

PENNSYLVANIA COMPENSATION RATING BUREAU

Measures of Goodness of Fit in Trend Calculations Using Severity Ratios

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

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

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

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

		Average	(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)
INDEMNITY		(Pd & Inc)														
Freq Adj LR																
r^2																
4 Point	Linear	0.928	0.953	0.938	0.939	0.934	0.906	0.906	0.906	0.906	0.906	0.906	0.906	0.906	0.906	0.906
5 Point	Linear	0.959	0.971	0.956	0.957	0.953	0.952	0.949	0.949	0.949	0.949	0.949	0.949	0.949	0.949	0.949
6 Point	Linear	0.683	0.567	0.576	0.579	0.577	0.677	0.789	0.755	0.755	0.755	0.755	0.755	0.755	0.755	0.755
7 Point	Linear	0.599	0.404	0.418	0.421	0.420	0.551	0.707	0.727	0.719	0.719	0.719	0.719	0.719	0.720	0.720
8 Point	Linear	0.657	0.445	0.452	0.454	0.452	0.580	0.736	0.769	0.778	0.774	0.774	0.774	0.774	0.775	0.775
9 Point	Linear	0.728	0.534	0.533	0.535	0.531	0.643	0.781	0.813	0.826	0.825	0.826	0.825	0.825	0.826	0.826
10 Point	Linear	0.747	0.574	0.567	0.568	0.565	0.663	0.787	0.820	0.836	0.831	0.830	0.830	0.830	0.830	0.830
4 Point	Expon'l	0.935	0.959	0.948	0.949	0.944	0.914	0.914	0.914	0.914	0.914	0.914	0.914	0.914	0.914	0.914
5 Point	Expon'l	0.967	0.978	0.970	0.970	0.966	0.956	0.957	0.957	0.957	0.957	0.957	0.957	0.957	0.957	0.957
6 Point	Expon'l	0.671	0.551	0.562	0.565	0.563	0.660	0.788	0.749	0.750	0.750	0.750	0.749	0.750	0.750	0.750
7 Point	Expon'l	0.585	0.380	0.396	0.399	0.398	0.528	0.705	0.727	0.719	0.719	0.719	0.719	0.719	0.719	0.719
8 Point	Expon'l	0.655	0.427	0.435	0.438	0.436	0.566	0.745	0.781	0.789	0.786	0.786	0.786	0.785	0.786	0.786
9 Point	Expon'l	0.737	0.527	0.528	0.530	0.527	0.641	0.799	0.833	0.844	0.843	0.843	0.843	0.843	0.844	0.843
10 Point	Expon'l	0.762	0.572	0.569	0.571	0.567	0.668	0.811	0.845	0.859	0.853	0.852	0.852	0.852	0.853	0.852
		Average	(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)
MEDICAL		(Pd & Inc)														
Freq Adj LR																
r^2																
4 Point	Linear	0.968	0.974	0.969	0.965	0.943	0.949	0.949	0.950	0.949	0.949	0.949	0.950	0.949	0.949	0.949
5 Point	Linear	0.982	0.985	0.983	0.980	0.971	0.975	0.974	0.974	0.974	0.974	0.974	0.974	0.974	0.974	0.974
6 Point	Linear	0.974	0.981	0.978	0.978	0.973	0.973	0.958	0.962	0.962	0.962	0.962	0.962	0.962	0.962	0.962
7 Point	Linear	0.982	0.986	0.984	0.985	0.982	0.982	0.971	0.973	0.974	0.974	0.974	0.974	0.974	0.974	0.974
8 Point	Linear	0.984	0.986	0.985	0.986	0.986	0.987	0.978	0.979	0.979	0.979	0.979	0.979	0.979	0.979	0.979
9 Point	Linear	0.980	0.980	0.978	0.980	0.982	0.984	0.977	0.977	0.977	0.979	0.979	0.979	0.979	0.979	0.979
10 Point	Linear	0.974	0.972	0.970	0.973	0.977	0.979	0.974	0.974	0.974	0.973	0.974	0.974	0.974	0.974	0.974
4 Point	Expon'l	0.978	0.980	0.977	0.972	0.956	0.962	0.962	0.963	0.962	0.962	0.962	0.963	0.963	0.962	0.962
5 Point	Expon'l	0.979	0.979	0.980	0.974	0.971	0.978	0.973	0.974	0.973	0.973	0.973	0.974	0.973	0.973	0.973
6 Point	Expon'l	0.979	0.983	0.983	0.980	0.979	0.982	0.965	0.969	0.969	0.969	0.969	0.969	0.969	0.969	0.969
7 Point	Expon'l	0.987	0.989	0.989	0.987	0.986	0.987	0.978	0.981	0.981	0.981	0.981	0.981	0.981	0.981	0.981
8 Point	Expon'l	0.991	0.993	0.993	0.992	0.990	0.991	0.985	0.987	0.987	0.987	0.987	0.987	0.987	0.987	0.987
9 Point	Expon'l	0.992	0.992	0.992	0.992	0.992	0.993	0.988	0.989	0.989	0.990	0.990	0.990	0.990	0.990	0.990
10 Point	Expon'l	0.991	0.991	0.990	0.991	0.992	0.993	0.990	0.990	0.990	0.989	0.990	0.990	0.990	0.990	0.990

INDEMNITY Linear FITTED	Policy Year	Severity Ratio (Avg Pd & Inc)	Severity Ratio (Incur)	Severity Ratio (Pd-2)	Severity Ratio (Pd-3)	Severity Ratio (Pd-4)	Severity Ratio (Pd-5)	Severity Ratio (Pd-6)	Severity Ratio (Pd-7)	Severity Ratio (Pd-8)	Severity Ratio (Pd-10)	Severity Ratio (Pd-12)	Severity Ratio (Pd-14)	Severity Ratio (Pd-16)	Severity Ratio (Pd-18)	Severity Ratio (Pd-20)
4 Point	1997	0.9047	0.8171	0.8124	0.8122	0.8109	0.8517	0.8858	0.9055	0.9213	0.9139	0.9215	0.9441	0.9588	0.9724	0.9923
	1998	0.9837	0.8859	0.8883	0.8890	0.8886	0.9283	0.9654	0.9870	1.0041	0.9961	1.0044	1.0290	1.0451	1.0598	1.0815
	1999	1.0627	0.9548	0.9642	0.9657	0.9663	1.0049	1.0451	1.0684	1.0870	1.0783	1.0873	1.1139	1.1314	1.1472	1.1708
	2000	1.1417	1.0236	1.0401	1.0424	1.0441	1.0815	1.1247	1.1499	1.1699	1.1605	1.1702	1.1988	1.2177	1.2346	1.2600
5 Point	1996	0.8327	0.7584	0.7537	0.7533	0.7524	0.7692	0.8096	0.8276	0.8420	0.8352	0.8422	0.8628	0.8763	0.8886	0.9069
	1997	0.9094	0.8239	0.8239	0.8241	0.8237	0.8478	0.8881	0.9079	0.9237	0.9163	0.9239	0.9465	0.9613	0.9748	0.9948
	1998	0.9860	0.8893	0.8940	0.8949	0.8950	0.9263	0.9666	0.9881	1.0053	0.9973	1.0056	1.0302	1.0463	1.0610	1.0828
	1999	1.0627	0.9548	0.9642	0.9657	0.9663	1.0049	1.0451	1.0684	1.0870	1.0783	1.0873	1.1139	1.1314	1.1472	1.1708
	2000	1.1394	1.0202	1.0344	1.0365	1.0377	1.0835	1.1235	1.1487	1.1687	1.1594	1.1690	1.1976	1.2164	1.2333	1.2587
6 Point	1995	0.8560	0.7943	0.7898	0.7893	0.7886	0.7932	0.8124	0.8376	0.8522	0.8453	0.8524	0.8733	0.8869	0.8993	0.9178
	1996	0.9054	0.8321	0.8310	0.8310	0.8306	0.8438	0.8687	0.8932	0.9088	0.9015	0.9090	0.9313	0.9458	0.9591	0.9788
	1997	0.9548	0.8699	0.8722	0.8727	0.8726	0.8944	0.9250	0.9489	0.9654	0.9577	0.9656	0.9893	1.0048	1.0188	1.0398
	1998	1.0042	0.9077	0.9134	0.9143	0.9146	0.9450	0.9814	1.0046	1.0220	1.0139	1.0223	1.0473	1.0637	1.0786	1.1008
	1999	1.0536	0.9456	0.9545	0.9560	0.9566	0.9956	1.0377	1.0602	1.0787	1.0700	1.0789	1.1053	1.1227	1.1383	1.1618
	2000	1.1030	0.9834	0.9957	0.9976	0.9985	1.0462	1.0940	1.1159	1.1353	1.1262	1.1356	1.1634	1.1816	1.1981	1.2228
7 Point	1994	0.8581	0.8108	0.8066	0.8061	0.8055	0.8034	0.8106	0.8244	0.8408	0.8340	0.8410	0.8616	0.8750	0.8872	0.9055
	1995	0.8956	0.8361	0.8344	0.8343	0.8339	0.8399	0.8544	0.8703	0.8870	0.8799	0.8872	0.9089	0.9231	0.9360	0.9553
	1996	0.9332	0.8614	0.8622	0.8624	0.8623	0.8765	0.8981	0.9161	0.9331	0.9257	0.9334	0.9562	0.9712	0.9847	1.0050
	1997	0.9707	0.8866	0.8900	0.8906	0.8907	0.9131	0.9418	0.9620	0.9793	0.9715	0.9796	1.0036	1.0193	1.0335	1.0548
	1998	1.0082	0.9119	0.9178	0.9188	0.9191	0.9496	0.9855	1.0078	1.0255	1.0173	1.0258	1.0509	1.0673	1.0823	1.1045
	1999	1.0457	0.9372	0.9456	0.9470	0.9475	0.9862	1.0293	1.0537	1.0717	1.0631	1.0720	1.0982	1.1154	1.1310	1.1543
	2000	1.0832	0.9625	0.9734	0.9752	0.9759	1.0228	1.0730	1.0995	1.1179	1.1090	1.1182	1.1456	1.1635	1.1798	1.2040
8 Point	1993	0.8330	0.7984	0.7945	0.7940	0.7935	0.7875	0.7876	0.7944	0.8037	0.7990	0.8057	0.8254	0.8383	0.8500	0.8675
	1994	0.8680	0.8211	0.8192	0.8189	0.8187	0.8199	0.8272	0.8371	0.8481	0.8427	0.8497	0.8705	0.8841	0.8964	0.9149
	1995	0.9031	0.8438	0.8438	0.8439	0.8438	0.8524	0.8668	0.8798	0.8924	0.8863	0.8937	0.9156	0.9299	0.9429	0.9623
	1996	0.9381	0.8665	0.8685	0.8689	0.8689	0.8848	0.9064	0.9225	0.9368	0.9300	0.9377	0.9607	0.9757	0.9893	1.0097
	1997	0.9731	0.8892	0.8932	0.8938	0.8940	0.9172	0.9459	0.9651	0.9812	0.9737	0.9817	1.0058	1.0215	1.0358	1.0571
	1998	1.0082	0.9119	0.9178	0.9188	0.9191	0.9496	0.9855	1.0078	1.0255	1.0173	1.0258	1.0509	1.0673	1.0823	1.1045
	1999	1.0432	0.9346	0.9425	0.9438	0.9442	0.9821	1.0251	1.0505	1.0699	1.0610	1.0698	1.0960	1.1131	1.1287	1.1519
	2000	1.0783	0.9573	0.9672	0.9687	0.9693	1.0145	1.0647	1.0932	1.1142	1.1047	1.1138	1.1411	1.1589	1.1752	1.1993
	9 Point	1992	0.8000	0.7756	0.7719	0.7714	0.7710	0.7627	0.7583	0.7606	0.7654	0.7594	0.7657	0.7844	0.7968	0.8078
1993		0.8347	0.7983	0.7962	0.7959	0.7957	0.7938	0.7961	0.8017	0.8087	0.8023	0.8090	0.8288	0.8418	0.8535	0.8711
1994		0.8694	0.8210	0.8205	0.8205	0.8203	0.8249	0.8338	0.8428	0.8520	0.8453	0.8523	0.8732	0.8869	0.8992	0.9177
1995		0.9041	0.8438	0.8448	0.8450	0.8450	0.8560	0.8716	0.8840	0.8953	0.8882	0.8956	0.9175	0.9319	0.9449	0.9644
1996		0.9387	0.8665	0.8691	0.8696	0.8696	0.8870	0.9094	0.9251	0.9386	0.9312	0.9389	0.9619	0.9770	0.9906	1.0110
1997		0.9734	0.8892	0.8934	0.8941	0.8943	0.9181	0.9472	0.9662	0.9819	0.9741	0.9822	1.0063	1.0220	1.0363	1.0576
1998		1.0081	0.9119	0.9177	0.9187	0.9190	0.9492	0.9849	1.0073	1.0252	1.0171	1.0255	1.0506	1.0671	1.0820	1.1043
1999		1.0427	0.9347	0.9420	0.9432	0.9436	0.9803	1.0227	1.0484	1.0685	1.0600	1.0688	1.0950	1.1121	1.1277	1.1509
2000		1.0774	0.9574	0.9663	0.9678	0.9683	1.0114	1.0605	1.0895	1.1118	1.1030	1.1121	1.1394	1.1572	1.1734	1.1975
10 Point		1991	0.7826	0.7626	0.7592	0.7587	0.7584	0.7487	0.7414	0.7408	0.7425	0.7388	0.7453	0.7635	0.7755	0.7863
	1992	0.8145	0.7838	0.7816	0.7814	0.7811	0.7771	0.7759	0.7785	0.7825	0.7782	0.7850	0.8042	0.8168	0.8282	0.8452
	1993	0.8465	0.8050	0.8041	0.8040	0.8039	0.8055	0.8104	0.8163	0.8226	0.8176	0.8247	0.8448	0.8581	0.8700	0.8880
	1994	0.8784	0.8262	0.8266	0.8267	0.8266	0.8339	0.8449	0.8540	0.8627	0.8570	0.8644	0.8855	0.8994	0.9119	0.9307
	1995	0.9104	0.8473	0.8491	0.8494	0.8494	0.8622	0.8793	0.8918	0.9028	0.8965	0.9040	0.9262	0.9407	0.9538	0.9734
	1996	0.9423	0.8685	0.8715	0.8721	0.8722	0.8906	0.9138	0.9296	0.9429	0.9359	0.9437	0.9668	0.9820	0.9957	1.0162
	1997	0.9743	0.8897	0.8940	0.8947	0.8949	0.9190	0.9483	0.9673	0.9829	0.9753	0.9834	1.0075	1.0233	1.0376	1.0589
	1998	1.0063	0.9109	0.9165	0.9174	0.9177	0.9474	0.9827	1.0051	1.0230	1.0147	1.0231	1.0482	1.0646	1.0795	1.1017
	1999	1.0382	0.9321	0.9390	0.9401	0.9405	0.9758	1.0172	1.0428	1.0631	1.0542	1.0628	1.0888	1.1059	1.1213	1.1444
	2000	1.0702	0.9533	0.9614	0.9628	0.9632	1.0042	1.0517	1.0806	1.1032	1.0936	1.1025	1.1295	1.1472	1.1632	1.1872

