

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.

INDEMNITY		(Avg Pd & Inc)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-8)	(Pd-12)	(Pd-16)	(Pd-20)
Freq Adj LR												
r^2												
4 Point	Linear	0.999	0.918	0.892	0.925	0.993	0.993	0.993	0.993	0.993	0.993	0.993
5 Point	Linear	0.863	0.759	0.876	0.901	0.920	0.908	0.912	0.912	0.912	0.912	0.912
6 Point	Linear	0.864	0.802	0.873	0.890	0.910	0.907	0.903	0.900	0.900	0.900	0.900
7 Point	Linear	0.915	0.876	0.920	0.931	0.944	0.942	0.939	0.937	0.937	0.937	0.937
8 Point	Linear	0.943	0.917	0.946	0.953	0.961	0.959	0.958	0.958	0.958	0.958	0.958
9 Point	Linear	0.892	0.845	0.868	0.874	0.882	0.881	0.882	0.909	0.920	0.921	0.920
10 Point	Linear	0.848	0.773	0.792	0.797	0.806	0.806	0.808	0.853	0.892	0.892	0.892
4 Point	Expon'l	1.000	0.918	0.897	0.928	0.993	0.994	0.993	0.993	0.993	0.993	0.993
5 Point	Expon'l	0.846	0.746	0.863	0.887	0.904	0.890	0.894	0.894	0.894	0.895	0.894
6 Point	Expon'l	0.838	0.782	0.849	0.865	0.885	0.882	0.876	0.872	0.872	0.873	0.872
7 Point	Expon'l	0.898	0.863	0.904	0.914	0.927	0.925	0.922	0.920	0.920	0.920	0.920
8 Point	Expon'l	0.932	0.908	0.936	0.943	0.951	0.950	0.948	0.944	0.945	0.945	0.945
9 Point	Expon'l	0.879	0.830	0.852	0.857	0.866	0.866	0.866	0.894	0.909	0.909	0.909
10 Point	Expon'l	0.835	0.752	0.771	0.776	0.785	0.787	0.788	0.837	0.884	0.885	0.884
MEDICAL		(Avg Pd & Inc)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-8)	(Pd-12)	(Pd-16)	(Pd-20)
Freq Adj LR												
r^2												
4 Point	Linear	0.841	0.705	0.704	0.787	0.914	0.920	0.919	0.919	0.919	0.919	0.919
5 Point	Linear	0.920	0.850	0.845	0.883	0.957	0.960	0.960	0.959	0.960	0.960	0.960
6 Point	Linear	0.952	0.912	0.911	0.933	0.975	0.977	0.977	0.976	0.976	0.976	0.976
7 Point	Linear	0.963	0.924	0.927	0.949	0.975	0.977	0.977	0.985	0.985	0.985	0.985
8 Point	Linear	0.974	0.946	0.948	0.965	0.983	0.984	0.984	0.989	0.989	0.989	0.989
9 Point	Linear	0.979	0.961	0.962	0.973	0.985	0.986	0.986	0.989	0.986	0.987	0.987
10 Point	Linear	0.983	0.971	0.972	0.979	0.987	0.987	0.988	0.991	0.987	0.987	0.987
4 Point	Expon'l	0.844	0.702	0.702	0.783	0.920	0.926	0.926	0.926	0.926	0.926	0.926
5 Point	Expon'l	0.921	0.850	0.848	0.886	0.959	0.961	0.961	0.961	0.961	0.961	0.961
6 Point	Expon'l	0.947	0.908	0.909	0.934	0.974	0.975	0.977	0.971	0.971	0.971	0.971
7 Point	Expon'l	0.950	0.903	0.908	0.934	0.959	0.961	0.963	0.978	0.978	0.978	0.978
8 Point	Expon'l	0.957	0.926	0.930	0.949	0.967	0.969	0.969	0.981	0.979	0.979	0.979
9 Point	Expon'l	0.970	0.948	0.951	0.964	0.976	0.978	0.978	0.986	0.983	0.983	0.983
10 Point	Expon'l	0.978	0.962	0.964	0.974	0.983	0.984	0.984	0.990	0.988	0.988	0.988

INDEMNITY	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity
Linear	Policy	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio
FITTED	Year	(Avg Pd & Inc)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-8)	(Pd-12)	(Pd-16)	(Pd-20)
4 Point	2000	0.9762	0.9056	0.8985	0.8984	0.9082	0.9153	0.9197	0.9638	1.0206	1.0261	1.0467
	2001	0.9992	0.9178	0.9213	0.9242	0.9380	0.9451	0.9495	0.9951	1.0537	1.0594	1.0806
	2002	1.0223	0.9299	0.9441	0.9501	0.9678	0.9748	0.9794	1.0263	1.0868	1.0927	1.1146
	2003	1.0453	0.9421	0.9670	0.9759	0.9976	1.0045	1.0092	1.0576	1.1199	1.1261	1.1485
5 Point	1999	0.9075	0.8476	0.8405	0.8393	0.8416	0.8445	0.8500	0.8908	0.9432	0.9483	0.9673
	2000	0.9458	0.8751	0.8751	0.8762	0.8837	0.8879	0.8931	0.9359	0.9911	0.9965	1.0164
	2001	0.9840	0.9025	0.9096	0.9131	0.9258	0.9313	0.9362	0.9811	1.0389	1.0446	1.0655
	2002	1.0223	0.9299	0.9441	0.9501	0.9678	0.9748	0.9794	1.0263	1.0868	1.0927	1.1146
	2003	1.0605	0.9574	0.9787	0.9870	1.0099	1.0182	1.0225	1.0715	1.1346	1.1409	1.1637
6 Point	1998	0.8119	0.7638	0.7571	0.7554	0.7540	0.7547	0.7575	0.7919	0.8385	0.8431	0.8599
	1999	0.8658	0.8066	0.8049	0.8051	0.8085	0.8108	0.8141	0.8517	0.9018	0.9068	0.9249
	2000	0.9197	0.8494	0.8528	0.8548	0.8630	0.8669	0.8707	0.9115	0.9652	0.9705	0.9899
	2001	0.9736	0.8923	0.9007	0.9046	0.9175	0.9229	0.9273	0.9714	1.0286	1.0342	1.0549
	2002	1.0275	0.9351	0.9486	0.9543	0.9720	0.9790	0.9838	1.0312	1.0919	1.0979	1.1199
	2003	1.0814	0.9779	0.9965	1.0041	1.0264	1.0350	1.0404	1.0910	1.1553	1.1616	1.1849
7 Point	1997	0.7427	0.7004	0.6941	0.6922	0.6889	0.6885	0.6897	0.7229	0.7654	0.7696	0.7850
	1998	0.8001	0.7480	0.7455	0.7450	0.7459	0.7469	0.7488	0.7848	0.8310	0.8356	0.8523
	1999	0.8575	0.7956	0.7968	0.7979	0.8028	0.8053	0.8080	0.8468	0.8966	0.9016	0.9196
	2000	0.9150	0.8431	0.8482	0.8507	0.8597	0.8637	0.8672	0.9087	0.9622	0.9675	0.9868
	2001	0.9724	0.8907	0.8995	0.9036	0.9167	0.9221	0.9264	0.9707	1.0278	1.0335	1.0541
	2002	1.0298	0.9382	0.9509	0.9564	0.9736	0.9805	0.9856	1.0326	1.0934	1.0994	1.1214
	2003	1.0873	0.9858	1.0023	1.0092	1.0305	1.0389	1.0448	1.0945	1.1590	1.1654	1.1887
8 Point	1996	0.6784	0.6465	0.6406	0.6386	0.6343	0.6332	0.6335	0.6512	0.6927	0.6966	0.7105
