

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 r^2		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)
4 Point	Linear	0.005	0.130	0.033	0.081	0.232	0.122	0.123	0.121	0.121	0.122	0.122	0.122	0.122	0.121	0.122
5 Point	Linear	0.443	0.556	0.435	0.416	0.284	0.283	0.315	0.316	0.316	0.316	0.316	0.316	0.316	0.316	0.316
6 Point	Linear	0.682	0.741	0.677	0.666	0.589	0.590	0.595	0.599	0.599	0.599	0.599	0.599	0.599	0.599	0.599
7 Point	Linear	0.795	0.836	0.795	0.788	0.737	0.742	0.741	0.720	0.730	0.730	0.730	0.730	0.730	0.730	0.730
8 Point	Linear	0.845	0.882	0.853	0.849	0.814	0.822	0.819	0.792	0.791	0.782	0.782	0.782	0.781	0.782	0.782
9 Point	Linear	0.891	0.917	0.897	0.894	0.869	0.874	0.871	0.854	0.853	0.847	0.847	0.847	0.847	0.847	0.847
10 Point	Linear	0.918	0.936	0.921	0.919	0.901	0.907	0.906	0.893	0.892	0.887	0.887	0.887	0.887	0.887	0.887
4 Point	Expon'l	0.006	0.132	0.033	0.082	0.241	0.127	0.127	0.125	0.125	0.126	0.126	0.126	0.126	0.126	0.126
5 Point	Expon'l	0.434	0.559	0.426	0.405	0.261	0.268	0.299	0.300	0.300	0.300	0.300	0.300	0.300	0.300	0.300
6 Point	Expon'l	0.676	0.746	0.672	0.660	0.570	0.581	0.580	0.584	0.585	0.584	0.584	0.584	0.584	0.584	0.584
7 Point	Expon'l	0.788	0.838	0.789	0.781	0.721	0.734	0.727	0.706	0.716	0.716	0.716	0.716	0.715	0.716	0.716
8 Point	Expon'l	0.836	0.878	0.844	0.839	0.796	0.812	0.805	0.777	0.776	0.768	0.768	0.768	0.768	0.768	0.768
9 Point	Expon'l	0.884	0.912	0.888	0.884	0.854	0.868	0.864	0.844	0.842	0.837	0.837	0.837	0.837	0.837	0.837
10 Point	Expon'l	0.908	0.926	0.908	0.906	0.885	0.900	0.898	0.883	0.880	0.876	0.876	0.876	0.876	0.876	0.876
MEDICAL r^2		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)
4 Point	Linear	0.166	0.144	0.313	0.115	0.135	0.171	0.172	0.171	0.170	0.171	0.171	0.170	0.169	0.170	0.169
5 Point	Linear	0.007	0.000	0.019	0.031	0.025	0.021	0.019	0.019	0.020	0.020	0.020	0.019	0.020	0.020	0.020
6 Point	Linear	0.093	0.050	0.010	0.166	0.156	0.153	0.107	0.129	0.131	0.130	0.130	0.130	0.131	0.131	0.131
7 Point	Linear	0.334	0.288	0.216	0.438	0.429	0.417	0.361	0.337	0.360	0.359	0.360	0.359	0.360	0.360	0.361
8 Point	Linear	0.530	0.503	0.445	0.621	0.615	0.604	0.562	0.536	0.538	0.534	0.534	0.533	0.535	0.534	0.535
9 Point	Linear	0.671	0.652	0.611	0.734	0.730	0.723	0.693	0.675	0.676	0.672	0.672	0.672	0.673	0.672	0.673
10 Point	Linear	0.656	0.662	0.628	0.733	0.730	0.724	0.697	0.670	0.660	0.611	0.630	0.629	0.630	0.629	0.630
4 Point	Expon'l	0.174	0.150	0.320	0.123	0.143	0.180	0.181	0.180	0.179	0.180	0.180	0.179	0.178	0.179	0.178
5 Point	Expon'l	0.005	0.000	0.021	0.027	0.022	0.018	0.016	0.016	0.017	0.016	0.017	0.016	0.017	0.017	0.017
6 Point	Expon'l	0.087	0.048	0.009	0.159	0.148	0.144	0.100	0.121	0.123	0.123	0.123	0.122	0.124	0.123	0.124
7 Point	Expon'l	0.320	0.277	0.204	0.425	0.416	0.402	0.347	0.323	0.346	0.345	0.345	0.344	0.346	0.345	0.346
8 Point	Expon'l	0.514	0.490	0.430	0.610	0.604	0.590	0.547	0.520	0.522	0.517	0.518	0.517	0.518	0.518	0.519
9 Point	Expon'l	0.658	0.642	0.598	0.727	0.723	0.713	0.683	0.663	0.664	0.658	0.659	0.658	0.659	0.658	0.659
10 Point	Expon'l	0.647	0.655	0.618	0.729	0.726	0.717	0.689	0.662	0.650	0.603	0.621	0.620	0.621	0.620	0.621

INDEMNITY		Loss Ratio	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss
Linear	Policy	Average	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio
FITTED	Year	(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)
4 Point	1996	0.4984	0.4363	0.4329	0.4327	0.4385	0.4681	0.4864	0.5019	0.5044	0.5054	0.5146	0.5326	0.5380	0.5483	0.5604
	1997	0.4992	0.4329	0.4346	0.4354	0.4454	0.4723	0.4909	0.5064	0.5090	0.5100	0.5193	0.5374	0.5429	0.5533	0.5655
	1998	0.5000	0.4295	0.4363	0.4380	0.4522	0.4766	0.4953	0.5110	0.5136	0.5146	0.5240	0.5423	0.5478	0.5583	0.5706
	1999	0.5009	0.4260	0.4381	0.4406	0.4590	0.4809	0.4998	0.5155	0.5182	0.5192	0.5287	0.5471	0.5527	0.5633	0.5757
5 Point	1995	0.5580	0.4991	0.4956	0.4952	0.4958	0.5087	0.5354	0.5524	0.5553	0.5563	0.5665	0.5863	0.5922	0.6036	0.6168
	1996	0.5387	0.4759	0.4759	0.4761	0.4813	0.4980	0.5221	0.5386	0.5414	0.5424	0.5523	0.5716	0.5774	0.5885	0.6014
	1997	0.5194	0.4527	0.4561	0.4571	0.4667	0.4873	0.5087	0.5248	0.5275	0.5285	0.5382	0.5569	0.5626	0.5734	0.5860
	1998	0.5000	0.4295	0.4363	0.4380	0.4522	0.4766	0.4953	0.5110	0.5136	0.5146	0.5240	0.5423	0.5478	0.5583	0.5706
	1999	0.4807	0.4063	0.4166	0.4189	0.4376	0.4659	0.4819	0.4972	0.4997	0.5006	0.5099	0.5276	0.5330	0.5432	0.5551
6 Point	1994	0.6154	0.5640	0.5607	0.5602	0.5583	0.5626	0.5766	0.5971	0.6002	0.6013	0.6124	0.6337	0.6401	0.6525	0.6668
	1995	0.5857	0.5294	0.5286	0.5286	0.5307	0.5401	0.5557	0.5749	0.5778	0.5789	0.5896	0.6101	0.6163	0.6282	0.6419
	1996	0.5560	0.4948	0.4965	0.4970	0.5031	0.5176	0.5347	0.5527	0.5555	0.5565	0.5668	0.5865	0.5924	0.6039	0.6171
	1997	0.5263	0.4602	0.4643	0.4654	0.4755	0.4952	0.5137	0.5304	0.5331	0.5341	0.5439	0.5629	0.5686	0.5796	0.5922
	1998	0.4966	0.4257	0.4322	0.4338	0.4478	0.4727	0.4928	0.5082	0.5108	0.5117	0.5211	0.5393	0.5448	0.5552	0.5674
	1999	0.4669	0.3911	0.4001	0.4022	0.4202	0.4502	0.4718	0.4859	0.4884	0.4893	0.4983	0.5157	0.5209	0.5309	0.5426
7 Point	1993	0.6559	0.6120	0.6089	0.6084	0.6052	0.6048	0.6115	0.6231	0.6298	0.6310	0.6426	0.6650	0.6717	0.6847	0.6997
	1994	0.6237	0.5743	0.5731	0.5729	0.5732	0.5778	0.5873	0.6000	0.6058	0.6069	0.6181	0.6396	0.6461	0.6586	0.6730
	1995	0.5915	0.5366	0.5373	0.5375	0.5411	0.5507	0.5631	0.5769	0.5817	0.5828	0.5935	0.6142	0.6204	0.6324	0.6463
	1996	0.5593	0.4990	0.5014	0.5021	0.5090	0.5237	0.5390	0.5538	0.5577	0.5588	0.5690	0.5888	0.5948	0.6063	0.6196
	1997	0.5271	0.4613	0.4656	0.4667	0.4769	0.4967	0.5148	0.5307	0.5337	0.5347	0.5445	0.5635	0.5692	0.5802	0.5929
	1998	0.4949	0.4236	0.4297	0.4313	0.4449	0.4697	0.4906	0.5076	0.5097	0.5106	0.5200	0.5381	0.5436	0.5540	0.5662
	1999	0.4627	0.3859	0.3939	0.3958	0.4128	0.4426	0.4665	0.4845	0.4856	0.4865	0.4955	0.5127	0.5180	0.5279	0.5395
8 Point	1992	0.6836	0.6476	0.6447	0.6442	0.6404	0.6372	0.6394	0.6456	0.6500	0.6490	0.6609	0.6839	0.6908	0.7042	0.7196
	1993	0.6523	0.6103	0.6089	0.6087	0.6077	0.6091	0.6145	0.6226	0.6268	0.6261	0.6376	0.6598	0.6665	0.6794	0.6942
	1994	0.6210	0.5731	0.5731	0.5732	0.5750	0.5810	0.5896	0.5996	0.6035	0.6032	0.6143	0.6357	0.6422	0.6546	0.6689
