

DELAWARE COMPENSATION RATING BUREAU, INC.

Paid and Incurred Loss Development and Trend – Unlimited Losses

Page 1 of the attachment shows the calculation of Standard Earned Premiums. Standard Earned Premiums are developed to ultimate, adjusted to current residual market rate level, adjusted to remove the impact of expense constants, the DCCPAP program and the residual market surcharge program.

Pages 2 through 13 present indemnity losses and loss adjustment expense.

Page 2 shows incurred and paid loss development factors and ratios of incurred to paid losses, based on the current Table I. An average of the latest four factors is shown. Selected factors are generally based upon a fitting of the four-year averages to a curve.

Page 3 arranges the factors according to the loss development approach shown. There are three methods: case incurred, paid to twentieth and the average of the incurred and the paid to twentieth method. The last section of page three shows the loss on-level and loss adjustment expense factors applicable.

Page 4 shows the loss base (paid or incurred losses depending on the method) to which the development factors apply, the projected ultimate level of losses, and ultimate losses adjusted to current benefit levels and including loss adjustment expense.

The top portion of page 5 presents ultimate on-level loss and loss adjustment expense ratios by policy year for each methodology. The middle portion of page 5 presents information on claim frequencies, which are further discussed in Exhibit 23. The first column shows frequencies by policy year. The second column shows normalized values for claim frequency with policy year 1993 set equal to unity. Claim frequency trend factors for policy years 2002, 2003 and 2004 are calculated by relating the frequencies for those policy years to the value for policy year 2005. An annual frequency trend factor of -7.0% was selected for the period 1/1/06 to 12/1/08. 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 (12/1/08). The second section of page 7 shows severity trend factors by policy year calculated by dividing the trended points on page 7 by the fitted values on page 6.

Pages 8 and 9 present the analogous exponential severity trend factor calculation. Pages 10 and 11 show the loss ratio trend factors by policy year which are a product of the severity (pages 7 and 9) and frequency (page 5) trend factors which were previously calculated.

Pages 12 and 13 show averages of the four latest policy years trended to the midpoint of the prospective rating period (12/1/08) 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 02-03	PDF 03-04	PDF 04-05	PDF 05-06	4 Year Average	Selected PDF
Beyond	1.0043	0.9725	1.0000	1.0008	0.9944	1.0000
19-20	1.0001	1.0000	1.0000	0.9997	1.0000	1.0000
18-19	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
17-18	1.0000	1.0000	1.0000	0.9991	0.9998	1.0000
16-17	1.0000	1.0000	1.0000	1.0043	1.0011	1.0000
15-16	1.0000	1.0000	1.0000	1.0072	1.0018	1.0000
14-15	1.0000	1.0000	1.0021	0.9988	1.0002	1.0000
13-14	1.0000	1.0000	1.0002	0.9938	0.9985	1.0000
12-13	1.0000	1.0001	1.0000	0.9995	0.9999	1.0000
11-12	1.0003	1.0000	0.9999	1.0001	1.0001	1.0000
10-11	1.0012	1.0001	1.0000	1.0000	1.0003	1.0000
9-10	1.0000	1.0000	1.0000	0.9999	1.0000	1.0000
8-9	1.0004	1.0002	1.0000	0.9997	1.0001	1.0000
7-8	1.0001	0.9999	1.0000	1.0002	1.0001	1.0001
6-7	1.0002	0.9999	0.9997	1.0007	1.0001	1.0001
5-6	1.0005	1.0034	0.9980	1.0013	1.0008	1.0008
4-5	1.0035	0.9942	0.9971	1.0001	0.9987	0.9987
3-4	1.0001	0.9982	0.9974	0.9992	0.9987	0.9987
2-3	1.0029	0.9943	0.9957	0.9998	0.9982	0.9982
1-2	1.0204	0.9912	0.9988	1.0054	1.0040	1.0040

PREMIUMS	Policy Year	Reported SEP	Cum PDF	Ultimate SEP	On-Level Factor	ECRF	DCCPAP Factor
Beyond	1986	63023266	1.0000	63023266	1.7043	0.9906	1.0000
19-20	1987	72850618	1.0000	72850618	1.6436	0.9916	1.0000
18-19	1988	82763862	1.0000	82763862	1.6125	0.9914	1.0000
17-18	1989	86613192	1.0000	86613192	1.6051	0.9919	1.0000
16-17	1990	81364979	1.0000	81364979	1.6051	0.9915	1.0037
15-16	1991	81541085	1.0000	81541085	1.6051	0.9913	1.0083
14-15	1992	74291455	1.0000	74291455	1.6051	0.9914	1.0137
13-14	1993	76233153	1.0000	76233153	1.6051	0.9914	1.0144
12-13	1994	72896285	1.0000	72896285	1.6482	0.9942	1.0129
11-12	1995	71313956	1.0000	71313956	1.7895	0.9971	1.0112
10-11	1996	77311008	1.0000	77311008	1.7945	0.9973	1.0131
9-10	1997	80991242	1.0000	80991242	1.7076	0.9979	1.0081
8-9	1998	87645842	1.0000	87645842	1.5760	0.9986	1.0001
7-8	1999	80533721	1.0001	80541774	1.8157	0.9989	0.9959
6-7	2000	87450749	1.0002	87468239	1.7921	0.9988	0.9929
5-6	2001	91552530	1.0010	91644083	1.8844	0.9982	0.9956
4-5	2002	112642442	0.9997	112608649	1.5782	0.9976	0.9982
3-4	2003	125356859	0.9984	125156288	1.4798	0.9965	1.0010
2-3	2004	140748403	0.9966	140269858	1.5396	0.9962	1.0000
1-2	2005	165830173	1.0006	165929671	1.3543	0.9965	1.0000

PREMIUMS	Policy Year	Other	On-Level SEP
	1986	1.0000	106400893
	1987	1.0000	118731483
	1988	1.0000	132309000
	1989	1.0000	137896750
	1990	1.0000	129967946
	1991	1.0000	130819792
	1992	1.0000	119839316
	1993	1.0000	123056379
	1994	1.0000	120991716
	1995	1.0000	128671395
	1996	1.0000	140172537
	1997	1.0000	139128096
	1998	1.0000	137950259
	1999	1.0000	145479912
	2000	1.0000	155452126
	2001	1.0000	171624774
	2002	1.0000	176973318
	2003	1.0000	184742611
	2004	1.0000	215138827
	2005	1.0000	223932038

INDEMNITY	Incurred LDF 98-99	Incurred LDF 99-00	Incurred LDF 00-01	Incurred LDF 01-02	Incurred LDF 02-03	Incurred LDF 03-04	Incurred LDF 04-05	Incurred LDF 05-06	4 Year Average LDF	Selected Incurred LDF
Beyond	1.0064	0.9998	1.0730	0.9992	0.9772	0.9527	0.9746	1.0232	0.9819	0.9819
19-20	1.0093	0.9869	1.0090	1.0026	0.9991	1.0067	1.0021	1.0005	1.0021	1.0024
18-19	0.9815	1.0056	0.9942	0.9978	1.0120	1.0032	0.9982	1.0039	1.0043	1.0031
17-18	1.0023	1.0076	1.0004	1.0008	1.0048	1.0027	0.9989	1.0084	1.0037	1.0039
16-17	1.0134	0.9926	1.0350	0.9977	1.0096	1.0048	1.0034	1.0011	1.0047	1.0047
15-16	1.0037	1.0060	1.0189	1.0029	1.0021	0.9969	1.0137	1.0100	1.0057	1.0057
14-15	0.9858	0.9953	1.0097	1.0028	1.0334	1.0044	1.0203	1.0013	1.0149	1.0068
13-14	1.0028	1.0071	0.9981	1.0125	0.9925	1.0159	0.9866	0.9948	0.9975	1.0081
12-13	1.0065	1.0009	1.0020	1.0220	1.0197	1.0194	1.0060	1.0107	1.0140	1.0096
11-12	1.0058	1.0069	1.0207	1.0058	1.0245	1.0157	1.0199	1.0017	1.0155	1.0113
10-11	1.0010	0.9979	1.0297	1.0076	1.0015	1.0160	1.0060	1.0044	1.0070	1.0135
9-10	1.0139	1.0049	1.0041	1.0118	1.0101	1.0110	0.9879	1.0125	1.0054	1.0161
8-9	0.9856	1.0134	1.0001	1.0214	0.9814	1.0126	1.0318	0.9944	1.0051	1.0194
7-8	0.9982	1.0367	0.9960	1.0053	1.0371	1.0130	1.0987	1.0321	1.0452	1.0237
6-7	0.9935	1.0227	1.0100	1.0348	1.0110	1.0727	1.0178	1.0150	1.0291	1.0297
5-6	1.0378	1.0368	1.0082	1.0264	1.1036	1.0420	1.0102	1.0386	1.0486	1.0387
4-5	1.0039	1.0201	1.0117	1.0143	1.0756	1.0908	1.0593	1.0267	1.0631	1.0538
3-4	1.0070	1.0560	1.0209	1.0640	1.0232	1.1157	1.0339	1.0560	1.0572	1.0826
2-3	1.1001	1.1466	1.0948	1.2403	1.1441	1.1884	1.1503	1.1505	1.1583	1.1469
1-2	1.2843	1.2122	1.2706	1.4283	1.4377	1.2682	1.2796	1.3393	1.3312	1.3326

