

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										
		(Pd & Inc)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-8)	(Pd-12)	(Pd-16)	(Pd-20)
INDEMNITY												
Freq Adj LR												
r ²												
4 Point	Linear	0.899	0.931	0.894	0.877	0.871	0.871	0.870	0.871	0.871	0.871	0.870
5 Point	Linear	0.930	0.950	0.931	0.917	0.917	0.922	0.911	0.911	0.911	0.911	0.911
6 Point	Linear	0.959	0.968	0.958	0.947	0.947	0.951	0.949	0.949	0.949	0.949	0.949
7 Point	Linear	0.796	0.720	0.709	0.711	0.718	0.736	0.796	0.843	0.842	0.843	0.843
8 Point	Linear	0.747	0.630	0.621	0.624	0.633	0.654	0.734	0.824	0.817	0.817	0.817
9 Point	Linear	0.776	0.658	0.652	0.651	0.659	0.675	0.751	0.844	0.843	0.843	0.843
10 Point	Linear	0.810	0.702	0.700	0.695	0.700	0.712	0.777	0.863	0.868	0.869	0.869
4 Point	Expon'l	0.893	0.923	0.888	0.876	0.867	0.866	0.866	0.866	0.866	0.866	0.866
5 Point	Expon'l	0.931	0.950	0.932	0.921	0.919	0.924	0.913	0.913	0.913	0.913	0.913
6 Point	Expon'l	0.960	0.971	0.961	0.954	0.952	0.956	0.946	0.949	0.950	0.950	0.949
7 Point	Expon'l	0.785	0.703	0.692	0.696	0.703	0.720	0.779	0.836	0.836	0.836	0.836
8 Point	Expon'l	0.737	0.609	0.599	0.605	0.613	0.634	0.717	0.823	0.815	0.816	0.816
9 Point	Expon'l	0.777	0.646	0.640	0.641	0.648	0.665	0.744	0.854	0.852	0.852	0.852
10 Point	Expon'l	0.821	0.701	0.697	0.695	0.700	0.713	0.781	0.880	0.885	0.885	0.885
		Average										
		(Pd & Inc)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-8)	(Pd-12)	(Pd-16)	(Pd-20)
MEDICAL												
Freq Adj LR												
r ²												
4 Point	Linear	0.934	0.878	0.964	0.965	0.972	0.969	0.970	0.970	0.969	0.970	0.970
5 Point	Linear	0.967	0.939	0.982	0.983	0.986	0.981	0.980	0.980	0.980	0.980	0.980
6 Point	Linear	0.972	0.955	0.983	0.984	0.983	0.983	0.984	0.982	0.982	0.982	0.982
7 Point	Linear	0.974	0.965	0.981	0.981	0.982	0.981	0.981	0.977	0.977	0.977	0.977
8 Point	Linear	0.982	0.977	0.987	0.987	0.988	0.987	0.987	0.984	0.984	0.984	0.984
9 Point	Linear	0.987	0.983	0.990	0.990	0.991	0.991	0.991	0.988	0.987	0.988	0.988
10 Point	Linear	0.986	0.982	0.986	0.985	0.987	0.987	0.988	0.985	0.987	0.987	0.987
4 Point	Expon'l	0.932	0.880	0.961	0.963	0.969	0.964	0.965	0.965	0.965	0.965	0.965
5 Point	Expon'l	0.966	0.938	0.980	0.981	0.982	0.981	0.980	0.980	0.980	0.980	0.980
6 Point	Expon'l	0.960	0.942	0.970	0.972	0.969	0.972	0.974	0.972	0.971	0.972	0.972
7 Point	Expon'l	0.969	0.960	0.976	0.978	0.976	0.978	0.979	0.975	0.975	0.975	0.975
8 Point	Expon'l	0.978	0.970	0.982	0.983	0.981	0.981	0.982	0.982	0.983	0.983	0.983
9 Point	Expon'l	0.984	0.978	0.986	0.987	0.986	0.986	0.985	0.987	0.987	0.987	0.987
10 Point	Expon'l	0.988	0.983	0.989	0.989	0.989	0.989	0.989	0.989	0.991	0.991	0.991

INDEMNITY		Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity
Linear	Policy	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio
FITTED	Year	(Avg Pd & Inc)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-8)	(Pd-12)	(Pd-16)	(Pd-20)
4 Point	1998	0.9576	0.8754	0.8786	0.8783	0.8829	0.8932	0.9284	0.9749	0.9824	1.0162	1.0398
	1999	1.0434	0.9527	0.9511	0.9566	0.9622	0.9742	1.0126	1.0634	1.0716	1.1084	1.1341
	2000	1.1292	1.0300	1.0235	1.0349	1.0415	1.0552	1.0968	1.1519	1.1607	1.2006	1.2284
	2001	1.2150	1.1073	1.0959	1.1132	1.1207	1.1362	1.1810	1.2404	1.2499	1.2928	1.3227
5 Point	1997	0.8936	0.8180	0.8212	0.8187	0.8202	0.8236	0.8655	0.9090	0.9159	0.9474	0.9694
	1998	0.9721	0.8886	0.8886	0.8908	0.8939	0.9008	0.9426	0.9900	0.9975	1.0318	1.0557
	1999	1.0507	0.9593	0.9561	0.9628	0.9677	0.9780	1.0197	1.0709	1.0791	1.1162	1.1421
	2000	1.1292	1.0300	1.0235	1.0349	1.0415	1.0552	1.0968	1.1519	1.1607	1.2006	1.2284
	2001	1.2077	1.1006	1.0909	1.1070	1.1152	1.1323	1.1739	1.2328	1.2423	1.2849	1.3148
6 Point	1996	0.8152	0.7545	0.7576	0.7542	0.7541	0.7540	0.7741	0.8213	0.8275	0.8559	0.8758
	1997	0.8937	0.8232	0.8240	0.8242	0.8257	0.8291	0.8551	0.9041	0.9110	0.9422	0.9641
	1998	0.9722	0.8919	0.8904	0.8942	0.8974	0.9042	0.9361	0.9869	0.9944	1.0286	1.0524
	1999	1.0507	0.9606	0.9567	0.9642	0.9691	0.9794	1.0171	1.0697	1.0779	1.1149	1.1407
	2000	1.1292	1.0293	1.0231	1.0342	1.0408	1.0545	1.0981	1.1525	1.1613	1.2012	1.2291
	2001	1.2077	1.0980	1.0895	1.1042	1.1124	1.1296	1.1791	1.2353	1.2448	1.2875	1.3174
