

PENNSYLVANIA COMPENSATION RATING BUREAU

Measures of Goodness of Fit in Trend Calculations Using Severity Ratios

Estimates of trended severity ratios using from 4 to 10 data points for each loss development technique are shown in Exhibit 6 of this mailing.

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

Pages 2 and 3 show indemnity fitted severity ratios for each loss development method using from 4 to 10 data points. Page 2 uses linear regression and page 3 uses exponential techniques. Pages 4 and 5 present analogous results for medical-linear and medical-exponential respectively.

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

		Average															
INDEMNITY		(Pd & Inc)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-7)	(Pd-8)	(Pd-10)	(Pd-12)	(Pd-14)	(Pd-16)	(Pd-18)	(Pd-20)	
Freq Adj LR																	
r^2																	
4 Point	Linear	0.845	0.806	0.870	0.889	0.852	0.862	0.862	0.862	0.862	0.862	0.862	0.862	0.862	0.862	0.862	0.862
5 Point	Linear	0.603	0.342	0.442	0.467	0.572	0.797	0.734	0.734	0.734	0.734	0.734	0.734	0.734	0.734	0.734	0.734
6 Point	Linear	0.576	0.160	0.252	0.276	0.419	0.720	0.781	0.769	0.769	0.769	0.769	0.769	0.769	0.769	0.768	0.769
7 Point	Linear	0.711	0.290	0.361	0.383	0.510	0.786	0.851	0.855	0.852	0.852	0.852	0.852	0.852	0.852	0.852	0.852
8 Point	Linear	0.806	0.474	0.517	0.533	0.627	0.845	0.896	0.902	0.901	0.901	0.901	0.901	0.901	0.901	0.901	0.901
9 Point	Linear	0.833	0.553	0.578	0.591	0.663	0.849	0.895	0.907	0.910	0.907	0.907	0.907	0.907	0.907	0.907	0.907
10 Point	Linear	0.872	0.661	0.672	0.682	0.731	0.876	0.912	0.921	0.926	0.923	0.923	0.923	0.923	0.923	0.923	0.923
4 Point	Expon'l	0.835	0.797	0.864	0.883	0.840	0.853	0.853	0.853	0.853	0.853	0.853	0.853	0.853	0.853	0.853	0.853
5 Point	Expon'l	0.583	0.327	0.423	0.447	0.546	0.787	0.719	0.720	0.719	0.719	0.719	0.719	0.719	0.719	0.719	0.719
6 Point	Expon'l	0.555	0.147	0.232	0.255	0.390	0.710	0.775	0.763	0.763	0.762	0.762	0.762	0.763	0.762	0.762	0.762
7 Point	Expon'l	0.701	0.274	0.343	0.364	0.487	0.786	0.853	0.852	0.851	0.851	0.851	0.851	0.851	0.851	0.851	0.851
8 Point	Expon'l	0.801	0.463	0.507	0.523	0.615	0.851	0.901	0.901	0.900	0.899	0.899	0.899	0.899	0.899	0.899	0.899
9 Point	Expon'l	0.833	0.544	0.572	0.585	0.656	0.859	0.905	0.911	0.914	0.910	0.910	0.910	0.910	0.910	0.910	0.910
10 Point	Expon'l	0.875	0.657	0.673	0.682	0.732	0.890	0.924	0.930	0.934	0.930	0.930	0.930	0.930	0.930	0.930	0.930
		Average															
MEDICAL		(Pd & Inc)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-7)	(Pd-8)	(Pd-10)	(Pd-12)	(Pd-14)	(Pd-16)	(Pd-18)	(Pd-20)	
Freq Adj LR																	
r^2																	
4 Point	Linear	0.859	0.837	0.883	0.869	0.875	0.867	0.867	0.867	0.867	0.867	0.868	0.867	0.867	0.867	0.867	0.867
5 Point	Linear	0.923	0.912	0.935	0.930	0.933	0.924	0.925	0.925	0.925	0.924	0.925	0.924	0.925	0.924	0.925	0.925
6 Point	Linear	0.956	0.950	0.963	0.960	0.962	0.957	0.957	0.957	0.957	0.957	0.957	0.957	0.957	0.957	0.957	0.957
7 Point	Linear	0.971	0.966	0.974	0.973	0.974	0.971	0.971	0.973	0.972	0.972	0.973	0.972	0.972	0.972	0.972	0.972
8 Point	Linear	0.976	0.969	0.974	0.976	0.977	0.974	0.974	0.977	0.978	0.978	0.978	0.978	0.978	0.978	0.978	0.978
9 Point	Linear	0.971	0.964	0.967	0.970	0.971	0.969	0.969	0.972	0.974	0.975	0.975	0.975	0.975	0.975	0.975	0.975
10 Point	Linear	0.976	0.970	0.972	0.976	0.976	0.975	0.974	0.976	0.978	0.980	0.980	0.980	0.980	0.980	0.980	0.980
4 Point	Expon'l	0.842	0.823	0.867	0.852	0.857	0.850	0.850	0.850	0.850	0.849	0.850	0.849	0.849	0.849	0.849	0.849
5 Point	Expon'l	0.916	0.907	0.929	0.923	0.926	0.917	0.917	0.917	0.917	0.917	0.918	0.917	0.917	0.917	0.917	0.917
6 Point	Expon'l	0.950	0.946	0.959	0.954	0.955	0.951	0.950	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951	0.951
7 Point	Expon'l	0.969	0.966	0.974	0.971	0.972	0.970	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969
8 Point	Expon'l	0.978	0.975	0.980	0.979	0.980	0.978	0.977	0.978	0.979	0.979	0.979	0.979	0.979	0.979	0.979	0.979
9 Point	Expon'l	0.980	0.975	0.979	0.979	0.980	0.978	0.978	0.979	0.981	0.982	0.982	0.982	0.982	0.982	0.982	0.982
10 Point	Expon'l	0.985	0.982	0.984	0.985	0.985	0.984	0.984	0.985	0.986	0.986	0.986	0.986	0.986	0.986	0.986	0.986

INDEMNITY	Policy	Severity Ratio (Avg Pd & Inc)	Severity Ratio (Incur)	Severity Ratio (Pd-2)	Severity Ratio (Pd-3)	Severity Ratio (Pd-4)	Severity Ratio (Pd-5)	Severity Ratio (Pd-6)	Severity Ratio (Pd-7)	Severity Ratio (Pd-8)	Severity Ratio (Pd-10)	Severity Ratio (Pd-12)	Severity Ratio (Pd-14)	Severity Ratio (Pd-16)	Severity Ratio (Pd-18)	Severity Ratio (Pd-20)
4 Point	1996	0.9414	0.8249	0.8172	0.8168	0.8281	0.8837	0.9184	0.9475	0.9523	0.9541	0.9717	1.0055	1.0156	1.0352	1.0579
	1997	1.0034	0.8697	0.8736	0.8752	0.8961	0.9499	0.9871	1.0184	1.0236	1.0255	1.0444	1.0807	1.0917	1.1127	1.1371
	1998	1.0654	0.9145	0.9300	0.9336	0.9642	1.0160	1.0559	1.0893	1.0948	1.0969	1.1171	1.1559	1.1677	1.1902	1.2163
	1999	1.1274	0.9594	0.9864	0.9920	1.0322	1.0822	1.1246	1.1602	1.1661	1.1683	1.1898	1.2312	1.2438	1.2677	1.2954
5 Point	1995	0.9521	0.8524	0.8447	0.8438	0.8444	0.8674	0.9128	0.9418	0.9466	0.9483	0.9658	0.9995	1.0096	1.0291	1.0516
	1996	0.9899	0.8731	0.8731	0.8737	0.8843	0.9170	0.9605	0.9910	0.9960	0.9978	1.0162	1.0517	1.0623	1.0828	1.1065
	1997	1.0276	0.8938	0.9016	0.9037	0.9243	0.9665	1.0082	1.0401	1.0454	1.0474	1.0667	1.1038	1.1150	1.1365	1.1614
	1998	1.0654	0.9145	0.9300	0.9336	0.9642	1.0160	1.0559	1.0893	1.0948	1.0969	1.1171	1.1559	1.1677	1.1902	1.2163
	1999	1.1032	0.9352	0.9584	0.9635	1.0041	1.0655	1.1035	1.1384	1.1442	1.1464	1.1675	1.2081	1.2204	1.2439	1.2711
6 Point	1994	0.9455	0.8684	0.8610	0.8599	0.8554	0.8618	0.8843	0.9157	0.9204	0.9221	0.9391	0.9718	0.9815	1.0006	1.0224
	1995	0.9747	0.8791	0.8773	0.8773	0.8814	0.8994	0.9268	0.9586	0.9635	0.9652	0.9830	1.0173	1.0275	1.0474	1.0703
	1996	1.0040	0.8898	0.8935	0.8946	0.9075	0.9369	0.9692	1.0014	1.0065	1.0084	1.0270	1.0628	1.0735	1.0942	1.1182
	1997	1.0333	0.9005	0.9097	0.9120	0.9335	0.9745	1.0117	1.0443	1.0496	1.0516	1.0710	1.1082	1.1195	1.1411	1.1661
	1998	1.0626	0.9112	0.9259	0.9294	0.9596	1.0120	1.0541	1.0872	1.0927	1.0948	1.1149	1.1537	1.1655	1.1879	1.2139
	1999	1.0919	0.9219	0.9421	0.9468	0.9856	1.0496	1.0966	1.1301	1.1358	1.1379	1.1589	1.1992	1.2115	1.2347	1.2618
7 Point	1993	0.9067	0.8499	0.8430	0.8418	0.8348	0.8320	0.8415	0.8580	0.8671	0.8687	0.8847	0.9155	0.9247	0.9427	0.9633
	1994	0.9382	0.8624	0.8597	0.8593	0.8596	0.8678	0.8840	0.9043	0.9126	0.9142	0.9311	0.9635	0.9732	0.9921	1.0138
	1995	0.9696	0.8749	0.8763	0.8769	0.8844	0.9035	0.9265	0.9506	0.9580	0.9598	0.9774	1.0115	1.0217	1.0414	1.0642
	1996	1.0011	0.8874	0.8929	0.8944	0.9091	0.9393	0.9691	0.9969	1.0034	1.0053	1.0238	1.0594	1.0702	1.0908	1.1147
	1997	1.0326	0.8999	0.9096	0.9120	0.9339	0.9751	1.0116	1.0432	1.0488	1.0508	1.0702	1.1074	1.1187	1.1402	1.1652
	1998	1.0641	0.9124	0.9262	0.9295	0.9587	1.0108	1.0542	1.0895	1.0943	1.0963	1.1165	1.1554	1.1671	1.1896	1.2157
	1999	1.0955	0.9249	0.9428	0.9471	0.9835	1.0466	1.0967	1.1358	1.1397	1.1419	1.1629	1.2033	1.2156	1.2390	1.2661
8 Point	1992	0.8599	0.8210	0.8146	0.8133	0.8050	0.7970	0.7985	0.8060	0.8118	0.8105	0.8254	0.8542	0.8627	0.8795	0.8987
	1993	0.8944	0.8368	0.8336	0.8330	0.8308	0.8326	0.8412	0.8535	0.8592	0.8586	0.8744	0.9048	0.9139	0.9316	0.9520
	1994	0.9290	0.8526	0.8526	0.8528	0.8566	0.8682	0.8838	0.9009	0.9066	0.9066	0.9233	0.9555	0.9651	0.9838	1.0053
	1995	0.9635	0.8683	0.8716	0.8725	0.8824	0.9038	0.9264	0.9483	0.9540	0.9547	0.9723	1.0061	1.0163	1.0359	1.0586
	1996	0.9980	0.8841	0.8906	0.8922	0.9081	0.9394	0.9690	0.9958	1.0014	1.0027	1.0212	1.0568	1.0675	1.0881	1.1119
	1997	1.0326	0.8999	0.9096	0.9120	0.9339	0.9751	1.0116	1.0432	1.0488	1.0508	1.0702	1.1074	1.1187	1.1402	1.1652
	1998	1.0671	0.9157	0.9286	0.9317	0.9597	1.0107	1.0542	1.0906	1.0963	1.0989	1.1191	1.1581	1.1698	1.1924	1.2185
	1999	1.1016	0.9315	0.9476	0.9514	0.9855	1.0463	1.0969	1.1381	1.1437	1.1469	1.1681	1.2087	1.2210	1.2445	1.2718
9 Point	1991	0.8370	0.8070	0.8010	0.7997	0.7908	0.7797	0.7763	0.7779	0.7816	0.7818	0.7962	0.8239	0.8322	0.8483	0.8669
	1992	0.8695	0.8224	0.8190	0.8184	0.8145	0.8121	0.8153	0.8220	0.8259	0.8264	0.8417	0.8710	0.8797	0.8968	0.9164
	1993	0.9020	0.8379	0.8370	0.8370	0.8383	0.8444	0.8543	0.8660	0.8703	0.8711	0.8871	0.9180	0.9273	0.9452	0.9659
	1994	0.9344	0.8534	0.8551	0.8557	0.8620	0.8768	0.8934	0.9100	0.9147	0.9157	0.9326	0.9651	0.9748	0.9937	1.0154
	1995	0.9669	0.8689	0.8731	0.8743	0.8858	0.9092	0.9324	0.9540	0.9591	0.9604	0.9781	1.0121	1.0224	1.0421	1.0649
	1996	0.9994	0.8843	0.8912	0.8930	0.9095	0.9416	0.9714	0.9980	1.0035	1.0050	1.0235	1.0592	1.0699	1.0905	1.1144
	1997	1.0319	0.8998	0.9092	0.9116	0.9333	0.9740	1.0104	1.0420	1.0478	1.0497	1.0690	1.1062	1.1174	1.1390	1.1639
	1998	1.0644	0.9153	0.9273	0.9303	0.9570	1.0064	1.0495	1.0861	1.0922	1.0943	1.1145	1.1533	1.1650	1.1874	1.2134
	1999	1.0969	0.9308	0.9453	0.9489	0.9807	1.0388	1.0885	1.1301	1.1366	1.1390	1.1599	1.2003	1.2125	1.2359	1.2629
10 Point	1990	0.8056	0.7826	0.7770	0.7758	0.7666	0.7537	0.7471	0.7450	0.7471	0.7471	0.7609	0.7875	0.7954	0.8108	0.8285
	1991	0.8379	0.7995	0.7960	0.7953	0.7904	0.7851	0.7846	0.7872	0.7899	0.7902	0.8048	0.8329	0.8412	0.8575	0.8763
	1992	0.8702	0.8164	0.8150	0.8148	0.8142	0.8165	0.8221	0.8295	0.8327	0.8332	0.8487	0.8782	0.8871	0.9043	0.9240
	1993	0.9026	0.8333	0.8340	0.8343	0.8381	0.8478	0.8595	0.8718	0.8755	0.8763	0.8925	0.9236	0.9329	0.9510	0.9718
	1994	0.9349	0.8501	0.8529	0.8537	0.8619	0.8792	0.8970	0.9141	0.9184	0.9194	0.9364	0.9690	0.9788	0.9977	1.0195
	1995	0.9672	0.8670	0.8719	0.8732	0.8857	0.9106	0.9345	0.9563	0.9612	0.9625	0.9802	1.0144	1.0246	1.0444	1.0673
	1996	0.9995	0.8839	0.8909	0.8927	0.9095	0.9419	0.9719	0.9986	1.0040	1.0055	1.0241	1.0597	1.0705	1.0911	1.1150
	1997	1.0318	0.9007	0.9099	0.9122	0.9333	0.9733	1.0094	1.0409	1.0468	1.0486	1.0679	1.1051	1.1163	1.1378	1.1627
	1998	1.0641	0.9176	0.9288	0.9316	0.9571	1.0047	1.0469	1.0832	1.0896	1.0917	1.1118	1.1505	1.1622	1.1845	1.2105
	1999	1.0964	0.9345	0.9478	0.9511	0.9809	1.0360	1.0843	1.1254	1.1324	1.1348	1.1556	1.1958	1.2080	1.2313	1.2582

