

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 twenty-first and the average of the incurred and paid to twenty-first methods. The last section of page three shows the loss on-level and loss adjustment expense factors applicable.

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

The top portion of page 5 presents ultimate on-level loss and loss adjustment expense ratios by policy year for each methodology. The middle portion of page 5 presents information on claim frequencies, which are further discussed in Exhibit 23. The first column shows frequencies by policy year. The second column shows normalized values for claim frequency with policy year 1997 set equal to unity. Staff selected the seven point frequency trend factor (Policy Years 2002 through 2008) of -8.6% for the period prior to 1/1/09 as well as the period 1/1/10 to 12/1/12. However, an annual frequency trend factor of +1.5% was selected for the period 1/1/09 to 12/31/09 due to the frequency results shown for that Policy Year in the DCRB data. The lower portion of page 5 shows severity ratios which are defined herein as loss ratios adjusted to a common underlying claim frequency level. The severity ratios are calculated by dividing the loss ratios in the top section of page 5 by the normalized claim frequencies in the middle portion of page 5 for each policy year and loss development approach.

Page 6 shows fitted values for severity ratios fitted to a straight line for each loss development approach and using from 4 to 10 points. The top portion of page 7 shows those same straight lines trended to the midpoint of the prospective rating period (12/1/12). The second section of page 7 shows severity trend factors by policy year calculated by dividing the trended points on page 7 by the fitted values on page 6.

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

Pages 12 and 13 show averages of the four latest policy years trended to the midpoint of the prospective rating period (12/1/12) on a linear and exponential basis respectively.

Pages 14 through 25 show experience for medical loss and loss adjustment expense laid out the same way as pages 2 through 13 while pages 26 and 27 show a summary of annualized severity and loss ratio trend factors.

PREMIUMS	PDF 06-07	PDF 07-08	PDF 08-09	PDF 09-10	4 Year Average	Selected PDF
Beyond	1.0000	1.0005	0.9996	0.9980	0.9995	1.0000
20-21	1.0000	1.0000	1.0000	0.9996	0.9999	1.0000
19-20	1.0001	1.0001	0.9999	0.9991	0.9998	1.0000
18-19	1.0005	1.0001	1.0000	0.9996	1.0001	1.0000
17-18	1.0003	1.0000	1.0003	0.9993	1.0000	1.0000
16-17	1.0001	1.0005	1.0001	1.0000	1.0002	1.0000
15-16	1.0004	0.9998	1.0000	0.9987	0.9997	1.0000
14-15	1.0000	0.9999	1.0000	0.9983	0.9996	1.0000
13-14	1.0000	1.0002	1.0000	0.9980	0.9996	1.0000
12-13	1.0001	1.0000	1.0000	1.0002	1.0001	1.0000
11-12	1.0000	1.0000	1.0000	0.9955	0.9989	1.0000
10-11	1.0000	1.0023	1.0000	1.0002	1.0006	1.0000
9-10	0.9998	1.0000	0.9985	1.0000	0.9996	1.0000
8-9	0.9999	1.0004	0.9983	0.9991	0.9994	1.0000
7-8	0.9999	0.9999	1.0066	1.0000	1.0016	1.0016
6-7	0.9999	0.9946	0.9981	1.0000	0.9982	0.9982
5-6	0.9971	0.9999	0.9994	0.9995	0.9990	0.9990
4-5	1.0005	0.9993	0.9999	1.0000	0.9999	0.9999
3-4	0.9998	0.9974	0.9996	1.0049	1.0004	1.0004
2-3	0.9991	0.9975	0.9998	0.9994	0.9990	0.9990
1-2	1.0139	0.9882	0.9901	0.9784	0.9927	0.9927

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

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

INDEMNITY	Incurred LDF 02-03	Incurred LDF 03-04	Incurred LDF 04-05	Incurred LDF 05-06	Incurred LDF 06-07	Incurred LDF 07-08	Incurred LDF 08-09	Incurred LDF 09-10	4 Year Average LDF	Selected Incurred LDF
Beyond	0.9772	0.9527	0.9797	1.0238	0.9984	1.0321	0.9928	1.0277	1.0128	1.0128
20-21					1.0109	1.0072	1.0047	1.0049	1.0069	1.0045
19-20	0.9991	1.0067	1.0075	1.0006	1.0036	0.9962	1.0169	0.9991	1.0040	1.0047
18-19	1.0120	1.0032	0.9983	1.0032	1.0016	0.9967	1.0350	1.0196	1.0132	1.0049
17-18	1.0048	1.0027	0.9990	1.0011	1.0063	0.9749	1.0029	1.0038	0.9970	1.0052
16-17	1.0096	1.0048	1.0032	1.0038	0.9958	1.0043	1.0046	1.0040	1.0022	1.0055
15-16	1.0021	0.9969	1.0127	1.0088	0.9994	1.0011	1.0064	1.0062	1.0033	1.0058
14-15	1.0334	1.0044	1.0186	1.0073	0.9988	1.0126	1.0205	0.9899	1.0055	1.0061
13-14	0.9925	1.0159	0.9880	0.9955	1.0455	1.0060	1.0082	1.0179	1.0194	1.0065
12-13	1.0197	1.0194	1.0055	1.0083	0.9973	1.0108	1.0121	1.0016	1.0055	1.0070
11-12	1.0245	1.0157	1.0186	1.0284	0.9902	1.0032	0.9903	1.0075	0.9978	1.0076
10-11	1.0015	1.0160	1.0098	1.0055	0.9962	1.0111	1.0022	1.0033	1.0032	1.0084
9-10	1.0101	1.0110	0.9884	0.9933	1.0357	1.0019	1.0129	0.9880	1.0096	1.0093
8-9	0.9814	1.0126	1.0308	0.9945	1.0201	0.9945	1.0407	1.0173	1.0182	1.0107
7-8	1.0371	1.0130	1.0931	1.0234	1.0164	1.0209	1.0249	1.0067	1.0172	1.0126
6-7	1.0110	1.0727	1.0223	1.0235	1.0096	0.9990	1.0168	1.0316	1.0143	1.0156
5-6	1.1036	1.0420	1.0114	1.0369	1.0153	1.0345	1.0065	1.0138	1.0175	1.0210
4-5	1.0756	1.0908	1.0597	1.0314	1.0150	1.0462	1.0301	1.0376	1.0322	1.0322
3-4	1.0232	1.1157	1.0309	1.0567	1.0380	1.0468	1.0903	1.0722	1.0618	1.0612
2-3	1.1441	1.1884	1.1504	1.1457	1.1278	1.1680	1.1782	1.1860	1.1650	1.1651
1-2	1.4377	1.2682	1.2819	1.3514	1.2534	1.3367	1.4039	1.4053	1.3498	1.3498
INDEMNITY	Paid LDF 02-03	Paid LDF 03-04	Paid LDF 04-05	Paid LDF 05-06	Paid LDF 06-07	Paid LDF 07-08	Paid LDF 08-09	Paid LDF 09-10	4 Year Average LDF	Selected Paid LDF
20-21					1.0084	1.0006	1.0032	1.0070	1.0048	1.0086
19-20	1.0042	1.0039	1.0043	1.0068	1.0084	1.0032	1.0052	1.0034	1.0051	1.0089
18-19	1.0150	0.9996	1.0110	1.0031	1.0212	1.0043	1.0587	1.0054	1.0224	1.0093
17-18	1.0118	1.0135	1.0038	1.0222	1.0041	1.0198	1.0126	1.0090	1.0114	1.0098
16-17	1.0064	1.0071	1.0116	1.0045	1.0053	1.0065	1.0105	1.0072	1.0074	1.0104
15-16	1.0101	1.0094	1.0057	1.0144	1.0049	1.0032	1.0153	1.0048	1.0071	1.0112
14-15	1.0059	1.0103	1.0105	1.0067	1.0024	1.0174	1.0084	1.0078	1.0090	1.0121
13-14	1.0054	1.0083	1.0092	1.0111	1.0506	1.0158	1.0077	1.0222	1.0241	1.0132
12-13	1.0175	1.0063	1.0162	1.0160	1.0047	1.0025	1.0107	1.0092	1.0068	1.0146
11-12	1.0213	1.0201	1.0188	1.0064	1.0138	1.0066	1.0221	1.0189	1.0154	1.0164
10-11	1.0094	1.0249	1.0207	1.0208	1.0118	1.0147	1.0144	1.0093	1.0126	1.0188
9-10	1.0310	1.0037	1.0190	1.0109	1.0296	1.0220	1.0233	1.0263	1.0253	1.0221
8-9	1.0374	1.0177	1.0158	1.0470	1.0262	1.0300	1.0262	1.0524	1.0337	1.0268
7-8	1.0241	1.0259	1.0598	1.0302	1.0217	1.0437	1.0273	1.0278	1.0301	1.0336
6-7	1.0308	1.0498	1.0414	1.0528	1.0487	1.0281	1.0602	1.0508	1.0470	1.0443
5-6	1.1015	1.0610	1.0575	1.0912	1.0634	1.0569	1.0513	1.0706	1.0606	1.0625
4-5	1.0958	1.0845	1.1013	1.1160	1.0886	1.0888	1.1120	1.0976	1.0968	1.0974
3-4	1.1744	1.2531	1.1720	1.1324	1.1656	1.1601	1.1956	1.1982	1.1799	1.1794
2-3	1.3716	1.4010	1.3729	1.4446	1.4085	1.4781	1.4826	1.4292	1.4496	1.4496
1-2	2.0577	2.0217	1.8491	2.1999	1.9577	1.8847	2.0614	2.1894	2.0233	2.0233
INDEMNITY	Pd-Incur LDF 02-03	Pd-Incur LDF 03-04	Pd-Incur LDF 04-05	Pd-Incur LDF 05-06	Pd-Incur LDF 06-07	Pd-Incur LDF 07-08	Pd-Incur LDF 08-09	Pd-Incur LDF 09-10	4 Year Average LDF	Selected Pd-Incur LDF
20-21					1.0722	1.0298	1.0296	1.0635	1.0488	1.0488
19-20	1.0753	1.0831	1.0536	1.0707	1.0310	1.0280	1.0638	1.0453	1.0420	1.0420
18-19	1.0883	1.0442	1.0818	1.0283	1.0539	1.0507	1.1074	1.0638	1.0690	1.0690
17-18	1.0506	1.1026	1.0289	1.0800	1.0586	1.0911	1.0564	1.0208	1.0567	1.0567
16-17	1.1028	1.0348	1.0913	1.0495	1.1251	1.0602	1.0272	1.0539	1.0666	1.0666
15-16	1.0451	1.1044	1.0515	1.1187	1.0609	1.0257	1.0652	1.0772	1.0573	1.0573
14-15	1.1075	1.0379	1.1206	1.0730	1.0270	1.0768	1.0792	1.0524	1.0589	1.0589
13-14	1.0446	1.1117	1.0750	1.0407	1.1172	1.0742	1.0712	1.0946	1.0893	1.0893
12-13	1.1116	1.0928	1.0624	1.0887	1.0728	1.0652	1.0864	1.1372	1.0904	1.0904
11-12	1.0946	1.0838	1.1001	1.0826	1.0683	1.0805	1.1594	1.0754	1.0959	1.0959
10-11	1.0743	1.1127	1.0745	1.1014	1.0897	1.1879	1.0808	1.0634	1.1055	1.1055
9-10	1.1252	1.0768	1.1161	1.1058	1.2096	1.1022	1.0836	1.1381	1.1334	1.1334
8-9	1.0993	1.1562	1.1308	1.2228	1.1290	1.1019	1.1807	1.1474	1.1398	1.1398
7-8	1.1656	1.1308	1.3032	1.1402	1.1321	1.1842	1.1567	1.1651	1.1595	1.1595
6-7	1.1479	1.2496	1.1602	1.1660	1.2165	1.1603	1.2262	1.1776	1.1952	1.1952
5-6	1.2777	1.2066	1.2049	1.3140	1.2351	1.2746	1.2038	1.2319	1.2364	1.2364
4-5	1.2653	1.3057	1.3956	1.3580	1.3411	1.3022	1.3509	1.3713	1.3414	1.3414
3-4	1.4113	1.6421	1.5430	1.4977	1.4508	1.5213	1.5800	1.5520	1.5260	1.5260
2-3	2.0320	2.0735	1.9458	2.0205	2.0467	2.1421	2.1554	2.2135	2.1394	2.1394
1-2	3.5843	3.4066	3.2610	3.9890	3.5901	3.4479	3.8470	3.7499	3.6587	3.6587