	1997	0.7372	0.6953	0.6924	0.6916	0.6908	0.6910	0.6920	0.7151	0.7597	0.7639	0.7792
	1998	0.7960	0.7442	0.7442	0.7446	0.7473	0.7488	0.7506	0.7790	0.8268	0.8313	0.8480
	1999	0.8548	0.7930	0.7960	0.7976	0.8037	0.8066	0.8092	0.8429	0.8938	0.8987	0.9167
	2000	0.9136	0.8418	0.8478	0.8506	0.8602	0.8643	0.8678	0.9068	0.9608	0.9661	0.9854
	2001	0.9724	0.8907	0.8995	0.9036	0.9167	0.9221	0.9264	0.9707	1.0278	1.0335	1.0541
	2002	1.0312	0.9395	0.9513	0.9565	0.9731	0.9799	0.9850	1.0345	1.0948	1.1009	1.1229
	2003	1.0900	0.9883	1.0031	1.0095	1.0296	1.0377	1.0436	1.0984	1.1619	1.1682	1.1916
9 Point	1995	0.6667	0.6435	0.6380	0.6360	0.6312	0.6297	0.6293	0.6371	0.6728	0.6765	0.6900
	1996	0.7172	0.6843	0.6811	0.6801	0.6782	0.6779	0.6783	0.6922	0.7315	0.7355	0.7502
	1997	0.7677	0.7250	0.7242	0.7242	0.7253	0.7261	0.7273	0.7473	0.7902	0.7946	0.8104
	1998	0.8182	0.7657	0.7673	0.7683	0.7724	0.7743	0.7763	0.8024	0.8489	0.8536	0.8707
	1999	0.8687	0.8065	0.8104	0.8124	0.8194	0.8225	0.8252	0.8575	0.9076	0.9126	0.9309
	2000	0.9192	0.8472	0.8535	0.8565	0.8665	0.8707	0.8742	0.9126	0.9663	0.9717	0.9911
	2001	0.9696	0.8880	0.8967	0.9006	0.9135	0.9189	0.9232	0.9677	1.0250	1.0307	1.0513
	2002	1.0201	0.9287	0.9398	0.9447	0.9606	0.9671	0.9722	1.0228	1.0838	1.0897	1.1115
	2003	1.0706	0.9695	0.9829	0.9888	1.0076	1.0154	1.0212	1.0779	1.1425	1.1488	1.1717
10 Point	1994	0.6586	0.6451	0.6399	0.6380	0.6329	0.6311	0.6304	0.6314	0.6553	0.6590	0.6722
	1995	0.7024	0.6791	0.6759	0.6748	0.6722	0.6715	0.6715	0.6787	0.7075	0.7114	0.7257
	1996	0.7462	0.7132	0.7119	0.7116	0.7116	0.7119	0.7125	0.7260	0.7597	0.7639	0.7792
	1997	0.7900	0.7473	0.7479	0.7484	0.7509	0.7522	0.7536	0.7733	0.8119	0.8164	0.8327
	1998	0.8338	0.7813	0.7839	0.7853	0.7903	0.7926	0.7947	0.8206	0.8641	0.8689	0.8863
	1999	0.8776	0.8154	0.8199	0.8221	0.8297	0.8330	0.8358	0.8679	0.9163	0.9214	0.9398
	2000	0.9214	0.8495	0.8559	0.8589	0.8690	0.8733	0.8768	0.9152	0.9685	0.9738	0.9933
	2001	0.9652	0.8835	0.8919	0.8957	0.9084	0.9137	0.9179	0.9625	1.0207	1.0263	1.0468
	2002	1.0090	0.9176	0.9279	0.9326	0.9478	0.9541	0.9590	1.0098	1.0729	1.0788	1.1004
	2003	1.0528	0.9517	0.9639	0.9694	0.9871	0.9944	1.0001	1.0571	1.1251	1.1313	1.1539

INDEMNITY	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity
Expon'l	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio
FITTED	(Avg Pd & Inc)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-8)	(Pd-12)	(Pd-16)	(Pd-20)	
Policy	Year											
4 Point	2000	0.9765	0.9057	0.8990	0.8990	0.9087	0.9158	0.9202	0.9643	1.0211	1.0266	1.0472
	2001	0.9990	0.9177	0.9211	0.9239	0.9376	0.9446	0.9491	0.9946	1.0531	1.0589	1.0801
	2002	1.0220	0.9299	0.9437	0.9496	0.9673	0.9743	0.9789	1.0258	1.0862	1.0922	1.1140
	2003	1.0456	0.9422	0.9670	0.9760	0.9981	1.0049	1.0096	1.0580	1.1203	1.1266	1.1491
5 Point	1999	0.9073	0.8470	0.8407	0.8397	0.8420	0.8447	0.8502	0.8910	0.9435	0.9486	0.9676
	2000	0.9440	0.8737	0.8737	0.8748	0.8818	0.8859	0.8911	0.9339	0.9888	0.9942	1.0141
	2001	0.9822	0.9014	0.9081	0.9114	0.9236	0.9290	0.9340	0.9788	1.0364	1.0421	1.0629
	2002	1.0220	0.9299	0.9437	0.9496	0.9673	0.9743	0.9789	1.0258	1.0862	1.0922	1.1140
	2003	1.0634	0.9592	0.9808	0.9894	1.0132	1.0217	1.0260	1.0751	1.1385	1.1448	1.1676
6 Point	1998	0.8112	0.7623	0.7569	0.7556	0.7547	0.7554	0.7580	0.7923	0.8389	0.8435	0.8604
	1999	0.8609	0.8025	0.8011	0.8012	0.8042	0.8062	0.8093	0.8465	0.8963	0.9012	0.9192
	2000	0.9135	0.8448	0.8478	0.8495	0.8569	0.8604	0.8640	0.9044	0.9576	0.9629	0.9822
	2001	0.9694	0.8893	0.8972	0.9008	0.9131	0.9182	0.9225	0.9663	1.0232	1.0288	1.0494
	2002	1.0287	0.9361	0.9495	0.9552	0.9729	0.9800	0.9849	1.0324	1.0932	1.0992	1.1212
	2003	1.0917	0.9855	1.0048	1.0128	1.0367	1.0459	1.0516	1.1030	1.1680	1.1745	1.1979
7 Point	1997	0.7459	0.7017	0.6971	0.6957	0.6934	0.6932	0.6943	0.7278	0.7706	0.7749	0.7904
	1998	0.7960	0.7441	0.7421	0.7418	0.7425	0.7434	0.7451	0.7810	0.8269	0.8315	0.8481
	1999	0.8495	0.7890	0.7900	0.7909	0.7951	0.7972	0.7996	0.8380	0.8873	0.8922	0.9100
	2000	0.9066	0.8366	0.8411	0.8433	0.8513	0.8549	0.8581	0.8992	0.9522	0.9574	0.9765
	2001	0.9676	0.8871	0.8954	0.8992	0.9116	0.9168	0.9209	0.9649	1.0217	1.0273	1.0479
	2002	1.0326	0.9407	0.9532	0.9587	0.9761	0.9831	0.9883	1.0354	1.0964	1.1024	1.1244
	2003	1.1021	0.9975	1.0148	1.0222	1.0452	1.0543	1.0606	1.1110	1.1765	1.1829	1.2066
8 Point	1996	0.6862	0.6516	0.6476	0.6462	0.6434	0.6427	0.6430	0.6610	0.7032	0.7071	0.7213
	1997	0.7350	0.6931	0.6909	0.6904	0.6898	0.6900	0.6909	0.7130	0.7578	0.7620	0.7772
	1998	0.7873	0.7372	0.7372	0.7375	0.7396	0.7408	0.7424	0.7690	0.8166	0.8211	0.8375
	1999	0.8433	0.7841	0.7865	0.7879	0.7930	0.7954	0.7977	0.8294	0.8799	0.8848	0.9024
	2000	0.9033	0.8340	0.8392	0.8417	0.8502	0.8539	0.8571	0.8946	0.9482	0.9534	0.9724
