

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-8)	(Pd-12)	(Pd-16)	(Pd-20)
4 Point	Linear	0.282	0.331	0.175	0.246	0.243	0.252	0.251	0.253	0.253	0.252	0.252
5 Point	Linear	0.231	0.256	0.131	0.213	0.242	0.317	0.215	0.215	0.216	0.215	0.216
6 Point	Linear	0.456	0.424	0.290	0.360	0.394	0.483	0.503	0.468	0.470	0.469	0.469
7 Point	Linear	0.070	0.161	0.188	0.137	0.115	0.077	0.018	0.011	0.011	0.011	0.010
8 Point	Linear	0.336	0.429	0.451	0.407	0.385	0.344	0.255	0.220	0.227	0.227	0.227
9 Point	Linear	0.519	0.594	0.611	0.577	0.560	0.527	0.452	0.421	0.419	0.419	0.419
10 Point	Linear	0.637	0.699	0.711	0.684	0.672	0.646	0.587	0.563	0.550	0.551	0.550
4 Point	Expon'l	0.291	0.340	0.180	0.255	0.252	0.261	0.261	0.262	0.263	0.262	0.262
5 Point	Expon'l	0.232	0.257	0.131	0.215	0.245	0.322	0.216	0.216	0.217	0.216	0.217
6 Point	Expon'l	0.462	0.427	0.292	0.365	0.400	0.493	0.512	0.476	0.478	0.477	0.477
7 Point	Expon'l	0.056	0.142	0.170	0.119	0.097	0.061	0.010	0.006	0.006	0.006	0.006
8 Point	Expon'l	0.310	0.408	0.432	0.384	0.361	0.317	0.223	0.196	0.202	0.202	0.202
9 Point	Expon'l	0.493	0.575	0.593	0.555	0.536	0.500	0.418	0.392	0.390	0.390	0.390
10 Point	Expon'l	0.612	0.680	0.694	0.664	0.648	0.619	0.553	0.534	0.521	0.521	0.521

MEDICAL r ²		Average										
		(Pd & Inc)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-8)	(Pd-12)	(Pd-16)	(Pd-20)
4 Point	Linear	0.000	0.065	0.061	0.136	0.017	0.120	0.122	0.118	0.119	0.120	0.120
5 Point	Linear	0.004	0.001	0.240	0.335	0.184	0.069	0.032	0.031	0.031	0.031	0.031
6 Point	Linear	0.348	0.283	0.562	0.608	0.531	0.454	0.403	0.410	0.409	0.410	0.410
7 Point	Linear	0.109	0.135	0.329	0.369	0.301	0.166	0.087	0.071	0.071	0.071	0.071
8 Point	Linear	0.044	0.130	0.305	0.341	0.281	0.131	0.049	0.001	0.000	0.000	0.000
9 Point	Linear	0.003	0.043	0.150	0.178	0.130	0.022	0.000	0.063	0.084	0.084	0.084
10 Point	Linear	0.103	0.009	0.003	0.008	0.000	0.037	0.111	0.251	0.247	0.248	0.247
4 Point	Expon'l	0.000	0.071	0.061	0.137	0.016	0.122	0.123	0.120	0.121	0.122	0.122
5 Point	Expon'l	0.003	0.001	0.242	0.340	0.185	0.069	0.032	0.030	0.030	0.031	0.031
6 Point	Expon'l	0.351	0.286	0.561	0.606	0.530	0.456	0.407	0.413	0.412	0.413	0.413
7 Point	Expon'l	0.110	0.135	0.323	0.362	0.297	0.166	0.089	0.074	0.074	0.074	0.074
8 Point	Expon'l	0.044	0.127	0.296	0.331	0.273	0.128	0.050	0.002	0.001	0.001	0.001
9 Point	Expon'l	0.002	0.040	0.143	0.171	0.125	0.022	0.000	0.057	0.076	0.076	0.076
10 Point	Expon'l	0.096	0.008	0.003	0.009	0.001	0.034	0.104	0.237	0.232	0.233	0.232

INDEMNITY		Loss Ratio	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss
Linear	Policy	Average	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-8)	(Pd-12)	(Pd-16)	(Pd-20)
4 Point	1998	0.4867	0.4451	0.4464	0.4463	0.4486	0.4538	0.4717	0.4953	0.4991	0.5163	0.5283
	1999	0.4962	0.4532	0.4525	0.4549	0.4575	0.4632	0.4815	0.5056	0.5095	0.5270	0.5392
	2000	0.5057	0.4613	0.4585	0.4635	0.4665	0.4726	0.4912	0.5159	0.5199	0.5377	0.5502
	2001	0.5153	0.4694	0.4646	0.4721	0.4754	0.4820	0.5010	0.5262	0.5303	0.5484	0.5612
5 Point	1997	0.4872	0.4460	0.4473	0.4463	0.4471	0.4490	0.4718	0.4955	0.4993	0.5164	0.5284
	1998	0.4934	0.4511	0.4511	0.4520	0.4535	0.4568	0.4783	0.5023	0.5062	0.5235	0.5357
	1999	0.4996	0.4562	0.4548	0.4578	0.4600	0.4647	0.4848	0.5091	0.5130	0.5306	0.5429
	2000	0.5057	0.4613	0.4585	0.4635	0.4665	0.4726	0.4912	0.5159	0.5199	0.5377	0.5502
	2001	0.5119	0.4663	0.4623	0.4693	0.4729	0.4805	0.4977	0.5227	0.5268	0.5448	0.5575
6 Point	1996	0.4742	0.4388	0.4401	0.4386	0.4387	0.4389	0.4504	0.4779	0.4815	0.4980	0.5095
	1997	0.4822	0.4445	0.4448	0.4449	0.4457	0.4474	0.4610	0.4876	0.4913	0.5082	0.5200
	1998	0.4903	0.4501	0.4495	0.4512	0.4527	0.4558	0.4715	0.4974	0.5012	0.5184	0.5304
	1999	0.4983	0.4558	0.4542	0.4574	0.4596	0.4643	0.4821	0.5071	0.5110	0.5286	0.5408
	2000	0.5064	0.4614	0.4588	0.4637	0.4666	0.4728	0.4926	0.5169	0.5209	0.5387	0.5513
	2001	0.5144	0.4671	0.4635	0.4700	0.4736	0.4813	0.5031	0.5267	0.5307	0.5489	0.5617
7 Point	1995	0.5227	0.4929	0.4941	0.4925	0.4921	0.4915	0.4965	0.5180	0.5220	0.5399	0.5524
	1996	0.5177	0.4848	0.4853	0.4849	0.4852	0.4859	0.4940	0.5163	0.5202	0.5380	0.5505
	1997	0.5127	0.4767	0.4764	0.4773	0.4782	0.4802	0.4915	0.5145	0.5184	0.5362	0.5486
	1998	0.5077	0.4685	0.4675	0.4697	0.4713	0.4746	0.4889	0.5127	0.5167	0.5344	0.5468
	1999	0.5027	0.4604	0.4587	0.4621	0.4643	0.4690	0.4864	0.5110	0.5149	0.5326	0.5449
	2000	0.4977	0.4522	0.4498	0.4544	0.4573	0.4634	0.4839	0.5092	0.5131	0.5307	0.5431
	2001	0.4927	0.4441	0.4410	0.4468	0.4504	0.4578	0.4813	0.5075	0.5114	0.5289	0.5412
8 Point	1994	0.5714	0.5465	0.5476	0.5460	0.5453	0.5442	0.5453	0.5574	0.5635	0.5829	0.5964
	1995	0.5577	0.5293	0.5298	0.5292	0.5291	0.5291	0.5335	0.5481	0.5538	0.5728	0.5861