INDEMNITY	Paid LDF 98-99	Paid LDF 99-00	Paid LDF 00-01	Paid LDF 01-02	Paid LDF 02-03	Paid LDF 03-04	Paid LDF 04-05	Paid LDF 05-06	4 Year Average LDF	Selected Paid LDF
19-20	1.0140	1.0121	1.0120	1.0056	1.0042	1.0039	1.0041	1.0078	1.0050	1.0054
18-19	1.0169	1.0104	1.0090	1.0119	1.0150	0.9996	1.0114	1.0034	1.0074	1.0061
17-18	1.0087	1.0094	1.0071	1.0054	1.0118	1.0135	1.0037	1.0077	1.0092	1.0068
16-17	1.0071	1.0134	1.0057	1.0058	1.0064	1.0071	1.0125	1.0043	1.0076	1.0077
15-16	1.0101	1.0153	1.0088	1.0089	1.0101	1.0094	1.0051	1.0161	1.0102	1.0088
14-15	1.0108	1.0121	1.0095	1.0056	1.0059	1.0103	1.0104	1.0049	1.0079	1.0100
13-14	1.0109	1.0203	1.0057	1.0130	1.0054	1.0083	1.0093	1.0129	1.0090	1.0116
12-13	1.0104	1.0069	1.0092	1.0092	1.0175	1.0063	1.0179	1.0179	1.0149	1.0134
11-12	1.0118	1.0063	1.0150	1.0052	1.0213	1.0201	1.0202	1.0048	1.0166	1.0158
10-11	1.0203	1.0196	1.0074	1.0167	1.0094	1.0249	1.0213	1.0211	1.0192	1.0188
9-10	1.0173	1.0156	1.0155	1.0129	1.0310	1.0037	1.0200	1.0123	1.0168	1.0228
8-9	1.0277	1.0202	1.0255	1.0225	1.0374	1.0177	1.0164	1.0490	1.0301	1.0283
7-8	1.0262	1.0173	1.0426	1.0430	1.0241	1.0259	1.0623	1.0319	1.0361	1.0362
6-7	1.0531	1.0534	1.0229	1.0350	1.0308	1.0498	1.0438	1.0455	1.0425	1.0481
5-6	1.0652	1.0435	1.0361	1.0848	1.1015	1.0610	1.0619	1.0928	1.0793	1.0677
4-5	1.0883	1.0860	1.0889	1.0678	1.0958	1.0845	1.1060	1.1169	1.1008	1.1036
3-4	1.1488	1.1673	1.1636	1.1181	1.1744	1.2531	1.1656	1.1234	1.1791	1.1809
2-3	1.3102	1.3741	1.3587	1.4124	1.3716	1.4010	1.3654	1.4422	1.3951	1.3946
1-2	1.7773	1.7927	1.7991	1.9393	2.0577	2.0217	1.8502	2.2085	2.0345	2.0345

INDEMNITY	Pd-Incur LDF 98-99	Pd-Incur LDF 99-00	Pd-Incur LDF 00-01	Pd-Incur LDF 01-02	Pd-Incur LDF 02-03	Pd-Incur LDF 03-04	Pd-Incur LDF 04-05	Pd-Incur LDF 05-06	4 Year Average LDF	Selected Pd-Incur LDF
19-20	1.1084	1.0551	1.1326	1.0513	1.0753	1.0831	1.0476	1.0821	1.0720	1.0720
18-19	1.0865	1.1166	1.0557	1.0886	1.0883	1.0442	1.0875	1.0297	1.0624	1.0624
17-18	1.1199	1.0748	1.0966	1.0811	1.0506	1.1026	1.0264	1.0633	1.0607	1.0607
16-17	1.0741	1.1034	1.1058	1.0518	1.1028	1.0348	1.0982	1.0353	1.0678	1.0678
15-16	1.1224	1.0795	1.0857	1.1021	1.0451	1.1044	1.0417	1.0758	1.0668	1.0668
14-15	1.0842	1.0758	1.1101	1.0488	1.1075	1.0379	1.1249	1.0631	1.0834	1.0834
13-14	1.0914	1.1130	1.0632	1.0857	1.0446	1.1117	1.0719	1.0471	1.0688	1.0688
12-13	1.1163	1.0656	1.0795	1.0622	1.1116	1.0928	1.0688	1.0991	1.0931	1.0931
11-12	1.0767	1.0896	1.0749	1.0960	1.0946	1.0838	1.1072	1.0496	1.0838	1.0838
10-11	1.1038	1.0742	1.0875	1.0870	1.0743	1.1127	1.0781	1.0733	1.0846	1.0846
9-10	1.0940	1.0766	1.0915	1.0867	1.1252	1.0768	1.1223	1.1212	1.1114	1.1114
8-9	1.0997	1.1035	1.1092	1.1391	1.0993	1.1562	1.1383	1.2335	1.1568	1.1568
7-8	1.1156	1.1268	1.1737	1.1682	1.1656	1.1308	1.3083	1.1565	1.1903	1.1903
6-7	1.1475	1.2326	1.1486	1.1633	1.1479	1.2496	1.1621	1.1649	1.1811	1.1811
5-6	1.2823	1.2381	1.1467	1.2317	1.2777	1.2066	1.2171	1.3059	1.2518	1.2518
4-5	1.2969	1.2506	1.3152	1.2368	1.2653	1.3057	1.3881	1.3529	1.3280	1.3280
3-4	1.4110	1.5262	1.4288	1.3153	1.4113	1.6421	1.5319	1.4965	1.5205	1.5205
2-3	1.8940	1.9113	1.7015	1.9466	2.0320	2.0735	1.9367	2.0474	2.0224	2.0224
1-2	2.9610	2.7398	2.8804	3.4326	3.5843	3.4066	3.2494	4.0042	3.5611	3.5611

INDEMNITY		Incurring	Paid
	Policy	to 20th	
	Year	LDF	LDF
Beyond	1986	0.9819	0.9819
19-20	1987	1.0024	1.0720
18-19	1988	1.0031	1.0061
17-18	1989	1.0039	1.0068
16-17	1990	1.0047	1.0077
15-16	1991	1.0057	1.0088
14-15	1992	1.0068	1.0100
13-14	1993	1.0081	1.0116
12-13	1994	1.0096	1.0134
11-12	1995	1.0113	1.0158
10-11	1996	1.0135	1.0188
9-10	1997	1.0161	1.0228
8-9	1998	1.0194	1.0283
7-8	1999	1.0237	1.0362
6-7	2000	1.0297	1.0481
5-6	2001	1.0387	1.0677
4-5	2002	1.0538	1.1036
3-4	2003	1.0826	1.1809
2-3	2004	1.1469	1.3946
1-2	2005	1.3326	2.0345

INDEMNITY		Incurring	Paid
	Policy	to 20th	
	Year	Cum LDF	Cum LDF
Beyond	1986	0.9819	0.9819
19-20	1987	0.9843	1.0526
18-19	1988	0.9873	1.0590
17-18	1989	0.9912	1.0662
16-17	1990	0.9958	1.0744
15-16	1991	1.0015	1.0839
14-15	1992	1.0083	1.0947
13-14	1993	1.0165	1.1074
12-13	1994	1.0262	1.1223
11-12	1995	1.0378	1.1400
10-11	1996	1.0518	1.1614
9-10	1997	1.0688	1.1879
8-9	1998	1.0895	1.2215
7-8	1999	1.1153	1.2657
6-7	2000	1.1485	1.3266
5-6	2001	1.1929	1.4164
4-5	2002	1.2571	1.5632
3-4	2003	1.3609	1.8460
2-3	2004	1.5608	2.5744
1-2	2005	2.0800	5.2376

INDEMNITY		Benefit	LAE
	Policy	Level	
	Year	Factor	
Beyond	1986	1.4648	1.1117
19-20	1987	1.4564	1.1117
18-19	1988	1.4349	1.1117
17-18	1989	1.4061	1.1117
16-17	1990	1.3801	1.1117
15-16	1991	1.3635	1.1117
14-15	1992	1.3467	1.1117
13-14	1993	1.3263	1.1117
12-13	1994	1.3098	1.1117
11-12	1995	1.2884	1.1117
10-11	1996	1.2629	1.1117
9-10	1997	1.2386	1.1117
8-9	1998	1.2118	1.1117
7-8	1999	1.1836	1.1117
6-7	2000	1.1544	1.1117
5-6	2001	1.1276	1.1117
4-5	2002	1.1023	1.1117
3-4	2003	1.0756	1.1117
2-3	2004	1.0630	1.1117
1-2	2005	1.0482	1.1117

INDEMNITY	Policy Year	Incurred Base	Paid to 20th Base
Beyond	1986	22009508	22009508
19-20	1987	23723903	23117555
18-19	1988	22528935	21350104
17-18	1989	23372896	22673621
16-17	1990	24336281	22987399
15-16	1991	24271819	22942839
14-15	1992	23039331	22285941
13-14	1993	26393617	24444830
12-13	1994	19107358	18292056
11-12	1995	23070504	21949082
10-11	1996	26669744	24078724
9-10	1997	27382761	23288404
8-9	1998	23551981	21015840
7-8	1999	29221084	26227757
6-7	2000	37874406	31693922
5-6	2001	31326525	25862606
4-5	2002	35890641	26942997
3-4	2003	32353673	22790334
2-3	2004	30251824	16684988
1-2	2005	21803268	7787558