INDEMNITY	Policy	Severity Ratio (Avg Pd & Inc)	Severity Ratio (Incur)	Severity Ratio (Pd-2)	Severity Ratio (Pd-3)	Severity Ratio (Pd-4)	Severity Ratio (Pd-5)	Severity Ratio (Pd-6)	Severity Ratio (Pd-7)	Severity Ratio (Pd-8)	Severity Ratio (Pd-10)	Severity Ratio (Pd-12)	Severity Ratio (Pd-14)	Severity Ratio (Pd-16)	Severity Ratio (Pd-18)	Severity Ratio (Pd-20)
4 Point	1996	0.9414	0.8244	0.8179	0.8176	0.8281	0.8842	0.9188	0.9480	0.9528	0.9546	0.9722	1.0060	1.0162	1.0358	1.0585
	1997	1.0006	0.8678	0.8712	0.8728	0.8924	0.9467	0.9838	1.0150	1.0202	1.0221	1.0409	1.0771	1.0881	1.1090	1.1333
	1998	1.0635	0.9134	0.9281	0.9316	0.9616	1.0137	1.0534	1.0868	1.0923	1.0944	1.1145	1.1533	1.1650	1.1875	1.2135
	1999	1.1304	0.9615	0.9886	0.9944	1.0362	1.0854	1.1279	1.1636	1.1695	1.1718	1.1933	1.2348	1.2474	1.2714	1.2993
5 Point	1995	0.9529	0.8517	0.8450	0.8442	0.8453	0.8699	0.9150	0.9441	0.9489	0.9506	0.9681	1.0019	1.0120	1.0315	1.0541
	1996	0.9884	0.8718	0.8718	0.8724	0.8824	0.9154	0.9590	0.9894	0.9945	0.9963	1.0146	1.0500	1.0606	1.0811	1.1048
	1997	1.0253	0.8924	0.8995	0.9015	0.9212	0.9633	1.0051	1.0370	1.0422	1.0442	1.0634	1.1004	1.1116	1.1330	1.1578
	1998	1.0635	0.9134	0.9281	0.9316	0.9616	1.0137	1.0534	1.0868	1.0923	1.0944	1.1145	1.1533	1.1650	1.1875	1.2135
	1999	1.1032	0.9350	0.9575	0.9627	1.0039	1.0667	1.1041	1.1390	1.1448	1.1470	1.1681	1.2087	1.2210	1.2445	1.2718
6 Point	1994	0.9471	0.8679	0.8613	0.8603	0.8567	0.8652	0.8879	0.9194	0.9241	0.9258	0.9429	0.9757	0.9855	1.0046	1.0266
	1995	0.9743	0.8782	0.8765	0.8766	0.8807	0.8992	0.9263	0.9582	0.9631	0.9649	0.9827	1.0169	1.0271	1.0470	1.0699
	1996	1.0023	0.8887	0.8920	0.8931	0.9053	0.9346	0.9664	0.9987	1.0037	1.0056	1.0241	1.0598	1.0705	1.0912	1.1151
	1997	1.0310	0.8992	0.9078	0.9100	0.9307	0.9713	1.0082	1.0408	1.0461	1.0481	1.0674	1.1045	1.1157	1.1372	1.1621
	1998	1.0606	0.9099	0.9238	0.9272	0.9567	1.0095	1.0518	1.0848	1.0903	1.0923	1.1124	1.1511	1.1629	1.1852	1.2112
	1999	1.0910	0.9208	0.9401	0.9448	0.9835	1.0492	1.0973	1.1306	1.1363	1.1384	1.1594	1.1997	1.2120	1.2353	1.2624
7 Point	1993	0.9090	0.8499	0.8439	0.8428	0.8369	0.8364	0.8464	0.8628	0.8720	0.8736	0.8897	0.9207	0.9299	0.9480	0.9687
	1994	0.9379	0.8618	0.8594	0.8591	0.8595	0.8683	0.8841	0.9038	0.9123	0.9140	0.9308	0.9632	0.9729	0.9918	1.0135
	1995	0.9676	0.8739	0.8751	0.8757	0.8827	0.9015	0.9236	0.9468	0.9545	0.9563	0.9739	1.0078	1.0179	1.0376	1.0604
	1996	0.9983	0.8862	0.8912	0.8926	0.9065	0.9359	0.9648	0.9919	0.9986	1.0005	1.0189	1.0544	1.0650	1.0856	1.1094
	1997	1.0300	0.8986	0.9076	0.9099	0.9310	0.9716	1.0078	1.0391	1.0448	1.0467	1.0660	1.1031	1.1143	1.1358	1.1607
	1998	1.0627	0.9112	0.9242	0.9275	0.9561	1.0087	1.0527	1.0885	1.0931	1.0951	1.1153	1.1541	1.1659	1.1883	1.2143
	1999	1.0964	0.9240	0.9412	0.9454	0.9819	1.0473	1.0996	1.1403	1.1436	1.1458	1.1669	1.2075	1.2198	1.2432	1.2705
8 Point	1992	0.8631	0.8212	0.8157	0.8147	0.8078	0.8025	0.8051	0.8128	0.8185	0.8171	0.8321	0.8611	0.8698	0.8866	0.9060
	1993	0.8941	0.8361	0.8333	0.8329	0.8311	0.8338	0.8421	0.8538	0.8594	0.8586	0.8744	0.9049	0.9140	0.9317	0.9520
	1994	0.9263	0.8513	0.8513	0.8515	0.8550	0.8663	0.8808	0.8967	0.9024	0.9022	0.9188	0.9508	0.9604	0.9790	1.0004
	1995	0.9597	0.8668	0.8697	0.8705	0.8796	0.9001	0.9212	0.9419	0.9476	0.9480	0.9655	0.9991	1.0092	1.0287	1.0512
	1996	0.9942	0.8826	0.8884	0.8900	0.9049	0.9352	0.9635	0.9893	0.9950	0.9961	1.0145	1.0498	1.0604	1.0809	1.1046
	1997	1.0300	0.8986	0.9076	0.9099	0.9310	0.9716	1.0078	1.0391	1.0448	1.0467	1.0660	1.1031	1.1143	1.1358	1.1607
	1998	1.0671	0.9150	0.9271	0.9302	0.9578	1.0095	1.0540	1.0913	1.0970	1.0999	1.1201	1.1591	1.1709	1.1935	1.2196
	1999	1.1055	0.9316	0.9471	0.9510	0.9853	1.0489	1.1024	1.1463	1.1519	1.1557	1.1770	1.2180	1.2304	1.2541	1.2815
9 Point	1991	0.8417	0.8077	0.8028	0.8017	0.7944	0.7863	0.7847	0.7873	0.7908	0.7911	0.8056	0.8337	0.8421	0.8584	0.8772
	1992	0.8704	0.8222	0.8193	0.8188	0.8156	0.8144	0.8179	0.8244	0.8283	0.8287	0.8440	0.8734	0.8822	0.8993	0.9189
	1993	0.9001	0.8369	0.8362	0.8362	0.8374	0.8435	0.8526	0.8633	0.8675	0.8682	0.8842	0.9150	0.9242	0.9421	0.9627
	1994	0.9308	0.8519	0.8534	0.8539	0.8597	0.8736	0.8887	0.9040	0.9086	0.9095	0.9262	0.9585	0.9682	0.9869	1.0085
	1995	0.9626	0.8672	0.8710	0.8721	0.8826	0.9048	0.9264	0.9466	0.9516	0.9528	0.9703	1.0041	1.0143	1.0339	1.0565
	1996	0.9954	0.8827	0.8890	0.8906	0.9062	0.9371	0.9657	0.9913	0.9967	0.9982	1.0165	1.0519	1.0626	1.0831	1.1068
	1997	1.0294	0.8985	0.9073	0.9096	0.9303	0.9706	1.0066	1.0380	1.0439	1.0457	1.0649	1.1020	1.1132	1.1346	1.1595
	1998	1.0645	0.9146	0.9260	0.9289	0.9551	1.0053	1.0493	1.0870	1.0933	1.0954	1.1156	1.1545	1.1662	1.1886	1.2147
	1999	1.1008	0.9310	0.9451	0.9486	0.9806	1.0412	1.0938	1.1382	1.1451	1.1476	1.1687	1.2094	1.2217	1.2452	1.2725
10 Point	1990	0.8118	0.7839	0.7794	0.7784	0.7710	0.7615	0.7573	0.7566	0.7588	0.7588	0.7729	0.7999	0.8079	0.8236	0.8415
	1991	0.8399	0.7995	0.7966	0.7960	0.7920	0.7883	0.7886	0.7915	0.7941	0.7943	0.8090	0.8373	0.8457	0.8621	0.8809
	1992	0.8689	0.8153	0.8142	0.8140	0.8136	0.8161	0.8213	0.8280	0.8311	0.8315	0.8469	0.8764	0.8852	0.9024	0.9221
	1993	0.8989	0.8316	0.8322	0.8324	0.8358	0.8448	0.8553	0.8662	0.8697	0.8704	0.8865	0.9174	0.9266	0.9446	0.9652
	1994	0.9299	0.8481	0.8505	0.8513	0.8586	0.8746	0.8907	0.9061	0.9102	0.9111	0.9280	0.9603	0.9700	0.9887	1.0104
	1995	0.9620	0.8650	0.8693	0.8705	0.8820	0.9054	0.9276	0.9479	0.9526	0.9538	0.9714	1.0052	1.0154	1.0350	1.0576
	1996	0.9953	0.8821	0.8885	0.8902	0.9060	0.9373	0.9660	0.9916	0.9969	0.9984	1.0168	1.0522	1.0629	1.0834	1.1071
	1997	1.0297	0.8997	0.9082	0.9104	0.9307	0.9703	1.0060	1.0373	1.0433	1.0451	1.0644	1.1014	1.1126	1.1340	1.1589
	1998	1.0652	0.9176	0.9282	0.9310	0.9560	1.0045	1.0477	1.0851	1.0919	1.0940	1.1142	1.1529	1.1646	1.1871	1.2131
	1999	1.1020	0.9358	0.9487	0.9521	0.9821	1.0399	1.0910	1.1351	1.1427	1.1452	1.1663	1.2068	1.2191	1.2426	1.2698