	1996	0.5439	0.5120	0.5120	0.5124	0.5129	0.5141	0.5218	0.5388	0.5441	0.5627	0.5758
	1997	0.5302	0.4948	0.4943	0.4956	0.4967	0.4991	0.5100	0.5296	0.5343	0.5527	0.5655
	1998	0.5164	0.4776	0.4765	0.4788	0.4805	0.4840	0.4982	0.5203	0.5246	0.5426	0.5552
	1999	0.5027	0.4604	0.4587	0.4621	0.4643	0.4690	0.4864	0.5110	0.5149	0.5326	0.5449
	2000	0.4889	0.4432	0.4409	0.4453	0.4481	0.4540	0.4746	0.5017	0.5052	0.5225	0.5346
	2001	0.4752	0.4259	0.4231	0.4285	0.4319	0.4390	0.4628	0.4924	0.4955	0.5124	0.5244
9 Point	1993	0.6107	0.5902	0.5913	0.5896	0.5889	0.5874	0.5861	0.5921	0.5964	0.6169	0.6312
	1994	0.5924	0.5683	0.5689	0.5681	0.5679	0.5674	0.5692	0.5783	0.5826	0.6026	0.6165
	1995	0.5742	0.5464	0.5466	0.5466	0.5468	0.5474	0.5523	0.5646	0.5688	0.5883	0.6019
	1996	0.5559	0.5245	0.5242	0.5250	0.5258	0.5274	0.5354	0.5508	0.5550	0.5740	0.5873
	1997	0.5377	0.5026	0.5019	0.5035	0.5048	0.5074	0.5185	0.5370	0.5412	0.5597	0.5727
	1998	0.5194	0.4807	0.4795	0.4820	0.4837	0.4874	0.5016	0.5233	0.5273	0.5454	0.5581
	1999	0.5012	0.4588	0.4572	0.4605	0.4627	0.4674	0.4847	0.5095	0.5135	0.5312	0.5435
	2000	0.4829	0.4369	0.4348	0.4390	0.4417	0.4473	0.4678	0.4957	0.4997	0.5169	0.5289
	2001	0.4647	0.4150	0.4124	0.4174	0.4206	0.4273	0.4509	0.4820	0.4859	0.5026	0.5143
10 Point	1992	0.6425	0.6263	0.6273	0.6257	0.6249	0.6232	0.6204	0.6222	0.6225	0.6438	0.6587
	1993	0.6221	0.6022	0.6028	0.6019	0.6015	0.6007	0.6007	0.6059	0.6067	0.6275	0.6421
	1994	0.6017	0.5780	0.5783	0.5780	0.5781	0.5782	0.5811	0.5895	0.5910	0.6112	0.6254
	1995	0.5813	0.5539	0.5538	0.5542	0.5547	0.5557	0.5614	0.5732	0.5752	0.5950	0.6088
	1996	0.5609	0.5298	0.5293	0.5304	0.5313	0.5332	0.5418	0.5568	0.5595	0.5787	0.5921
	1997	0.5405	0.5056	0.5047	0.5066	0.5079	0.5107	0.5222	0.5405	0.5437	0.5624	0.5754
	1998	0.5201	0.4815	0.4802	0.4828	0.4845	0.4882	0.5025	0.5241	0.5280	0.5461	0.5588
	1999	0.4997	0.4573	0.4557	0.4589	0.4611	0.4657	0.4829	0.5078	0.5123	0.5298	0.5421
	2000	0.4793	0.4332	0.4312	0.4351	0.4377	0.4432	0.4632	0.4914	0.4965	0.5135	0.5255
	2001	0.4589	0.4090	0.4067	0.4113	0.4143	0.4207	0.4436	0.4751	0.4808	0.4973	0.5088

INDEMNITY		Loss Ratio	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss
Expon'l	Policy	Average	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-8)	(Pd-12)	(Pd-16)	(Pd-20)
4 Point	1998	0.4863	0.4448	0.4461	0.4460	0.4481	0.4533	0.4712	0.4948	0.4986	0.5157	0.5277
	1999	0.4958	0.4528	0.4522	0.4545	0.4570	0.4627	0.4809	0.5051	0.5089	0.5264	0.5386
	2000	0.5054	0.4611	0.4583	0.4632	0.4661	0.4722	0.4909	0.5155	0.5195	0.5373	0.5498
	2001	0.5153	0.4694	0.4645	0.4720	0.4754	0.4820	0.5010	0.5262	0.5303	0.5484	0.5612
5 Point	1997	0.4870	0.4459	0.4472	0.4462	0.4469	0.4488	0.4716	0.4953	0.4991	0.5162	0.5282
	1998	0.4931	0.4509	0.4509	0.4518	0.4532	0.4565	0.4779	0.5020	0.5058	0.5232	0.5353
	1999	0.4992	0.4559	0.4546	0.4574	0.4596	0.4643	0.4844	0.5087	0.5126	0.5302	0.5425
	2000	0.5054	0.4611	0.4583	0.4632	0.4661	0.4722	0.4909	0.5155	0.5195	0.5373	0.5498
	2001	0.5117	0.4662	0.4620	0.4690	0.4727	0.4803	0.4974	0.5224	0.5265	0.5445	0.5572
6 Point	1996	0.4742	0.4388	0.4401	0.4387	0.4387	0.4390	0.4502	0.4778	0.4814	0.4979	0.5094
	1997	0.4820	0.4443	0.4446	0.4447	0.4454	0.4471	0.4604	0.4872	0.4909	0.5077	0.5195
	1998	0.4899	0.4499	0.4493	0.4509	0.4523	0.4554	0.4708	0.4968	0.5006	0.5178	0.5298
	1999	0.4979	0.4555	0.4539	0.4571	0.4593	0.4639	0.4815	0.5066	0.5105	0.5280	0.5402
	2000	0.5061	0.4613	0.4586	0.4634	0.4663	0.4725	0.4923	0.5166	0.5206	0.5384	0.5509
	2001	0.5144	0.4670	0.4634	0.4698	0.4735	0.4812	0.5035	0.5268	0.5309	0.5490	0.5618
7 Point	1995	0.5194	0.4889	0.4902	0.4885	0.4881	0.4875	0.4931	0.5155	0.5195	0.5373	0.5497
	1996	0.5150	0.4815	0.4820	0.4816	0.4819	0.4826	0.4912	0.5142	0.5181	0.5359	0.5483
	1997	0.5107	0.4741	0.4739	0.4747	0.4757	0.4778	0.4894	0.5129	0.5168	0.5346	0.5470
	1998	0.5063	0.4669	0.4659	0.4680	0.4696	0.4730	0.4875	0.5116	0.5155	0.5332	0.5456
	1999	0.5021	0.4598	0.4581	0.4614	0.4636	0.4683	0.4857	0.5103	0.5143	0.5319	0.5442
	2000	0.4978	0.4528	0.4504	0.4548	0.4576	0.4636	0.4838	0.5091	0.5130	0.5306	0.5429
	2001	0.4936	0.4459	0.4428	0.4483	0.4518	0.4590	0.4820	0.5078	0.5117	0.5292	0.5415
8 Point	1994	0.5667	0.5410	0.5424	0.5404	0.5397	0.5384	0.5400	0.5538	0.5597	0.5789	0.5924
	1995	0.5531	0.5237	0.5243	0.5236	0.5235	0.5236	0.5287	0.5448	0.5503	0.5692	0.5824
	1996	0.5399	0.5069	0.5069	0.5073	0.5079	0.5092	0.5176	0.5360	0.5411	0.5596	0.5726
	1997	0.5270	0.4907	0.4901	0.4915	0.4926	0.4952	0.5067	0.5273	0.5320	0.5502	0.5630
	1998	0.5144	0.4750	0.4738	0.4762	0.4779	0.4815	0.4961	0.5188	0.5230	0.5410	0.5535
	1999	0.5021	0.4598	0.4581	0.4614	0.4636	0.4683	0.4857	0.5103	0.5143	0.5319	0.5442
	2000	0.4900	0.4451	0.4428	0.4470	0.4497	0.4554	0.4755	0.5021	0.5056	0.5229	0.5351