	1995	0.5897	0.5358	0.5372	0.5377	0.5423	0.5529	0.5646	0.5767	0.5802	0.5804	0.5911	0.6116	0.6178	0.6298	0.6436
	1996	0.5584	0.4985	0.5014	0.5022	0.5096	0.5248	0.5397	0.5537	0.5570	0.5575	0.5678	0.5876	0.5935	0.6050	0.6182
	1997	0.5271	0.4613	0.4656	0.4667	0.4769	0.4967	0.5148	0.5307	0.5337	0.5347	0.5445	0.5635	0.5692	0.5802	0.5929
	1998	0.4958	0.4240	0.4297	0.4312	0.4442	0.4686	0.4899	0.5077	0.5104	0.5118	0.5212	0.5394	0.5449	0.5554	0.5675
	1999	0.4645	0.3868	0.3939	0.3957	0.4116	0.4405	0.4650	0.4847	0.4871	0.4890	0.4980	0.5153	0.5206	0.5306	0.5422
9 Point	1991	0.7259	0.6920	0.6893	0.6888	0.6847	0.6798	0.6792	0.6819	0.6848	0.6852	0.6978	0.7221	0.7293	0.7435	0.7598
	1992	0.6927	0.6535	0.6520	0.6517	0.6499	0.6492	0.6517	0.6566	0.6595	0.6600	0.6721	0.6955	0.7025	0.7161	0.7318
	1993	0.6594	0.6150	0.6146	0.6146	0.6152	0.6185	0.6241	0.6312	0.6342	0.6348	0.6464	0.6689	0.6757	0.6888	0.7038
	1994	0.6262	0.5764	0.5772	0.5775	0.5805	0.5878	0.5966	0.6059	0.6089	0.6095	0.6207	0.6424	0.6489	0.6614	0.6759
	1995	0.5929	0.5379	0.5398	0.5404	0.5457	0.5572	0.5690	0.5806	0.5836	0.5843	0.5951	0.6158	0.6220	0.6340	0.6479
	1996	0.5597	0.4994	0.5024	0.5033	0.5110	0.5265	0.5415	0.5552	0.5583	0.5591	0.5694	0.5892	0.5952	0.6067	0.6200
	1997	0.5265	0.4609	0.4651	0.4661	0.4763	0.4958	0.5139	0.5299	0.5330	0.5339	0.5437	0.5626	0.5684	0.5793	0.5920
	1998	0.4932	0.4223	0.4277	0.4290	0.4415	0.4652	0.4864	0.5046	0.5077	0.5087	0.5180	0.5361	0.5415	0.5519	0.5640
	1999	0.4600	0.3838	0.3903	0.3919	0.4068	0.4345	0.4588	0.4793	0.4824	0.4835	0.4924	0.5095	0.5147	0.5246	0.5361
10 Point	1990	0.7589	0.7266	0.7241	0.7236	0.7193	0.7135	0.7111	0.7114	0.7133	0.7134	0.7266	0.7520	0.7595	0.7743	0.7912
	1991	0.7257	0.6887	0.6872	0.6868	0.6846	0.6824	0.6829	0.6854	0.6875	0.6877	0.7005	0.7249	0.7322	0.7464	0.7627
	1992	0.6925	0.6508	0.6502	0.6501	0.6499	0.6512	0.6546	0.6594	0.6617	0.6620	0.6743	0.6978	0.7048	0.7185	0.7342
	1993	0.6593	0.6129	0.6132	0.6134	0.6152	0.6201	0.6264	0.6334	0.6359	0.6364	0.6481	0.6707	0.6775	0.6906	0.7057
	1994	0.6261	0.5750	0.5762	0.5766	0.5804	0.5889	0.5982	0.6074	0.6101	0.6107	0.6219	0.6436	0.6501	0.6627	0.6772
	1995	0.5929	0.5371	0.5393	0.5399	0.5457	0.5578	0.5699	0.5814	0.5843	0.5850	0.5957	0.6165	0.6227	0.6348	0.6487
	1996	0.5597	0.4992	0.5023	0.5031	0.5110	0.5266	0.5417	0.5555	0.5585	0.5593	0.5696	0.5894	0.5954	0.6069	0.6201
	1997	0.5265	0.4613	0.4653	0.4664	0.4763	0.4955	0.5135	0.5295	0.5327	0.5336	0.5434	0.5623	0.5680	0.5790	0.5916
	1998	0.4933	0.4234	0.4284	0.4296	0.4415	0.4644	0.4852	0.5035	0.5069	0.5079	0.5172	0.5352	0.5406	0.5510	0.5631
	1999	0.4601	0.3855	0.3914	0.3929	0.4068	0.4332	0.4570	0.4775	0.4811	0.4822	0.4910	0.5081	0.5133	0.5231	0.5346

INDEMNITY		Loss Ratio	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss
Expon'l	Policy	Average	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio
FITTED	Year	(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)
4 Point	1996	0.4981	0.4362	0.4327	0.4326	0.4382	0.4678	0.4861	0.5016	0.5042	0.5051	0.5144	0.5323	0.5377	0.5480	0.5601
	1997	0.4990	0.4328	0.4345	0.4352	0.4450	0.4721	0.4906	0.5062	0.5088	0.5097	0.5191	0.5371	0.5426	0.5531	0.5652
	1998	0.4999	0.4293	0.4362	0.4379	0.4520	0.4765	0.4951	0.5108	0.5134	0.5144	0.5238	0.5421	0.5476	0.5581	0.5704
	1999	0.5008	0.4260	0.4380	0.4405	0.4591	0.4808	0.4997	0.5155	0.5181	0.5191	0.5287	0.5470	0.5526	0.5632	0.5756
5 Point	1995	0.5556	0.4966	0.4927	0.4922	0.4928	0.5072	0.5335	0.5504	0.5533	0.5543	0.5645	0.5841	0.5900	0.6014	0.6146
	1996	0.5364	0.4731	0.4731	0.4734	0.4788	0.4968	0.5204	0.5369	0.5396	0.5406	0.5506	0.5698	0.5755	0.5866	0.5995
	1997	0.5178	0.4507	0.4543	0.4553	0.4652	0.4865	0.5076	0.5237	0.5264	0.5273	0.5370	0.5557	0.5614	0.5722	0.5847
	1998	0.4999	0.4293	0.4362	0.4379	0.4520	0.4765	0.4951	0.5108	0.5134	0.5144	0.5238	0.5421	0.5476	0.5581	0.5704
	1999	0.4826	0.4090	0.4189	0.4211	0.4391	0.4666	0.4830	0.4982	0.5008	0.5017	0.5110	0.5287	0.5341	0.5444	0.5563
6 Point	1994	0.6134	0.5621	0.5578	0.5572	0.5548	0.5603	0.5751	0.5954	0.5985	0.5996	0.6106	0.6319	0.6383	0.6506	0.6649
	1995	0.5820	0.5246	0.5236	0.5236	0.5260	0.5371	0.5533	0.5724	0.5753	0.5764	0.5870	0.6074	0.6135	0.6254	0.6391
	1996	0.5522	0.4896	0.4914	0.4920	0.4987	0.5148	0.5324	0.5502	0.5530	0.5540	0.5642	0.5838	0.5898	0.6011	0.6143
	1997	0.5239	0.4569	0.4612	0.4624	0.4729	0.4935	0.5123	0.5288	0.5315	0.5325	0.5423	0.5612	0.5669	0.5778	0.5905
	1998	0.4970	0.4264	0.4329	0.4345	0.4483	0.4731	0.4929	0.5083	0.5109	0.5119	0.5213	0.5394	0.5449	0.5554	0.5676
	1999	0.4716	0.3980	0.4063	0.4083	0.4251	0.4534	0.4742	0.4886	0.4911	0.4920	0.5011	0.5185	0.5238	0.5339	0.5456
7 Point	1993	0.6566	0.6138	0.6095	0.6087	0.6045	0.6041	0.6113	0.6232	0.6298	0.6310	0.6426	0.6650	0.6717	0.6847	0.6997
	1994	0.6207	0.5704	0.5688	0.5686	0.5688	0.5747	0.5852	0.5982	0.6038	0.6049	0.6160	0.6375	0.6439	0.6564	0.6708
	1995	0.5868	0.5300	0.5307	0.5311	0.5353	0.5467	0.5601	0.5742	0.5788	0.5799	0.5906	0.6111	0.6173	0.6293	0.6430
	1996	0.5548	0.4924	0.4952	0.4960	0.5037	0.5201	0.5361	0.5512	0.5549	0.5560	0.5662	0.5859	0.5918	0.6033	0.6165
	1997	0.5245	0.4576	0.4621	0.4633	0.4740	0.4948	0.5131	0.5291	0.5320	0.5330	0.5428	0.5617	0.5674	0.5783	0.5910
	1998	0.4959	0.4252	0.4312	0.4328	0.4461	0.4707	0.4912	0.5079	0.5100	0.5110	0.5204	0.5385	0.5440	0.5544	0.5666
	1999	0.4688	0.3951	0.4024	0.4042	0.4198	0.4477	0.4701	0.4875	0.4889	0.4899	0.4989	0.5162	0.5215	0.5315	0.5432
8 Point	1992	0.6873	0.6539	0.6496	0.6488	0.6433	0.6391	0.6412	0.6473	0.6518	0.6507	0.6627	0.6858	0.6927	0.7061	0.7215
	1993	0.6511	0.6089	0.6069	0.6065	0.6052	0.6072	0.6133	0.6217	0.6259	0.6253	0.6367	0.6589	0.6656	0.6785	0.6933
	1994	0.6169	0.5669	0.5669	0.5670	0.5694	0.5769	0.5865	0.5971	0.6010	0.6008	0.6118	0.6331	0.6395	0.6519	0.6662
	1995	0.5844	0.5278	0.5296	0.5301	0.5356	0.5481	0.5610	0.5735	0.5770	0.5773	0.5879	0.6084	0.6145	0.6264	0.6401
	1996	0.5536	0.4914	0.4947	0.4956	0.5039	0.5207	0.5365	0.5509	0.5541	0.5547	0.5649	0.5846	0.5905	0.6019	0.6151
	1997	0.5245	0.4576	0.4621	0.4633	0.4740	0.4948	0.5131	0.5291	0.5320	0.5330	0.5428	0.5617	0.5674	0.5783	0.5910
	1998	0.4969	0.4260	0.4317	0.4331	0.4460	0.4701	0.4908	0.5082	0.5108	0.5121	0.5216	0.5397	0.5452	0.5557	0.5679