INDEMNITY Expon'l FITTED	Policy Year	Severity Ratio (Avg Pd & Inc)	Severity Ratio (Incur)	Severity Ratio (Pd-2)	Severity Ratio (Pd-3)	Severity Ratio (Pd-4)	Severity Ratio (Pd-5)	Severity Ratio (Pd-6)	Severity Ratio (Pd-7)	Severity Ratio (Pd-8)	Severity Ratio (Pd-10)	Severity Ratio (Pd-12)	Severity Ratio (Pd-14)	Severity Ratio (Pd-16)	Severity Ratio (Pd-18)	Severity Ratio (Pd-20)
4 Point	1997	0.9091	0.8205	0.8168	0.8167	0.8155	0.8563	0.8905	0.9104	0.9262	0.9188	0.9264	0.9491	0.9639	0.9775	0.9976
	1998	0.9811	0.8837	0.8857	0.8863	0.8858	0.9257	0.9627	0.9842	1.0013	0.9933	1.0016	1.0261	1.0421	1.0568	1.0785
	1999	1.0588	0.9517	0.9603	0.9617	0.9622	1.0008	1.0408	1.0641	1.0826	1.0739	1.0829	1.1094	1.1267	1.1425	1.1660
	2000	1.1427	1.0249	1.0412	1.0436	1.0452	1.0820	1.1252	1.1504	1.1704	1.1611	1.1707	1.1994	1.2182	1.2351	1.2606
5 Point	1996	0.8393	0.7639	0.7604	0.7602	0.7594	0.7758	0.8166	0.8347	0.8493	0.8425	0.8495	0.8703	0.8839	0.8963	0.9147
	1997	0.9069	0.8219	0.8219	0.8221	0.8217	0.8446	0.8854	0.9051	0.9209	0.9135	0.9211	0.9436	0.9584	0.9718	0.9918
	1998	0.9799	0.8844	0.8884	0.8892	0.8892	0.9194	0.9599	0.9814	0.9985	0.9905	0.9987	1.0231	1.0391	1.0537	1.0754
	1999	1.0588	0.9517	0.9603	0.9617	0.9622	1.0008	1.0408	1.0641	1.0826	1.0739	1.0829	1.1094	1.1267	1.1425	1.1660
	2000	1.1440	1.0240	1.0379	1.0401	1.0412	1.0895	1.1285	1.1538	1.1738	1.1645	1.1741	1.2029	1.2217	1.2387	1.2643
6 Point	1995	0.8617	0.7975	0.7940	0.7937	0.7931	0.7990	0.8202	0.8450	0.8597	0.8528	0.8599	0.8810	0.8947	0.9073	0.9259
	1996	0.9051	0.8313	0.8304	0.8304	0.8301	0.8430	0.8689	0.8932	0.9088	0.9015	0.9090	0.9313	0.9458	0.9591	0.9788
	1997	0.9507	0.8666	0.8684	0.8688	0.8687	0.8896	0.9204	0.9442	0.9607	0.9530	0.9609	0.9844	0.9998	1.0138	1.0347
	1998	0.9986	0.9033	0.9082	0.9091	0.9092	0.9387	0.9750	0.9981	1.0155	1.0074	1.0157	1.0406	1.0569	1.0717	1.0937
	1999	1.0489	0.9417	0.9498	0.9511	0.9516	0.9905	1.0328	1.0551	1.0735	1.0649	1.0737	1.1000	1.1172	1.1329	1.1562
	2000	1.1017	0.9816	0.9933	0.9951	0.9959	1.0451	1.0940	1.1153	1.1347	1.1257	1.1350	1.1628	1.1810	1.1975	1.2222
7 Point	1994	0.8641	0.8136	0.8103	0.8099	0.8095	0.8091	0.8189	0.8330	0.8493	0.8426	0.8496	0.8704	0.8840	0.8963	0.9148
	1995	0.8969	0.8361	0.8348	0.8347	0.8344	0.8408	0.8563	0.8722	0.8889	0.8818	0.8891	0.9109	0.9251	0.9380	0.9573
	1996	0.9308	0.8593	0.8600	0.8602	0.8601	0.8737	0.8954	0.9133	0.9303	0.9228	0.9305	0.9533	0.9682	0.9817	1.0019
	1997	0.9660	0.8831	0.8860	0.8865	0.8865	0.9079	0.9364	0.9563	0.9736	0.9658	0.9738	0.9977	1.0133	1.0274	1.0486
	1998	1.0026	0.9076	0.9127	0.9136	0.9138	0.9435	0.9792	1.0013	1.0189	1.0107	1.0191	1.0441	1.0604	1.0753	1.0974
	1999	1.0405	0.9328	0.9403	0.9416	0.9420	0.9804	1.0239	1.0484	1.0663	1.0578	1.0666	1.0927	1.1098	1.1253	1.1485
	2000	1.0799	0.9586	0.9687	0.9704	0.9710	1.0188	1.0707	1.0978	1.1160	1.1070	1.1162	1.1436	1.1615	1.1777	1.2020
8 Point	1993	0.8400	0.8019	0.7989	0.7985	0.7982	0.7942	0.7968	0.8042	0.8136	0.8088	0.8156	0.8355	0.8486	0.8604	0.8781
	1994	0.8702	0.8220	0.8205	0.8203	0.8201	0.8220	0.8304	0.8402	0.8511	0.8457	0.8527	0.8736	0.8873	0.8997	0.9182
	1995	0.9016	0.8426	0.8426	0.8427	0.8426	0.8508	0.8653	0.8779	0.8902	0.8842	0.8916	0.9134	0.9277	0.9407	0.9600
	1996	0.9341	0.8638	0.8654	0.8657	0.8657	0.8807	0.9017	0.9172	0.9312	0.9245	0.9322	0.9551	0.9700	0.9836	1.0038
	1997	0.9677	0.8854	0.8887	0.8894	0.8894	0.9115	0.9396	0.9583	0.9741	0.9667	0.9747	0.9986	1.0142	1.0284	1.0496
	1998	1.0026	0.9076	0.9127	0.9136	0.9138	0.9435	0.9792	1.0013	1.0189	1.0107	1.0191	1.0441	1.0604	1.0753	1.0974
	1999	1.0387	0.9304	0.9374	0.9386	0.9389	0.9765	1.0203	1.0462	1.0658	1.0568	1.0656	1.0917	1.1088	1.1243	1.1474
	2000	1.0761	0.9537	0.9627	0.9642	0.9647	1.0108	1.0633	1.0931	1.1148	1.1050	1.1142	1.1414	1.1593	1.1755	1.1997
	9 Point	1992	0.8080	0.7796	0.7769	0.7765	0.7763	0.7703	0.7687	0.7718	0.7769	0.7707	0.7771	0.7961	0.8087	0.8199
1993		0.8376	0.7997	0.7981	0.7979	0.7977	0.7968	0.8003	0.8060	0.8128	0.8064	0.8131	0.8330	0.8461	0.8578	0.8755
1994		0.8683	0.8202	0.8198	0.8198	0.8197	0.8241	0.8332	0.8417	0.8504	0.8437	0.8507	0.8715	0.8852	0.8975	0.9160
1995		0.9001	0.8413	0.8421	0.8423	0.8423	0.8524	0.8674	0.8790	0.8897	0.8827	0.8900	0.9118	0.9261	0.9390	0.9584
1996		0.9331	0.8629	0.8651	0.8655	0.8655	0.8817	0.9031	0.9180	0.9309	0.9235	0.9312	0.9540	0.9690	0.9825	1.0027
1997		0.9673	0.8851	0.8886	0.8893	0.8894	0.9119	0.9402	0.9587	0.9739	0.9663	0.9743	0.9982	1.0138	1.0279	1.0491
1998		1.0028	0.9078	0.9128	0.9137	0.9139	0.9432	0.9789	1.0011	1.0190	1.0110	1.0194	1.0443	1.0607	1.0755	1.0976
1999		1.0395	0.9311	0.9377	0.9388	0.9391	0.9756	1.0191	1.0455	1.0661	1.0577	1.0665	1.0926	1.1097	1.1253	1.1484
2000		1.0776	0.9550	0.9632	0.9646	0.9650	1.0091	1.0610	1.0918	1.1154	1.1067	1.1159	1.1432	1.1610	1.1773	1.2015
10 Point	1991	0.7916	0.7673	0.7648	0.7644	0.7642	0.7571	0.7528	0.7533	0.7556	0.7517	0.7583	0.7769	0.7891	0.8000	0.8165
	1992	0.8186	0.7858	0.7842	0.7840	0.7838	0.7811	0.7814	0.7843	0.7884	0.7840	0.7908	0.8101	0.8229	0.8343	0.8515
	1993	0.8465	0.8048	0.8042	0.8041	0.8040	0.8058	0.8110	0.8166	0.8226	0.8176	0.8247	0.8449	0.8581	0.8701	0.8880
	1994	0.8754	0.8243	0.8246	0.8247	0.8247	0.8313	0.8417	0.8502	0.8583	0.8527	0.8600	0.8811	0.8949	0.9073	0.9260
	1995	0.9053	0.8442	0.8456	0.8459	0.8459	0.8576	0.8737	0.8852	0.8955	0.8893	0.8969	0.9188	0.9332	0.9462	0.9657
	1996	0.9362	0.8646	0.8671	0.8676	0.8676	0.8847	0.9068	0.9217	0.9343	0.9275	0.9353	0.9582	0.9732	0.9868	1.0071
	1997	0.9681	0.8855	0.8891	0.8898	0.8899	0.9127	0.9412	0.9596	0.9748	0.9673	0.9754	0.9992	1.0149	1.0291	1.0502
	1998	1.0011	0.9069	0.9117	0.9126	0.9128	0.9416	0.9769	0.9991	1.0171	1.0088	1.0171	1.0421	1.0584	1.0732	1.0952
	1999	1.0353	0.9288	0.9349	0.9360	0.9362	0.9714	1.0139	1.0403	1.0612	1.0521	1.0607	1.0867	1.1037	1.1192	1.1422
	2000	1.0706	0.9513	0.9587	0.9600	0.9603	1.0022	1.0523	1.0831	1.1072	1.0973	1.1062	1.1333	1.1510	1.1671	1.1911