	2001	0.4783	0.4308	0.4281	0.4331	0.4362	0.4429	0.4655	0.4939	0.4971	0.5142	0.5261
9 Point	1993	0.6069	0.5861	0.5875	0.5854	0.5845	0.5827	0.5814	0.5888	0.5931	0.6135	0.6277
	1994	0.5877	0.5626	0.5634	0.5624	0.5621	0.5616	0.5639	0.5747	0.5789	0.5988	0.6127
	1995	0.5692	0.5401	0.5402	0.5402	0.5405	0.5412	0.5470	0.5609	0.5651	0.5845	0.5980
	1996	0.5513	0.5184	0.5181	0.5190	0.5198	0.5216	0.5305	0.5474	0.5516	0.5705	0.5838
	1997	0.5339	0.4976	0.4968	0.4985	0.4998	0.5027	0.5146	0.5343	0.5384	0.5569	0.5698
	1998	0.5170	0.4777	0.4764	0.4789	0.4807	0.4844	0.4992	0.5215	0.5256	0.5436	0.5562
	1999	0.5007	0.4585	0.4568	0.4600	0.4622	0.4669	0.4842	0.5090	0.5130	0.5306	0.5429
	2000	0.4850	0.4401	0.4381	0.4419	0.4445	0.4499	0.4696	0.4968	0.5008	0.5179	0.5300
	2001	0.4697	0.4225	0.4201	0.4245	0.4275	0.4336	0.4555	0.4849	0.4888	0.5056	0.5173
10 Point	1992	0.6407	0.6250	0.6264	0.6242	0.6231	0.6210	0.6174	0.6200	0.6205	0.6418	0.6567
	1993	0.6183	0.5977	0.5985	0.5973	0.5969	0.5959	0.5961	0.6026	0.6037	0.6244	0.6389
	1994	0.5967	0.5717	0.5720	0.5717	0.5717	0.5719	0.5755	0.5856	0.5873	0.6075	0.6215
	1995	0.5759	0.5467	0.5466	0.5471	0.5476	0.5489	0.5556	0.5690	0.5714	0.5910	0.6047
	1996	0.5558	0.5229	0.5223	0.5236	0.5246	0.5267	0.5364	0.5530	0.5559	0.5750	0.5883
	1997	0.5364	0.5001	0.4991	0.5010	0.5025	0.5055	0.5178	0.5374	0.5408	0.5594	0.5723
	1998	0.5177	0.4782	0.4769	0.4795	0.4813	0.4851	0.4999	0.5223	0.5261	0.5442	0.5568
	1999	0.4996	0.4574	0.4558	0.4589	0.4610	0.4656	0.4827	0.5075	0.5119	0.5294	0.5417
	2000	0.4821	0.4374	0.4355	0.4392	0.4416	0.4468	0.4660	0.4932	0.4980	0.5151	0.5270
	2001	0.4653	0.4183	0.4162	0.4203	0.4230	0.4288	0.4499	0.4793	0.4845	0.5011	0.5128

MEDICAL		Loss Ratio	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss
Linear	Policy	Average	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-8)	(Pd-12)	(Pd-16)	(Pd-20)
4 Point	1998	0.4620	0.4689	0.4660	0.4656	0.4666	0.4557	0.4509	0.4400	0.4372	0.4540	0.4551
	1999	0.4619	0.4662	0.4677	0.4683	0.4674	0.4582	0.4534	0.4424	0.4396	0.4565	0.4576
	2000	0.4618	0.4635	0.4695	0.4710	0.4682	0.4607	0.4560	0.4449	0.4420	0.4590	0.4601
	2001	0.4617	0.4608	0.4712	0.4738	0.4690	0.4633	0.4585	0.4473	0.4444	0.4615	0.4626
5 Point	1997	0.4607	0.4641	0.4611	0.4605	0.4617	0.4567	0.4532	0.4422	0.4394	0.4563	0.4574
	1998	0.4611	0.4639	0.4639	0.4640	0.4639	0.4580	0.4541	0.4431	0.4403	0.4572	0.4583
	1999	0.4614	0.4637	0.4667	0.4675	0.4660	0.4594	0.4550	0.4440	0.4411	0.4581	0.4592
	2000	0.4618	0.4635	0.4695	0.4710	0.4682	0.4607	0.4560	0.4449	0.4420	0.4590	0.4601
	2001	0.4622	0.4633	0.4722	0.4745	0.4704	0.4621	0.4569	0.4457	0.4429	0.4599	0.4610
6 Point	1996	0.4418	0.4432	0.4404	0.4398	0.4410	0.4390	0.4375	0.4258	0.4230	0.4393	0.4404
	1997	0.4472	0.4488	0.4481	0.4480	0.4482	0.4448	0.4425	0.4309	0.4281	0.4446	0.4457
	1998	0.4526	0.4543	0.4557	0.4562	0.4554	0.4506	0.4474	0.4360	0.4332	0.4499	0.4510
	1999	0.4581	0.4599	0.4634	0.4644	0.4627	0.4564	0.4524	0.4411	0.4383	0.4552	0.4563
	2000	0.4635	0.4654	0.4711	0.4726	0.4699	0.4622	0.4573	0.4463	0.4434	0.4605	0.4616
	2001	0.4689	0.4709	0.4788	0.4808	0.4771	0.4680	0.4622	0.4514	0.4485	0.4658	0.4669
7 Point	1995	0.4492	0.4485	0.4458	0.4452	0.4464	0.4461	0.4458	0.4351	0.4323	0.4489	0.4500
	1996	0.4517	0.4516	0.4505	0.4503	0.4507	0.4489	0.4477	0.4369	0.4340	0.4508	0.4518
	1997	0.4541	0.4546	0.4551	0.4553	0.4550	0.4517	0.4496	0.4387	0.4358	0.4526	0.4537
	1998	0.4566	0.4576	0.4598	0.4604	0.4593	0.4546	0.4515	0.4405	0.4376	0.4545	0.4556
	1999	0.4591	0.4607	0.4644	0.4655	0.4636	0.4574	0.4534	0.4423	0.4394	0.4563	0.4574
	2000	0.4615	0.4637	0.4691	0.4705	0.4679	0.4602	0.4553	0.4441	0.4412	0.4582	0.4593
	2001	0.4640	0.4668	0.4737	0.4756	0.4723	0.4631	0.4572	0.4459	0.4430	0.4600	0.4611
8 Point	1994	0.4526	0.4484	0.4460	0.4454	0.4465	0.4471	0.4475	0.4413	0.4389	0.4557	0.4568
	1995	0.4539	0.4509	0.4496	0.4494	0.4499	0.4492	0.4487	0.4415	0.4390	0.4559	0.4569
	1996	0.4552	0.4533	0.4533	0.4534	0.4533	0.4512	0.4499	0.4417	0.4391	0.4560	0.4571
	1997	0.4565	0.4558	0.4570	0.4574	0.4568	0.4533	0.4510	0.4419	0.4392	0.4561	0.4572
	1998	0.4578	0.4582	0.4607	0.4614	0.4602	0.4554	0.4522	0.4421	0.4393	0.4562	0.4573
	1999	0.4591	0.4607	0.4644	0.4655	0.4636	0.4574	0.4534	0.4423	0.4394	0.4563	0.4574
	2000	0.4603	0.4631	0.4681	0.4695	0.4671	0.4595	0.4545	0.4424	0.4395	0.4564	0.4575
	2001	0.4616	0.4656	0.4718	0.4735	0.4705	0.4615	0.4557	0.4426	0.4397	0.4566	0.4577
9 Point	1993	0.4602	0.4531	0.4508	0.4502	0.4513	0.4526	0.4533	0.4501	0.4489	0.4662	0.4673
	1994	0.4599	0.4543	0.4530	0.4527	0.4533	0.4533	0.4533	0.4487	0.4472	0.4644	0.4655
	1995	0.4596	0.4555	0.4552	0.4551	0.4553	0.4540	0.4532	0.4473	0.4456	0.4627	0.4638
	1996	0.4594	0.4567	0.4574	0.4576	0.4572	0.4548	0.4532	0.4459	0.4439	0.4609	0.4620