INDEMNITY	Policy Year	Proj Ult Incurred (Avg Pd & Inc)	Proj Ult Incurred (Incur)	Proj Ult Incurred (Pd-20)
Beyond	1986	21611136	21611136	21611136
19-20	1987	23842488	23351438	24333538
18-19	1988	22426289	22242818	22609760
17-18	1989	23670915	23167215	24174615
16-17	1990	24465865	24234069	24697661
15-16	1991	24587985	24308227	24867743
14-15	1992	23813489	23230557	24396420
13-14	1993	26949658	26829112	27070205
12-13	1994	20068573	19607971	20529174
11-12	1995	24482261	23942569	25021953
10-11	1996	28008133	28051237	27965030
9-10	1997	28465495	29266695	27664295
8-9	1998	25665366	25659883	25670849
7-8	1999	32893374	32590275	33196472
6-7	2000	42771956	43498755	42045157
5-6	2001	37000603	37369412	36631795
4-5	2002	43617709	45118125	42117293
3-4	2003	43050535	44030114	42070957
2-3	2004	45085440	47217047	42953833
1-2	2005	43069456	45350797	40788114

INDEMNITY	Policy Year	Adjusted Incurred (Avg Pd & Inc)	Adjusted Incurred (Incur)	Adjusted Incurred (Pd-20)
Beyond	1986	35191966	35191966	35191966
19-20	1987	38602893	37807843	39397942
18-19	1988	35773930	35481261	36066599
17-18	1989	37001460	36214095	37788824
16-17	1990	37536929	37181294	37892564
15-16	1991	37270540	36846482	37694598
14-15	1992	35651803	34779081	36524524
13-14	1993	39735862	39558122	39913601
12-13	1994	29221943	28551258	29892627
11-12	1995	35066292	34293284	35839301
10-11	1996	39322464	39382981	39261949
9-10	1997	39195609	40298823	38092396
8-9	1998	34575305	34567919	34582691
7-8	1999	43281369	42882548	43680187
6-7	2000	54891239	55823974	53958504
5-6	2001	46382214	46844535	45919894
4-5	2002	53450314	55288964	51611664
3-4	2003	51477441	52648767	50306116
2-3	2004	53279137	55798136	50760138
1-2	2005	50188145	52846556	47529734

INDEMNITY		Loss	Loss	Loss
Policy	Ratio	Ratio	Ratio	Ratio
Year	(Avg Pd & Inc)	(Incur)	(Pd-20)	(Pd-20)
1986	0.3307	0.3307	0.3307	0.3307
1987	0.3251	0.3184	0.3318	0.3318
1988	0.2704	0.2682	0.2726	0.2726
1989	0.2683	0.2626	0.2740	0.2740
1990	0.2888	0.2861	0.2916	0.2916
1991	0.2849	0.2817	0.2881	0.2881
1992	0.2975	0.2902	0.3048	0.3048
1993	0.3229	0.3215	0.3244	0.3244
1994	0.2415	0.2360	0.2471	0.2471
1995	0.2725	0.2665	0.2785	0.2785
1996	0.2805	0.2810	0.2801	0.2801
1997	0.2817	0.2897	0.2738	0.2738
1998	0.2506	0.2506	0.2507	0.2507
1999	0.2975	0.2948	0.3002	0.3002
2000	0.3531	0.3591	0.3471	0.3471
2001	0.2703	0.2729	0.2676	0.2676
2002	0.3020	0.3124	0.2916	0.2916
2003	0.2786	0.2850	0.2723	0.2723
2004	0.2477	0.2594	0.2359	0.2359
2005	0.2241	0.2360	0.2123	0.2123

INDEMNITY FREQUENCY		Trend						
Policy	Claim	Normalized	Factor	Selected Ann	Trend Period	Trend	Combined	
Year	Frequency	Frequency	to 1/1/06	Trend Factor	# Years	1/1/06-12/1/08	Trend Factor	
				-7.0%	1			
				-7.0%	1			
				-7.0%	1			
				-7.0%	0.9167			
1993	17.70	1.0000						
1994	15.21	0.8593						
1995	15.27	0.8627						
1996	14.36	0.8113						
1997	13.09	0.7395						
1998	11.98	0.6768						
1999	11.54	0.6519						
2000	10.47	0.5915						
2001	9.13	0.5158						
2002	9.23	0.5214	0.8044			0.8092	0.6509	
2003	8.84	0.4994	0.8649			0.8092	0.6999	
2004	7.76	0.4384	0.9300			0.8092	0.7526	
2005*	6.91	0.3904	1.0000			0.8092	0.8092	

* Adjusted to a full Policy Year

INDEMNITY SEVERITY RATIOS		Severity	Severity	Severity
Policy	Ratio	Ratio	Ratio	Ratio
Year	(Average)	(Incur)	(Pd-20)	(Pd-20)
1993	0.3229	0.3215	0.3244	0.3244
1994	0.2810	0.2746	0.2876	0.2876
1995	0.3159	0.3089	0.3228	0.3228
1996	0.3457	0.3464	0.3452	0.3452
1997	0.3809	0.3918	0.3703	0.3703
1998	0.3703	0.3703	0.3704	0.3704
1999	0.4564	0.4522	0.4605	0.4605
2000	0.5970	0.6071	0.5868	0.5868
2001	0.5240	0.5291	0.5188	0.5188
2002	0.5792	0.5992	0.5593	0.5593
2003	0.5579	0.5707	0.5453	0.5453
2004	0.5650	0.5917	0.5381	0.5381
2005	0.5740	0.6045	0.5438	0.5438

INDEMNITY Linear FITTED	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	2002	0.5703	0.5860	0.5547
	2003	0.5695	0.5897	0.5493
	2004	0.5686	0.5934	0.5439
	2005	0.5678	0.5971	0.5386
5 Point	2001	0.5429	0.5504	0.5353
	2002	0.5514	0.5647	0.5382
	2003	0.5600	0.5790	0.5411
	2004	0.5686	0.5934	0.5439
	2005	0.5772	0.6077	0.5468
6 Point	2000	0.5671	0.5733	0.5609
	2001	0.5668	0.5774	0.5560
	2002	0.5664	0.5816	0.5511
	2003	0.5660	0.5858	0.5462
	2004	0.5656	0.5900	0.5414
	2005	0.5652	0.5942	0.5365
7 Point	1999	0.5159	0.5148	0.5169
	2000	0.5275	0.5315	0.5233
	2001	0.5390	0.5482	0.5297
	2002	0.5505	0.5649	0.5361
	2003	0.5620	0.5816	0.5425
	2004	0.5736	0.5983	0.5489
	2005	0.5851	0.6150	0.5553
8 Point	1998	0.4485	0.4449	0.4521
	1999	0.4712	0.4722	0.4702
	2000	0.4939	0.4996	0.4883
	2001	0.5166	0.5269	0.5063
	2002	0.5393	0.5543	0.5244
	2003	0.5620	0.5816	0.5425
	2004	0.5847	0.6090	0.5605
	2005	0.6074	0.6363	0.5786
9 Point	1997	0.4089	0.4078	0.4100
	1998	0.4345	0.4369	0.4323
	1999	0.4602	0.4659	0.4546
	2000	0.4859	0.4950	0.4769
	2001	0.5116	0.5241	0.4993
	2002	0.5373	0.5531	0.5216
	2003	0.5630	0.5822	0.5439
	2004	0.5887	0.6113	0.5662
	2005	0.6144	0.6403	0.5885
10 Point	1996	0.3702	0.3676	0.3730
	1997	0.3980	0.3984	0.3976
	1998	0.4257	0.4292	0.4223
	1999	0.4534	0.4601	0.4469
	2000	0.4812	0.4909	0.4715
	2001	0.5089	0.5217	0.4962
	2002	0.5366	0.5525	0.5208
	2003	0.5644	0.5834	0.5454
	2004	0.5921	0.6142	0.5701
	2005	0.6199	0.6450	0.5947

INDEMNITY		Severity	Severity	Severity
Linear		Ratio	Ratio	Ratio
TRENDED		(Incur)	(Incur)	(Pd-20)
4 Point	Fitted	0.5653	0.6078	0.5229
5 Point	Fitted	0.6022	0.6495	0.5552
6 Point	Fitted	0.5641	0.6064	0.5222
7 Point	Fitted	0.6187	0.6638	0.5739
8 Point	Fitted	0.6736	0.7161	0.6313
9 Point	Fitted	0.6894	0.7251	0.6536
10 Point	Fitted	0.7008	0.7350	0.6666
INDEMNITY		Sev Trend	Sev Trend	Sev Trend
Linear		Factor	Factor	Factor
Severity Trend Factor		(Average)	(Incur)	(Pd-20)
4 Point	2002	0.9912	1.0373	0.9427
	2003	0.9927	1.0308	0.9519
	2004	0.9941	1.0244	0.9613
	2005	0.9956	1.0180	0.9709
5 Point	2002	1.0921	1.1501	1.0317
	2003	1.0753	1.1217	1.0262
	2004	1.0591	1.0946	1.0207
	2005	1.0434	1.0688	1.0154
6 Point	2002	0.9960	1.0425	0.9475
	2003	0.9967	1.0351	0.9560
	2004	0.9974	1.0277	0.9646
	2005	0.9980	1.0205	0.9734
7 Point	2002	1.1239	1.1749	1.0706
	2003	1.1008	1.1412	1.0579
	2004	1.0787	1.1093	1.0456
	2005	1.0575	1.0792	1.0336
8 Point	2002	1.2490	1.2920	1.2039
	2003	1.1986	1.2312	1.1638
	2004	1.1521	1.1759	1.1263
	2005	1.1090	1.1254	1.0911
9 Point	2002	1.2829	1.3109	1.2532
	2003	1.2244	1.2455	1.2018
	2004	1.1709	1.1863	1.1544
	2005	1.1220	1.1324	1.1106
10 Point	2002	1.3058	1.3301	1.2799
	2003	1.2416	1.2598	1.2221
	2004	1.1835	1.1966	1.1693
	2005	1.1305	1.1394	1.1208