	2001	0.9676	0.8871	0.8954	0.8992	0.9116	0.9168	0.9209	0.9649	1.0217	1.0273	1.0479
	2002	1.0364	0.9436	0.9553	0.9606	0.9774	0.9843	0.9895	1.0407	1.1010	1.1070	1.1291
	2003	1.1101	1.0037	1.0193	1.0261	1.0479	1.0567	1.0632	1.1225	1.1864	1.1929	1.2167
9 Point	1995	0.6780	0.6508	0.6471	0.6457	0.6425	0.6415	0.6414	0.6510	0.6879	0.6917	0.7056
	1996	0.7190	0.6849	0.6826	0.6819	0.6806	0.6804	0.6808	0.6947	0.7344	0.7385	0.7532
	1997	0.7625	0.7207	0.7201	0.7201	0.7210	0.7216	0.7226	0.7414	0.7841	0.7884	0.8042
	1998	0.8086	0.7585	0.7597	0.7605	0.7638	0.7654	0.7670	0.7911	0.8371	0.8417	0.8585
	1999	0.8575	0.7982	0.8015	0.8031	0.8091	0.8117	0.8141	0.8443	0.8936	0.8986	0.9165
	2000	0.9094	0.8400	0.8455	0.8482	0.8571	0.8609	0.8641	0.9010	0.9541	0.9593	0.9785
	2001	0.9644	0.8840	0.8920	0.8957	0.9079	0.9130	0.9172	0.9615	1.0186	1.0242	1.0446
	2002	1.0227	0.9303	0.9411	0.9459	0.9618	0.9684	0.9735	1.0261	1.0874	1.0934	1.1152
	2003	1.0845	0.9790	0.9928	0.9989	1.0188	1.0270	1.0333	1.0950	1.1609	1.1673	1.1906
10 Point	1994	0.6721	0.6534	0.6499	0.6486	0.6452	0.6440	0.6436	0.6476	0.6738	0.6776	0.6912
	1995	0.7071	0.6817	0.6794	0.6786	0.6768	0.6763	0.6764	0.6846	0.7143	0.7183	0.7327
	1996	0.7440	0.7112	0.7102	0.7100	0.7100	0.7102	0.7108	0.7237	0.7573	0.7614	0.7767
	1997	0.7828	0.7419	0.7424	0.7428	0.7448	0.7458	0.7470	0.7650	0.8028	0.8072	0.8233
	1998	0.8236	0.7740	0.7761	0.7772	0.7813	0.7832	0.7850	0.8088	0.8510	0.8557	0.8728
	1999	0.8666	0.8075	0.8113	0.8132	0.8197	0.8225	0.8250	0.8550	0.9021	0.9071	0.9252
	2000	0.9118	0.8424	0.8481	0.8508	0.8599	0.8637	0.8670	0.9038	0.9563	0.9616	0.9808
	2001	0.9593	0.8789	0.8866	0.8902	0.9020	0.9070	0.9111	0.9555	1.0138	1.0193	1.0397
	2002	1.0093	0.9169	0.9268	0.9314	0.9463	0.9525	0.9575	1.0100	1.0747	1.0806	1.1022
	2003	1.0620	0.9566	0.9689	0.9745	0.9927	1.0003	1.0063	1.0678	1.1392	1.1455	1.1684

MEDICAL		Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity
Linear	Policy	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio
FITTED	Year	(Avg Pd & Inc)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-8)	(Pd-12)	(Pd-16)	(Pd-20)
4 Point	2000	0.8809	0.9002	0.8980	0.8955	0.9067	0.9111	0.8985	0.8830	0.8654	0.8612	0.8614
	2001	0.9227	0.9334	0.9345	0.9435	0.9591	0.9644	0.9511	0.9347	0.9160	0.9116	0.9118
	2002	0.9645	0.9667	0.9710	0.9915	1.0115	1.0177	1.0036	0.9863	0.9666	0.9620	0.9622
	2003	1.0063	1.0000	1.0075	1.0395	1.0639	1.0710	1.0562	1.0379	1.0172	1.0123	1.0125
5 Point	1999	0.8283	0.8533	0.8511	0.8455	0.8482	0.8496	0.8380	0.8235	0.8071	0.8032	0.8034
	2000	0.8737	0.8911	0.8911	0.8942	0.9027	0.9057	0.8932	0.8778	0.8603	0.8561	0.8563
	2001	0.9191	0.9289	0.9310	0.9428	0.9571	0.9617	0.9484	0.9320	0.9134	0.9090	0.9092
	2002	0.9645	0.9667	0.9710	0.9915	1.0115	1.0177	1.0036	0.9863	0.9666	0.9620	0.9622
	2003	1.0099	1.0045	1.0109	1.0401	1.0659	1.0738	1.0588	1.0406	1.0197	1.0149	1.0151
6 Point	1998	0.7692	0.7978	0.7958	0.7890	0.7875	0.7874	0.7822	0.7591	0.7440	0.7404	0.7406
	1999	0.8183	0.8405	0.8399	0.8398	0.8437	0.8451	0.8376	0.8162	0.7999	0.7960	0.7962
	2000	0.8675	0.8831	0.8841	0.8906	0.8998	0.9029	0.8930	0.8732	0.8557	0.8516	0.8518
	2001	0.9166	0.9257	0.9282	0.9414	0.9559	0.9606	0.9483	0.9302	0.9116	0.9072	0.9074
	2002	0.9657	0.9683	0.9724	0.9922	1.0121	1.0183	1.0037	0.9872	0.9675	0.9629	0.9631
	2003	1.0149	1.0109	1.0165	1.0430	1.0682	1.0760	1.0590	1.0442	1.0233	1.0185	1.0187
7 Point	1997	0.7006	0.7215	0.7196	0.7124	0.7087	0.7078	0.7063	0.6968	0.6829	0.6796	0.6798
	1998	0.7543	0.7719	0.7711	0.7691	0.7701	0.7706	0.7664	0.7550	0.7400	0.7364	0.7366
	1999	0.8079	0.8223	0.8227	0.8259	0.8315	0.8334	0.8265	0.8133	0.7970	0.7932	0.7934
	2000	0.8615	0.8727	0.8742	0.8826	0.8928	0.8961	0.8866	0.8715	0.8541	0.8500	0.8502
	2001	0.9151	0.9231	0.9258	0.9394	0.9542	0.9589	0.9467	0.9298	0.9112	0.9068	0.9070
	2002	0.9687	0.9735	0.9773	0.9962	1.0156	1.0217	1.0068	0.9880	0.9683	0.9637	0.9639
	2003	1.0223	1.0239	1.0289	1.0529	1.0769	1.0844	1.0669	1.0463	1.0253	1.0205	1.0207
8 Point	1996	0.6342	0.6524	0.6507	0.6434	0.6386	0.6373	0.6379	0.6334	0.6186	0.6157	0.6159
	1997	0.6904	0.7066	0.7057	0.7026	0.7017	0.7016	0.6997	0.6927	0.6772	0.6739	0.6741
	1998	0.7465	0.7607	0.7607	0.7618	0.7648	0.7659	0.7614	0.7520	0.7357	0.7322	0.7324
	1999	0.8027	0.8148	0.8157	0.8210	0.8280	0.8302	0.8232	0.8112	0.7942	0.7904	0.7906
	2000	0.8589	0.8690	0.8708	0.8802	0.8911	0.8946	0.8850	0.8705	0.8527	0.8486	0.8488
	2001	0.9151	0.9231	0.9258	0.9394	0.9542	0.9589	0.9467	0.9298	0.9112	0.9068	0.9070
	2002	0.9713	0.9772	0.9808	0.9986	1.0173	1.0232	1.0085	0.9890	0.9697	0.9651	0.9653
	2003	1.0275	1.0314	1.0358	1.0578	1.0804	1.0876	1.0703	1.0483	1.0282	1.0233	1.0235
9 Point	1995	0.5866	0.6007	0.5990	0.5919	0.5865	0.5849	0.5869	0.5857	0.5750	0.5722	0.5725
	1996	0.6412	0.6544	0.6534	0.6497	0.6476	0.6471	0.6468	0.6429	0.6309	0.6279	0.6281