7 Point	1995	0.8252	0.7789	0.7818	0.7780	0.7771	0.7752	0.7828	0.8172	0.8234	0.8516	0.8713
	1996	0.8832	0.8261	0.8273	0.8264	0.8269	0.8281	0.8431	0.8818	0.8886	0.9190	0.9403
	1997	0.9413	0.8733	0.8727	0.8747	0.8767	0.8810	0.9034	0.9465	0.9537	0.9864	1.0093
	1998	0.9994	0.9205	0.9182	0.9231	0.9265	0.9339	0.9637	1.0111	1.0188	1.0538	1.0782
	1999	1.0575	0.9678	0.9637	0.9714	0.9764	0.9868	1.0240	1.0758	1.0840	1.1212	1.1472
	2000	1.1156	1.0150	1.0092	1.0198	1.0262	1.0396	1.0843	1.1404	1.1491	1.1886	1.2162
	2001	1.1736	1.0622	1.0547	1.0681	1.0760	1.0925	1.1446	1.2051	1.2143	1.2560	1.2851
8 Point	1994	0.8176	0.7837	0.7864	0.7826	0.7811	0.7783	0.7784	0.7959	0.8046	0.8322	0.8515
	1995	0.8656	0.8205	0.8219	0.8203	0.8202	0.8200	0.8275	0.8519	0.8605	0.8900	0.9106
	1996	0.9136	0.8573	0.8573	0.8581	0.8592	0.8617	0.8766	0.9078	0.9163	0.9478	0.9698
	1997	0.9615	0.8941	0.8928	0.8959	0.8983	0.9034	0.9257	0.9638	0.9722	1.0056	1.0289
	1998	1.0095	0.9310	0.9283	0.9337	0.9373	0.9451	0.9748	1.0198	1.0281	1.0634	1.0880
	1999	1.0575	0.9678	0.9637	0.9714	0.9764	0.9868	1.0240	1.0758	1.0840	1.1212	1.1472
	2000	1.1054	1.0046	0.9992	1.0092	1.0154	1.0285	1.0731	1.1317	1.1399	1.1790	1.2063
	2001	1.1534	1.0414	1.0346	1.0470	1.0545	1.0702	1.1222	1.1877	1.1958	1.2368	1.2655
9 Point	1993	0.7889	0.7658	0.7683	0.7645	0.7628	0.7594	0.7548	0.7614	0.7672	0.7935	0.8119
	1994	0.8334	0.7993	0.8007	0.7988	0.7982	0.7970	0.7994	0.8136	0.8198	0.8479	0.8676
	1995	0.8780	0.8327	0.8331	0.8331	0.8336	0.8347	0.8440	0.8658	0.8724	0.9023	0.9233
	1996	0.9226	0.8662	0.8655	0.8674	0.8690	0.8724	0.8886	0.9180	0.9250	0.9568	0.9790
	1997	0.9672	0.8997	0.8979	0.9017	0.9044	0.9101	0.9332	0.9701	0.9777	1.0112	1.0347
	1998	1.0118	0.9332	0.9303	0.9360	0.9398	0.9477	0.9779	1.0223	1.0303	1.0656	1.0904
	1999	1.0563	0.9667	0.9627	0.9703	0.9752	0.9854	1.0225	1.0745	1.0829	1.1201	1.1460
	2000	1.1009	1.0001	0.9951	1.0046	1.0105	1.0231	1.0671	1.1267	1.1355	1.1745	1.2017
	2001	1.1455	1.0336	1.0275	1.0389	1.0459	1.0608	1.1117	1.1788	1.1881	1.2289	1.2574
10 Point	1992	0.7564	0.7425	0.7449	0.7411	0.7393	0.7355	0.7280	0.7274	0.7279	0.7528	0.7702
	1993	0.7991	0.7744	0.7758	0.7737	0.7728	0.7710	0.7698	0.7767	0.7784	0.8051	0.8237
	1994	0.8417	0.8062	0.8068	0.8062	0.8063	0.8065	0.8116	0.8260	0.8289	0.8573	0.8772
	1995	0.8844	0.8381	0.8378	0.8388	0.8398	0.8420	0.8534	0.8753	0.8794	0.9096	0.9307
	1996	0.9271	0.8700	0.8688	0.8714	0.8734	0.8775	0.8952	0.9247	0.9299	0.9618	0.9841
	1997	0.9697	0.9018	0.8998	0.9040	0.9069	0.9130	0.9370	0.9740	0.9805	1.0141	1.0376
	1998	1.0124	0.9337	0.9308	0.9365	0.9404	0.9485	0.9788	1.0233	1.0310	1.0664	1.0911
	1999	1.0551	0.9656	0.9618	0.9691	0.9739	0.9840	1.0206	1.0726	1.0815	1.1186	1.1446
	2000	1.0977	0.9975	0.9927	1.0017	1.0074	1.0194	1.0624	1.1219	1.1320	1.1709	1.1980
	2001	1.1404	1.0293	1.0237	1.0343	1.0409	1.0549	1.1042	1.1712	1.1825	1.2231	1.2515

INDEMNITY		Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity
Expon'l	Policy	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio
FITTED	Year	(Avg Pd & Inc)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-8)	(Pd-12)	(Pd-16)	(Pd-20)
4 Point	1998	0.9578	0.8761	0.8788	0.8785	0.8828	0.8930	0.9282	0.9747	0.9822	1.0159	1.0395
	1999	1.0385	0.9487	0.9472	0.9521	0.9575	0.9693	1.0075	1.0581	1.0662	1.1028	1.1284
	2000	1.1260	1.0272	1.0210	1.0319	1.0385	1.0521	1.0936	1.1486	1.1574	1.1971	1.2249
	2001	1.2209	1.1122	1.1006	1.1184	1.1264	1.1420	1.1871	1.2468	1.2563	1.2994	1.3296
5 Point	1997	0.8982	0.8223	0.8248	0.8229	0.8242	0.8278	0.8698	0.9135	0.9204	0.9521	0.9742
	1998	0.9685	0.8856	0.8856	0.8874	0.8902	0.8967	0.9388	0.9860	0.9935	1.0276	1.0514
	1999	1.0443	0.9538	0.9509	0.9569	0.9615	0.9713	1.0132	1.0642	1.0723	1.1091	1.1348
	2000	1.1260	1.0272	1.0210	1.0319	1.0385	1.0521	1.0936	1.1486	1.1574	1.1971	1.2249
	2001	1.2142	1.1063	1.0963	1.1128	1.1216	1.1397	1.1803	1.2396	1.2492	1.2920	1.3220
6 Point	1996	0.8236	0.7622	0.7644	0.7620	0.7620	0.7625	0.7820	0.8299	0.8361	0.8649	0.8849
	1997	0.8908	0.8213	0.8219	0.8220	0.8234	0.8265	0.8510	0.9006	0.9073	0.9385	0.9603
	1998	0.9635	0.8849	0.8836	0.8868	0.8896	0.8958	0.9261	0.9772	0.9846	1.0184	1.0420
	1999	1.0422	0.9535	0.9501	0.9567	0.9613	0.9709	1.0077	1.0604	1.0685	1.1051	1.1308
	2000	1.1272	1.0274	1.0215	1.0321	1.0386	1.0523	1.0966	1.1506	1.1594	1.1992	1.2271