INDEMNITY	Policy	Incurring	Paid
	Year	LDF	to 21st
			LDF
Beyond	1989	1.0128	1.0128
20-21	1990	1.0045	1.0488
19-20	1991	1.0047	1.0089
18-19	1992	1.0049	1.0093
17-18	1993	1.0052	1.0098
16-17	1994	1.0055	1.0104
15-16	1995	1.0058	1.0112
14-15	1996	1.0061	1.0121
13-14	1997	1.0065	1.0132
12-13	1998	1.0070	1.0146
11-12	1999	1.0076	1.0164
10-11	2000	1.0084	1.0188
9-10	2001	1.0093	1.0221
8-9	2002	1.0107	1.0268
7-8	2003	1.0126	1.0336
6-7	2004	1.0156	1.0443
5-6	2005	1.0210	1.0625
4-5	2006	1.0322	1.0974
3-4	2007	1.0612	1.1794
2-3	2008	1.1651	1.4496
1-2	2009	1.3498	2.0233

INDEMNITY	Policy	Incurring	Paid
	Year	Cum LDF	to 21st
			Cum LDF
Beyond	1989	1.0128	1.0128
20-21	1990	1.0174	1.0622
19-20	1991	1.0221	1.0717
18-19	1992	1.0271	1.0816
17-18	1993	1.0325	1.0922
16-17	1994	1.0382	1.1036
15-16	1995	1.0442	1.1160
14-15	1996	1.0506	1.1295
13-14	1997	1.0574	1.1444
12-13	1998	1.0648	1.1611
11-12	1999	1.0729	1.1801
10-11	2000	1.0819	1.2023
9-10	2001	1.0920	1.2289
8-9	2002	1.1036	1.2618
7-8	2003	1.1175	1.3042
6-7	2004	1.1350	1.3620
5-6	2005	1.1588	1.4471
4-5	2006	1.1961	1.5881
3-4	2007	1.2693	1.8730
2-3	2008	1.4789	2.7150
1-2	2009	1.9962	5.4934

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

INDEMNITY			Incurred	Paid
	Policy		Base	to 21st
	Year		Base	Base
Beyond	1989		34333863	34333863
20-21	1990		34811213	33416110
19-20	1991		31792675	30047765
18-19	1992		28679824	28348160
17-18	1993		33114743	31645702
16-17	1994		24699215	23037682
15-16	1995		26105795	24999812
14-15	1996		31253756	29188242
13-14	1997		32637722	28965840
12-13	1998		27527229	26079757
11-12	1999		33109338	31424983
10-11	2000		44197561	39855994
9-10	2001		35898897	32927492
8-9	2002		40702548	35906878
7-8	2003		38662496	34499344
6-7	2004		39978358	34742525
5-6	2005		40968793	32790823
4-5	2006		37963976	29309401
3-4	2007		39401079	25439809
2-3	2008		28716539	16766257
1-2	2009		22904069	7795058

INDEMNITY		Proj Ult	Proj Ult	Proj Ult
	Policy	Incurred	Incurred	Incurred
	Year	(Avg Pd & Inc)	(Incur)	(Pd-21)
Beyond	1989	34773336	34773336	34773336
20-21	1990	35455760	35416928	35494592
19-20	1991	32348742	32495293	32202190
18-19	1992	30059209	29457047	30661370
17-18	1993	34377204	34190972	34563436
16-17	1994	25533556	25642725	25424386
15-16	1995	27579731	27259671	27899790
14-15	1996	32901658	32835196	32968119
13-14	1997	33829817	34511127	33148507
12-13	1998	29796100	29310993	30281206
11-12	1999	36303816	35523009	37084622
10-11	2000	47868102	47817341	47918862
9-10	2001	39833096	39201596	40464595
8-9	2002	45113316	44919332	45307299
7-8	2003	44099692	43205339	44994044
6-7	2004	46347378	45375436	47319319
5-6	2005	47463119	47474637	47451600
4-5	2006	45977486	45408712	46546260
3-4	2007	48830276	50011790	47648762
2-3	2008	43994639	42468890	45520388
1-2	2009	44271238	45721103	42821372

INDEMNITY		Adjusted	Adjusted	Adjusted
	Policy	Incurred	Incurred	Incurred
	Year	(Avg Pd & Inc)	(Incur)	(Pd-21)
Beyond	1989	58120712	58120712	58120712
20-21	1990	58162893	58099191	58226594
19-20	1991	52424485	52661986	52186982
18-19	1992	48110866	47147083	49074646
17-18	1993	54194971	53901380	54488562
16-17	1994	39749749	39919699	39579797
15-16	1995	42232846	41742738	42722953
14-15	1996	49390034	49290266	49489802
13-14	1997	49806730	50809804	48803655
12-13	1998	42920425	42221643	43619207
11-12	1999	51076171	49977646	52174694
10-11	2000	65677726	65608079	65747372
9-10	2001	53381806	52535509	54228101
8-9	2002	59108042	58853882	59362201
7-8	2003	56377527	55234176	57520876
6-7	2004	58560257	57332201	59788312
5-6	2005	59140105	59154456	59125752
4-5	2006	56101972	55407951	56795993
3-4	2007	58012878	59416577	56609178
2-3	2008	51385059	49603007	53167110
1-2	2009	51521094	53208389	49833798

