

PENNSYLVANIA COMPENSATION RATING BUREAU

Measures of Goodness of Fit in Trend Calculations Using Loss Ratios

Estimates of trended loss 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 loss 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.

INDEMNITY		Average	(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)
r^2																	
4 Point	Linear	0.141	0.127	0.319	0.342	0.346	0.149	0.149	0.150	0.150	0.150	0.151	0.150	0.151	0.149	0.150	
5 Point	Linear	0.404	0.334	0.477	0.496	0.483	0.500	0.435	0.435	0.435	0.435	0.436	0.436	0.436	0.435	0.435	
6 Point	Linear	0.218	0.307	0.247	0.239	0.231	0.127	0.108	0.130	0.130	0.130	0.130	0.130	0.130	0.130	0.130	
7 Point	Linear	0.505	0.567	0.527	0.521	0.516	0.435	0.425	0.424	0.427	0.427	0.427	0.427	0.427	0.427	0.427	
8 Point	Linear	0.663	0.709	0.681	0.677	0.673	0.615	0.611	0.607	0.599	0.602	0.602	0.602	0.602	0.601	0.602	
9 Point	Linear	0.751	0.788	0.766	0.763	0.760	0.718	0.718	0.713	0.701	0.699	0.699	0.699	0.699	0.699	0.699	
10 Point	Linear	0.819	0.845	0.830	0.828	0.826	0.794	0.795	0.791	0.783	0.781	0.781	0.781	0.781	0.781	0.781	
4 Point	Expon'l	0.139	0.125	0.312	0.334	0.337	0.146	0.146	0.146	0.147	0.146	0.147	0.147	0.147	0.146	0.146	
5 Point	Expon'l	0.402	0.331	0.472	0.491	0.477	0.501	0.434	0.434	0.434	0.434	0.435	0.435	0.435	0.434	0.434	
6 Point	Expon'l	0.200	0.293	0.229	0.220	0.213	0.106	0.093	0.114	0.114	0.114	0.114	0.114	0.113	0.114	0.114	
7 Point	Expon'l	0.487	0.556	0.511	0.504	0.498	0.407	0.404	0.401	0.404	0.404	0.405	0.404	0.404	0.405	0.405	
8 Point	Expon'l	0.647	0.699	0.666	0.661	0.657	0.590	0.592	0.585	0.577	0.580	0.580	0.580	0.580	0.580	0.580	
9 Point	Expon'l	0.735	0.776	0.751	0.748	0.744	0.693	0.700	0.692	0.680	0.678	0.678	0.678	0.678	0.679	0.679	
10 Point	Expon'l	0.806	0.835	0.816	0.813	0.811	0.774	0.781	0.775	0.766	0.765	0.766	0.765	0.765	0.766	0.766	
MEDICAL		Average	(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)
r^2																	
4 Point	Linear	0.544	0.737	0.735	0.532	0.093	0.169	0.167	0.171	0.167	0.167	0.167	0.167	0.169	0.169	0.167	0.167
5 Point	Linear	0.714	0.772	0.798	0.710	0.525	0.568	0.580	0.583	0.580	0.580	0.580	0.580	0.582	0.582	0.580	0.580
6 Point	Linear	0.385	0.608	0.630	0.551	0.272	0.192	0.082	0.125	0.124	0.124	0.124	0.124	0.124	0.123	0.123	0.124
7 Point	Linear	0.201	0.491	0.510	0.439	0.143	0.053	0.000	0.001	0.005	0.005	0.005	0.005	0.005	0.005	0.005	0.005
8 Point	Linear	0.014	0.235	0.256	0.189	0.003	0.016	0.083	0.085	0.073	0.073	0.074	0.074	0.074	0.074	0.074	0.074
9 Point	Linear	0.035	0.033	0.045	0.015	0.071	0.180	0.268	0.274	0.262	0.242	0.244	0.244	0.244	0.243	0.243	0.243
10 Point	Linear	0.186	0.010	0.004	0.024	0.240	0.368	0.437	0.444	0.434	0.430	0.426	0.426	0.426	0.426	0.426	0.425
4 Point	Expon'l	0.543	0.738	0.737	0.531	0.091	0.166	0.164	0.168	0.164	0.164	0.164	0.164	0.166	0.166	0.164	0.164
5 Point	Expon'l	0.707	0.763	0.789	0.703	0.527	0.569	0.580	0.582	0.580	0.580	0.580	0.580	0.581	0.581	0.580	0.580
6 Point	Expon'l	0.376	0.594	0.616	0.539	0.269	0.190	0.084	0.125	0.125	0.125	0.125	0.124	0.124	0.124	0.124	0.124
7 Point	Expon'l	0.193	0.475	0.494	0.424	0.139	0.052	0.001	0.002	0.006	0.006	0.006	0.006	0.005	0.006	0.006	0.006
8 Point	Expon'l	0.014	0.223	0.244	0.180	0.003	0.015	0.076	0.078	0.067	0.067	0.068	0.068	0.068	0.068	0.068	0.067
9 Point	Expon'l	0.032	0.031	0.043	0.015	0.067	0.173	0.253	0.259	0.248	0.229	0.230	0.230	0.230	0.230	0.230	0.229
10 Point	Expon'l	0.175	0.009	0.004	0.023	0.230	0.356	0.418	0.426	0.416	0.413	0.409	0.409	0.409	0.409	0.409	0.408

INDEMNITY Linear FITTED	Policy Year	Loss Ratio Average (Pd & Inc)	Loss Ratio (Incur)	Loss Ratio (Pd-2)	Loss Ratio (Pd-3)	Loss Ratio (Pd-4)	Loss Ratio (Pd-5)	Loss Ratio (Pd-6)	Loss Ratio (Pd-7)	Loss Ratio (Pd-8)	Loss Ratio (Pd-10)	Loss Ratio (Pd-12)	Loss Ratio (Pd-14)	Loss Ratio (Pd-16)	Loss Ratio (Pd-18)	Loss Ratio (Pd-20)
4 Point	1997	0.4697	0.4239	0.4219	0.4218	0.4212	0.4424	0.4601	0.4703	0.4785	0.4747	0.4786	0.4904	0.4980	0.5050	0.5154
	1998	0.4737	0.4266	0.4276	0.4279	0.4277	0.4470	0.4648	0.4752	0.4835	0.4796	0.4836	0.4955	0.5032	0.5103	0.5208
	1999	0.4777	0.4293	0.4332	0.4339	0.4342	0.4516	0.4696	0.4801	0.4885	0.4846	0.4886	0.5006	0.5084	0.5155	0.5261
	2000	0.4817	0.4320	0.4389	0.4399	0.4406	0.4562	0.4744	0.4850	0.4935	0.4895	0.4936	0.5057	0.5136	0.5207	0.5315
5 Point	1996	0.4597	0.4184	0.4164	0.4163	0.4159	0.4251	0.4473	0.4573	0.4652	0.4615	0.4653	0.4767	0.4842	0.4910	0.5011
	1997	0.4657	0.4220	0.4220	0.4222	0.4220	0.4339	0.4548	0.4649	0.4730	0.4692	0.4731	0.4847	0.4922	0.4992	0.5094
	1998	0.4717	0.4257	0.4276	0.4280	0.4281	0.4427	0.4622	0.4725	0.4807	0.4769	0.4808	0.4926	0.5003	0.5073	0.5178
	1999	0.4777	0.4293	0.4332	0.4339	0.4342	0.4516	0.4696	0.4801	0.4885	0.4846	0.4886	0.5006	0.5084	0.5155	0.5261
	2000	0.4837	0.4329	0.4388	0.4398	0.4403	0.4604	0.4770	0.4877	0.4962	0.4923	0.4963	0.5085	0.5165	0.5237	0.5344
6 Point	1995	0.5139	0.4762	0.4744	0.4742	0.4738	0.4769	0.4882	0.5033	0.5121	0.5080	0.5122	0.5247	0.5329	0.5404	0.5515
	1996	0.5035	0.4631	0.4626	0.4626	0.4625	0.4692	0.4824	0.4963	0.5049	0.5009	0.5050	0.5174	0.5255	0.5328	0.5438
	1997	0.4930	0.4500	0.4509	0.4511	0.4511	0.4615	0.4767	0.4893	0.4978	0.4938	0.4979	0.5101	0.5181	0.5253	0.5361
	1998	0.4826	0.4368	0.4392	0.4396	0.4397	0.4538	0.4710	0.4823	0.4906	0.4867	0.4908	0.5028	0.5107	0.5178	0.5284
	1999	0.4722	0.4237	0.4275	0.4281	0.4283	0.4461	0.4652	0.4752	0.4835	0.4796	0.4836	0.4955	0.5032	0.5103	0.5208
	2000	0.4618	0.4106	0.4157	0.4166	0.4170	0.4383	0.4595	0.4682	0.4764	0.4726	0.4765	0.4881	0.4958	0.5027	0.5131
7 Point	1994	0.5681	0.5356	0.5338	0.5336	0.5334	0.5331	0.5380	0.5468	0.5576	0.5532	0.5578	0.5714	0.5804	0.5885	0.6006
	1995	0.5476	0.5118	0.5111	0.5110	0.5109	0.5142	0.5221	0.5314	0.5416	0.5373	0.5418	0.5550	0.5637	0.5716	0.5834
	1996	0.5270	0.4880	0.4883	0.4884	0.4884	0.4953	0.5062	0.5159	0.5256	0.5214	0.5258	0.5386	0.5471	0.5547	0.5661
	1997	0.5065	0.4642	0.4656	0.4659	0.4659	0.4764	0.4903	0.5005	0.5096	0.5055	0.5097	0.5222	0.5304	0.5378	0.5489
	1998	0.4860	0.4404	0.4429	0.4433	0.4434	0.4575	0.4744	0.4851	0.4936	0.4897	0.4937	0.5058	0.5137	0.5209	0.5316
	1999	0.4655	0.4166	0.4201	0.4207	0.4209	0.4386	0.4584	0.4696	0.4776	0.4738	0.4777	0.4894	0.4971	0.5040	0.5144
	2000	0.4450	0.3928	0.3974	0.3981	0.3984	0.4197	0.4425	0.4542	0.4616	0.4579	0.4617	0.4730	0.4804	0.4871	0.4971
8 Point	1993	0.6098	0.5822	0.5806	0.5804	0.5802	0.5779	0.5791	0.5839	0.5906	0.5871	0.5920	0.6065	0.6160	0.6246	0.6375
	1994	0.5851	0.5539	0.5530	0.5529	0.5528	0.5538	0.5581	0.5641	0.5712	0.5676	0.5724	0.5864	0.5955	0.6039	0.6163