INDEMNITY Expon'l FITTED	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	2002	0.5702	0.5859	0.5546
	2003	0.5694	0.5895	0.5492
	2004	0.5686	0.5932	0.5439
	2005	0.5677	0.5970	0.5386
5 Point	2001	0.5423	0.5497	0.5349
	2002	0.5509	0.5639	0.5379
	2003	0.5597	0.5784	0.5409
	2004	0.5686	0.5932	0.5439
	2005	0.5776	0.6085	0.5469
6 Point	2000	0.5660	0.5721	0.5600
	2001	0.5659	0.5765	0.5553
	2002	0.5658	0.5809	0.5506
	2003	0.5657	0.5853	0.5460
	2004	0.5655	0.5897	0.5414
	2005	0.5654	0.5942	0.5368
7 Point	1999	0.5123	0.5108	0.5137
	2000	0.5241	0.5274	0.5206
	2001	0.5362	0.5446	0.5277
	2002	0.5486	0.5623	0.5348
	2003	0.5613	0.5805	0.5420
	2004	0.5743	0.5994	0.5493
	2005	0.5876	0.6189	0.5567
8 Point	1998	0.4415	0.4385	0.4448
	1999	0.4633	0.4638	0.4627
	2000	0.4860	0.4906	0.4814
	2001	0.5099	0.5189	0.5008
	2002	0.5350	0.5489	0.5210
	2003	0.5613	0.5805	0.5420
	2004	0.5889	0.6140	0.5639
	2005	0.6179	0.6495	0.5866
9 Point	1997	0.4053	0.4058	0.4049
	1998	0.4281	0.4309	0.4253
	1999	0.4521	0.4575	0.4467
	2000	0.4775	0.4857	0.4692
	2001	0.5043	0.5157	0.4929
	2002	0.5327	0.5475	0.5177
	2003	0.5626	0.5813	0.5437
	2004	0.5942	0.6171	0.5711
	2005	0.6276	0.6552	0.5999
10 Point	1996	0.3701	0.3695	0.3711
	1997	0.3932	0.3944	0.3921
	1998	0.4176	0.4210	0.4144
	1999	0.4436	0.4493	0.4379
	2000	0.4712	0.4796	0.4627
	2001	0.5005	0.5120	0.4889
	2002	0.5316	0.5465	0.5166
	2003	0.5647	0.5833	0.5459
	2004	0.5998	0.6227	0.5769
	2005	0.6372	0.6647	0.6096

INDEMNITY Expon'l TRENDED		Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	Fitted	0.5654	0.6080	0.5235
5 Point	Fitted	0.6047	0.6553	0.5559
6 Point	Fitted	0.5650	0.6075	0.5237
7 Point	Fitted	0.6281	0.6793	0.5789
8 Point	Fitted	0.7108	0.7650	0.6583
9 Point	Fitted	0.7360	0.7803	0.6923
10 Point	Fitted	0.7598	0.8040	0.7160

INDEMNITY Expon'l Severity Trend Factor		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-20)
4 Point	2002	0.9915	1.0377	0.9439
	2003	0.9929	1.0312	0.9531
	2004	0.9944	1.0248	0.9625
	2005	0.9958	1.0184	0.9719
5 Point	2002	1.0976	1.1621	1.0334
	2003	1.0805	1.1329	1.0277
	2004	1.0636	1.1045	1.0220
	2005	1.0470	1.0769	1.0163
6 Point	2002	0.9987	1.0459	0.9511
	2003	0.9989	1.0380	0.9592
	2004	0.9991	1.0301	0.9674
	2005	0.9993	1.0224	0.9756
7 Point	2002	1.1449	1.2082	1.0825
	2003	1.1190	1.1702	1.0681
	2004	1.0937	1.1334	1.0539
	2005	1.0690	1.0977	1.0399
8 Point	2002	1.3285	1.3938	1.2636
	2003	1.2662	1.3177	1.2146
	2004	1.2069	1.2458	1.1675
	2005	1.1503	1.1778	1.1223
9 Point	2002	1.3818	1.4252	1.3373
	2003	1.3083	1.3424	1.2732
	2004	1.2387	1.2643	1.2122
	2005	1.1728	1.1908	1.1541
10 Point	2002	1.4291	1.4712	1.3858
	2003	1.3454	1.3783	1.3115
	2004	1.2666	1.2912	1.2411
	2005	1.1925	1.2096	1.1745

INDEMNITY Linear LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-20)
4 Point	2002	0.6452	0.6752	0.6136
	2003	0.6948	0.7215	0.6662
	2004	0.7482	0.7710	0.7235
	2005	0.8056	0.8238	0.7857
5 Point	2002	0.7108	0.7486	0.6715
	2003	0.7526	0.7851	0.7182
	2004	0.7971	0.8238	0.7682
	2005	0.8443	0.8649	0.8217
6 Point	2002	0.6483	0.6786	0.6167
	2003	0.6976	0.7245	0.6691
	2004	0.7506	0.7734	0.7260
	2005	0.8076	0.8258	0.7877
7 Point	2002	0.7315	0.7647	0.6969
	2003	0.7704	0.7987	0.7404
	2004	0.8118	0.8349	0.7869
	2005	0.8557	0.8733	0.8364
8 Point	2002	0.8130	0.8410	0.7836
	2003	0.8389	0.8617	0.8145
	2004	0.8671	0.8850	0.8477
	2005	0.8974	0.9107	0.8829
9 Point	2002	0.8350	0.8533	0.8157
	2003	0.8570	0.8717	0.8411
	2004	0.8812	0.8928	0.8688
	2005	0.9079	0.9163	0.8987
10 Point	2002	0.8499	0.8658	0.8331
	2003	0.8690	0.8817	0.8553
	2004	0.8907	0.9006	0.8800
	2005	0.9148	0.9220	0.9070

INDEMNITY Expon'l LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-20)
4 Point	2002	0.6454	0.6754	0.6144
	2003	0.6949	0.7217	0.6671
	2004	0.7484	0.7713	0.7244
	2005	0.8058	0.8241	0.7865
5 Point	2002	0.7144	0.7564	0.6726
	2003	0.7562	0.7929	0.7193
	2004	0.8005	0.8312	0.7692
	2005	0.8472	0.8714	0.8224
6 Point	2002	0.6501	0.6808	0.6191
	2003	0.6991	0.7265	0.6713
	2004	0.7519	0.7753	0.7281
	2005	0.8086	0.8273	0.7895
7 Point	2002	0.7452	0.7864	0.7046
	2003	0.7832	0.8190	0.7476
	2004	0.8231	0.8530	0.7932
	2005	0.8650	0.8883	0.8415
8 Point	2002	0.8647	0.9072	0.8225
	2003	0.8862	0.9223	0.8501
	2004	0.9083	0.9376	0.8787
	2005	0.9308	0.9531	0.9082
9 Point	2002	0.8994	0.9277	0.8704
	2003	0.9157	0.9395	0.8911
	2004	0.9322	0.9515	0.9123
	2005	0.9490	0.9636	0.9339
10 Point	2002	0.9302	0.9576	0.9020
	2003	0.9416	0.9647	0.9179
	2004	0.9532	0.9718	0.9341
	2005	0.9650	0.9788	0.9504

INDEMNITY Linear TRENDED LR	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-20)
4 Point	2002	0.1949	0.2109	0.1789
	2003	0.1936	0.2056	0.1814
	2004	0.1853	0.2000	0.1707
	2005	0.1805	0.1944	0.1668
	4 Yr Ave	0.1886	0.2027	0.1745
5 Point	2002	0.2147	0.2339	0.1958
	2003	0.2097	0.2238	0.1956
	2004	0.1974	0.2137	0.1812
	2005	0.1892	0.2041	0.1744
	4 Yr Ave	0.2028	0.2189	0.1868
6 Point	2002	0.1958	0.2120	0.1798
	2003	0.1944	0.2065	0.1822
	2004	0.1859	0.2006	0.1713
	2005	0.1810	0.1949	0.1672
	4 Yr Ave	0.1893	0.2035	0.1751
7 Point	2002	0.2209	0.2389	0.2032
	2003	0.2146	0.2276	0.2016
	2004	0.2011	0.2166	0.1856
	2005	0.1918	0.2061	0.1776
	4 Yr Ave	0.2071	0.2223	0.1920
8 Point	2002	0.2455	0.2627	0.2285
	2003	0.2337	0.2456	0.2218
	2004	0.2148	0.2296	0.2000
	2005	0.2011	0.2149	0.1874
	4 Yr Ave	0.2238	0.2382	0.2094
9 Point	2002	0.2522	0.2666	0.2379
	2003	0.2388	0.2484	0.2290
	2004	0.2183	0.2316	0.2049
	2005	0.2035	0.2162	0.1908
	4 Yr Ave	0.2282	0.2407	0.2157
10 Point	2002	0.2567	0.2705	0.2429
	2003	0.2421	0.2513	0.2329
	2004	0.2206	0.2336	0.2076
	2005	0.2050	0.2176	0.1926
	4 Yr Ave	0.2311	0.2433	0.2190