MEDICAL Linear FITTED	Policy Year	Severity Ratio (Avg Pd & Inc)	Severity Ratio (Incur)	Severity Ratio (Pd-2)	Severity Ratio (Pd-3)	Severity Ratio (Pd-4)	Severity Ratio (Pd-5)	Severity Ratio (Pd-6)	Severity Ratio (Pd-7)	Severity Ratio (Pd-8)	Severity Ratio (Pd-10)	Severity Ratio (Pd-12)	Severity Ratio (Pd-14)	Severity Ratio (Pd-16)	Severity Ratio (Pd-18)	Severity Ratio (Pd-20)
4 Point	1997	0.8556	0.8601	0.8584	0.8606	0.8455	0.8339	0.8203	0.8184	0.8191	0.8132	0.8145	0.8247	0.8566	0.8403	0.8514
	1998	0.9306	0.9388	0.9396	0.9366	0.9150	0.9037	0.8890	0.8869	0.8877	0.8813	0.8827	0.8937	0.9283	0.9107	0.9227
	1999	1.0056	1.0176	1.0208	1.0125	0.9844	0.9735	0.9577	0.9555	0.9562	0.9493	0.9509	0.9627	1.0000	0.9810	0.9939
	2000	1.0806	1.0963	1.1020	1.0884	1.0539	1.0433	1.0264	1.0240	1.0247	1.0174	1.0191	1.0317	1.0717	1.0513	1.0652
5 Point	1996	0.7669	0.7661	0.7644	0.7674	0.7640	0.7592	0.7399	0.7381	0.7388	0.7334	0.7347	0.7438	0.7725	0.7579	0.7678
	1997	0.8465	0.8499	0.8499	0.8491	0.8374	0.8306	0.8125	0.8106	0.8113	0.8054	0.8068	0.8168	0.8483	0.8323	0.8432
	1998	0.9260	0.9337	0.9354	0.9308	0.9109	0.9021	0.8851	0.8830	0.8837	0.8774	0.8788	0.8897	0.9241	0.9066	0.9185
	1999	1.0056	1.0176	1.0208	1.0125	0.9844	0.9735	0.9577	0.9555	0.9562	0.9493	0.9509	0.9627	1.0000	0.9810	0.9939
	2000	1.0852	1.1014	1.1063	1.0941	1.0579	1.0450	1.0303	1.0279	1.0287	1.0213	1.0230	1.0357	1.0758	1.0554	1.0693
6 Point	1995	0.7144	0.7061	0.7046	0.7078	0.7100	0.7087	0.6990	0.6946	0.6952	0.6902	0.6914	0.7000	0.7270	0.7133	0.7226
	1996	0.7866	0.7834	0.7830	0.7835	0.7782	0.7744	0.7629	0.7592	0.7598	0.7543	0.7556	0.7650	0.7946	0.7795	0.7897
	1997	0.8588	0.8608	0.8615	0.8591	0.8463	0.8402	0.8269	0.8237	0.8244	0.8184	0.8198	0.8300	0.8621	0.8458	0.8569
	1998	0.9310	0.9381	0.9400	0.9348	0.9145	0.9059	0.8908	0.8883	0.8890	0.8826	0.8840	0.8950	0.9297	0.9120	0.9240
	1999	1.0032	1.0154	1.0185	1.0104	0.9826	0.9716	0.9548	0.9528	0.9536	0.9467	0.9483	0.9601	0.9972	0.9783	0.9912
	2000	1.0754	1.0927	1.0970	1.0861	1.0508	1.0373	1.0188	1.0174	1.0181	1.0109	1.0125	1.0251	1.0647	1.0445	1.0583
7 Point	1994	0.6507	0.6382	0.6368	0.6400	0.6452	0.6458	0.6416	0.6389	0.6380	0.6333	0.6344	0.6423	0.6671	0.6545	0.6631
	1995	0.7209	0.7134	0.7128	0.7139	0.7126	0.7109	0.7040	0.7014	0.7009	0.6957	0.6970	0.7056	0.7329	0.7190	0.7285
	1996	0.7912	0.7885	0.7888	0.7877	0.7800	0.7760	0.7665	0.7639	0.7637	0.7582	0.7595	0.7690	0.7987	0.7836	0.7939
	1997	0.8614	0.8637	0.8648	0.8615	0.8474	0.8410	0.8289	0.8265	0.8266	0.8207	0.8221	0.8323	0.8645	0.8481	0.8592
	1998	0.9316	0.9388	0.9408	0.9354	0.9147	0.9061	0.8914	0.8890	0.8895	0.8831	0.8846	0.8956	0.9302	0.9126	0.9246
	1999	1.0019	1.0140	1.0169	1.0092	0.9821	0.9712	0.9538	0.9515	0.9524	0.9456	0.9472	0.9589	0.9960	0.9771	0.9900
	2000	1.0721	1.0891	1.0929	1.0831	1.0495	1.0363	1.0163	1.0140	1.0153	1.0081	1.0097	1.0223	1.0618	1.0417	1.0554
8 Point	1993	0.5928	0.5777	0.5764	0.5795	0.5863	0.5880	0.5871	0.5855	0.5847	0.5805	0.5815	0.5888	0.6115	0.6000	0.6078
	1994	0.6606	0.6499	0.6492	0.6507	0.6520	0.6516	0.6479	0.6462	0.6457	0.6410	0.6422	0.6502	0.6753	0.6625	0.6712
	1995	0.7283	0.7221	0.7221	0.7219	0.7177	0.7153	0.7088	0.7069	0.7066	0.7015	0.7028	0.7115	0.7390	0.7250	0.7345
	1996	0.7961	0.7944	0.7950	0.7930	0.7834	0.7789	0.7696	0.7676	0.7676	0.7621	0.7634	0.7729	0.8028	0.7875	0.7979
	1997	0.8639	0.8666	0.8679	0.8642	0.8491	0.8425	0.8305	0.8283	0.8286	0.8226	0.8240	0.8342	0.8665	0.8501	0.8612
	1998	0.9316	0.9388	0.9408	0.9354	0.9147	0.9061	0.8914	0.8890	0.8895	0.8831	0.8846	0.8956	0.9302	0.9126	0.9246
	1999	0.9994	1.0110	1.0137	1.0066	0.9804	0.9697	0.9522	0.9497	0.9505	0.9437	0.9452	0.9570	0.9940	0.9751	0.9880
	2000	1.0671	1.0833	1.0866	1.0777	1.0461	1.0334	1.0131	1.0104	1.0115	1.0042	1.0058	1.0183	1.0577	1.0377	1.0513
	9 Point	1992	0.5458	0.5303	0.5291	0.5321	0.5398	0.5421	0.5432	0.5424	0.5417	0.5359	0.5369	0.5436	0.5646	0.5539
1993		0.6099	0.5982	0.5975	0.5991	0.6021	0.6026	0.6011	0.6000	0.5995	0.5936	0.5947	0.6021	0.6254	0.6135	0.6215
1994		0.6740	0.6660	0.6658	0.6661	0.6644	0.6631	0.6589	0.6576	0.6573	0.6514	0.6525	0.6606	0.6862	0.6732	0.6820
1995		0.7381	0.7338	0.7342	0.7331	0.7267	0.7236	0.7168	0.7151	0.7151	0.7091	0.7103	0.7191	0.7469	0.7328	0.7424
1996		0.8022	0.8017	0.8026	0.8000	0.7890	0.7841	0.7746	0.7727	0.7729	0.7668	0.7681	0.7776	0.8077	0.7924	0.8028
1997		0.8663	0.8695	0.8710	0.8670	0.8513	0.8446	0.8325	0.8303	0.8307	0.8245	0.8259	0.8361	0.8685	0.8520	0.8632
1998		0.9304	0.9373	0.9393	0.9340	0.9136	0.9051	0.8903	0.8879	0.8885	0.8822	0.8837	0.8947	0.9292	0.9116	0.9236
1999		0.9945	1.0052	1.0077	1.0010	0.9759	0.9656	0.9482	0.9455	0.9463	0.9399	0.9415	0.9532	0.9900	0.9713	0.9840
2000		1.0586	1.0730	1.0761	1.0679	1.0382	1.0261	1.0061	1.0031	1.0041	0.9976	0.9992	1.0117	1.0508	1.0309	1.0445
10 Point		1991	0.5054	0.4889	0.4878	0.4907	0.4987	0.5014	0.5039	0.5035	0.5029	0.4992	0.4993	0.5055	0.5251	0.5151
	1992	0.5658	0.5526	0.5519	0.5536	0.5577	0.5588	0.5588	0.5581	0.5577	0.5536	0.5539	0.5608	0.5825	0.5714	0.5789
	1993	0.6261	0.6163	0.6160	0.6166	0.6166	0.6162	0.6138	0.6128	0.6125	0.6080	0.6085	0.6160	0.6399	0.6277	0.6360
	1994	0.6865	0.6799	0.6801	0.6795	0.6756	0.6735	0.6687	0.6674	0.6673	0.6624	0.6631	0.6713	0.6973	0.6841	0.6930
	1995	0.7468	0.7436	0.7442	0.7425	0.7345	0.7309	0.7236	0.7221	0.7221	0.7168	0.7177	0.7266	0.7547	0.7404	0.7501
	1996	0.8072	0.8072	0.8083	0.8054	0.7935	0.7883	0.7785	0.7767	0.7769	0.7712	0.7723	0.7819	0.8122	0.7968	0.8072
	1997	0.8675	0.8709	0.8724	0.8684	0.8524	0.8456	0.8335	0.8313	0.8317	0.8256	0.8269	0.8372	0.8696	0.8531	0.8643
	1998	0.9279	0.9346	0.9365	0.9313	0.9114	0.9030	0.8884	0.8860	0.8865	0.8800	0.8815	0.8925	0.9270	0.9095	0.9214
	1999	0.9883	0.9982	1.0006	0.9943	0.9703	0.9603	0.9433	0.9406	0.9413	0.9344	0.9361	0.9478	0.9844	0.9658	0.9785
	2000	1.0486	1.0619	1.0647	1.0572	1.0293	1.0177	0.9983	0.9952	0.9961	0.9888	0.9908	1.0031	1.0419	1.0221	1.0356