	1995	0.5603	0.5255	0.5255	0.5255	0.5255	0.5297	0.5372	0.5444	0.5518	0.5481	0.5527	0.5662	0.5751	0.5831	0.5951
	1996	0.5355	0.4971	0.4979	0.4981	0.4981	0.5057	0.5162	0.5246	0.5324	0.5286	0.5330	0.5461	0.5546	0.5624	0.5740
	1997	0.5108	0.4688	0.4704	0.4707	0.4708	0.4816	0.4953	0.5048	0.5130	0.5092	0.5134	0.5259	0.5342	0.5416	0.5528
	1998	0.4860	0.4404	0.4429	0.4433	0.4434	0.4575	0.4744	0.4851	0.4936	0.4897	0.4937	0.5058	0.5137	0.5209	0.5316
	1999	0.4612	0.4120	0.4153	0.4159	0.4161	0.4334	0.4534	0.4653	0.4742	0.4702	0.4741	0.4857	0.4933	0.5002	0.5105
	2000	0.4365	0.3837	0.3878	0.3885	0.3887	0.4093	0.4325	0.4455	0.4548	0.4507	0.4544	0.4655	0.4728	0.4794	0.4893
9 Point	1992	0.6402	0.6167	0.6151	0.6149	0.6148	0.6113	0.6101	0.6124	0.6163	0.6114	0.6164	0.6315	0.6415	0.6504	0.6638
	1993	0.6145	0.5872	0.5864	0.5862	0.5861	0.5856	0.5874	0.5911	0.5958	0.5910	0.5959	0.6105	0.6201	0.6288	0.6417
	1994	0.5887	0.5578	0.5576	0.5576	0.5575	0.5599	0.5646	0.5698	0.5753	0.5707	0.5754	0.5895	0.5988	0.6071	0.6196
	1995	0.5630	0.5284	0.5288	0.5289	0.5289	0.5341	0.5419	0.5485	0.5548	0.5504	0.5549	0.5685	0.5774	0.5855	0.5976
	1996	0.5372	0.4989	0.5000	0.5002	0.5002	0.5084	0.5192	0.5272	0.5342	0.5300	0.5344	0.5475	0.5561	0.5639	0.5755
	1997	0.5114	0.4695	0.4712	0.4715	0.4716	0.4827	0.4965	0.5059	0.5137	0.5097	0.5139	0.5265	0.5348	0.5422	0.5534
	1998	0.4857	0.4400	0.4424	0.4429	0.4430	0.4569	0.4738	0.4846	0.4932	0.4894	0.4934	0.5055	0.5134	0.5206	0.5313
	1999	0.4599	0.4106	0.4137	0.4142	0.4144	0.4312	0.4510	0.4633	0.4727	0.4690	0.4729	0.4845	0.4921	0.4990	0.5092
	2000	0.4341	0.3811	0.3849	0.3855	0.3857	0.4055	0.4283	0.4419	0.4522	0.4487	0.4524	0.4635	0.4708	0.4774	0.4872
	10 Point	1991	0.6820	0.6587	0.6573	0.6571	0.6569	0.6528	0.6500	0.6506	0.6526	0.6493	0.6550	0.6710	0.6815	0.6910
1992		0.6537	0.6273	0.6264	0.6263	0.6262	0.6246	0.6246	0.6266	0.6296	0.6262	0.6316	0.6471	0.6573	0.6664	0.6801
1993		0.6254	0.5959	0.5955	0.5955	0.5954	0.5964	0.5991	0.6026	0.6066	0.6031	0.6083	0.6232	0.6330	0.6418	0.6550
1994		0.5971	0.5644	0.5646	0.5647	0.5646	0.5681	0.5737	0.5787	0.5836	0.5800	0.5849	0.5992	0.6087	0.6171	0.6299
1995		0.5689	0.5330	0.5337	0.5339	0.5339	0.5399	0.5483	0.5547	0.5606	0.5569	0.5616	0.5753	0.5844	0.5925	0.6047
1996		0.5406	0.5016	0.5028	0.5031	0.5031	0.5117	0.5228	0.5307	0.5376	0.5337	0.5382	0.5514	0.5601	0.5679	0.5796
1997		0.5123	0.4701	0.4719	0.4723	0.4723	0.4835	0.4974	0.5067	0.5146	0.5106	0.5149	0.5275	0.5358	0.5432	0.5544
1998		0.4840	0.4387	0.4410	0.4415	0.4416	0.4553	0.4719	0.4828	0.4916	0.4875	0.4915	0.5036	0.5115	0.5186	0.5293
1999		0.4557	0.4073	0.4101	0.4107	0.4108	0.4271	0.4465	0.4588	0.4686	0.4644	0.4682	0.4797	0.4872	0.4940	0.5041
2000		0.4274	0.3758	0.3793	0.3799	0.3800	0.3989	0.4211	0.4348	0.4456	0.4413	0.4448	0.4557	0.4629	0.4693	0.4790

INDEMNITY Expon'l FITTED	Policy Year	Loss Ratio Average (Pd & Inc)	Loss Ratio (Incur)	Loss Ratio (Pd-2)	Loss Ratio (Pd-3)	Loss Ratio (Pd-4)	Loss Ratio (Pd-5)	Loss Ratio (Pd-6)	Loss Ratio (Pd-7)	Loss Ratio (Pd-8)	Loss Ratio (Pd-10)	Loss Ratio (Pd-12)	Loss Ratio (Pd-14)	Loss Ratio (Pd-16)	Loss Ratio (Pd-18)	Loss Ratio (Pd-20)
4 Point	1997	0.4695	0.4238	0.4219	0.4218	0.4212	0.4423	0.4599	0.4702	0.4783	0.4745	0.4785	0.4902	0.4978	0.5049	0.5152
	1998	0.4735	0.4265	0.4274	0.4277	0.4275	0.4468	0.4646	0.4750	0.4833	0.4794	0.4834	0.4952	0.5030	0.5100	0.5205
	1999	0.4775	0.4292	0.4331	0.4337	0.4340	0.4514	0.4694	0.4799	0.4883	0.4844	0.4884	0.5003	0.5082	0.5153	0.5259
	2000	0.4816	0.4319	0.4388	0.4398	0.4405	0.4560	0.4742	0.4848	0.4933	0.4893	0.4934	0.5055	0.5134	0.5205	0.5313
5 Point	1996	0.4597	0.4184	0.4165	0.4164	0.4160	0.4249	0.4473	0.4572	0.4652	0.4614	0.4653	0.4766	0.4841	0.4909	0.5010
	1997	0.4656	0.4220	0.4220	0.4221	0.4219	0.4336	0.4545	0.4646	0.4727	0.4690	0.4729	0.4844	0.4920	0.4989	0.5092
	1998	0.4715	0.4256	0.4275	0.4279	0.4279	0.4424	0.4619	0.4722	0.4804	0.4766	0.4806	0.4923	0.5000	0.5070	0.5174
	1999	0.4775	0.4292	0.4331	0.4337	0.4340	0.4514	0.4694	0.4799	0.4883	0.4844	0.4884	0.5003	0.5082	0.5153	0.5259
	2000	0.4836	0.4329	0.4388	0.4397	0.4402	0.4605	0.4770	0.4877	0.4962	0.4923	0.4963	0.5085	0.5165	0.5237	0.5344
6 Point	1995	0.5107	0.4726	0.4706	0.4704	0.4700	0.4735	0.4861	0.5008	0.5095	0.5054	0.5096	0.5221	0.5303	0.5377	0.5487
	1996	0.5009	0.4600	0.4595	0.4595	0.4593	0.4665	0.4808	0.4943	0.5029	0.4989	0.5030	0.5153	0.5234	0.5307	0.5416
	1997	0.4912	0.4477	0.4487	0.4489	0.4489	0.4596	0.4755	0.4879	0.4963	0.4924	0.4965	0.5086	0.5166	0.5238	0.5346
	1998	0.4817	0.4358	0.4381	0.4385	0.4386	0.4528	0.4703	0.4815	0.4899	0.4860	0.4900	0.5020	0.5099	0.5170	0.5276
	1999	0.4724	0.4241	0.4278	0.4284	0.4286	0.4461	0.4652	0.4753	0.4835	0.4797	0.4836	0.4955	0.5032	0.5103	0.5208
	2000	0.4633	0.4128	0.4177	0.4185	0.4189	0.4395	0.4601	0.4691	0.4772	0.4734	0.4774	0.4890	0.4967	0.5036	0.5140
7 Point	1994	0.5641	0.5311	0.5290	0.5287	0.5284	0.5282	0.5345	0.5437	0.5544	0.5500	0.5546	0.5681	0.5770	0.5851	0.5971
	1995	0.5431	0.5063	0.5055	0.5055	0.5053	0.5091	0.5185	0.5282	0.5383	0.5340	0.5384	0.5516	0.5602	0.5680	0.5797
	1996	0.5229	0.4827	0.4831	0.4832	0.4832	0.4908	0.5030	0.5130	0.5226	0.5184	0.5227	0.5355	0.5439	0.5515	0.5628
	1997	0.5034	0.4602	0.4617	0.4620	0.4620	0.4732	0.4880	0.4984	0.5074	0.5033	0.5075	0.5199	0.5281	0.5354	0.5465
	1998	0.4847	0.4388	0.4413	0.4417	0.4418	0.4561	0.4734	0.4841	0.4926	0.4887	0.4927	0.5048	0.5127	0.5198	0.5305
	1999	0.4667	0.4183	0.4217	0.4223	0.4225	0.4397	0.4592	0.4702	0.4782	0.4744	0.4784	0.4901	0.4977	0.5047	0.5151
	2000	0.4493	0.3988	0.4030	0.4037	0.4040	0.4239	0.4455	0.4568	0.4643	0.4606	0.4644	0.4758	0.4832	0.4900	0.5001
8 Point	1993	0.6077	0.5802	0.5780	0.5777	0.5775	0.5746	0.5765	0.5818	0.5886	0.5852	0.5901	0.6045	0.6140	0.6225	0.6353
	1994	0.5808	0.5487	0.5476	0.5475	0.5474	0.5487	0.5542	0.5608	0.5680	0.5645	0.5692	0.5831	0.5922	0.6005	0.6128
	1995	0.5551	0.5188	0.5188	0.5189	0.5188	0.5239	0.5328	0.5406	0.5482	0.5445	0.5490	0.5624	0.5712	0.5792	0.5911
	1996	0.5306	0.4907	0.4916	0.4918	0.4918	0.5003	0.5122	0.5210	0.5290	0.5252	0.5296	0.5425	0.5510	0.5587	0.5702
	1997	0.5071	0.4640	0.4657	0.4661	0.4661	0.4777	0.4924	0.5022	0.5105	0.5066	0.5108	0.5233	0.5315	0.5389	0.5500
	1998	0.4847	0.4388	0.4413	0.4417	0.4418	0.4561	0.4734	0.4841	0.4926	0.4887	0.4927	0.5048	0.5127	0.5198	0.5305
	1999	0.4633	0.4149	0.4181	0.4186	0.4188	0.4355	0.4551	0.4666	0.4753	0.4713	0.4753	0.4869	0.4945	0.5014	0.5117
	2000	0.4428	0.3924	0.3961	0.3967	0.3969	0.4159	0.4375	0.4498	0.4587	0.4547	0.4584	0.4696	0.4770	0.4837	0.4936