	2001	1.2192	1.1070	1.0983	1.1134	1.1222	1.1406	1.1933	1.2485	1.2582	1.3013	1.3315
7 Point	1995	0.8344	0.7855	0.7876	0.7848	0.7842	0.7831	0.7921	0.8282	0.8345	0.8631	0.8831
	1996	0.8837	0.8261	0.8270	0.8263	0.8268	0.8281	0.8428	0.8823	0.8891	0.9195	0.9408
	1997	0.9358	0.8689	0.8684	0.8700	0.8718	0.8756	0.8968	0.9400	0.9472	0.9796	1.0024
	1998	0.9910	0.9139	0.9119	0.9160	0.9192	0.9258	0.9542	1.0014	1.0091	1.0437	1.0679
	1999	1.0495	0.9612	0.9576	0.9645	0.9691	0.9789	1.0153	1.0669	1.0750	1.1119	1.1377
	2000	1.1114	1.0110	1.0055	1.0155	1.0218	1.0351	1.0803	1.1366	1.1453	1.1846	1.2121
	2001	1.1770	1.0633	1.0559	1.0692	1.0774	1.0945	1.1494	1.2109	1.2202	1.2621	1.2914
8 Point	1994	0.8283	0.7907	0.7927	0.7899	0.7888	0.7869	0.7893	0.8095	0.8181	0.8462	0.8658
	1995	0.8685	0.8222	0.8232	0.8221	0.8220	0.8220	0.8301	0.8554	0.8640	0.8937	0.9144
	1996	0.9106	0.8549	0.8549	0.8556	0.8565	0.8587	0.8729	0.9040	0.9125	0.9438	0.9657
	1997	0.9547	0.8890	0.8879	0.8904	0.8925	0.8971	0.9180	0.9553	0.9638	0.9968	1.0200
	1998	1.0010	0.9244	0.9221	0.9267	0.9300	0.9371	0.9654	1.0096	1.0179	1.0528	1.0772
	1999	1.0495	0.9612	0.9576	0.9645	0.9691	0.9789	1.0153	1.0669	1.0750	1.1119	1.1377
	2000	1.1004	0.9995	0.9944	1.0038	1.0099	1.0226	1.0677	1.1275	1.1354	1.1744	1.2016
	2001	1.1537	1.0393	1.0327	1.0447	1.0523	1.0683	1.1229	1.1915	1.1991	1.2403	1.2691
9 Point	1993	0.8014	0.7740	0.7758	0.7731	0.7718	0.7695	0.7677	0.7775	0.7832	0.8101	0.8289
	1994	0.8381	0.8023	0.8034	0.8020	0.8015	0.8008	0.8042	0.8195	0.8256	0.8539	0.8737
	1995	0.8766	0.8317	0.8320	0.8319	0.8324	0.8334	0.8423	0.8637	0.8702	0.9001	0.9210
	1996	0.9167	0.8621	0.8615	0.8630	0.8644	0.8674	0.8823	0.9104	0.9173	0.9488	0.9708
	1997	0.9587	0.8936	0.8921	0.8953	0.8976	0.9027	0.9242	0.9595	0.9669	1.0001	1.0233
	1998	1.0027	0.9263	0.9238	0.9287	0.9322	0.9394	0.9680	1.0113	1.0192	1.0542	1.0786
	1999	1.0486	0.9602	0.9567	0.9634	0.9680	0.9777	1.0139	1.0659	1.0743	1.1112	1.1370
	2000	1.0967	0.9953	0.9906	0.9994	1.0053	1.0175	1.0621	1.1235	1.1324	1.1713	1.1985
	2001	1.1470	1.0317	1.0259	1.0368	1.0439	1.0590	1.1125	1.1842	1.1937	1.2346	1.2633
10 Point	1992	0.7708	0.7519	0.7535	0.7509	0.7496	0.7470	0.7428	0.7459	0.7465	0.7721	0.7900
	1993	0.8054	0.7785	0.7796	0.7780	0.7774	0.7762	0.7764	0.7848	0.7863	0.8133	0.8321
	1994	0.8415	0.8061	0.8066	0.8061	0.8062	0.8065	0.8115	0.8258	0.8282	0.8566	0.8765
	1995	0.8793	0.8347	0.8345	0.8353	0.8361	0.8380	0.8482	0.8688	0.8724	0.9023	0.9232
	1996	0.9187	0.8643	0.8633	0.8654	0.8671	0.8707	0.8866	0.9141	0.9189	0.9504	0.9724
	1997	0.9599	0.8949	0.8932	0.8967	0.8992	0.9047	0.9267	0.9618	0.9679	1.0011	1.0243
	1998	1.0030	0.9266	0.9241	0.9291	0.9326	0.9400	0.9687	1.0119	1.0195	1.0544	1.0789
	1999	1.0480	0.9595	0.9561	0.9627	0.9672	0.9766	1.0125	1.0647	1.0738	1.1107	1.1364
	2000	1.0950	0.9935	0.9891	0.9974	1.0030	1.0148	1.0583	1.1202	1.1311	1.1699	1.1970
	2001	1.1441	1.0287	1.0234	1.0335	1.0402	1.0544	1.1062	1.1786	1.1914	1.2322	1.2609

MEDICAL		Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity
Linear	Policy	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio
FITTED	Year	(Avg Pd & Inc)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-8)	(Pd-12)	(Pd-16)	(Pd-20)
4 Point	1998	0.9093	0.9234	0.9164	0.9155	0.9178	0.8963	0.8869	0.8655	0.8599	0.8930	0.8951
	1999	0.9698	0.9786	0.9821	0.9835	0.9814	0.9623	0.9523	0.9292	0.9233	0.9588	0.9610
	2000	1.0303	1.0337	1.0478	1.0515	1.0449	1.0284	1.0177	0.9929	0.9866	1.0246	1.0270
	2001	1.0908	1.0888	1.1135	1.1195	1.1085	1.0945	1.0832	1.0566	1.0500	1.0904	1.0929
5 Point	1997	0.8468	0.8538	0.8467	0.8454	0.8482	0.8386	0.8322	0.8120	0.8068	0.8379	0.8398
	1998	0.9080	0.9138	0.9138	0.9141	0.9137	0.9018	0.8940	0.8723	0.8668	0.9001	0.9022
	1999	0.9692	0.9737	0.9808	0.9828	0.9793	0.9651	0.9559	0.9326	0.9267	0.9623	0.9646
	2000	1.0303	1.0337	1.0478	1.0515	1.0449	1.0284	1.0177	0.9929	0.9866	1.0246	1.0270
	2001	1.0915	1.0936	1.1148	1.1202	1.1105	1.0917	1.0796	1.0532	1.0465	1.0868	1.0894
6 Point	1996	0.7618	0.7650	0.7582	0.7568	0.7596	0.7561	0.7537	0.7335	0.7287	0.7569	0.7586
	1997	0.8295	0.8328	0.8311	0.8309	0.8314	0.8246	0.8201	0.7988	0.7936	0.8242	0.8261
	1998	0.8971	0.9006	0.9040	0.9051	0.9033	0.8931	0.8865	0.8640	0.8585	0.8916	0.8937