MEDICAL Expon'l FITTED	Policy Year	Severity Ratio (Avg Pd & Inc)	Severity Ratio (Incur)	Severity Ratio (Pd-2)	Severity Ratio (Pd-3)	Severity Ratio (Pd-4)	Severity Ratio (Pd-5)	Severity Ratio (Pd-6)	Severity Ratio (Pd-7)	Severity Ratio (Pd-8)	Severity Ratio (Pd-10)	Severity Ratio (Pd-12)	Severity Ratio (Pd-14)	Severity Ratio (Pd-16)	Severity Ratio (Pd-18)	Severity Ratio (Pd-20)
4 Point	1997	0.8593	0.8635	0.8623	0.8639	0.8492	0.8376	0.8240	0.8220	0.8228	0.8168	0.8182	0.8283	0.8604	0.8441	0.8552
	1998	0.9280	0.9358	0.9365	0.9337	0.9128	0.9015	0.8869	0.8848	0.8855	0.8791	0.8806	0.8915	0.9260	0.9085	0.9204
	1999	1.0023	1.0141	1.0171	1.0092	0.9812	0.9703	0.9545	0.9523	0.9530	0.9462	0.9478	0.9595	0.9967	0.9778	0.9906
	2000	1.0824	1.0990	1.1046	1.0907	1.0547	1.0443	1.0274	1.0250	1.0257	1.0184	1.0201	1.0327	1.0727	1.0523	1.0662
5 Point	1996	0.7727	0.7720	0.7709	0.7730	0.7694	0.7648	0.7452	0.7435	0.7442	0.7388	0.7400	0.7492	0.7781	0.7634	0.7734
	1997	0.8427	0.8455	0.8455	0.8448	0.8343	0.8279	0.8093	0.8074	0.8081	0.8023	0.8036	0.8136	0.8451	0.8290	0.8399
	1998	0.9190	0.9260	0.9273	0.9233	0.9048	0.8963	0.8789	0.8769	0.8776	0.8713	0.8727	0.8836	0.9177	0.9003	0.9122
	1999	1.0023	1.0141	1.0171	1.0092	0.9812	0.9703	0.9545	0.9523	0.9530	0.9462	0.9478	0.9595	0.9967	0.9778	0.9906
	2000	1.0931	1.1106	1.1155	1.1029	1.0641	1.0505	1.0366	1.0342	1.0350	1.0276	1.0292	1.0420	1.0824	1.0618	1.0758
6 Point	1995	0.7243	0.7168	0.7158	0.7179	0.7190	0.7175	0.7077	0.7034	0.7040	0.6989	0.7001	0.7088	0.7362	0.7223	0.7317
	1996	0.7852	0.7815	0.7812	0.7815	0.7769	0.7735	0.7621	0.7583	0.7589	0.7534	0.7547	0.7641	0.7936	0.7786	0.7888
	1997	0.8512	0.8520	0.8525	0.8506	0.8394	0.8338	0.8208	0.8175	0.8181	0.8122	0.8136	0.8237	0.8555	0.8393	0.8503
	1998	0.9227	0.9288	0.9304	0.9259	0.9070	0.8988	0.8839	0.8812	0.8819	0.8756	0.8770	0.8879	0.9223	0.9048	0.9167
	1999	1.0003	1.0126	1.0154	1.0078	0.9800	0.9689	0.9519	0.9500	0.9507	0.9439	0.9454	0.9572	0.9942	0.9753	0.9882
	2000	1.0843	1.1039	1.1081	1.0969	1.0589	1.0445	1.0251	1.0241	1.0249	1.0175	1.0192	1.0318	1.0717	1.0514	1.0653
7 Point	1994	0.6646	0.6536	0.6527	0.6547	0.6578	0.6579	0.6534	0.6509	0.6500	0.6452	0.6464	0.6544	0.6797	0.6668	0.6756
	1995	0.7213	0.7135	0.7132	0.7138	0.7127	0.7111	0.7046	0.7021	0.7014	0.6963	0.6975	0.7062	0.7335	0.7196	0.7291
	1996	0.7829	0.7790	0.7792	0.7783	0.7721	0.7687	0.7598	0.7573	0.7570	0.7515	0.7528	0.7621	0.7916	0.7766	0.7868
	1997	0.8498	0.8504	0.8513	0.8487	0.8365	0.8308	0.8193	0.8168	0.8169	0.8110	0.8124	0.8225	0.8543	0.8381	0.8491
	1998	0.9223	0.9284	0.9301	0.9253	0.9062	0.8980	0.8835	0.8811	0.8816	0.8752	0.8767	0.8876	0.9219	0.9045	0.9163
	1999	1.0011	1.0135	1.0161	1.0089	0.9818	0.9707	0.9527	0.9503	0.9514	0.9446	0.9461	0.9579	0.9949	0.9761	0.9889
	2000	1.0866	1.1064	1.1102	1.1001	1.0636	1.0492	1.0273	1.0251	1.0267	1.0194	1.0210	1.0337	1.0737	1.0533	1.0672
8 Point	1993	0.6114	0.5985	0.5978	0.5995	0.6034	0.6043	0.6027	0.6013	0.6006	0.5962	0.5973	0.6048	0.6281	0.6162	0.6243
	1994	0.6638	0.6534	0.6530	0.6539	0.6545	0.6541	0.6506	0.6490	0.6485	0.6438	0.6450	0.6530	0.6782	0.6654	0.6741
	1995	0.7207	0.7134	0.7134	0.7132	0.7100	0.7080	0.7023	0.7006	0.7002	0.6952	0.6964	0.7051	0.7323	0.7185	0.7279
	1996	0.7825	0.7789	0.7793	0.7779	0.7702	0.7664	0.7582	0.7562	0.7561	0.7507	0.7520	0.7613	0.7907	0.7758	0.7859
	1997	0.8495	0.8503	0.8514	0.8484	0.8354	0.8296	0.8184	0.8162	0.8164	0.8106	0.8119	0.8220	0.8538	0.8376	0.8486
	1998	0.9223	0.9284	0.9301	0.9253	0.9062	0.8980	0.8835	0.8811	0.8816	0.8752	0.8767	0.8876	0.9219	0.9045	0.9163
	1999	1.0014	1.0136	1.0160	1.0093	0.9830	0.9721	0.9537	0.9510	0.9519	0.9451	0.9466	0.9584	0.9955	0.9766	0.9894
	2000	1.0872	1.1066	1.1099	1.1008	1.0663	1.0522	1.0295	1.0266	1.0279	1.0205	1.0221	1.0348	1.0749	1.0545	1.0684
	9 Point	1992	0.5694	0.5568	0.5562	0.5577	0.5619	0.5631	0.5632	0.5624	0.5619	0.5560	0.5570	0.5639	0.5857	0.5746
1993		0.6170	0.6062	0.6058	0.6068	0.6084	0.6086	0.6070	0.6060	0.6056	0.5996	0.6007	0.6081	0.6317	0.6197	0.6278
1994		0.6686	0.6600	0.6599	0.6601	0.6588	0.6578	0.6543	0.6530	0.6528	0.6467	0.6478	0.6559	0.6813	0.6683	0.6771
1995		0.7245	0.7186	0.7189	0.7181	0.7134	0.7110	0.7052	0.7037	0.7036	0.6974	0.6987	0.7073	0.7347	0.7208	0.7302
1996		0.7850	0.7824	0.7831	0.7812	0.7724	0.7684	0.7601	0.7583	0.7584	0.7522	0.7535	0.7628	0.7923	0.7773	0.7875
1997		0.8506	0.8519	0.8530	0.8499	0.8364	0.8305	0.8193	0.8172	0.8174	0.8112	0.8126	0.8227	0.8545	0.8383	0.8493
1998		0.9217	0.9275	0.9292	0.9245	0.9057	0.8976	0.8830	0.8806	0.8811	0.8749	0.8764	0.8873	0.9216	0.9041	0.9160
1999		0.9988	1.0099	1.0121	1.0058	0.9807	0.9701	0.9518	0.9489	0.9497	0.9436	0.9451	0.9569	0.9939	0.9750	0.9879
2000		1.0822	1.0995	1.1025	1.0942	1.0619	1.0485	1.0259	1.0225	1.0236	1.0176	1.0193	1.0320	1.0718	1.0515	1.0654
10 Point		1991	0.5340	0.5208	0.5202	0.5216	0.5258	0.5272	0.5282	0.5277	0.5273	0.5235	0.5236	0.5301	0.5507	0.5402
	1992	0.5771	0.5654	0.5650	0.5659	0.5681	0.5687	0.5683	0.5677	0.5673	0.5632	0.5635	0.5705	0.5926	0.5813	0.5889
	1993	0.6238	0.6138	0.6136	0.6140	0.6139	0.6135	0.6115	0.6107	0.6104	0.6060	0.6064	0.6139	0.6377	0.6256	0.6337
	1994	0.6742	0.6664	0.6665	0.6661	0.6634	0.6619	0.6580	0.6569	0.6567	0.6519	0.6525	0.6606	0.6862	0.6732	0.6820
	1995	0.7287	0.7235	0.7238	0.7227	0.7168	0.7140	0.7080	0.7066	0.7066	0.7014	0.7022	0.7109	0.7384	0.7244	0.7339
	1996	0.7877	0.7854	0.7862	0.7840	0.7746	0.7703	0.7618	0.7601	0.7602	0.7546	0.7557	0.7650	0.7946	0.7796	0.7898
	1997	0.8513	0.8527	0.8538	0.8506	0.8370	0.8310	0.8197	0.8176	0.8179	0.8119	0.8132	0.8233	0.8551	0.8389	0.8499
	1998	0.9202	0.9257	0.9273	0.9229	0.9044	0.8965	0.8820	0.8795	0.8800	0.8735	0.8751	0.8860	0.9202	0.9028	0.9147
	1999	0.9946	1.0050	1.0072	1.0012	0.9773	0.9671	0.9491	0.9461	0.9468	0.9397	0.9417	0.9534	0.9903	0.9715	0.9843
	2000	1.0750	1.0911	1.0939	1.0863	1.0560	1.0433	1.0212	1.0177	1.0187	1.0110	1.0134	1.0260	1.0656	1.0455	1.0592