	1997	0.4591	0.4579	0.4595	0.4600	0.4592	0.4555	0.4531	0.4445	0.4422	0.4592	0.4603
	1998	0.4588	0.4591	0.4617	0.4625	0.4612	0.4562	0.4530	0.4431	0.4405	0.4575	0.4585
	1999	0.4585	0.4603	0.4639	0.4649	0.4632	0.4570	0.4530	0.4417	0.4388	0.4557	0.4568
	2000	0.4583	0.4615	0.4661	0.4674	0.4651	0.4577	0.4529	0.4403	0.4371	0.4540	0.4550
	2001	0.4580	0.4626	0.4683	0.4698	0.4671	0.4584	0.4528	0.4389	0.4355	0.4522	0.4533
10 Point	1992	0.4702	0.4628	0.4606	0.4601	0.4611	0.4627	0.4638	0.4625	0.4588	0.4765	0.4775
	1993	0.4684	0.4623	0.4609	0.4606	0.4612	0.4618	0.4621	0.4594	0.4558	0.4734	0.4745
	1994	0.4665	0.4618	0.4612	0.4611	0.4613	0.4608	0.4604	0.4563	0.4528	0.4703	0.4714
	1995	0.4647	0.4612	0.4615	0.4616	0.4614	0.4598	0.4587	0.4531	0.4499	0.4672	0.4683
	1996	0.4629	0.4607	0.4618	0.4621	0.4616	0.4588	0.4570	0.4500	0.4469	0.4641	0.4652
	1997	0.4611	0.4602	0.4621	0.4626	0.4617	0.4578	0.4553	0.4468	0.4439	0.4610	0.4621
	1998	0.4593	0.4597	0.4624	0.4631	0.4618	0.4568	0.4536	0.4437	0.4409	0.4579	0.4590
	1999	0.4575	0.4591	0.4626	0.4636	0.4619	0.4558	0.4519	0.4406	0.4380	0.4548	0.4559
	2000	0.4557	0.4586	0.4629	0.4641	0.4620	0.4548	0.4502	0.4374	0.4350	0.4517	0.4528
	2001	0.4539	0.4581	0.4632	0.4646	0.4621	0.4538	0.4485	0.4343	0.4320	0.4486	0.4497

MEDICAL		Loss Ratio	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss
Expon'l	Policy	Average	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-8)	(Pd-12)	(Pd-16)	(Pd-20)
4 Point	1998	0.4620	0.4690	0.4659	0.4655	0.4666	0.4556	0.4509	0.4400	0.4371	0.4539	0.4550
	1999	0.4618	0.4661	0.4676	0.4682	0.4674	0.4581	0.4534	0.4424	0.4395	0.4564	0.4575
	2000	0.4617	0.4633	0.4694	0.4710	0.4681	0.4607	0.4559	0.4448	0.4419	0.4589	0.4600
	2001	0.4615	0.4605	0.4711	0.4737	0.4689	0.4632	0.4584	0.4472	0.4444	0.4615	0.4626
5 Point	1997	0.4607	0.4641	0.4611	0.4605	0.4617	0.4566	0.4532	0.4422	0.4394	0.4562	0.4573
	1998	0.4610	0.4638	0.4638	0.4640	0.4638	0.4580	0.4541	0.4431	0.4402	0.4571	0.4582
	1999	0.4614	0.4636	0.4666	0.4675	0.4660	0.4593	0.4550	0.4439	0.4411	0.4580	0.4591
	2000	0.4617	0.4633	0.4694	0.4710	0.4681	0.4607	0.4559	0.4448	0.4419	0.4589	0.4600
	2001	0.4620	0.4630	0.4722	0.4745	0.4703	0.4620	0.4568	0.4457	0.4428	0.4598	0.4609
6 Point	1996	0.4415	0.4428	0.4401	0.4395	0.4406	0.4387	0.4373	0.4255	0.4227	0.4390	0.4401
	1997	0.4469	0.4483	0.4476	0.4476	0.4478	0.4445	0.4422	0.4306	0.4278	0.4443	0.4454
	1998	0.4523	0.4539	0.4553	0.4558	0.4551	0.4503	0.4472	0.4358	0.4330	0.4496	0.4507
	1999	0.4578	0.4596	0.4632	0.4641	0.4624	0.4562	0.4522	0.4410	0.4382	0.4550	0.4561
	2000	0.4634	0.4653	0.4711	0.4726	0.4699	0.4622	0.4573	0.4463	0.4434	0.4605	0.4616
	2001	0.4691	0.4711	0.4792	0.4813	0.4776	0.4683	0.4624	0.4516	0.4487	0.4660	0.4671
7 Point	1995	0.4489	0.4482	0.4456	0.4450	0.4461	0.4458	0.4455	0.4347	0.4319	0.4485	0.4496
	1996	0.4514	0.4512	0.4502	0.4500	0.4504	0.4486	0.4474	0.4365	0.4337	0.4504	0.4515
	1997	0.4539	0.4543	0.4548	0.4550	0.4547	0.4515	0.4493	0.4384	0.4356	0.4523	0.4534
	1998	0.4564	0.4573	0.4595	0.4601	0.4591	0.4544	0.4513	0.4402	0.4374	0.4543	0.4553
	1999	0.4589	0.4604	0.4642	0.4652	0.4634	0.4573	0.4532	0.4421	0.4393	0.4562	0.4573
	2000	0.4614	0.4635	0.4690	0.4704	0.4679	0.4602	0.4552	0.4440	0.4412	0.4581	0.4592
	2001	0.4639	0.4667	0.4738	0.4757	0.4724	0.4631	0.4572	0.4459	0.4430	0.4601	0.4612
8 Point	1994	0.4524	0.4483	0.4458	0.4453	0.4463	0.4469	0.4473	0.4410	0.4385	0.4554	0.4564
	1995	0.4537	0.4507	0.4494	0.4492	0.4497	0.4490	0.4485	0.4412	0.4387	0.4555	0.4566
	1996	0.4550	0.4531	0.4531	0.4531	0.4531	0.4510	0.4497	0.4414	0.4388	0.4557	0.4568
	1997	0.4563	0.4555	0.4568	0.4571	0.4565	0.4531	0.4509	0.4417	0.4390	0.4559	0.4569
	1998	0.4576	0.4580	0.4605	0.4612	0.4600	0.4552	0.4520	0.4419	0.4391	0.4560	0.4571
	1999	0.4589	0.4604	0.4642	0.4652	0.4634	0.4573	0.4532	0.4421	0.4393	0.4562	0.4573
	2000	0.4602	0.4629	0.4680	0.4693	0.4669	0.4593	0.4544	0.4423	0.4394	0.4563	0.4574
	2001	0.4615	0.4654	0.4718	0.4735	0.4705	0.4614	0.4556	0.4426	0.4396	0.4565	0.4576
9 Point	1993	0.4599	0.4530	0.4507	0.4501	0.4511	0.4524	0.4531	0.4497	0.4485	0.4657	0.4668
	1994	0.4596	0.4541	0.4528	0.4525	0.4531	0.4531	0.4531	0.4484	0.4468	0.4640	0.4651
	1995	0.4594	0.4553	0.4550	0.4549	0.4550	0.4538	0.4530	0.4470	0.4452	0.4623	0.4634
	1996	0.4591	0.4565	0.4571	0.4573	0.4570	0.4546	0.4530	0.4456	0.4436	0.4606	0.4617
	1997	0.4589	0.4576	0.4593	0.4598	0.4590	0.4553	0.4529	0.4443	0.4419	0.4589	0.4600
	1998	0.4586	0.4588	0.4615	0.4622	0.4610	0.4561	0.4529	0.4429	0.4403	0.4572	0.4583
	1999	0.4583	0.4600	0.4637	0.4647	0.4629	0.4568	0.4528	0.4416	0.4387	0.4556	0.4567
	2000	0.4581	0.4612	0.4659	0.4672	0.4649	0.4575	0.4528	0.4403	0.4371	0.4539	0.4550
	2001	0.4578	0.4624	0.4681	0.4697	0.4670	0.4583	0.4527	0.4389	0.4355	0.4522	0.4533