	1999	0.4707	0.3967	0.4033	0.4049	0.4195	0.4466	0.4694	0.4881	0.4905	0.4921	0.5012	0.5186	0.5239	0.5340	0.5457
9 Point	1991	0.7324	0.7029	0.6986	0.6977	0.6913	0.6842	0.6828	0.6851	0.6882	0.6884	0.7010	0.7255	0.7328	0.7470	0.7633
	1992	0.6927	0.6544	0.6521	0.6516	0.6491	0.6481	0.6510	0.6561	0.6592	0.6595	0.6717	0.6951	0.7021	0.7157	0.7313
	1993	0.6552	0.6092	0.6086	0.6086	0.6095	0.6139	0.6206	0.6283	0.6314	0.6319	0.6435	0.6659	0.6727	0.6857	0.7007
	1994	0.6196	0.5671	0.5681	0.5684	0.5723	0.5815	0.5916	0.6018	0.6048	0.6054	0.6166	0.6380	0.6445	0.6570	0.6713
	1995	0.5860	0.5279	0.5303	0.5309	0.5373	0.5509	0.5640	0.5763	0.5793	0.5801	0.5907	0.6113	0.6175	0.6294	0.6432
	1996	0.5542	0.4915	0.4950	0.4959	0.5045	0.5218	0.5377	0.5519	0.5549	0.5558	0.5660	0.5857	0.5916	0.6031	0.6163
	1997	0.5242	0.4575	0.4620	0.4632	0.4737	0.4943	0.5126	0.5286	0.5316	0.5325	0.5423	0.5611	0.5669	0.5778	0.5904
	1998	0.4958	0.4260	0.4312	0.4326	0.4448	0.4682	0.4887	0.5062	0.5092	0.5102	0.5196	0.5376	0.5431	0.5536	0.5657
	1999	0.4689	0.3965	0.4025	0.4040	0.4177	0.4435	0.4659	0.4848	0.4877	0.4888	0.4978	0.5151	0.5204	0.5304	0.5420
10 Point	1990	0.7689	0.7425	0.7382	0.7373	0.7303	0.7213	0.7173	0.7167	0.7187	0.7187	0.7320	0.7576	0.7652	0.7801	0.7971
	1991	0.7280	0.6930	0.6905	0.6900	0.6866	0.6834	0.6836	0.6862	0.6884	0.6886	0.7013	0.7258	0.7331	0.7473	0.7636
	1992	0.6893	0.6469	0.6459	0.6458	0.6455	0.6475	0.6516	0.6569	0.6593	0.6597	0.6719	0.6953	0.7023	0.7159	0.7316
	1993	0.6527	0.6038	0.6042	0.6044	0.6069	0.6134	0.6210	0.6290	0.6315	0.6320	0.6437	0.6661	0.6728	0.6859	0.7009
	1994	0.6180	0.5636	0.5652	0.5657	0.5706	0.5812	0.5919	0.6022	0.6049	0.6055	0.6167	0.6382	0.6446	0.6571	0.6715
	1995	0.5851	0.5261	0.5287	0.5295	0.5364	0.5507	0.5642	0.5765	0.5794	0.5801	0.5908	0.6114	0.6176	0.6295	0.6433
	1996	0.5540	0.4911	0.4946	0.4956	0.5043	0.5218	0.5377	0.5520	0.5550	0.5558	0.5660	0.5857	0.5917	0.6031	0.6163
	1997	0.5246	0.4584	0.4627	0.4638	0.4741	0.4943	0.5125	0.5285	0.5316	0.5325	0.5422	0.5611	0.5668	0.5777	0.5904
	1998	0.4967	0.4278	0.4328	0.4341	0.4458	0.4684	0.4885	0.5060	0.5091	0.5101	0.5195	0.5376	0.5430	0.5535	0.5656
	1999	0.4703	0.3994	0.4049	0.4063	0.4191	0.4438	0.4656	0.4844	0.4877	0.4887	0.4977	0.5150	0.5203	0.5303	0.5419

MEDICAL		Loss Ratio	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss
Linear	Policy	Average	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio
FITTED	Year	(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)
4 Point	1996	0.4250	0.3997	0.3984	0.3981	0.3980	0.3947	0.3983	0.4034	0.4057	0.4112	0.4191	0.4365	0.4309	0.4398	0.4503
	1997	0.4294	0.4039	0.4045	0.4012	0.4013	0.3988	0.4024	0.4076	0.4099	0.4155	0.4234	0.4411	0.4353	0.4444	0.4549
	1998	0.4339	0.4082	0.4107	0.4043	0.4046	0.4029	0.4066	0.4118	0.4141	0.4198	0.4278	0.4456	0.4398	0.4489	0.4596
	1999	0.4384	0.4124	0.4168	0.4074	0.4079	0.4070	0.4107	0.4160	0.4183	0.4240	0.4321	0.4501	0.4442	0.4535	0.4642
5 Point	1995	0.4360	0.4085	0.4072	0.4083	0.4082	0.4065	0.4101	0.4153	0.4177	0.4234	0.4315	0.4495	0.4436	0.4529	0.4636
	1996	0.4353	0.4084	0.4084	0.4070	0.4070	0.4053	0.4089	0.4142	0.4165	0.4222	0.4303	0.4482	0.4423	0.4515	0.4623
	1997	0.4346	0.4083	0.4095	0.4057	0.4058	0.4041	0.4077	0.4130	0.4153	0.4210	0.4290	0.4469	0.4410	0.4502	0.4609
	1998	0.4339	0.4082	0.4107	0.4043	0.4046	0.4029	0.4066	0.4118	0.4141	0.4198	0.4278	0.4456	0.4398	0.4489	0.4596
	1999	0.4332	0.4081	0.4118	0.4030	0.4034	0.4016	0.4054	0.4106	0.4128	0.4185	0.4265	0.4443	0.4385	0.4476	0.4582
6 Point	1994	0.4422	0.4138	0.4126	0.4144	0.4142	0.4134	0.4151	0.4215	0.4239	0.4297	0.4379	0.4561	0.4502	0.4595	0.4705
	1995	0.4400	0.4123	0.4120	0.4117	0.4117	0.4107	0.4129	0.4190	0.4213	0.4271	0.4352	0.4534	0.4475	0.4568	0.4676
	1996	0.4378	0.4108	0.4114	0.4091	0.4092	0.4079	0.4106	0.4164	0.4187	0.4245	0.4326	0.4506	0.4447	0.4540	0.4648
	1997	0.4356	0.4092	0.4107	0.4065	0.4067	0.4051	0.4084	0.4139	0.4162	0.4219	0.4299	0.4479	0.4420	0.4512	0.4619
	1998	0.4334	0.4077	0.4101	0.4039	0.4042	0.4023	0.4062	0.4113	0.4136	0.4193	0.4273	0.4451	0.4393	0.4484	0.4591
	1999	0.4312	0.4062	0.4094	0.4013	0.4017	0.3996	0.4040	0.4088	0.4110	0.4167	0.4247	0.4423	0.4365	0.4456	0.4562
7 Point	1993	0.4534	0.4254	0.4243	0.4263	0.4261	0.4259	0.4265	0.4300	0.4337	0.4397	0.4480	0.4667	0.4606	0.4702	0.4814
	1994	0.4492	0.4216	0.4211	0.4215	0.4215	0.4209	0.4221	0.4261	0.4295	0.4354	0.4437	0.4621	0.4561	0.4656	0.4767
	1995	0.4449	0.4177	0.4179	0.4167	0.4168	0.4159	0.4178	0.4222	0.4252	0.4311	0.4393	0.4576	0.4516	0.4610	0.4720
	1996	0.4406	0.4139	0.4147	0.4120	0.4121	0.4109	0.4135	0.4183	0.4210	0.4268	0.4349	0.4530	0.4471	0.4564	0.4673
	1997	0.4363	0.4100	0.4116	0.4072	0.4074	0.4059	0.4091	0.4143	0.4167	0.4225	0.4305	0.4485	0.4426	0.4518	0.4625
	1998	0.4320	0.4062	0.4084	0.4025	0.4027	0.4009	0.4048	0.4104	0.4125	0.4182	0.4262	0.4439	0.4381	0.4472	0.4578
	1999	0.4277	0.4023	0.4052	0.3977	0.3980	0.3958	0.4005	0.4065	0.4082	0.4139	0.4218	0.4393	0.4336	0.4426	0.4531
8 Point	1992	0.4643	0.4376	0.4366	0.4386	0.4385	0.4386	0.4385	0.4404	0.4427	0.4485	0.4570	0.4760	0.4698	0.4796	0.4910
	1993	0.4587	0.4321	0.4316	0.4324	0.4323	0.4320	0.4326	0.4352	0.4375	0.4433	0.4517	0.4705	0.4644	0.4740	0.4853
	1994	0.4531	0.4266	0.4266	0.4261	0.4261	0.4255	0.4268	0.4300	0.4323	0.4381	0.4464	0.4650	0.4589	0.4685	0.4796
	1995	0.4475	0.4210	0.4216	0.4198	0.4198	0.4189	0.4209	0.4248	0.4271	0.4329	0.4411	0.4595	0.4535	0.4629	0.4739
	1996	0.4419	0.4155	0.4166	0.4135	0.4136	0.4124	0.4150	0.4195	0.4219	0.4277	0.4358	0.4540	0.4480	0.4574	0.4682
	1997	0.4363	0.4100	0.4116	0.4072	0.4074	0.4059	0.4091	0.4143	0.4167	0.4225	0.4305	0.4485	0.4426	0.4518	0.4625
	1998	0.4307	0.4045	0.4066	0.4009	0.4012	0.3993	0.4033	0.4091	0.4115	0.4173	0.4252	0.4429	0.4371	0.4462	0.4568
	1999	0.4251	0.3990	0.4016	0.3947	0.3950	0.3928	0.3974	0.4039	0.4063	0.4121	0.4199	0.4374	0.4317	0.4407	0.4512
9 Point	1991	0.4776	0.4518	0.4509	0.4530	0.4528	0.4531	0.4526	0.4534	0.4548	0.4597	0.4685	0.4880	0.4817	0.4917	0.5034
	1992	0.4707	0.4448	0.4442	0.4453	0.4452	0.4451	0.4453	0.4468	0.4484	0.4535	0.4621	0.4814	0.4751	0.4850	0.4965
	1993	0.4637	0.4377	0.4376	0.4376	0.4375	0.4372	0.4380	0.4402	0.4420	0.4472	0.4557	0.4747	0.4685	0.4783	0.4897
