 |
| | 1998 | -0.0416 | -0.0451 | -0.0379 |
| | 1999 | 0.0133 | 0.0104 | 0.0164 |
| | 2000 | 0.0911 | 0.0966 | 0.0856 |
| | 2001 | 0.0081 | 0.0172 | -0.0007 |
| | 2002 | 0.0160 | 0.0062 | 0.0258 |
| | 2003 | -0.0621 | -0.0665 | -0.0581 |

| MEDICAL Linear RESIDUALS | Policy Year | Severity Ratio (Average) | Severity Ratio (Incur) | Severity Ratio (Pd-20) |
|--------------------------------|----------------|--------------------------------|------------------------------|------------------------------|
| 4 Point | 2000 | 0.0062 | -0.0123 | 0.0246 |
| | 2001 | -0.0687 | -0.0999 | -0.0373 |
| | 2002 | 0.1188 | 0.2370 | 0.0006 |
| | 2003 | -0.0563 | -0.1247 | 0.0120 |
| 5 Point | 1999 | -0.0406 | -0.0753 | -0.0061 |
| | 2000 | 0.0467 | 0.0629 | 0.0308 |
| | 2001 | -0.0484 | -0.0623 | -0.0342 |
| | 2002 | 0.1188 | 0.2370 | 0.0006 |
| | 2003 | -0.0766 | -0.1623 | 0.0089 |
| 6 Point | 1998 | -0.0432 | -0.0568 | -0.0297 |
| | 1999 | -0.0060 | -0.0298 | 0.0176 |
| | 2000 | 0.0683 | 0.0913 | 0.0456 |
| | 2001 | -0.0397 | -0.0510 | -0.0283 |
| | 2002 | 0.1145 | 0.2313 | -0.0023 |
| | 2003 | -0.0939 | -0.1850 | -0.0029 |
| 7 Point | 1997 | -0.0125 | -0.0041 | -0.0208 |
| | 1998 | -0.0349 | -0.0541 | -0.0158 |
| | 1999 | -0.0002 | -0.0279 | 0.0273 |
| | 2000 | 0.0717 | 0.0924 | 0.0512 |
| | 2001 | -0.0389 | -0.0507 | -0.0269 |
| | 2002 | 0.1128 | 0.2307 | -0.0051 |
| | 2003 | -0.0980 | -0.1864 | -0.0099 |
| | 8 Point | 1996 | 0.0046 | 0.0187 |
| 1997 | -0.0151 | -0.0148 | -0.0154 | |
| 1998 | -0.0369 | -0.0621 | -0.0118 | |
| 1999 | -0.0015 | -0.0332 | 0.0300 | |
| 2000 | 0.0710 | 0.0898 | 0.0525 | |
| 2001 | -0.0389 | -0.0507 | -0.0269 | |
| 2002 | 0.1135 | 0.2334 | -0.0065 | |
| 2003 | -0.0967 | -0.1811 | -0.0126 | |
| 9 Point | 1995 | 0.0474 | 0.0802 | 0.0146 |
| | 1996 | -0.0191 | -0.0214 | -0.0168 |
| | 1997 | -0.0337 | -0.0464 | -0.0211 |
| | 1998 | -0.0504 | -0.0850 | -0.0159 |
| | 1999 | -0.0099 | -0.0475 | 0.0274 |
| | 2000 | 0.0676 | 0.0840 | 0.0515 |
| | 2001 | -0.0372 | -0.0478 | -0.0264 |
| | 2002 | 0.1203 | 0.2448 | -0.0044 |
| | 2003 | -0.0849 | -0.1610 | -0.0089 |
| 10 Point | 1994 | 0.0407 | 0.0622 | 0.0194 |
| | 1995 | 0.0293 | 0.0526 | 0.0060 |
| | 1996 | -0.0338 | -0.0439 | -0.0238 |
| | 1997 | -0.0450 | -0.0636 | -0.0265 |
| | 1998 | -0.0583 | -0.0971 | -0.0197 |
| | 1999 | -0.0145 | -0.0544 | 0.0253 |
| | 2000 | 0.0665 | 0.0823 | 0.0509 |