	1997	0.6959	0.7081	0.7079	0.7076	0.7088	0.7093	0.7066	0.7001	0.6868	0.6835	0.6837
	1998	0.7506	0.7618	0.7623	0.7654	0.7700	0.7715	0.7665	0.7574	0.7427	0.7391	0.7393
	1999	0.8053	0.8155	0.8167	0.8233	0.8312	0.8338	0.8264	0.8146	0.7986	0.7947	0.7949
	2000	0.8599	0.8692	0.8711	0.8811	0.8924	0.8960	0.8862	0.8719	0.8544	0.8504	0.8506
	2001	0.9146	0.9230	0.9256	0.9389	0.9535	0.9582	0.9461	0.9291	0.9103	0.9060	0.9062
	2002	0.9693	0.9767	0.9800	0.9968	1.0147	1.0204	1.0060	0.9863	0.9662	0.9616	0.9618
	2003	1.0239	1.0304	1.0344	1.0546	1.0759	1.0826	1.0658	1.0436	1.0221	1.0172	1.0174
10 Point	1994	0.5376	0.5482	0.5466	0.5397	0.5340	0.5323	0.5351	0.5360	0.5294	0.5269	0.5271
	1995	0.5914	0.6017	0.6007	0.5967	0.5938	0.5930	0.5937	0.5921	0.5837	0.5809	0.5811
	1996	0.6452	0.6552	0.6548	0.6536	0.6536	0.6537	0.6523	0.6481	0.6379	0.6349	0.6351
	1997	0.6989	0.7087	0.7089	0.7106	0.7134	0.7144	0.7109	0.7041	0.6922	0.6889	0.6891
	1998	0.7527	0.7623	0.7630	0.7675	0.7732	0.7751	0.7695	0.7602	0.7465	0.7429	0.7431
	1999	0.8065	0.8158	0.8171	0.8245	0.8330	0.8358	0.8281	0.8162	0.8007	0.7969	0.7971
	2000	0.8602	0.8693	0.8713	0.8814	0.8928	0.8965	0.8867	0.8723	0.8550	0.8509	0.8511
	2001	0.9140	0.9228	0.9254	0.9384	0.9526	0.9572	0.9452	0.9283	0.9092	0.9049	0.9051
	2002	0.9678	0.9764	0.9795	0.9953	1.0124	1.0179	1.0038	0.9843	0.9635	0.9589	0.9591
	2003	1.0215	1.0299	1.0336	1.0523	1.0723	1.0786	1.0624	1.0404	1.0177	1.0129	1.0131

MEDICAL	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity
Expon'l	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio
FITTED	(Avg Pd & Inc)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-8)	(Pd-12)	(Pd-16)	(Pd-20)	
Policy	Year											
4 Point	2000	0.8825	0.9013	0.8994	0.8974	0.9088	0.9133	0.9007	0.8852	0.8674	0.8633	0.8635
	2001	0.9219	0.9329	0.9338	0.9423	0.9579	0.9632	0.9499	0.9335	0.9148	0.9104	0.9106
	2002	0.9630	0.9656	0.9696	0.9895	1.0096	1.0158	1.0017	0.9844	0.9647	0.9602	0.9604
	2003	1.0061	0.9994	1.0067	1.0390	1.0642	1.0713	1.0565	1.0382	1.0174	1.0126	1.0128
5 Point	1999	0.8305	0.8547	0.8529	0.8484	0.8514	0.8528	0.8411	0.8266	0.8101	0.8062	0.8064
	2000	0.8725	0.8902	0.8902	0.8930	0.9012	0.9040	0.8916	0.8762	0.8587	0.8546	0.8548
	2001	0.9167	0.9271	0.9290	0.9400	0.9539	0.9583	0.9451	0.9287	0.9102	0.9058	0.9060
	2002	0.9630	0.9656	0.9696	0.9895	1.0096	1.0158	1.0017	0.9844	0.9647	0.9602	0.9604
	2003	1.0118	1.0056	1.0119	1.0416	1.0687	1.0768	1.0618	1.0435	1.0226	1.0178	1.0179
6 Point	1998	0.7726	0.8001	0.7985	0.7932	0.7925	0.7926	0.7874	0.7640	0.7488	0.7452	0.7454
	1999	0.8168	0.8391	0.8386	0.8386	0.8422	0.8436	0.8364	0.8144	0.7982	0.7943	0.7945
	2000	0.8635	0.8799	0.8808	0.8866	0.8951	0.8979	0.8884	0.8681	0.8507	0.8467	0.8469
	2001	0.9129	0.9228	0.9251	0.9373	0.9513	0.9557	0.9437	0.9253	0.9068	0.9025	0.9027
	2002	0.9650	0.9678	0.9716	0.9909	1.0110	1.0172	1.0025	0.9863	0.9665	0.9620	0.9622
	2003	1.0202	1.0149	1.0205	1.0476	1.0745	1.0827	1.0649	1.0513	1.0302	1.0254	1.0256
7 Point	1997	0.7059	0.7245	0.7232	0.7181	0.7157	0.7152	0.7134	0.7045	0.6905	0.6872	0.6873
	1998	0.7523	0.7689	0.7683	0.7669	0.7678	0.7683	0.7645	0.7540	0.7389	0.7354	0.7356
	1999	0.8017	0.8161	0.8164	0.8190	0.8238	0.8254	0.8193	0.8069	0.7907	0.7870	0.7872
	2000	0.8543	0.8661	0.8674	0.8747	0.8839	0.8868	0.8780	0.8635	0.8462	0.8422	0.8424
	2001	0.9104	0.9192	0.9216	0.9341	0.9483	0.9527	0.9409	0.9241	0.9056	0.9013	0.9015
	2002	0.9702	0.9755	0.9791	0.9976	1.0174	1.0236	1.0084	0.9889	0.9691	0.9645	0.9647
	2003	1.0339	1.0353	1.0403	1.0654	1.0916	1.0997	1.0806	1.0583	1.0371	1.0322	1.0324
8 Point	1996	0.6428	0.6586	0.6574	0.6528	0.6498	0.6490	0.6490	0.6448	0.6297	0.6267	0.6269
	1997	0.6891	0.7040	0.7034	0.7013	0.7008	0.7008	0.6990	0.6929	0.6772	0.6739	0.6741
	1998	0.7388	0.7525	0.7525	0.7534	0.7558	0.7567	0.7530	0.7446	0.7282	0.7247	0.7249
	1999	0.7921	0.8044	0.8051	0.8094	0.8152	0.8171	0.8110	0.8002	0.7831	0.7794	0.7796
	2000	0.8492	0.8599	0.8614	0.8695	0.8792	0.8823	0.8736	0.8599	0.8421	0.8381	0.8383
	2001	0.9104	0.9192	0.9216	0.9341	0.9483	0.9527	0.9409	0.9241	0.9056	0.9013	0.9015
	2002	0.9761	0.9825	0.9860	1.0035	1.0228	1.0288	1.0135	0.9930	0.9739	0.9692	0.9694
	2003	1.0465	1.0503	1.0548	1.0781	1.1031	1.1109	1.0917	1.0671	1.0473	1.0423	1.0424
9 Point	1995	0.6000	0.6117	0.6107	0.6065	0.6033	0.6024	0.6033	0.6017	0.5908	0.5880	0.5882
	1996	0.6431	0.6547	0.6541	0.6518	0.6505	0.6502	0.6497	0.6463	0.6344	0.6313	0.6315
	1997	0.6894	0.7008	0.7006	0.7004	0.7014	0.7018	0.6996	0.6942	0.6811	0.6778	0.6780
	1998	0.7391	0.7500	0.7504	0.7527	0.7563	0.7575	0.7534	0.7456	0.7313	0.7278	0.7280
	1999	0.7922	0.8027	0.8037	0.8089	0.8155	0.8176	0.8113	0.8009	0.7852	0.7814	0.7816
	2000	0.8493	0.8592	0.8608	0.8693	0.8794	0.8825	0.8737	0.8602	0.8430	0.8390	0.8392
	2001	0.9104	0.9195	0.9219	0.9342	0.9482	0.9526	0.9409	0.9239	0.9051	0.9008	0.9010