	1999	0.9648	0.9684	0.9769	0.9792	0.9751	0.9616	0.9529	0.9293	0.9234	0.9589	0.9612
	2000	1.0325	1.0363	1.0498	1.0533	1.0470	1.0301	1.0192	0.9946	0.9883	1.0263	1.0287
	2001	1.1002	1.1041	1.1226	1.1274	1.1188	1.0986	1.0856	1.0598	1.0531	1.0936	1.0962
7 Point	1995	0.7117	0.7110	0.7047	0.7033	0.7060	0.7059	0.7058	0.6888	0.6843	0.7107	0.7124
	1996	0.7753	0.7757	0.7731	0.7727	0.7737	0.7702	0.7679	0.7493	0.7445	0.7732	0.7750
	1997	0.8389	0.8403	0.8415	0.8420	0.8413	0.8345	0.8301	0.8098	0.8046	0.8356	0.8376
	1998	0.9026	0.9049	0.9100	0.9114	0.9089	0.8988	0.8922	0.8704	0.8648	0.8981	0.9002
	1999	0.9662	0.9695	0.9784	0.9808	0.9765	0.9630	0.9543	0.9309	0.9249	0.9605	0.9628
	2000	1.0298	1.0341	1.0468	1.0501	1.0442	1.0273	1.0164	0.9914	0.9851	1.0230	1.0254
	2001	1.0934	1.0988	1.1152	1.1195	1.1118	1.0916	1.0785	1.0519	1.0453	1.0854	1.0880
8 Point	1994	0.6476	0.6419	0.6360	0.6346	0.6372	0.6391	0.6403	0.6313	0.6277	0.6519	0.6534
	1995	0.7113	0.7074	0.7045	0.7038	0.7051	0.7039	0.7031	0.6912	0.6872	0.7136	0.7153
	1996	0.7751	0.7729	0.7729	0.7731	0.7729	0.7687	0.7659	0.7511	0.7466	0.7754	0.7772
	1997	0.8388	0.8385	0.8414	0.8423	0.8408	0.8335	0.8287	0.8110	0.8061	0.8371	0.8390
	1998	0.9025	0.9040	0.9099	0.9115	0.9087	0.8983	0.8915	0.8710	0.8655	0.8988	0.9009
	1999	0.9662	0.9695	0.9784	0.9808	0.9765	0.9630	0.9543	0.9309	0.9249	0.9605	0.9628
	2000	1.0299	1.0350	1.0468	1.0500	1.0444	1.0278	1.0171	0.9908	0.9844	1.0223	1.0247
	2001	1.0936	1.1006	1.1153	1.1192	1.1123	1.0926	1.0799	1.0507	1.0438	1.0840	1.0866
9 Point	1993	0.5888	0.5794	0.5739	0.5726	0.5750	0.5781	0.5801	0.5763	0.5747	0.5969	0.5982
	1994	0.6517	0.6444	0.6412	0.6405	0.6419	0.6422	0.6424	0.6353	0.6330	0.6574	0.6589
	1995	0.7145	0.7094	0.7086	0.7085	0.7087	0.7064	0.7048	0.6944	0.6913	0.7180	0.7196
	1996	0.7774	0.7744	0.7759	0.7764	0.7756	0.7705	0.7671	0.7534	0.7497	0.7785	0.7803
	1997	0.8402	0.8394	0.8433	0.8444	0.8425	0.8346	0.8295	0.8125	0.8080	0.8391	0.8410
	1998	0.9030	0.9043	0.9106	0.9124	0.9093	0.8987	0.8918	0.8715	0.8663	0.8996	0.9017
	1999	0.9659	0.9693	0.9780	0.9803	0.9762	0.9628	0.9541	0.9306	0.9246	0.9601	0.9624
	2000	1.0287	1.0343	1.0453	1.0483	1.0431	1.0269	1.0165	0.9896	0.9829	1.0207	1.0231
	2001	1.0916	1.0993	1.1127	1.1163	1.1099	1.0911	1.0788	1.0487	1.0412	1.0812	1.0838
10 Point	1992	0.5411	0.5315	0.5263	0.5250	0.5274	0.5312	0.5337	0.5333	0.5291	0.5495	0.5508
	1993	0.6015	0.5938	0.5905	0.5898	0.5912	0.5926	0.5935	0.5898	0.5854	0.6080	0.6094
	1994	0.6620	0.6561	0.6548	0.6545	0.6550	0.6540	0.6533	0.6463	0.6417	0.6664	0.6680
	1995	0.7225	0.7184	0.7190	0.7192	0.7189	0.7154	0.7131	0.7029	0.6980	0.7249	0.7266
	1996	0.7829	0.7807	0.7832	0.7840	0.7827	0.7768	0.7730	0.7594	0.7543	0.7834	0.7852
	1997	0.8434	0.8429	0.8475	0.8487	0.8465	0.8382	0.8328	0.8159	0.8106	0.8418	0.8438
	1998	0.9038	0.9052	0.9117	0.9135	0.9104	0.8996	0.8926	0.8724	0.8669	0.9003	0.9024
	1999	0.9643	0.9675	0.9759	0.9782	0.9742	0.9610	0.9525	0.9289	0.9232	0.9588	0.9610
	2000	1.0248	1.0298	1.0401	1.0429	1.0380	1.0224	1.0123	0.9854	0.9795	1.0172	1.0196
	2001	1.0852	1.0921	1.1044	1.1077	1.1018	1.0838	1.0721	1.0419	1.0358	1.0757	1.0782

MEDICAL		Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity
Expon'l	Policy	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio
FITTED	Year	(Avg Pd & Inc)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-8)	(Pd-12)	(Pd-16)	(Pd-20)
4 Point	1998	0.9101	0.9238	0.9178	0.9170	0.9191	0.8975	0.8881	0.8667	0.8611	0.8942	0.8963
	1999	0.9675	0.9765	0.9797	0.9809	0.9791	0.9598	0.9498	0.9267	0.9208	0.9562	0.9585
	2000	1.0286	1.0321	1.0457	1.0492	1.0430	1.0263	1.0157	0.9909	0.9846	1.0225	1.0249
	2001	1.0935	1.0910	1.1162	1.1223	1.1111	1.0975	1.0862	1.0596	1.0529	1.0934	1.0960
5 Point	1997	0.8497	0.8559	0.8504	0.8494	0.8515	0.8422	0.8357	0.8155	0.8103	0.8415	0.8435
	1998	0.9056	0.9110	0.9110	0.9114	0.9111	0.8996	0.8919	0.8702	0.8647	0.8979	0.9001
	1999	0.9651	0.9697	0.9761	0.9779	0.9748	0.9609	0.9518	0.9286	0.9227	0.9582	0.9605
	2000	1.0286	1.0321	1.0457	1.0492	1.0430	1.0263	1.0157	0.9909	0.9846	1.0225	1.0249
	2001	1.0962	1.0986	1.1204	1.1258	1.1159	1.0963	1.0839	1.0574	1.0507	1.0911	1.0937
6 Point	1996	0.7668	0.7692	0.7644	0.7634	0.7654	0.7620	0.7595	0.7391	0.7343	0.7626	0.7644
	1997	0.8260	0.8287	0.8274	0.8273	0.8277	0.8215	0.8173	0.7959	0.7908	0.8213	0.8232