INDEMNITY Expon'l TRENDED LR	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-20)
4 Point	2002	0.1949	0.2110	0.1792
	2003	0.1936	0.2057	0.1817
	2004	0.1854	0.2001	0.1709
	2005	0.1806	0.1945	0.1670
	4 Yr Ave	0.1886	0.2028	0.1747
5 Point	2002	0.2157	0.2363	0.1961
	2003	0.2107	0.2260	0.1959
	2004	0.1983	0.2156	0.1815
	2005	0.1899	0.2057	0.1746
	4 Yr Ave	0.2037	0.2209	0.1870
6 Point	2002	0.1963	0.2127	0.1805
	2003	0.1948	0.2071	0.1828
	2004	0.1862	0.2011	0.1718
	2005	0.1812	0.1952	0.1676
	4 Yr Ave	0.1896	0.2040	0.1757
7 Point	2002	0.2251	0.2457	0.2055
	2003	0.2182	0.2334	0.2036
	2004	0.2039	0.2213	0.1871
	2005	0.1938	0.2096	0.1787
	4 Yr Ave	0.2103	0.2275	0.1937
8 Point	2002	0.2611	0.2834	0.2398
	2003	0.2469	0.2629	0.2315
	2004	0.2250	0.2432	0.2073
	2005	0.2086	0.2249	0.1928
	4 Yr Ave	0.2354	0.2536	0.2179
9 Point	2002	0.2716	0.2898	0.2538
	2003	0.2551	0.2678	0.2426
	2004	0.2309	0.2468	0.2152
	2005	0.2127	0.2274	0.1983
	4 Yr Ave	0.2426	0.2580	0.2275
10 Point	2002	0.2809	0.2992	0.2630
	2003	0.2623	0.2749	0.2499
	2004	0.2361	0.2521	0.2204
	2005	0.2163	0.2310	0.2018
	4 Yr Ave	0.2489	0.2643	0.2338

MEDICAL	Incurred LDF 98-99	Incurred LDF 99-00	Incurred LDF 00-01	Incurred LDF 01-02	Incurred LDF 02-03	Incurred LDF 03-04	Incurred LDF 04-05	Incurred LDF 05-06	4 Year Average LDF	Selected Incurred LDF
Beyond	1.2692	1.2131	0.9950	1.3048	1.2289	1.1618	1.0953	1.0805	1.1189	1.1189
19-20	1.0040	1.0126	0.9760	1.0022	1.0006	1.0114	1.0180	1.0099	1.0015	1.0062
18-19	1.0235	1.0079	1.0007	1.0184	1.0208	0.9957	1.0212	1.0713	1.0279	1.0080
17-18	1.0364	0.9872	1.0059	0.9964	1.0097	1.0246	1.0011	1.0591	1.0156	1.0099
16-17	1.0020	1.0153	1.0228	1.0052	1.0241	1.0460	1.0111	1.0330	1.0180	1.0120
15-16	1.0023	1.0028	1.0049	1.0109	0.9850	1.0024	1.0263	1.0333	1.0189	1.0143
14-15	1.0057	1.0104	0.9963	1.0209	1.0911	1.0242	1.0258	1.0173	1.0151	1.0168
13-14	1.0194	1.0131	0.9832	1.0147	1.0215	1.0340	1.0082	1.0030	1.0023	1.0195
12-13	1.0015	1.0170	1.0113	1.0181	1.0553	1.0457	0.9946	1.0199	1.0110	1.0224
11-12	0.9800	1.0100	1.0265	1.0267	1.0319	1.1091	1.0549	1.0061	1.0286	1.0256
10-11	1.0060	1.0060	1.0070	1.0290	1.0231	1.0505	1.0402	1.0209	1.0243	1.0290
9-10	1.0350	1.0244	1.0120	1.0249	1.0520	1.0983	1.0168	1.0379	1.0229	1.0325
8-9	1.0146	1.0009	1.0195	1.0570	1.0229	1.0996	1.0559	0.9929	1.0313	1.0363
7-8	1.0141	1.0236	1.0174	1.0393	1.1566	1.0366	1.0340	1.0357	1.0316	1.0400
6-7	1.0015	1.0249	1.0421	1.0142	1.0321	1.0551	1.0639	1.0887	1.0522	1.0433
5-6	1.0394	1.0143	1.0305	1.0642	1.1207	1.0676	1.0518	1.0642	1.0527	1.0459
4-5	1.0184	1.0368	1.0408	1.0527	1.0392	1.0724	1.1333	1.0861	1.0782	1.0472
3-4	1.0079	1.0280	1.0391	1.0411	1.0697	1.1756	1.0646	0.9454	1.0226	1.0504
2-3	1.0366	1.0801	1.0479	1.1161	1.1572	1.2102	1.1028	1.1240	1.0977	1.0930
1-2	1.1001	1.1034	1.1532	1.2264	1.1601	1.1692	1.1878	1.1217	1.1723	1.1724

MEDICAL	Paid LDF 98-99	Paid LDF 99-00	Paid LDF 00-01	Paid LDF 01-02	Paid LDF 02-03	Paid LDF 03-04	Paid LDF 04-05	Paid LDF 05-06	4 Year Average LDF	Selected Paid LDF
19-20	1.0076	1.0153	1.0219	1.0041	1.0084	1.0215	1.0115	1.0090	1.0126	1.0146
18-19	1.0059	1.0175	1.0034	1.0093	1.0265	1.0126	1.0071	1.0182	1.0161	1.0152
17-18	1.0241	1.0051	1.0102	1.0195	1.0219	1.0210	1.0156	1.0076	1.0165	1.0158
16-17	1.0027	1.0055	1.0222	1.0199	1.0161	1.0108	1.0103	1.0173	1.0136	1.0165
15-16	1.0086	1.0188	1.0127	1.0127	1.0204	1.0092	1.0177	1.0256	1.0182	1.0173
14-15	1.0238	1.0152	1.0102	1.0138	1.0207	1.0178	1.0123	1.0236	1.0186	1.0182
13-14	1.0178	1.0142	1.0151	1.0121	1.0159	1.0163	1.0100	1.0329	1.0188	1.0192
12-13	1.0115	1.0107	1.0103	1.0201	1.0080	1.0146	1.0251	1.0169	1.0162	1.0204
11-12	1.0173	1.0089	1.0145	1.0121	1.0124	1.0312	1.0181	1.0356	1.0243	1.0218
10-11	1.0096	1.0145	1.0090	1.0182	1.0314	1.0198	1.0178	1.0814	1.0376	1.0235
9-10	1.0218	1.0160	1.0097	1.0316	1.0176	1.0093	1.0249	1.0312	1.0208	1.0257
8-9	1.0167	1.0109	1.0276	1.0269	1.0152	1.0198	1.0242	1.0365	1.0239	1.0284
7-8	1.0160	1.0300	1.0205	1.0317	1.0418	1.0164	1.0266	1.0245	1.0273	1.0320
6-7	1.0261	1.0232	1.0288	1.0315	1.0265	1.0391	1.0293	1.0427	1.0344	1.0371
5-6	1.0331	1.0182	1.0278	1.0350	1.0520	1.0494	1.0517	1.0609	1.0535	1.0453
4-5	1.0274	1.0348	1.0399	1.0575	1.0508	1.0394	1.0992	1.0725	1.0655	1.0598
3-4	1.0544	1.0564	1.0556	1.0568	1.0721	1.0931	1.0593	1.0958	1.0801	1.0894
2-3	1.0984	1.1427	1.0945	1.1349	1.1696	1.1432	1.1759	1.1524	1.1603	1.1585
1-2	1.2578	1.3233	1.3415	1.4151	1.3821	1.3654	1.3322	1.3425	1.3556	1.3554

MEDICAL	Pd-Incur LDF 98-99	Pd-Incur LDF 99-00	Pd-Incur LDF 00-01	Pd-Incur LDF 01-02	Pd-Incur LDF 02-03	Pd-Incur LDF 03-04	Pd-Incur LDF 04-05	Pd-Incur LDF 05-06	Average Pd-Incur LDF	Selected Pd-Incur LDF
19-20	1.0574	1.0649	1.2668	1.0421	1.0760	1.3223	1.1448	1.1198	1.1657	1.1657
18-19	1.0573	1.2924	1.0484	1.0852	1.3293	1.1376	1.1084	1.1910	1.1916	1.1916
17-18	1.3027	1.0515	1.0779	1.3275	1.1621	1.1072	1.1200	1.1776	1.1417	1.1417
16-17	1.0675	1.0714	1.3500	1.1739	1.0937	1.1309	1.1072	1.1923	1.1310	1.1310
15-16	1.0641	1.3270	1.1938	1.0816	1.1025	1.1052	1.1620	1.1690	1.1347	1.1347
14-15	1.3518	1.1926	1.0784	1.1350	1.1194	1.1529	1.1495	1.1482	1.1425	1.1425
13-14	1.1978	1.0914	1.1294	1.0383	1.1616	1.1371	1.1359	1.3036	1.1846	1.1846
12-13	1.0893	1.1488	1.0403	1.1603	1.1067	1.1412	1.3212	1.2520	1.2053	1.2053
11-12	1.1482	1.0344	1.1568	1.0615	1.1017	1.3703	1.2424	1.2256	1.2350	1.2350
10-11	1.0346	1.1336	1.0557	1.0877	1.2591	1.2011	1.2610	1.3142	1.2589	1.2589
9-10	1.1500	1.0639	1.0674	1.2704	1.1572	1.2247	1.3271	1.2640	1.2433	1.2433
8-9	1.0551	1.0673	1.2561	1.1296	1.1275	1.3310	1.2374	1.2022	1.2245	1.2245
7-8	1.0824	1.2607	1.1348	1.1371	1.2600	1.1874	1.2343	1.2254	1.2268	1.2268
6-7	1.2600	1.1377	1.1012	1.1239	1.1715	1.2405	1.2077	1.2651	1.2212	1.2212
5-6	1.1461	1.0774	1.1412	1.1749	1.2307	1.1887	1.2199	1.4306	1.2675	1.2675
4-5	1.0905	1.1434	1.1699	1.1598	1.1660	1.2056	1.4718	1.3987	1.3105	1.3105
3-4	1.1637	1.1833	1.1680	1.1856	1.2037	1.4198	1.3603	1.4484	1.3581	1.3581
2-3	1.2637	1.2809	1.2871	1.2783	1.4089	1.4609	1.7905	1.3930	1.5133	1.5133
1-2	1.4928	1.6145	1.5526	1.7258	1.6655	2.2167	1.6465	1.8322	1.8402	1.8402