9 Point	1992	0.6409	0.6185	0.6163	0.6160	0.6158	0.6111	0.6098	0.6122	0.6163	0.6114	0.6164	0.6315	0.6414	0.6504	0.6638
	1993	0.6117	0.5840	0.5829	0.5827	0.5826	0.5819	0.5845	0.5887	0.5936	0.5889	0.5938	0.6083	0.6179	0.6265	0.6394
	1994	0.5839	0.5515	0.5512	0.5512	0.5511	0.5541	0.5602	0.5660	0.5718	0.5673	0.5720	0.5860	0.5952	0.6035	0.6159
	1995	0.5572	0.5208	0.5213	0.5215	0.5214	0.5277	0.5370	0.5442	0.5508	0.5465	0.5510	0.5645	0.5733	0.5813	0.5933
	1996	0.5318	0.4918	0.4930	0.4933	0.4933	0.5025	0.5147	0.5232	0.5306	0.5264	0.5308	0.5437	0.5523	0.5600	0.5715
	1997	0.5076	0.4644	0.4663	0.4666	0.4667	0.4785	0.4934	0.5031	0.5111	0.5071	0.5113	0.5238	0.5320	0.5394	0.5505
	1998	0.4845	0.4386	0.4410	0.4414	0.4415	0.4557	0.4729	0.4837	0.4923	0.4884	0.4925	0.5045	0.5124	0.5196	0.5303
	1999	0.4624	0.4142	0.4171	0.4176	0.4177	0.4340	0.4533	0.4650	0.4742	0.4705	0.4744	0.4860	0.4936	0.5005	0.5108
	2000	0.4413	0.3911	0.3944	0.3950	0.3952	0.4133	0.4345	0.4471	0.4568	0.4532	0.4570	0.4682	0.4755	0.4821	0.4921
	10 Point	1991	0.6854	0.6644	0.6622	0.6619	0.6617	0.6555	0.6518	0.6522	0.6542	0.6508	0.6565	0.6726	0.6832	0.6927
1992		0.6521	0.6260	0.6247	0.6245	0.6244	0.6221	0.6224	0.6247	0.6280	0.6245	0.6299	0.6453	0.6554	0.6646	0.6782
1993		0.6203	0.5898	0.5893	0.5892	0.5892	0.5905	0.5943	0.5984	0.6028	0.5991	0.6043	0.6191	0.6288	0.6376	0.6507
1994		0.5902	0.5557	0.5559	0.5560	0.5559	0.5604	0.5675	0.5732	0.5786	0.5748	0.5798	0.5939	0.6033	0.6117	0.6243
1995		0.5614	0.5236	0.5244	0.5246	0.5246	0.5319	0.5418	0.5490	0.5554	0.5515	0.5562	0.5698	0.5788	0.5868	0.5989
1996		0.5341	0.4933	0.4947	0.4950	0.4950	0.5048	0.5174	0.5259	0.5331	0.5292	0.5336	0.5467	0.5553	0.5630	0.5746
1997		0.5082	0.4648	0.4667	0.4670	0.4671	0.4791	0.4940	0.5037	0.5117	0.5077	0.5120	0.5245	0.5327	0.5401	0.5513
1998		0.4834	0.4379	0.4403	0.4407	0.4408	0.4547	0.4717	0.4825	0.4911	0.4871	0.4912	0.5032	0.5111	0.5182	0.5289
1999		0.4599	0.4126	0.4153	0.4158	0.4159	0.4315	0.4504	0.4621	0.4714	0.4674	0.4712	0.4827	0.4903	0.4972	0.5074
2000		0.4375	0.3888	0.3918	0.3923	0.3925	0.4096	0.4301	0.4426	0.4525	0.4484	0.4521	0.4631	0.4704	0.4770	0.4868

MEDICAL Linear FITTED	Policy Year	Loss Ratio Average (Pd & Inc)	Loss Ratio (Incur)	Loss Ratio (Pd-2)	Loss Ratio (Pd-3)	Loss Ratio (Pd-4)	Loss Ratio (Pd-5)	Loss Ratio (Pd-6)	Loss Ratio (Pd-7)	Loss Ratio (Pd-8)	Loss Ratio (Pd-10)	Loss Ratio (Pd-12)	Loss Ratio (Pd-14)	Loss Ratio (Pd-16)	Loss Ratio (Pd-18)	Loss Ratio (Pd-20)
4 Point	1997	0.4438	0.4460	0.4453	0.4462	0.4386	0.4326	0.4256	0.4246	0.4249	0.4219	0.4226	0.4278	0.4444	0.4360	0.4417
	1998	0.4480	0.4517	0.4521	0.4507	0.4406	0.4352	0.4281	0.4271	0.4274	0.4243	0.4250	0.4303	0.4470	0.4385	0.4443
	1999	0.4521	0.4574	0.4588	0.4552	0.4426	0.4377	0.4306	0.4296	0.4299	0.4268	0.4275	0.4328	0.4496	0.4411	0.4468
	2000	0.4563	0.4632	0.4656	0.4597	0.4446	0.4403	0.4331	0.4321	0.4324	0.4293	0.4300	0.4353	0.4522	0.4436	0.4494
5 Point	1996	0.4234	0.4230	0.4223	0.4236	0.4216	0.4189	0.4083	0.4074	0.4077	0.4048	0.4055	0.4105	0.4264	0.4183	0.4237
	1997	0.4329	0.4345	0.4345	0.4341	0.4286	0.4252	0.4158	0.4148	0.4151	0.4121	0.4128	0.4179	0.4341	0.4259	0.4314
	1998	0.4425	0.4460	0.4466	0.4447	0.4356	0.4314	0.4232	0.4222	0.4225	0.4195	0.4202	0.4254	0.4418	0.4335	0.4391
	1999	0.4521	0.4574	0.4588	0.4552	0.4426	0.4377	0.4306	0.4296	0.4299	0.4268	0.4275	0.4328	0.4496	0.4411	0.4468
	2000	0.4617	0.4689	0.4710	0.4657	0.4496	0.4440	0.4380	0.4370	0.4373	0.4342	0.4349	0.4403	0.4573	0.4486	0.4545
6 Point	1995	0.4294	0.4248	0.4242	0.4255	0.4263	0.4254	0.4198	0.4172	0.4175	0.4145	0.4152	0.4204	0.4366	0.4283	0.4339
	1996	0.4347	0.4327	0.4325	0.4327	0.4301	0.4282	0.4220	0.4199	0.4202	0.4172	0.4179	0.4231	0.4395	0.4311	0.4368
	1997	0.4400	0.4405	0.4408	0.4398	0.4339	0.4310	0.4243	0.4226	0.4229	0.4199	0.4206	0.4258	0.4423	0.4339	0.4396
	1998	0.4454	0.4484	0.4492	0.4469	0.4377	0.4337	0.4266	0.4253	0.4256	0.4226	0.4233	0.4285	0.4451	0.4367	0.4424
	1999	0.4507	0.4562	0.4575	0.4541	0.4415	0.4365	0.4289	0.4280	0.4283	0.4253	0.4260	0.4313	0.4479	0.4394	0.4452
	2000	0.4560	0.4641	0.4659	0.4612	0.4453	0.4393	0.4311	0.4307	0.4310	0.4280	0.4287	0.4340	0.4508	0.4422	0.4480
7 Point	1994	0.4339	0.4265	0.4259	0.4273	0.4295	0.4295	0.4268	0.4252	0.4245	0.4215	0.4222	0.4275	0.4440	0.4356	0.4413
	1995	0.4370	0.4322	0.4319	0.4324	0.4317	0.4307	0.4270	0.4254	0.4250	0.4219	0.4227	0.4279	0.4445	0.4360	0.4418
	1996	0.4400	0.4378	0.4380	0.4375	0.4339	0.4319	0.4271	0.4257	0.4255	0.4224	0.4231	0.4284	0.4449	0.4365	0.4422
	1997	0.4431	0.4435	0.4440	0.4425	0.4361	0.4331	0.4272	0.4259	0.4259	0.4228	0.4236	0.4288	0.4454	0.4370	0.4427
	1998	0.4461	0.4491	0.4500	0.4476	0.4383	0.4343	0.4273	0.4261	0.4264	0.4233	0.4240	0.4293	0.4459	0.4374	0.4432
	1999	0.4492	0.4548	0.4560	0.4527	0.4404	0.4355	0.4274	0.4264	0.4268	0.4238	0.4245	0.4297	0.4464	0.4379	0.4437
	2000	0.4522	0.4604	0.4620	0.4578	0.4426	0.4367	0.4275	0.4266	0.4273	0.4242	0.4249	0.4302	0.4469	0.4384	0.4441
8 Point	1993	0.4426	0.4330	0.4325	0.4338	0.4368	0.4374	0.4364	0.4354	0.4349	0.4317	0.4325	0.4379	0.4548	0.4462	0.4521
	1994	0.4433	0.4362	0.4360	0.4366	0.4371	0.4368	0.4346	0.4335	0.4332	0.4301	0.4308	0.4362	0.4530	0.4445	0.4503
	1995	0.4440	0.4395	0.4395	0.4393	0.4374	0.4361	0.4328	0.4317	0.4315	0.4284	0.4291	0.4345	0.4513	0.4427	0.4485
	1996	0.4447	0.4427	0.4430	0.4421	0.4377	0.4355	0.4309	0.4298	0.4298	0.4267	0.4274	0.4327	0.4495	0.4410	0.4467
	1997	0.4454	0.4459	0.4465	0.4449	0.4380	0.4349	0.4291	0.4280	0.4281	0.4250	0.4257	0.4310	0.4477	0.4392	0.4450
	1998	0.4461	0.4491	0.4500	0.4476	0.4383	0.4343	0.4273	0.4261	0.4264	0.4233	0.4240	0.4293	0.4459	0.4374	0.4432
	1999	0.4468	0.4523	0.4535	0.4504	0.4386	0.4337	0.4255	0.4243	0.4247	0.4216	0.4223	0.4276	0.4441	0.4357	0.4414
	2000	0.4475	0.4556	0.4570	0.4531	0.4389	0.4331	0.4237	0.4224	0.4230	0.4199	0.4206	0.4258	0.4423	0.4339	0.4396
9 Point	1992	0.4520	0.4419	0.4414	0.4427	0.4460	0.4470	0.4471	0.4465	0.4461	0.4414	0.4422	0.4477	0.4650	0.4562	0.4621
	1993	0.4509	0.4430	0.4427	0.4434	0.4446	0.4448	0.4437	0.4430	0.4427	0.4383	0.4391	0.4445	0.4617	0.4530	0.4589
	1994	0.4499	0.4441	0.4440	0.4441	0.4432	0.4426	0.4404	0.4395	0.4393	0.4352	0.4360	0.4414	0.4585	0.4498	0.4556
	1995	0.4488	0.4451	0.4453	0.4448	0.4419	0.4404	0.4370	0.4361	0.4360	0.4321	0.4329	0.4382	0.4552	0.4466	0.4524
	1996	0.4477	0.4462	0.4466	0.4455	0.4405	0.4382	0.4336	0.4326	0.4326	0.4290	0.4298	0.4351	0.4519	0.4434	0.4492
	1997	0.4466	0.4473	0.4479	0.4462	0.4391	0.4360	0.4302	0.4291	0.4292	0.4259	0.4266	0.4320	0.4487	0.4402	0.4459