	1994	0.4567	0.4307	0.4309	0.4299	0.4299	0.4292	0.4306	0.4336	0.4356	0.4409	0.4493	0.4680	0.4619	0.4715	0.4828
	1995	0.4498	0.4236	0.4243	0.4222	0.4222	0.4213	0.4233	0.4270	0.4291	0.4347	0.4429	0.4614	0.4554	0.4648	0.4759
	1996	0.4428	0.4166	0.4177	0.4145	0.4146	0.4133	0.4160	0.4205	0.4227	0.4284	0.4366	0.4547	0.4488	0.4581	0.4690
	1997	0.4359	0.4095	0.4110	0.4068	0.4069	0.4054	0.4086	0.4139	0.4163	0.4221	0.4302	0.4481	0.4422	0.4514	0.4622
	1998	0.4289	0.4024	0.4044	0.3991	0.3993	0.3974	0.4013	0.4073	0.4099	0.4158	0.4238	0.4414	0.4356	0.4447	0.4553
	1999	0.4219	0.3954	0.3977	0.3913	0.3916	0.3895	0.3940	0.4007	0.4035	0.4096	0.4174	0.4348	0.4291	0.4380	0.4484
10 Point	1990	0.4790	0.4545	0.4536	0.4556	0.4555	0.4559	0.4552	0.4552	0.4560	0.4591	0.4686	0.4881	0.4818	0.4918	0.5035
	1991	0.4729	0.4481	0.4476	0.4487	0.4487	0.4487	0.4486	0.4493	0.4504	0.4540	0.4632	0.4825	0.4762	0.4861	0.4977
	1992	0.4668	0.4418	0.4415	0.4418	0.4418	0.4416	0.4420	0.4435	0.4448	0.4488	0.4578	0.4769	0.4707	0.4804	0.4919
	1993	0.4608	0.4354	0.4355	0.4349	0.4349	0.4345	0.4354	0.4377	0.4392	0.4436	0.4524	0.4713	0.4651	0.4748	0.4861
	1994	0.4547	0.4290	0.4295	0.4280	0.4281	0.4273	0.4289	0.4319	0.4336	0.4384	0.4470	0.4656	0.4596	0.4691	0.4803
	1995	0.4486	0.4227	0.4235	0.4211	0.4212	0.4202	0.4223	0.4260	0.4280	0.4332	0.4416	0.4600	0.4540	0.4634	0.4745
	1996	0.4425	0.4163	0.4174	0.4142	0.4143	0.4131	0.4157	0.4202	0.4225	0.4280	0.4362	0.4544	0.4485	0.4578	0.4687
	1997	0.4364	0.4100	0.4114	0.4073	0.4075	0.4059	0.4091	0.4144	0.4169	0.4228	0.4308	0.4488	0.4429	0.4521	0.4629
	1998	0.4304	0.4036	0.4054	0.4004	0.4006	0.3988	0.4026	0.4086	0.4113	0.4176	0.4254	0.4431	0.4373	0.4465	0.4571
	1999	0.4243	0.3972	0.3994	0.3935	0.3937	0.3917	0.3960	0.4027	0.4057	0.4125	0.4200	0.4375	0.4318	0.4408	0.4513

MEDICAL	Expon'l	Policy	Loss Ratio	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss
FITTED	Year	Average	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio
		(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)	
4 Point	1996	0.4246	0.3994	0.3981	0.3979	0.3977	0.3943	0.3979	0.4031	0.4053	0.4109	0.4188	0.4362	0.4305	0.4395	0.4499	
	1997	0.4292	0.4037	0.4043	0.4011	0.4011	0.3985	0.4022	0.4074	0.4096	0.4153	0.4232	0.4408	0.4351	0.4441	0.4547	
	1998	0.4338	0.4080	0.4106	0.4042	0.4045	0.4028	0.4065	0.4117	0.4140	0.4197	0.4277	0.4455	0.4397	0.4488	0.4595	
	1999	0.4385	0.4125	0.4169	0.4075	0.4080	0.4070	0.4108	0.4161	0.4183	0.4241	0.4322	0.4502	0.4443	0.4536	0.4643	
5 Point	1995	0.4357	0.4082	0.4070	0.4081	0.4079	0.4062	0.4097	0.4150	0.4173	0.4231	0.4311	0.4491	0.4432	0.4525	0.4632	
	1996	0.4351	0.4082	0.4082	0.4068	0.4068	0.4050	0.4086	0.4139	0.4162	0.4219	0.4300	0.4479	0.4420	0.4512	0.4620	
	1997	0.4344	0.4081	0.4094	0.4055	0.4057	0.4039	0.4075	0.4128	0.4151	0.4208	0.4288	0.4467	0.4408	0.4500	0.4607	
	1998	0.4338	0.4080	0.4106	0.4042	0.4045	0.4028	0.4065	0.4117	0.4140	0.4197	0.4277	0.4455	0.4397	0.4488	0.4595	
	1999	0.4332	0.4080	0.4118	0.4030	0.4034	0.4016	0.4054	0.4106	0.4129	0.4186	0.4265	0.4443	0.4385	0.4476	0.4582	
6 Point	1994	0.4419	0.4136	0.4124	0.4142	0.4140	0.4132	0.4149	0.4212	0.4236	0.4295	0.4376	0.4559	0.4499	0.4593	0.4702	
	1995	0.4398	0.4121	0.4118	0.4116	0.4115	0.4104	0.4127	0.4187	0.4211	0.4269	0.4350	0.4531	0.4472	0.4565	0.4674	
	1996	0.4376	0.4106	0.4112	0.4090	0.4090	0.4077	0.4105	0.4162	0.4185	0.4243	0.4324	0.4504	0.4445	0.4538	0.4646	
	1997	0.4354	0.4091	0.4106	0.4064	0.4066	0.4050	0.4083	0.4137	0.4160	0.4217	0.4298	0.4477	0.4418	0.4510	0.4618	
	1998	0.4333	0.4076	0.4099	0.4038	0.4041	0.4022	0.4061	0.4113	0.4135	0.4192	0.4272	0.4450	0.4392	0.4483	0.4590	
	1999	0.4312	0.4061	0.4093	0.4013	0.4017	0.3996	0.4039	0.4088	0.4110	0.4167	0.4246	0.4423	0.4365	0.4456	0.4562	
7 Point	1993	0.4532	0.4252	0.4240	0.4261	0.4259	0.4256	0.4262	0.4299	0.4335	0.4395	0.4478	0.4665	0.4604	0.4700	0.4812	
	1994	0.4489	0.4213	0.4208	0.4212	0.4212	0.4205	0.4218	0.4259	0.4292	0.4351	0.4434	0.4619	0.4558	0.4653	0.4764	
	1995	0.4446	0.4174	0.4177	0.4165	0.4165	0.4155	0.4175	0.4220	0.4249	0.4308	0.4390	0.4573	0.4513	0.4607	0.4717	
	1996	0.4403	0.4136	0.4145	0.4117	0.4118	0.4106	0.4132	0.4180	0.4207	0.4265	0.4347	0.4528	0.4468	0.4561	0.4670	
	1997	0.4361	0.4098	0.4114	0.4071	0.4072	0.4057	0.4090	0.4142	0.4166	0.4223	0.4304	0.4483	0.4424	0.4516	0.4624	
	1998	0.4320	0.4061	0.4083	0.4025	0.4027	0.4008	0.4048	0.4104	0.4124	0.4181	0.4261	0.4438	0.4380	0.4471	0.4578	
	1999	0.4278	0.4024	0.4052	0.3979	0.3982	0.3961	0.4006	0.4066	0.4083	0.4140	0.4219	0.4394	0.4337	0.4427	0.4532	
8 Point	1992	0.4642	0.4374	0.4363	0.4385	0.4384	0.4384	0.4383	0.4402	0.4426	0.4484	0.4569	0.4759	0.4697	0.4795	0.4909	
	1993	0.4584	0.4317	0.4312	0.4320	0.4320	0.4316	0.4323	0.4349	0.4373	0.4430	0.4515	0.4703	0.4641	0.4738	0.4851	
	1994	0.4528	0.4262	0.4262	0.4256	0.4256	0.4250	0.4263	0.4296	0.4320	0.4377	0.4461	0.4647	0.4586	0.4681	0.4793	
	1995	0.4471	0.4206	0.4212	0.4194	0.4194	0.4184	0.4205	0.4244	0.4268	0.4325	0.4408	0.4591	0.4531	0.4626	0.4736	
	1996	0.4416	0.4152	0.4163	0.4132	0.4133	0.4120	0.4147	0.4193	0.4216	0.4274	0.4355	0.4537	0.4477	0.4571	0.4679	
	1997	0.4361	0.4098	0.4114	0.4071	0.4072	0.4057	0.4090	0.4142	0.4166	0.4223	0.4304	0.4483	0.4424	0.4516	0.4624	
	1998	0.4307	0.4045	0.4066	0.4011	0.4013	0.3994	0.4033	0.4092	0.4115	0.4173	0.4252	0.4429	0.4371	0.4462	0.4568	
	1999	0.4254	0.3993	0.4018	0.3951	0.3954	0.3933	0.3978	0.4042	0.4066	0.4123	0.4202	0.4377	0.4319	0.4409	0.4514	
9 Point	1991	0.4776	0.4517	0.4506	0.4529	0.4528	0.4530	0.4525	0.4533	0.4548	0.4598	0.4685	0.4880	0.4817	0.4917	0.5034	
	1992	0.4703	0.4444	0.4438	0.4449	0.4448	0.4447	0.4449	0.4465	0.4481	0.4532	0.4619	0.4811	0.4748	0.4847	0.4963	
	1993	0.4632	0.4371	0.4370	0.4369	0.4369	0.4365	0.4374	0.4397	0.4415	0.4468	0.4553	0.4743	0.4681	0.4778	0.4892	
	1994	0.4562	0.4300	0.4303	0.4292	0.4292	0.4285	0.4300	0.4331	0.4351	0.4405	0.4489	0.4675	0.4614	0.4710	0.4823	
	1995	0.4492	0.4230	0.4237	0.4215	0.4216	0.4206	0.4227	0.4265	0.4287	0.4342	0.4425	0.4609	0.4549	0.4644	0.4754	
	1996	0.4424	0.4161	0.4173	0.4140	0.4142	0.4129	0.4155	0.4201	0.4224	0.4280	0.4362	0.4544	0.4484	0.4578	0.4687	
	1997	0.4357	0.4094	0.4109	0.4066	0.4068	0.4053	0.4085	0.4138	0.4162	0.4220	0.4300	0.4479	0.4421	0.4513	0.4620	