MEDICAL	Policy	Incurred	Paid
	Year	LDF	to 20th
	Year	LDF	LDF
Beyond	1986	1.1189	1.1189
19-20	1987	1.0062	1.1657
18-19	1988	1.0080	1.0152
17-18	1989	1.0099	1.0158
16-17	1990	1.0120	1.0165
15-16	1991	1.0143	1.0173
14-15	1992	1.0168	1.0182
13-14	1993	1.0195	1.0192
12-13	1994	1.0224	1.0204
11-12	1995	1.0256	1.0218
10-11	1996	1.0290	1.0235
9-10	1997	1.0325	1.0257
8-9	1998	1.0363	1.0284
7-8	1999	1.0400	1.0320
6-7	2000	1.0433	1.0371
5-6	2001	1.0459	1.0453
4-5	2002	1.0472	1.0598
3-4	2003	1.0504	1.0894
2-3	2004	1.0930	1.1585
1-2	2005	1.1724	1.3554

MEDICAL	Policy	Incurred	Paid
	Year	Cum LDF	to 20th
	Year	Cum LDF	Cum LDF
Beyond	1986	1.1189	1.1189
19-20	1987	1.1258	1.3043
18-19	1988	1.1348	1.3241
17-18	1989	1.1461	1.3450
16-17	1990	1.1598	1.3672
15-16	1991	1.1764	1.3909
14-15	1992	1.1962	1.4162
13-14	1993	1.2195	1.4434
12-13	1994	1.2468	1.4728
11-12	1995	1.2787	1.5050
10-11	1996	1.3158	1.5403
9-10	1997	1.3586	1.5799
8-9	1998	1.4079	1.6248
7-8	1999	1.4642	1.6768
6-7	2000	1.5276	1.7390
5-6	2001	1.5977	1.8178
4-5	2002	1.6732	1.9265
3-4	2003	1.7575	2.0987
2-3	2004	1.9209	2.4313
1-2	2005	2.2521	3.2954

MEDICAL	Policy	Benefit	LAE
	Year	Level	
	Year	Factor	
Beyond	1986	1.0000	1.1117
19-20	1987	1.0000	1.1117
18-19	1988	1.0000	1.1117
17-18	1989	1.0000	1.1117
16-17	1990	1.0000	1.1117
15-16	1991	1.0000	1.1117
14-15	1992	1.0000	1.1117
13-14	1993	1.0000	1.1117
12-13	1994	1.0000	1.1117
11-12	1995	1.0000	1.1117
10-11	1996	1.0000	1.1117
9-10	1997	1.0000	1.1117
8-9	1998	1.0000	1.1117
7-8	1999	1.0000	1.1117
6-7	2000	1.0000	1.1117
5-6	2001	1.0000	1.1117
4-5	2002	1.0000	1.1117
3-4	2003	1.0000	1.1117
2-3	2004	1.0000	1.1117
1-2	2005	1.0000	1.1117

MEDICAL	Policy Year	Incurred Base	Paid to 20th Base
Beyond	1986	16347027	16347027
19-20	1987	23064075	19718034
18-19	1988	20809997	17805337
17-18	1989	25160113	21465772
16-17	1990	24378910	21388067
15-16	1991	25399422	22644848
14-15	1992	34557993	27380702
13-14	1993	29177422	23698054
12-13	1994	23318835	19704007
11-12	1995	31347677	25795752
10-11	1996	31563484	25751517
9-10	1997	30692821	26460615
8-9	1998	30395739	25414526
7-8	1999	38720219	31912362
6-7	2000	47612958	35309648
5-6	2001	38519872	29536486
4-5	2002	46931548	35506943
3-4	2003	41421567	34268540
2-3	2004	43964789	32216038
1-2	2005	34135631	23724021

MEDICAL	Policy Year	Proj Ult Incurred (Avg Pd & Inc)	Proj Ult Incurred (Incur)	Proj Ult Incurred (Pd-20)
Beyond	1986	18290689	18290689	18290689
19-20	1987	25841884	25965536	25718232
18-19	1988	23595616	23615185	23576047
17-18	1989	28853734	28836006	28871463
16-17	1990	28758213	28274660	29241765
15-16	1991	30688300	29879880	31496719
14-15	1992	40057411	41338271	38776550
13-14	1993	34893819	35581866	34205771
12-13	1994	29046992	29073923	29020062
11-12	1995	39453441	40084275	38822607
10-11	1996	40598147	41531232	39665062
9-10	1997	41752196	41699267	41805126
8-9	1998	42043841	42794161	41293522
7-8	1999	55102397	56694145	53510649
6-7	2000	67068516	72733555	61403478
5-6	2001	57617312	61543199	53691424
4-5	2002	73464996	78525866	68404126
3-4	2003	72358894	72798404	71919385
2-3	2004	81389408	84451963	78326853
1-2	2005	77528497	76876855	78180139

MEDICAL	Policy Year	Adjusted Incurred (Avg Pd & Inc)	Adjusted Incurred (Incur)	Adjusted Incurred (Pd-20)
Beyond	1986	20333759	20333758	20333758
19-20	1987	28728422	28865886	28590958
18-19	1988	26231246	26253001	26209491
17-18	1989	32076696	32056987	32096406
16-17	1990	31970505	31432939	32508070
15-16	1991	34116183	33217463	35014903
14-15	1992	44531824	45955756	43107891
13-14	1993	38791459	39556361	38026556
12-13	1994	32291541	32321481	32261602
11-12	1995	43860390	44561688	43159092
10-11	1996	45132960	46170271	44095649
9-10	1997	46415916	46357075	46474758
8-9	1998	46740138	47574269	45906008
7-8	1999	61257335	63026881	59487788
6-7	2000	74560069	80857893	68262246
5-6	2001	64053166	68417575	59688756
4-5	2002	81671036	87297205	76044867
3-4	2003	80441382	80929986	79952780
2-3	2004	90480605	93885247	87075963
1-2	2005	86188430	85463999	86912860

MEDICAL	Policy Year	Loss Ratio (Avg Pd & Inc)	Loss Ratio (Incur)	Loss Ratio (Pd-20)
	1986	0.1911	0.1911	0.1911
	1987	0.2420	0.2431	0.2408
	1988	0.1983	0.1984	0.1981
	1989	0.2326	0.2325	0.2328
	1990	0.2460	0.2419	0.2501
	1991	0.2608	0.2539	0.2677
	1992	0.3716	0.3835	0.3597
	1993	0.3152	0.3214	0.3090
	1994	0.2669	0.2671	0.2666
	1995	0.3409	0.3463	0.3354
	1996	0.3220	0.3294	0.3146
	1997	0.3336	0.3332	0.3340
	1998	0.3388	0.3449	0.3328
	1999	0.4211	0.4332	0.4089
	2000	0.4796	0.5201	0.4391
	2001	0.3732	0.3986	0.3478
	2002	0.4615	0.4933	0.4297
	2003	0.4354	0.4381	0.4328
	2004	0.4206	0.4364	0.4047
	2005	0.3849	0.3817	0.3881

MEDICAL FREQUENCY	Policy Year	Claim Frequency	Normalized Frequency	Trend Factor to 1/1/06	Selected Ann Trend Factor	Trend Period # Years	Trend 1/1/06-12/1/08	Combined Trend Factor
					-7.0%	1		
					-7.0%	1		
					-7.0%	1		
					-7.0%	0.9167		
	1993	17.70	1.0000					
	1994	15.21	0.8593					
	1995	15.27	0.8627					
	1996	14.36	0.8113					
	1997	13.09	0.7395					
	1998	11.98	0.6768					
	1999	11.54	0.6519					
	2000	10.47	0.5915					
	2001	9.13	0.5158					
	2002	9.23	0.5214	0.8044			0.8092	0.6509
	2003	8.84	0.4994	0.8649			0.8092	0.6999
	2004	7.76	0.4384	0.9300			0.8092	0.7526
	2005*	6.91	0.3904	1.0000			0.8092	0.8092

* Adjusted to a full Policy Year

MEDICAL SEVERITY RATIOS	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
	1993	0.3152	0.3214	0.3090
	1994	0.3106	0.3108	0.3103
	1995	0.3952	0.4014	0.3888
	1996	0.3969	0.4060	0.3878
	1997	0.4511	0.4506	0.4517
	1998	0.5006	0.5096	0.4917
	1999	0.6460	0.6645	0.6272
	2000	0.8108	0.8793	0.7423
	2001	0.7235	0.7728	0.6743
	2002	0.8851	0.9461	0.8241
	2003	0.8718	0.8773	0.8666
	2004	0.9594	0.9954	0.9231
	2005	0.9859	0.9777	0.9941