| | 2001 | -0.0350 | -0.0444 | -0.0253 |
| | 2002 | 0.1259 | 0.2535 | -0.0017 |
| | 2003 | -0.0758 | -0.1472 | -0.0046 |

| MEDICAL Expon'l RESIDUALS | Policy Year | Severity Ratio (Average) | Severity Ratio (Incur) | Severity Ratio (Pd-20) |
|---------------------------------|----------------|--------------------------------|------------------------------|------------------------------|
| 4 Point | 2000 | 0.0077 | -0.0072 | 0.0230 |
| | 2001 | -0.0645 | -0.0907 | -0.0361 |
| | 2002 | 0.1229 | 0.2474 | 0.0025 |
| | 2003 | -0.0551 | -0.1161 | 0.0121 |
| 5 Point | 1999 | -0.0403 | -0.0711 | -0.0087 |
| | 2000 | 0.0538 | 0.0780 | 0.0324 |
| | 2001 | -0.0398 | -0.0449 | -0.0311 |
| | 2002 | 0.1229 | 0.2474 | 0.0025 |
| | 2003 | -0.0833 | -0.1692 | 0.0065 |
| 6 Point | 1998 | -0.0468 | -0.0606 | -0.0330 |
| | 1999 | 0.0041 | -0.0117 | 0.0214 |
| | 2000 | 0.0843 | 0.1193 | 0.0525 |
| | 2001 | -0.0265 | -0.0265 | -0.0224 |
| | 2002 | 0.1156 | 0.2371 | -0.0022 |
| | 2003 | -0.1155 | -0.2150 | -0.0134 |
| 7 Point | 1997 | -0.0249 | -0.0231 | -0.0276 |
| | 1998 | -0.0275 | -0.0425 | -0.0119 |
| | 1999 | 0.0191 | 0.0026 | 0.0374 |
| | 2000 | 0.0938 | 0.1286 | 0.0625 |
| | 2001 | -0.0238 | -0.0238 | -0.0197 |
| | 2002 | 0.1097 | 0.2311 | -0.0081 |
| | 2003 | -0.1320 | -0.2320 | -0.0294 |
| 8 Point | 1996 | -0.0182 | -0.0159 | -0.0217 |
| | 1997 | -0.0128 | -0.0124 | -0.0134 |
| | 1998 | -0.0174 | -0.0333 | -0.0002 |
| | 1999 | 0.0267 | 0.0096 | 0.0460 |
| | 2000 | 0.0981 | 0.1326 | 0.0672 |
| | 2001 | -0.0238 | -0.0238 | -0.0197 |
| | 2002 | 0.1043 | 0.2259 | -0.0137 |
| | 2003 | -0.1440 | -0.2438 | -0.0418 |
| 9 Point | 1995 | 0.0136 | 0.0304 | -0.0046 |
| | 1996 | -0.0256 | -0.0324 | -0.0192 |
| | 1997 | -0.0194 | -0.0272 | -0.0112 |
| | 1998 | -0.0228 | -0.0456 | 0.0015 |
| | 1999 | 0.0229 | 0.0009 | 0.0472 |
| | 2000 | 0.0964 | 0.1286 | 0.0677 |
| | 2001 | -0.0228 | -0.0216 | -0.0200 |
| | 2002 | 0.1086 | 0.2363 | -0.0150 |
| | 2003 | -0.1356 | -0.2232 | -0.0444 |
| 10 Point | 1994 | -0.0030 | -0.0009 | -0.0066 |
| | 1995 | 0.0152 | 0.0308 | -0.0013 |
| | 1996 | -0.0242 | -0.0320 | -0.0163 |
| | 1997 | -0.0182 | -0.0268 | -0.0087 |
| | 1998 | -0.0218 | -0.0453 | 0.0035 |
| | 1999 | 0.0235 | 0.0010 | 0.0484 |
| | 2000 | 0.0966 | 0.1287 | 0.0681 |
| | 2001 | -0.0232 | -0.0217 | -0.0208 |
| | 2002 | 0.1075 | 0.2359 | -0.0171 |
| | 2003 | -0.1375 | -0.2238 | -0.0480 |