	1998	0.8897	0.8928	0.8956	0.8965	0.8951	0.8857	0.8796	0.8571	0.8516	0.8844	0.8865
	1999	0.9583	0.9619	0.9694	0.9715	0.9679	0.9549	0.9465	0.9230	0.9171	0.9524	0.9546
	2000	1.0322	1.0363	1.0493	1.0527	1.0467	1.0295	1.0185	0.9940	0.9876	1.0256	1.0281
	2001	1.1119	1.1165	1.1358	1.1407	1.1319	1.1100	1.0960	1.0704	1.0636	1.1045	1.1071
7 Point	1995	0.7211	0.7200	0.7158	0.7149	0.7167	0.7161	0.7156	0.6983	0.6938	0.7206	0.7223
	1996	0.7745	0.7742	0.7724	0.7721	0.7728	0.7697	0.7676	0.7490	0.7442	0.7729	0.7747
	1997	0.8317	0.8325	0.8335	0.8338	0.8333	0.8274	0.8234	0.8034	0.7982	0.8290	0.8309
	1998	0.8932	0.8951	0.8993	0.9005	0.8985	0.8893	0.8833	0.8617	0.8562	0.8891	0.8912
	1999	0.9593	0.9625	0.9704	0.9725	0.9688	0.9559	0.9475	0.9242	0.9183	0.9537	0.9559
	2000	1.0302	1.0350	1.0471	1.0503	1.0447	1.0275	1.0164	0.9913	0.9850	1.0229	1.0253
	2001	1.1064	1.1129	1.1299	1.1343	1.1265	1.1044	1.0903	1.0632	1.0565	1.0971	1.0997
8 Point	1994	0.6612	0.6552	0.6516	0.6508	0.6523	0.6533	0.6538	0.6445	0.6409	0.6656	0.6671
	1995	0.7123	0.7076	0.7057	0.7053	0.7060	0.7049	0.7041	0.6927	0.6887	0.7153	0.7169
	1996	0.7673	0.7642	0.7642	0.7643	0.7642	0.7607	0.7584	0.7445	0.7401	0.7686	0.7704
	1997	0.8266	0.8253	0.8275	0.8282	0.8271	0.8209	0.8168	0.8001	0.7953	0.8259	0.8278
	1998	0.8905	0.8913	0.8961	0.8975	0.8952	0.8858	0.8797	0.8599	0.8546	0.8875	0.8896
	1999	0.9593	0.9625	0.9704	0.9725	0.9688	0.9559	0.9475	0.9242	0.9183	0.9537	0.9559
	2000	1.0334	1.0395	1.0509	1.0539	1.0486	1.0315	1.0205	0.9933	0.9868	1.0248	1.0272
	2001	1.1132	1.1226	1.1380	1.1421	1.1349	1.1131	1.0991	1.0675	1.0604	1.1012	1.1038
9 Point	1993	0.6073	0.5982	0.5951	0.5944	0.5957	0.5974	0.5984	0.5939	0.5922	0.6150	0.6165
	1994	0.6555	0.6476	0.6457	0.6453	0.6461	0.6461	0.6461	0.6394	0.6372	0.6617	0.6633
	1995	0.7074	0.7011	0.7006	0.7006	0.7007	0.6989	0.6976	0.6884	0.6856	0.7120	0.7136
	1996	0.7635	0.7591	0.7602	0.7606	0.7600	0.7560	0.7533	0.7411	0.7376	0.7660	0.7678
	1997	0.8240	0.8218	0.8248	0.8257	0.8242	0.8177	0.8134	0.7978	0.7936	0.8242	0.8261
	1998	0.8894	0.8898	0.8950	0.8964	0.8939	0.8844	0.8782	0.8590	0.8539	0.8867	0.8888
	1999	0.9599	0.9633	0.9711	0.9731	0.9695	0.9566	0.9483	0.9248	0.9187	0.9541	0.9563
	2000	1.0359	1.0430	1.0536	1.0565	1.0515	1.0347	1.0239	0.9956	0.9885	1.0265	1.0289
	2001	1.1181	1.1292	1.1432	1.1469	1.1404	1.1192	1.1056	1.0718	1.0635	1.1044	1.1071
10 Point	1992	0.5651	0.5564	0.5537	0.5531	0.5543	0.5562	0.5575	0.5558	0.5514	0.5726	0.5739
	1993	0.6095	0.6017	0.5999	0.5995	0.6003	0.6010	0.6014	0.5977	0.5931	0.6159	0.6173
	1994	0.6574	0.6507	0.6499	0.6498	0.6501	0.6493	0.6487	0.6427	0.6380	0.6625	0.6640
	1995	0.7090	0.7037	0.7041	0.7043	0.7041	0.7015	0.6998	0.6911	0.6862	0.7126	0.7143
	1996	0.7647	0.7611	0.7629	0.7634	0.7625	0.7579	0.7549	0.7431	0.7381	0.7665	0.7683
	1997	0.8248	0.8231	0.8265	0.8274	0.8258	0.8189	0.8144	0.7991	0.7939	0.8245	0.8264
	1998	0.8896	0.8901	0.8954	0.8969	0.8944	0.8848	0.8785	0.8593	0.8540	0.8868	0.8889
	1999	0.9594	0.9626	0.9701	0.9721	0.9686	0.9559	0.9477	0.9240	0.9185	0.9539	0.9561
	2000	1.0348	1.0410	1.0510	1.0537	1.0490	1.0328	1.0223	0.9936	0.9880	1.0260	1.0285
	2001	1.1161	1.1258	1.1386	1.1421	1.1361	1.1159	1.1029	1.0685	1.0627	1.1036	1.1063

INDEMNITY		Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity	Severity
Linear	Policy	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio	Ratio
RESIDUALS	Year	(Avg Pd & Inc)	(Incur)	(Pd-2)	(Pd-3)	(Pd-4)	(Pd-5)	(Pd-6)	(Pd-8)	(Pd-12)	(Pd-16)	(Pd-20)
4 Point	1998	-0.0232	-0.0168	-0.0200	-0.0197	-0.0243	-0.0253	-0.0263	-0.0276	-0.0278	-0.0287	-0.0295
	1999	0.0111	0.0078	0.0094	0.0039	0.0113	0.0123	0.0127	0.0135	0.0135	0.0140	0.0143
	2000	0.0472	0.0347	0.0412	0.0513	0.0503	0.0513	0.0534	0.0559	0.0564	0.0583	0.0598
	2001	-0.0352	-0.0258	-0.0306	-0.0355	-0.0373	-0.0382	-0.0399	-0.0418	-0.0421	-0.0436	-0.0446
5 Point	1997	0.0146	0.0132	0.0100	0.0125	0.0110	0.0076	0.0142	0.0151	0.0151	0.0156	0.0159
	1998	-0.0377	-0.0300	-0.0300	-0.0322	-0.0353	-0.0329	-0.0405	-0.0427	-0.0429	-0.0444	-0.0454
	1999	0.0038	0.0012	0.0044	-0.0023	0.0058	0.0084	0.0056	0.0060	0.0060	0.0061	0.0063
	2000	0.0472	0.0347	0.0412	0.0513	0.0503	0.0512	0.0534	0.0559	0.0564	0.0583	0.0598
	2001	-0.0279	-0.0191	-0.0256	-0.0293	-0.0318	-0.0344	-0.0328	-0.0342	-0.0345	-0.0357	-0.0367