	1998	0.4291	0.4027	0.4046	0.3994	0.3996	0.3978	0.4016	0.4075	0.4101	0.4160	0.4239	0.4416	0.4358	0.4449	0.4554	
	1999	0.4226	0.3961	0.3984	0.3923	0.3926	0.3905	0.3948	0.4014	0.4041	0.4101	0.4179	0.4353	0.4296	0.4386	0.4490	
10 Point	1990	0.4792	0.4546	0.4536	0.4559	0.4558	0.4561	0.4554	0.4553	0.4562	0.4593	0.4688	0.4883	0.4819	0.4919	0.5036	
	1991	0.4728	0.4479	0.4473	0.4486	0.4485	0.4486	0.4484	0.4492	0.4503	0.4538	0.4631	0.4824	0.4761	0.4860	0.4976	
	1992	0.4665	0.4413	0.4411	0.4414	0.4414	0.4411	0.4416	0.4432	0.4445	0.4485	0.4575	0.4766	0.4704	0.4801	0.4916	
	1993	0.4603	0.4348	0.4350	0.4343	0.4343	0.4338	0.4349	0.4372	0.4388	0.4432	0.4520	0.4708	0.4647	0.4744	0.4857	
	1994	0.4542	0.4284	0.4289	0.4274	0.4274	0.4266	0.4283	0.4314	0.4332	0.4380	0.4466	0.4652	0.4591	0.4686	0.4798	
	1995	0.4481	0.4221	0.4230	0.4205	0.4206	0.4196	0.4217	0.4256	0.4276	0.4328	0.4412	0.4596	0.4536	0.4630	0.4740	
	1996	0.4422	0.4159	0.4171	0.4138	0.4139	0.4126	0.4153	0.4199	0.4221	0.4277	0.4359	0.4540	0.4481	0.4574	0.4683	
	1997	0.4363	0.4098	0.4113	0.4071	0.4073	0.4058	0.4090	0.4142	0.4167	0.4227	0.4306	0.4486	0.4427	0.4519	0.4627	
	1998	0.4305	0.4038	0.4056	0.4006	0.4008	0.3990	0.4028	0.4087	0.4114	0.4177	0.4255	0.4432	0.4374	0.4465	0.4571	
	1999	0.4247	0.3978	0.3999	0.3942	0.3944	0.3924	0.3966	0.4032	0.4061	0.4127	0.4203	0.4378	0.4321	0.4411	0.4516	

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	1996	-0.0096	-0.0088	-0.0054	-0.0052	-0.0110	-0.0087	-0.0090	-0.0093	-0.0093	-0.0093	-0.0095	-0.0098	-0.0100	-0.0101	-0.0104
	1997	0.0201	0.0165	0.0148	0.0140	0.0225	0.0198	0.0206	0.0212	0.0213	0.0214	0.0218	0.0225	0.0227	0.0232	0.0236
	1998	-0.0114	-0.0066	-0.0134	-0.0124	-0.0120	-0.0135	-0.0141	-0.0146	-0.0146	-0.0146	-0.0149	-0.0155	-0.0156	-0.0159	-0.0163
	1999	0.0009	-0.0011	0.0040	0.0036	0.0005	0.0024	0.0026	0.0027	0.0026	0.0026	0.0027	0.0028	0.0028	0.0029	0.0030
5 Point	1995	0.0403	0.0395	0.0430	0.0434	0.0428	0.0299	0.0357	0.0368	0.0369	0.0370	0.0377	0.0390	0.0394	0.0402	0.0411
	1996	-0.0499	-0.0484	-0.0484	-0.0486	-0.0538	-0.0386	-0.0447	-0.0460	-0.0463	-0.0464	-0.0472	-0.0489	-0.0494	-0.0503	-0.0514
	1997	-0.0001	-0.0033	-0.0067	-0.0077	0.0012	0.0048	0.0027	0.0028	0.0028	0.0028	0.0029	0.0030	0.0030	0.0031	0.0031
	1998	-0.0114	-0.0066	-0.0134	-0.0124	-0.0120	-0.0135	-0.0141	-0.0146	-0.0146	-0.0147	-0.0149	-0.0155	-0.0156	-0.0159	-0.0163
	1999	0.0211	0.0186	0.0255	0.0253	0.0219	0.0174	0.0204	0.0210	0.0211	0.0212	0.0215	0.0223	0.0225	0.0230	0.0235
6 Point	1994	0.0346	0.0379	0.0412	0.0417	0.0436	0.0393	0.0253	0.0281	0.0282	0.0283	0.0288	0.0298	0.0301	0.0307	0.0313
	1995	0.0126	0.0092	0.0100	0.0100	0.0079	-0.0015	0.0154	0.0143	0.0144	0.0144	0.0146	0.0152	0.0153	0.0156	0.0160
	1996	-0.0672	-0.0673	-0.0690	-0.0695	-0.0756	-0.0582	-0.0573	-0.0601	-0.0604	-0.0605	-0.0617	-0.0638	-0.0644	-0.0657	-0.0671
	1997	-0.0070	-0.0108	-0.0149	-0.0160	-0.0076	-0.0031	-0.0023	-0.0028	-0.0028	-0.0028	-0.0028	-0.0030	-0.0030	-0.0031	-0.0031
	1998	-0.0080	-0.0028	-0.0093	-0.0082	-0.0076	-0.0096	-0.0116	-0.0118	-0.0118	-0.0118	-0.0120	-0.0125	-0.0126	-0.0128	-0.0131
	1999	0.0349	0.0338	0.0420	0.0420	0.0393	0.0331	0.0305	0.0323	0.0324	0.0325	0.0331	0.0342	0.0346	0.0353	0.0360
7 Point	1993	0.0124	0.0155	0.0186	0.0191	0.0223	0.0227	0.0160	0.0044	0.0084	0.0084	0.0085	0.0088	0.0089	0.0091	0.0093
	1994	0.0263	0.0276	0.0288	0.0290	0.0287	0.0242	0.0146	0.0252	0.0226	0.0227	0.0231	0.0239	0.0241	0.0246	0.0251
	1995	0.0068	0.0020	0.0014	0.0011	-0.0025	-0.0121	0.0080	0.0123	0.0105	0.0105	0.0107	0.0111	0.0112	0.0114	0.0116
	1996	-0.0705	-0.0715	-0.0739	-0.0746	-0.0815	-0.0643	-0.0616	-0.0612	-0.0626	-0.0628	-0.0639	-0.0661	-0.0668	-0.0681	-0.0696
	1997	-0.0078	-0.0119	-0.0162	-0.0173	-0.0090	-0.0046	-0.0034	-0.0031	-0.0034	-0.0034	-0.0034	-0.0036	-0.0036	-0.0037	-0.0038
	1998	-0.0063	-0.0007	-0.0068	-0.0057	-0.0047	-0.0066	-0.0094	-0.0112	-0.0106	-0.0107	-0.0109	-0.0113	-0.0114	-0.0116	-0.0119
	1999	0.0391	0.0390	0.0482	0.0484	0.0467	0.0407	0.0358	0.0337	0.0352	0.0353	0.0359	0.0372	0.0375	0.0383	0.0391
8 Point	1992	-0.0062	-0.0029	0.0000	0.0005	0.0043	0.0075	0.0053	-0.0009	-0.0053	-0.0086	-0.0087	-0.0090	-0.0091	-0.0093	-0.0095
	1993	0.0160	0.0172	0.0186	0.0188	0.0198	0.0184	0.0130	0.0049	0.0114	0.0133	0.0135	0.0140	0.0141	0.0144	0.0148
	1994	0.0290	0.0288	0.0288	0.0287	0.0269	0.0209	0.0123	0.0256	0.0249	0.0264	0.0269	0.0278	0.0280	0.0286	0.0292
	1995	0.0086	0.0028	0.0014	0.0009	-0.0037	-0.0143	0.0065	0.0125	0.0120	0.0129	0.0131	0.0137	0.0138	0.0140	0.0143
	1996	-0.0696	-0.0710	-0.0739	-0.0747	-0.0821	-0.0654	-0.0623	-0.0611	-0.0619	-0.0615	-0.0627	-0.0649	-0.0655	-0.0668	-0.0682
	1997	-0.0078	-0.0119	-0.0162	-0.0173	-0.0090	-0.0046	-0.0034	-0.0031	-0.0034	-0.0034	-0.0034	-0.0036	-0.0036	-0.0037	-0.0038
	1998	-0.0072	-0.0011	-0.0068	-0.0056	-0.0040	-0.0055	-0.0087	-0.0113	-0.0114	-0.0119	-0.0121	-0.0126	-0.0127	-0.0130	-0.0132
	1999	0.0373	0.0381	0.0482	0.0485	0.0479	0.0428	0.0373	0.0335	0.0337	0.0328	0.0334	0.0346	0.0349	0.0356	0.0364
9 Point	1991	0.0181	0.0118	0.0145	0.0150	0.0191	0.0240	0.0246	0.0219	0.0190	0.0220	0.0224	0.0232	0.0235	0.0239	0.0244
	1992	-0.0153	-0.0088	-0.0073	-0.0070	-0.0052	-0.0045	-0.0070	-0.0119	-0.0148	-0.0196	-0.0199	-0.0206	-0.0208	-0.0212	-0.0217
	1993	0.0089	0.0125	0.0129	0.0129	0.0123	0.0090	0.0034	-0.0037	0.0040	0.0046	0.0047	0.0049	0.0049	0.0050	0.0052
	1994	0.0238	0.0255	0.0247	0.0244	0.0214	0.0141	0.0053	0.0193	0.0195	0.0201	0.0205	0.0211	0.0213	0.0218	0.0222
	1995	0.0054	0.0007	-0.0012	-0.0018	-0.0071	-0.0186	0.0021	0.0086	0.0086	0.0090	0.0091	0.0095	0.0096	0.0098	0.0100
	1996	-0.0709	-0.0719	-0.0749	-0.0758	-0.0835	-0.0671	-0.0641	-0.0626	-0.0632	-0.0631	-0.0643	-0.0665	-0.0672	-0.0685	-0.0700
	1997	-0.0072	-0.0115	-0.0157	-0.0167	-0.0084	-0.0037	-0.0025	-0.0023	-0.0027	-0.0026	-0.0026	-0.0027	-0.0028	-0.0028	-0.0029
	1998	-0.0046	0.0006	-0.0048	-0.0034	-0.0013	-0.0021	-0.0052	-0.0082	-0.0087	-0.0088	-0.0089	-0.0093	-0.0093	-0.0095	-0.0097
	1999	0.0418	0.0411	0.0518	0.0523	0.0527	0.0488	0.0435	0.0389	0.0384	0.0383	0.0390	0.0404	0.0408	0.0416	0.0425
10 Point	1990	-0.0004	-0.0074	-0.0049	-0.0044	-0.0001	0.0057	0.0081	0.0078	0.0059	0.0058	0.0061	0.0063	0.0064	0.0065	0.0066