	1998	0.4455	0.4484	0.4492	0.4469	0.4377	0.4338	0.4268	0.4256	0.4258	0.4228	0.4235	0.4288	0.4454	0.4370	0.4427
	1999	0.4444	0.4495	0.4505	0.4476	0.4363	0.4316	0.4234	0.4221	0.4224	0.4197	0.4204	0.4257	0.4421	0.4338	0.4394
	2000	0.4433	0.4506	0.4519	0.4484	0.4349	0.4293	0.4200	0.4186	0.4190	0.4167	0.4173	0.4225	0.4389	0.4305	0.4362
	10 Point	1991	0.4627	0.4512	0.4507	0.4520	0.4556	0.4567	0.4576	0.4573	0.4569	0.4536	0.4537	0.4593	0.4771	0.4681
1992		0.4601	0.4507	0.4504	0.4511	0.4529	0.4533	0.4531	0.4526	0.4524	0.4491	0.4493	0.4549	0.4725	0.4635	0.4696
1993		0.4575	0.4501	0.4500	0.4502	0.4502	0.4499	0.4486	0.4480	0.4478	0.4446	0.4448	0.4504	0.4678	0.4589	0.4649
1994		0.4549	0.4496	0.4496	0.4494	0.4475	0.4465	0.4441	0.4434	0.4433	0.4400	0.4404	0.4459	0.4631	0.4543	0.4603
1995		0.4523	0.4490	0.4492	0.4485	0.4449	0.4431	0.4396	0.4387	0.4387	0.4355	0.4360	0.4414	0.4585	0.4498	0.4557
1996		0.4497	0.4484	0.4489	0.4476	0.4422	0.4398	0.4351	0.4341	0.4341	0.4310	0.4315	0.4369	0.4538	0.4452	0.4510
1997		0.4471	0.4479	0.4485	0.4468	0.4395	0.4364	0.4305	0.4295	0.4296	0.4264	0.4271	0.4324	0.4491	0.4406	0.4464
1998		0.4445	0.4473	0.4481	0.4459	0.4368	0.4330	0.4260	0.4248	0.4250	0.4219	0.4227	0.4279	0.4445	0.4360	0.4418
1999		0.4419	0.4467	0.4477	0.4450	0.4342	0.4296	0.4215	0.4202	0.4205	0.4173	0.4182	0.4234	0.4398	0.4315	0.4371
2000		0.4393	0.4462	0.4474	0.4441	0.4315	0.4262	0.4170	0.4156	0.4159	0.4128	0.4138	0.4189	0.4351	0.4269	0.4325

MEDICAL Expon'l FITTED	Policy Year	Loss Ratio Average (Pd & Inc)	Loss Ratio (Incur)	Loss Ratio (Pd-2)	Loss Ratio (Pd-3)	Loss Ratio (Pd-4)	Loss Ratio (Pd-5)	Loss Ratio (Pd-6)	Loss Ratio (Pd-7)	Loss Ratio (Pd-8)	Loss Ratio (Pd-10)	Loss Ratio (Pd-12)	Loss Ratio (Pd-14)	Loss Ratio (Pd-16)	Loss Ratio (Pd-18)	Loss Ratio (Pd-20)
4 Point	1997	0.4439	0.4460	0.4454	0.4462	0.4386	0.4326	0.4256	0.4246	0.4249	0.4219	0.4226	0.4278	0.4444	0.4360	0.4417
	1998	0.4479	0.4517	0.4520	0.4507	0.4406	0.4351	0.4280	0.4270	0.4274	0.4243	0.4250	0.4303	0.4469	0.4385	0.4442
	1999	0.4520	0.4574	0.4587	0.4551	0.4425	0.4376	0.4305	0.4295	0.4298	0.4267	0.4274	0.4328	0.4495	0.4410	0.4468
	2000	0.4562	0.4632	0.4655	0.4597	0.4445	0.4402	0.4330	0.4320	0.4323	0.4292	0.4299	0.4353	0.4521	0.4435	0.4493
5 Point	1996	0.4232	0.4228	0.4222	0.4234	0.4214	0.4188	0.4082	0.4072	0.4076	0.4046	0.4053	0.4103	0.4262	0.4181	0.4236
	1997	0.4326	0.4341	0.4341	0.4337	0.4283	0.4250	0.4155	0.4145	0.4149	0.4119	0.4126	0.4177	0.4338	0.4256	0.4312
	1998	0.4422	0.4456	0.4462	0.4443	0.4354	0.4313	0.4229	0.4220	0.4223	0.4192	0.4199	0.4252	0.4416	0.4332	0.4389
	1999	0.4520	0.4574	0.4587	0.4551	0.4425	0.4376	0.4305	0.4295	0.4298	0.4267	0.4274	0.4328	0.4495	0.4410	0.4468
	2000	0.4621	0.4695	0.4716	0.4663	0.4498	0.4441	0.4382	0.4372	0.4375	0.4344	0.4351	0.4405	0.4576	0.4489	0.4548
6 Point	1995	0.4293	0.4248	0.4242	0.4255	0.4261	0.4252	0.4194	0.4169	0.4172	0.4142	0.4149	0.4201	0.4363	0.4281	0.4336
	1996	0.4345	0.4324	0.4323	0.4324	0.4299	0.4280	0.4217	0.4196	0.4199	0.4169	0.4176	0.4228	0.4392	0.4308	0.4365
	1997	0.4398	0.4402	0.4405	0.4395	0.4337	0.4308	0.4241	0.4224	0.4227	0.4196	0.4203	0.4256	0.4420	0.4337	0.4393
	1998	0.4451	0.4481	0.4488	0.4467	0.4375	0.4336	0.4264	0.4251	0.4254	0.4224	0.4231	0.4283	0.4449	0.4365	0.4422
	1999	0.4506	0.4561	0.4574	0.4539	0.4414	0.4365	0.4288	0.4279	0.4282	0.4251	0.4258	0.4311	0.4478	0.4393	0.4451
	2000	0.4560	0.4643	0.4660	0.4613	0.4453	0.4393	0.4311	0.4307	0.4310	0.4279	0.4286	0.4340	0.4508	0.4422	0.4480
7 Point	1994	0.4338	0.4266	0.4261	0.4274	0.4294	0.4294	0.4265	0.4249	0.4243	0.4212	0.4219	0.4272	0.4437	0.4353	0.4410
	1995	0.4368	0.4321	0.4319	0.4323	0.4315	0.4306	0.4267	0.4252	0.4247	0.4217	0.4224	0.4277	0.4442	0.4358	0.4415
	1996	0.4398	0.4376	0.4377	0.4372	0.4337	0.4318	0.4268	0.4254	0.4252	0.4222	0.4229	0.4281	0.4447	0.4363	0.4420
	1997	0.4429	0.4432	0.4436	0.4423	0.4359	0.4330	0.4270	0.4257	0.4257	0.4226	0.4234	0.4286	0.4452	0.4368	0.4425
	1998	0.4459	0.4488	0.4496	0.4474	0.4381	0.4342	0.4271	0.4260	0.4262	0.4231	0.4238	0.4291	0.4457	0.4373	0.4430
	1999	0.4490	0.4546	0.4557	0.4525	0.4403	0.4354	0.4273	0.4262	0.4267	0.4236	0.4243	0.4296	0.4462	0.4378	0.4435
	2000	0.4521	0.4604	0.4619	0.4577	0.4425	0.4365	0.4274	0.4265	0.4272	0.4241	0.4248	0.4301	0.4467	0.4383	0.4440
8 Point	1993	0.4423	0.4330	0.4325	0.4337	0.4366	0.4372	0.4361	0.4350	0.4345	0.4314	0.4321	0.4375	0.4544	0.4458	0.4517
	1994	0.4430	0.4361	0.4359	0.4364	0.4369	0.4366	0.4343	0.4332	0.4328	0.4297	0.4305	0.4358	0.4527	0.4441	0.4499
	1995	0.4438	0.4393	0.4393	0.4391	0.4372	0.4360	0.4325	0.4314	0.4312	0.4281	0.4288	0.4342	0.4509	0.4424	0.4482
	1996	0.4445	0.4424	0.4427	0.4419	0.4375	0.4354	0.4307	0.4296	0.4295	0.4264	0.4271	0.4325	0.4492	0.4407	0.4464
	1997	0.4452	0.4456	0.4462	0.4446	0.4378	0.4348	0.4289	0.4278	0.4279	0.4248	0.4255	0.4308	0.4474	0.4390	0.4447
	1998	0.4459	0.4488	0.4496	0.4474	0.4381	0.4342	0.4271	0.4260	0.4262	0.4231	0.4238	0.4291	0.4457	0.4373	0.4430
	1999	0.4466	0.4521	0.4532	0.4501	0.4384	0.4336	0.4254	0.4242	0.4246	0.4215	0.4222	0.4275	0.4440	0.4356	0.4413
	2000	0.4474	0.4553	0.4567	0.4529	0.4387	0.4330	0.4236	0.4224	0.4229	0.4199	0.4206	0.4258	0.4423	0.4339	0.4396
9 Point	1992	0.4517	0.4417	0.4412	0.4424	0.4457	0.4467	0.4468	0.4461	0.4457	0.4410	0.4418	0.4473	0.4646	0.4558	0.4617
	1993	0.4506	0.4428	0.4425	0.4431	0.4444	0.4445	0.4433	0.4426	0.4423	0.4379	0.4387	0.4441	0.4613	0.4526	0.4585
	1994	0.4496	0.4438	0.4437	0.4438	0.4430	0.4423	0.4399	0.4391	0.4389	0.4348	0.4356	0.4410	0.4581	0.4494	0.4552
	1995	0.4485	0.4449	0.4450	0.4445	0.4416	0.4401	0.4366	0.4357	0.4356	0.4318	0.4325	0.4379	0.4548	0.4462	0.4520
	1996	0.4474	0.4460	0.4463	0.4453	0.4403	0.4380	0.4332	0.4322	0.4322	0.4287	0.4294	0.4348	0.4516	0.4430	0.4488
	1997	0.4464	0.4470	0.4476	0.4460	0.4389	0.4358	0.4299	0.4288	0.4289	0.4257	0.4264	0.4317	0.4484	0.4399	0.4457
	1998	0.4453	0.4481	0.4489	0.4467	0.4375	0.4336	0.4266	0.4254	0.4257	0.4227	0.4234	0.4287	0.4452	0.4368	0.4425
	1999	0.4443	0.4492	0.4502	0.4474	0.4362	0.4315	0.4234	0.4221	0.4224	0.4197	0.4204	0.4256	0.4421	0.4337	0.4394
	2000	0.4432	0.4503	0.4515	0.4481	0.4348	0.4294	0.4201	0.4188	0.4192	0.4167	0.4174	0.4226	0.4390	0.4306	0.4363
	10 Point	1991	0.4623	0.4509	0.4504	0.4516	0.4552	0.4564	0.4573	0.4569	0.4566	0.4533	0.4534	0.4590	0.4767	0.4677
1992		0.4597	0.4503	0.4500	0.4508	0.4525	0.4530	0.4527	0.4522	0.4519	0.4486	0.4488	0.4544	0.4720	0.4630	0.4691
1993		0.4571	0.4498	0.4497	0.4499	0.4499	0.4496	0.4481	0.4475	0.4473	0.4440	0.4443	0.4498	0.4673	0.4584	0.4644