6 Point	1996	0.0000	0.0065	0.0034	0.0068	0.0069	0.0070	-0.0131	-0.0061	-0.0062	-0.0064	-0.0066
	1997	0.0145	0.0080	0.0072	0.0070	0.0055	0.0021	0.0246	0.0200	0.0200	0.0208	0.0212
	1998	-0.0378	-0.0333	-0.0318	-0.0356	-0.0388	-0.0363	-0.0340	-0.0396	-0.0398	-0.0412	-0.0421
	1999	0.0038	-0.0001	0.0038	-0.0037	0.0044	0.0070	0.0082	0.0072	0.0072	0.0074	0.0077
	2000	0.0472	0.0354	0.0416	0.0520	0.0510	0.0519	0.0521	0.0553	0.0558	0.0577	0.0591
	2001	-0.0279	-0.0165	-0.0242	-0.0265	-0.0290	-0.0317	-0.0380	-0.0367	-0.0370	-0.0383	-0.0393
7 Point	1995	0.1021	0.1074	0.1045	0.1083	0.1092	0.1111	0.1035	0.0907	0.0916	0.0946	0.0968
	1996	-0.0680	-0.0651	-0.0662	-0.0654	-0.0659	-0.0671	-0.0821	-0.0666	-0.0672	-0.0695	-0.0711
	1997	-0.0331	-0.0421	-0.0415	-0.0435	-0.0455	-0.0498	-0.0237	-0.0224	-0.0227	-0.0234	-0.0240
	1998	-0.0650	-0.0619	-0.0596	-0.0645	-0.0679	-0.0660	-0.0616	-0.0638	-0.0642	-0.0664	-0.0679
	1999	-0.0030	-0.0073	-0.0032	-0.0109	-0.0029	-0.0004	0.0013	0.0011	0.0011	0.0011	0.0012
	2000	0.0608	0.0497	0.0555	0.0664	0.0656	0.0668	0.0659	0.0674	0.0680	0.0703	0.0720
	2001	0.0062	0.0193	0.0106	0.0096	0.0074	0.0054	-0.0035	-0.0065	-0.0065	-0.0068	-0.0070
8 Point	1994	0.0708	0.0729	0.0702	0.0741	0.0755	0.0783	0.0782	0.0607	0.0648	0.0671	0.0687
	1995	0.0617	0.0658	0.0644	0.0660	0.0661	0.0663	0.0588	0.0560	0.0545	0.0562	0.0575
	1996	-0.0984	-0.0963	-0.0963	-0.0971	-0.0982	-0.1007	-0.1156	-0.0926	-0.0950	-0.0983	-0.1006
	1997	-0.0533	-0.0629	-0.0616	-0.0647	-0.0671	-0.0722	-0.0460	-0.0397	-0.0412	-0.0426	-0.0436
	1998	-0.0751	-0.0724	-0.0697	-0.0751	-0.0787	-0.0772	-0.0727	-0.0725	-0.0735	-0.0760	-0.0777
	1999	-0.0030	-0.0073	-0.0032	-0.0109	-0.0029	-0.0004	0.0013	0.0011	0.0011	0.0011	0.0012
	2000	0.0710	0.0601	0.0655	0.0770	0.0764	0.0779	0.0771	0.0761	0.0772	0.0799	0.0819
	2001	0.0264	0.0401	0.0307	0.0307	0.0289	0.0277	0.0189	0.0109	0.0120	0.0124	0.0126
9 Point	1993	0.0316	0.0311	0.0286	0.0324	0.0341	0.0375	0.0421	0.0355	0.0304	0.0315	0.0322
	1994	0.0550	0.0573	0.0559	0.0578	0.0584	0.0596	0.0572	0.0430	0.0496	0.0514	0.0526
	1995	0.0493	0.0536	0.0532	0.0532	0.0527	0.0516	0.0423	0.0421	0.0426	0.0439	0.0448
	1996	-0.1074	-0.1052	-0.1045	-0.1064	-0.1080	-0.1114	-0.1276	-0.1028	-0.1037	-0.1073	-0.1098
	1997	-0.0590	-0.0685	-0.0667	-0.0705	-0.0732	-0.0789	-0.0535	-0.0460	-0.0467	-0.0482	-0.0494
	1998	-0.0774	-0.0746	-0.0717	-0.0774	-0.0812	-0.0798	-0.0758	-0.0750	-0.0757	-0.0782	-0.0801
	1999	-0.0018	-0.0062	-0.0022	-0.0098	-0.0017	0.0010	0.0028	0.0024	0.0022	0.0022	0.0024
	2000	0.0755	0.0646	0.0696	0.0816	0.0813	0.0833	0.0831	0.0811	0.0816	0.0844	0.0865
	2001	0.0343	0.0479	0.0378	0.0388	0.0375	0.0371	0.0294	0.0198	0.0197	0.0203	0.0207
10 Point	1992	0.0230	0.0193	0.0169	0.0207	0.0225	0.0263	0.0338	0.0344	0.0252	0.0261	0.0267
	1993	0.0214	0.0225	0.0211	0.0232	0.0241	0.0259	0.0271	0.0202	0.0192	0.0199	0.0204
	1994	0.0467	0.0504	0.0498	0.0504	0.0503	0.0501	0.0450	0.0306	0.0405	0.0420	0.0430
	1995	0.0429	0.0482	0.0485	0.0475	0.0465	0.0443	0.0329	0.0326	0.0356	0.0366	0.0374
	1996	-0.1119	-0.1090	-0.1078	-0.1104	-0.1124	-0.1165	-0.1342	-0.1095	-0.1086	-0.1123	-0.1149
	1997	-0.0615	-0.0706	-0.0686	-0.0728	-0.0757	-0.0818	-0.0573	-0.0499	-0.0495	-0.0511	-0.0523
	1998	-0.0780	-0.0751	-0.0722	-0.0779	-0.0818	-0.0806	-0.0767	-0.0760	-0.0764	-0.0790	-0.0808
	1999	-0.0006	-0.0051	-0.0013	-0.0086	-0.0004	0.0024	0.0047	0.0043	0.0036	0.0037	0.0038
	2000	0.0787	0.0672	0.0720	0.0845	0.0844	0.0870	0.0878	0.0859	0.0851	0.0880	0.0902
	2001	0.0394	0.0522	0.0416	0.0434	0.0425	0.0430	0.0369	0.0274	0.0253	0.0261	0.0266

INDEMNITY Expon'l RESIDUALS	Policy Year	Severity Ratio (Avg Pd & Inc)	Severity Ratio (Incur)	Severity Ratio (Pd-2)	Severity Ratio (Pd-3)	Severity Ratio (Pd-4)	Severity Ratio (Pd-5)	Severity Ratio (Pd-6)	Severity Ratio (Pd-8)	Severity Ratio (Pd-12)	Severity Ratio (Pd-16)	Severity Ratio (Pd-20)
4 Point	1998	-0.0234	-0.0175	-0.0202	-0.0199	-0.0242	-0.0251	-0.0261	-0.0274	-0.0276	-0.0285	-0.0292
	1999	0.0160	0.0118	0.0133	0.0084	0.0160	0.0171	0.0178	0.0188	0.0189	0.0195	0.0200
	2000	0.0504	0.0375	0.0437	0.0543	0.0533	0.0543	0.0566	0.0592	0.0597	0.0618	0.0633
	2001	-0.0411	-0.0307	-0.0353	-0.0407	-0.0430	-0.0441	-0.0460	-0.0482	-0.0485	-0.0502	-0.0515