MEDICAL Linear FITTED	Policy Year	Severity Ratio (Avg Pd & Inc)	Severity Ratio (Incur)	Severity Ratio (Pd-2)	Severity Ratio (Pd-3)	Severity Ratio (Pd-4)	Severity Ratio (Pd-5)	Severity Ratio (Pd-6)	Severity Ratio (Pd-7)	Severity Ratio (Pd-8)	Severity Ratio (Pd-10)	Severity Ratio (Pd-12)	Severity Ratio (Pd-14)	Severity Ratio (Pd-16)	Severity Ratio (Pd-18)	Severity Ratio (Pd-20)
4 Point	1996	0.8035	0.7558	0.7530	0.7525	0.7522	0.7459	0.7527	0.7625	0.7667	0.7773	0.7921	0.8251	0.8143	0.8313	0.8511
	1997	0.8641	0.8128	0.8142	0.8071	0.8072	0.8023	0.8096	0.8201	0.8246	0.8360	0.8519	0.8874	0.8758	0.8940	0.9153
	1998	0.9247	0.8698	0.8754	0.8616	0.8623	0.8586	0.8665	0.8777	0.8825	0.8946	0.9117	0.9497	0.9372	0.9568	0.9795
	1999	0.9853	0.9268	0.9366	0.9162	0.9173	0.9150	0.9234	0.9353	0.9404	0.9533	0.9715	1.0120	0.9987	1.0195	1.0437
5 Point	1995	0.7451	0.6981	0.6954	0.6978	0.6975	0.6945	0.7004	0.7094	0.7135	0.7233	0.7371	0.7678	0.7577	0.7735	0.7920
	1996	0.8049	0.7554	0.7554	0.7524	0.7524	0.7492	0.7558	0.7655	0.7698	0.7804	0.7953	0.8284	0.8176	0.8346	0.8545
	1997	0.8648	0.8126	0.8154	0.8070	0.8073	0.8039	0.8111	0.8216	0.8261	0.8375	0.8535	0.8891	0.8774	0.8957	0.9170
	1998	0.9247	0.8698	0.8754	0.8616	0.8623	0.8586	0.8665	0.8777	0.8825	0.8946	0.9117	0.9497	0.9372	0.9568	0.9795
	1999	0.9846	0.9271	0.9354	0.9162	0.9172	0.9133	0.9219	0.9337	0.9388	0.9517	0.9699	1.0103	0.9971	1.0178	1.0420
6 Point	1994	0.6771	0.6337	0.6310	0.6348	0.6345	0.6331	0.6357	0.6454	0.6491	0.6580	0.6705	0.6985	0.6894	0.7037	0.7205
	1995	0.7392	0.6929	0.6922	0.6917	0.6916	0.6896	0.6936	0.7037	0.7076	0.7174	0.7310	0.7615	0.7515	0.7672	0.7855
	1996	0.8013	0.7521	0.7534	0.7486	0.7487	0.7462	0.7515	0.7619	0.7662	0.7767	0.7915	0.8245	0.8137	0.8306	0.8504
	1997	0.8634	0.8113	0.8146	0.8055	0.8059	0.8027	0.8094	0.8201	0.8247	0.8360	0.8520	0.8875	0.8758	0.8941	0.9154
	1998	0.9254	0.8705	0.8758	0.8624	0.8630	0.8592	0.8674	0.8784	0.8832	0.8954	0.9125	0.9505	0.9380	0.9575	0.9803
	1999	0.9875	0.9297	0.9370	0.9193	0.9201	0.9157	0.9253	0.9366	0.9417	0.9547	0.9730	1.0135	1.0002	1.0210	1.0452
7 Point	1993	0.6181	0.5797	0.5772	0.5815	0.5812	0.5808	0.5814	0.5865	0.5915	0.5996	0.6110	0.6365	0.6282	0.6412	0.6566
	1994	0.6795	0.6377	0.6367	0.6376	0.6375	0.6364	0.6385	0.6449	0.6498	0.6587	0.6713	0.6992	0.6901	0.7045	0.7213
	1995	0.7409	0.6957	0.6962	0.6936	0.6937	0.6919	0.6956	0.7033	0.7081	0.7179	0.7315	0.7620	0.7521	0.7677	0.7860
	1996	0.8022	0.7537	0.7557	0.7497	0.7499	0.7475	0.7526	0.7617	0.7664	0.7770	0.7918	0.8248	0.8140	0.8309	0.8507
	1997	0.8636	0.8117	0.8152	0.8058	0.8062	0.8030	0.8097	0.8201	0.8247	0.8361	0.8521	0.8876	0.8759	0.8942	0.9154
	1998	0.9250	0.8697	0.8747	0.8618	0.8624	0.8586	0.8668	0.8785	0.8831	0.8952	0.9123	0.9503	0.9379	0.9574	0.9802
	1999	0.9863	0.9277	0.9341	0.9179	0.9186	0.9141	0.9239	0.9369	0.9414	0.9544	0.9726	1.0131	0.9998	1.0206	1.0449
8 Point	1992	0.5690	0.5360	0.5337	0.5382	0.5379	0.5381	0.5376	0.5398	0.5427	0.5498	0.5603	0.5836	0.5760	0.5880	0.6020
	1993	0.6279	0.5912	0.5900	0.5917	0.5916	0.5911	0.5920	0.5958	0.5991	0.6071	0.6186	0.6444	0.6360	0.6492	0.6647
	1994	0.6869	0.6463	0.6463	0.6452	0.6452	0.6441	0.6464	0.6519	0.6555	0.6643	0.6770	0.7052	0.6960	0.7104	0.7274
	1995	0.7458	0.7014	0.7026	0.6987	0.6989	0.6971	0.7009	0.7080	0.7119	0.7216	0.7353	0.7660	0.7560	0.7717	0.7901
	1996	0.8047	0.7566	0.7589	0.7523	0.7525	0.7500	0.7553	0.7640	0.7683	0.7788	0.7937	0.8268	0.8159	0.8329	0.8528
	1997	0.8636	0.8117	0.8152	0.8058	0.8062	0.8030	0.8097	0.8201	0.8247	0.8361	0.8521	0.8876	0.8759	0.8942	0.9154
	1998	0.9225	0.8668	0.8715	0.8593	0.8598	0.8560	0.8641	0.8761	0.8812	0.8934	0.9104	0.9483	0.9359	0.9554	0.9781
	1999	0.9814	0.9220	0.9277	0.9128	0.9135	0.9090	0.9186	0.9322	0.9376	0.9506	0.9688	1.0091	0.9959	1.0166	1.0408
9 Point	1991	0.5306	0.5019	0.4997	0.5042	0.5040	0.5045	0.5033	0.5036	0.5052	0.5107	0.5204	0.5421	0.5350	0.5461	0.5592
	1992	0.5859	0.5533	0.5521	0.5543	0.5542	0.5541	0.5541	0.5562	0.5583	0.5647	0.5755	0.5995	0.5917	0.6039	0.6184
	1993	0.6412	0.6047	0.6044	0.6044	0.6043	0.6036	0.6050	0.6087	0.6114	0.6188	0.6306	0.6569	0.6483	0.6618	0.6776
	1994	0.6965	0.6562	0.6568	0.6544	0.6545	0.6532	0.6559	0.6613	0.6644	0.6729	0.6857	0.7143	0.7049	0.7196	0.7367
	1995	0.7518	0.7076	0.7091	0.7045	0.7047	0.7028	0.7068	0.7138	0.7175	0.7269	0.7408	0.7716	0.7615	0.7774	0.7959
	1996	0.8071	0.7590	0.7615	0.7546	0.7548	0.7523	0.7577	0.7664	0.7706	0.7810	0.7959	0.8290	0.8182	0.8352	0.8551
	1997	0.8624	0.8105	0.8139	0.8046	0.8050	0.8019	0.8085	0.8189	0.8236	0.8350	0.8510	0.8864	0.8748	0.8930	0.9143
	1998	0.9177	0.8619	0.8662	0.8547	0.8552	0.8514	0.8594	0.8715	0.8767	0.8891	0.9061	0.9438	0.9314	0.9508	0.9734
	1999	0.9730	0.9133	0.9186	0.9047	0.9054	0.9010	0.9103	0.9240	0.9298	0.9432	0.9612	1.0012	0.9881	1.0086	1.0326
10 Point	1990	0.4834	0.4590	0.4569	0.4614	0.4612	0.4619	0.4602	0.4594	0.4601	0.4630	0.4726	0.4923	0.4859	0.4959	0.5078
	1991	0.5374	0.5090	0.5078	0.5103	0.5102	0.5104	0.5099	0.5106	0.5119	0.5161	0.5265	0.5485	0.5413	0.5525	0.5657
	1992	0.5914	0.5591	0.5586	0.5592	0.5592	0.5588	0.5595	0.5618	0.5637	0.5691	0.5805	0.6047	0.5968	0.6091	0.6237
	1993	0.6454	0.6092	0.6095	0.6082	0.6082	0.6073	0.6092	0.6131	0.6155	0.6222	0.6344	0.6608	0.6522	0.6658	0.6816
	1994	0.6995	0.6593	0.6603	0.6571	0.6572	0.6558	0.6588	0.6643	0.6674	0.6752	0.6884	0.7170	0.7077	0.7224	0.7396
	1995	0.7535	0.7094	0.7112	0.7060	0.7062	0.7042	0.7084	0.7156	0.7192	0.7283	0.7423	0.7732	0.7631	0.7790	0.7975
	1996	0.8075	0.7595	0.7620	0.7549	0.7552	0.7527	0.7581	0.7668	0.7710	0.7813	0.7963	0.8294	0.8186	0.8356	0.8555
	1997	0.8615	0.8096	0.8128	0.8039	0.8042	0.8011	0.8077	0.8180	0.8228	0.8344	0.8502	0.8856	0.8740	0.8922	0.9134
	1998	0.9156	0.8596	0.8637	0.8528	0.8532	0.8496	0.8573	0.8693	0.8746	0.8874	0.9042	0.9418	0.9295	0.9488	0.9714
	1999	0.9696	0.9097	0.9145	0.9017	0.9023	0.8981	0.9070	0.9205	0.9264	0.9405	0.9581	0.9980	0.9849	1.0055	1.0293