INDEMNITY Linear RESIDUALS	Policy Year	Severity Ratio (Avg Pd & Inc)	Severity Ratio (Incur)	Severity Ratio (Pd-2)	Severity Ratio (Pd-3)	Severity Ratio (Pd-4)	Severity Ratio (Pd-5)	Severity Ratio (Pd-6)	Severity Ratio (Pd-7)	Severity Ratio (Pd-8)	Severity Ratio (Pd-10)	Severity Ratio (Pd-12)	Severity Ratio (Pd-14)	Severity Ratio (Pd-16)	Severity Ratio (Pd-18)	Severity Ratio (Pd-20)
4 Point	1997	0.0270	0.0188	0.0235	0.0237	0.0250	0.0301	0.0313	0.0320	0.0325	0.0323	0.0324	0.0333	0.0339	0.0342	0.0350
	1998	-0.0347	-0.0255	-0.0279	-0.0286	-0.0310	-0.0376	-0.0391	-0.0401	-0.0407	-0.0404	-0.0406	-0.0417	-0.0424	-0.0429	-0.0438
	1999	-0.0114	-0.0054	-0.0148	-0.0139	-0.0130	-0.0150	-0.0156	-0.0158	-0.0161	-0.0160	-0.0162	-0.0166	-0.0169	-0.0170	-0.0173
	2000	0.0192	0.0121	0.0192	0.0188	0.0190	0.0225	0.0234	0.0239	0.0243	0.0242	0.0243	0.0250	0.0254	0.0257	0.0261
5 Point	1996	0.0046	0.0068	0.0115	0.0119	0.0128	-0.0040	0.0023	0.0023	0.0024	0.0024	0.0024	0.0024	0.0025	0.0025	0.0025
	1997	0.0223	0.0120	0.0120	0.0118	0.0122	0.0340	0.0289	0.0297	0.0301	0.0299	0.0300	0.0309	0.0313	0.0318	0.0325
	1998	-0.0370	-0.0289	-0.0336	-0.0345	-0.0374	-0.0356	-0.0403	-0.0412	-0.0419	-0.0416	-0.0418	-0.0429	-0.0436	-0.0441	-0.0451
	1999	-0.0114	-0.0054	-0.0148	-0.0139	-0.0130	-0.0150	-0.0155	-0.0158	-0.0161	-0.0160	-0.0162	-0.0166	-0.0169	-0.0171	-0.0173
	2000	0.0215	0.0155	0.0249	0.0247	0.0254	0.0205	0.0246	0.0251	0.0255	0.0253	0.0255	0.0262	0.0266	0.0269	0.0274
6 Point	1995	0.0910	0.0921	0.0966	0.0971	0.0978	0.0932	0.0740	0.0821	0.0835	0.0829	0.0835	0.0856	0.0869	0.0880	0.0899
	1996	-0.0681	-0.0669	-0.0658	-0.0658	-0.0654	-0.0786	-0.0568	-0.0633	-0.0644	-0.0639	-0.0644	-0.0661	-0.0670	-0.0680	-0.0694
	1997	-0.0231	-0.0340	-0.0363	-0.0368	-0.0367	-0.0126	-0.0080	-0.0114	-0.0116	-0.0115	-0.0117	-0.0119	-0.0122	-0.0122	-0.0125
	1998	-0.0552	-0.0473	-0.0530	-0.0539	-0.0570	-0.0543	-0.0551	-0.0577	-0.0586	-0.0582	-0.0585	-0.0600	-0.0610	-0.0617	-0.0631
	1999	-0.0023	0.0038	-0.0051	-0.0042	-0.0033	-0.0057	-0.0082	-0.0076	-0.0078	-0.0077	-0.0078	-0.0080	-0.0082	-0.0082	-0.0083
	2000	0.0579	0.0523	0.0636	0.0636	0.0646	0.0578	0.0541	0.0579	0.0589	0.0585	0.0589	0.0604	0.0614	0.0621	0.0633
7 Point	1994	0.0594	0.0627	0.0669	0.0674	0.0680	0.0701	0.0629	0.0491	0.0521	0.0518	0.0522	0.0534	0.0544	0.0551	0.0562
	1995	0.0514	0.0503	0.0520	0.0521	0.0525	0.0465	0.0320	0.0494	0.0488	0.0483	0.0487	0.0500	0.0507	0.0513	0.0524
	1996	-0.0959	-0.0962	-0.0970	-0.0972	-0.0971	-0.1113	-0.0862	-0.0862	-0.0887	-0.0881	-0.0888	-0.0910	-0.0924	-0.0936	-0.0956
	1997	-0.0390	-0.0507	-0.0541	-0.0547	-0.0548	-0.0313	-0.0248	-0.0245	-0.0255	-0.0253	-0.0257	-0.0262	-0.0267	-0.0269	-0.0275
	1998	-0.0592	-0.0515	-0.0574	-0.0584	-0.0615	-0.0589	-0.0592	-0.0609	-0.0621	-0.0616	-0.0620	-0.0636	-0.0646	-0.0654	-0.0668
	1999	0.0056	0.0122	0.0038	0.0048	0.0058	0.0037	0.0002	-0.0011	-0.0008	-0.0008	-0.0009	-0.0009	-0.0009	-0.0009	-0.0008
	2000	0.0777	0.0732	0.0859	0.0860	0.0872	0.0812	0.0751	0.0743	0.0763	0.0757	0.0763	0.0782	0.0795	0.0804	0.0821
8 Point	1993	0.0173	0.0181	0.0220	0.0225	0.0230	0.0290	0.0289	0.0221	0.0128	0.0151	0.0152	0.0156	0.0159	0.0161	0.0164
	1994	0.0495	0.0524	0.0543	0.0546	0.0548	0.0536	0.0463	0.0364	0.0448	0.0431	0.0435	0.0445	0.0453	0.0459	0.0468
	1995	0.0439	0.0426	0.0426	0.0425	0.0426	0.0340	0.0196	0.0399	0.0433	0.0419	0.0422	0.0433	0.0439	0.0444	0.0454
	1996	-0.1008	-0.1013	-0.1033	-0.1037	-0.1037	-0.1196	-0.0945	-0.0926	-0.0924	-0.0924	-0.0931	-0.0955	-0.0969	-0.0982	-0.1003
	1997	-0.0414	-0.0533	-0.0573	-0.0579	-0.0581	-0.0354	-0.0289	-0.0276	-0.0274	-0.0275	-0.0278	-0.0284	-0.0289	-0.0292	-0.0298
	1998	-0.0592	-0.0515	-0.0574	-0.0584	-0.0615	-0.0589	-0.0592	-0.0609	-0.0621	-0.0616	-0.0620	-0.0636	-0.0646	-0.0654	-0.0668
	1999	0.0081	0.0148	0.0069	0.0080	0.0091	0.0078	0.0044	0.0021	0.0010	0.0013	0.0013	0.0013	0.0014	0.0014	0.0016
	2000	0.0826	0.0784	0.0922	0.0925	0.0938	0.0895	0.0834	0.0806	0.0800	0.0801	0.0807	0.0827	0.0841	0.0850	0.0868
	9 Point	1992	0.0035	-0.0003	0.0034	0.0039	0.0043	0.0126	0.0170	0.0147	0.0099	0.0067	0.0067	0.0069	0.0070	0.0071
1993		0.0156	0.0182	0.0203	0.0206	0.0208	0.0227	0.0204	0.0148	0.0078	0.0118	0.0119	0.0122	0.0124	0.0126	0.0128
1994		0.0481	0.0525	0.0530	0.0530	0.0532	0.0486	0.0397	0.0307	0.0409	0.0405	0.0409	0.0418	0.0425	0.0431	0.0440
1995		0.0429	0.0426	0.0416	0.0414	0.0414	0.0304	0.0148	0.0357	0.0404	0.0400	0.0403	0.0414	0.0419	0.0424	0.0433
1996		-0.1014	-0.1013	-0.1039	-0.1044	-0.1044	-0.1218	-0.0975	-0.0952	-0.0942	-0.0936	-0.0943	-0.0967	-0.0982	-0.0995	-0.1016
1997		-0.0417	-0.0533	-0.0575	-0.0582	-0.0584	-0.0363	-0.0302	-0.0287	-0.0281	-0.0279	-0.0283	-0.0289	-0.0294	-0.0297	-0.0303
1998		-0.0591	-0.0515	-0.0573	-0.0583	-0.0614	-0.0585	-0.0586	-0.0604	-0.0618	-0.0614	-0.0617	-0.0633	-0.0644	-0.0651	-0.0666
1999		0.0086	0.0147	0.0074	0.0086	0.0097	0.0096	0.0068	0.0042	0.0024	0.0023	0.0023	0.0023	0.0024	0.0024	0.0026
2000		0.0835	0.0783	0.0930	0.0934	0.0948	0.0926	0.0876	0.0843	0.0824	0.0817	0.0824	0.0844	0.0858	0.0868	0.0886
10 Point		1991	0.0326	0.0185	0.0219	0.0224	0.0227	0.0324	0.0397	0.0403	0.0386	0.0423	0.0433	0.0444	0.0451	0.0457
	1992	-0.0110	-0.0085	-0.0063	-0.0061	-0.0058	-0.0018	-0.0006	-0.0032	-0.0072	-0.0121	-0.0126	-0.0129	-0.0130	-0.0133	-0.0135
	1993	0.0038	0.0115	0.0124	0.0125	0.0126	0.0110	0.0061	0.0002	-0.0061	-0.0035	-0.0038	-0.0038	-0.0039	-0.0039	-0.0041
	1994	0.0391	0.0473	0.0469	0.0468	0.0469	0.0396	0.0286	0.0195	0.0302	0.0288	0.0288	0.0295	0.0300	0.0304	0.0310
	1995	0.0366	0.0391	0.0373	0.0370	0.0370	0.0242	0.0071	0.0279	0.0329	0.0317	0.0319	0.0327	0.0331	0.0335	0.0343
	1996	-0.1050	-0.1033	-0.1063	-0.1069	-0.1070	-0.1254	-0.1019	-0.0997	-0.0985	-0.0983	-0.0991	-0.1016	-0.1032	-0.1046	-0.1068
	1997	-0.0426	-0.0538	-0.0581	-0.0588	-0.0590	-0.0372	-0.0313	-0.0298	-0.0291	-0.0291	-0.0295	-0.0301	-0.0307	-0.0310	-0.0316
	1998	-0.0573	-0.0505	-0.0561	-0.0570	-0.0601	-0.0567	-0.0564	-0.0582	-0.0596	-0.0590	-0.0593	-0.0609	-0.0619	-0.0626	-0.0640
	1999	0.0131	0.0173	0.0104	0.0117	0.0128	0.0141	0.0123	0.0098	0.0078	0.0081	0.0083	0.0085	0.0086	0.0088	0.0091
	2000	0.0907	0.0824	0.0979	0.0984	0.0999	0.0998	0.0964	0.0932	0.0910	0.0911	0.0920	0.0943	0.0958	0.0970	0.0989