	2002	0.9759	0.9842	0.9874	1.0040	1.0224	1.0282	1.0132	0.9923	0.9718	0.9672	0.9674
	2003	1.0461	1.0534	1.0575	1.0790	1.1025	1.1098	1.0911	1.0659	1.0434	1.0385	1.0386
10 Point	1994	0.5558	0.5642	0.5633	0.5595	0.5563	0.5554	0.5568	0.5568	0.5498	0.5472	0.5473
	1995	0.5965	0.6051	0.6045	0.6021	0.6004	0.5999	0.6002	0.5986	0.5904	0.5875	0.5877
	1996	0.6401	0.6489	0.6487	0.6479	0.6480	0.6481	0.6470	0.6436	0.6340	0.6309	0.6311
	1997	0.6869	0.6960	0.6961	0.6972	0.6993	0.7000	0.6974	0.6920	0.6808	0.6775	0.6777
	1998	0.7372	0.7464	0.7470	0.7503	0.7547	0.7562	0.7517	0.7439	0.7310	0.7275	0.7277
	1999	0.7911	0.8005	0.8016	0.8075	0.8146	0.8168	0.8103	0.7998	0.7850	0.7813	0.7815
	2000	0.8490	0.8586	0.8602	0.8689	0.8791	0.8823	0.8734	0.8599	0.8430	0.8389	0.8391
	2001	0.9111	0.9208	0.9231	0.9351	0.9488	0.9531	0.9415	0.9245	0.9052	0.9009	0.9011
	2002	0.9777	0.9876	0.9906	1.0063	1.0240	1.0295	1.0148	0.9939	0.9720	0.9674	0.9676
	2003	1.0492	1.0592	1.0630	1.0829	1.1051	1.1121	1.0939	1.0686	1.0438	1.0388	1.0390

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-8)	Severity Ratio (Pd-12)	Severity Ratio (Pd-16)	Severity Ratio (Pd-20)
4 Point	2000	0.0006	0.0018	0.0089	0.0090	-0.0008	-0.0005	-0.0005	-0.0006	-0.0005	-0.0006	-0.0006
	2001	-0.0010	-0.0055	-0.0090	-0.0119	0.0034	0.0030	0.0030	0.0032	0.0033	0.0033	0.0034
	2002	0.0002	0.0055	-0.0087	-0.0031	-0.0042	-0.0042	-0.0044	-0.0045	-0.0048	-0.0048	-0.0051
	2003	0.0002	-0.0018	0.0088	0.0060	0.0017	0.0018	0.0019	0.0019	0.0022	0.0021	0.0023
5 Point	1999	-0.0304	-0.0305	-0.0234	-0.0222	-0.0245	-0.0274	-0.0266	-0.0279	-0.0295	-0.0296	-0.0303
	2000	0.0310	0.0323	0.0323	0.0312	0.0237	0.0269	0.0261	0.0273	0.0290	0.0290	0.0297
	2001	0.0142	0.0098	0.0027	-0.0008	0.0156	0.0167	0.0163	0.0171	0.0180	0.0181	0.0185
	2002	0.0002	0.0055	-0.0087	-0.0031	-0.0042	-0.0042	-0.0044	-0.0045	-0.0049	-0.0048	-0.0051
	2003	-0.0150	-0.0171	-0.0029	-0.0051	-0.0106	-0.0119	-0.0114	-0.0120	-0.0126	-0.0127	-0.0129
6 Point	1998	-0.0522	-0.0512	-0.0445	-0.0428	-0.0414	-0.0421	-0.0449	-0.0488	-0.0517	-0.0519	-0.0529
	1999	0.0113	0.0105	0.0122	0.0120	0.0086	0.0063	0.0093	0.0112	0.0119	0.0119	0.0121
	2000	0.0571	0.0580	0.0546	0.0526	0.0444	0.0479	0.0485	0.0517	0.0548	0.0550	0.0562
	2001	0.0246	0.0200	0.0116	0.0077	0.0239	0.0251	0.0252	0.0268	0.0283	0.0285	0.0291
	2002	-0.0050	0.0003	-0.0132	-0.0073	-0.0084	-0.0085	-0.0088	-0.0094	-0.0100	-0.0100	-0.0104
	2003	-0.0359	-0.0376	-0.0207	-0.0222	-0.0271	-0.0287	-0.0293	-0.0315	-0.0333	-0.0334	-0.0341
7 Point	1997	-0.0177	-0.0237	-0.0174	-0.0155	-0.0122	-0.0118	-0.0130	-0.0106	-0.0112	-0.0112	-0.0115
	1998	-0.0404	-0.0354	-0.0329	-0.0324	-0.0333	-0.0343	-0.0362	-0.0417	-0.0442	-0.0444	-0.0453
	1999	0.0196	0.0215	0.0203	0.0192	0.0143	0.0118	0.0154	0.0161	0.0171	0.0171	0.0174
	2000	0.0618	0.0643	0.0592	0.0567	0.0477	0.0511	0.0520	0.0545	0.0578	0.0580	0.0593
	2001	0.0258	0.0216	0.0128	0.0087	0.0247	0.0259	0.0261	0.0275	0.0291	0.0292	0.0299
	2002	-0.0073	-0.0028	-0.0155	-0.0094	-0.0100	-0.0100	-0.0106	-0.0108	-0.0115	-0.0115	-0.0119
	2003	-0.0418	-0.0455	-0.0265	-0.0273	-0.0312	-0.0326	-0.0337	-0.0350	-0.0370	-0.0372	-0.0379
8 Point	1996	-0.0095	-0.0089	-0.0030	-0.0010	0.0033	0.0044	0.0042	-0.0136	-0.0099	-0.0100	-0.0101
	1997	-0.0122	-0.0186	-0.0157	-0.0149	-0.0141	-0.0143	-0.0153	-0.0028	-0.0055	-0.0055	-0.0057
	1998	-0.0363	-0.0316	-0.0316	-0.0320	-0.0347	-0.0362	-0.0380	-0.0359	-0.0400	-0.0401	-0.0410
	1999	0.0223	0.0241	0.0211	0.0195	0.0134	0.0105	0.0142	0.0200	0.0199	0.0200	0.0203
	2000	0.0632	0.0656	0.0596	0.0568	0.0472	0.0505	0.0514	0.0564	0.0592	0.0594	0.0607
	2001	0.0258	0.0216	0.0128	0.0087	0.0247	0.0259	0.0261	0.0275	0.0291	0.0292	0.0299
	2002	-0.0087	-0.0041	-0.0159	-0.0095	-0.0095	-0.0094	-0.0100	-0.0127	-0.0129	-0.0130	-0.0134
	2003	-0.0445	-0.0480	-0.0273	-0.0276	-0.0303	-0.0314	-0.0325	-0.0389	-0.0398	-0.0400	-0.0408
9 Point	1995	0.0776	0.0755	0.0810	0.0830	0.0878	0.0893	0.0897	0.0819	0.0775	0.0779	0.0795
	1996	-0.0483	-0.0467	-0.0435	-0.0425	-0.0406	-0.0403	-0.0407	-0.0546	-0.0487	-0.0489	-0.0498
	1997	-0.0427	-0.0483	-0.0475	-0.0475	-0.0486	-0.0494	-0.0506	-0.0350	-0.0360	-0.0362	-0.0369
	1998	-0.0585	-0.0531	-0.0547	-0.0557	-0.0598	-0.0617	-0.0637	-0.0593	-0.0621	-0.0624	-0.0637
	1999	0.0084	0.0106	0.0067	0.0047	-0.0023	-0.0054	-0.0018	0.0054	0.0061	0.0061	0.0061
	2000	0.0576	0.0602	0.0539	0.0509	0.0409	0.0441	0.0450	0.0506	0.0537	0.0538	0.0550
	2001	0.0286	0.0243	0.0156	0.0117	0.0279	0.0291	0.0293	0.0305	0.0319	0.0320	0.0327
	2002	0.0024	0.0067	-0.0044	0.0023	0.0030	0.0034	0.0028	-0.0010	-0.0019	-0.0018	-0.0020
	2003	-0.0251	-0.0292	-0.0071	-0.0069	-0.0083	-0.0091	-0.0101	-0.0184	-0.0205	-0.0206	-0.0209
10 Point	1994	0.0802	0.0801	0.0853	0.0872	0.0923	0.0941	0.0948	0.0938	0.0782	0.0786	0.0802
	1995	0.0419	0.0399	0.0431	0.0442	0.0468	0.0475	0.0475	0.0403	0.0428	0.0430	0.0438