1994		0.4545	0.4492	0.4493	0.4490	0.4472	0.4462	0.4436	0.4428	0.4427	0.4395	0.4399	0.4454	0.4626	0.4538	0.4598
1995		0.4519	0.4487	0.4489	0.4482	0.4446	0.4428	0.4391	0.4382	0.4382	0.4350	0.4355	0.4409	0.4580	0.4493	0.4552
1996		0.4494	0.4481	0.4485	0.4473	0.4419	0.4395	0.4347	0.4337	0.4337	0.4305	0.4311	0.4365	0.4534	0.4448	0.4506
1997		0.4469	0.4476	0.4482	0.4465	0.4393	0.4362	0.4303	0.4292	0.4293	0.4261	0.4268	0.4321	0.4489	0.4403	0.4461
1998		0.4443	0.4470	0.4478	0.4456	0.4367	0.4329	0.4259	0.4247	0.4249	0.4218	0.4226	0.4278	0.4444	0.4359	0.4417
1999		0.4418	0.4465	0.4474	0.4448	0.4341	0.4296	0.4216	0.4203	0.4206	0.4175	0.4183	0.4235	0.4399	0.4316	0.4372
2000		0.4394	0.4459	0.4471	0.4439	0.4316	0.4264	0.4174	0.4159	0.4163	0.4132	0.4141	0.4193	0.4355	0.4273	0.4329

INDEMNITY Linear RESIDUALS	Policy Year	Loss Ratio Average (Pd & Inc)	Loss Ratio (Incur)	Loss Ratio (Pd-2)	Loss Ratio (Pd-3)	Loss Ratio (Pd-4)	Loss Ratio (Pd-5)	Loss Ratio (Pd-6)	Loss Ratio (Pd-7)	Loss Ratio (Pd-8)	Loss Ratio (Pd-10)	Loss Ratio (Pd-12)	Loss Ratio (Pd-14)	Loss Ratio (Pd-16)	Loss Ratio (Pd-18)	Loss Ratio (Pd-20)	
4 Point	1997	0.0118	0.0081	0.0101	0.0102	0.0108	0.0133	0.0138	0.0142	0.0144	0.0143	0.0144	0.0147	0.0150	0.0152	0.0155	
	1998	-0.0177	-0.0132	-0.0142	-0.0145	-0.0156	-0.0190	-0.0197	-0.0202	-0.0206	-0.0204	-0.0205	-0.0211	-0.0214	-0.0217	-0.0222	
	1999	-0.0002	0.0019	-0.0020	-0.0016	-0.0012	-0.0020	-0.0020	-0.0020	-0.0020	-0.0021	-0.0021	-0.0021	-0.0021	-0.0022	-0.0022	-0.0022
	2000	0.0060	0.0031	0.0061	0.0059	0.0060	0.0076	0.0079	0.0081	0.0082	0.0082	0.0082	0.0082	0.0085	0.0086	0.0087	0.0089
5 Point	1996	-0.0039	-0.0018	0.0002	0.0003	0.0007	-0.0085	-0.0053	-0.0055	-0.0055	-0.0055	-0.0055	-0.0057	-0.0058	-0.0059	-0.0060	
	1997	0.0158	0.0100	0.0100	0.0098	0.0100	0.0218	0.0191	0.0196	0.0199	0.0198	0.0199	0.0204	0.0208	0.0211	0.0215	
	1998	-0.0157	-0.0123	-0.0142	-0.0146	-0.0160	-0.0147	-0.0171	-0.0175	-0.0178	-0.0177	-0.0177	-0.0182	-0.0185	-0.0187	-0.0192	
	1999	-0.0002	0.0019	-0.0020	-0.0016	-0.0012	-0.0020	-0.0020	-0.0020	-0.0020	-0.0021	-0.0021	-0.0021	-0.0021	-0.0022	-0.0022	-0.0022
	2000	0.0040	0.0022	0.0062	0.0060	0.0063	0.0034	0.0053	0.0054	0.0054	0.0055	0.0054	0.0055	0.0056	0.0057	0.0057	0.0059
6 Point	1995	0.0546	0.0559	0.0577	0.0579	0.0583	0.0552	0.0439	0.0488	0.0496	0.0492	0.0496	0.0509	0.0517	0.0523	0.0534	
	1996	-0.0477	-0.0465	-0.0460	-0.0460	-0.0459	-0.0526	-0.0404	-0.0445	-0.0452	-0.0449	-0.0452	-0.0464	-0.0471	-0.0477	-0.0487	
	1997	-0.0115	-0.0180	-0.0189	-0.0191	-0.0191	-0.0058	-0.0028	-0.0048	-0.0049	-0.0048	-0.0049	-0.0050	-0.0051	-0.0051	-0.0052	
	1998	-0.0266	-0.0234	-0.0258	-0.0262	-0.0276	-0.0258	-0.0259	-0.0273	-0.0277	-0.0275	-0.0277	-0.0284	-0.0289	-0.0292	-0.0298	
	1999	0.0053	0.0075	0.0037	0.0042	0.0047	0.0035	0.0024	0.0029	0.0029	0.0029	0.0029	0.0029	0.0030	0.0030	0.0031	
	2000	0.0259	0.0245	0.0293	0.0292	0.0296	0.0255	0.0228	0.0249	0.0253	0.0251	0.0253	0.0260	0.0264	0.0267	0.0272	
7 Point	1994	0.0505	0.0533	0.0551	0.0553	0.0555	0.0558	0.0509	0.0421	0.0444	0.0440	0.0444	0.0455	0.0462	0.0468	0.0478	
	1995	0.0209	0.0203	0.0210	0.0211	0.0212	0.0179	0.0100	0.0207	0.0201	0.0199	0.0200	0.0206	0.0209	0.0211	0.0215	
	1996	-0.0712	-0.0714	-0.0717	-0.0718	-0.0718	-0.0787	-0.0642	-0.0641	-0.0659	-0.0654	-0.0660	-0.0676	-0.0687	-0.0696	-0.0710	
	1997	-0.0250	-0.0322	-0.0336	-0.0339	-0.0339	-0.0207	-0.0164	-0.0160	-0.0167	-0.0165	-0.0167	-0.0171	-0.0174	-0.0176	-0.0180	
	1998	-0.0300	-0.0270	-0.0295	-0.0299	-0.0313	-0.0295	-0.0293	-0.0301	-0.0307	-0.0305	-0.0306	-0.0314	-0.0319	-0.0323	-0.0330	
	1999	0.0120	0.0146	0.0111	0.0116	0.0121	0.0110	0.0092	0.0085	0.0088	0.0088	0.0087	0.0088	0.0090	0.0091	0.0093	0.0095
	2000	0.0427	0.0423	0.0476	0.0477	0.0482	0.0441	0.0398	0.0389	0.0401	0.0398	0.0401	0.0411	0.0418	0.0423	0.0432	
8 Point	1993	0.0298	0.0320	0.0336	0.0338	0.0340	0.0363	0.0351	0.0303	0.0236	0.0253	0.0255	0.0261	0.0265	0.0269	0.0275	
	1994	0.0335	0.0350	0.0359	0.0360	0.0361	0.0351	0.0308	0.0248	0.0308	0.0296	0.0298	0.0305	0.0311	0.0314	0.0321	
	1995	0.0082	0.0066	0.0066	0.0066	0.0066	0.0024	-0.0051	0.0077	0.0099	0.0091	0.0091	0.0094	0.0095	0.0096	0.0098	
	1996	-0.0797	-0.0805	-0.0813	-0.0815	-0.0815	-0.0891	-0.0742	-0.0728	-0.0727	-0.0726	-0.0732	-0.0751	-0.0762	-0.0773	-0.0789	
	1997	-0.0293	-0.0368	-0.0384	-0.0387	-0.0388	-0.0259	-0.0214	-0.0203	-0.0201	-0.0202	-0.0204	-0.0208	-0.0212	-0.0214	-0.0219	
	1998	-0.0300	-0.0270	-0.0295	-0.0299	-0.0313	-0.0295	-0.0293	-0.0301	-0.0307	-0.0305	-0.0306	-0.0314	-0.0319	-0.0323	-0.0330	
	1999	0.0163	0.0192	0.0159	0.0164	0.0169	0.0162	0.0142	0.0128	0.0122	0.0123	0.0124	0.0127	0.0129	0.0131	0.0134	
	2000	0.0512	0.0515	0.0572	0.0573	0.0579	0.0545	0.0498	0.0476	0.0469	0.0470	0.0474	0.0486	0.0494	0.0500	0.0510	
9 Point	1992	0.0093	0.0100	0.0116	0.0118	0.0119	0.0154	0.0166	0.0143	0.0104	0.0078	0.0079	0.0081	0.0082	0.0083	0.0085	
	1993	0.0251	0.0270	0.0278	0.0280	0.0281	0.0286	0.0268	0.0231	0.0184	0.0214	0.0216	0.0221	0.0224	0.0227	0.0232	
	1994	0.0299	0.0311	0.0313	0.0313	0.0314	0.0290	0.0243	0.0191	0.0267	0.0265	0.0268	0.0274	0.0278	0.0282	0.0288	
	1995	0.0055	0.0037	0.0033	0.0032	0.0032	-0.0020	-0.0098	0.0036	0.0069	0.0068	0.0069	0.0071	0.0072	0.0072	0.0073	
	1996	-0.0814	-0.0823	-0.0834	-0.0836	-0.0836	-0.0918	-0.0772	-0.0754	-0.0745	-0.0740	-0.0746	-0.0765	-0.0777	-0.0788	-0.0804	
	1997	-0.0299	-0.0375	-0.0392	-0.0395	-0.0396	-0.0270	-0.0226	-0.0214	-0.0208	-0.0207	-0.0209	-0.0214	-0.0218	-0.0220	-0.0225	
	1998	-0.0297	-0.0266	-0.0290	-0.0295	-0.0309	-0.0289	-0.0287	-0.0296	-0.0303	-0.0302	-0.0303	-0.0311	-0.0316	-0.0320	-0.0327	
	1999	0.0176	0.0206	0.0175	0.0181	0.0186	0.0184	0.0166	0.0148	0.0137	0.0135	0.0136	0.0139	0.0141	0.0143	0.0147	
	2000	0.0536	0.0540	0.0601	0.0603	0.0609	0.0583	0.0540	0.0512	0.0495	0.0490	0.0494	0.0506	0.0514	0.0520	0.0531	
	10 Point	1991	0.0304	0.0239	0.0253	0.0255	0.0257	0.0298	0.0326	0.0320	0.0300	0.0333	0.0342	0.0350	0.0356	0.0361	0.0368
1992		-0.0042	-0.0006	0.0003	0.0004	0.0005	0.0021	0.0021	0.0001	-0.0029	-0.0070	-0.0073	-0.0075	-0.0076	-0.0077	-0.0078	
1993		0.0142	0.0183	0.0187	0.0187	0.0188	0.0178	0.0151	0.0116	0.0076	0.0093	0.0092	0.0094	0.0095	0.0097	0.0099	
1994		0.0215	0.0245	0.0243	0.0242	0.0243	0.0208	0.0152	0.0102	0.0184	0.0172	0.0173	0.0177	0.0179	0.0182	0.0185	
1995		-0.0004	-0.0009	-0.0016	-0.0018	-0.0018	-0.0078	-0.0162	-0.0026	0.0011	0.0003	0.0002	0.0003	0.0002	0.0002	0.0002	
1996		-0.0848	-0.0850	-0.0862	-0.0865	-0.0865	-0.0951	-0.0808	-0.0789	-0.0779	-0.0777	-0.0784	-0.0804	-0.0817	-0.0828	-0.0845	