INDEMNITY		Loss	Loss	Loss
Policy	Ratio	Ratio	Ratio	Ratio
Year	(Avg Pd & Inc)	(Incur)	(Pd-21)	(Pd-21)
1989	0.5936	0.5936	0.5936	0.5936
1990	0.6578	0.6571	0.6585	0.6585
1991	0.6134	0.6162	0.6107	0.6107
1992	0.6084	0.5962	0.6205	0.6205
1993	0.6727	0.6690	0.6763	0.6763
1994	0.5236	0.5259	0.5214	0.5214
1995	0.5323	0.5262	0.5385	0.5385
1996	0.5885	0.5873	0.5897	0.5897
1997	0.5977	0.6097	0.5857	0.5857
1998	0.5332	0.5245	0.5418	0.5418
1999	0.5816	0.5691	0.5941	0.5941
2000	0.7016	0.7009	0.7024	0.7024
2001	0.5313	0.5229	0.5398	0.5398
2002	0.5691	0.5666	0.5715	0.5715
2003	0.5156	0.5051	0.5260	0.5260
2004	0.4548	0.4453	0.4644	0.4644
2005	0.4260	0.4261	0.4259	0.4259
2006	0.3844	0.3797	0.3892	0.3892
2007	0.3999	0.4096	0.3902	0.3902
2008	0.3483	0.3363	0.3604	0.3604
2009	0.3642	0.3761	0.3523	0.3523

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

\* Adjusted to a full Policy Year

INDEMNITY		Severity	Severity	Severity
SEVERITY	Policy	Ratio	Ratio	Ratio
RATIOS	Year	(Average)	(Incur)	(Pd-21)
	1997	0.5977	0.6097	0.5857
	1998	0.5989	0.5891	0.6086
	1999	0.6611	0.6469	0.6753
	2000	0.8791	0.8782	0.8801
	2001	0.7635	0.7514	0.7757
	2002	0.8075	0.8039	0.8109
	2003	0.7659	0.7503	0.7813
	2004	0.7655	0.7495	0.7817
	2005	0.8008	0.8009	0.8006
	2006	0.7676	0.7582	0.7772
	2007	0.8582	0.8790	0.8373
	2008	0.8468	0.8177	0.8762
	2009	0.8728	0.9013	0.8442

INDEMNITY Linear FITTED	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-21)
4 Point	2006	0.7907	0.7839	0.7977
	2007	0.8211	0.8207	0.8217
	2008	0.8516	0.8575	0.8457
	2009	0.8820	0.8943	0.8697
5 Point	2005	0.7846	0.7794	0.7899
	2006	0.8069	0.8054	0.8085
	2007	0.8292	0.8314	0.8271
	2008	0.8516	0.8575	0.8457
	2009	0.8739	0.8835	0.8643
6 Point	2004	0.7640	0.7513	0.7767
	2005	0.7858	0.7779	0.7938
	2006	0.8077	0.8045	0.8110
	2007	0.8295	0.8311	0.8281
	2008	0.8514	0.8576	0.8452
	2009	0.8733	0.8842	0.8623
7 Point	2003	0.7532	0.7366	0.7697
	2004	0.7725	0.7605	0.7845
	2005	0.7918	0.7843	0.7993
	2006	0.8111	0.8081	0.8141
	2007	0.8304	0.8320	0.8289
	2008	0.8497	0.8558	0.8437
	2009	0.8690	0.8796	0.8585
8 Point	2002	0.7645	0.7507	0.7782
	2003	0.7777	0.7670	0.7883
	2004	0.7909	0.7832	0.7985
	2005	0.8041	0.7995	0.8086
	2006	0.8172	0.8157	0.8187
	2007	0.8304	0.8320	0.8289
	2008	0.8436	0.8482	0.8390
	2009	0.8567	0.8645	0.8491
	9 Point	2001	0.7559	0.7409
2002		0.7683	0.7560	0.7806
2003		0.7807	0.7711	0.7902
2004		0.7930	0.7862	0.7998
2005		0.8054	0.8014	0.8095
2006		0.8178	0.8165	0.8191
2007		0.8301	0.8316	0.8287
2008		0.8425	0.8467	0.8383
2009		0.8549	0.8618	0.8479
10 Point	2000	0.7904	0.7784	0.8024
	2001	0.7954	0.7852	0.8055
	2002	0.8003	0.7920	0.8087
	2003	0.8053	0.7988	0.8118
	2004	0.8103	0.8056	0.8149
	2005	0.8153	0.8124	0.8181
	2006	0.8202	0.8192	0.8212
	2007	0.8252	0.8260	0.8244
	2008	0.8302	0.8329	0.8275
	2009	0.8351	0.8397	0.8307



INDEMNITY		Severity	Severity	Severity
Linear		Ratio	Ratio	Ratio
<b>TRENDED</b>		(Incur)	(Incur)	(Pd-21)
4 Point	Fitted	0.9707	1.0016	0.9397
5 Point	Fitted	0.9390	0.9594	0.9186
6 Point	Fitted	0.9370	0.9617	0.9123
7 Point	Fitted	0.9253	0.9492	0.9016
8 Point	Fitted	0.8952	0.9118	0.8787
9 Point	Fitted	0.8909	0.9059	0.8760
10 Point	Fitted	0.8496	0.8595	0.8398
INDEMNITY		Sev Trend	Sev Trend	Sev Trend
Linear		Factor	Factor	Factor
<b>Severity Trend Factor</b>		(Average)	(Incur)	(Pd-21)
4 Point	2006	1.2276	1.2778	1.1779
	2007	1.1821	1.2205	1.1435
	2008	1.1399	1.1681	1.1111
	2009	1.1006	1.1200	1.0805
5 Point	2006	1.1637	1.1912	1.1363
	2007	1.1323	1.1539	1.1107
	2008	1.1027	1.1189	1.0862
	2009	1.0745	1.0859	1.0628
6 Point	2006	1.1601	1.1955	1.1249
	2007	1.1296	1.1572	1.1017
	2008	1.1006	1.1214	1.0794
	2009	1.0730	1.0877	1.0579
7 Point	2006	1.1409	1.1745	1.1076
	2007	1.1143	1.1409	1.0878
	2008	1.0890	1.1091	1.0687
	2009	1.0648	1.0790	1.0503
8 Point	2006	1.0954	1.1178	1.0732
	2007	1.0780	1.0960	1.0601
	2008	1.0612	1.0750	1.0473
	2009	1.0448	1.0548	1.0348
9 Point	2006	1.0895	1.1096	1.0695
	2007	1.0732	1.0894	1.0571
	2008	1.0575	1.0699	1.0450
	2009	1.0422	1.0512	1.0331
10 Point	2006	1.0359	1.0491	1.0227
	2007	1.0296	1.0405	1.0188
	2008	1.0235	1.0320	1.0149
	2009	1.0174	1.0236	1.0110

INDEMNITY Expon'l <b>FITTED</b>	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-21)
4 Point	2006	0.7900	0.7829	0.7971
	2007	0.8199	0.8187	0.8208
	2008	0.8510	0.8561	0.8453
	2009	0.8833	0.8951	0.8704
5 Point	2005	0.7847	0.7796	0.7899
	2006	0.8062	0.8043	0.8079
	2007	0.8283	0.8298	0.8264
	2008	0.8510	0.8561	0.8453
	2009	0.8743	0.8832	0.8646
6 Point	2004	0.7647	0.7524	0.7772
	2005	0.7854	0.7772	0.7935
	2006	0.8066	0.8027	0.8103
	2007	0.8285	0.8291	0.8273
	2008	0.8509	0.8564	0.8448
	2009	0.8739	0.8845	0.8626
7 Point	2003	0.7544	0.7385	0.7704
	2004	0.7724	0.7604	0.7845
	2005	0.7910	0.7829	0.7987
	2006	0.8099	0.8061	0.8133
	2007	0.8293	0.8300	0.8281
	2008	0.8492	0.8546	0.8432
	2009	0.8695	0.8799	0.8585
8 Point	2002	0.7654	0.7522	0.7788
	2003	0.7778	0.7671	0.7884
	2004	0.7904	0.7824	0.7982
	2005	0.8031	0.7980	0.8080
	2006	0.8161	0.8138	0.8180
	2007	0.8293	0.8300	0.8281
	2008	0.8427	0.8465	0.8383
	2009	0.8563	0.8633	0.8487
	9 Point	2001	0.7571	0.7427
2002		0.7686	0.7566	0.7808
2003		0.7804	0.7706	0.7900
2004		0.7923	0.7850	0.7993
2005		0.8044	0.7996	0.8088
2006		0.8166	0.8145	0.8183
2007		0.8291	0.8297	0.8280
2008		0.8417	0.8451	0.8377
2009		0.8545	0.8608	0.8476
10 Point	2000	0.7893	0.7775	0.8014
	2001	0.7942	0.7840	0.8045
	2002	0.7991	0.7906	0.8077
	2003	0.8041	0.7972	0.8109
	2004	0.8090	0.8038	0.8140
	2005	0.8140	0.8105	0.8172
	2006	0.8191	0.8173	0.8204
	2007	0.8241	0.8241	0.8237
	2008	0.8292	0.8309	0.8269
	2009	0.8343	0.8379	0.8301