	1996	-0.0773	-0.0756	-0.0743	-0.0740	-0.0740	-0.0743	-0.0749	-0.0884	-0.0769	-0.0773	-0.0788
	1997	-0.0650	-0.0706	-0.0712	-0.0717	-0.0742	-0.0755	-0.0769	-0.0610	-0.0577	-0.0580	-0.0592
	1998	-0.0741	-0.0687	-0.0713	-0.0727	-0.0777	-0.0800	-0.0821	-0.0775	-0.0773	-0.0777	-0.0793
	1999	-0.0005	0.0017	-0.0028	-0.0050	-0.0126	-0.0159	-0.0124	-0.0050	-0.0026	-0.0027	-0.0028
	2000	0.0554	0.0579	0.0515	0.0485	0.0384	0.0415	0.0424	0.0480	0.0515	0.0517	0.0528
	2001	0.0330	0.0288	0.0204	0.0166	0.0330	0.0343	0.0346	0.0357	0.0362	0.0364	0.0372
	2002	0.0135	0.0178	0.0075	0.0144	0.0158	0.0164	0.0160	0.0120	0.0090	0.0091	0.0091
	2003	-0.0073	-0.0114	0.0119	0.0125	0.0122	0.0119	0.0110	0.0024	-0.0031	-0.0031	-0.0031

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-8)	Severity Ratio (Pd-12)	Severity Ratio (Pd-16)	Severity Ratio (Pd-20)
4 Point	2000	0.0003	0.0017	0.0084	0.0084	-0.0013	-0.0010	-0.0010	-0.0011	-0.0011	-0.0011	-0.0011
	2001	-0.0008	-0.0054	-0.0088	-0.0116	0.0038	0.0034	0.0034	0.0036	0.0038	0.0038	0.0039
	2002	0.0005	0.0055	-0.0083	-0.0026	-0.0037	-0.0038	-0.0039	-0.0040	-0.0043	-0.0043	-0.0045
	2003	-0.0001	-0.0019	0.0088	0.0059	0.0012	0.0014	0.0015	0.0015	0.0017	0.0016	0.0017
5 Point	1999	-0.0302	-0.0299	-0.0236	-0.0226	-0.0249	-0.0276	-0.0268	-0.0281	-0.0298	-0.0299	-0.0306
	2000	0.0328	0.0337	0.0337	0.0326	0.0256	0.0289	0.0281	0.0293	0.0312	0.0313	0.0320
	2001	0.0160	0.0109	0.0042	0.0009	0.0178	0.0190	0.0185	0.0194	0.0205	0.0206	0.0211
	2002	0.0005	0.0055	-0.0083	-0.0026	-0.0037	-0.0038	-0.0039	-0.0040	-0.0043	-0.0043	-0.0045
	2003	-0.0179	-0.0189	-0.0050	-0.0075	-0.0139	-0.0154	-0.0149	-0.0156	-0.0165	-0.0166	-0.0168
6 Point	1998	-0.0515	-0.0497	-0.0443	-0.0430	-0.0421	-0.0428	-0.0454	-0.0492	-0.0521	-0.0523	-0.0534
	1999	0.0162	0.0146	0.0160	0.0159	0.0129	0.0109	0.0141	0.0164	0.0174	0.0175	0.0178
	2000	0.0633	0.0626	0.0596	0.0579	0.0505	0.0544	0.0552	0.0588	0.0624	0.0626	0.0639
	2001	0.0288	0.0230	0.0151	0.0115	0.0283	0.0298	0.0300	0.0319	0.0337	0.0339	0.0346
	2002	-0.0062	-0.0007	-0.0141	-0.0082	-0.0093	-0.0095	-0.0099	-0.0106	-0.0113	-0.0113	-0.0117
	2003	-0.0462	-0.0452	-0.0290	-0.0309	-0.0374	-0.0396	-0.0405	-0.0435	-0.0460	-0.0463	-0.0471
7 Point	1997	-0.0209	-0.0250	-0.0204	-0.0190	-0.0167	-0.0165	-0.0176	-0.0155	-0.0164	-0.0165	-0.0169
	1998	-0.0363	-0.0315	-0.0295	-0.0292	-0.0299	-0.0308	-0.0325	-0.0379	-0.0401	-0.0403	-0.0411
	1999	0.0276	0.0281	0.0271	0.0262	0.0220	0.0199	0.0238	0.0249	0.0264	0.0265	0.0270
	2000	0.0702	0.0708	0.0663	0.0641	0.0561	0.0599	0.0611	0.0640	0.0678	0.0681	0.0696
	2001	0.0306	0.0252	0.0169	0.0131	0.0298	0.0312	0.0316	0.0333	0.0352	0.0354	0.0361
	2002	-0.0101	-0.0053	-0.0178	-0.0117	-0.0125	-0.0126	-0.0133	-0.0136	-0.0145	-0.0145	-0.0149
	2003	-0.0566	-0.0572	-0.0390	-0.0403	-0.0459	-0.0480	-0.0495	-0.0515	-0.0545	-0.0547	-0.0558
8 Point	1996	-0.0173	-0.0140	-0.0100	-0.0086	-0.0058	-0.0051	-0.0054	-0.0234	-0.0204	-0.0205	-0.0209
	1997	-0.0100	-0.0164	-0.0142	-0.0137	-0.0131	-0.0133	-0.0142	-0.0007	-0.0036	-0.0036	-0.0037
	1998	-0.0276	-0.0246	-0.0246	-0.0249	-0.0270	-0.0282	-0.0298	-0.0259	-0.0298	-0.0299	-0.0305
	1999	0.0338	0.0330	0.0306	0.0292	0.0241	0.0217	0.0257	0.0335	0.0338	0.0339	0.0346
	2000	0.0735	0.0734	0.0682	0.0657	0.0572	0.0609	0.0621	0.0686	0.0718	0.0721	0.0737
	2001	0.0306	0.0252	0.0169	0.0131	0.0298	0.0312	0.0316	0.0333	0.0352	0.0354	0.0361
	2002	-0.0139	-0.0082	-0.0199	-0.0136	-0.0138	-0.0138	-0.0145	-0.0189	-0.0191	-0.0191	-0.0196
	2003	-0.0646	-0.0634	-0.0435	-0.0442	-0.0486	-0.0504	-0.0521	-0.0630	-0.0644	-0.0647	-0.0659
9 Point	1995	0.0663	0.0682	0.0719	0.0733	0.0765	0.0775	0.0776	0.0680	0.0624	0.0627	0.0639
	1996	-0.0501	-0.0473	-0.0450	-0.0443	-0.0430	-0.0428	-0.0432	-0.0571	-0.0516	-0.0519	-0.0528
	1997	-0.0375	-0.0440	-0.0434	-0.0434	-0.0443	-0.0449	-0.0459	-0.0291	-0.0299	-0.0300	-0.0307
	1998	-0.0489	-0.0459	-0.0471	-0.0479	-0.0512	-0.0528	-0.0544	-0.0480	-0.0503	-0.0505	-0.0515
	1999	0.0196	0.0189	0.0156	0.0140	0.0080	0.0054	0.0093	0.0186	0.0201	0.0201	0.0205
	2000	0.0674	0.0674	0.0619	0.0592	0.0503	0.0539	0.0551	0.0622	0.0659	0.0662	0.0676
	2001	0.0338	0.0283	0.0203	0.0166	0.0335	0.0350	0.0353	0.0367	0.0383	0.0385	0.0394
	2002	-0.0002	0.0051	-0.0057	0.0011	0.0018	0.0021	0.0015	-0.0043	-0.0055	-0.0055	-0.0057
	2003	-0.0390	-0.0387	-0.0170	-0.0170	-0.0195	-0.0207	-0.0222	-0.0355	-0.0389	-0.0391	-0.0398
10 Point	1994	0.0667	0.0718	0.0753	0.0766	0.0800	0.0812	0.0816	0.0776	0.0597	0.0600	0.0612
	1995	0.0372	0.0373	0.0396	0.0404	0.0422	0.0427	0.0426	0.0344	0.0360	0.0361	0.0368
	1996	-0.0751	-0.0736	-0.0726	-0.0724	-0.0724	-0.0726	-0.0732	-0.0861	-0.0745	-0.0748	-0.0763
	1997	-0.0578	-0.0652	-0.0657	-0.0661	-0.0681	-0.0691	-0.0703	-0.0527	-0.0486	-0.0488	-0.0498