MEDICAL Linear FITTED	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	2002	0.8671	0.9172	0.8170
	2003	0.9061	0.9385	0.8737
	2004	0.9451	0.9598	0.9303
	2005	0.9841	0.9811	0.9870
5 Point	2001	0.7653	0.8220	0.7087
	2002	0.8252	0.8680	0.7826
	2003	0.8851	0.9139	0.8564
	2004	0.9451	0.9598	0.9303
	2005	1.0050	1.0057	1.0042
6 Point	2000	0.7606	0.8302	0.6911
	2001	0.8055	0.8613	0.7496
	2002	0.8503	0.8925	0.8082
	2003	0.8952	0.9237	0.8667
	2004	0.9400	0.9549	0.9252
	2005	0.9849	0.9860	0.9837
7 Point	1999	0.6834	0.7366	0.6301
	2000	0.7357	0.7821	0.6892
	2001	0.7880	0.8277	0.7483
	2002	0.8404	0.8733	0.8074
	2003	0.8927	0.9189	0.8665
	2004	0.9450	0.9645	0.9256
	2005	0.9973	1.0100	0.9847
8 Point	1998	0.5767	0.6154	0.5380
	1999	0.6399	0.6761	0.6037
	2000	0.7031	0.7368	0.6694
	2001	0.7663	0.7975	0.7351
	2002	0.8295	0.8582	0.8008
	2003	0.8927	0.9189	0.8665
	2004	0.9559	0.9796	0.9322
	2005	1.0191	1.0403	0.9979
9 Point	1997	0.4899	0.5154	0.4645
	1998	0.5573	0.5830	0.5316
	1999	0.6246	0.6506	0.5986
	2000	0.6920	0.7183	0.6657
	2001	0.7594	0.7859	0.7328
	2002	0.8267	0.8536	0.7999
	2003	0.8941	0.9212	0.8669
	2004	0.9614	0.9888	0.9340
	2005	1.0288	1.0565	1.0011
10 Point	1996	0.4137	0.4333	0.3941
	1997	0.4825	0.5032	0.4617
	1998	0.5512	0.5731	0.5293
	1999	0.6200	0.6431	0.5969
	2000	0.6887	0.7130	0.6645
	2001	0.7575	0.7829	0.7321
	2002	0.8262	0.8528	0.7997
	2003	0.8950	0.9227	0.8673
	2004	0.9638	0.9926	0.9349
	2005	1.0325	1.0625	1.0025

MEDICAL Linear TRENDED		Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	Fitted	1.0978	1.0432	1.1522
5 Point	Fitted	1.1797	1.1396	1.2196
6 Point	Fitted	1.1157	1.0769	1.1544
7 Point	Fitted	1.1500	1.1430	1.1570
8 Point	Fitted	1.2034	1.2173	1.1895
9 Point	Fitted	1.2253	1.2537	1.1967
10 Point	Fitted	1.2331	1.2665	1.1996
MEDICAL Linear Severity Trend Factor		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-20)
4 Point	2002	1.2661	1.1373	1.4103
	2003	1.2116	1.1115	1.3188
	2004	1.1616	1.0869	1.2385
	2005	1.1156	1.0633	1.1674
5 Point	2002	1.4295	1.3130	1.5584
	2003	1.3328	1.2470	1.4240
	2004	1.2483	1.1874	1.3110
	2005	1.1739	1.1331	1.2145
6 Point	2002	1.3121	1.2066	1.4284
	2003	1.2464	1.1659	1.3319
	2004	1.1869	1.1279	1.2477
	2005	1.1328	1.0922	1.1735
7 Point	2002	1.3684	1.3088	1.4330
	2003	1.2882	1.2439	1.3353
	2004	1.2169	1.1851	1.2501
	2005	1.1530	1.1316	1.1750
8 Point	2002	1.4508	1.4185	1.4855
	2003	1.3481	1.3248	1.3728
	2004	1.2590	1.2427	1.2761
	2005	1.1809	1.1702	1.1920
9 Point	2002	1.4821	1.4688	1.4962
	2003	1.3704	1.3610	1.3804
	2004	1.2744	1.2679	1.2813
	2005	1.1910	1.1867	1.1954
10 Point	2002	1.4924	1.4851	1.5001
	2003	1.3777	1.3725	1.3832
	2004	1.2794	1.2759	1.2832
	2005	1.1942	1.1919	1.1967

MEDICAL Expon'l FITTED	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	2002	0.8680	0.9166	0.8191
	2003	0.9051	0.9374	0.8720
	2004	0.9439	0.9587	0.9283
	2005	0.9843	0.9806	0.9883
5 Point	2001	0.7652	0.8200	0.7109
	2002	0.8206	0.8638	0.7770
	2003	0.8801	0.9101	0.8493
	2004	0.9439	0.9587	0.9283
	2005	1.0123	1.0100	1.0147
6 Point	2000	0.7629	0.8297	0.6970
	2001	0.8034	0.8590	0.7476
	2002	0.8460	0.8893	0.8019
	2003	0.8909	0.9207	0.8601
	2004	0.9381	0.9532	0.9225
	2005	0.9879	0.9868	0.9895
7 Point	1999	0.6869	0.7346	0.6392
	2000	0.7323	0.7760	0.6882
	2001	0.7807	0.8197	0.7410
	2002	0.8323	0.8658	0.7978
	2003	0.8872	0.9146	0.8590
	2004	0.9459	0.9660	0.9249
	2005	1.0084	1.0204	0.9958
8 Point	1998	0.5800	0.6110	0.5488
	1999	0.6315	0.6623	0.6003
	2000	0.6875	0.7179	0.6565
	2001	0.7485	0.7783	0.7181
	2002	0.8149	0.8437	0.7854
	2003	0.8872	0.9146	0.8590
	2004	0.9660	0.9914	0.9395
	2005	1.0517	1.0747	1.0275
9 Point	1997	0.5003	0.5179	0.4823
	1998	0.5508	0.5699	0.5312
	1999	0.6063	0.6270	0.5850
	2000	0.6675	0.6899	0.6444
	2001	0.7348	0.7592	0.7097
	2002	0.8089	0.8353	0.7817
	2003	0.8905	0.9191	0.8610
	2004	0.9804	1.0113	0.9483
	2005	1.0793	1.1128	1.0445
10 Point	1996	0.4337	0.4473	0.4199
	1997	0.4810	0.4961	0.4655
	1998	0.5334	0.5503	0.5161
	1999	0.5916	0.6104	0.5723
	2000	0.6561	0.6771	0.6345
	2001	0.7276	0.7510	0.7035
	2002	0.8069	0.8331	0.7800
	2003	0.8949	0.9241	0.8648
	2004	0.9925	1.0250	0.9588
	2005	1.1007	1.1370	1.0631

MEDICAL Expon'l TRENDED		Severity Ratio (Incur)	Severity Ratio (Incur)	Severity Ratio (Pd-20)
4 Point	Fitted	1.1123	1.0470	1.1862
5 Point	Fitted	1.2414	1.1759	1.3154
6 Point	Fitted	1.1487	1.0919	1.2139
7 Point	Fitted	1.2152	1.1971	1.2352
8 Point	Fitted	1.3476	1.3598	1.3344
9 Point	Fitted	1.4284	1.4706	1.3844
10 Point	Fitted	1.4886	1.5384	1.4366
MEDICAL Expon'l Severity Trend Factor		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-20)
4 Point	2002	1.2816	1.1423	1.4481
	2003	1.2290	1.1169	1.3603
	2004	1.1785	1.0921	1.2778
	2005	1.1301	1.0678	1.2002
5 Point	2002	1.5127	1.3612	1.6929
	2003	1.4105	1.2921	1.5488
	2004	1.3152	1.2264	1.4169
	2005	1.2263	1.1642	1.2963
6 Point	2002	1.3578	1.2279	1.5139
	2003	1.2894	1.1860	1.4114
	2004	1.2244	1.1455	1.3159
	2005	1.1627	1.1065	1.2268
7 Point	2002	1.4601	1.3827	1.5482
	2003	1.3696	1.3090	1.4380
	2004	1.2848	1.2392	1.3356
	2005	1.2051	1.1732	1.2405
8 Point	2002	1.6537	1.6118	1.6990
	2003	1.5189	1.4869	1.5534
	2004	1.3951	1.3716	1.4203
	2005	1.2814	1.2653	1.2986
9 Point	2002	1.7658	1.7606	1.7710
	2003	1.6040	1.6000	1.6079
	2004	1.4570	1.4542	1.4599
	2005	1.3235	1.3216	1.3255
10 Point	2002	1.8447	1.8466	1.8418
	2003	1.6633	1.6648	1.6612
	2004	1.4998	1.5008	1.4982
	2005	1.3524	1.3530	1.3513

MEDICAL		LR Trend	LR Trend	LR Trend
Linear		Factor	Factor	Factor
LR Trend Factor		(Average)	(Incur)	(Pd-20)
4 Point	2002	0.8241	0.7403	0.9180
	2003	0.8480	0.7779	0.9230
	2004	0.8742	0.8180	0.9321
	2005	0.9027	0.8604	0.9447
5 Point	2002	0.9305	0.8546	1.0144
	2003	0.9328	0.8728	0.9967
	2004	0.9395	0.8936	0.9867
	2005	0.9499	0.9169	0.9828
6 Point	2002	0.8540	0.7854	0.9297
	2003	0.8724	0.8160	0.9322
	2004	0.8933	0.8489	0.9390
	2005	0.9167	0.8838	0.9496
7 Point	2002	0.8907	0.8519	0.9327
	2003	0.9016	0.8706	0.9346
	2004	0.9158	0.8919	0.9408
	2005	0.9330	0.9157	0.9508
8 Point	2002	0.9443	0.9233	0.9669
	2003	0.9435	0.9272	0.9608
	2004	0.9475	0.9353	0.9604
	2005	0.9556	0.9469	0.9646
9 Point	2002	0.9647	0.9560	0.9739
	2003	0.9591	0.9526	0.9661
	2004	0.9591	0.9542	0.9643
	2005	0.9638	0.9603	0.9673
10 Point	2002	0.9714	0.9667	0.9764
	2003	0.9643	0.9606	0.9681
	2004	0.9629	0.9602	0.9657
	2005	0.9663	0.9645	0.9684