INDEMNITY Expon'l <b>TRENDED</b>		Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-21)
4 Point	Fitted	0.9845	1.0196	0.9482
5 Point	Fitted	0.9461	0.9672	0.9235
6 Point	Fitted	0.9448	0.9721	0.9166
7 Point	Fitted	0.9317	0.9581	0.9050
8 Point	Fitted	0.8974	0.9144	0.8796
9 Point	Fitted	0.8931	0.9084	0.8771
10 Point	Fitted	0.8495	0.8584	0.8397
INDEMNITY Expon'l <b>Severity Trend Factor</b>		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-21)
4 Point	2006	1.2462	1.3023	1.1896
	2007	1.2007	1.2454	1.1552
	2008	1.1568	1.1910	1.1218
	2009	1.1146	1.1391	1.0894
5 Point	2006	1.1735	1.2026	1.1430
	2007	1.1422	1.1657	1.1175
	2008	1.1117	1.1299	1.0925
	2009	1.0821	1.0952	1.0681
6 Point	2006	1.1712	1.2110	1.1313
	2007	1.1404	1.1724	1.1080
	2008	1.1103	1.1351	1.0851
	2009	1.0810	1.0990	1.0627
7 Point	2006	1.1504	1.1885	1.1127
	2007	1.1235	1.1543	1.0928
	2008	1.0972	1.1211	1.0732
	2009	1.0715	1.0889	1.0541
8 Point	2006	1.0995	1.1236	1.0753
	2007	1.0820	1.1017	1.0622
	2008	1.0648	1.0802	1.0493
	2009	1.0479	1.0591	1.0365
9 Point	2006	1.0937	1.1153	1.0718
	2007	1.0772	1.0949	1.0593
	2008	1.0611	1.0749	1.0470
	2009	1.0451	1.0553	1.0348
10 Point	2006	1.0371	1.0503	1.0234
	2007	1.0307	1.0417	1.0194
	2008	1.0244	1.0331	1.0155
	2009	1.0181	1.0245	1.0115

INDEMNITY Linear LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-21)
4 Point	2006	0.8008	0.8335	0.7683
	2007	0.8437	0.8711	0.8161
	2008	0.8900	0.9121	0.8675
	2009	0.8467	0.8616	0.8312
5 Point	2006	0.7591	0.7770	0.7412
	2007	0.8081	0.8235	0.7927
	2008	0.8610	0.8736	0.8481
	2009	0.8266	0.8354	0.8176
6 Point	2006	0.7567	0.7798	0.7338
	2007	0.8062	0.8259	0.7863
	2008	0.8593	0.8756	0.8428
	2009	0.8255	0.8368	0.8138
7 Point	2006	0.7442	0.7661	0.7225
	2007	0.7953	0.8143	0.7764
	2008	0.8503	0.8660	0.8344
	2009	0.8192	0.8301	0.8080
8 Point	2006	0.7145	0.7291	0.7000
	2007	0.7694	0.7822	0.7566
	2008	0.8286	0.8394	0.8177
	2009	0.8038	0.8115	0.7961
9 Point	2006	0.7107	0.7238	0.6976
	2007	0.7659	0.7775	0.7545
	2008	0.8257	0.8354	0.8159
	2009	0.8018	0.8087	0.7948
10 Point	2006	0.6757	0.6843	0.6671
	2007	0.7348	0.7426	0.7271
	2008	0.7991	0.8058	0.7924
	2009	0.7827	0.7875	0.7778

INDEMNITY Expon'l LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-21)
4 Point	2006	0.8129	0.8495	0.7760
	2007	0.8569	0.8888	0.8245
	2008	0.9032	0.9299	0.8759
	2009	0.8575	0.8763	0.8381
5 Point	2006	0.7655	0.7845	0.7456
	2007	0.8152	0.8320	0.7976
	2008	0.8680	0.8822	0.8530
	2009	0.8325	0.8425	0.8217
6 Point	2006	0.7640	0.7899	0.7379
	2007	0.8139	0.8367	0.7908
	2008	0.8669	0.8863	0.8472
	2009	0.8316	0.8455	0.8175
7 Point	2006	0.7504	0.7753	0.7258
	2007	0.8018	0.8238	0.7799
	2008	0.8567	0.8754	0.8380
	2009	0.8243	0.8377	0.8109
8 Point	2006	0.7172	0.7329	0.7014
	2007	0.7722	0.7863	0.7581
	2008	0.8314	0.8434	0.8193
	2009	0.8061	0.8148	0.7974
9 Point	2006	0.7134	0.7275	0.6991
	2007	0.7688	0.7814	0.7560
	2008	0.8285	0.8393	0.8175
	2009	0.8040	0.8118	0.7961
10 Point	2006	0.6765	0.6851	0.6676
	2007	0.7356	0.7435	0.7275
	2008	0.7999	0.8066	0.7929
	2009	0.7832	0.7881	0.7781

INDEMNITY Linear <b>TRENDED LR</b>	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-21)
4 Point	2006	0.3078	0.3165	0.2990
	2007	0.3374	0.3568	0.3184
	2008	0.3100	0.3067	0.3126
	2009	0.3084	0.3240	0.2928
	4 Yr Ave	0.3159	0.3260	0.3057
5 Point	2006	0.2918	0.2950	0.2885
	2007	0.3232	0.3373	0.3093
	2008	0.2999	0.2938	0.3057
	2009	0.3010	0.3142	0.2880
	4 Yr Ave	0.3040	0.3101	0.2979
6 Point	2006	0.2909	0.2961	0.2856
	2007	0.3224	0.3383	0.3068
	2008	0.2993	0.2945	0.3037
	2009	0.3006	0.3147	0.2867
	4 Yr Ave	0.3033	0.3109	0.2957
7 Point	2006	0.2861	0.2909	0.2812
	2007	0.3180	0.3335	0.3030
	2008	0.2962	0.2912	0.3007
	2009	0.2984	0.3122	0.2847
	4 Yr Ave	0.2997	0.3070	0.2924
8 Point	2006	0.2747	0.2768	0.2724
	2007	0.3077	0.3204	0.2952
	2008	0.2886	0.2823	0.2947
	2009	0.2927	0.3052	0.2805
	4 Yr Ave	0.2909	0.2962	0.2857
9 Point	2006	0.2732	0.2748	0.2715
	2007	0.3063	0.3185	0.2944
	2008	0.2876	0.2809	0.2941
	2009	0.2920	0.3042	0.2800
	4 Yr Ave	0.2898	0.2946	0.2850
10 Point	2006	0.2597	0.2598	0.2596
	2007	0.2938	0.3042	0.2837
	2008	0.2783	0.2710	0.2856
	2009	0.2851	0.2962	0.2740
	4 Yr Ave	0.2792	0.2828	0.2757

INDEMNITY Expon'l <b>TRENDED LR</b>	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-21)
4 Point	2006	0.3125	0.3226	0.3020
	2007	0.3427	0.3641	0.3217
	2008	0.3146	0.3127	0.3157
	2009	0.3123	0.3296	0.2953
	4 Yr Ave	0.3205	0.3323	0.3087
5 Point	2006	0.2943	0.2979	0.2902
	2007	0.3260	0.3408	0.3112
	2008	0.3023	0.2967	0.3074
	2009	0.3032	0.3169	0.2895
	4 Yr Ave	0.3065	0.3131	0.2996
6 Point	2006	0.2937	0.2999	0.2872
	2007	0.3255	0.3427	0.3086
	2008	0.3019	0.2981	0.3053
	2009	0.3029	0.3180	0.2880
	4 Yr Ave	0.3060	0.3147	0.2973
7 Point	2006	0.2885	0.2944	0.2825
	2007	0.3206	0.3374	0.3043
	2008	0.2984	0.2944	0.3020
	2009	0.3002	0.3151	0.2857
	4 Yr Ave	0.3019	0.3103	0.2936
8 Point	2006	0.2757	0.2783	0.2730
	2007	0.3088	0.3221	0.2958
	2008	0.2896	0.2836	0.2953
	2009	0.2936	0.3064	0.2809
	4 Yr Ave	0.2919	0.2976	0.2863
9 Point	2006	0.2742	0.2762	0.2721
	2007	0.3074	0.3201	0.2950
	2008	0.2886	0.2823	0.2946
	2009	0.2928	0.3053	0.2805
	4 Yr Ave	0.2908	0.2960	0.2856
10 Point	2006	0.2600	0.2601	0.2598
	2007	0.2942	0.3045	0.2839
	2008	0.2786	0.2713	0.2858
	2009	0.2852	0.2964	0.2741
	4 Yr Ave	0.2795	0.2831	0.2759