	1998	-0.0639	-0.0614	-0.0635	-0.0646	-0.0687	-0.0706	-0.0724	-0.0657	-0.0642	-0.0645	-0.0658
	1999	0.0105	0.0096	0.0058	0.0039	-0.0026	-0.0054	-0.0016	0.0079	0.0116	0.0116	0.0118
	2000	0.0650	0.0650	0.0593	0.0566	0.0475	0.0511	0.0522	0.0594	0.0637	0.0639	0.0653
	2001	0.0389	0.0334	0.0257	0.0221	0.0394	0.0410	0.0414	0.0427	0.0431	0.0434	0.0443
	2002	0.0132	0.0185	0.0086	0.0156	0.0173	0.0180	0.0175	0.0118	0.0072	0.0073	0.0073
	2003	-0.0165	-0.0163	0.0069	0.0074	0.0066	0.0060	0.0048	-0.0083	-0.0172	-0.0173	-0.0176

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-8)	Severity Ratio (Pd-12)	Severity Ratio (Pd-16)	Severity Ratio (Pd-20)
4 Point	2000	0.0219	0.0259	0.0281	0.0306	0.0194	0.0190	0.0188	0.0185	0.0181	0.0180	0.0180
	2001	-0.0263	-0.0309	-0.0320	-0.0410	-0.0234	-0.0228	-0.0226	-0.0222	-0.0216	-0.0216	-0.0216
	2002	-0.0133	-0.0159	-0.0202	-0.0099	-0.0115	-0.0113	-0.0111	-0.0111	-0.0109	-0.0108	-0.0108
	2003	0.0176	0.0209	0.0241	0.0202	0.0155	0.0152	0.0149	0.0148	0.0144	0.0144	0.0144
5 Point	1999	-0.0071	-0.0091	-0.0069	-0.0013	-0.0040	-0.0054	-0.0054	-0.0053	-0.0051	-0.0051	-0.0051
	2000	0.0291	0.0350	0.0350	0.0319	0.0235	0.0244	0.0241	0.0237	0.0231	0.0231	0.0231
	2001	-0.0227	-0.0264	-0.0285	-0.0403	-0.0214	-0.0201	-0.0199	-0.0195	-0.0191	-0.0190	-0.0190
	2002	-0.0133	-0.0159	-0.0202	-0.0099	-0.0115	-0.0113	-0.0111	-0.0111	-0.0109	-0.0108	-0.0108
	2003	0.0140	0.0164	0.0207	0.0196	0.0135	0.0124	0.0123	0.0121	0.0119	0.0118	0.0118
6 Point	1998	-0.0125	-0.0160	-0.0140	-0.0072	-0.0057	-0.0056	-0.0004	-0.0091	-0.0090	-0.0090	-0.0090
	1999	0.0029	0.0037	0.0043	0.0044	0.0005	-0.0009	-0.0050	0.0020	0.0021	0.0021	0.0021
	2000	0.0353	0.0430	0.0420	0.0355	0.0263	0.0272	0.0243	0.0283	0.0277	0.0276	0.0276
	2001	-0.0202	-0.0232	-0.0257	-0.0389	-0.0202	-0.0190	-0.0198	-0.0177	-0.0173	-0.0172	-0.0172
	2002	-0.0145	-0.0175	-0.0216	-0.0106	-0.0121	-0.0119	-0.0112	-0.0120	-0.0118	-0.0117	-0.0117
	2003	0.0090	0.0100	0.0151	0.0167	0.0112	0.0102	0.0121	0.0085	0.0083	0.0082	0.0082
7 Point	1997	-0.0224	-0.0389	-0.0370	-0.0298	-0.0261	-0.0252	-0.0237	-0.0062	-0.0061	-0.0059	-0.0060
	1998	0.0025	0.0099	0.0107	0.0127	0.0117	0.0112	0.0154	-0.0050	-0.0050	-0.0050	-0.0050
	1999	0.0133	0.0219	0.0215	0.0183	0.0127	0.0108	0.0061	0.0049	0.0050	0.0049	0.0049
	2000	0.0413	0.0534	0.0519	0.0435	0.0333	0.0340	0.0307	0.0300	0.0293	0.0292	0.0292
	2001	-0.0187	-0.0206	-0.0233	-0.0369	-0.0185	-0.0173	-0.0182	-0.0173	-0.0169	-0.0168	-0.0168
	2002	-0.0175	-0.0227	-0.0265	-0.0146	-0.0156	-0.0153	-0.0143	-0.0128	-0.0126	-0.0124	-0.0125
	2003	0.0016	-0.0030	0.0027	0.0068	0.0025	0.0018	0.0042	0.0064	0.0063	0.0062	0.0062
8 Point	1996	-0.0180	-0.0261	-0.0243	-0.0171	-0.0123	-0.0110	-0.0116	-0.0071	-0.0100	-0.0100	-0.0099
	1997	-0.0122	-0.0240	-0.0231	-0.0200	-0.0191	-0.0190	-0.0171	-0.0021	-0.0004	-0.0002	-0.0003
	1998	0.0102	0.0211	0.0211	0.0200	0.0170	0.0159	0.0204	-0.0020	-0.0007	-0.0008	-0.0008
	1999	0.0185	0.0294	0.0285	0.0232	0.0162	0.0140	0.0094	0.0070	0.0078	0.0077	0.0077
	2000	0.0439	0.0571	0.0554	0.0459	0.0350	0.0355	0.0323	0.0310	0.0307	0.0306	0.0306
	2001	-0.0187	-0.0206	-0.0233	-0.0369	-0.0185	-0.0173	-0.0182	-0.0173	-0.0169	-0.0168	-0.0168
	2002	-0.0201	-0.0264	-0.0300	-0.0170	-0.0173	-0.0168	-0.0160	-0.0138	-0.0140	-0.0139	-0.0139
	2003	-0.0036	-0.0105	-0.0042	0.0019	-0.0010	-0.0013	0.0009	0.0044	0.0034	0.0034	0.0034
9 Point	1995	0.0141	0.0039	0.0056	0.0127	0.0181	0.0197	0.0177	0.0189	0.0246	0.0244	0.0244
	1996	-0.0250	-0.0281	-0.0271	-0.0234	-0.0213	-0.0208	-0.0205	-0.0166	-0.0223	-0.0222	-0.0221
	1997	-0.0177	-0.0255	-0.0253	-0.0250	-0.0262	-0.0267	-0.0240	-0.0095	-0.0100	-0.0098	-0.0099
	1998	0.0061	0.0200	0.0195	0.0164	0.0118	0.0103	0.0153	-0.0074	-0.0077	-0.0077	-0.0077
	1999	0.0159	0.0287	0.0275	0.0209	0.0130	0.0104	0.0062	0.0036	0.0034	0.0034	0.0034
	2000	0.0429	0.0569	0.0550	0.0450	0.0337	0.0341	0.0311	0.0296	0.0290	0.0288	0.0288
	2001	-0.0182	-0.0205	-0.0231	-0.0364	-0.0178	-0.0166	-0.0176	-0.0166	-0.0160	-0.0160	-0.0160
	2002	-0.0181	-0.0259	-0.0292	-0.0152	-0.0147	-0.0140	-0.0135	-0.0111	-0.0105	-0.0104	-0.0104
	2003	0.0000	-0.0095	-0.0028	0.0051	0.0035	0.0036	0.0053	0.0091	0.0095	0.0095	0.0095
10 Point	1994	0.0109	0.0022	0.0038	0.0107	0.0164	0.0181	0.0153	0.0144	0.0195	0.0194	0.0193
	1995	0.0093	0.0029	0.0039	0.0079	0.0108	0.0116	0.0109	0.0125	0.0159	0.0157	0.0158
	1996	-0.0290	-0.0289	-0.0285	-0.0273	-0.0273	-0.0274	-0.0260	-0.0218	-0.0293	-0.0292	-0.0291
	1997	-0.0207	-0.0261	-0.0263	-0.0280	-0.0308	-0.0318	-0.0283	-0.0135	-0.0154	-0.0152	-0.0153
	1998	0.0040	0.0195	0.0188	0.0143	0.0086	0.0067	0.0123	-0.0102	-0.0115	-0.0115	-0.0115
	1999	0.0147	0.0284	0.0271	0.0197	0.0112	0.0084	0.0045	0.0020	0.0013	0.0012	0.0012
	2000	0.0426	0.0568	0.0548	0.0447	0.0333	0.0336	0.0306	0.0292	0.0284	0.0283	0.0283
	2001	-0.0176	-0.0203	-0.0229	-0.0359	-0.0169	-0.0156	-0.0167	-0.0158	-0.0149	-0.0149	-0.0149