5 Point	1997	0.0100	0.0089	0.0064	0.0083	0.0070	0.0034	0.0099	0.0106	0.0106	0.0109	0.0111
	1998	-0.0341	-0.0270	-0.0270	-0.0288	-0.0316	-0.0288	-0.0367	-0.0387	-0.0389	-0.0402	-0.0411
	1999	0.0102	0.0067	0.0096	0.0036	0.0120	0.0151	0.0121	0.0127	0.0128	0.0132	0.0136
	2000	0.0504	0.0375	0.0437	0.0543	0.0533	0.0543	0.0566	0.0592	0.0597	0.0618	0.0633
	2001	-0.0344	-0.0248	-0.0310	-0.0351	-0.0382	-0.0418	-0.0392	-0.0410	-0.0414	-0.0428	-0.0439
6 Point	1996	-0.0084	-0.0012	-0.0034	-0.0010	-0.0010	-0.0015	-0.0210	-0.0147	-0.0148	-0.0154	-0.0157
	1997	0.0174	0.0099	0.0093	0.0092	0.0078	0.0047	0.0287	0.0235	0.0237	0.0245	0.0250
	1998	-0.0291	-0.0263	-0.0250	-0.0282	-0.0310	-0.0279	-0.0240	-0.0299	-0.0300	-0.0310	-0.0317
	1999	0.0123	0.0070	0.0104	0.0038	0.0122	0.0155	0.0176	0.0165	0.0166	0.0172	0.0176
	2000	0.0492	0.0373	0.0432	0.0541	0.0532	0.0541	0.0536	0.0572	0.0577	0.0597	0.0611
	2001	-0.0394	-0.0255	-0.0330	-0.0357	-0.0388	-0.0427	-0.0522	-0.0499	-0.0504	-0.0521	-0.0534
7 Point	1995	0.0929	0.1008	0.0987	0.1015	0.1021	0.1032	0.0942	0.0797	0.0805	0.0831	0.0850
	1996	-0.0685	-0.0651	-0.0660	-0.0653	-0.0658	-0.0671	-0.0818	-0.0671	-0.0678	-0.0700	-0.0716
	1997	-0.0276	-0.0377	-0.0372	-0.0388	-0.0406	-0.0444	-0.0171	-0.0159	-0.0162	-0.0166	-0.0171
	1998	-0.0566	-0.0553	-0.0533	-0.0574	-0.0606	-0.0579	-0.0521	-0.0541	-0.0545	-0.0563	-0.0576
	1999	0.0050	-0.0007	0.0029	-0.0040	0.0044	0.0075	0.0100	0.0100	0.0101	0.0104	0.0107
	2000	0.0650	0.0537	0.0592	0.0707	0.0700	0.0713	0.0699	0.0712	0.0718	0.0743	0.0761
	2001	0.0028	0.0182	0.0094	0.0085	0.0060	0.0034	-0.0083	-0.0123	-0.0124	-0.0129	-0.0133
8 Point	1994	0.0601	0.0659	0.0639	0.0667	0.0678	0.0697	0.0673	0.0471	0.0513	0.0531	0.0544
	1995	0.0588	0.0641	0.0631	0.0642	0.0643	0.0643	0.0562	0.0525	0.0510	0.0525	0.0537
	1996	-0.0954	-0.0939	-0.0939	-0.0946	-0.0955	-0.0977	-0.1119	-0.0888	-0.0912	-0.0943	-0.0965
	1997	-0.0465	-0.0578	-0.0567	-0.0592	-0.0613	-0.0659	-0.0383	-0.0312	-0.0328	-0.0338	-0.0347
	1998	-0.0666	-0.0658	-0.0635	-0.0681	-0.0714	-0.0692	-0.0633	-0.0623	-0.0633	-0.0654	-0.0669
	1999	0.0050	-0.0007	0.0029	-0.0040	0.0044	0.0075	0.0100	0.0100	0.0101	0.0104	0.0107
	2000	0.0760	0.0652	0.0703	0.0824	0.0819	0.0838	0.0825	0.0803	0.0817	0.0845	0.0866
	2001	0.0261	0.0422	0.0326	0.0330	0.0311	0.0296	0.0182	0.0071	0.0087	0.0089	0.0090
9 Point	1993	0.0191	0.0229	0.0211	0.0238	0.0251	0.0274	0.0292	0.0194	0.0144	0.0149	0.0152
	1994	0.0503	0.0543	0.0532	0.0546	0.0551	0.0558	0.0524	0.0371	0.0438	0.0454	0.0465
	1995	0.0507	0.0546	0.0543	0.0544	0.0539	0.0529	0.0440	0.0442	0.0448	0.0461	0.0471
	1996	-0.1015	-0.1011	-0.1005	-0.1020	-0.1034	-0.1064	-0.1213	-0.0952	-0.0960	-0.0993	-0.1016
	1997	-0.0505	-0.0624	-0.0609	-0.0641	-0.0664	-0.0715	-0.0445	-0.0354	-0.0359	-0.0371	-0.0380
	1998	-0.0683	-0.0677	-0.0652	-0.0701	-0.0736	-0.0715	-0.0659	-0.0640	-0.0646	-0.0668	-0.0683
	1999	0.0059	0.0003	0.0038	-0.0029	0.0055	0.0087	0.0114	0.0110	0.0108	0.0111	0.0114
	2000	0.0797	0.0694	0.0741	0.0868	0.0865	0.0889	0.0881	0.0843	0.0847	0.0876	0.0897
	2001	0.0328	0.0498	0.0394	0.0409	0.0395	0.0389	0.0286	0.0144	0.0141	0.0146	0.0148
10 Point	1992	0.0086	0.0099	0.0083	0.0109	0.0122	0.0148	0.0190	0.0159	0.0066	0.0068	0.0069
	1993	0.0151	0.0184	0.0173	0.0189	0.0195	0.0207	0.0205	0.0121	0.0113	0.0117	0.0120
	1994	0.0469	0.0505	0.0500	0.0505	0.0504	0.0501	0.0451	0.0308	0.0412	0.0427	0.0437
	1995	0.0480	0.0516	0.0518	0.0510	0.0502	0.0483	0.0381	0.0391	0.0426	0.0439	0.0449
	1996	-0.1035	-0.1033	-0.1023	-0.1044	-0.1061	-0.1097	-0.1256	-0.0989	-0.0976	-0.1009	-0.1032
	1997	-0.0517	-0.0637	-0.0620	-0.0655	-0.0680	-0.0735	-0.0470	-0.0377	-0.0369	-0.0381	-0.0390
	1998	-0.0686	-0.0680	-0.0655	-0.0705	-0.0740	-0.0721	-0.0666	-0.0646	-0.0649	-0.0670	-0.0686
	1999	0.0065	0.0010	0.0044	-0.0022	0.0063	0.0098	0.0128	0.0122	0.0113	0.0116	0.0120
	2000	0.0814	0.0712	0.0756	0.0888	0.0888	0.0916	0.0919	0.0876	0.0860	0.0890	0.0912
	2001	0.0357	0.0528	0.0419	0.0442	0.0432	0.0435	0.0349	0.0200	0.0164	0.0170	0.0172

MEDICAL Linear RESIDUALS	Policy Year	Severity Ratio (Avg Pd & Inc)	Severity Ratio (Incur)	Severity Ratio (Pd-2)	Severity Ratio (Pd-3)	Severity Ratio (Pd-4)	Severity Ratio (Pd-5)	Severity Ratio (Pd-6)	Severity Ratio (Pd-8)	Severity Ratio (Pd-12)	Severity Ratio (Pd-16)	Severity Ratio (Pd-20)