MEDICAL	Incurred LDF 02-03	Incurred LDF 03-04	Incurred LDF 04-05	Incurred LDF 05-06	Incurred LDF 06-07	Incurred LDF 07-08	Incurred LDF 08-09	Incurred LDF 09-10	4 Year Average LDF	Selected Incurred LDF
Beyond	1.2289	1.1618	1.0974	1.0748	1.1347	1.1009	1.2988	1.1872	1.1804	1.1448
20-21					1.0056	1.0368	1.0200	1.0507	1.0283	1.0226
19-20	1.0006	1.0114	1.0288	1.0090	1.0079	1.0066	1.0316	1.0227	1.0172	1.0227
18-19	1.0208	0.9957	1.0200	1.0654	1.0106	1.0305	1.0275	1.0041	1.0182	1.0230
17-18	1.0097	1.0246	1.0011	1.0482	0.9933	1.0239	1.0239	1.0831	1.0311	1.0232
16-17	1.0241	1.0460	1.0105	1.0237	1.0080	1.0235	1.0465	1.0172	1.0238	1.0235
15-16	0.9850	1.0024	1.0329	1.0289	1.0049	1.0199	1.0292	1.0614	1.0289	1.0239
14-15	1.0911	1.0242	1.0243	1.0168	1.0245	1.0278	1.0623	1.0304	1.0363	1.0243
13-14	1.0215	1.0340	1.0085	1.0028	1.0165	1.0107	1.0122	1.0365	1.0190	1.0248
12-13	1.0553	1.0457	0.9934	1.0240	1.0317	1.0287	1.0677	1.0202	1.0371	1.0255
11-12	1.0319	1.1091	1.0524	1.0197	0.9967	1.0464	1.0348	1.0167	1.0237	1.0263
10-11	1.0231	1.0505	1.0330	1.0165	1.0051	1.0405	0.9907	1.0237	1.0150	1.0274
9-10	1.0520	1.0983	1.0159	1.0292	1.0516	0.9815	1.0187	1.0024	1.0136	1.0288
8-9	1.0229	1.0996	1.0498	1.0006	1.0233	1.0266	1.0275	1.0430	1.0301	1.0308
7-8	1.1566	1.0366	1.0338	1.0291	1.0187	1.0302	1.0142	1.0434	1.0266	1.0336
6-7	1.0321	1.0551	1.0542	1.0924	1.0663	1.0210	1.0372	1.0526	1.0443	1.0378
5-6	1.1207	1.0676	1.0488	1.0617	1.0226	1.0690	1.0268	1.0375	1.0390	1.0444
4-5	1.0392	1.0724	1.1414	1.1088	0.9963	1.0779	1.0678	1.0885	1.0576	1.0560
3-4	1.0697	1.1756	1.0611	0.9513	1.0645	1.0979	1.0963	1.1181	1.0942	1.0788
2-3	1.1572	1.2102	1.0995	1.1144	1.1085	1.1465	1.1172	1.1245	1.1242	1.1314
1-2	1.1601	1.1692	1.1873	1.1391	1.1747	1.1928	1.2912	1.2857	1.2361	1.2357

MEDICAL	Paid LDF 02-03	Paid LDF 03-04	Paid LDF 04-05	Paid LDF 05-06	Paid LDF 06-07	Paid LDF 07-08	Paid LDF 08-09	Paid LDF 09-10	4 Year Average LDF	Selected Paid LDF
20-21					1.0112	1.0138	1.0099	1.0328	1.0169	1.0146
19-20	1.0084	1.0215	1.0114	1.0079	0.9987	1.0140	1.0421	1.0193	1.0185	1.0154
18-19	1.0265	1.0126	1.0067	1.0163	1.0070	1.0220	1.0220	1.0062	1.0143	1.0163
17-18	1.0219	1.0210	1.0152	1.0065	1.0173	1.0144	1.0155	1.0258	1.0183	1.0172
16-17	1.0161	1.0108	1.0097	1.0154	1.0113	1.0109	1.0212	1.0217	1.0163	1.0183
15-16	1.0204	1.0092	1.0178	1.0228	1.0101	1.0205	1.0139	1.0215	1.0165	1.0196
14-15	1.0207	1.0178	1.0116	1.0215	1.0217	1.0227	1.0163	1.0044	1.0163	1.0210
13-14	1.0159	1.0163	1.0107	1.0293	1.0178	1.0266	1.0234	1.0202	1.0220	1.0227
12-13	1.0080	1.0146	1.0232	1.0163	1.0386	1.0158	1.0408	1.0145	1.0274	1.0246
11-12	1.0124	1.0312	1.0181	1.0408	1.0318	1.0302	1.0245	1.0135	1.0250	1.0269
10-11	1.0314	1.0198	1.0217	1.0754	1.0476	1.0186	1.0114	1.0594	1.0343	1.0296
9-10	1.0176	1.0093	1.0243	1.0300	1.0367	1.0350	1.0291	1.0396	1.0351	1.0328
8-9	1.0152	1.0198	1.0237	1.0356	1.0271	1.0246	1.0658	1.0304	1.0370	1.0367
7-8	1.0418	1.0164	1.0266	1.0240	1.0261	1.0437	1.0457	1.0621	1.0444	1.0414
6-7	1.0265	1.0391	1.0318	1.0522	1.0497	1.0319	1.0471	1.0397	1.0421	1.0471
5-6	1.0520	1.0494	1.0497	1.0627	1.0436	1.0595	1.0422	1.0555	1.0502	1.0540
4-5	1.0508	1.0394	1.1013	1.0720	1.0521	1.0615	1.0659	1.0901	1.0674	1.0627
3-4	1.0721	1.0931	1.0627	1.0950	1.0444	1.0873	1.0983	1.0766	1.0767	1.0779
2-3	1.1696	1.1432	1.1740	1.1494	1.1411	1.1664	1.1615	1.1702	1.1598	1.1597
1-2	1.3821	1.3654	1.3279	1.3469	1.3225	1.3594	1.4531	1.4570	1.3980	1.3980

MEDICAL	Pd-Incur LDF 02-03	Pd-Incur LDF 03-04	Pd-Incur LDF 04-05	Pd-Incur LDF 05-06	Pd-Incur LDF 06-07	Pd-Incur LDF 07-08	Pd-Incur LDF 08-09	Pd-Incur LDF 09-10	Average Pd-Incur LDF	Selected Pd-Incur LDF
20-21					1.0973	1.1985	1.1526	1.1858	1.1586	1.1586
19-20	1.0760	1.3223	1.1553	1.1045	1.1545	1.1458	1.1753	1.1772	1.1632	1.1632
18-19	1.3293	1.1376	1.1019	1.1703	1.1463	1.1644	1.1756	1.1418	1.1570	1.1570
17-18	1.1621	1.1072	1.1151	1.1430	1.1494	1.1607	1.1370	1.3737	1.2052	1.2052
16-17	1.0937	1.1309	1.1010	1.1786	1.1464	1.1226	1.2826	1.2609	1.2031	1.2031
15-16	1.1025	1.1052	1.1717	1.1590	1.1080	1.2508	1.2492	1.3390	1.2368	1.2368
14-15	1.1194	1.1529	1.1395	1.1321	1.2529	1.2414	1.2800	1.2207	1.2488	1.2488
13-14	1.1616	1.1371	1.1254	1.2711	1.2293	1.2370	1.2095	1.2663	1.2355	1.2355
12-13	1.1067	1.1412	1.2971	1.2412	1.2711	1.2138	1.2614	1.2464	1.2482	1.2482
11-12	1.1017	1.3703	1.2341	1.2824	1.2175	1.2171	1.2490	1.1178	1.2004	1.2004
10-11	1.2591	1.2011	1.2848	1.3136	1.2184	1.2293	1.1020	1.2126	1.1906	1.1906
9-10	1.1572	1.2247	1.3236	1.2486	1.2249	1.1513	1.2163	1.3019	1.2236	1.2236
8-9	1.1275	1.3310	1.2419	1.2063	1.2048	1.2233	1.3821	1.2977	1.2770	1.2770
7-8	1.2600	1.1874	1.2376	1.2056	1.2227	1.4040	1.2992	1.2959	1.3055	1.3055
6-7	1.1715	1.2405	1.2087	1.2629	1.4306	1.3219	1.2992	1.2940	1.3364	1.3364
5-6	1.2307	1.1887	1.2136	1.4266	1.3510	1.3272	1.2766	1.3905	1.3363	1.3363
4-5	1.1660	1.2056	1.4798	1.4186	1.3061	1.3197	1.4243	1.3717	1.3555	1.3555
3-4	1.2037	1.4198	1.3596	1.4374	1.2786	1.4502	1.3792	1.3246	1.3582	1.3582
2-3	1.4089	1.4609	1.7739	1.3811	1.5074	1.4674	1.3735	1.4675	1.4540	1.4540
1-2	1.6655	2.2167	1.6458	1.8315	1.6927	1.6713	1.8956	1.8195	1.7698	1.7698