MEDICAL Expon'l FITTED	Policy Year	Severity Ratio (Avg Pd & Inc)	Severity Ratio (Incur)	Severity Ratio (Pd-2)	Severity Ratio (Pd-3)	Severity Ratio (Pd-4)	Severity Ratio (Pd-5)	Severity Ratio (Pd-6)	Severity Ratio (Pd-7)	Severity Ratio (Pd-8)	Severity Ratio (Pd-10)	Severity Ratio (Pd-12)	Severity Ratio (Pd-14)	Severity Ratio (Pd-16)	Severity Ratio (Pd-18)	Severity Ratio (Pd-20)
4 Point	1996	0.8027	0.7548	0.7525	0.7520	0.7517	0.7453	0.7521	0.7618	0.7661	0.7767	0.7915	0.8245	0.8136	0.8306	0.8504
	1997	0.8607	0.8095	0.8107	0.8042	0.8043	0.7992	0.8065	0.8169	0.8214	0.8327	0.8487	0.8840	0.8724	0.8906	0.9118
	1998	0.9229	0.8681	0.8735	0.8600	0.8607	0.8569	0.8648	0.8759	0.8807	0.8929	0.9099	0.9478	0.9354	0.9549	0.9776
	1999	0.9896	0.9310	0.9411	0.9198	0.9209	0.9189	0.9273	0.9392	0.9444	0.9573	0.9756	1.0163	1.0029	1.0238	1.0481
5 Point	1995	0.7473	0.7001	0.6980	0.6999	0.6996	0.6967	0.7026	0.7117	0.7157	0.7256	0.7395	0.7702	0.7601	0.7760	0.7945
	1996	0.8018	0.7522	0.7522	0.7497	0.7496	0.7464	0.7530	0.7627	0.7670	0.7775	0.7924	0.8254	0.8146	0.8315	0.8513
	1997	0.8602	0.8081	0.8106	0.8030	0.8032	0.7998	0.8070	0.8174	0.8219	0.8332	0.8491	0.8845	0.8729	0.8911	0.9123
	1998	0.9229	0.8681	0.8735	0.8600	0.8607	0.8569	0.8648	0.8759	0.8807	0.8929	0.9099	0.9478	0.9354	0.9549	0.9776
	1999	0.9902	0.9326	0.9413	0.9212	0.9222	0.9182	0.9268	0.9387	0.9438	0.9568	0.9751	1.0157	1.0024	1.0232	1.0475
6 Point	1994	0.6824	0.6387	0.6368	0.6395	0.6393	0.6380	0.6405	0.6504	0.6541	0.6631	0.6757	0.7039	0.6947	0.7091	0.7261
	1995	0.7362	0.6899	0.6894	0.6890	0.6889	0.6871	0.6908	0.7010	0.7049	0.7146	0.7282	0.7586	0.7487	0.7642	0.7825
	1996	0.7943	0.7453	0.7464	0.7423	0.7425	0.7400	0.7451	0.7555	0.7597	0.7702	0.7849	0.8176	0.8069	0.8236	0.8433
	1997	0.8570	0.8051	0.8081	0.7998	0.8002	0.7970	0.8035	0.8143	0.8188	0.8301	0.8459	0.8811	0.8696	0.8877	0.9088
	1998	0.9246	0.8697	0.8748	0.8617	0.8623	0.8584	0.8666	0.8776	0.8824	0.8946	0.9117	0.9496	0.9372	0.9567	0.9794
	1999	0.9976	0.9395	0.9471	0.9284	0.9293	0.9245	0.9347	0.9458	0.9510	0.9641	0.9826	1.0235	1.0100	1.0311	1.0555
7 Point	1993	0.6275	0.5887	0.5871	0.5899	0.5897	0.5893	0.5901	0.5952	0.6002	0.6085	0.6200	0.6459	0.6374	0.6507	0.6662
	1994	0.6782	0.6365	0.6359	0.6365	0.6364	0.6354	0.6374	0.6435	0.6485	0.6574	0.6699	0.6979	0.6888	0.7031	0.7199
	1995	0.7331	0.6883	0.6887	0.6867	0.6868	0.6852	0.6884	0.6958	0.7007	0.7104	0.7239	0.7541	0.7442	0.7597	0.7778
	1996	0.7924	0.7443	0.7459	0.7409	0.7411	0.7388	0.7436	0.7523	0.7571	0.7676	0.7822	0.8148	0.8041	0.8208	0.8404
	1997	0.8565	0.8048	0.8079	0.7994	0.7998	0.7967	0.8031	0.8134	0.8181	0.8293	0.8452	0.8804	0.8688	0.8869	0.9080
	1998	0.9258	0.8703	0.8751	0.8626	0.8631	0.8591	0.8675	0.8795	0.8839	0.8961	0.9132	0.9513	0.9388	0.9583	0.9811
	1999	1.0007	0.9411	0.9478	0.9307	0.9314	0.9264	0.9370	0.9509	0.9551	0.9682	0.9868	1.0279	1.0143	1.0355	1.0601
8 Point	1992	0.5829	0.5492	0.5478	0.5506	0.5504	0.5505	0.5504	0.5528	0.5557	0.5630	0.5737	0.5976	0.5898	0.6021	0.6165
	1993	0.6295	0.5929	0.5921	0.5932	0.5932	0.5927	0.5936	0.5972	0.6004	0.6083	0.6199	0.6458	0.6373	0.6506	0.6661
	1994	0.6799	0.6399	0.6399	0.6392	0.6392	0.6382	0.6402	0.6451	0.6487	0.6573	0.6699	0.6978	0.6887	0.7030	0.7198
	1995	0.7343	0.6908	0.6916	0.6887	0.6888	0.6872	0.6905	0.6970	0.7008	0.7103	0.7238	0.7540	0.7441	0.7596	0.7777
	1996	0.7930	0.7456	0.7475	0.7420	0.7422	0.7399	0.7447	0.7529	0.7572	0.7675	0.7822	0.8147	0.8041	0.8208	0.8404
	1997	0.8565	0.8048	0.8079	0.7994	0.7998	0.7967	0.8031	0.8134	0.8181	0.8293	0.8452	0.8804	0.8688	0.8869	0.9080
	1998	0.9250	0.8688	0.8732	0.8613	0.8619	0.8579	0.8662	0.8787	0.8838	0.8961	0.9133	0.9513	0.9388	0.9584	0.9812
	1999	0.9990	0.9378	0.9438	0.9280	0.9287	0.9237	0.9342	0.9493	0.9549	0.9683	0.9868	1.0279	1.0144	1.0356	1.0602
9 Point	1991	0.5488	0.5191	0.5178	0.5205	0.5203	0.5206	0.5200	0.5209	0.5226	0.5283	0.5384	0.5608	0.5535	0.5650	0.5785
	1992	0.5910	0.5583	0.5576	0.5590	0.5589	0.5588	0.5590	0.5610	0.5630	0.5695	0.5803	0.6045	0.5966	0.6090	0.6236
	1993	0.6364	0.6006	0.6004	0.6003	0.6003	0.5997	0.6009	0.6041	0.6066	0.6139	0.6256	0.6516	0.6431	0.6565	0.6721
	1994	0.6853	0.6460	0.6464	0.6447	0.6448	0.6437	0.6459	0.6506	0.6535	0.6617	0.6743	0.7024	0.6932	0.7076	0.7245
	1995	0.7379	0.6948	0.6960	0.6924	0.6925	0.6909	0.6943	0.7006	0.7041	0.7132	0.7268	0.7571	0.7472	0.7627	0.7809
	1996	0.7946	0.7474	0.7494	0.7436	0.7438	0.7415	0.7463	0.7545	0.7586	0.7688	0.7834	0.8161	0.8054	0.8221	0.8417
	1997	0.8556	0.8039	0.8069	0.7986	0.7989	0.7959	0.8023	0.8125	0.8173	0.8287	0.8445	0.8797	0.8681	0.8862	0.9073
	1998	0.9214	0.8647	0.8688	0.8576	0.8581	0.8542	0.8624	0.8750	0.8806	0.8932	0.9103	0.9482	0.9357	0.9552	0.9780
	1999	0.9922	0.9301	0.9355	0.9211	0.9217	0.9168	0.9270	0.9423	0.9487	0.9628	0.9812	1.0221	1.0086	1.0297	1.0541
10 Point	1990	0.5059	0.4800	0.4789	0.4813	0.4812	0.4816	0.4807	0.4807	0.4816	0.4849	0.4949	0.5155	0.5088	0.5193	0.5318
	1991	0.5454	0.5167	0.5160	0.5175	0.5174	0.5175	0.5173	0.5182	0.5194	0.5236	0.5343	0.5565	0.5492	0.5606	0.5740
	1992	0.5880	0.5563	0.5560	0.5564	0.5563	0.5560	0.5566	0.5586	0.5603	0.5653	0.5767	0.6007	0.5929	0.6052	0.6196
	1993	0.6339	0.5989	0.5990	0.5981	0.5982	0.5975	0.5989	0.6021	0.6043	0.6104	0.6225	0.6485	0.6400	0.6533	0.6689
	1994	0.6834	0.6447	0.6454	0.6431	0.6432	0.6420	0.6444	0.6491	0.6518	0.6591	0.6720	0.7000	0.6908	0.7052	0.7220
	1995	0.7368	0.6940	0.6954	0.6914	0.6915	0.6898	0.6934	0.6997	0.7031	0.7116	0.7254	0.7556	0.7457	0.7612	0.7794
	1996	0.7943	0.7472	0.7492	0.7433	0.7436	0.7412	0.7461	0.7543	0.7583	0.7683	0.7831	0.8157	0.8050	0.8217	0.8413
	1997	0.8563	0.8044	0.8073	0.7992	0.7995	0.7965	0.8028	0.8131	0.8179	0.8296	0.8453	0.8805	0.8690	0.8871	0.9082
	1998	0.9232	0.8659	0.8698	0.8592	0.8596	0.8558	0.8638	0.8765	0.8822	0.8958	0.9125	0.9505	0.9380	0.9576	0.9803
	1999	0.9953	0.9322	0.9372	0.9237	0.9243	0.9196	0.9294	0.9448	0.9516	0.9672	0.9850	1.0260	1.0126	1.0337	1.0582