	1991	0.0183	0.0151	0.0166	0.0170	0.0192	0.0214	0.0209	0.0184	0.0163	0.0195	0.0197	0.0204	0.0206	0.0210	0.0215
	1992	-0.0151	-0.0061	-0.0055	-0.0054	-0.0052	-0.0065	-0.0099	-0.0147	-0.0170	-0.0216	-0.0221	-0.0229	-0.0231	-0.0236	-0.0241
	1993	0.0090	0.0146	0.0143	0.0141	0.0123	0.0074	0.0011	-0.0059	0.0023	0.0030	0.0030	0.0031	0.0031	0.0032	0.0033
	1994	0.0239	0.0269	0.0257	0.0253	0.0215	0.0130	0.0037	0.0178	0.0183	0.0189	0.0193	0.0199	0.0201	0.0205	0.0209
	1995	0.0054	0.0015	-0.0007	-0.0013	-0.0071	-0.0192	0.0012	0.0078	0.0079	0.0083	0.0085	0.0088	0.0089	0.0090	0.0092
	1996	-0.0709	-0.0717	-0.0748	-0.0756	-0.0835	-0.0672	-0.0643	-0.0629	-0.0634	-0.0633	-0.0645	-0.0667	-0.0674	-0.0687	-0.0701
	1997	-0.0072	-0.0119	-0.0159	-0.0170	-0.0084	-0.0034	-0.0021	-0.0019	-0.0024	-0.0023	-0.0023	-0.0024	-0.0024	-0.0025	-0.0025
	1998	-0.0047	-0.0005	-0.0055	-0.0040	-0.0013	-0.0013	-0.0040	-0.0071	-0.0079	-0.0080	-0.0081	-0.0084	-0.0084	-0.0086	-0.0088
	1999	0.0417	0.0394	0.0507	0.0513	0.0527	0.0501	0.0453	0.0407	0.0397	0.0396	0.0404	0.0418	0.0422	0.0431	0.0440

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	1996	-0.0093	-0.0087	-0.0052	-0.0051	-0.0107	-0.0084	-0.0087	-0.0090	-0.0091	-0.0091	-0.0093	-0.0096	-0.0097	-0.0098	-0.0101
	1997	0.0203	0.0166	0.0149	0.0142	0.0229	0.0200	0.0208	0.0214	0.0215	0.0216	0.0220	0.0228	0.0230	0.0234	0.0239
	1998	-0.0113	-0.0064	-0.0133	-0.0123	-0.0118	-0.0134	-0.0139	-0.0144	-0.0144	-0.0145	-0.0147	-0.0153	-0.0154	-0.0157	-0.0161
	1999	0.0010	-0.0011	0.0041	0.0037	0.0004	0.0025	0.0026	0.0027	0.0027	0.0027	0.0027	0.0029	0.0029	0.0030	0.0030
5 Point	1995	0.0427	0.0420	0.0459	0.0464	0.0458	0.0314	0.0376	0.0388	0.0389	0.0390	0.0397	0.0412	0.0416	0.0424	0.0433
	1996	-0.0476	-0.0456	-0.0456	-0.0459	-0.0513	-0.0374	-0.0430	-0.0443	-0.0445	-0.0446	-0.0455	-0.0471	-0.0475	-0.0484	-0.0495
	1997	0.0015	-0.0013	-0.0049	-0.0059	0.0027	0.0056	0.0038	0.0039	0.0039	0.0040	0.0041	0.0042	0.0042	0.0043	0.0044
	1998	-0.0113	-0.0064	-0.0133	-0.0123	-0.0118	-0.0134	-0.0139	-0.0144	-0.0144	-0.0145	-0.0147	-0.0153	-0.0154	-0.0157	-0.0161
	1999	0.0192	0.0159	0.0232	0.0231	0.0204	0.0167	0.0193	0.0200	0.0200	0.0201	0.0204	0.0212	0.0214	0.0218	0.0223
6 Point	1994	0.0366	0.0398	0.0441	0.0447	0.0471	0.0416	0.0268	0.0298	0.0299	0.0300	0.0306	0.0316	0.0319	0.0326	0.0332
	1995	0.0163	0.0140	0.0150	0.0150	0.0126	0.0015	0.0178	0.0168	0.0169	0.0169	0.0172	0.0179	0.0181	0.0184	0.0188
	1996	-0.0634	-0.0621	-0.0639	-0.0645	-0.0712	-0.0554	-0.0550	-0.0576	-0.0579	-0.0580	-0.0591	-0.0611	-0.0618	-0.0629	-0.0643
	1997	-0.0046	-0.0075	-0.0118	-0.0130	-0.0050	-0.0014	-0.0009	-0.0012	-0.0012	-0.0012	-0.0012	-0.0013	-0.0013	-0.0013	-0.0014
	1998	-0.0084	-0.0035	-0.0100	-0.0089	-0.0081	-0.0100	-0.0117	-0.0119	-0.0119	-0.0120	-0.0122	-0.0126	-0.0127	-0.0130	-0.0133
	1999	0.0302	0.0269	0.0358	0.0359	0.0344	0.0299	0.0281	0.0296	0.0297	0.0298	0.0303	0.0314	0.0317	0.0323	0.0330
7 Point	1993	0.0117	0.0137	0.0180	0.0188	0.0230	0.0234	0.0162	0.0043	0.0084	0.0084	0.0085	0.0088	0.0089	0.0091	0.0093
	1994	0.0293	0.0315	0.0331	0.0333	0.0331	0.0272	0.0167	0.0270	0.0246	0.0247	0.0252	0.0260	0.0263	0.0268	0.0273
	1995	0.0115	0.0086	0.0079	0.0075	0.0033	-0.0081	0.0110	0.0150	0.0134	0.0134	0.0136	0.0142	0.0143	0.0145	0.0149
	1996	-0.0660	-0.0649	-0.0677	-0.0685	-0.0762	-0.0607	-0.0587	-0.0586	-0.0598	-0.0600	-0.0611	-0.0632	-0.0638	-0.0651	-0.0665
	1997	-0.0052	-0.0082	-0.0127	-0.0139	-0.0061	-0.0027	-0.0017	-0.0015	-0.0017	-0.0017	-0.0017	-0.0018	-0.0018	-0.0018	-0.0019
	1998	-0.0073	-0.0023	-0.0083	-0.0072	-0.0059	-0.0076	-0.0100	-0.0115	-0.0110	-0.0111	-0.0113	-0.0117	-0.0118	-0.0120	-0.0123
	1999	0.0330	0.0298	0.0397	0.0400	0.0397	0.0356	0.0322	0.0307	0.0319	0.0319	0.0325	0.0337	0.0340	0.0347	0.0354
8 Point	1992	-0.0099	-0.0092	-0.0049	-0.0041	0.0014	0.0056	0.0035	-0.0026	-0.0071	-0.0103	-0.0105	-0.0109	-0.0110	-0.0112	-0.0114
	1993	0.0172	0.0186	0.0206	0.0210	0.0223	0.0203	0.0142	0.0058	0.0123	0.0141	0.0144	0.0149	0.0150	0.0153	0.0157
	1994	0.0331	0.0350	0.0350	0.0349	0.0325	0.0250	0.0154	0.0281	0.0274	0.0288	0.0294	0.0304	0.0307	0.0313	0.0319
	1995	0.0139	0.0108	0.0090	0.0085	0.0030	-0.0095	0.0101	0.0157	0.0152	0.0160	0.0163	0.0169	0.0171	0.0174	0.0178
	1996	-0.0648	-0.0639	-0.0672	-0.0681	-0.0764	-0.0613	-0.0591	-0.0583	-0.0590	-0.0587	-0.0598	-0.0619	-0.0625	-0.0637	-0.0651
	1997	-0.0052	-0.0082	-0.0127	-0.0139	-0.0061	-0.0027	-0.0017	-0.0015	-0.0017	-0.0017	-0.0017	-0.0018	-0.0018	-0.0018	-0.0019
	1998	-0.0083	-0.0031	-0.0088	-0.0075	-0.0058	-0.0070	-0.0096	-0.0118	-0.0118	-0.0122	-0.0125	-0.0129	-0.0130	-0.0133	-0.0136
	1999	0.0311	0.0282	0.0388	0.0393	0.0400	0.0367	0.0329	0.0301	0.0303	0.0297	0.0302	0.0313	0.0316	0.0322	0.0329
9 Point	1991	0.0116	0.0009	0.0052	0.0061	0.0125	0.0196	0.0210	0.0187	0.0156	0.0188	0.0192	0.0198	0.0200	0.0204	0.0209
	1992	-0.0153	-0.0097	-0.0074	-0.0069	-0.0044	-0.0034	-0.0063	-0.0114	-0.0145	-0.0191	-0.0195	-0.0202	-0.0204	-0.0208	-0.0212
	1993	0.0131	0.0183	0.0189	0.0189	0.0180	0.0136	0.0069	-0.0008	0.0068	0.0075	0.0076	0.0079	0.0079	0.0081	0.0083
	1994	0.0304	0.0348	0.0338	0.0335	0.0296	0.0204	0.0103	0.0234	0.0236	0.0242	0.0246	0.0255	0.0257	0.0262	0.0268
	1995	0.0123	0.0107	0.0083	0.0077	0.0013	-0.0123	0.0071	0.0129	0.0129	0.0132	0.0135	0.0140	0.0141	0.0144	0.0147
	1996	-0.0654	-0.0640	-0.0675	-0.0684	-0.0770	-0.0624	-0.0603	-0.0593	-0.0598	-0.0598	-0.0609	-0.0630	-0.0636	-0.0649	-0.0663
	1997	-0.0049	-0.0081	-0.0126	-0.0138	-0.0058	-0.0022	-0.0012	-0.0010	-0.0013	-0.0012	-0.0012	-0.0012	-0.0013	-0.0013	-0.0013
	1998	-0.0072	-0.0031	-0.0083	-0.0070	-0.0046	-0.0051	-0.0075	-0.0098	-0.0102	-0.0103	-0.0105	-0.0108	-0.0109	-0.0112	-0.0114
	1999	0.0329	0.0284	0.0396	0.0402	0.0418	0.0398	0.0364	0.0334	0.0331	0.0330	0.0336	0.0348	0.0351	0.0358	0.0366
10 Point	1990	-0.0104	-0.0233	-0.0190	-0.0181	-0.0111	-0.0021	0.0019	0.0025	0.0005	0.0005	0.0007	0.0007	0.0007	0.0007	0.0007
	1991	0.0160	0.0108	0.0133	0.0138	0.0172	0.0204	0.0202	0.0176	0.0154	0.0186	0.0189	0.0195	0.0197	0.0201	0.0206
	1992	-0.0119	-0.0022	-0.0012	-0.0011	-0.0008	-0.0028	-0.0069	-0.0122	-0.0146	-0.0193	-0.0197	-0.0204	-0.0206	-0.0210	-0.0215