10 Point	1992	0.4698	0.4625	0.4603	0.4597	0.4607	0.4624	0.4634	0.4620	0.4583	0.4760	0.4771
	1993	0.4680	0.4620	0.4606	0.4603	0.4609	0.4614	0.4617	0.4589	0.4554	0.4729	0.4740
	1994	0.4662	0.4614	0.4609	0.4608	0.4610	0.4604	0.4600	0.4557	0.4524	0.4698	0.4709
	1995	0.4644	0.4609	0.4612	0.4613	0.4611	0.4595	0.4584	0.4527	0.4494	0.4667	0.4678
	1996	0.4626	0.4604	0.4615	0.4618	0.4613	0.4585	0.4567	0.4496	0.4465	0.4637	0.4648
	1997	0.4609	0.4599	0.4618	0.4624	0.4614	0.4576	0.4551	0.4465	0.4436	0.4607	0.4618
	1998	0.4591	0.4594	0.4621	0.4629	0.4616	0.4566	0.4534	0.4435	0.4407	0.4577	0.4588
	1999	0.4573	0.4589	0.4624	0.4634	0.4617	0.4557	0.4518	0.4405	0.4379	0.4547	0.4558
	2000	0.4556	0.4584	0.4627	0.4639	0.4619	0.4547	0.4501	0.4375	0.4350	0.4517	0.4528
	2001	0.4539	0.4578	0.4630	0.4645	0.4620	0.4538	0.4485	0.4345	0.4322	0.4488	0.4499

INDEMNITY		Loss Ratio	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss	Loss
Linear	Policy	Average	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio
RESIDUALS	Year	(Pd & Inc)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-8)	(Pd-12)	(Pd-16)	(Pd-20)
4 Point	1998	-0.0135	-0.0103	-0.0116	-0.0115	-0.0138	-0.0143	-0.0149	-0.0156	-0.0157	-0.0163	-0.0167
	1999	0.0084	0.0064	0.0071	0.0047	0.0083	0.0088	0.0091	0.0097	0.0097	0.0100	0.0103
	2000	0.0237	0.0179	0.0206	0.0253	0.0248	0.0253	0.0264	0.0276	0.0278	0.0288	0.0295
	2001	-0.0186	-0.0140	-0.0161	-0.0184	-0.0193	-0.0198	-0.0206	-0.0216	-0.0218	-0.0225	-0.0231
5 Point	1997	0.0067	0.0060	0.0047	0.0057	0.0049	0.0030	0.0066	0.0070	0.0070	0.0073	0.0074
	1998	-0.0202	-0.0163	-0.0163	-0.0172	-0.0187	-0.0173	-0.0215	-0.0226	-0.0228	-0.0235	-0.0241
	1999	0.0050	0.0034	0.0048	0.0018	0.0058	0.0073	0.0058	0.0062	0.0062	0.0064	0.0066
	2000	0.0237	0.0179	0.0206	0.0253	0.0248	0.0253	0.0264	0.0276	0.0278	0.0288	0.0295
	2001	-0.0152	-0.0110	-0.0138	-0.0156	-0.0168	-0.0183	-0.0173	-0.0181	-0.0183	-0.0189	-0.0194
6 Point	1996	-0.0062	-0.0019	-0.0032	-0.0017	-0.0018	-0.0020	-0.0135	-0.0099	-0.0100	-0.0103	-0.0105
	1997	0.0117	0.0075	0.0072	0.0071	0.0063	0.0046	0.0174	0.0149	0.0150	0.0155	0.0158
	1998	-0.0171	-0.0153	-0.0147	-0.0164	-0.0179	-0.0163	-0.0147	-0.0177	-0.0178	-0.0184	-0.0188
	1999	0.0063	0.0038	0.0054	0.0022	0.0062	0.0077	0.0085	0.0082	0.0082	0.0084	0.0087
	2000	0.0230	0.0177	0.0203	0.0251	0.0247	0.0251	0.0250	0.0266	0.0268	0.0278	0.0284
	2001	-0.0177	-0.0118	-0.0150	-0.0163	-0.0175	-0.0191	-0.0227	-0.0221	-0.0222	-0.0230	-0.0236
7 Point	1995	0.0652	0.0690	0.0678	0.0694	0.0698	0.0704	0.0654	0.0576	0.0581	0.0600	0.0614
	1996	-0.0497	-0.0479	-0.0484	-0.0480	-0.0483	-0.0490	-0.0571	-0.0483	-0.0487	-0.0503	-0.0515
	1997	-0.0188	-0.0247	-0.0244	-0.0253	-0.0262	-0.0282	-0.0131	-0.0120	-0.0121	-0.0125	-0.0128
	1998	-0.0345	-0.0337	-0.0327	-0.0349	-0.0365	-0.0351	-0.0321	-0.0330	-0.0333	-0.0344	-0.0352
	1999	0.0019	-0.0008	0.0009	-0.0025	0.0015	0.0030	0.0042	0.0043	0.0043	0.0044	0.0046
	2000	0.0317	0.0269	0.0293	0.0344	0.0340	0.0345	0.0337	0.0343	0.0346	0.0358	0.0366
	2001	0.0040	0.0112	0.0076	0.0069	0.0057	0.0044	-0.0009	-0.0029	-0.0029	-0.0030	-0.0031
8 Point	1994	0.0613	0.0636	0.0625	0.0641	0.0648	0.0659	0.0648	0.0527	0.0557	0.0576	0.0590
	1995	0.0302	0.0326	0.0321	0.0327	0.0328	0.0328	0.0284	0.0275	0.0263	0.0271	0.0277
	1996	-0.0759	-0.0751	-0.0751	-0.0755	-0.0760	-0.0772	-0.0849	-0.0708	-0.0726	-0.0750	-0.0768
	1997	-0.0363	-0.0428	-0.0423	-0.0436	-0.0447	-0.0471	-0.0316	-0.0271	-0.0280	-0.0290	-0.0297
	1998	-0.0432	-0.0428	-0.0417	-0.0440	-0.0457	-0.0445	-0.0414	-0.0406	-0.0412	-0.0426	-0.0436
	1999	0.0019	-0.0008	0.0009	-0.0025	0.0015	0.0030	0.0042	0.0043	0.0043	0.0044	0.0046
	2000	0.0405	0.0359	0.0382	0.0435	0.0432	0.0439	0.0430	0.0418	0.0425	0.0440	0.0451
	2001	0.0215	0.0294	0.0254	0.0252	0.0242	0.0232	0.0176	0.0122	0.0130	0.0135	0.0138
9 Point	1993	0.0420	0.0437	0.0426	0.0443	0.0450	0.0465	0.0478	0.0418	0.0381	0.0394	0.0403
	1994	0.0403	0.0418	0.0412	0.0420	0.0422	0.0427	0.0409	0.0318	0.0366	0.0379	0.0389
	1995	0.0137	0.0155	0.0153	0.0153	0.0151	0.0145	0.0096	0.0110	0.0113	0.0116	0.0119
	1996	-0.0879	-0.0876	-0.0873	-0.0881	-0.0889	-0.0905	-0.0985	-0.0828	-0.0835	-0.0863	-0.0883
	1997	-0.0438	-0.0506	-0.0499	-0.0515	-0.0528	-0.0554	-0.0401	-0.0345	-0.0349	-0.0360	-0.0369
	1998	-0.0462	-0.0459	-0.0447	-0.0472	-0.0489	-0.0479	-0.0448	-0.0436	-0.0439	-0.0454	-0.0465
	1999	0.0034	0.0008	0.0024	-0.0009	0.0031	0.0046	0.0059	0.0058	0.0057	0.0058	0.0060
	2000	0.0465	0.0422	0.0443	0.0498	0.0496	0.0506	0.0498	0.0478	0.0480	0.0496	0.0508
	2001	0.0320	0.0403	0.0361	0.0363	0.0355	0.0349	0.0295	0.0226	0.0226	0.0233	0.0238
10 Point	1992	0.0258	0.0269	0.0259	0.0275	0.0283	0.0300	0.0328	0.0310	0.0232	0.0240	0.0246