INDEMNITY Expon'l RESIDUALS	Policy Year	Severity Ratio (Avg Pd & Inc)	Severity Ratio (Incur)	Severity Ratio (Pd-2)	Severity Ratio (Pd-3)	Severity Ratio (Pd-4)	Severity Ratio (Pd-5)	Severity Ratio (Pd-6)	Severity Ratio (Pd-7)	Severity Ratio (Pd-8)	Severity Ratio (Pd-10)	Severity Ratio (Pd-12)	Severity Ratio (Pd-14)	Severity Ratio (Pd-16)	Severity Ratio (Pd-18)	Severity Ratio (Pd-20)
4 Point	1997	0.0226	0.0154	0.0191	0.0192	0.0204	0.0255	0.0265	0.0271	0.0276	0.0274	0.0275	0.0283	0.0287	0.0291	0.0297
	1998	-0.0321	-0.0233	-0.0253	-0.0259	-0.0282	-0.0350	-0.0364	-0.0373	-0.0379	-0.0376	-0.0378	-0.0388	-0.0394	-0.0399	-0.0408
	1999	-0.0075	-0.0023	-0.0109	-0.0099	-0.0089	-0.0109	-0.0113	-0.0115	-0.0117	-0.0116	-0.0118	-0.0121	-0.0122	-0.0124	-0.0125
	2000	0.0182	0.0108	0.0181	0.0176	0.0179	0.0220	0.0229	0.0234	0.0238	0.0236	0.0238	0.0244	0.0248	0.0251	0.0255
5 Point	1996	-0.0020	0.0013	0.0048	0.0050	0.0058	-0.0106	-0.0047	-0.0048	-0.0049	-0.0049	-0.0049	-0.0051	-0.0051	-0.0052	-0.0053
	1997	0.0248	0.0140	0.0140	0.0138	0.0142	0.0372	0.0316	0.0324	0.0329	0.0327	0.0328	0.0338	0.0342	0.0348	0.0355
	1998	-0.0309	-0.0240	-0.0280	-0.0288	-0.0316	-0.0287	-0.0336	-0.0345	-0.0351	-0.0348	-0.0349	-0.0358	-0.0364	-0.0368	-0.0377
	1999	-0.0075	-0.0023	-0.0109	-0.0099	-0.0089	-0.0109	-0.0113	-0.0115	-0.0117	-0.0116	-0.0118	-0.0121	-0.0122	-0.0124	-0.0125
	2000	0.0169	0.0117	0.0214	0.0211	0.0219	0.0145	0.0196	0.0200	0.0204	0.0202	0.0204	0.0209	0.0213	0.0215	0.0218
6 Point	1995	0.0853	0.0889	0.0924	0.0927	0.0933	0.0874	0.0662	0.0747	0.0760	0.0754	0.0760	0.0779	0.0791	0.0800	0.0818
	1996	-0.0678	-0.0661	-0.0652	-0.0652	-0.0649	-0.0778	-0.0570	-0.0633	-0.0644	-0.0639	-0.0644	-0.0661	-0.0670	-0.0680	-0.0694
	1997	-0.0190	-0.0307	-0.0325	-0.0329	-0.0328	-0.0078	-0.0034	-0.0067	-0.0069	-0.0068	-0.0070	-0.0070	-0.0072	-0.0072	-0.0074
	1998	-0.0496	-0.0429	-0.0478	-0.0487	-0.0516	-0.0480	-0.0487	-0.0512	-0.0521	-0.0517	-0.0519	-0.0533	-0.0542	-0.0548	-0.0560
	1999	0.0024	0.0077	-0.0004	0.0007	0.0017	-0.0006	-0.0033	-0.0025	-0.0026	-0.0026	-0.0026	-0.0026	-0.0027	-0.0027	-0.0028
	2000	0.0592	0.0541	0.0660	0.0661	0.0672	0.0589	0.0541	0.0585	0.0595	0.0590	0.0595	0.0610	0.0620	0.0627	0.0639
7 Point	1994	0.0534	0.0599	0.0632	0.0636	0.0640	0.0644	0.0546	0.0405	0.0436	0.0432	0.0436	0.0446	0.0454	0.0460	0.0469
	1995	0.0501	0.0503	0.0516	0.0517	0.0520	0.0456	0.0301	0.0475	0.0468	0.0464	0.0468	0.0480	0.0487	0.0493	0.0504
	1996	-0.0935	-0.0941	-0.0948	-0.0950	-0.0949	-0.1085	-0.0835	-0.0834	-0.0859	-0.0852	-0.0859	-0.0881	-0.0894	-0.0906	-0.0925
	1997	-0.0343	-0.0472	-0.0501	-0.0506	-0.0506	-0.0261	-0.0194	-0.0188	-0.0198	-0.0196	-0.0199	-0.0203	-0.0207	-0.0208	-0.0213
	1998	-0.0536	-0.0472	-0.0523	-0.0532	-0.0562	-0.0528	-0.0529	-0.0544	-0.0555	-0.0550	-0.0553	-0.0568	-0.0577	-0.0584	-0.0597
	1999	0.0108	0.0166	0.0091	0.0102	0.0113	0.0095	0.0056	0.0042	0.0046	0.0045	0.0045	0.0046	0.0047	0.0048	0.0050
	2000	0.0810	0.0771	0.0906	0.0908	0.0921	0.0852	0.0774	0.0760	0.0782	0.0777	0.0783	0.0802	0.0815	0.0825	0.0841
8 Point	1993	0.0103	0.0146	0.0176	0.0180	0.0183	0.0223	0.0197	0.0123	0.0029	0.0053	0.0053	0.0055	0.0056	0.0057	0.0058
	1994	0.0473	0.0515	0.0530	0.0532	0.0534	0.0515	0.0431	0.0333	0.0418	0.0401	0.0405	0.0414	0.0421	0.0426	0.0435
	1995	0.0454	0.0438	0.0438	0.0437	0.0438	0.0356	0.0211	0.0418	0.0455	0.0440	0.0443	0.0455	0.0461	0.0466	0.0477
	1996	-0.0968	-0.0986	-0.1002	-0.1005	-0.1005	-0.1155	-0.0898	-0.0873	-0.0868	-0.0869	-0.0876	-0.0899	-0.0912	-0.0925	-0.0944
	1997	-0.0360	-0.0495	-0.0528	-0.0535	-0.0535	-0.0297	-0.0226	-0.0208	-0.0203	-0.0205	-0.0208	-0.0212	-0.0216	-0.0218	-0.0223
	1998	-0.0536	-0.0472	-0.0523	-0.0532	-0.0562	-0.0528	-0.0529	-0.0544	-0.0555	-0.0550	-0.0553	-0.0568	-0.0577	-0.0584	-0.0597
	1999	0.0126	0.0190	0.0120	0.0132	0.0144	0.0134	0.0092	0.0064	0.0051	0.0055	0.0055	0.0056	0.0057	0.0058	0.0061
	2000	0.0848	0.0820	0.0966	0.0970	0.0984	0.0932	0.0848	0.0807	0.0794	0.0797	0.0803	0.0824	0.0837	0.0847	0.0864
	9 Point	1992	-0.0045	-0.0043	-0.0016	-0.0012	-0.0010	0.0050	0.0066	0.0035	-0.0016	-0.0046	-0.0047	-0.0048	-0.0049	-0.0050
1993		0.0127	0.0168	0.0184	0.0186	0.0188	0.0197	0.0162	0.0105	0.0037	0.0077	0.0078	0.0080	0.0081	0.0083	0.0084
1994		0.0492	0.0533	0.0537	0.0537	0.0538	0.0494	0.0403	0.0318	0.0425	0.0421	0.0425	0.0435	0.0442	0.0448	0.0457
1995		0.0469	0.0451	0.0443	0.0441	0.0441	0.0340	0.0190	0.0407	0.0460	0.0455	0.0459	0.0471	0.0477	0.0483	0.0493
1996		-0.0958	-0.0977	-0.0999	-0.1003	-0.1003	-0.1165	-0.0912	-0.0881	-0.0865	-0.0859	-0.0866	-0.0888	-0.0902	-0.0914	-0.0933
1997		-0.0356	-0.0492	-0.0527	-0.0534	-0.0535	-0.0301	-0.0232	-0.0212	-0.0201	-0.0201	-0.0204	-0.0208	-0.0212	-0.0213	-0.0218
1998		-0.0538	-0.0474	-0.0524	-0.0533	-0.0563	-0.0525	-0.0526	-0.0542	-0.0556	-0.0553	-0.0556	-0.0570	-0.0580	-0.0586	-0.0599
1999		0.0118	0.0183	0.0117	0.0130	0.0142	0.0143	0.0104	0.0071	0.0048	0.0046	0.0046	0.0047	0.0048	0.0048	0.0051
2000		0.0833	0.0807	0.0961	0.0966	0.0981	0.0949	0.0871	0.0820	0.0788	0.0780	0.0786	0.0806	0.0820	0.0829	0.0846
10 Point		1991	0.0236	0.0138	0.0163	0.0167	0.0169	0.0240	0.0283	0.0278	0.0255	0.0294	0.0303	0.0310	0.0315	0.0320
	1992	-0.0151	-0.0105	-0.0089	-0.0087	-0.0085	-0.0058	-0.0061	-0.0090	-0.0131	-0.0179	-0.0184	-0.0188	-0.0191	-0.0194	-0.0198
	1993	0.0038	0.0117	0.0123	0.0124	0.0125	0.0107	0.0055	-0.0001	-0.0061	-0.0035	-0.0038	-0.0039	-0.0039	-0.0040	-0.0041
	1994	0.0421	0.0492	0.0489	0.0488	0.0488	0.0422	0.0318	0.0233	0.0346	0.0331	0.0332	0.0339	0.0345	0.0350	0.0357
	1995	0.0417	0.0422	0.0408	0.0405	0.0405	0.0288	0.0127	0.0345	0.0402	0.0389	0.0390	0.0401	0.0406	0.0411	0.0420
	1996	-0.0989	-0.0994	-0.1019	-0.1024	-0.1024	-0.1195	-0.0949	-0.0918	-0.0899	-0.0899	-0.0907	-0.0930	-0.0944	-0.0957	-0.0977
	1997	-0.0364	-0.0496	-0.0532	-0.0539	-0.0540	-0.0309	-0.0242	-0.0221	-0.0210	-0.0211	-0.0215	-0.0218	-0.0223	-0.0225	-0.0229
	1998	-0.0521	-0.0465	-0.0513	-0.0522	-0.0552	-0.0509	-0.0506	-0.0522	-0.0537	-0.0531	-0.0533	-0.0548	-0.0557	-0.0563	-0.0575
	1999	0.0160	0.0206	0.0145	0.0158	0.0171	0.0185	0.0156	0.0123	0.0097	0.0102	0.0104	0.0106	0.0108	0.0109	0.0113
	2000	0.0903	0.0844	0.1006	0.1012	0.1028	0.1018	0.0958	0.0907	0.0870	0.0874	0.0883	0.0905	0.0920	0.0931	0.0950