INDEMNITY Linear RESIDUALS	Policy Year	Severity Ratio (Avg Pd & Inc)	Severity Ratio (Incur)	Severity Ratio (Pd-2)	Severity Ratio (Pd-3)	Severity Ratio (Pd-4)	Severity Ratio (Pd-5)	Severity Ratio (Pd-6)	Severity Ratio (Pd-7)	Severity Ratio (Pd-8)	Severity Ratio (Pd-10)	Severity Ratio (Pd-12)	Severity Ratio (Pd-14)	Severity Ratio (Pd-16)	Severity Ratio (Pd-18)	Severity Ratio (Pd-20)
4 Point	1996	-0.0254	-0.0237	-0.0160	-0.0156	-0.0269	-0.0228	-0.0236	-0.0243	-0.0245	-0.0246	-0.0251	-0.0259	-0.0261	-0.0266	-0.0272
	1997	0.0490	0.0411	0.0372	0.0356	0.0522	0.0475	0.0494	0.0509	0.0512	0.0513	0.0523	0.0541	0.0546	0.0557	0.0569
	1998	-0.0216	-0.0111	-0.0266	-0.0244	-0.0238	-0.0267	-0.0279	-0.0288	-0.0288	-0.0290	-0.0295	-0.0305	-0.0308	-0.0315	-0.0322
	1999	-0.0019	-0.0063	0.0053	0.0044	-0.0015	0.0020	0.0021	0.0022	0.0021	0.0022	0.0022	0.0023	0.0023	0.0024	0.0025
5 Point	1995	0.0484	0.0483	0.0560	0.0569	0.0563	0.0333	0.0422	0.0435	0.0437	0.0438	0.0446	0.0462	0.0466	0.0475	0.0486
	1996	-0.0739	-0.0719	-0.0719	-0.0725	-0.0831	-0.0561	-0.0658	-0.0678	-0.0682	-0.0683	-0.0696	-0.0721	-0.0728	-0.0742	-0.0758
	1997	0.0248	0.0170	0.0092	0.0071	0.0240	0.0309	0.0283	0.0292	0.0294	0.0294	0.0300	0.0310	0.0313	0.0319	0.0326
	1998	-0.0216	-0.0111	-0.0266	-0.0244	-0.0238	-0.0267	-0.0278	-0.0288	-0.0288	-0.0290	-0.0295	-0.0305	-0.0308	-0.0315	-0.0322
	1999	0.0223	0.0179	0.0333	0.0329	0.0266	0.0186	0.0232	0.0240	0.0240	0.0241	0.0245	0.0254	0.0257	0.0262	0.0268
6 Point	1994	0.0283	0.0333	0.0407	0.0418	0.0463	0.0399	0.0174	0.0209	0.0210	0.0211	0.0215	0.0222	0.0225	0.0229	0.0234
	1995	0.0258	0.0216	0.0234	0.0234	0.0193	0.0013	0.0282	0.0267	0.0268	0.0269	0.0274	0.0284	0.0287	0.0292	0.0299
	1996	-0.0880	-0.0886	-0.0923	-0.0934	-0.1063	-0.0760	-0.0745	-0.0782	-0.0787	-0.0789	-0.0804	-0.0832	-0.0840	-0.0856	-0.0875
	1997	0.0191	0.0103	0.0011	-0.0012	0.0148	0.0229	0.0248	0.0250	0.0252	0.0252	0.0257	0.0266	0.0268	0.0273	0.0279
	1998	-0.0188	-0.0078	-0.0225	-0.0202	-0.0192	-0.0227	-0.0261	-0.0267	-0.0267	-0.0269	-0.0273	-0.0283	-0.0286	-0.0292	-0.0298
	1999	0.0336	0.0312	0.0496	0.0496	0.0451	0.0345	0.0301	0.0323	0.0324	0.0326	0.0331	0.0343	0.0346	0.0354	0.0361
7 Point	1993	-0.0110	-0.0089	-0.0020	-0.0008	0.0062	0.0090	-0.0005	-0.0170	-0.0117	-0.0117	-0.0120	-0.0124	-0.0125	-0.0128	-0.0130
	1994	0.0357	0.0393	0.0420	0.0424	0.0421	0.0339	0.0177	0.0323	0.0289	0.0290	0.0295	0.0305	0.0308	0.0314	0.0320
	1995	0.0309	0.0258	0.0244	0.0238	0.0163	-0.0028	0.0285	0.0347	0.0323	0.0323	0.0330	0.0342	0.0345	0.0352	0.0360
	1996	-0.0851	-0.0862	-0.0917	-0.0932	-0.1079	-0.0784	-0.0744	-0.0737	-0.0756	-0.0758	-0.0772	-0.0798	-0.0807	-0.0822	-0.0840
	1997	0.0198	0.0109	0.0012	-0.0012	0.0144	0.0223	0.0249	0.0261	0.0260	0.0260	0.0265	0.0274	0.0276	0.0282	0.0288
	1998	-0.0202	-0.0090	-0.0228	-0.0203	-0.0183	-0.0215	-0.0262	-0.0290	-0.0283	-0.0284	-0.0289	-0.0300	-0.0302	-0.0309	-0.0316
	1999	0.0300	0.0282	0.0489	0.0493	0.0472	0.0375	0.0300	0.0266	0.0285	0.0287	0.0291	0.0302	0.0305	0.0311	0.0318
	1999	0.0300	0.0282	0.0489	0.0493	0.0472	0.0375	0.0300	0.0266	0.0285	0.0287	0.0291	0.0302	0.0305	0.0311	0.0318
8 Point	1992	-0.0214	-0.0230	-0.0166	-0.0153	-0.0070	0.0010	-0.0005	-0.0080	-0.0138	-0.0178	-0.0181	-0.0188	-0.0189	-0.0194	-0.0198
	1993	0.0013	0.0042	0.0074	0.0080	0.0102	0.0084	-0.0002	-0.0125	-0.0038	-0.0016	-0.0017	-0.0017	-0.0017	-0.0017	-0.0017
	1994	0.0448	0.0491	0.0491	0.0489	0.0451	0.0335	0.0179	0.0357	0.0348	0.0366	0.0373	0.0385	0.0389	0.0397	0.0405
	1995	0.0370	0.0324	0.0291	0.0282	0.0183	-0.0031	0.0286	0.0370	0.0363	0.0374	0.0381	0.0396	0.0399	0.0407	0.0416
	1996	-0.0820	-0.0829	-0.0894	-0.0910	-0.1069	-0.0785	-0.0743	-0.0726	-0.0736	-0.0732	-0.0746	-0.0772	-0.0780	-0.0795	-0.0812
	1997	0.0198	0.0109	0.0012	-0.0012	0.0144	0.0223	0.0249	0.0261	0.0260	0.0260	0.0265	0.0274	0.0276	0.0282	0.0288
	1998	-0.0233	-0.0123	-0.0252	-0.0225	-0.0193	-0.0214	-0.0262	-0.0301	-0.0303	-0.0310	-0.0315	-0.0327	-0.0329	-0.0337	-0.0344
	1999	0.0239	0.0216	0.0442	0.0450	0.0452	0.0378	0.0298	0.0244	0.0245	0.0236	0.0239	0.0248	0.0251	0.0256	0.0261
	1999	0.0239	0.0216	0.0442	0.0450	0.0452	0.0378	0.0298	0.0244	0.0245	0.0236	0.0239	0.0248	0.0251	0.0256	0.0261
9 Point	1991	0.0191	0.0028	0.0088	0.0101	0.0190	0.0301	0.0335	0.0319	0.0282	0.0319	0.0325	0.0337	0.0340	0.0347	0.0354
	1992	-0.0310	-0.0244	-0.0210	-0.0204	-0.0165	-0.0141	-0.0173	-0.0240	-0.0279	-0.0337	-0.0344	-0.0356	-0.0359	-0.0367	-0.0375
	1993	-0.0063	0.0031	0.0040	0.0040	0.0027	-0.0034	-0.0133	-0.0250	-0.0149	-0.0141	-0.0144	-0.0149	-0.0151	-0.0153	-0.0156
	1994	0.0394	0.0483	0.0466	0.0460	0.0397	0.0249	0.0083	0.0266	0.0267	0.0275	0.0280	0.0289	0.0292	0.0298	0.0304
	1995	0.0336	0.0318	0.0276	0.0264	0.0149	-0.0085	0.0226	0.0313	0.0312	0.0317	0.0323	0.0336	0.0338	0.0345	0.0353
	1996	-0.0834	-0.0831	-0.0900	-0.0918	-0.1083	-0.0807	-0.0767	-0.0748	-0.0757	-0.0755	-0.0769	-0.0796	-0.0804	-0.0819	-0.0837
	1997	0.0205	0.0110	0.0016	-0.0008	0.0150	0.0234	0.0261	0.0273	0.0270	0.0271	0.0277	0.0286	0.0289	0.0294	0.0301
	1998	-0.0206	-0.0119	-0.0239	-0.0211	-0.0166	-0.0171	-0.0215	-0.0256	-0.0262	-0.0264	-0.0269	-0.0279	-0.0281	-0.0287	-0.0293
	1999	0.0286	0.0223	0.0464	0.0475	0.0500	0.0453	0.0382	0.0323	0.0316	0.0315	0.0321	0.0332	0.0336	0.0342	0.0350
	1999	0.0286	0.0223	0.0464	0.0475	0.0500	0.0453	0.0382	0.0323	0.0316	0.0315	0.0321	0.0332	0.0336	0.0342	0.0350
10 Point	1990	0.0022	-0.0167	-0.0111	-0.0099	-0.0007	0.0122	0.0188	0.0209	0.0188	0.0188	0.0194	0.0201	0.0203	0.0207	0.0211
	1991	0.0182	0.0103	0.0138	0.0145	0.0194	0.0247	0.0252	0.0226	0.0199	0.0235	0.0239	0.0247	0.0250	0.0255	0.0260
	1992	-0.0317	-0.0184	-0.0170	-0.0168	-0.0162	-0.0185	-0.0241	-0.0315	-0.0347	-0.0405	-0.0414	-0.0428	-0.0433	-0.0442	-0.0451
	1993	-0.0069	0.0077	0.0070	0.0067	0.0029	-0.0068	-0.0185	-0.0308	-0.0201	-0.0193	-0.0198	-0.0205	-0.0207	-0.0211	-0.0215
	1994	0.0389	0.0516	0.0488	0.0480	0.0398	0.0225	0.0047	0.0225	0.0230	0.0238	0.0242	0.0250	0.0252	0.0258	0.0263
	1995	0.0333	0.0337	0.0288	0.0275	0.0150	-0.0099	0.0205	0.0290	0.0291	0.0296	0.0302	0.0313	0.0316	0.0322	0.0329
	1996	-0.0835	-0.0827	-0.0897	-0.0915	-0.1083	-0.0810	-0.0772	-0.0754	-0.0762	-0.0760	-0.0775	-0.0801	-0.0810	-0.0825	-0.0843
	1997	0.0206	0.0101	0.0009	-0.0014	0.0150	0.0241	0.0271	0.0284	0.0280	0.0282	0.0288	0.0297	0.0300	0.0306	0.0313
	1998	-0.0203	-0.0142	-0.0254	-0.0224	-0.0167	-0.0154	-0.0189	-0.0227	-0.0236	-0.0238	-0.0242	-0.0251	-0.0253	-0.0258	-0.0264
	1999	0.0291	0.0186	0.0439	0.0453	0.0498	0.0481	0.0424	0.0370	0.0358	0.0357	0.0364	0.0377	0.0381	0.0388	0.0397
	1999	0.0291	0.0186	0.0439	0.0453	0.0498	0.0481	0.0424	0.0370	0.0358	0.0357	0.0364	0.0377	0.0381	0.0388	0.0397