	1993	0.0306	0.0317	0.0311	0.0320	0.0324	0.0332	0.0332	0.0280	0.0278	0.0288	0.0294
	1994	0.0310	0.0321	0.0318	0.0321	0.0320	0.0319	0.0290	0.0206	0.0282	0.0293	0.0300
	1995	0.0066	0.0080	0.0081	0.0077	0.0072	0.0062	0.0005	0.0024	0.0049	0.0049	0.0050
	1996	-0.0929	-0.0929	-0.0924	-0.0935	-0.0944	-0.0963	-0.1049	-0.0888	-0.0880	-0.0910	-0.0931
	1997	-0.0466	-0.0536	-0.0527	-0.0546	-0.0559	-0.0587	-0.0438	-0.0380	-0.0374	-0.0387	-0.0396
	1998	-0.0469	-0.0467	-0.0454	-0.0480	-0.0497	-0.0487	-0.0457	-0.0444	-0.0446	-0.0461	-0.0472
	1999	0.0049	0.0023	0.0039	0.0007	0.0047	0.0063	0.0077	0.0075	0.0069	0.0072	0.0074
	2000	0.0501	0.0459	0.0479	0.0537	0.0536	0.0547	0.0544	0.0521	0.0512	0.0530	0.0542
	2001	0.0378	0.0463	0.0418	0.0424	0.0418	0.0415	0.0368	0.0295	0.0277	0.0286	0.0293

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-8)	Loss Ratio (Pd-12)	Loss Ratio (Pd-16)	Loss Ratio (Pd-20)
4 Point	1998	-0.0131	-0.0100	-0.0113	-0.0112	-0.0133	-0.0138	-0.0144	-0.0151	-0.0152	-0.0157	-0.0161
	1999	0.0088	0.0068	0.0074	0.0051	0.0088	0.0093	0.0097	0.0102	0.0103	0.0106	0.0109
	2000	0.0240	0.0180	0.0208	0.0256	0.0252	0.0257	0.0267	0.0280	0.0282	0.0292	0.0299
	2001	-0.0186	-0.0141	-0.0160	-0.0183	-0.0193	-0.0198	-0.0206	-0.0216	-0.0218	-0.0225	-0.0231
5 Point	1997	0.0069	0.0061	0.0048	0.0058	0.0051	0.0032	0.0068	0.0072	0.0072	0.0075	0.0076
	1998	-0.0199	-0.0161	-0.0161	-0.0170	-0.0184	-0.0170	-0.0211	-0.0223	-0.0224	-0.0232	-0.0237
	1999	0.0054	0.0037	0.0050	0.0022	0.0062	0.0077	0.0062	0.0066	0.0066	0.0068	0.0070
	2000	0.0240	0.0180	0.0208	0.0256	0.0252	0.0257	0.0267	0.0280	0.0282	0.0292	0.0299
	2001	-0.0150	-0.0109	-0.0135	-0.0153	-0.0166	-0.0181	-0.0170	-0.0178	-0.0180	-0.0186	-0.0191
6 Point	1996	-0.0062	-0.0019	-0.0032	-0.0018	-0.0018	-0.0021	-0.0133	-0.0098	-0.0099	-0.0102	-0.0104
	1997	0.0119	0.0077	0.0074	0.0073	0.0066	0.0049	0.0180	0.0153	0.0154	0.0160	0.0163
	1998	-0.0167	-0.0151	-0.0145	-0.0161	-0.0175	-0.0159	-0.0140	-0.0171	-0.0172	-0.0178	-0.0182
	1999	0.0067	0.0041	0.0057	0.0025	0.0065	0.0081	0.0091	0.0087	0.0087	0.0090	0.0093
	2000	0.0233	0.0178	0.0205	0.0254	0.0250	0.0254	0.0253	0.0269	0.0271	0.0281	0.0288
	2001	-0.0177	-0.0117	-0.0149	-0.0161	-0.0174	-0.0190	-0.0231	-0.0222	-0.0224	-0.0231	-0.0237
7 Point	1995	0.0685	0.0730	0.0717	0.0734	0.0738	0.0744	0.0688	0.0601	0.0606	0.0626	0.0641
	1996	-0.0470	-0.0446	-0.0451	-0.0447	-0.0450	-0.0457	-0.0543	-0.0462	-0.0466	-0.0482	-0.0493
	1997	-0.0168	-0.0221	-0.0219	-0.0227	-0.0237	-0.0258	-0.0110	-0.0104	-0.0105	-0.0109	-0.0112
	1998	-0.0331	-0.0321	-0.0311	-0.0332	-0.0348	-0.0335	-0.0307	-0.0319	-0.0321	-0.0332	-0.0340
	1999	0.0025	-0.0002	0.0015	-0.0018	0.0022	0.0037	0.0049	0.0050	0.0049	0.0051	0.0053
	2000	0.0316	0.0263	0.0287	0.0340	0.0337	0.0343	0.0338	0.0344	0.0347	0.0359	0.0368
	2001	0.0031	0.0094	0.0057	0.0054	0.0043	0.0032	-0.0016	-0.0032	-0.0032	-0.0033	-0.0034
8 Point	1994	0.0660	0.0691	0.0677	0.0697	0.0704	0.0717	0.0701	0.0563	0.0595	0.0616	0.0630
	1995	0.0348	0.0382	0.0376	0.0383	0.0384	0.0383	0.0332	0.0308	0.0298	0.0307	0.0314
	1996	-0.0719	-0.0700	-0.0700	-0.0704	-0.0710	-0.0723	-0.0807	-0.0680	-0.0696	-0.0719	-0.0736
	1997	-0.0331	-0.0387	-0.0381	-0.0395	-0.0406	-0.0432	-0.0283	-0.0248	-0.0257	-0.0265	-0.0272
	1998	-0.0412	-0.0402	-0.0390	-0.0414	-0.0431	-0.0420	-0.0393	-0.0391	-0.0396	-0.0410	-0.0419
	1999	0.0025	-0.0002	0.0015	-0.0018	0.0022	0.0037	0.0049	0.0050	0.0049	0.0051	0.0053
	2000	0.0394	0.0340	0.0363	0.0418	0.0416	0.0425	0.0421	0.0414	0.0421	0.0436	0.0446
	2001	0.0184	0.0245	0.0204	0.0206	0.0199	0.0193	0.0149	0.0107	0.0114	0.0117	0.0120
9 Point	1993	0.0458	0.0478	0.0464	0.0485	0.0494	0.0512	0.0525	0.0451	0.0414	0.0428	0.0438
	1994	0.0450	0.0475	0.0467	0.0477	0.0480	0.0485	0.0462	0.0354	0.0403	0.0417	0.0427
	1995	0.0187	0.0218	0.0217	0.0217	0.0214	0.0207	0.0149	0.0147	0.0150	0.0154	0.0158
	1996	-0.0833	-0.0815	-0.0812	-0.0821	-0.0829	-0.0847	-0.0936	-0.0794	-0.0801	-0.0828	-0.0848
	1997	-0.0400	-0.0456	-0.0448	-0.0465	-0.0478	-0.0507	-0.0362	-0.0318	-0.0321	-0.0332	-0.0340
	1998	-0.0438	-0.0429	-0.0416	-0.0441	-0.0459	-0.0449	-0.0424	-0.0418	-0.0422	-0.0436	-0.0446
	1999	0.0039	0.0011	0.0028	-0.0004	0.0036	0.0051	0.0064	0.0063	0.0062	0.0064	0.0066
	2000	0.0444	0.0390	0.0410	0.0469	0.0468	0.0480	0.0480	0.0467	0.0469	0.0486	0.0497
	2001	0.0270	0.0328	0.0284	0.0292	0.0286	0.0286	0.0249	0.0197	0.0197	0.0203	0.0208
10 Point	1992	0.0276	0.0282	0.0268	0.0290	0.0301	0.0322	0.0358	0.0332	0.0252	0.0260	0.0266
	1993	0.0344	0.0362	0.0354	0.0366	0.0370	0.0380	0.0378	0.0313	0.0308	0.0319	0.0326
	1994	0.0360	0.0384	0.0381	0.0384	0.0384	0.0382	0.0346	0.0245	0.0319	0.0330	0.0339
	1995	0.0120	0.0152	0.0153	0.0148	0.0143	0.0130	0.0063	0.0066	0.0087	0.0089	0.0091