MEDICAL Linear RESIDUALS	Policy Year	Severity Ratio (Avg Pd & Inc)	Severity Ratio (Incur)	Severity Ratio (Pd-2)	Severity Ratio (Pd-3)	Severity Ratio (Pd-4)	Severity Ratio (Pd-5)	Severity Ratio (Pd-6)	Severity Ratio (Pd-7)	Severity Ratio (Pd-8)	Severity Ratio (Pd-10)	Severity Ratio (Pd-12)	Severity Ratio (Pd-14)	Severity Ratio (Pd-16)	Severity Ratio (Pd-18)	Severity Ratio (Pd-20)	
4 Point	1997	0.0091	0.0023	0.0040	0.0018	0.0169	0.0156	0.0154	0.0152	0.0153	0.0152	0.0152	0.0153	0.0160	0.0157	0.0159	
	1998	-0.0016	0.0085	0.0077	0.0108	-0.0134	-0.0117	-0.0116	-0.0114	-0.0115	-0.0114	-0.0113	-0.0115	-0.0119	-0.0118	-0.0120	
	1999	-0.0239	-0.0240	-0.0272	-0.0268	-0.0240	-0.0233	-0.0229	-0.0229	-0.0229	-0.0228	-0.0229	-0.0230	-0.0239	-0.0235	-0.0238	
	2000	0.0165	0.0132	0.0156	0.0142	0.0204	0.0195	0.0191	0.0191	0.0191	0.0191	0.0190	0.0190	0.0192	0.0199	0.0196	0.0198
5 Point	1996	-0.0092	-0.0102	-0.0085	-0.0115	-0.0081	-0.0033	-0.0079	-0.0078	-0.0079	-0.0078	-0.0078	-0.0079	-0.0082	-0.0081	-0.0082	
	1997	0.0182	0.0125	0.0125	0.0133	0.0250	0.0189	0.0232	0.0230	0.0232	0.0230	0.0229	0.0232	0.0242	0.0238	0.0241	
	1998	0.0030	0.0136	0.0119	0.0165	-0.0093	-0.0101	-0.0077	-0.0075	-0.0075	-0.0075	-0.0074	-0.0075	-0.0078	-0.0077	-0.0078	
	1999	-0.0239	-0.0240	-0.0272	-0.0267	-0.0240	-0.0233	-0.0229	-0.0229	-0.0229	-0.0228	-0.0229	-0.0230	-0.0239	-0.0235	-0.0238	
	2000	0.0119	0.0081	0.0113	0.0085	0.0164	0.0178	0.0152	0.0152	0.0151	0.0151	0.0151	0.0152	0.0158	0.0155	0.0157	
6 Point	1995	0.0246	0.0217	0.0232	0.0200	0.0178	0.0191	0.0288	0.0264	0.0263	0.0261	0.0261	0.0265	0.0276	0.0270	0.0274	
	1996	-0.0289	-0.0275	-0.0271	-0.0276	-0.0223	-0.0185	-0.0309	-0.0289	-0.0289	-0.0287	-0.0287	-0.0291	-0.0303	-0.0297	-0.0301	
	1997	0.0059	0.0016	0.0009	0.0033	0.0161	0.0093	0.0088	0.0099	0.0100	0.0100	0.0099	0.0100	0.0104	0.0102	0.0104	
	1998	-0.0020	0.0092	0.0073	0.0125	-0.0129	-0.0139	-0.0134	-0.0128	-0.0128	-0.0127	-0.0126	-0.0128	-0.0134	-0.0131	-0.0133	
	1999	-0.0215	-0.0218	-0.0249	-0.0247	-0.0222	-0.0214	-0.0200	-0.0202	-0.0203	-0.0202	-0.0203	-0.0204	-0.0212	-0.0208	-0.0211	
	2000	0.0217	0.0168	0.0206	0.0165	0.0235	0.0255	0.0267	0.0257	0.0257	0.0257	0.0255	0.0256	0.0258	0.0269	0.0264	0.0267
7 Point	1994	0.0098	0.0109	0.0123	0.0091	0.0039	0.0033	0.0075	0.0102	0.0084	0.0083	0.0084	0.0085	0.0088	0.0087	0.0088	
	1995	0.0181	0.0144	0.0150	0.0140	0.0152	0.0169	0.0238	0.0196	0.0206	0.0206	0.0205	0.0209	0.0217	0.0213	0.0215	
	1996	-0.0335	-0.0326	-0.0329	-0.0318	-0.0241	-0.0201	-0.0345	-0.0336	-0.0328	-0.0326	-0.0326	-0.0331	-0.0344	-0.0338	-0.0342	
	1997	0.0033	-0.0013	-0.0024	0.0009	0.0150	0.0085	0.0068	0.0071	0.0078	0.0077	0.0076	0.0077	0.0080	0.0079	0.0081	
	1998	-0.0026	0.0085	0.0065	0.0119	-0.0131	-0.0141	-0.0139	-0.0135	-0.0133	-0.0132	-0.0132	-0.0134	-0.0139	-0.0137	-0.0139	
	1999	-0.0202	-0.0204	-0.0233	-0.0235	-0.0217	-0.0210	-0.0190	-0.0189	-0.0191	-0.0191	-0.0191	-0.0192	-0.0192	-0.0200	-0.0196	-0.0199
	2000	0.0250	0.0204	0.0247	0.0195	0.0248	0.0265	0.0293	0.0291	0.0285	0.0283	0.0284	0.0287	0.0298	0.0293	0.0296	
8 Point	1993	0.0173	0.0205	0.0219	0.0187	0.0119	0.0102	0.0111	0.0127	0.0135	0.0135	0.0136	0.0137	0.0143	0.0139	0.0141	
	1994	-0.0001	-0.0008	-0.0001	-0.0016	-0.0029	-0.0025	0.0012	0.0029	0.0007	0.0006	0.0006	0.0006	0.0006	0.0007	0.0007	
	1995	0.0107	0.0057	0.0057	0.0059	0.0101	0.0125	0.0190	0.0141	0.0149	0.0148	0.0147	0.0150	0.0156	0.0153	0.0155	
	1996	-0.0384	-0.0385	-0.0391	-0.0371	-0.0275	-0.0230	-0.0376	-0.0373	-0.0367	-0.0365	-0.0365	-0.0370	-0.0385	-0.0377	-0.0383	
	1997	0.0008	-0.0042	-0.0055	-0.0018	0.0133	0.0070	0.0052	0.0053	0.0058	0.0058	0.0057	0.0058	0.0060	0.0059	0.0061	
	1998	-0.0026	0.0085	0.0065	0.0119	-0.0131	-0.0141	-0.0139	-0.0135	-0.0133	-0.0132	-0.0132	-0.0134	-0.0139	-0.0137	-0.0139	
	1999	-0.0177	-0.0174	-0.0201	-0.0209	-0.0200	-0.0195	-0.0174	-0.0171	-0.0172	-0.0172	-0.0172	-0.0172	-0.0180	-0.0176	-0.0179	
	2000	0.0300	0.0262	0.0310	0.0249	0.0282	0.0294	0.0324	0.0327	0.0323	0.0322	0.0323	0.0326	0.0339	0.0332	0.0337	
	9 Point	1992	0.0342	0.0410	0.0422	0.0392	0.0315	0.0292	0.0281	0.0289	0.0296	0.0264	0.0264	0.0266	0.0278	0.0272	0.0275
1993		0.0002	0.0000	0.0007	-0.0009	-0.0039	-0.0044	-0.0029	-0.0018	-0.0013	0.0004	0.0004	0.0004	0.0004	0.0004	0.0004	
1994		-0.0135	-0.0169	-0.0167	-0.0170	-0.0153	-0.0140	-0.0098	-0.0085	-0.0109	-0.0098	-0.0097	-0.0098	-0.0103	-0.0100	-0.0101	
1995		0.0009	-0.0060	-0.0064	-0.0053	0.0011	0.0042	0.0110	0.0059	0.0064	0.0072	0.0072	0.0074	0.0077	0.0075	0.0076	
1996		-0.0445	-0.0458	-0.0467	-0.0441	-0.0331	-0.0282	-0.0426	-0.0424	-0.0420	-0.0412	-0.0412	-0.0417	-0.0434	-0.0426	-0.0432	
1997		-0.0016	-0.0071	-0.0086	-0.0046	0.0111	0.0049	0.0032	0.0033	0.0037	0.0039	0.0038	0.0039	0.0040	0.0040	0.0041	
1998		-0.0014	0.0100	0.0080	0.0133	-0.0120	-0.0131	-0.0129	-0.0124	-0.0123	-0.0123	-0.0123	-0.0123	-0.0125	-0.0129	-0.0127	-0.0129
1999		-0.0128	-0.0116	-0.0141	-0.0153	-0.0155	-0.0154	-0.0134	-0.0129	-0.0130	-0.0134	-0.0135	-0.0135	-0.0140	-0.0138	-0.0139	
2000		0.0385	0.0365	0.0415	0.0347	0.0361	0.0367	0.0394	0.0400	0.0397	0.0388	0.0389	0.0392	0.0408	0.0400	0.0405	
10 Point		1991	0.0449	0.0501	0.0512	0.0483	0.0403	0.0376	0.0351	0.0355	0.0361	0.0398	0.0382	0.0386	0.0401	0.0393	0.0399
	1992	0.0142	0.0187	0.0194	0.0177	0.0136	0.0125	0.0125	0.0132	0.0136	0.0087	0.0094	0.0094	0.0099	0.0097	0.0097	
	1993	-0.0160	-0.0181	-0.0178	-0.0184	-0.0184	-0.0180	-0.0156	-0.0146	-0.0143	-0.0140	-0.0134	-0.0135	-0.0141	-0.0138	-0.0141	
	1994	-0.0260	-0.0308	-0.0310	-0.0304	-0.0265	-0.0244	-0.0196	-0.0183	-0.0209	-0.0208	-0.0203	-0.0205	-0.0214	-0.0209	-0.0211	
	1995	-0.0078	-0.0158	-0.0164	-0.0147	-0.0067	-0.0031	0.0042	-0.0011	-0.0006	-0.0005	-0.0002	-0.0001	-0.0001	-0.0001	-0.0001	
	1996	-0.0495	-0.0513	-0.0524	-0.0495	-0.0376	-0.0324	-0.0465	-0.0464	-0.0460	-0.0456	-0.0454	-0.0460	-0.0479	-0.0470	-0.0476	
	1997	-0.0028	-0.0085	-0.0100	-0.0060	0.0100	0.0039	0.0022	0.0023	0.0027	0.0028	0.0028	0.0028	0.0029	0.0029	0.0030	
	1998	0.0011	0.0127	0.0108	0.0160	-0.0098	-0.0110	-0.0110	-0.0105	-0.0103	-0.0101	-0.0101	-0.0101	-0.0103	-0.0107	-0.0106	-0.0107
	1999	-0.0066	-0.0046	-0.0070	-0.0086	-0.0099	-0.0101	-0.0085	-0.0080	-0.0080	-0.0079	-0.0081	-0.0081	-0.0084	-0.0083	-0.0084	
	2000	0.0485	0.0476	0.0529	0.0454	0.0450	0.0451	0.0472	0.0479	0.0477	0.0476	0.0473	0.0478	0.0497	0.0488	0.0494	