INDEMNITY Expon'l RESIDUALS	Policy Year	Severity Ratio (Avg Pd & Inc)	Severity Ratio (Incur)	Severity Ratio (Pd-2)	Severity Ratio (Pd-3)	Severity Ratio (Pd-4)	Severity Ratio (Pd-5)	Severity Ratio (Pd-6)	Severity Ratio (Pd-7)	Severity Ratio (Pd-8)	Severity Ratio (Pd-10)	Severity Ratio (Pd-12)	Severity Ratio (Pd-14)	Severity Ratio (Pd-16)	Severity Ratio (Pd-18)	Severity Ratio (Pd-20)
4 Point	1996	-0.0254	-0.0232	-0.0167	-0.0164	-0.0269	-0.0233	-0.0241	-0.0248	-0.0250	-0.0251	-0.0256	-0.0264	-0.0267	-0.0272	-0.0278
	1997	0.0518	0.0430	0.0396	0.0380	0.0559	0.0507	0.0527	0.0543	0.0546	0.0547	0.0558	0.0577	0.0582	0.0594	0.0607
	1998	-0.0197	-0.0100	-0.0247	-0.0224	-0.0212	-0.0244	-0.0254	-0.0263	-0.0263	-0.0265	-0.0269	-0.0279	-0.0281	-0.0288	-0.0294
	1999	-0.0049	-0.0084	0.0031	0.0020	-0.0055	-0.0013	-0.0012	-0.0012	-0.0013	-0.0013	-0.0013	-0.0013	-0.0013	-0.0013	-0.0014
5 Point	1995	0.0476	0.0490	0.0557	0.0565	0.0554	0.0308	0.0400	0.0412	0.0414	0.0415	0.0423	0.0438	0.0442	0.0451	0.0461
	1996	-0.0724	-0.0706	-0.0706	-0.0712	-0.0812	-0.0545	-0.0643	-0.0662	-0.0667	-0.0668	-0.0680	-0.0704	-0.0711	-0.0725	-0.0741
	1997	0.0271	0.0184	0.0113	0.0093	0.0271	0.0341	0.0314	0.0323	0.0326	0.0326	0.0333	0.0344	0.0347	0.0354	0.0362
	1998	-0.0197	-0.0100	-0.0247	-0.0224	-0.0212	-0.0244	-0.0254	-0.0263	-0.0263	-0.0265	-0.0269	-0.0279	-0.0281	-0.0288	-0.0294
	1999	0.0223	0.0181	0.0342	0.0337	0.0268	0.0174	0.0226	0.0234	0.0234	0.0235	0.0239	0.0248	0.0251	0.0256	0.0261
6 Point	1994	0.0267	0.0338	0.0404	0.0414	0.0450	0.0365	0.0138	0.0172	0.0173	0.0174	0.0177	0.0183	0.0185	0.0189	0.0192
	1995	0.0262	0.0225	0.0242	0.0241	0.0200	0.0015	0.0287	0.0271	0.0272	0.0272	0.0277	0.0288	0.0291	0.0296	0.0303
	1996	-0.0863	-0.0875	-0.0908	-0.0919	-0.1041	-0.0737	-0.0717	-0.0755	-0.0759	-0.0761	-0.0775	-0.0802	-0.0810	-0.0826	-0.0844
	1997	0.0214	0.0116	0.0030	0.0008	0.0176	0.0261	0.0283	0.0285	0.0287	0.0287	0.0293	0.0303	0.0306	0.0312	0.0319
	1998	-0.0168	-0.0065	-0.0204	-0.0180	-0.0163	-0.0202	-0.0238	-0.0243	-0.0243	-0.0244	-0.0248	-0.0257	-0.0260	-0.0265	-0.0271
	1999	0.0345	0.0323	0.0516	0.0516	0.0472	0.0349	0.0294	0.0318	0.0319	0.0321	0.0326	0.0338	0.0341	0.0348	0.0355
7 Point	1993	-0.0133	-0.0089	-0.0029	-0.0018	0.0041	0.0046	-0.0054	-0.0218	-0.0166	-0.0166	-0.0170	-0.0176	-0.0177	-0.0181	-0.0184
	1994	0.0359	0.0399	0.0423	0.0426	0.0422	0.0334	0.0176	0.0328	0.0291	0.0292	0.0298	0.0308	0.0311	0.0317	0.0323
	1995	0.0329	0.0268	0.0256	0.0250	0.0180	-0.0008	0.0314	0.0385	0.0358	0.0358	0.0365	0.0379	0.0383	0.0390	0.0398
	1996	-0.0823	-0.0850	-0.0900	-0.0914	-0.1053	-0.0750	-0.0701	-0.0687	-0.0708	-0.0710	-0.0723	-0.0748	-0.0755	-0.0770	-0.0787
	1997	0.0224	0.0122	0.0032	0.0009	0.0173	0.0258	0.0287	0.0302	0.0300	0.0301	0.0307	0.0317	0.0320	0.0326	0.0333
	1998	-0.0189	-0.0078	-0.0208	-0.0183	-0.0157	-0.0194	-0.0247	-0.0280	-0.0271	-0.0272	-0.0277	-0.0287	-0.0290	-0.0296	-0.0302
	1999	0.0291	0.0291	0.0505	0.0510	0.0488	0.0368	0.0271	0.0221	0.0246	0.0247	0.0251	0.0260	0.0263	0.0269	0.0274
8 Point	1992	-0.0246	-0.0232	-0.0177	-0.0167	-0.0098	-0.0045	-0.0071	-0.0148	-0.0205	-0.0244	-0.0248	-0.0257	-0.0260	-0.0265	-0.0271
	1993	0.0016	0.0049	0.0077	0.0081	0.0099	0.0072	-0.0011	-0.0128	-0.0040	-0.0016	-0.0017	-0.0018	-0.0018	-0.0018	-0.0017
	1994	0.0475	0.0504	0.0504	0.0502	0.0467	0.0354	0.0209	0.0399	0.0390	0.0410	0.0418	0.0432	0.0436	0.0445	0.0454
	1995	0.0408	0.0339	0.0310	0.0302	0.0211	0.0006	0.0338	0.0434	0.0427	0.0441	0.0449	0.0466	0.0470	0.0479	0.0490
	1996	-0.0782	-0.0814	-0.0872	-0.0888	-0.1037	-0.0743	-0.0688	-0.0661	-0.0672	-0.0666	-0.0679	-0.0702	-0.0709	-0.0723	-0.0739
	1997	0.0224	0.0122	0.0032	0.0009	0.0173	0.0258	0.0287	0.0302	0.0300	0.0301	0.0307	0.0317	0.0320	0.0326	0.0333
	1998	-0.0233	-0.0116	-0.0237	-0.0210	-0.0174	-0.0202	-0.0260	-0.0308	-0.0310	-0.0320	-0.0325	-0.0337	-0.0340	-0.0348	-0.0355
	1999	0.0200	0.0215	0.0446	0.0454	0.0454	0.0352	0.0243	0.0161	0.0163	0.0148	0.0150	0.0155	0.0157	0.0160	0.0164
	9 Point	1991	0.0144	0.0021	0.0070	0.0081	0.0154	0.0235	0.0251	0.0225	0.0190	0.0226	0.0231	0.0239	0.0241	0.0246
1992		-0.0319	-0.0242	-0.0213	-0.0208	-0.0176	-0.0164	-0.0199	-0.0264	-0.0303	-0.0360	-0.0367	-0.0380	-0.0384	-0.0392	-0.0400
1993		-0.0044	0.0041	0.0048	0.0048	0.0036	-0.0025	-0.0116	-0.0223	-0.0121	-0.0112	-0.0115	-0.0119	-0.0120	-0.0122	-0.0124
1994		0.0430	0.0498	0.0483	0.0478	0.0420	0.0281	0.0130	0.0326	0.0328	0.0337	0.0344	0.0355	0.0358	0.0366	0.0373
1995		0.0379	0.0335	0.0297	0.0286	0.0181	-0.0041	0.0286	0.0387	0.0387	0.0393	0.0401	0.0416	0.0419	0.0427	0.0437
1996		-0.0794	-0.0815	-0.0878	-0.0894	-0.1050	-0.0762	-0.0710	-0.0681	-0.0689	-0.0687	-0.0699	-0.0723	-0.0731	-0.0745	-0.0761
1997		0.0230	0.0123	0.0035	0.0012	0.0180	0.0268	0.0299	0.0313	0.0309	0.0311	0.0318	0.0328	0.0331	0.0338	0.0345
1998		-0.0207	-0.0112	-0.0226	-0.0197	-0.0147	-0.0160	-0.0213	-0.0265	-0.0273	-0.0275	-0.0280	-0.0291	-0.0293	-0.0299	-0.0306
1999		0.0247	0.0221	0.0466	0.0478	0.0501	0.0429	0.0329	0.0242	0.0231	0.0229	0.0233	0.0241	0.0244	0.0249	0.0254
10 Point	1990	-0.0040	-0.0180	-0.0135	-0.0125	-0.0051	0.0044	0.0086	0.0093	0.0071	0.0071	0.0074	0.0077	0.0078	0.0079	0.0081
	1991	0.0162	0.0103	0.0132	0.0138	0.0178	0.0215	0.0212	0.0183	0.0157	0.0194	0.0197	0.0203	0.0205	0.0209	0.0214
	1992	-0.0304	-0.0173	-0.0162	-0.0160	-0.0156	-0.0181	-0.0233	-0.0300	-0.0331	-0.0388	-0.0396	-0.0410	-0.0414	-0.0423	-0.0432
	1993	-0.0032	0.0094	0.0088	0.0086	0.0052	-0.0038	-0.0143	-0.0252	-0.0143	-0.0134	-0.0138	-0.0143	-0.0144	-0.0147	-0.0149
	1994	0.0439	0.0536	0.0512	0.0504	0.0431	0.0271	0.0110	0.0305	0.0312	0.0321	0.0326	0.0337	0.0340	0.0348	0.0354
	1995	0.0385	0.0357	0.0314	0.0302	0.0187	-0.0047	0.0274	0.0374	0.0377	0.0383	0.0390	0.0405	0.0408	0.0416	0.0426
	1996	-0.0793	-0.0809	-0.0873	-0.0890	-0.1048	-0.0764	-0.0713	-0.0684	-0.0691	-0.0689	-0.0702	-0.0726	-0.0734	-0.0748	-0.0764
	1997	0.0227	0.0111	0.0026	0.0004	0.0176	0.0271	0.0305	0.0320	0.0315	0.0317	0.0323	0.0334	0.0337	0.0344	0.0351
	1998	-0.0214	-0.0142	-0.0248	-0.0218	-0.0156	-0.0152	-0.0197	-0.0246	-0.0259	-0.0261	-0.0266	-0.0275	-0.0277	-0.0284	-0.0290
	1999	0.0235	0.0173	0.0430	0.0443	0.0486	0.0442	0.0357	0.0273	0.0255	0.0253	0.0257	0.0267	0.0270	0.0275	0.0281