MEDICAL	Policy Year	Incurred LDF	Paid to 21st LDF
	Beyond 1989	1.1448	1.1448
	20-21 1990	1.0226	1.1586
	19-20 1991	1.0227	1.0154
	18-19 1992	1.0230	1.0163
	17-18 1993	1.0232	1.0172
	16-17 1994	1.0235	1.0183
	15-16 1995	1.0239	1.0196
	14-15 1996	1.0243	1.0210
	13-14 1997	1.0248	1.0227
	12-13 1998	1.0255	1.0246
	11-12 1999	1.0263	1.0269
	10-11 2000	1.0274	1.0296
	9-10 2001	1.0288	1.0328
	8-9 2002	1.0308	1.0367
	7-8 2003	1.0336	1.0414
	6-7 2004	1.0378	1.0471
	5-6 2005	1.0444	1.0540
	4-5 2006	1.0560	1.0627
	3-4 2007	1.0788	1.0779
	2-3 2008	1.1314	1.1597
	1-2 2009	1.2357	1.3980

MEDICAL	Policy Year	Incurred Cum LDF	Paid to 21st Cum LDF
	Beyond 1989	1.1448	1.1448
	20-21 1990	1.1707	1.3264
	19-20 1991	1.1972	1.3468
	18-19 1992	1.2248	1.3687
	17-18 1993	1.2532	1.3923
	16-17 1994	1.2826	1.4178
	15-16 1995	1.3133	1.4456
	14-15 1996	1.3452	1.4759
	13-14 1997	1.3786	1.5094
	12-13 1998	1.4137	1.5465
	11-12 1999	1.4509	1.5881
	10-11 2000	1.4907	1.6352
	9-10 2001	1.5336	1.6888
	8-9 2002	1.5808	1.7508
	7-8 2003	1.6340	1.8232
	6-7 2004	1.6957	1.9091
	5-6 2005	1.7710	2.0122
	4-5 2006	1.8702	2.1384
	3-4 2007	2.0176	2.3050
	2-3 2008	2.2827	2.6731
	1-2 2009	2.8207	3.7369

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

MEDICAL	Policy Year	Incurred Base	Paid to 21st Base
Beyond	1989	36367412	36367412
20-21	1990	33606772	29098698
19-20	1991	33102957	29172041
18-19	1992	47225668	35265261
17-18	1993	38678733	31340702
16-17	1994	35437596	27034487
15-16	1995	37224805	30629431
14-15	1996	42162514	33970567
13-14	1997	39705580	32317653
12-13	1998	35041379	31771636
11-12	1999	45511955	39761656
10-11	2000	58373492	46613467
9-10	2001	47073704	37377640
8-9	2002	56808839	46557281
7-8	2003	53898683	43306008
6-7	2004	63453676	48166435
5-6	2005	60481772	48067995
4-5	2006	51405741	41782264
3-4	2007	56713796	45224088
2-3	2008	48231151	38622599
1-2	2009	38206792	28299450

MEDICAL	Policy Year	Proj Ult Incurred (Avg Pd & Inc)	Proj Ult Incurred (Incur)	Proj Ult Incurred (Pd-21)
Beyond	1989	41633413	41633413	41633413
20-21	1990	38969981	39343448	38596513
19-20	1991	39459883	39630860	39288905
18-19	1992	53054781	57841998	48267563
17-18	1993	46053924	48472188	43635659
16-17	1994	41890879	45452261	38329496
15-16	1995	46582621	48887336	44277905
14-15	1996	53427087	56717014	50137160
13-14	1997	51759189	54738113	48780265
12-13	1998	49336416	49537997	49134835
11-12	1999	64589391	66033296	63145486
10-11	2000	81619853	87017365	76222341
9-10	2001	67657795	72192232	63123358
8-9	2002	85657951	89803413	81512488
7-8	2003	83512981	88070448	78955514
6-7	2004	99776470	107598398	91954541
5-6	2005	101917819	107113218	96722420
4-5	2006	92743105	96139017	89347193
3-4	2007	109333639	114425755	104241523
2-3	2008	106669659	110097248	103242069
1-2	2009	106761057	107769898	105752215

MEDICAL	Policy Year	Adjusted Incurred (Avg Pd & Inc)	Adjusted Incurred (Incur)	Adjusted Incurred (Pd-21)
Beyond	1989	48856810	48856810	48856810
20-21	1990	45731273	46169536	45293008
19-20	1991	46306173	46506814	46105530
18-19	1992	62259786	67877585	56641985
17-18	1993	54044280	56882113	51206446
16-17	1994	49158947	53338228	44979664
15-16	1995	54664706	57369289	51960122
14-15	1996	62696687	66557416	58835957
13-14	1997	60739408	64235176	57243641
12-13	1998	57896284	58132839	57659729
11-12	1999	75795650	77490073	74101228
10-11	2000	95780897	102114878	89446917
9-10	2001	79396422	84717584	74075261
8-9	2002	100519605	105384305	95654905
7-8	2003	98002483	103350671	92654296
6-7	2004	117087688	126266720	107908654
5-6	2005	119600561	125697361	113503760
4-5	2006	108834034	112819136	104848931
3-4	2007	128303025	134278623	122327427
2-3	2008	125176845	129199121	121154568
1-2	2009	125284100	126467975	124100224

MEDICAL	Policy	Loss Ratio (Avg Pd & Inc)	Loss Ratio (Incur)	Loss Ratio (Pd-21)
	1989	0.4989	0.4989	0.4989
	1990	0.5172	0.5222	0.5123
	1991	0.5418	0.5442	0.5395
	1992	0.7873	0.8583	0.7162
	1993	0.6708	0.7060	0.6356
	1994	0.6476	0.7026	0.5925
	1995	0.6891	0.7231	0.6550
	1996	0.7471	0.7931	0.7011
	1997	0.7289	0.7708	0.6869
	1998	0.7192	0.7221	0.7163
	1999	0.8631	0.8823	0.8438
	2000	1.0232	1.0909	0.9556
	2001	0.7903	0.8433	0.7373
	2002	0.9678	1.0146	0.9209
	2003	0.8962	0.9451	0.8473
	2004	0.9094	0.9807	0.8381
	2005	0.8616	0.9055	0.8176
	2006	0.7458	0.7731	0.7185
	2007	0.8844	0.9256	0.8432
	2008	0.8486	0.8758	0.8213
	2009	0.8856	0.8940	0.8773

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

\* Adjusted to a full Policy Year

MEDICAL SEVERITY RATIOS	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-21)
	1997	0.7289	0.7708	0.6869
	1998	0.8078	0.8111	0.8046
	1999	0.9811	1.0030	0.9592
	2000	1.2820	1.3669	1.1973
	2001	1.1357	1.2118	1.0595
	2002	1.3732	1.4396	1.3066
	2003	1.3313	1.4039	1.2586
	2004	1.5307	1.6507	1.4107
	2005	1.6195	1.7021	1.5368
	2006	1.4892	1.5437	1.4347
	2007	1.8979	1.9863	1.8094
	2008	2.0632	2.1293	1.9968
	2009	2.1222	2.1423	2.1023

MEDICAL Linear FITTED	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-21)
4 Point	2006	1.5835	1.6596	1.5073
	2007	1.7899	1.8535	1.7263
	2008	1.9963	2.0473	1.9453
	2009	2.2028	2.2412	2.1643
5 Point	2005	1.5225	1.6075	1.4374
	2006	1.6805	1.7541	1.6067
	2007	1.8384	1.9007	1.7760
	2008	1.9963	2.0473	1.9453
	2009	2.1543	2.1939	2.1146
6 Point	2004	1.4516	1.5603	1.3428
	2005	1.5858	1.6798	1.4917
	2006	1.7200	1.7993	1.6406
	2007	1.8542	1.9188	1.7896
	2008	1.9884	2.0383	1.9385
	2009	2.1226	2.1578	2.0875
7 Point	2003	1.3238	1.4237	1.2239
	2004	1.4566	1.5471	1.3659
	2005	1.5893	1.6706	1.5079
	2006	1.7220	1.7940	1.6499
	2007	1.8547	1.9175	1.7919
	2008	1.9874	2.0409	1.9339
	2009	2.1202	2.1644	2.0759
8 Point	2002	1.2670	1.3583	1.1755
	2003	1.3845	1.4701	1.2988
	2004	1.5021	1.5820	1.4221
	2005	1.6196	1.6938	1.5454
	2006	1.7372	1.8057	1.6686
	2007	1.8547	1.9175	1.7919
	2008	1.9723	2.0293	1.9152
	2009	2.0898	2.1412	2.0384
9 Point	2001	1.1443	1.2334	1.0550
	2002	1.2627	1.3475	1.1778
	2003	1.3812	1.4617	1.3006
	2004	1.4996	1.5758	1.4234
	2005	1.6181	1.6900	1.5462
	2006	1.7366	1.8041	1.6689
	2007	1.8550	1.9183	1.7917
	2008	1.9735	2.0324	1.9145
	2009	2.0919	2.1466	2.0373
10 Point	2000	1.1143	1.2048	1.0238
	2001	1.2188	1.3054	1.1321
	2002	1.3233	1.4061	1.2404
	2003	1.4278	1.5067	1.3488
	2004	1.5322	1.6073	1.4571
	2005	1.6367	1.7080	1.5654
	2006	1.7412	1.8086	1.6738
	2007	1.8457	1.9093	1.7821
	2008	1.9502	2.0099	1.8904
	2009	2.0547	2.1105	1.9988