MEDICAL Expon'l LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-20)
4 Point	2002	0.8342	0.7435	0.9426
	2003	0.8602	0.7817	0.9521
	2004	0.8869	0.8219	0.9617
	2005	0.9145	0.8641	0.9712
5 Point	2002	0.9846	0.8860	1.1019
	2003	0.9872	0.9043	1.0840
	2004	0.9898	0.9230	1.0664
	2005	0.9923	0.9421	1.0490
6 Point	2002	0.8838	0.7992	0.9854
	2003	0.9025	0.8301	0.9878
	2004	0.9215	0.8621	0.9903
	2005	0.9409	0.8954	0.9927
7 Point	2002	0.9504	0.9000	1.0077
	2003	0.9586	0.9162	1.0065
	2004	0.9669	0.9326	1.0052
	2005	0.9752	0.9494	1.0038
8 Point	2002	1.0764	1.0491	1.1059
	2003	1.0631	1.0407	1.0872
	2004	1.0500	1.0323	1.0689
	2005	1.0369	1.0239	1.0508
9 Point	2002	1.1494	1.1460	1.1527
	2003	1.1226	1.1198	1.1254
	2004	1.0965	1.0944	1.0987
	2005	1.0710	1.0694	1.0726
10 Point	2002	1.2007	1.2020	1.1988
	2003	1.1641	1.1652	1.1627
	2004	1.1287	1.1295	1.1275
	2005	1.0944	1.0948	1.0935

MEDICAL Linear TRENDED LR	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-20)
4 Point	2002	0.3803	0.3652	0.3945
	2003	0.3692	0.3408	0.3995
	2004	0.3677	0.3570	0.3772
	2005	0.3474	0.3284	0.3666
	4 Yr Ave	0.3662	0.3479	0.3845
5 Point	2002	0.4294	0.4216	0.4359
	2003	0.4061	0.3824	0.4314
	2004	0.3952	0.3900	0.3993
	2005	0.3656	0.3500	0.3814
	4 Yr Ave	0.3991	0.3860	0.4120
6 Point	2002	0.3941	0.3874	0.3995
	2003	0.3798	0.3575	0.4035
	2004	0.3757	0.3705	0.3800
	2005	0.3528	0.3373	0.3685
	4 Yr Ave	0.3756	0.3632	0.3879
7 Point	2002	0.4111	0.4202	0.4008
	2003	0.3926	0.3814	0.4045
	2004	0.3852	0.3892	0.3807
	2005	0.3591	0.3495	0.3690
	4 Yr Ave	0.3870	0.3851	0.3888
8 Point	2002	0.4358	0.4555	0.4155
	2003	0.4108	0.4062	0.4158
	2004	0.3985	0.4082	0.3887
	2005	0.3678	0.3614	0.3744
	4 Yr Ave	0.4032	0.4078	0.3986
9 Point	2002	0.4452	0.4716	0.4185
	2003	0.4176	0.4173	0.4181
	2004	0.4034	0.4164	0.3903
	2005	0.3710	0.3665	0.3754
	4 Yr Ave	0.4093	0.4180	0.4006
10 Point	2002	0.4483	0.4769	0.4196
	2003	0.4199	0.4208	0.4190
	2004	0.4050	0.4190	0.3908
	2005	0.3719	0.3681	0.3758
	4 Yr Ave	0.4113	0.4212	0.4013

MEDICAL Expon'l TRENDED LR	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-20)
4 Point	2002	0.3850	0.3668	0.4050
	2003	0.3745	0.3425	0.4121
	2004	0.3730	0.3587	0.3892
	2005	0.3520	0.3298	0.3769
	4 Yr Ave	0.3711	0.3495	0.3958
5 Point	2002	0.4544	0.4371	0.4735
	2003	0.4298	0.3962	0.4692
	2004	0.4163	0.4028	0.4316
	2005	0.3819	0.3596	0.4071
	4 Yr Ave	0.4206	0.3989	0.4454
6 Point	2002	0.4079	0.3942	0.4234
	2003	0.3929	0.3637	0.4275
	2004	0.3876	0.3762	0.4008
	2005	0.3622	0.3418	0.3853
	4 Yr Ave	0.3877	0.3690	0.4093
7 Point	2002	0.4386	0.4440	0.4330
	2003	0.4174	0.4014	0.4356
	2004	0.4067	0.4070	0.4068
	2005	0.3754	0.3624	0.3896
	4 Yr Ave	0.4095	0.4037	0.4163
8 Point	2002	0.4968	0.5175	0.4752
	2003	0.4629	0.4559	0.4705
	2004	0.4416	0.4505	0.4326
	2005	0.3991	0.3908	0.4078
	4 Yr Ave	0.4501	0.4537	0.4465
9 Point	2002	0.5304	0.5653	0.4953
	2003	0.4888	0.4906	0.4871
	2004	0.4612	0.4776	0.4446
	2005	0.4122	0.4082	0.4163
	4 Yr Ave	0.4732	0.4854	0.4608
10 Point	2002	0.5541	0.5929	0.5151
	2003	0.5068	0.5105	0.5032
	2004	0.4747	0.4929	0.4563
	2005	0.4212	0.4179	0.4244
	4 Yr Ave	0.4892	0.5036	0.4748

INDEMNITY		(Average)	(Incur)	(Pd-20)
Severity				
Ann Trend				
4 Point	Linear	0.0%	0.8%	-0.9%
5 Point	Linear	1.8%	2.7%	0.8%
6 Point	Linear	0.1%	0.9%	-0.8%
7 Point	Linear	2.4%	3.2%	1.5%
8 Point	Linear	4.4%	5.0%	3.7%
9 Point	Linear	4.7%	5.0%	4.3%
10 Point	Linear	5.0%	5.3%	4.7%
4 Point	Expon'l	-0.1%	0.6%	-1.0%
5 Point	Expon'l	1.6%	2.6%	0.6%
6 Point	Expon'l	0.0%	0.8%	-0.8%
7 Point	Expon'l	2.3%	3.2%	1.3%
8 Point	Expon'l	4.9%	5.8%	4.0%
9 Point	Expon'l	5.6%	6.2%	5.0%
10 Point	Expon'l	6.2%	6.7%	5.7%

MEDICAL		(Average)	(Incur)	(Pd-20)
Severity				
Ann Trend				
4 Point	Linear	4.1%	2.4%	5.7%
5 Point	Linear	6.2%	5.0%	7.4%
6 Point	Linear	4.7%	3.5%	5.9%
7 Point	Linear	5.5%	5.0%	5.9%
8 Point	Linear	6.6%	6.5%	6.6%
9 Point	Linear	6.6%	6.8%	6.4%
10 Point	Linear	6.7%	7.0%	6.4%
4 Point	Expon'l	4.3%	2.3%	6.5%
5 Point	Expon'l	7.2%	5.3%	9.3%
6 Point	Expon'l	5.3%	3.5%	7.3%
7 Point	Expon'l	6.6%	5.6%	7.7%
8 Point	Expon'l	8.9%	8.4%	9.4%
9 Point	Expon'l	10.1%	10.0%	10.1%
10 Point	Expon'l	10.9%	10.9%	10.9%

INDEMNITY		(Average)	(Incur)	(Pd-20)
Loss Ratio				
Ann. Trend				
4 Point	Linear	-8.1%	-7.3%	-9.1%
5 Point	Linear	-6.4%	-5.5%	-7.5%
6 Point	Linear	-8.1%	-7.2%	-9.0%
7 Point	Linear	-5.9%	-5.1%	-6.8%
8 Point	Linear	-4.0%	-3.4%	-4.7%
9 Point	Linear	-3.6%	-3.2%	-4.0%
10 Point	Linear	-3.3%	-2.9%	-3.6%
4 Point	Expon'l	-8.1%	-7.3%	-9.0%
5 Point	Expon'l	-6.3%	-5.3%	-7.4%
6 Point	Expon'l	-8.0%	-7.2%	-8.9%
7 Point	Expon'l	-5.6%	-4.6%	-6.6%
8 Point	Expon'l	-2.8%	-1.9%	-3.7%
9 Point	Expon'l	-2.0%	-1.5%	-2.7%
10 Point	Expon'l	-1.4%	-0.8%	-2.0%

MEDICAL		(Average)	(Incur)	(Pd-20)
Loss Ratio				
Ann. Trend				
4 Point	Linear	-3.8%	-5.7%	-1.9%
5 Point	Linear	-1.6%	-3.1%	-0.1%
6 Point	Linear	-3.1%	-4.6%	-1.6%
7 Point	Linear	-2.4%	-3.2%	-1.6%
8 Point	Linear	-1.4%	-1.8%	-1.0%
9 Point	Linear	-1.0%	-1.2%	-0.8%
10 Point	Linear	-0.9%	-1.0%	-0.8%
4 Point	Expon'l	-3.4%	-5.6%	-1.1%
5 Point	Expon'l	-0.3%	-2.3%	1.9%
6 Point	Expon'l	-2.4%	-4.2%	-0.3%
7 Point	Expon'l	-1.0%	-2.0%	0.2%
8 Point	Expon'l	1.4%	0.9%	2.0%
9 Point	Expon'l	2.7%	2.7%	2.8%
10 Point	Expon'l	3.6%	3.7%	3.6%