MEDICAL Linear RESIDUALS	Policy Year	Severity Ratio (Avg Pd & Inc)	Severity Ratio (Incur)	Severity Ratio (Pd-2)	Severity Ratio (Pd-3)	Severity Ratio (Pd-4)	Severity Ratio (Pd-5)	Severity Ratio (Pd-6)	Severity Ratio (Pd-7)	Severity Ratio (Pd-8)	Severity Ratio (Pd-10)	Severity Ratio (Pd-12)	Severity Ratio (Pd-14)	Severity Ratio (Pd-16)	Severity Ratio (Pd-18)	Severity Ratio (Pd-20)	
4 Point	1996	-0.0298	-0.0290	-0.0262	-0.0257	-0.0254	-0.0268	-0.0271	-0.0274	-0.0276	-0.0280	-0.0284	-0.0297	-0.0293	-0.0300	-0.0306	
	1997	0.0370	0.0309	0.0295	0.0366	0.0359	0.0378	0.0382	0.0387	0.0388	0.0394	0.0401	0.0419	0.0413	0.0422	0.0432	
	1998	0.0154	0.0253	0.0197	0.0040	0.0044	0.0049	0.0049	0.0051	0.0051	0.0052	0.0052	0.0054	0.0053	0.0055	0.0055	
	1999	-0.0226	-0.0271	-0.0230	-0.0149	-0.0149	-0.0159	-0.0160	-0.0163	-0.0164	-0.0166	-0.0168	-0.0176	-0.0176	-0.0173	-0.0177	-0.0181
5 Point	1995	0.0014	-0.0004	0.0023	-0.0001	0.0002	0.0032	0.0031	0.0031	0.0031	0.0031	0.0031	0.0032	0.0033	0.0033	0.0033	
	1996	-0.0312	-0.0286	-0.0286	-0.0256	-0.0256	-0.0301	-0.0302	-0.0305	-0.0307	-0.0311	-0.0316	-0.0330	-0.0326	-0.0333	-0.0340	
	1997	0.0363	0.0311	0.0283	0.0367	0.0358	0.0362	0.0367	0.0371	0.0373	0.0379	0.0385	0.0402	0.0397	0.0405	0.0415	
	1998	0.0154	0.0253	0.0197	0.0040	0.0044	0.0049	0.0049	0.0051	0.0051	0.0052	0.0052	0.0054	0.0053	0.0055	0.0055	
	1999	-0.0219	-0.0274	-0.0218	-0.0149	-0.0148	-0.0142	-0.0145	-0.0147	-0.0148	-0.0148	-0.0150	-0.0152	-0.0159	-0.0157	-0.0160	-0.0164
6 Point	1994	-0.0073	-0.0066	-0.0039	-0.0077	-0.0074	-0.0060	-0.0086	-0.0072	-0.0073	-0.0074	-0.0076	-0.0079	-0.0078	-0.0080	-0.0081	
	1995	0.0073	0.0048	0.0055	0.0060	0.0061	0.0081	0.0099	0.0088	0.0090	0.0090	0.0093	0.0096	0.0095	0.0097	0.0098	
	1996	-0.0276	-0.0253	-0.0266	-0.0218	-0.0219	-0.0271	-0.0259	-0.0269	-0.0271	-0.0274	-0.0278	-0.0291	-0.0287	-0.0293	-0.0299	
	1997	0.0377	0.0324	0.0291	0.0382	0.0372	0.0374	0.0384	0.0386	0.0387	0.0394	0.0400	0.0418	0.0413	0.0421	0.0431	
	1998	0.0147	0.0246	0.0193	0.0032	0.0037	0.0043	0.0040	0.0043	0.0044	0.0044	0.0044	0.0046	0.0045	0.0047	0.0047	
	1999	-0.0248	-0.0300	-0.0234	-0.0180	-0.0177	-0.0166	-0.0179	-0.0176	-0.0177	-0.0180	-0.0183	-0.0191	-0.0188	-0.0192	-0.0196	
7 Point	1993	0.0036	0.0060	0.0085	0.0042	0.0045	0.0049	0.0043	-0.0008	0.0010	0.0011	0.0011	0.0011	0.0011	0.0012	0.0011	
	1994	-0.0097	-0.0106	-0.0096	-0.0105	-0.0104	-0.0093	-0.0114	-0.0067	-0.0080	-0.0081	-0.0084	-0.0086	-0.0085	-0.0088	-0.0089	
	1995	0.0056	0.0020	0.0015	0.0041	0.0040	0.0058	0.0079	0.0092	0.0085	0.0088	0.0091	0.0090	0.0092	0.0092	0.0093	
	1996	-0.0285	-0.0269	-0.0289	-0.0229	-0.0231	-0.0284	-0.0270	-0.0267	-0.0273	-0.0277	-0.0281	-0.0294	-0.0290	-0.0296	-0.0302	
	1997	0.0375	0.0320	0.0285	0.0379	0.0369	0.0371	0.0381	0.0386	0.0387	0.0393	0.0399	0.0417	0.0412	0.0420	0.0431	
	1998	0.0151	0.0254	0.0205	0.0038	0.0043	0.0049	0.0046	0.0042	0.0045	0.0046	0.0046	0.0048	0.0048	0.0048	0.0048	
	1999	-0.0236	-0.0280	-0.0205	-0.0166	-0.0162	-0.0150	-0.0165	-0.0179	-0.0174	-0.0177	-0.0179	-0.0187	-0.0184	-0.0188	-0.0193	
8 Point	1992	0.0172	0.0201	0.0224	0.0179	0.0182	0.0180	0.0185	0.0163	0.0134	0.0130	0.0133	0.0139	0.0137	0.0139	0.0143	
	1993	-0.0062	-0.0055	-0.0043	-0.0060	-0.0059	-0.0054	-0.0063	-0.0101	-0.0066	-0.0064	-0.0065	-0.0068	-0.0067	-0.0068	-0.0070	
	1994	-0.0171	-0.0192	-0.0192	-0.0181	-0.0181	-0.0170	-0.0193	-0.0137	-0.0137	-0.0137	-0.0137	-0.0141	-0.0146	-0.0144	-0.0147	-0.0150
	1995	0.0007	-0.0037	-0.0049	-0.0010	-0.0012	0.0006	0.0026	0.0045	0.0047	0.0048	0.0050	0.0051	0.0050	0.0052	0.0052	
	1996	-0.0310	-0.0298	-0.0321	-0.0255	-0.0257	-0.0309	-0.0297	-0.0290	-0.0292	-0.0295	-0.0300	-0.0314	-0.0309	-0.0316	-0.0323	
	1997	0.0375	0.0320	0.0285	0.0379	0.0369	0.0371	0.0381	0.0386	0.0387	0.0393	0.0399	0.0417	0.0412	0.0420	0.0431	
	1998	0.0176	0.0283	0.0236	0.0063	0.0069	0.0075	0.0073	0.0066	0.0064	0.0064	0.0065	0.0068	0.0068	0.0068	0.0069	
	1999	-0.0187	-0.0222	-0.0141	-0.0115	-0.0111	-0.0099	-0.0112	-0.0132	-0.0136	-0.0139	-0.0141	-0.0147	-0.0145	-0.0148	-0.0152	
9 Point	1991	0.0336	0.0345	0.0367	0.0322	0.0324	0.0319	0.0331	0.0328	0.0312	0.0299	0.0305	0.0317	0.0313	0.0320	0.0327	
	1992	0.0003	0.0028	0.0040	0.0018	0.0019	0.0020	0.0020	-0.0001	-0.0022	-0.0019	-0.0019	-0.0020	-0.0020	-0.0020	-0.0021	
	1993	-0.0195	-0.0190	-0.0187	-0.0187	-0.0186	-0.0179	-0.0193	-0.0230	-0.0189	-0.0181	-0.0185	-0.0193	-0.0190	-0.0194	-0.0199	
	1994	-0.0267	-0.0291	-0.0297	-0.0273	-0.0274	-0.0261	-0.0288	-0.0231	-0.0226	-0.0223	-0.0228	-0.0237	-0.0233	-0.0239	-0.0243	
	1995	-0.0053	-0.0099	-0.0114	-0.0068	-0.0070	-0.0051	-0.0033	-0.0013	-0.0009	-0.0005	-0.0005	-0.0005	-0.0005	-0.0005	-0.0006	
	1996	-0.0334	-0.0322	-0.0347	-0.0278	-0.0280	-0.0332	-0.0321	-0.0314	-0.0315	-0.0315	-0.0317	-0.0322	-0.0336	-0.0332	-0.0339	-0.0346
	1997	0.0387	0.0332	0.0298	0.0391	0.0381	0.0382	0.0393	0.0398	0.0398	0.0404	0.0410	0.0429	0.0423	0.0432	0.0442	
	1998	0.0224	0.0332	0.0289	0.0109	0.0115	0.0121	0.0120	0.0112	0.0109	0.0107	0.0108	0.0113	0.0111	0.0114	0.0116	
	1999	-0.0103	-0.0136	-0.0050	-0.0034	-0.0030	-0.0019	-0.0029	-0.0050	-0.0058	-0.0065	-0.0065	-0.0068	-0.0067	-0.0068	-0.0070	
10 Point	1990	0.0154	0.0161	0.0182	0.0137	0.0139	0.0132	0.0149	0.0157	0.0150	0.0121	0.0138	0.0143	0.0141	0.0144	0.0147	
	1991	0.0268	0.0274	0.0286	0.0261	0.0262	0.0260	0.0265	0.0258	0.0245	0.0245	0.0244	0.0253	0.0250	0.0256	0.0262	
	1992	-0.0052	-0.0030	-0.0025	-0.0031	-0.0031	-0.0027	-0.0034	-0.0057	-0.0076	-0.0063	-0.0069	-0.0072	-0.0071	-0.0072	-0.0074	
	1993	-0.0237	-0.0235	-0.0238	-0.0225	-0.0225	-0.0216	-0.0235	-0.0274	-0.0230	-0.0215	-0.0223	-0.0232	-0.0229	-0.0234	-0.0239	
	1994	-0.0297	-0.0322	-0.0332	-0.0300	-0.0301	-0.0287	-0.0317	-0.0261	-0.0256	-0.0246	-0.0255	-0.0264	-0.0261	-0.0267	-0.0272	
	1995	-0.0070	-0.0117	-0.0135	-0.0083	-0.0085	-0.0065	-0.0049	-0.0031	-0.0026	-0.0019	-0.0020	-0.0021	-0.0021	-0.0021	-0.0022	
	1996	-0.0338	-0.0327	-0.0352	-0.0281	-0.0284	-0.0336	-0.0325	-0.0318	-0.0319	-0.0320	-0.0326	-0.0340	-0.0336	-0.0343	-0.0350	
	1997	0.0396	0.0341	0.0309	0.0398	0.0389	0.0390	0.0401	0.0407	0.0406	0.0410	0.0418	0.0437	0.0431	0.0440	0.0451	
	1998	0.0245	0.0355	0.0314	0.0128	0.0135	0.0139	0.0141	0.0134	0.0130	0.0124	0.0127	0.0133	0.0130	0.0134	0.0136	
	1999	-0.0069	-0.0100	-0.0009	-0.0004	0.0001	0.0010	0.0004	-0.0015	-0.0024	-0.0038	-0.0034	-0.0036	-0.0035	-0.0037	-0.0037	