MEDICAL Linear <b>TRENDED</b>		Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-21)
4 Point	Fitted	2.8049	2.8067	2.8031
5 Point	Fitted	2.6149	2.6215	2.6084
6 Point	Fitted	2.5141	2.5063	2.5218
7 Point	Fitted	2.5073	2.5245	2.4901
8 Point	Fitted	2.4327	2.4674	2.3980
9 Point	Fitted	2.4375	2.4795	2.3955
10 Point	Fitted	2.3594	2.4041	2.3147
MEDICAL Linear <b>Severity Trend Factor</b>		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-21)
4 Point	2006	1.7713	1.6912	1.8598
	2007	1.5670	1.5143	1.6238
	2008	1.4050	1.3709	1.4410
	2009	1.2733	1.2523	1.2952
5 Point	2006	1.5561	1.4945	1.6235
	2007	1.4224	1.3792	1.4687
	2008	1.3099	1.2805	1.3409
	2009	1.2138	1.1949	1.2335
6 Point	2006	1.4617	1.3929	1.5371
	2007	1.3559	1.3062	1.4092
	2008	1.2644	1.2296	1.3009
	2009	1.1844	1.1615	1.2081
7 Point	2006	1.4560	1.4071	1.5092
	2007	1.3518	1.3165	1.3896
	2008	1.2616	1.2369	1.2876
	2009	1.1826	1.1664	1.1995
8 Point	2006	1.4004	1.3665	1.4371
	2007	1.3116	1.2868	1.3382
	2008	1.2334	1.2159	1.2521
	2009	1.1641	1.1523	1.1764
9 Point	2006	1.4036	1.3744	1.4353
	2007	1.3140	1.2926	1.3369
	2008	1.2351	1.2200	1.2512
	2009	1.1652	1.1551	1.1758
10 Point	2006	1.3550	1.3292	1.3829
	2007	1.2783	1.2592	1.2989
	2008	1.2098	1.1961	1.2244
	2009	1.1483	1.1391	1.1581

MEDICAL Expon'l FITTED	Policy Year	Severity Ratio (Average)	Severity Ratio (Incur)	Severity Ratio (Pd-21)
4 Point	2006	1.5793	1.6514	1.5074
	2007	1.7711	1.8347	1.7073
	2008	1.9862	2.0384	1.9336
	2009	2.2274	2.2647	2.1899
5 Point	2005	1.5315	1.6123	1.4509
	2006	1.6701	1.7434	1.5967
	2007	1.8213	1.8851	1.7571
	2008	1.9862	2.0384	1.9336
	2009	2.1660	2.2041	2.1278
6 Point	2004	1.4692	1.5727	1.3660
	2005	1.5826	1.6760	1.4888
	2006	1.7047	1.7861	1.6226
	2007	1.8363	1.9035	1.7684
	2008	1.9781	2.0285	1.9274
	2009	2.1308	2.1618	2.1006
7 Point	2003	1.3487	1.4419	1.2558
	2004	1.4565	1.5449	1.3680
	2005	1.5730	1.6552	1.4903
	2006	1.6989	1.7734	1.6236
	2007	1.8347	1.9001	1.7687
	2008	1.9815	2.0358	1.9268
	2009	2.1400	2.1812	2.0990
8 Point	2002	1.2992	1.3841	1.2145
	2003	1.3920	1.4747	1.3093
	2004	1.4915	1.5711	1.4116
	2005	1.5981	1.6739	1.5218
	2006	1.7124	1.7834	1.6406
	2007	1.8347	1.9001	1.7687
	2008	1.9659	2.0244	1.9068
	2009	2.1064	2.1568	2.0556
	9 Point	2001	1.1829	1.2654
2002		1.2730	1.3545	1.1915
2003		1.3699	1.4498	1.2898
2004		1.4743	1.5518	1.3963
2005		1.5866	1.6610	1.5114
2006		1.7074	1.7779	1.6361
2007		1.8374	1.9030	1.7711
2008		1.9774	2.0370	1.9172
2009		2.1279	2.1803	2.0754
10 Point	2000	1.1592	1.2430	1.0759
	2001	1.2371	1.3200	1.1543
	2002	1.3201	1.4018	1.2385
	2003	1.4088	1.4886	1.3287
	2004	1.5034	1.5808	1.4256
	2005	1.6044	1.6787	1.5295
	2006	1.7122	1.7826	1.6410
	2007	1.8272	1.8930	1.7606
	2008	1.9499	2.0103	1.8889
	2009	2.0809	2.1348	2.0266

MEDICAL Expon'l <b>TRENDED</b>		Severity Ratio (Incur)	Severity Ratio (Incur)	Severity Ratio (Pd-21)
4 Point	Fitted	3.1116	3.0785	3.1485
5 Point	Fitted	2.7890	2.7685	2.8131
6 Point	Fitted	2.6469	2.6027	2.7000
7 Point	Fitted	2.6785	2.6673	2.6944
8 Point	Fitted	2.5762	2.5947	2.5596
9 Point	Fitted	2.6359	2.6586	2.6152
10 Point	Fitted	2.5153	2.5437	2.4883
MEDICAL Expon'l <b>Severity Trend Factor</b>		Sev Trend Factor (Average)	Sev Trend Factor (Incur)	Sev Trend Factor (Pd-21)
4 Point	2006	1.9702	1.8641	2.0886
	2007	1.7569	1.6779	1.8442
	2008	1.5666	1.5103	1.6283
	2009	1.3970	1.3594	1.4377
5 Point	2006	1.6700	1.5880	1.7619
	2007	1.5313	1.4686	1.6010
	2008	1.4042	1.3582	1.4549
	2009	1.2876	1.2561	1.3221
6 Point	2006	1.5526	1.4572	1.6640
	2007	1.4414	1.3674	1.5268
	2008	1.3381	1.2831	1.4009
	2009	1.2422	1.2040	1.2853
7 Point	2006	1.5766	1.5040	1.6596
	2007	1.4599	1.4038	1.5234
	2008	1.3517	1.3102	1.3984
	2009	1.2516	1.2229	1.2837
8 Point	2006	1.5045	1.4549	1.5602
	2007	1.4041	1.3656	1.4472
	2008	1.3105	1.2817	1.3424
	2009	1.2231	1.2030	1.2452
9 Point	2006	1.5438	1.4954	1.5984
	2007	1.4346	1.3971	1.4766
	2008	1.3331	1.3052	1.3641
	2009	1.2387	1.2194	1.2601
10 Point	2006	1.4691	1.4269	1.5163
	2007	1.3766	1.3437	1.4133
	2008	1.2900	1.2654	1.3173
	2009	1.2088	1.1916	1.2278

MEDICAL Linear LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-21)
4 Point	2006	1.1554	1.1032	1.2131
	2007	1.1184	1.0808	1.1589
	2008	1.0970	1.0704	1.1251
	2009	0.9795	0.9634	0.9964
5 Point	2006	1.0150	0.9749	1.0590
	2007	1.0152	0.9843	1.0482
	2008	1.0228	0.9998	1.0470
	2009	0.9338	0.9192	0.9489
6 Point	2006	0.9535	0.9086	1.0027
	2007	0.9677	0.9322	1.0057
	2008	0.9872	0.9601	1.0157
	2009	0.9112	0.8935	0.9294
7 Point	2006	0.9497	0.9179	0.9845
	2007	0.9648	0.9396	0.9918
	2008	0.9851	0.9658	1.0054
	2009	0.9098	0.8973	0.9228
8 Point	2006	0.9135	0.8914	0.9374
	2007	0.9361	0.9184	0.9551
	2008	0.9630	0.9494	0.9776
	2009	0.8955	0.8865	0.9050
9 Point	2006	0.9156	0.8965	0.9362
	2007	0.9378	0.9225	0.9541
	2008	0.9644	0.9526	0.9769
	2009	0.8964	0.8886	0.9045
10 Point	2006	0.8839	0.8670	0.9021
	2007	0.9123	0.8987	0.9270
	2008	0.9446	0.9339	0.9560
	2009	0.8834	0.8763	0.8909