	1996	-0.0878	-0.0860	-0.0854	-0.0867	-0.0877	-0.0898	-0.0995	-0.0850	-0.0844	-0.0873	-0.0893
	1997	-0.0425	-0.0481	-0.0471	-0.0490	-0.0505	-0.0535	-0.0394	-0.0349	-0.0345	-0.0357	-0.0365
	1998	-0.0445	-0.0434	-0.0421	-0.0447	-0.0465	-0.0456	-0.0431	-0.0426	-0.0427	-0.0442	-0.0452
	1999	0.0050	0.0022	0.0038	0.0007	0.0048	0.0064	0.0079	0.0078	0.0073	0.0076	0.0078
	2000	0.0473	0.0417	0.0436	0.0496	0.0497	0.0511	0.0516	0.0503	0.0497	0.0514	0.0527
	2001	0.0314	0.0370	0.0323	0.0334	0.0331	0.0334	0.0305	0.0253	0.0240	0.0248	0.0253

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-8)	Loss Ratio (Pd-12)	Loss Ratio (Pd-16)	Loss Ratio (Pd-20)
4 Point	1998	-0.0055	-0.0058	-0.0028	-0.0025	-0.0035	-0.0052	-0.0051	-0.0050	-0.0050	-0.0052	-0.0052
	1999	0.0007	-0.0006	-0.0021	-0.0027	-0.0003	0.0020	0.0020	0.0020	0.0019	0.0020	0.0020
	2000	0.0151	0.0187	0.0128	0.0129	0.0111	0.0116	0.0114	0.0111	0.0111	0.0115	0.0115
	2001	-0.0103	-0.0123	-0.0078	-0.0077	-0.0073	-0.0084	-0.0083	-0.0081	-0.0080	-0.0083	-0.0083
5 Point	1997	-0.0009	-0.0051	-0.0021	-0.0015	-0.0027	0.0023	0.0032	0.0031	0.0031	0.0032	0.0032
	1998	-0.0046	-0.0008	-0.0008	-0.0009	-0.0008	-0.0075	-0.0083	-0.0081	-0.0081	-0.0084	-0.0084
	1999	0.0012	0.0019	-0.0011	-0.0019	0.0011	0.0008	0.0004	0.0004	0.0004	0.0004	0.0004
	2000	0.0151	0.0187	0.0128	0.0129	0.0111	0.0116	0.0114	0.0111	0.0111	0.0115	0.0115
	2001	-0.0108	-0.0148	-0.0088	-0.0084	-0.0087	-0.0072	-0.0067	-0.0065	-0.0065	-0.0067	-0.0067
6 Point	1996	-0.0169	-0.0191	-0.0163	-0.0157	-0.0169	-0.0149	-0.0134	-0.0142	-0.0141	-0.0146	-0.0147
	1997	0.0126	0.0102	0.0109	0.0110	0.0108	0.0142	0.0139	0.0144	0.0144	0.0149	0.0149
	1998	0.0039	0.0088	0.0074	0.0069	0.0077	-0.0001	-0.0016	-0.0010	-0.0010	-0.0011	-0.0011
	1999	0.0045	0.0057	0.0022	0.0012	0.0044	0.0038	0.0030	0.0033	0.0032	0.0033	0.0033
	2000	0.0134	0.0168	0.0111	0.0113	0.0094	0.0101	0.0101	0.0097	0.0097	0.0100	0.0100
	2001	-0.0175	-0.0224	-0.0154	-0.0147	-0.0154	-0.0131	-0.0120	-0.0122	-0.0121	-0.0126	-0.0126
7 Point	1995	0.0149	0.0125	0.0152	0.0158	0.0146	0.0149	0.0152	0.0166	0.0166	0.0172	0.0172
	1996	-0.0268	-0.0275	-0.0264	-0.0262	-0.0266	-0.0248	-0.0236	-0.0253	-0.0251	-0.0261	-0.0261
	1997	0.0057	0.0044	0.0039	0.0037	0.0040	0.0073	0.0068	0.0066	0.0067	0.0069	0.0069
	1998	-0.0001	0.0055	0.0033	0.0027	0.0038	-0.0041	-0.0057	-0.0055	-0.0054	-0.0057	-0.0057
	1999	0.0035	0.0049	0.0012	0.0001	0.0035	0.0028	0.0020	0.0021	0.0021	0.0022	0.0022
	2000	0.0154	0.0185	0.0131	0.0134	0.0114	0.0121	0.0121	0.0119	0.0119	0.0123	0.0123
	2001	-0.0126	-0.0183	-0.0103	-0.0095	-0.0105	-0.0082	-0.0070	-0.0067	-0.0066	-0.0068	-0.0068
8 Point	1994	0.0082	0.0042	0.0067	0.0072	0.0061	0.0055	0.0051	0.0113	0.0117	0.0122	0.0122
	1995	0.0102	0.0101	0.0114	0.0116	0.0111	0.0118	0.0123	0.0102	0.0098	0.0102	0.0103
	1996	-0.0303	-0.0292	-0.0292	-0.0293	-0.0292	-0.0271	-0.0258	-0.0301	-0.0302	-0.0313	-0.0314
	1997	0.0033	0.0032	0.0020	0.0016	0.0022	0.0057	0.0054	0.0034	0.0033	0.0034	0.0034
	1998	-0.0013	0.0049	0.0024	0.0017	0.0029	-0.0049	-0.0064	-0.0071	-0.0071	-0.0074	-0.0074
	1999	0.0035	0.0049	0.0012	0.0001	0.0035	0.0028	0.0020	0.0021	0.0021	0.0022	0.0022
	2000	0.0166	0.0191	0.0141	0.0144	0.0122	0.0128	0.0129	0.0136	0.0136	0.0141	0.0141
	2001	-0.0102	-0.0171	-0.0084	-0.0074	-0.0088	-0.0066	-0.0055	-0.0034	-0.0032	-0.0034	-0.0034
9 Point	1993	0.0146	0.0118	0.0141	0.0147	0.0136	0.0123	0.0116	0.0148	0.0168	0.0174	0.0174
	1994	0.0009	-0.0017	-0.0004	-0.0001	-0.0007	-0.0007	-0.0007	0.0039	0.0034	0.0035	0.0035
	1995	0.0045	0.0055	0.0058	0.0059	0.0058	0.0070	0.0078	0.0044	0.0032	0.0034	0.0034
	1996	-0.0345	-0.0326	-0.0333	-0.0335	-0.0331	-0.0307	-0.0291	-0.0343	-0.0350	-0.0362	-0.0363
	1997	0.0007	0.0011	-0.0005	-0.0010	-0.0002	0.0035	0.0033	0.0008	0.0003	0.0003	0.0003
	1998	-0.0023	0.0040	0.0014	0.0006	0.0019	-0.0057	-0.0072	-0.0081	-0.0083	-0.0087	-0.0086
	1999	0.0041	0.0053	0.0017	0.0007	0.0039	0.0032	0.0024	0.0027	0.0027	0.0028	0.0028
	2000	0.0186	0.0207	0.0161	0.0165	0.0142	0.0146	0.0145	0.0157	0.0160	0.0165	0.0166
	2001	-0.0066	-0.0141	-0.0049	-0.0037	-0.0054	-0.0035	-0.0026	0.0003	0.0009	0.0010	0.0010
10 Point	1992	0.0183	0.0206	0.0228	0.0233	0.0223	0.0207	0.0196	0.0209	0.0155	0.0161	0.0162
	1993	0.0064	0.0026	0.0040	0.0043	0.0037	0.0031	0.0028	0.0055	0.0099	0.0102	0.0102
	1994	-0.0057	-0.0092	-0.0086	-0.0085	-0.0087	-0.0082	-0.0078	-0.0037	-0.0022	-0.0024	-0.0024
	1995	-0.0006	-0.0002	-0.0005	-0.0006	-0.0004	0.0012	0.0023	-0.0014	-0.0011	-0.0011	-0.0011
	1996	-0.0380	-0.0366	-0.0377	-0.0380	-0.0375	-0.0347	-0.0329	-0.0384	-0.0380	-0.0394	-0.0395
	1997	-0.0013	-0.0012	-0.0031	-0.0036	-0.0027	0.0012	0.0011	-0.0015	-0.0014	-0.0015	-0.0015
	1998	-0.0028	0.0034	0.0007	0.0000	0.0013	-0.0063	-0.0078	-0.0087	-0.0087	-0.0091	-0.0091