MEDICAL Expon'l RESIDUALS	Policy Year	Severity Ratio (Avg Pd & Inc)	Severity Ratio (Incur)	Severity Ratio (Pd-2)	Severity Ratio (Pd-3)	Severity Ratio (Pd-4)	Severity Ratio (Pd-5)	Severity Ratio (Pd-6)	Severity Ratio (Pd-7)	Severity Ratio (Pd-8)	Severity Ratio (Pd-10)	Severity Ratio (Pd-12)	Severity Ratio (Pd-14)	Severity Ratio (Pd-16)	Severity Ratio (Pd-18)	Severity Ratio (Pd-20)	
4 Point	1996	-0.0290	-0.0280	-0.0257	-0.0252	-0.0249	-0.0262	-0.0265	-0.0268	-0.0270	-0.0274	-0.0278	-0.0291	-0.0286	-0.0293	-0.0299	
	1997	0.0404	0.0342	0.0330	0.0395	0.0388	0.0409	0.0413	0.0418	0.0420	0.0427	0.0433	0.0453	0.0447	0.0456	0.0467	
	1998	0.0172	0.0270	0.0216	0.0056	0.0060	0.0066	0.0066	0.0068	0.0069	0.0069	0.0070	0.0073	0.0071	0.0073	0.0074	
	1999	-0.0269	-0.0313	-0.0275	-0.0185	-0.0185	-0.0198	-0.0199	-0.0202	-0.0204	-0.0206	-0.0209	-0.0219	-0.0215	-0.0220	-0.0225	
5 Point	1995	-0.0008	-0.0024	-0.0003	-0.0022	-0.0019	0.0010	0.0009	0.0008	0.0009	0.0008	0.0008	0.0009	0.0009	0.0009	0.0008	
	1996	-0.0281	-0.0254	-0.0254	-0.0229	-0.0228	-0.0273	-0.0274	-0.0277	-0.0279	-0.0282	-0.0287	-0.0300	-0.0296	-0.0302	-0.0308	
	1997	0.0409	0.0356	0.0331	0.0407	0.0399	0.0403	0.0408	0.0413	0.0415	0.0422	0.0429	0.0448	0.0442	0.0451	0.0462	
	1998	0.0172	0.0270	0.0216	0.0056	0.0060	0.0066	0.0066	0.0068	0.0069	0.0069	0.0070	0.0073	0.0071	0.0073	0.0074	
	1999	-0.0275	-0.0329	-0.0277	-0.0199	-0.0198	-0.0191	-0.0194	-0.0197	-0.0198	-0.0201	-0.0204	-0.0213	-0.0210	-0.0214	-0.0219	
6 Point	1994	-0.0126	-0.0116	-0.0097	-0.0124	-0.0122	-0.0109	-0.0134	-0.0122	-0.0123	-0.0125	-0.0128	-0.0133	-0.0131	-0.0134	-0.0137	
	1995	0.0103	0.0078	0.0083	0.0087	0.0088	0.0106	0.0127	0.0115	0.0117	0.0118	0.0121	0.0125	0.0123	0.0127	0.0128	
	1996	-0.0206	-0.0185	-0.0196	-0.0155	-0.0157	-0.0209	-0.0195	-0.0205	-0.0206	-0.0209	-0.0212	-0.0222	-0.0219	-0.0223	-0.0228	
	1997	0.0441	0.0386	0.0356	0.0439	0.0429	0.0431	0.0443	0.0444	0.0446	0.0453	0.0461	0.0482	0.0475	0.0485	0.0497	
	1998	0.0155	0.0254	0.0203	0.0039	0.0044	0.0051	0.0048	0.0051	0.0052	0.0052	0.0052	0.0055	0.0053	0.0055	0.0056	
	1999	-0.0349	-0.0398	-0.0335	-0.0271	-0.0269	-0.0254	-0.0273	-0.0268	-0.0270	-0.0274	-0.0279	-0.0291	-0.0286	-0.0293	-0.0299	
7 Point	1993	-0.0058	-0.0030	-0.0014	-0.0042	-0.0040	-0.0036	-0.0044	-0.0095	-0.0077	-0.0078	-0.0079	-0.0083	-0.0081	-0.0083	-0.0085	
	1994	-0.0084	-0.0094	-0.0088	-0.0094	-0.0093	-0.0083	-0.0103	-0.0053	-0.0067	-0.0068	-0.0070	-0.0073	-0.0072	-0.0074	-0.0075	
	1995	0.0134	0.0094	0.0090	0.0110	0.0109	0.0125	0.0151	0.0167	0.0159	0.0160	0.0164	0.0170	0.0168	0.0172	0.0175	
	1996	-0.0187	-0.0175	-0.0191	-0.0141	-0.0143	-0.0197	-0.0180	-0.0173	-0.0180	-0.0183	-0.0185	-0.0194	-0.0191	-0.0195	-0.0199	
	1997	0.0446	0.0389	0.0358	0.0443	0.0433	0.0434	0.0447	0.0453	0.0453	0.0461	0.0468	0.0489	0.0483	0.0493	0.0505	
	1998	0.0143	0.0248	0.0200	0.0030	0.0036	0.0044	0.0039	0.0032	0.0037	0.0037	0.0037	0.0037	0.0038	0.0037	0.0039	0.0039
	1999	-0.0380	-0.0414	-0.0342	-0.0294	-0.0290	-0.0273	-0.0296	-0.0319	-0.0311	-0.0315	-0.0321	-0.0335	-0.0329	-0.0337	-0.0345	
8 Point	1992	0.0033	0.0069	0.0083	0.0055	0.0057	0.0056	0.0057	0.0033	0.0004	-0.0002	-0.0001	-0.0001	-0.0001	-0.0002	-0.0002	
	1993	-0.0078	-0.0072	-0.0064	-0.0075	-0.0075	-0.0070	-0.0079	-0.0115	-0.0079	-0.0076	-0.0078	-0.0082	-0.0080	-0.0082	-0.0084	
	1994	-0.0101	-0.0128	-0.0128	-0.0121	-0.0121	-0.0111	-0.0131	-0.0069	-0.0069	-0.0067	-0.0070	-0.0072	-0.0071	-0.0073	-0.0074	
	1995	0.0122	0.0069	0.0061	0.0090	0.0089	0.0105	0.0130	0.0155	0.0158	0.0161	0.0165	0.0171	0.0169	0.0173	0.0176	
	1996	-0.0193	-0.0188	-0.0207	-0.0152	-0.0154	-0.0208	-0.0191	-0.0179	-0.0181	-0.0182	-0.0185	-0.0193	-0.0191	-0.0195	-0.0199	
	1997	0.0446	0.0389	0.0358	0.0443	0.0433	0.0434	0.0447	0.0453	0.0453	0.0461	0.0468	0.0489	0.0483	0.0493	0.0505	
	1998	0.0151	0.0263	0.0219	0.0043	0.0048	0.0056	0.0052	0.0040	0.0038	0.0037	0.0036	0.0038	0.0037	0.0038	0.0038	
	1999	-0.0363	-0.0381	-0.0302	-0.0267	-0.0263	-0.0246	-0.0268	-0.0303	-0.0309	-0.0316	-0.0321	-0.0335	-0.0330	-0.0338	-0.0346	
9 Point	1991	0.0154	0.0173	0.0186	0.0159	0.0161	0.0158	0.0164	0.0155	0.0138	0.0123	0.0125	0.0130	0.0128	0.0131	0.0134	
	1992	-0.0048	-0.0022	-0.0015	-0.0029	-0.0028	-0.0027	-0.0029	-0.0049	-0.0069	-0.0067	-0.0067	-0.0070	-0.0069	-0.0071	-0.0073	
	1993	-0.0147	-0.0149	-0.0147	-0.0146	-0.0146	-0.0140	-0.0152	-0.0184	-0.0141	-0.0132	-0.0135	-0.0140	-0.0138	-0.0141	-0.0144	
	1994	-0.0155	-0.0189	-0.0193	-0.0176	-0.0177	-0.0166	-0.0188	-0.0124	-0.0117	-0.0111	-0.0114	-0.0118	-0.0116	-0.0119	-0.0121	
	1995	0.0086	0.0029	0.0017	0.0053	0.0052	0.0068	0.0092	0.0119	0.0125	0.0132	0.0135	0.0140	0.0138	0.0142	0.0144	
	1996	-0.0209	-0.0206	-0.0226	-0.0168	-0.0170	-0.0224	-0.0207	-0.0195	-0.0195	-0.0195	-0.0197	-0.0207	-0.0204	-0.0208	-0.0212	
	1997	0.0455	0.0398	0.0368	0.0451	0.0442	0.0442	0.0455	0.0462	0.0461	0.0467	0.0475	0.0496	0.0490	0.0500	0.0512	
	1998	0.0187	0.0304	0.0263	0.0080	0.0086	0.0093	0.0090	0.0077	0.0070	0.0066	0.0066	0.0069	0.0068	0.0070	0.0070	
	1999	-0.0295	-0.0304	-0.0219	-0.0198	-0.0193	-0.0177	-0.0196	-0.0233	-0.0247	-0.0261	-0.0265	-0.0277	-0.0272	-0.0279	-0.0285	
10 Point	1990	-0.0071	-0.0049	-0.0038	-0.0062	-0.0061	-0.0065	-0.0056	-0.0056	-0.0065	-0.0098	-0.0085	-0.0089	-0.0088	-0.0090	-0.0093	
	1991	0.0188	0.0197	0.0204	0.0189	0.0190	0.0189	0.0191	0.0182	0.0170	0.0170	0.0166	0.0173	0.0171	0.0175	0.0179	
	1992	-0.0018	-0.0002	0.0001	-0.0003	-0.0002	0.0001	-0.0005	-0.0025	-0.0042	-0.0025	-0.0031	-0.0032	-0.0032	-0.0033	-0.0033	
	1993	-0.0122	-0.0132	-0.0133	-0.0124	-0.0125	-0.0118	-0.0132	-0.0164	-0.0118	-0.0097	-0.0104	-0.0109	-0.0107	-0.0109	-0.0112	
	1994	-0.0136	-0.0176	-0.0183	-0.0160	-0.0161	-0.0149	-0.0173	-0.0109	-0.0100	-0.0085	-0.0091	-0.0094	-0.0092	-0.0095	-0.0096	
	1995	0.0097	0.0037	0.0023	0.0063	0.0062	0.0079	0.0101	0.0128	0.0135	0.0148	0.0149	0.0155	0.0153	0.0157	0.0159	
	1996	-0.0206	-0.0204	-0.0224	-0.0165	-0.0168	-0.0221	-0.0205	-0.0193	-0.0192	-0.0190	-0.0194	-0.0203	-0.0200	-0.0204	-0.0208	
	1997	0.0448	0.0393	0.0364	0.0445	0.0436	0.0436	0.0450	0.0456	0.0455	0.0458	0.0467	0.0488	0.0481	0.0491	0.0503	
	1998	0.0169	0.0292	0.0253	0.0064	0.0071	0.0077	0.0076	0.0062	0.0054	0.0040	0.0044	0.0046	0.0045	0.0046	0.0047	
	1999	-0.0326	-0.0325	-0.0236	-0.0224	-0.0219	-0.0205	-0.0220	-0.0258	-0.0276	-0.0305	-0.0303	-0.0316	-0.0312	-0.0319	-0.0326	