1997		-0.0308	-0.0381	-0.0399	-0.0403	-0.0403	-0.0278	-0.0235	-0.0222	-0.0217	-0.0216	-0.0219	-0.0224	-0.0228	-0.0230	-0.0235	
1998		-0.0280	-0.0253	-0.0276	-0.0281	-0.0295	-0.0273	-0.0268	-0.0278	-0.0287	-0.0283	-0.0284	-0.0292	-0.0297	-0.0300	-0.0307	
1999		0.0218	0.0239	0.0211	0.0216	0.0222	0.0225	0.0211	0.0193	0.0178	0.0181	0.0183	0.0187	0.0190	0.0193	0.0198	
2000		0.0603	0.0593	0.0657	0.0659	0.0666	0.0649	0.0612	0.0583	0.0561	0.0564	0.0570	0.0584	0.0593	0.0601	0.0613	

INDEMNITY Expon'l RESIDUALS	Policy Year	Loss Ratio Average (Pd & Inc)	Loss Ratio (Incur)	Loss Ratio (Pd-2)	Loss Ratio (Pd-3)	Loss Ratio (Pd-4)	Loss Ratio (Pd-5)	Loss Ratio (Pd-6)	Loss Ratio (Pd-7)	Loss Ratio (Pd-8)	Loss Ratio (Pd-10)	Loss Ratio (Pd-12)	Loss Ratio (Pd-14)	Loss Ratio (Pd-16)	Loss Ratio (Pd-18)	Loss Ratio (Pd-20)	
4 Point	1997	0.0120	0.0082	0.0101	0.0102	0.0108	0.0134	0.0140	0.0143	0.0146	0.0145	0.0145	0.0149	0.0152	0.0153	0.0157	
	1998	-0.0175	-0.0131	-0.0140	-0.0143	-0.0154	-0.0188	-0.0195	-0.0200	-0.0204	-0.0202	-0.0203	-0.0208	-0.0212	-0.0214	-0.0219	
	1999	0.0000	0.0020	-0.0019	-0.0014	-0.0010	-0.0018	-0.0018	-0.0018	-0.0018	-0.0019	-0.0019	-0.0019	-0.0019	-0.0020	-0.0020	-0.0020
	2000	0.0061	0.0032	0.0062	0.0060	0.0061	0.0078	0.0081	0.0083	0.0083	0.0084	0.0084	0.0084	0.0086	0.0088	0.0089	0.0090
5 Point	1996	-0.0039	-0.0018	0.0001	0.0002	0.0006	-0.0083	-0.0053	-0.0054	-0.0055	-0.0054	-0.0055	-0.0056	-0.0057	-0.0058	-0.0059	
	1997	0.0159	0.0100	0.0100	0.0099	0.0101	0.0221	0.0194	0.0199	0.0202	0.0200	0.0201	0.0207	0.0210	0.0213	0.0217	
	1998	-0.0155	-0.0122	-0.0141	-0.0145	-0.0158	-0.0144	-0.0168	-0.0172	-0.0175	-0.0174	-0.0175	-0.0179	-0.0182	-0.0184	-0.0188	
	1999	0.0000	0.0020	-0.0019	-0.0014	-0.0010	-0.0018	-0.0018	-0.0018	-0.0018	-0.0019	-0.0019	-0.0019	-0.0019	-0.0020	-0.0020	-0.0020
	2000	0.0041	0.0022	0.0062	0.0061	0.0064	0.0033	0.0053	0.0054	0.0055	0.0055	0.0054	0.0055	0.0056	0.0057	0.0057	0.0059
6 Point	1995	0.0578	0.0595	0.0615	0.0617	0.0621	0.0586	0.0460	0.0513	0.0522	0.0518	0.0522	0.0535	0.0543	0.0550	0.0562	
	1996	-0.0451	-0.0434	-0.0429	-0.0429	-0.0427	-0.0499	-0.0388	-0.0425	-0.0432	-0.0429	-0.0432	-0.0443	-0.0450	-0.0456	-0.0465	
	1997	-0.0097	-0.0157	-0.0167	-0.0169	-0.0169	-0.0039	-0.0016	-0.0034	-0.0034	-0.0034	-0.0034	-0.0035	-0.0035	-0.0036	-0.0036	-0.0037
	1998	-0.0257	-0.0224	-0.0247	-0.0251	-0.0265	-0.0248	-0.0252	-0.0265	-0.0270	-0.0268	-0.0269	-0.0276	-0.0281	-0.0284	-0.0290	
	1999	0.0051	0.0071	0.0034	0.0039	0.0044	0.0035	0.0024	0.0028	0.0029	0.0028	0.0029	0.0029	0.0030	0.0030	0.0031	
	2000	0.0244	0.0223	0.0273	0.0273	0.0277	0.0243	0.0222	0.0240	0.0245	0.0243	0.0244	0.0251	0.0255	0.0258	0.0263	
7 Point	1994	0.0545	0.0578	0.0599	0.0602	0.0605	0.0607	0.0544	0.0452	0.0476	0.0472	0.0476	0.0488	0.0496	0.0502	0.0513	
	1995	0.0254	0.0258	0.0266	0.0266	0.0268	0.0230	0.0136	0.0239	0.0234	0.0232	0.0234	0.0240	0.0244	0.0247	0.0252	
	1996	-0.0671	-0.0661	-0.0665	-0.0666	-0.0666	-0.0742	-0.0610	-0.0612	-0.0629	-0.0624	-0.0629	-0.0645	-0.0655	-0.0664	-0.0677	
	1997	-0.0219	-0.0282	-0.0297	-0.0300	-0.0300	-0.0175	-0.0141	-0.0139	-0.0145	-0.0143	-0.0145	-0.0148	-0.0151	-0.0152	-0.0156	
	1998	-0.0287	-0.0254	-0.0279	-0.0283	-0.0297	-0.0281	-0.0283	-0.0291	-0.0297	-0.0295	-0.0296	-0.0304	-0.0309	-0.0312	-0.0319	
	1999	0.0108	0.0129	0.0095	0.0100	0.0105	0.0099	0.0084	0.0079	0.0082	0.0081	0.0081	0.0083	0.0085	0.0086	0.0088	
	2000	0.0384	0.0363	0.0420	0.0421	0.0426	0.0399	0.0368	0.0363	0.0374	0.0371	0.0374	0.0383	0.0390	0.0394	0.0402	
8 Point	1993	0.0319	0.0340	0.0362	0.0365	0.0367	0.0396	0.0377	0.0324	0.0256	0.0272	0.0274	0.0281	0.0285	0.0290	0.0296	
	1994	0.0378	0.0402	0.0413	0.0414	0.0415	0.0402	0.0347	0.0281	0.0340	0.0327	0.0330	0.0338	0.0344	0.0348	0.0356	
	1995	0.0134	0.0133	0.0133	0.0132	0.0133	0.0082	-0.0007	0.0115	0.0135	0.0127	0.0128	0.0132	0.0134	0.0135	0.0138	
	1996	-0.0748	-0.0741	-0.0750	-0.0752	-0.0752	-0.0837	-0.0702	-0.0692	-0.0693	-0.0692	-0.0698	-0.0715	-0.0726	-0.0736	-0.0751	
	1997	-0.0256	-0.0320	-0.0337	-0.0341	-0.0341	-0.0220	-0.0185	-0.0177	-0.0176	-0.0176	-0.0178	-0.0182	-0.0185	-0.0187	-0.0191	
	1998	-0.0287	-0.0254	-0.0279	-0.0283	-0.0297	-0.0281	-0.0283	-0.0291	-0.0297	-0.0295	-0.0296	-0.0304	-0.0309	-0.0312	-0.0319	
	1999	0.0142	0.0163	0.0131	0.0137	0.0142	0.0141	0.0125	0.0115	0.0111	0.0112	0.0112	0.0115	0.0117	0.0119	0.0122	
	2000	0.0449	0.0427	0.0489	0.0491	0.0497	0.0479	0.0448	0.0433	0.0430	0.0430	0.0430	0.0434	0.0445	0.0452	0.0457	0.0467
9 Point	1992	0.0086	0.0082	0.0104	0.0107	0.0109	0.0156	0.0169	0.0145	0.0104	0.0078	0.0079	0.0081	0.0083	0.0083	0.0085	
	1993	0.0279	0.0302	0.0313	0.0315	0.0316	0.0323	0.0297	0.0255	0.0206	0.0235	0.0237	0.0243	0.0246	0.0250	0.0255	
	1994	0.0347	0.0374	0.0377	0.0377	0.0378	0.0348	0.0287	0.0229	0.0302	0.0299	0.0302	0.0309	0.0314	0.0318	0.0325	
	1995	0.0113	0.0113	0.0108	0.0106	0.0107	0.0044	-0.0049	0.0079	0.0109	0.0107	0.0108	0.0111	0.0113	0.0114	0.0116	
	1996	-0.0760	-0.0752	-0.0764	-0.0767	-0.0767	-0.0859	-0.0727	-0.0714	-0.0709	-0.0704	-0.0710	-0.0727	-0.0739	-0.0749	-0.0764	
	1997	-0.0261	-0.0324	-0.0343	-0.0346	-0.0347	-0.0228	-0.0195	-0.0186	-0.0182	-0.0181	-0.0183	-0.0187	-0.0190	-0.0192	-0.0196	
	1998	-0.0285	-0.0252	-0.0276	-0.0280	-0.0294	-0.0277	-0.0278	-0.0287	-0.0294	-0.0292	-0.0292	-0.0301	-0.0306	-0.0310	-0.0317	
	1999	0.0151	0.0170	0.0141	0.0147	0.0153	0.0156	0.0143	0.0131	0.0122	0.0120	0.0121	0.0124	0.0126	0.0128	0.0131	
	2000	0.0464	0.0440	0.0506	0.0508	0.0514	0.0505	0.0478	0.0460	0.0449	0.0445	0.0448	0.0459	0.0467	0.0473	0.0482	
	10 Point	1991	0.0270	0.0182	0.0204	0.0207	0.0209	0.0271	0.0308	0.0304	0.0284	0.0318	0.0327	0.0334	0.0339	0.0344	0.0351
1992		-0.0026	0.0007	0.0020	0.0022	0.0023	0.0046	0.0043	0.0020	-0.0013	-0.0053	-0.0056	-0.0057	-0.0057	-0.0059	-0.0059	
1993		0.0193	0.0244	0.0249	0.0250	0.0250	0.0237	0.0199	0.0158	0.0114	0.0133	0.0132	0.0135	0.0137	0.0139	0.0142	
1994		0.0284	0.0332	0.0330	0.0329	0.0330	0.0285	0.0214	0.0157	0.0234	0.0224	0.0224	0.0230	0.0233	0.0236	0.0241	
1995		0.0071	0.0085	0.0077	0.0075	0.0075	0.0002	-0.0097	0.0031	0.0063	0.0057	0.0056	0.0058	0.0058	0.0059	0.0060	
1996		-0.0783	-0.0767	-0.0781	-0.0784	-0.0784	-0.0882	-0.0754	-0.0741	-0.0734	-0.0732	-0.0738	-0.0757	-0.0769	-0.0779	-0.0795	
1997		-0.0267	-0.0328	-0.0347	-0.0350	-0.0351	-0.0234	-0.0201	-0.0192	-0.0188	-0.0187	-0.0190	-0.0194	-0.0197	-0.0199	-0.0204	
1998		-0.0274	-0.0245	-0.0269	-0.0273	-0.0287	-0.0267	-0.0266	-0.0275	-0.0282	-0.0279	-0.0281	-0.0288	-0.0293	-0.0296	-0.0303	