	1993	0.0156	0.0237	0.0233	0.0231	0.0206	0.0141	0.0065	-0.0015	0.0067	0.0074	0.0074	0.0077	0.0078	0.0079	0.0081
	1994	0.0320	0.0383	0.0367	0.0362	0.0313	0.0207	0.0100	0.0230	0.0235	0.0241	0.0245	0.0253	0.0256	0.0261	0.0266
	1995	0.0132	0.0125	0.0099	0.0091	0.0022	-0.0121	0.0069	0.0127	0.0128	0.0132	0.0134	0.0139	0.0140	0.0143	0.0146
	1996	-0.0652	-0.0636	-0.0671	-0.0681	-0.0768	-0.0624	-0.0603	-0.0594	-0.0599	-0.0598	-0.0609	-0.0630	-0.0637	-0.0649	-0.0663
	1997	-0.0053	-0.0090	-0.0133	-0.0144	-0.0062	-0.0022	-0.0011	-0.0009	-0.0013	-0.0012	-0.0011	-0.0012	-0.0012	-0.0012	-0.0013
	1998	-0.0081	-0.0049	-0.0099	-0.0085	-0.0056	-0.0053	-0.0073	-0.0096	-0.0101	-0.0102	-0.0104	-0.0108	-0.0108	-0.0111	-0.0113
	1999	0.0315	0.0255	0.0372	0.0379	0.0404	0.0395	0.0367	0.0338	0.0331	0.0331	0.0337	0.0349	0.0352	0.0359	0.0367

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	1996	-0.0122	-0.0119	-0.0106	-0.0103	-0.0102	-0.0109	-0.0111	-0.0112	-0.0113	-0.0114	-0.0116	-0.0121	-0.0119	-0.0122	-0.0125
	1997	0.0152	0.0124	0.0118	0.0151	0.0147	0.0158	0.0159	0.0161	0.0162	0.0164	0.0167	0.0174	0.0172	0.0175	0.0180
	1998	0.0062	0.0108	0.0083	0.0009	0.0011	0.0013	0.0013	0.0014	0.0015	0.0014	0.0014	0.0015	0.0015	0.0015	0.0015
	1999	-0.0092	-0.0113	-0.0095	-0.0056	-0.0056	-0.0062	-0.0062	-0.0063	-0.0063	-0.0064	-0.0065	-0.0068	-0.0067	-0.0068	-0.0070
5 Point	1995	0.0104	0.0087	0.0100	0.0089	0.0090	0.0107	0.0106	0.0108	0.0108	0.0110	0.0112	0.0116	0.0115	0.0117	0.0120
	1996	-0.0225	-0.0206	-0.0206	-0.0192	-0.0192	-0.0216	-0.0217	-0.0220	-0.0221	-0.0224	-0.0228	-0.0238	-0.0234	-0.0239	-0.0245
	1997	0.0100	0.0080	0.0068	0.0106	0.0102	0.0104	0.0106	0.0107	0.0107	0.0109	0.0111	0.0116	0.0115	0.0117	0.0120
	1998	0.0062	0.0108	0.0083	0.0009	0.0011	0.0014	0.0013	0.0014	0.0015	0.0014	0.0014	0.0015	0.0015	0.0015	0.0015
	1999	-0.0040	-0.0070	-0.0045	-0.0012	-0.0011	-0.0008	-0.0009	-0.0009	-0.0009	-0.0009	-0.0009	-0.0010	-0.0010	-0.0010	-0.0010
6 Point	1994	0.0049	0.0048	0.0060	0.0042	0.0044	0.0052	0.0035	0.0045	0.0045	0.0046	0.0046	0.0049	0.0048	0.0049	0.0050
	1995	0.0064	0.0049	0.0052	0.0055	0.0055	0.0065	0.0078	0.0071	0.0072	0.0073	0.0075	0.0077	0.0076	0.0078	0.0080
	1996	-0.0250	-0.0230	-0.0236	-0.0213	-0.0214	-0.0242	-0.0234	-0.0242	-0.0243	-0.0247	-0.0251	-0.0262	-0.0258	-0.0264	-0.0270
	1997	0.0090	0.0071	0.0056	0.0098	0.0093	0.0094	0.0099	0.0098	0.0098	0.0100	0.0102	0.0106	0.0105	0.0107	0.0110
	1998	0.0067	0.0113	0.0089	0.0013	0.0015	0.0019	0.0017	0.0019	0.0019	0.0019	0.0019	0.0020	0.0019	0.0020	0.0020
	1999	-0.0020	-0.0051	-0.0021	0.0005	0.0006	0.0012	0.0005	0.0009	0.0009	0.0009	0.0009	0.0010	0.0010	0.0010	0.0010
7 Point	1993	0.0105	0.0116	0.0127	0.0107	0.0109	0.0111	0.0105	0.0070	0.0084	0.0085	0.0087	0.0090	0.0089	0.0091	0.0093
	1994	-0.0021	-0.0030	-0.0025	-0.0029	-0.0028	-0.0023	-0.0035	-0.0001	-0.0011	-0.0011	-0.0011	-0.0011	-0.0011	-0.0012	-0.0012
	1995	0.0015	-0.0005	-0.0007	0.0005	0.0004	0.0013	0.0029	0.0039	0.0033	0.0033	0.0034	0.0035	0.0035	0.0036	0.0036
	1996	-0.0278	-0.0261	-0.0269	-0.0242	-0.0243	-0.0272	-0.0263	-0.0261	-0.0266	-0.0270	-0.0274	-0.0286	-0.0282	-0.0288	-0.0295
	1997	0.0083	0.0063	0.0047	0.0091	0.0086	0.0086	0.0092	0.0094	0.0093	0.0094	0.0096	0.0100	0.0099	0.0101	0.0104
	1998	0.0081	0.0128	0.0106	0.0027	0.0030	0.0034	0.0031	0.0028	0.0030	0.0030	0.0030	0.0032	0.0031	0.0032	0.0033
	1999	0.0015	-0.0012	0.0021	0.0041	0.0043	0.0050	0.0040	0.0032	0.0037	0.0037	0.0037	0.0038	0.0040	0.0039	0.0040
8 Point	1992	0.0093	0.0117	0.0127	0.0107	0.0108	0.0108	0.0108	0.0089	0.0066	0.0062	0.0064	0.0067	0.0066	0.0067	0.0069
	1993	0.0052	0.0049	0.0054	0.0046	0.0047	0.0050	0.0044	0.0018	0.0046	0.0049	0.0050	0.0052	0.0051	0.0053	0.0054
	1994	-0.0060	-0.0080	-0.0080	-0.0075	-0.0075	-0.0069	-0.0082	-0.0040	-0.0039	-0.0038	-0.0039	-0.0040	-0.0039	-0.0041	-0.0041
	1995	-0.0011	-0.0038	-0.0044	-0.0026	-0.0026	-0.0017	-0.0002	0.0013	0.0014	0.0015	0.0016	0.0016	0.0016	0.0017	0.0017
	1996	-0.0291	-0.0277	-0.0288	-0.0257	-0.0258	-0.0287	-0.0278	-0.0273	-0.0275	-0.0279	-0.0283	-0.0296	-0.0291	-0.0298	-0.0304
	1997	0.0083	0.0063	0.0047	0.0091	0.0086	0.0086	0.0092	0.0094	0.0093	0.0094	0.0096	0.0100	0.0099	0.0101	0.0104
	1998	0.0094	0.0145	0.0124	0.0043	0.0045	0.0049	0.0047	0.0041	0.0040	0.0039	0.0040	0.0042	0.0041	0.0042	0.0043
	1999	0.0041	0.0021	0.0058	0.0071	0.0073	0.0080	0.0071	0.0058	0.0056	0.0055	0.0057	0.0059	0.0058	0.0059	0.0061
9 Point	1991	0.0127	0.0144	0.0153	0.0132	0.0134	0.0131	0.0136	0.0128	0.0114	0.0101	0.0103	0.0107	0.0105	0.0107	0.0110
	1992	0.0029	0.0045	0.0051	0.0040	0.0041	0.0042	0.0040	0.0025	0.0009	0.0012	0.0013	0.0013	0.0013	0.0013	0.0014
	1993	0.0002	-0.0007	-0.0006	-0.0006	-0.0005	-0.0002	-0.0010	-0.0032	0.0001	0.0010	0.0010	0.0010	0.0010	0.0011	0.0010
	1994	-0.0096	-0.0121	-0.0123	-0.0113	-0.0113	-0.0106	-0.0120	-0.0076	-0.0072	-0.0066	-0.0068	-0.0070	-0.0069	-0.0071	-0.0073
	1995	-0.0034	-0.0064	-0.0071	-0.0050	-0.0050	-0.0041	-0.0026	-0.0009	-0.0006	-0.0003	-0.0002	-0.0003	-0.0003	-0.0002	-0.0003
	1996	-0.0300	-0.0288	-0.0299	-0.0267	-0.0268	-0.0296	-0.0288	-0.0283	-0.0283	-0.0286	-0.0291	-0.0303	-0.0299	-0.0305	-0.0312
	1997	0.0087	0.0068	0.0053	0.0095	0.0091	0.0091	0.0097	0.0098	0.0097	0.0098	0.0099	0.0104	0.0103	0.0105	0.0108
	1998	0.0112	0.0166	0.0146	0.0061	0.0064	0.0068	0.0066	0.0059	0.0056	0.0054	0.0054	0.0057	0.0056	0.0057	0.0058
	1999	0.0073	0.0057	0.0096	0.0105	0.0107	0.0113	0.0105	0.0090	0.0084	0.0080	0.0082	0.0085	0.0084	0.0086	0.0088
10 Point	1990	-0.0106	-0.0084	-0.0075	-0.0095	-0.0094	-0.0098	-0.0091	-0.0091	-0.0099	-0.0130	-0.0119	-0.0124	-0.0123	-0.0126	-0.0129
	1991	0.0174	0.0181	0.0186	0.0175	0.0175	0.0175	0.0176	0.0169	0.0158	0.0158	0.0156	0.0162	0.0160	0.0163	0.0167
	1992	0.0068	0.0075	0.0078	0.0075	0.0075	0.0077	0.0073	0.0058	0.0045	0.0059	0.0056	0.0058	0.0057	0.0059	0.0060
	1993	0.0031	0.0016	0.0015	0.0021	0.0021	0.0025	0.0016	-0.0007	0.0029	0.0046	0.0043	0.0044	0.0044	0.0045	0.0046
	1994	-0.0076	-0.0104	-0.0109	-0.0094	-0.0095	-0.0087	-0.0103	-0.0059	-0.0052	-0.0041	-0.0045	-0.0046	-0.0046	-0.0047	-0.0048
	1995	-0.0022	-0.0055	-0.0063	-0.0039	-0.0040	-0.0030	-0.0016	0.0001	0.0005	0.0012	0.0011	0.0011	0.0011	0.0012	0.0011