MEDICAL Expon'l RESIDUALS	Policy Year	Severity Ratio (Avg Pd & Inc)	Severity Ratio (Incur)	Severity Ratio (Pd-2)	Severity Ratio (Pd-3)	Severity Ratio (Pd-4)	Severity Ratio (Pd-5)	Severity Ratio (Pd-6)	Severity Ratio (Pd-7)	Severity Ratio (Pd-8)	Severity Ratio (Pd-10)	Severity Ratio (Pd-12)	Severity Ratio (Pd-14)	Severity Ratio (Pd-16)	Severity Ratio (Pd-18)	Severity Ratio (Pd-20)	
4 Point	1997	0.0054	-0.0011	0.0001	-0.0015	0.0132	0.0119	0.0117	0.0116	0.0116	0.0116	0.0115	0.0117	0.0121	0.0119	0.0121	
	1998	0.0010	0.0115	0.0108	0.0136	-0.0112	-0.0095	-0.0095	-0.0093	-0.0093	-0.0092	-0.0092	-0.0093	-0.0097	-0.0096	-0.0097	
	1999	-0.0206	-0.0205	-0.0235	-0.0235	-0.0208	-0.0201	-0.0197	-0.0197	-0.0197	-0.0197	-0.0198	-0.0198	-0.0207	-0.0203	-0.0205	
	2000	0.0147	0.0105	0.0130	0.0119	0.0196	0.0185	0.0181	0.0181	0.0181	0.0181	0.0180	0.0180	0.0182	0.0189	0.0186	0.0188
5 Point	1996	-0.0150	-0.0161	-0.0150	-0.0171	-0.0135	-0.0089	-0.0132	-0.0132	-0.0133	-0.0132	-0.0131	-0.0133	-0.0138	-0.0136	-0.0138	
	1997	0.0220	0.0169	0.0169	0.0176	0.0281	0.0216	0.0264	0.0262	0.0263	0.0261	0.0261	0.0264	0.0274	0.0270	0.0274	
	1998	0.0100	0.0213	0.0200	0.0240	-0.0032	-0.0043	-0.0015	-0.0014	-0.0014	-0.0014	-0.0013	-0.0014	-0.0014	-0.0014	-0.0015	
	1999	-0.0206	-0.0205	-0.0235	-0.0235	-0.0208	-0.0201	-0.0197	-0.0197	-0.0197	-0.0197	-0.0197	-0.0198	-0.0198	-0.0207	-0.0203	-0.0205
	2000	0.0040	-0.0011	0.0021	-0.0003	0.0102	0.0123	0.0089	0.0089	0.0089	0.0088	0.0088	0.0089	0.0089	0.0092	0.0091	0.0092
6 Point	1995	0.0147	0.0110	0.0120	0.0099	0.0088	0.0103	0.0201	0.0176	0.0175	0.0174	0.0174	0.0177	0.0184	0.0180	0.0183	
	1996	-0.0275	-0.0256	-0.0253	-0.0256	-0.0210	-0.0176	-0.0301	-0.0280	-0.0280	-0.0278	-0.0278	-0.0282	-0.0293	-0.0288	-0.0292	
	1997	0.0135	0.0104	0.0099	0.0118	0.0230	0.0157	0.0149	0.0161	0.0163	0.0162	0.0161	0.0163	0.0170	0.0167	0.0170	
	1998	0.0063	0.0185	0.0169	0.0214	-0.0054	-0.0068	-0.0065	-0.0057	-0.0057	-0.0057	-0.0056	-0.0057	-0.0060	-0.0059	-0.0060	
	1999	-0.0186	-0.0190	-0.0218	-0.0221	-0.0196	-0.0187	-0.0171	-0.0174	-0.0174	-0.0174	-0.0174	-0.0174	-0.0175	-0.0182	-0.0178	-0.0181
	2000	0.0128	0.0056	0.0095	0.0057	0.0154	0.0183	0.0204	0.0190	0.0189	0.0189	0.0189	0.0189	0.0191	0.0199	0.0195	0.0197
7 Point	1994	-0.0041	-0.0045	-0.0036	-0.0056	-0.0087	-0.0088	-0.0043	-0.0018	-0.0036	-0.0036	-0.0036	-0.0036	-0.0038	-0.0036	-0.0037	
	1995	0.0177	0.0143	0.0146	0.0140	0.0151	0.0167	0.0232	0.0189	0.0201	0.0200	0.0200	0.0200	0.0203	0.0211	0.0207	0.0209
	1996	-0.0252	-0.0231	-0.0233	-0.0224	-0.0162	-0.0128	-0.0278	-0.0270	-0.0261	-0.0259	-0.0259	-0.0262	-0.0273	-0.0268	-0.0272	
	1997	0.0149	0.0120	0.0111	0.0137	0.0259	0.0187	0.0164	0.0168	0.0175	0.0174	0.0173	0.0175	0.0182	0.0179	0.0182	
	1998	0.0067	0.0189	0.0172	0.0220	-0.0046	-0.0060	-0.0061	-0.0056	-0.0054	-0.0053	-0.0053	-0.0054	-0.0056	-0.0056	-0.0056	
	1999	-0.0194	-0.0199	-0.0225	-0.0232	-0.0214	-0.0205	-0.0179	-0.0177	-0.0181	-0.0181	-0.0181	-0.0181	-0.0182	-0.0189	-0.0186	-0.0188
	2000	0.0105	0.0031	0.0074	0.0025	0.0107	0.0136	0.0182	0.0180	0.0171	0.0170	0.0171	0.0172	0.0179	0.0176	0.0178	
8 Point	1993	-0.0013	-0.0003	0.0004	-0.0013	-0.0052	-0.0061	-0.0045	-0.0031	-0.0024	-0.0022	-0.0022	-0.0022	-0.0023	-0.0023	-0.0024	
	1994	-0.0033	-0.0043	-0.0039	-0.0048	-0.0054	-0.0050	-0.0015	0.0001	-0.0021	-0.0022	-0.0022	-0.0022	-0.0023	-0.0022	-0.0022	
	1995	0.0183	0.0144	0.0144	0.0146	0.0178	0.0198	0.0255	0.0204	0.0213	0.0213	0.0211	0.0214	0.0223	0.0218	0.0221	
	1996	-0.0248	-0.0230	-0.0234	-0.0220	-0.0143	-0.0105	-0.0262	-0.0259	-0.0252	-0.0251	-0.0251	-0.0254	-0.0264	-0.0260	-0.0263	
	1997	0.0152	0.0121	0.0110	0.0140	0.0270	0.0199	0.0173	0.0174	0.0180	0.0178	0.0178	0.0180	0.0187	0.0184	0.0187	
	1998	0.0067	0.0189	0.0172	0.0220	-0.0046	-0.0060	-0.0061	-0.0056	-0.0054	-0.0053	-0.0053	-0.0054	-0.0056	-0.0056	-0.0056	
	1999	-0.0197	-0.0200	-0.0224	-0.0236	-0.0226	-0.0219	-0.0189	-0.0184	-0.0186	-0.0186	-0.0186	-0.0186	-0.0187	-0.0195	-0.0191	-0.0193
	2000	0.0099	0.0029	0.0077	0.0018	0.0080	0.0106	0.0160	0.0165	0.0159	0.0159	0.0160	0.0161	0.0167	0.0164	0.0166	
	9 Point	1992	0.0106	0.0145	0.0151	0.0136	0.0094	0.0082	0.0081	0.0089	0.0094	0.0063	0.0063	0.0063	0.0067	0.0065	0.0065
1993		-0.0069	-0.0080	-0.0076	-0.0086	-0.0102	-0.0104	-0.0088	-0.0078	-0.0074	-0.0056	-0.0056	-0.0056	-0.0059	-0.0058	-0.0059	
1994		-0.0081	-0.0109	-0.0108	-0.0110	-0.0097	-0.0087	-0.0052	-0.0039	-0.0064	-0.0051	-0.0050	-0.0051	-0.0054	-0.0051	-0.0052	
1995		0.0145	0.0092	0.0089	0.0097	0.0144	0.0168	0.0226	0.0173	0.0179	0.0189	0.0188	0.0192	0.0199	0.0195	0.0198	
1996		-0.0273	-0.0265	-0.0272	-0.0253	-0.0165	-0.0125	-0.0281	-0.0280	-0.0275	-0.0266	-0.0266	-0.0266	-0.0269	-0.0280	-0.0275	-0.0279
1997		0.0141	0.0105	0.0094	0.0125	0.0260	0.0190	0.0164	0.0164	0.0170	0.0172	0.0171	0.0173	0.0180	0.0177	0.0180	
1998		0.0073	0.0198	0.0181	0.0228	-0.0041	-0.0056	-0.0056	-0.0051	-0.0049	-0.0050	-0.0050	-0.0051	-0.0053	-0.0052	-0.0053	
1999		-0.0171	-0.0163	-0.0185	-0.0201	-0.0203	-0.0199	-0.0170	-0.0163	-0.0164	-0.0171	-0.0171	-0.0171	-0.0172	-0.0179	-0.0175	-0.0178
2000		0.0149	0.0100	0.0151	0.0084	0.0124	0.0143	0.0196	0.0206	0.0202	0.0188	0.0188	0.0189	0.0188	0.0194	0.0196	
10 Point		1991	0.0163	0.0182	0.0188	0.0174	0.0132	0.0118	0.0108	0.0113	0.0117	0.0155	0.0139	0.0140	0.0145	0.0142	0.0145
	1992	0.0029	0.0059	0.0063	0.0054	0.0032	0.0026	0.0030	0.0036	0.0040	-0.0009	-0.0002	-0.0003	-0.0002	-0.0002	-0.0003	
	1993	-0.0137	-0.0156	-0.0154	-0.0158	-0.0157	-0.0153	-0.0133	-0.0125	-0.0122	-0.0120	-0.0113	-0.0114	-0.0119	-0.0117	-0.0118	
	1994	-0.0137	-0.0173	-0.0174	-0.0170	-0.0143	-0.0128	-0.0089	-0.0078	-0.0103	-0.0103	-0.0097	-0.0098	-0.0103	-0.0100	-0.0101	
	1995	0.0103	0.0043	0.0040	0.0051	0.0110	0.0138	0.0198	0.0144	0.0149	0.0149	0.0153	0.0156	0.0162	0.0159	0.0161	
	1996	-0.0300	-0.0295	-0.0303	-0.0281	-0.0187	-0.0144	-0.0298	-0.0298	-0.0293	-0.0290	-0.0290	-0.0288	-0.0291	-0.0303	-0.0298	-0.0302
	1997	0.0134	0.0097	0.0086	0.0118	0.0254	0.0185	0.0160	0.0160	0.0165	0.0165	0.0165	0.0165	0.0167	0.0174	0.0171	0.0174
	1998	0.0088	0.0216	0.0200	0.0244	-0.0028	-0.0045	-0.0046	-0.0040	-0.0038	-0.0036	-0.0037	-0.0038	-0.0039	-0.0039	-0.0039	-0.0040
	1999	-0.0129	-0.0114	-0.0136	-0.0155	-0.0169	-0.0169	-0.0143	-0.0135	-0.0135	-0.0135	-0.0132	-0.0137	-0.0137	-0.0143	-0.0140	-0.0142
	2000	0.0221	0.0184	0.0237	0.0163	0.0183	0.0195	0.0243	0.0254	0.0251	0.0254	0.0247	0.0249	0.0260	0.0254	0.0258	