1999		0.0176	0.0186	0.0159	0.0165	0.0171	0.0181	0.0172	0.0160	0.0150	0.0151	0.0153	0.0157	0.0159	0.0161	0.0165	
2000		0.0502	0.0463	0.0532	0.0535	0.0541	0.0542	0.0522	0.0505	0.0492	0.0493	0.0497	0.0510	0.0518	0.0524	0.0535	

MEDICAL Linear RESIDUALS	Policy Year	Loss Ratio Average (Pd & Inc)	Loss Ratio (Incur)	Loss Ratio (Pd-2)	Loss Ratio (Pd-3)	Loss Ratio (Pd-4)	Loss Ratio (Pd-5)	Loss Ratio (Pd-6)	Loss Ratio (Pd-7)	Loss Ratio (Pd-8)	Loss Ratio (Pd-10)	Loss Ratio (Pd-12)	Loss Ratio (Pd-14)	Loss Ratio (Pd-16)	Loss Ratio (Pd-18)	Loss Ratio (Pd-20)	
4 Point	1997	0.0031	-0.0003	0.0004	-0.0005	0.0071	0.0064	0.0063	0.0062	0.0063	0.0062	0.0062	0.0063	0.0065	0.0064	0.0065	
	1998	-0.0015	0.0035	0.0032	0.0045	-0.0074	-0.0065	-0.0065	-0.0064	-0.0064	-0.0063	-0.0063	-0.0064	-0.0067	-0.0066	-0.0067	
	1999	-0.0062	-0.0061	-0.0075	-0.0075	-0.0064	-0.0061	-0.0060	-0.0060	-0.0060	-0.0060	-0.0060	-0.0060	-0.0063	-0.0061	-0.0062	
	2000	0.0046	0.0029	0.0039	0.0035	0.0067	0.0062	0.0061	0.0061	0.0061	0.0061	0.0061	0.0061	0.0062	0.0064	0.0063	
5 Point	1996	-0.0109	-0.0115	-0.0108	-0.0121	-0.0101	-0.0074	-0.0098	-0.0098	-0.0098	-0.0098	-0.0098	-0.0098	-0.0099	-0.0103	-0.0101	-0.0102
	1997	0.0140	0.0112	0.0112	0.0116	0.0171	0.0138	0.0161	0.0160	0.0161	0.0160	0.0160	0.0160	0.0162	0.0168	0.0165	0.0168
	1998	0.0039	0.0092	0.0086	0.0105	-0.0024	-0.0028	-0.0016	-0.0015	-0.0015	-0.0015	-0.0015	-0.0015	-0.0015	-0.0015	-0.0016	-0.0015
	1999	-0.0062	-0.0061	-0.0075	-0.0075	-0.0064	-0.0061	-0.0060	-0.0060	-0.0060	-0.0060	-0.0060	-0.0060	-0.0060	-0.0063	-0.0062	-0.0062
	2000	-0.0008	-0.0028	-0.0015	-0.0025	0.0017	0.0025	0.0012	0.0012	0.0012	0.0012	0.0012	0.0012	0.0012	0.0013	0.0013	0.0013
6 Point	1995	0.0142	0.0121	0.0127	0.0114	0.0106	0.0115	0.0171	0.0156	0.0156	0.0155	0.0155	0.0157	0.0164	0.0161	0.0163	
	1996	-0.0222	-0.0212	-0.0210	-0.0212	-0.0186	-0.0167	-0.0235	-0.0223	-0.0223	-0.0223	-0.0222	-0.0222	-0.0225	-0.0234	-0.0229	-0.0233
	1997	0.0069	0.0052	0.0049	0.0059	0.0118	0.0080	0.0076	0.0082	0.0082	0.0083	0.0082	0.0082	0.0083	0.0086	0.0085	0.0086
	1998	0.0010	0.0068	0.0060	0.0083	-0.0045	-0.0051	-0.0050	-0.0046	-0.0046	-0.0046	-0.0046	-0.0046	-0.0046	-0.0048	-0.0048	-0.0048
	1999	-0.0048	-0.0049	-0.0062	-0.0064	-0.0053	-0.0049	-0.0043	-0.0044	-0.0044	-0.0044	-0.0045	-0.0045	-0.0045	-0.0046	-0.0045	-0.0046
	2000	0.0049	0.0020	0.0036	0.0020	0.0060	0.0072	0.0081	0.0075	0.0075	0.0075	0.0074	0.0074	0.0075	0.0078	0.0077	0.0078
7 Point	1994	0.0114	0.0111	0.0117	0.0103	0.0081	0.0081	0.0108	0.0124	0.0113	0.0112	0.0112	0.0113	0.0117	0.0115	0.0117	
	1995	0.0066	0.0047	0.0050	0.0045	0.0052	0.0062	0.0100	0.0074	0.0081	0.0081	0.0080	0.0082	0.0086	0.0084	0.0085	
	1996	-0.0275	-0.0263	-0.0265	-0.0260	-0.0224	-0.0204	-0.0286	-0.0281	-0.0276	-0.0274	-0.0274	-0.0278	-0.0288	-0.0283	-0.0287	
	1997	0.0038	0.0022	0.0017	0.0032	0.0096	0.0059	0.0047	0.0049	0.0053	0.0053	0.0052	0.0053	0.0055	0.0054	0.0055	
	1998	0.0003	0.0061	0.0052	0.0076	-0.0051	-0.0057	-0.0057	-0.0054	-0.0054	-0.0053	-0.0053	-0.0053	-0.0054	-0.0056	-0.0055	-0.0056
	1999	-0.0033	-0.0035	-0.0047	-0.0050	-0.0042	-0.0039	-0.0028	-0.0028	-0.0029	-0.0030	-0.0030	-0.0030	-0.0029	-0.0031	-0.0030	-0.0031
	2000	0.0087	0.0057	0.0075	0.0054	0.0087	0.0098	0.0117	0.0116	0.0112	0.0112	0.0112	0.0112	0.0113	0.0117	0.0115	0.0117
8 Point	1993	0.0163	0.0170	0.0175	0.0162	0.0133	0.0126	0.0136	0.0146	0.0151	0.0151	0.0151	0.0153	0.0159	0.0156	0.0157	
	1994	0.0020	0.0014	0.0016	0.0010	0.0005	0.0008	0.0030	0.0041	0.0026	0.0025	0.0026	0.0026	0.0027	0.0026	0.0027	
	1995	-0.0004	-0.0026	-0.0026	-0.0024	-0.0005	0.0008	0.0041	0.0011	0.0016	0.0016	0.0016	0.0016	0.0017	0.0017	0.0017	
	1996	-0.0322	-0.0312	-0.0315	-0.0306	-0.0262	-0.0240	-0.0324	-0.0322	-0.0319	-0.0317	-0.0317	-0.0317	-0.0321	-0.0334	-0.0328	-0.0332
	1997	0.0015	-0.0002	-0.0008	0.0008	0.0077	0.0041	0.0028	0.0028	0.0031	0.0031	0.0031	0.0031	0.0031	0.0032	0.0032	0.0032
	1998	0.0003	0.0061	0.0052	0.0076	-0.0051	-0.0057	-0.0057	-0.0054	-0.0054	-0.0053	-0.0053	-0.0053	-0.0054	-0.0056	-0.0055	-0.0056
	1999	-0.0009	-0.0010	-0.0022	-0.0027	-0.0024	-0.0021	-0.0009	-0.0007	-0.0008	-0.0008	-0.0008	-0.0008	-0.0008	-0.0008	-0.0008	-0.0008
	2000	0.0134	0.0106	0.0125	0.0101	0.0124	0.0135	0.0155	0.0158	0.0155	0.0155	0.0155	0.0155	0.0157	0.0163	0.0160	0.0162
9 Point	1992	0.0168	0.0199	0.0204	0.0191	0.0158	0.0148	0.0147	0.0153	0.0157	0.0131	0.0131	0.0132	0.0138	0.0135	0.0137	
	1993	0.0080	0.0070	0.0073	0.0066	0.0054	0.0052	0.0063	0.0070	0.0073	0.0085	0.0085	0.0087	0.0090	0.0088	0.0089	
	1994	-0.0046	-0.0065	-0.0064	-0.0065	-0.0056	-0.0050	-0.0028	-0.0019	-0.0035	-0.0026	-0.0026	-0.0026	-0.0026	-0.0028	-0.0027	-0.0026
	1995	-0.0052	-0.0082	-0.0084	-0.0079	-0.0050	-0.0035	-0.0001	-0.0033	-0.0029	-0.0021	-0.0022	-0.0022	-0.0021	-0.0022	-0.0022	-0.0022
	1996	-0.0352	-0.0347	-0.0351	-0.0340	-0.0290	-0.0267	-0.0351	-0.0350	-0.0347	-0.0340	-0.0341	-0.0341	-0.0345	-0.0358	-0.0352	-0.0357
	1997	0.0003	-0.0016	-0.0022	-0.0005	0.0066	0.0030	0.0017	0.0020	0.0022	0.0022	0.0022	0.0022	0.0021	0.0022	0.0022	0.0023
	1998	0.0009	0.0068	0.0060	0.0083	-0.0045	-0.0052	-0.0052	-0.0049	-0.0048	-0.0048	-0.0048	-0.0048	-0.0049	-0.0051	-0.0051	-0.0051
	1999	0.0015	0.0018	0.0008	0.0001	-0.0001	0.0000	0.0012	0.0015	0.0015	0.0011	0.0011	0.0011	0.0011	0.0012	0.0011	0.0012
	2000	0.0176	0.0155	0.0176	0.0148	0.0164	0.0172	0.0192	0.0196	0.0195	0.0187	0.0188	0.0190	0.0197	0.0194	0.0194	0.0196
	10 Point	1991	0.0182	0.0198	0.0203	0.0190	0.0154	0.0143	0.0134	0.0137	0.0141	0.0174	0.0160	0.0162	0.0168	0.0164	0.0167
1992		0.0087	0.0111	0.0114	0.0107	0.0089	0.0085	0.0087	0.0092	0.0094	0.0054	0.0060	0.0060	0.0063	0.0062	0.0062	
1993		0.0014	-0.0001	0.0000	-0.0002	-0.0002	0.0001	0.0014	0.0020	0.0022	0.0022	0.0028	0.0028	0.0029	0.0029	0.0029	
1994		-0.0096	-0.0120	-0.0120	-0.0118	-0.0099	-0.0089	-0.0065	-0.0058	-0.0075	-0.0074	-0.0070	-0.0070	-0.0071	-0.0074	-0.0072	-0.0073
1995		-0.0087	-0.0121	-0.0123	-0.0116	-0.0080	-0.0062	-0.0027	-0.0059	-0.0056	-0.0055	-0.0053	-0.0053	-0.0053	-0.0055	-0.0054	-0.0055
1996		-0.0372	-0.0369	-0.0374	-0.0361	-0.0307	-0.0283	-0.0366	-0.0365	-0.0362	-0.0360	-0.0358	-0.0358	-0.0363	-0.0377	-0.0370	-0.0375
1997		-0.0002	-0.0022	-0.0028	-0.0011	0.0062	0.0026	0.0014	0.0013	0.0016	0.0016	0.0017	0.0017	0.0017	0.0018	0.0018	0.0018
1998		0.0019	0.0079	0.0071	0.0093	-0.0036	-0.0044	-0.0044	-0.0041	-0.0040	-0.0039	-0.0040	-0.0040	-0.0040	-0.0042	-0.0041	-0.0042
1999		0.0040	0.0046	0.0036	0.0027	0.0020	0.0020	0.0031	0.0034	0.0034	0.0034	0.0035	0.0033	0.0034	0.0035	0.0034	0.0035