	1996	-0.0297	-0.0285	-0.0296	-0.0264	-0.0265	-0.0294	-0.0285	-0.0280	-0.0281	-0.0282	-0.0287	-0.0300	-0.0296	-0.0302	-0.0309
	1997	0.0082	0.0063	0.0049	0.0090	0.0085	0.0086	0.0092	0.0093	0.0091	0.0091	0.0093	0.0097	0.0096	0.0098	0.0100
	1998	0.0097	0.0154	0.0136	0.0048	0.0051	0.0054	0.0053	0.0046	0.0042	0.0036	0.0038	0.0040	0.0039	0.0039	0.0040
	1999	0.0049	0.0039	0.0079	0.0083	0.0086	0.0091	0.0085	0.0070	0.0062	0.0051	0.0056	0.0058	0.0057	0.0058	0.0059

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	1996	-0.0118	-0.0116	-0.0103	-0.0101	-0.0099	-0.0106	-0.0107	-0.0109	-0.0109	-0.0111	-0.0113	-0.0118	-0.0116	-0.0119	-0.0121
	1997	0.0154	0.0126	0.0120	0.0152	0.0149	0.0160	0.0161	0.0163	0.0164	0.0166	0.0169	0.0177	0.0174	0.0178	0.0182
	1998	0.0063	0.0110	0.0084	0.0010	0.0012	0.0014	0.0014	0.0015	0.0015	0.0015	0.0015	0.0016	0.0015	0.0016	0.0016
	1999	-0.0093	-0.0114	-0.0096	-0.0057	-0.0057	-0.0062	-0.0063	-0.0064	-0.0064	-0.0064	-0.0065	-0.0066	-0.0069	-0.0068	-0.0070
5 Point	1995	0.0107	0.0090	0.0102	0.0091	0.0093	0.0110	0.0110	0.0111	0.0112	0.0113	0.0116	0.0120	0.0119	0.0121	0.0124
	1996	-0.0223	-0.0204	-0.0204	-0.0190	-0.0190	-0.0213	-0.0214	-0.0217	-0.0218	-0.0221	-0.0225	-0.0235	-0.0231	-0.0236	-0.0242
	1997	0.0102	0.0082	0.0069	0.0108	0.0103	0.0106	0.0108	0.0109	0.0109	0.0111	0.0113	0.0118	0.0117	0.0119	0.0122
	1998	0.0063	0.0110	0.0084	0.0010	0.0012	0.0014	0.0014	0.0015	0.0015	0.0015	0.0015	0.0016	0.0015	0.0016	0.0016
	1999	-0.0040	-0.0069	-0.0045	-0.0012	-0.0011	-0.0008	-0.0009	-0.0009	-0.0010	-0.0010	-0.0010	-0.0009	-0.0010	-0.0010	-0.0010
6 Point	1994	0.0052	0.0050	0.0062	0.0044	0.0046	0.0054	0.0037	0.0048	0.0048	0.0048	0.0049	0.0051	0.0051	0.0051	0.0053
	1995	0.0066	0.0051	0.0054	0.0056	0.0057	0.0068	0.0080	0.0074	0.0074	0.0075	0.0077	0.0080	0.0079	0.0081	0.0082
	1996	-0.0248	-0.0228	-0.0234	-0.0212	-0.0212	-0.0240	-0.0233	-0.0240	-0.0241	-0.0245	-0.0249	-0.0260	-0.0256	-0.0262	-0.0268
	1997	0.0092	0.0072	0.0057	0.0099	0.0094	0.0095	0.0100	0.0100	0.0100	0.0102	0.0103	0.0108	0.0107	0.0109	0.0111
	1998	0.0068	0.0114	0.0091	0.0014	0.0016	0.0020	0.0018	0.0019	0.0020	0.0020	0.0020	0.0021	0.0020	0.0021	0.0021
	1999	-0.0020	-0.0050	-0.0020	0.0005	0.0006	0.0012	0.0006	0.0009	0.0009	0.0009	0.0010	0.0010	0.0010	0.0010	0.0010
7 Point	1993	0.0107	0.0118	0.0130	0.0109	0.0111	0.0114	0.0108	0.0071	0.0086	0.0087	0.0089	0.0092	0.0091	0.0093	0.0095
	1994	-0.0018	-0.0027	-0.0022	-0.0026	-0.0026	-0.0019	-0.0032	0.0001	-0.0008	-0.0008	-0.0009	-0.0009	-0.0008	-0.0009	-0.0009
	1995	0.0018	-0.0002	-0.0005	0.0007	0.0007	0.0017	0.0032	0.0041	0.0036	0.0036	0.0037	0.0038	0.0038	0.0039	0.0039
	1996	-0.0275	-0.0258	-0.0267	-0.0239	-0.0240	-0.0269	-0.0260	-0.0258	-0.0263	-0.0267	-0.0272	-0.0284	-0.0279	-0.0285	-0.0292
	1997	0.0085	0.0065	0.0049	0.0092	0.0088	0.0088	0.0093	0.0095	0.0094	0.0096	0.0097	0.0102	0.0101	0.0103	0.0105
	1998	0.0081	0.0129	0.0107	0.0027	0.0030	0.0034	0.0031	0.0028	0.0031	0.0031	0.0031	0.0033	0.0032	0.0033	0.0033
	1999	0.0014	-0.0013	0.0021	0.0039	0.0041	0.0047	0.0039	0.0031	0.0036	0.0036	0.0037	0.0039	0.0038	0.0039	0.0040
8 Point	1992	0.0094	0.0119	0.0130	0.0108	0.0109	0.0109	0.0110	0.0091	0.0067	0.0063	0.0065	0.0068	0.0067	0.0068	0.0070
	1993	0.0055	0.0053	0.0058	0.0050	0.0050	0.0054	0.0047	0.0021	0.0048	0.0052	0.0052	0.0054	0.0054	0.0055	0.0056
	1994	-0.0057	-0.0076	-0.0076	-0.0070	-0.0070	-0.0064	-0.0077	-0.0036	-0.0036	-0.0034	-0.0036	-0.0037	-0.0036	-0.0037	-0.0038
	1995	-0.0007	-0.0034	-0.0040	-0.0022	-0.0022	-0.0012	0.0002	0.0017	0.0017	0.0019	0.0019	0.0020	0.0020	0.0020	0.0020
	1996	-0.0288	-0.0274	-0.0285	-0.0254	-0.0255	-0.0283	-0.0275	-0.0271	-0.0272	-0.0276	-0.0280	-0.0293	-0.0288	-0.0295	-0.0301
	1997	0.0085	0.0065	0.0049	0.0092	0.0088	0.0088	0.0093	0.0095	0.0094	0.0096	0.0097	0.0102	0.0101	0.0103	0.0105
	1998	0.0094	0.0145	0.0124	0.0041	0.0044	0.0048	0.0046	0.0040	0.0040	0.0039	0.0040	0.0042	0.0041	0.0042	0.0043
	1999	0.0038	0.0018	0.0055	0.0067	0.0069	0.0075	0.0067	0.0055	0.0053	0.0053	0.0054	0.0056	0.0056	0.0057	0.0058
9 Point	1991	0.0127	0.0145	0.0156	0.0133	0.0134	0.0132	0.0137	0.0129	0.0114	0.0100	0.0103	0.0107	0.0105	0.0107	0.0110
	1992	0.0033	0.0049	0.0055	0.0044	0.0045	0.0046	0.0044	0.0028	0.0012	0.0015	0.0015	0.0016	0.0016	0.0016	0.0016
	1993	0.0007	-0.0001	0.0000	0.0001	0.0001	0.0005	-0.0004	-0.0027	0.0006	0.0014	0.0014	0.0014	0.0014	0.0015	0.0015
	1994	-0.0091	-0.0114	-0.0117	-0.0106	-0.0106	-0.0099	-0.0114	-0.0071	-0.0067	-0.0062	-0.0064	-0.0065	-0.0064	-0.0066	-0.0068
	1995	-0.0028	-0.0058	-0.0065	-0.0043	-0.0044	-0.0034	-0.0020	-0.0004	-0.0002	0.0002	0.0002	0.0002	0.0002	0.0002	0.0002
	1996	-0.0296	-0.0283	-0.0295	-0.0262	-0.0264	-0.0292	-0.0283	-0.0279	-0.0280	-0.0282	-0.0287	-0.0300	-0.0295	-0.0302	-0.0309
	1997	0.0089	0.0069	0.0054	0.0097	0.0092	0.0092	0.0098	0.0099	0.0099	0.0099	0.0101	0.0106	0.0104	0.0106	0.0109
	1998	0.0110	0.0163	0.0144	0.0058	0.0061	0.0064	0.0063	0.0057	0.0054	0.0052	0.0053	0.0055	0.0054	0.0055	0.0057
	1999	0.0066	0.0050	0.0089	0.0095	0.0097	0.0103	0.0097	0.0083	0.0078	0.0075	0.0077	0.0080	0.0079	0.0080	0.0082
10 Point	1990	-0.0108	-0.0085	-0.0075	-0.0098	-0.0097	-0.0100	-0.0093	-0.0092	-0.0101	-0.0132	-0.0121	-0.0126	-0.0124	-0.0127	-0.0130
	1991	0.0175	0.0183	0.0189	0.0176	0.0177	0.0176	0.0178	0.0170	0.0159	0.0160	0.0157	0.0163	0.0161	0.0164	0.0168
	1992	0.0071	0.0080	0.0082	0.0079	0.0079	0.0082	0.0077	0.0061	0.0048	0.0062	0.0059	0.0061	0.0060	0.0062	0.0063
	1993	0.0036	0.0022	0.0020	0.0027	0.0027	0.0032	0.0021	-0.0002	0.0033	0.0050	0.0047	0.0049	0.0048	0.0049	0.0050
	1994	-0.0071	-0.0098	-0.0103	-0.0088	-0.0088	-0.0080	-0.0097	-0.0054	-0.0048	-0.0037	-0.0041	-0.0042	-0.0041	-0.0042	-0.0043
	1995	-0.0017	-0.0049	-0.0058	-0.0033	-0.0034	-0.0024	-0.0010	0.0005	0.0009	0.0016	0.0015	0.0015	0.0015	0.0016	0.0016
	1996	-0.0294	-0.0281	-0.0293	-0.0260	-0.0261	-0.0289	-0.0281	-0.0277	-0.0277	-0.0279	-0.0284	-0.0296	-0.0292	-0.0298	-0.0305
	1997	0.0083	0.0065	0.0050	0.0092	0.0087	0.0087	0.0093	0.0095	0.0093	0.0092	0.0095	0.0099	0.0098	0.0100	0.0102
	1998	0.0096	0.0152	0.0134	0.0046	0.0049	0.0052	0.0051	0.0045	0.0041	0.0035	0.0037	0.0039	0.0038	0.0039	0.0040
	1999	0.0045	0.0033	0.0074	0.0076	0.0079	0.0084	0.0079	0.0065	0.0058	0.0049	0.0053	0.0055	0.0054	0.0055	0.0056