MEDICAL Expon'l LR Trend Factor		LR Trend Factor (Average)	LR Trend Factor (Incur)	LR Trend Factor (Pd-21)
4 Point	2006	1.2852	1.2160	1.3624
	2007	1.2539	1.1975	1.3162
	2008	1.2232	1.1792	1.2714
	2009	1.0747	1.0458	1.1060
5 Point	2006	1.0893	1.0359	1.1493
	2007	1.0929	1.0481	1.1426
	2008	1.0964	1.0605	1.1360
	2009	0.9906	0.9663	1.0171
6 Point	2006	1.0128	0.9505	1.0854
	2007	1.0287	0.9759	1.0897
	2008	1.0448	1.0018	1.0938
	2009	0.9556	0.9262	0.9888
7 Point	2006	1.0284	0.9811	1.0826
	2007	1.0419	1.0019	1.0873
	2008	1.0554	1.0230	1.0919
	2009	0.9629	0.9408	0.9876
8 Point	2006	0.9814	0.9490	1.0177
	2007	1.0021	0.9746	1.0329
	2008	1.0232	1.0008	1.0481
	2009	0.9409	0.9255	0.9579
9 Point	2006	1.0070	0.9754	1.0426
	2007	1.0239	0.9971	1.0538
	2008	1.0409	1.0191	1.0651
	2009	0.9529	0.9381	0.9694
10 Point	2006	0.9583	0.9308	0.9891
	2007	0.9825	0.9590	1.0087
	2008	1.0072	0.9880	1.0285
	2009	0.9299	0.9167	0.9445

MEDICAL Linear <b>TRENDED LR</b>	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-21)
4 Point	2006	0.8617	0.8529	0.8716
	2007	0.9891	1.0004	0.9772
	2008	0.9309	0.9375	0.9240
	2009	0.8674	0.8613	0.8741
	4 Yr Ave	0.9123	0.9130	0.9117
5 Point	2006	0.7570	0.7537	0.7609
	2007	0.8978	0.9111	0.8838
	2008	0.8679	0.8756	0.8599
	2009	0.8270	0.8218	0.8325
	4 Yr Ave	0.8374	0.8406	0.8343
6 Point	2006	0.7111	0.7024	0.7204
	2007	0.8558	0.8628	0.8480
	2008	0.8377	0.8409	0.8342
	2009	0.8070	0.7988	0.8154
	4 Yr Ave	0.8029	0.8012	0.8045
7 Point	2006	0.7083	0.7096	0.7074
	2007	0.8533	0.8697	0.8363
	2008	0.8360	0.8458	0.8257
	2009	0.8057	0.8022	0.8096
	4 Yr Ave	0.8008	0.8068	0.7948
8 Point	2006	0.6813	0.6891	0.6735
	2007	0.8279	0.8501	0.8053
	2008	0.8172	0.8315	0.8029
	2009	0.7931	0.7925	0.7940
	4 Yr Ave	0.7799	0.7908	0.7689
9 Point	2006	0.6829	0.6931	0.6727
	2007	0.8294	0.8539	0.8045
	2008	0.8184	0.8343	0.8023
	2009	0.7939	0.7944	0.7935
	4 Yr Ave	0.7812	0.7939	0.7683
10 Point	2006	0.6592	0.6703	0.6482
	2007	0.8068	0.8318	0.7816
	2008	0.8016	0.8179	0.7852
	2009	0.7823	0.7834	0.7816
	4 Yr Ave	0.7625	0.7759	0.7492

MEDICAL Expon'l <b>TRENDED LR</b>	Base Policy Year	Trended LR (Average)	Trended LR (Incur)	Trended LR (Pd-21)
4 Point	2006	0.9585	0.9401	0.9789
	2007	1.1089	1.1084	1.1098
	2008	1.0380	1.0327	1.0442
	2009	0.9518	0.9349	0.9703
	4 Yr Ave	1.0143	1.0040	1.0258
5 Point	2006	0.8124	0.8009	0.8258
	2007	0.9666	0.9701	0.9634
	2008	0.9304	0.9288	0.9330
	2009	0.8773	0.8639	0.8923
	4 Yr Ave	0.8967	0.8909	0.9036
6 Point	2006	0.7553	0.7348	0.7799
	2007	0.9098	0.9033	0.9188
	2008	0.8866	0.8774	0.8983
	2009	0.8463	0.8280	0.8675
	4 Yr Ave	0.8495	0.8359	0.8661
7 Point	2006	0.7670	0.7585	0.7778
	2007	0.9215	0.9274	0.9168
	2008	0.8956	0.8959	0.8968
	2009	0.8527	0.8411	0.8664
	4 Yr Ave	0.8592	0.8557	0.8645
8 Point	2006	0.7319	0.7337	0.7312
	2007	0.8863	0.9021	0.8709
	2008	0.8683	0.8765	0.8608
	2009	0.8333	0.8274	0.8404
	4 Yr Ave	0.8300	0.8349	0.8258
9 Point	2006	0.7510	0.7541	0.7491
	2007	0.9055	0.9229	0.8886
	2008	0.8833	0.8925	0.8748
	2009	0.8439	0.8387	0.8505
	4 Yr Ave	0.8459	0.8521	0.8408
10 Point	2006	0.7147	0.7196	0.7107
	2007	0.8689	0.8877	0.8505
	2008	0.8547	0.8653	0.8447
	2009	0.8235	0.8195	0.8286
	4 Yr Ave	0.8155	0.8230	0.8086

INDEMNITY		(Average)	(Incur)	(Pd-21)
Severity				
Ann Trend				
4 Point	Linear	3.2%	3.8%	2.5%
5 Point	Linear	2.2%	2.5%	1.8%
6 Point	Linear	2.1%	2.6%	1.7%
7 Point	Linear	1.8%	2.2%	1.4%
8 Point	Linear	1.0%	1.3%	0.8%
9 Point	Linear	0.8%	1.0%	0.6%
10 Point	Linear	-0.1%	0.0%	-0.2%
4 Point	Expon'l	3.8%	4.6%	3.0%
5 Point	Expon'l	2.7%	3.2%	2.3%
6 Point	Expon'l	2.7%	3.3%	2.1%
7 Point	Expon'l	2.4%	3.0%	1.8%
8 Point	Expon'l	1.6%	2.0%	1.2%
9 Point	Expon'l	1.5%	1.9%	1.2%
10 Point	Expon'l	0.6%	0.8%	0.4%

MEDICAL		(Average)	(Incur)	(Pd-21)
Severity				
Ann Trend				
4 Point	Linear	8.6%	7.9%	9.4%
5 Point	Linear	6.5%	5.8%	7.2%
6 Point	Linear	5.3%	4.5%	6.2%
7 Point	Linear	5.3%	4.7%	5.9%
8 Point	Linear	4.5%	4.1%	5.0%
9 Point	Linear	4.2%	3.9%	4.6%
10 Point	Linear	3.6%	3.3%	3.9%
4 Point	Expon'l	12.1%	11.1%	13.3%
5 Point	Expon'l	9.1%	8.1%	10.0%
6 Point	Expon'l	7.7%	6.6%	9.0%
7 Point	Expon'l	8.0%	7.1%	8.9%
8 Point	Expon'l	7.1%	6.5%	7.8%
9 Point	Expon'l	7.6%	7.0%	8.2%
10 Point	Expon'l	6.7%	6.2%	7.3%

INDEMNITY		(Average)	(Incur)	(Pd-21)
Loss Ratio				
Ann. Trend				
4 Point	Linear	-4.2%	-3.5%	-5.0%
5 Point	Linear	-5.2%	-4.8%	-5.6%
6 Point	Linear	-5.2%	-4.7%	-5.8%
7 Point	Linear	-5.5%	-5.0%	-6.0%
8 Point	Linear	-6.2%	-5.9%	-6.6%
9 Point	Linear	-6.3%	-6.0%	-6.6%
10 Point	Linear	-7.2%	-7.0%	-7.4%
4 Point	Expon'l	-3.9%	-3.1%	-4.7%
5 Point	Expon'l	-5.0%	-4.5%	-5.4%
6 Point	Expon'l	-5.0%	-4.4%	-5.6%
7 Point	Expon'l	-5.3%	-4.7%	-5.9%
8 Point	Expon'l	-6.1%	-5.8%	-6.5%
9 Point	Expon'l	-6.2%	-5.9%	-6.6%
10 Point	Expon'l	-7.2%	-7.0%	-7.4%

MEDICAL		(Average)	(Incur)	(Pd-21)
Loss Ratio				
Ann. Trend				
4 Point	Linear	2.1%	1.3%	2.9%
5 Point	Linear	-0.1%	-0.8%	0.6%
6 Point	Linear	-1.2%	-2.0%	-0.3%
7 Point	Linear	-1.2%	-1.8%	-0.6%
8 Point	Linear	-1.9%	-2.3%	-1.5%
9 Point	Linear	-1.9%	-2.2%	-1.5%
10 Point	Linear	-2.5%	-2.8%	-2.1%
4 Point	Expon'l	4.9%	3.8%	6.0%
5 Point	Expon'l	1.6%	0.7%	2.7%
6 Point	Expon'l	0.3%	-0.9%	1.6%
7 Point	Expon'l	0.5%	-0.3%	1.5%
8 Point	Expon'l	-0.3%	-1.0%	0.3%
9 Point	Expon'l	0.1%	-0.4%	0.8%
10 Point	Expon'l	-0.8%	-1.3%	-0.2%