2000		0.0216	0.0199	0.0221	0.0191	0.0198	0.0203	0.0222	0.0226	0.0226	0.0226	0.0226	0.0223	0.0226	0.0235	0.0230	0.0233

MEDICAL Expon'l RESIDUALS	Policy Year	Loss Ratio Average (Pd & Inc)	Loss Ratio (Incur)	Loss Ratio (Pd-2)	Loss Ratio (Pd-3)	Loss Ratio (Pd-4)	Loss Ratio (Pd-5)	Loss Ratio (Pd-6)	Loss Ratio (Pd-7)	Loss Ratio (Pd-8)	Loss Ratio (Pd-10)	Loss Ratio (Pd-12)	Loss Ratio (Pd-14)	Loss Ratio (Pd-16)	Loss Ratio (Pd-18)	Loss Ratio (Pd-20)	
4 Point	1997	0.0030	-0.0003	0.0003	-0.0005	0.0071	0.0064	0.0063	0.0062	0.0063	0.0062	0.0062	0.0063	0.0065	0.0064	0.0065	
	1998	-0.0015	0.0035	0.0032	0.0045	-0.0074	-0.0065	-0.0064	-0.0063	-0.0064	-0.0063	-0.0063	-0.0064	-0.0066	-0.0066	-0.0066	
	1999	-0.0061	-0.0061	-0.0074	-0.0074	-0.0063	-0.0060	-0.0059	-0.0059	-0.0059	-0.0059	-0.0059	-0.0059	-0.0060	-0.0062	-0.0061	-0.0062
	2000	0.0047	0.0029	0.0040	0.0035	0.0068	0.0063	0.0062	0.0062	0.0062	0.0062	0.0062	0.0062	0.0062	0.0065	0.0064	0.0065
5 Point	1996	-0.0107	-0.0113	-0.0107	-0.0119	-0.0099	-0.0073	-0.0097	-0.0096	-0.0097	-0.0096	-0.0096	-0.0096	-0.0097	-0.0101	-0.0099	-0.0101
	1997	0.0143	0.0116	0.0116	0.0120	0.0174	0.0140	0.0164	0.0163	0.0163	0.0162	0.0162	0.0164	0.0171	0.0168	0.0170	
	1998	0.0042	0.0096	0.0090	0.0109	-0.0022	-0.0027	-0.0013	-0.0013	-0.0013	-0.0012	-0.0012	-0.0012	-0.0013	-0.0013	-0.0013	-0.0013
	1999	-0.0061	-0.0061	-0.0074	-0.0074	-0.0063	-0.0060	-0.0059	-0.0059	-0.0059	-0.0059	-0.0059	-0.0059	-0.0060	-0.0062	-0.0061	-0.0062
	2000	-0.0012	-0.0034	-0.0021	-0.0031	0.0015	0.0024	0.0010	0.0010	0.0010	0.0010	0.0010	0.0010	0.0010	0.0010	0.0010	0.0010
6 Point	1995	0.0143	0.0121	0.0127	0.0114	0.0108	0.0117	0.0175	0.0159	0.0159	0.0158	0.0158	0.0160	0.0167	0.0163	0.0166	
	1996	-0.0220	-0.0209	-0.0208	-0.0209	-0.0184	-0.0165	-0.0232	-0.0220	-0.0220	-0.0219	-0.0219	-0.0222	-0.0231	-0.0226	-0.0230	
	1997	0.0071	0.0055	0.0052	0.0062	0.0120	0.0082	0.0078	0.0084	0.0084	0.0085	0.0085	0.0085	0.0085	0.0089	0.0087	0.0089
	1998	0.0013	0.0071	0.0064	0.0085	-0.0043	-0.0050	-0.0048	-0.0044	-0.0044	-0.0044	-0.0044	-0.0044	-0.0044	-0.0046	-0.0046	-0.0046
	1999	-0.0047	-0.0048	-0.0061	-0.0062	-0.0052	-0.0049	-0.0042	-0.0043	-0.0043	-0.0043	-0.0043	-0.0043	-0.0043	-0.0045	-0.0044	-0.0045
	2000	0.0049	0.0018	0.0035	0.0019	0.0060	0.0072	0.0081	0.0075	0.0075	0.0075	0.0075	0.0075	0.0075	0.0078	0.0077	0.0078
7 Point	1994	0.0115	0.0110	0.0115	0.0102	0.0082	0.0082	0.0111	0.0127	0.0115	0.0114	0.0115	0.0116	0.0120	0.0118	0.0120	
	1995	0.0068	0.0048	0.0050	0.0046	0.0054	0.0063	0.0102	0.0076	0.0084	0.0083	0.0083	0.0084	0.0088	0.0086	0.0087	
	1996	-0.0273	-0.0261	-0.0262	-0.0257	-0.0222	-0.0203	-0.0283	-0.0278	-0.0273	-0.0272	-0.0272	-0.0275	-0.0286	-0.0281	-0.0285	
	1997	0.0040	0.0025	0.0021	0.0034	0.0098	0.0060	0.0049	0.0051	0.0055	0.0055	0.0054	0.0055	0.0057	0.0056	0.0057	
	1998	0.0005	0.0064	0.0056	0.0078	-0.0049	-0.0056	-0.0055	-0.0053	-0.0052	-0.0051	-0.0051	-0.0051	-0.0052	-0.0054	-0.0054	-0.0054
	1999	-0.0031	-0.0033	-0.0044	-0.0048	-0.0041	-0.0038	-0.0027	-0.0026	-0.0028	-0.0028	-0.0028	-0.0028	-0.0028	-0.0029	-0.0029	-0.0029
2000	0.0088	0.0057	0.0076	0.0055	0.0088	0.0100	0.0118	0.0117	0.0113	0.0113	0.0113	0.0113	0.0114	0.0119	0.0116	0.0118	
8 Point	1993	0.0166	0.0170	0.0175	0.0163	0.0134	0.0128	0.0139	0.0150	0.0155	0.0154	0.0155	0.0157	0.0163	0.0160	0.0161	
	1994	0.0023	0.0015	0.0017	0.0012	0.0007	0.0010	0.0033	0.0044	0.0030	0.0029	0.0029	0.0030	0.0030	0.0030	0.0031	
	1995	-0.0002	-0.0024	-0.0024	-0.0022	-0.0003	0.0009	0.0044	0.0014	0.0019	0.0019	0.0019	0.0019	0.0019	0.0021	0.0020	0.0020
	1996	-0.0320	-0.0309	-0.0312	-0.0304	-0.0260	-0.0239	-0.0322	-0.0320	-0.0316	-0.0314	-0.0314	-0.0319	-0.0331	-0.0325	-0.0329	
	1997	0.0017	0.0001	-0.0005	0.0011	0.0079	0.0042	0.0030	0.0030	0.0033	0.0033	0.0033	0.0033	0.0033	0.0035	0.0034	0.0035
	1998	0.0005	0.0064	0.0056	0.0078	-0.0049	-0.0056	-0.0055	-0.0053	-0.0052	-0.0051	-0.0051	-0.0051	-0.0052	-0.0054	-0.0054	-0.0054
	1999	-0.0007	-0.0008	-0.0019	-0.0024	-0.0022	-0.0020	-0.0008	-0.0006	-0.0007	-0.0007	-0.0007	-0.0007	-0.0007	-0.0007	-0.0007	-0.0007
	2000	0.0135	0.0108	0.0128	0.0103	0.0126	0.0135	0.0156	0.0158	0.0156	0.0156	0.0155	0.0155	0.0157	0.0163	0.0160	0.0162
9 Point	1992	0.0171	0.0201	0.0206	0.0194	0.0161	0.0151	0.0150	0.0157	0.0161	0.0135	0.0135	0.0136	0.0142	0.0139	0.0141	
	1993	0.0083	0.0072	0.0075	0.0069	0.0056	0.0055	0.0067	0.0074	0.0077	0.0089	0.0089	0.0091	0.0094	0.0092	0.0093	
	1994	-0.0043	-0.0062	-0.0061	-0.0062	-0.0054	-0.0047	-0.0023	-0.0015	-0.0031	-0.0022	-0.0022	-0.0022	-0.0024	-0.0023	-0.0022	
	1995	-0.0049	-0.0080	-0.0081	-0.0076	-0.0047	-0.0032	0.0003	-0.0029	-0.0025	-0.0018	-0.0018	-0.0018	-0.0018	-0.0018	-0.0018	-0.0018
	1996	-0.0349	-0.0345	-0.0348	-0.0338	-0.0288	-0.0265	-0.0347	-0.0346	-0.0343	-0.0337	-0.0337	-0.0337	-0.0342	-0.0355	-0.0348	-0.0353
	1997	0.0005	-0.0013	-0.0019	-0.0003	0.0068	0.0032	0.0020	0.0020	0.0023	0.0024	0.0024	0.0024	0.0024	0.0025	0.0025	0.0025
	1998	0.0011	0.0071	0.0063	0.0085	-0.0043	-0.0050	-0.0050	-0.0047	-0.0047	-0.0047	-0.0047	-0.0047	-0.0048	-0.0049	-0.0049	-0.0049
	1999	0.0016	0.0021	0.0011	0.0003	0.0000	0.0001	0.0012	0.0015	0.0015	0.0011	0.0011	0.0011	0.0012	0.0012	0.0012	0.0012
	2000	0.0177	0.0158	0.0180	0.0151	0.0165	0.0171	0.0191	0.0194	0.0193	0.0187	0.0187	0.0187	0.0189	0.0196	0.0193	0.0195
10 Point	1991	0.0186	0.0201	0.0206	0.0194	0.0158	0.0146	0.0137	0.0141	0.0144	0.0177	0.0163	0.0165	0.0172	0.0168	0.0171	
	1992	0.0091	0.0115	0.0118	0.0110	0.0093	0.0088	0.0091	0.0096	0.0099	0.0059	0.0065	0.0065	0.0068	0.0067	0.0067	
	1993	0.0018	0.0002	0.0003	0.0001	0.0001	0.0004	0.0019	0.0025	0.0027	0.0028	0.0033	0.0034	0.0034	0.0034	0.0034	
	1994	-0.0092	-0.0116	-0.0117	-0.0114	-0.0096	-0.0086	-0.0060	-0.0052	-0.0069	-0.0069	-0.0065	-0.0066	-0.0066	-0.0069	-0.0067	-0.0068
	1995	-0.0083	-0.0118	-0.0120	-0.0113	-0.0077	-0.0059	-0.0022	-0.0054	-0.0051	-0.0050	-0.0048	-0.0048	-0.0048	-0.0050	-0.0049	-0.0050
	1996	-0.0369	-0.0366	-0.0370	-0.0358	-0.0304	-0.0280	-0.0362	-0.0361	-0.0358	-0.0355	-0.0354	-0.0354	-0.0359	-0.0373	-0.0366	-0.0371
	1997	0.0000	-0.0019	-0.0025	-0.0008	0.0064	0.0028	0.0016	0.0016	0.0019	0.0020	0.0020	0.0020	0.0020	0.0020	0.0021	0.0021
	1998	0.0021	0.0082	0.0074	0.0096	-0.0035	-0.0043	-0.0043	-0.0040	-0.0039	-0.0038	-0.0039	-0.0039	-0.0039	-0.0041	-0.0040	-0.0041
	1999	0.0041	0.0048	0.0039	0.0029	0.0021	0.0020	0.0030	0.0033	0.0033	0.0033	0.0033	0.0032	0.0033	0.0034	0.0033	0.0034
	2000	0.0215	0.0202	0.0224	0.0193	0.0197	0.0201	0.0218	0.0223	0.0223	0.0222	0.0222	0.0220	0.0222	0.0231	0.0226	0.0229