	2002	-0.0166	-0.0256	-0.0287	-0.0137	-0.0124	-0.0115	-0.0113	-0.0091	-0.0078	-0.0077	-0.0077
	2003	0.0024	-0.0090	-0.0020	0.0074	0.0071	0.0076	0.0087	0.0123	0.0139	0.0138	0.0138

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-8)	Severity Ratio (Pd-12)	Severity Ratio (Pd-16)	Severity Ratio (Pd-20)
4 Point	2000	0.0203	0.0248	0.0267	0.0287	0.0173	0.0168	0.0166	0.0163	0.0160	0.0159	0.0159
	2001	-0.0255	-0.0304	-0.0313	-0.0398	-0.0222	-0.0216	-0.0214	-0.0210	-0.0205	-0.0204	-0.0204
	2002	-0.0118	-0.0148	-0.0188	-0.0079	-0.0096	-0.0094	-0.0092	-0.0092	-0.0090	-0.0090	-0.0090
	2003	0.0178	0.0215	0.0249	0.0207	0.0152	0.0149	0.0146	0.0145	0.0142	0.0141	0.0141
5 Point	1999	-0.0093	-0.0105	-0.0087	-0.0042	-0.0072	-0.0086	-0.0085	-0.0084	-0.0081	-0.0081	-0.0081
	2000	0.0303	0.0359	0.0359	0.0331	0.0249	0.0261	0.0257	0.0253	0.0247	0.0246	0.0246
	2001	-0.0203	-0.0246	-0.0265	-0.0375	-0.0182	-0.0167	-0.0166	-0.0162	-0.0159	-0.0158	-0.0158
	2002	-0.0118	-0.0148	-0.0188	-0.0079	-0.0096	-0.0094	-0.0092	-0.0092	-0.0090	-0.0090	-0.0090
	2003	0.0121	0.0153	0.0197	0.0181	0.0107	0.0094	0.0093	0.0092	0.0090	0.0089	0.0090
6 Point	1998	-0.0159	-0.0183	-0.0167	-0.0114	-0.0107	-0.0108	-0.0056	-0.0140	-0.0138	-0.0138	-0.0138
	1999	0.0044	0.0051	0.0056	0.0056	0.0020	0.0006	-0.0038	0.0038	0.0038	0.0038	0.0038
	2000	0.0393	0.0462	0.0453	0.0395	0.0310	0.0322	0.0289	0.0334	0.0327	0.0325	0.0325
	2001	-0.0165	-0.0203	-0.0226	-0.0348	-0.0156	-0.0141	-0.0152	-0.0128	-0.0125	-0.0125	-0.0125
	2002	-0.0138	-0.0170	-0.0208	-0.0093	-0.0110	-0.0108	-0.0100	-0.0111	-0.0108	-0.0108	-0.0108
	2003	0.0037	0.0060	0.0111	0.0121	0.0049	0.0035	0.0062	0.0014	0.0014	0.0013	0.0013
7 Point	1997	-0.0277	-0.0419	-0.0406	-0.0355	-0.0331	-0.0326	-0.0308	-0.0139	-0.0137	-0.0135	-0.0135
	1998	0.0044	0.0129	0.0135	0.0149	0.0140	0.0135	0.0173	-0.0040	-0.0039	-0.0040	-0.0040
	1999	0.0195	0.0281	0.0278	0.0252	0.0204	0.0188	0.0133	0.0113	0.0113	0.0111	0.0111
	2000	0.0485	0.0600	0.0587	0.0514	0.0422	0.0433	0.0393	0.0380	0.0372	0.0370	0.0370
	2001	-0.0140	-0.0167	-0.0191	-0.0316	-0.0126	-0.0111	-0.0124	-0.0116	-0.0113	-0.0113	-0.0113
	2002	-0.0190	-0.0247	-0.0283	-0.0160	-0.0174	-0.0172	-0.0159	-0.0137	-0.0134	-0.0133	-0.0133
	2003	-0.0100	-0.0144	-0.0087	-0.0057	-0.0122	-0.0135	-0.0095	-0.0056	-0.0055	-0.0055	-0.0055
8 Point	1996	-0.0266	-0.0323	-0.0311	-0.0265	-0.0235	-0.0227	-0.0227	-0.0185	-0.0211	-0.0210	-0.0209
	1997	-0.0109	-0.0214	-0.0208	-0.0187	-0.0182	-0.0182	-0.0164	-0.0023	-0.0004	-0.0002	-0.0003
	1998	0.0179	0.0293	0.0293	0.0284	0.0260	0.0251	0.0288	0.0054	0.0068	0.0067	0.0067
	1999	0.0291	0.0398	0.0391	0.0348	0.0290	0.0271	0.0216	0.0180	0.0189	0.0187	0.0187
	2000	0.0536	0.0662	0.0647	0.0566	0.0469	0.0478	0.0437	0.0416	0.0413	0.0411	0.0411
	2001	-0.0140	-0.0167	-0.0191	-0.0316	-0.0126	-0.0111	-0.0124	-0.0116	-0.0113	-0.0113	-0.0113
	2002	-0.0249	-0.0317	-0.0352	-0.0219	-0.0228	-0.0224	-0.0210	-0.0178	-0.0182	-0.0180	-0.0180
	2003	-0.0226	-0.0294	-0.0232	-0.0184	-0.0237	-0.0247	-0.0206	-0.0144	-0.0157	-0.0156	-0.0155
9 Point	1995	0.0007	-0.0071	-0.0061	-0.0019	0.0013	0.0022	0.0013	0.0029	0.0088	0.0086	0.0087
	1996	-0.0269	-0.0284	-0.0278	-0.0255	-0.0242	-0.0239	-0.0234	-0.0200	-0.0258	-0.0256	-0.0255
	1997	-0.0112	-0.0182	-0.0180	-0.0178	-0.0188	-0.0192	-0.0170	-0.0036	-0.0043	-0.0041	-0.0042
	1998	0.0176	0.0318	0.0314	0.0291	0.0255	0.0243	0.0284	0.0044	0.0037	0.0036	0.0036
	1999	0.0290	0.0415	0.0405	0.0353	0.0287	0.0266	0.0213	0.0173	0.0168	0.0167	0.0167
	2000	0.0535	0.0669	0.0653	0.0568	0.0467	0.0476	0.0436	0.0413	0.0404	0.0402	0.0402
	2001	-0.0140	-0.0170	-0.0194	-0.0317	-0.0125	-0.0110	-0.0124	-0.0114	-0.0108	-0.0108	-0.0108
	2002	-0.0247	-0.0334	-0.0366	-0.0224	-0.0224	-0.0218	-0.0207	-0.0171	-0.0161	-0.0160	-0.0160
	2003	-0.0222	-0.0325	-0.0259	-0.0193	-0.0231	-0.0236	-0.0200	-0.0132	-0.0118	-0.0118	-0.0117
10 Point	1994	-0.0073	-0.0138	-0.0129	-0.0091	-0.0059	-0.0050	-0.0064	-0.0064	-0.0009	-0.0009	-0.0009
	1995	0.0042	-0.0005	0.0001	0.0025	0.0042	0.0047	0.0044	0.0060	0.0092	0.0091	0.0092
	1996	-0.0239	-0.0226	-0.0224	-0.0216	-0.0217	-0.0218	-0.0207	-0.0173	-0.0254	-0.0252	-0.0251
	1997	-0.0087	-0.0134	-0.0135	-0.0146	-0.0167	-0.0174	-0.0148	-0.0014	-0.0040	-0.0038	-0.0039
	1998	0.0195	0.0354	0.0348	0.0315	0.0271	0.0256	0.0301	0.0061	0.0040	0.0039	0.0039
	1999	0.0301	0.0437	0.0426	0.0367	0.0296	0.0274	0.0223	0.0184	0.0170	0.0168	0.0168
	2000	0.0538	0.0675	0.0659	0.0572	0.0470	0.0478	0.0439	0.0416	0.0404	0.0403	0.0403
	2001	-0.0147	-0.0183	-0.0206	-0.0326	-0.0131	-0.0115	-0.0130	-0.0120	-0.0109	-0.0109	-0.0109
	2002	-0.0265	-0.0368	-0.0398	-0.0247	-0.0240	-0.0231	-0.0223	-0.0187	-0.0163	-0.0162	-0.0162
	2003	-0.0253	-0.0383	-0.0314	-0.0232	-0.0257	-0.0259	-0.0228	-0.0159	-0.0122	-0.0121	-0.0121