	1999	0.0051	0.0065	0.0030	0.0020	0.0052	0.0044	0.0035	0.0038	0.0035	0.0037	0.0037
	2000	0.0212	0.0236	0.0193	0.0198	0.0173	0.0175	0.0172	0.0186	0.0181	0.0188	0.0188
	2001	-0.0025	-0.0096	0.0002	0.0015	-0.0004	0.0011	0.0017	0.0049	0.0044	0.0046	0.0046

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-8)	Loss Ratio (Pd-12)	Loss Ratio (Pd-16)	Loss Ratio (Pd-20)
4 Point	1998	-0.0055	-0.0059	-0.0028	-0.0024	-0.0035	-0.0051	-0.0051	-0.0050	-0.0049	-0.0051	-0.0051
	1999	0.0008	-0.0005	-0.0020	-0.0026	-0.0003	0.0021	0.0020	0.0020	0.0020	0.0021	0.0021
	2000	0.0152	0.0189	0.0128	0.0129	0.0112	0.0116	0.0115	0.0112	0.0112	0.0116	0.0116
	2001	-0.0101	-0.0120	-0.0077	-0.0076	-0.0072	-0.0083	-0.0082	-0.0080	-0.0080	-0.0083	-0.0083
5 Point	1997	-0.0009	-0.0051	-0.0021	-0.0015	-0.0027	0.0024	0.0032	0.0031	0.0031	0.0033	0.0033
	1998	-0.0045	-0.0007	-0.0007	-0.0009	-0.0007	-0.0075	-0.0083	-0.0081	-0.0080	-0.0083	-0.0083
	1999	0.0012	0.0020	-0.0010	-0.0019	0.0011	0.0009	0.0004	0.0005	0.0004	0.0005	0.0005
	2000	0.0152	0.0189	0.0128	0.0129	0.0112	0.0116	0.0115	0.0112	0.0112	0.0116	0.0116
	2001	-0.0106	-0.0145	-0.0088	-0.0084	-0.0086	-0.0071	-0.0066	-0.0065	-0.0064	-0.0066	-0.0066
6 Point	1996	-0.0166	-0.0187	-0.0160	-0.0154	-0.0165	-0.0146	-0.0132	-0.0139	-0.0138	-0.0143	-0.0144
	1997	0.0129	0.0107	0.0114	0.0114	0.0112	0.0145	0.0142	0.0147	0.0147	0.0152	0.0152
	1998	0.0042	0.0092	0.0078	0.0073	0.0080	0.0002	-0.0014	-0.0008	-0.0008	-0.0008	-0.0008
	1999	0.0048	0.0060	0.0024	0.0015	0.0047	0.0040	0.0032	0.0034	0.0033	0.0035	0.0035
	2000	0.0135	0.0169	0.0111	0.0113	0.0094	0.0101	0.0101	0.0097	0.0097	0.0100	0.0100
	2001	-0.0177	-0.0226	-0.0158	-0.0152	-0.0159	-0.0134	-0.0122	-0.0124	-0.0123	-0.0128	-0.0128
7 Point	1995	0.0152	0.0128	0.0154	0.0160	0.0149	0.0152	0.0155	0.0170	0.0169	0.0176	0.0176
	1996	-0.0265	-0.0271	-0.0261	-0.0259	-0.0263	-0.0245	-0.0233	-0.0249	-0.0248	-0.0257	-0.0258
	1997	0.0059	0.0047	0.0042	0.0040	0.0043	0.0075	0.0071	0.0069	0.0069	0.0072	0.0072
	1998	0.0001	0.0058	0.0036	0.0030	0.0040	-0.0039	-0.0055	-0.0052	-0.0052	-0.0055	-0.0054
	1999	0.0037	0.0052	0.0014	0.0004	0.0037	0.0029	0.0022	0.0023	0.0022	0.0023	0.0023
	2000	0.0155	0.0187	0.0132	0.0135	0.0114	0.0121	0.0122	0.0120	0.0119	0.0124	0.0124
	2001	-0.0125	-0.0182	-0.0104	-0.0096	-0.0107	-0.0082	-0.0070	-0.0067	-0.0066	-0.0069	-0.0069
8 Point	1994	0.0084	0.0043	0.0068	0.0073	0.0063	0.0057	0.0053	0.0116	0.0121	0.0125	0.0126
	1995	0.0104	0.0103	0.0116	0.0118	0.0113	0.0120	0.0125	0.0105	0.0101	0.0106	0.0106
	1996	-0.0301	-0.0290	-0.0290	-0.0290	-0.0290	-0.0269	-0.0256	-0.0298	-0.0299	-0.0310	-0.0311
	1997	0.0035	0.0035	0.0022	0.0019	0.0025	0.0059	0.0055	0.0036	0.0035	0.0036	0.0037
	1998	-0.0011	0.0051	0.0026	0.0019	0.0031	-0.0047	-0.0062	-0.0069	-0.0069	-0.0072	-0.0072
	1999	0.0037	0.0052	0.0014	0.0004	0.0037	0.0029	0.0022	0.0023	0.0022	0.0023	0.0023
	2000	0.0167	0.0193	0.0142	0.0146	0.0124	0.0130	0.0130	0.0137	0.0137	0.0142	0.0142
	2001	-0.0101	-0.0169	-0.0084	-0.0074	-0.0088	-0.0065	-0.0054	-0.0034	-0.0032	-0.0033	-0.0033
9 Point	1993	0.0149	0.0119	0.0142	0.0148	0.0138	0.0125	0.0118	0.0152	0.0172	0.0179	0.0179
	1994	0.0012	-0.0015	-0.0002	0.0001	-0.0005	-0.0005	-0.0005	0.0042	0.0038	0.0039	0.0039
	1995	0.0047	0.0057	0.0060	0.0061	0.0060	0.0072	0.0080	0.0047	0.0036	0.0038	0.0038
	1996	-0.0342	-0.0324	-0.0330	-0.0332	-0.0329	-0.0305	-0.0289	-0.0340	-0.0347	-0.0359	-0.0360
	1997	0.0009	0.0014	-0.0003	-0.0008	0.0000	0.0037	0.0035	0.0010	0.0006	0.0006	0.0006
	1998	-0.0021	0.0043	0.0016	0.0009	0.0021	-0.0056	-0.0071	-0.0079	-0.0081	-0.0084	-0.0084
	1999	0.0043	0.0056	0.0019	0.0009	0.0042	0.0034	0.0026	0.0028	0.0028	0.0029	0.0029
	2000	0.0188	0.0210	0.0163	0.0167	0.0144	0.0148	0.0146	0.0157	0.0160	0.0166	0.0166
	2001	-0.0064	-0.0139	-0.0047	-0.0036	-0.0053	-0.0034	-0.0025	0.0003	0.0009	0.0010	0.0010
10 Point	1992	0.0187	0.0209	0.0231	0.0237	0.0227	0.0210	0.0200	0.0214	0.0160	0.0166	0.0166
	1993	0.0068	0.0029	0.0043	0.0046	0.0040	0.0035	0.0032	0.0060	0.0103	0.0107	0.0107
	1994	-0.0054	-0.0088	-0.0083	-0.0082	-0.0084	-0.0078	-0.0074	-0.0031	-0.0018	-0.0019	-0.0019
	1995	-0.0003	0.0001	-0.0002	-0.0003	-0.0001	0.0015	0.0026	-0.0010	-0.0006	-0.0006	-0.0006
	1996	-0.0377	-0.0363	-0.0374	-0.0377	-0.0372	-0.0344	-0.0326	-0.0380	-0.0376	-0.0390	-0.0391
	1997	-0.0011	-0.0009	-0.0028	-0.0034	-0.0024	0.0014	0.0013	-0.0012	-0.0011	-0.0012	-0.0012
	1998	-0.0026	0.0037	0.0010	0.0002	0.0015	-0.0061	-0.0076	-0.0085	-0.0085	-0.0089	-0.0089
	1999	0.0053	0.0067	0.0032	0.0022	0.0054	0.0045	0.0036	0.0039	0.0036	0.0038	0.0038
	2000	0.0213	0.0238	0.0195	0.0200	0.0174	0.0176	0.0173	0.0185	0.0181	0.0188	0.0188
	2001	-0.0025	-0.0093	0.0004	0.0016	-0.0003	0.0011	0.0017	0.0047	0.0042	0.0044	0.0044