4 Point	1998	-0.0078	-0.0089	-0.0019	-0.0010	-0.0033	-0.0067	-0.0066	-0.0065	-0.0064	-0.0067	-0.0067
	1999	-0.0030	-0.0055	-0.0091	-0.0105	-0.0051	-0.0005	-0.0006	-0.0005	-0.0005	-0.0005	-0.0005
	2000	0.0295	0.0379	0.0238	0.0238	0.0202	0.0212	0.0210	0.0204	0.0203	0.0211	0.0210
	2001	-0.0186	-0.0235	-0.0128	-0.0124	-0.0117	-0.0140	-0.0138	-0.0134	-0.0134	-0.0138	-0.0138
5 Point	1997	-0.0013	-0.0097	-0.0026	-0.0013	-0.0041	0.0055	0.0071	0.0069	0.0069	0.0071	0.0072
	1998	-0.0065	0.0007	0.0007	0.0004	0.0008	-0.0122	-0.0137	-0.0133	-0.0133	-0.0138	-0.0138
	1999	-0.0024	-0.0007	-0.0078	-0.0098	-0.0031	-0.0033	-0.0042	-0.0039	-0.0040	-0.0041	-0.0041
	2000	0.0295	0.0379	0.0238	0.0238	0.0202	0.0212	0.0210	0.0204	0.0203	0.0211	0.0210
	2001	-0.0193	-0.0283	-0.0141	-0.0131	-0.0138	-0.0112	-0.0102	-0.0100	-0.0099	-0.0103	-0.0103
6 Point	1996	-0.0217	-0.0263	-0.0195	-0.0181	-0.0209	-0.0174	-0.0150	-0.0166	-0.0165	-0.0171	-0.0171
	1997	0.0160	0.0113	0.0130	0.0132	0.0127	0.0195	0.0192	0.0201	0.0201	0.0208	0.0209
	1998	0.0044	0.0139	0.0105	0.0094	0.0112	-0.0035	-0.0062	-0.0050	-0.0050	-0.0053	-0.0053
	1999	0.0020	0.0046	-0.0039	-0.0062	0.0011	0.0002	-0.0012	-0.0006	-0.0007	-0.0007	-0.0007
	2000	0.0273	0.0353	0.0218	0.0220	0.0181	0.0195	0.0195	0.0187	0.0186	0.0193	0.0193
	2001	-0.0280	-0.0388	-0.0219	-0.0203	-0.0221	-0.0181	-0.0162	-0.0166	-0.0165	-0.0171	-0.0171
7 Point	1995	0.0203	0.0161	0.0224	0.0238	0.0211	0.0212	0.0213	0.0237	0.0236	0.0245	0.0245
	1996	-0.0352	-0.0370	-0.0344	-0.0340	-0.0350	-0.0315	-0.0292	-0.0324	-0.0323	-0.0334	-0.0335
	1997	0.0066	0.0038	0.0026	0.0021	0.0028	0.0096	0.0092	0.0091	0.0091	0.0094	0.0094
	1998	-0.0011	0.0096	0.0045	0.0031	0.0056	-0.0092	-0.0119	-0.0114	-0.0113	-0.0118	-0.0118
	1999	0.0006	0.0035	-0.0054	-0.0078	-0.0003	-0.0012	-0.0026	-0.0022	-0.0022	-0.0023	-0.0023
	2000	0.0300	0.0375	0.0248	0.0252	0.0209	0.0223	0.0223	0.0219	0.0218	0.0226	0.0226
	2001	-0.0212	-0.0335	-0.0145	-0.0124	-0.0151	-0.0111	-0.0091	-0.0087	-0.0087	-0.0089	-0.0089
8 Point	1994	-0.0006	-0.0064	-0.0005	0.0009	-0.0017	-0.0036	-0.0048	0.0042	0.0050	0.0051	0.0051
	1995	0.0207	0.0197	0.0226	0.0233	0.0220	0.0232	0.0240	0.0213	0.0207	0.0216	0.0216
	1996	-0.0350	-0.0342	-0.0342	-0.0344	-0.0342	-0.0300	-0.0272	-0.0342	-0.0344	-0.0356	-0.0357
	1997	0.0067	0.0056	0.0027	0.0018	0.0033	0.0106	0.0106	0.0079	0.0076	0.0079	0.0080
	1998	-0.0010	0.0105	0.0046	0.0030	0.0058	-0.0087	-0.0112	-0.0120	-0.0120	-0.0125	-0.0125
	1999	0.0006	0.0035	-0.0054	-0.0078	-0.0003	-0.0012	-0.0026	-0.0022	-0.0022	-0.0023	-0.0023
	2000	0.0299	0.0366	0.0248	0.0253	0.0207	0.0218	0.0216	0.0225	0.0225	0.0233	0.0233
	2001	-0.0214	-0.0353	-0.0146	-0.0121	-0.0156	-0.0121	-0.0105	-0.0075	-0.0072	-0.0075	-0.0075
9 Point	1993	0.0081	0.0050	0.0105	0.0118	0.0094	0.0063	0.0043	0.0081	0.0107	0.0110	0.0111
	1994	-0.0047	-0.0089	-0.0057	-0.0050	-0.0064	-0.0067	-0.0069	0.0002	-0.0003	-0.0004	-0.0004
	1995	0.0175	0.0177	0.0185	0.0186	0.0184	0.0207	0.0223	0.0181	0.0166	0.0172	0.0173
	1996	-0.0373	-0.0357	-0.0372	-0.0377	-0.0369	-0.0318	-0.0284	-0.0365	-0.0375	-0.0387	-0.0388
	1997	0.0053	0.0047	0.0008	-0.0003	0.0016	0.0095	0.0098	0.0064	0.0057	0.0059	0.0060
	1998	-0.0015	0.0102	0.0039	0.0021	0.0052	-0.0091	-0.0115	-0.0125	-0.0128	-0.0133	-0.0133
	1999	0.0009	0.0037	-0.0050	-0.0073	0.0000	-0.0010	-0.0024	-0.0019	-0.0019	-0.0019	-0.0019
	2000	0.0311	0.0373	0.0263	0.0270	0.0220	0.0227	0.0222	0.0237	0.0240	0.0249	0.0249
	2001	-0.0194	-0.0340	-0.0120	-0.0092	-0.0132	-0.0106	-0.0094	-0.0055	-0.0046	-0.0047	-0.0047
10 Point	1992	0.0286	0.0323	0.0375	0.0388	0.0364	0.0326	0.0301	0.0305	0.0241	0.0250	0.0250
	1993	-0.0046	-0.0094	-0.0061	-0.0054	-0.0068	-0.0082	-0.0091	-0.0054	0.0000	-0.0001	-0.0001
	1994	-0.0150	-0.0206	-0.0193	-0.0190	-0.0195	-0.0185	-0.0178	-0.0108	-0.0090	-0.0094	-0.0095
	1995	0.0095	0.0087	0.0081	0.0079	0.0082	0.0117	0.0140	0.0096	0.0099	0.0103	0.0103
	1996	-0.0428	-0.0420	-0.0445	-0.0453	-0.0440	-0.0381	-0.0343	-0.0425	-0.0421	-0.0436	-0.0437
	1997	0.0021	0.0012	-0.0034	-0.0046	-0.0024	0.0059	0.0065	0.0030	0.0031	0.0032	0.0032
	1998	-0.0023	0.0093	0.0028	0.0010	0.0041	-0.0100	-0.0123	-0.0134	-0.0134	-0.0140	-0.0140
	1999	0.0025	0.0055	-0.0029	-0.0052	0.0020	0.0008	-0.0008	-0.0002	-0.0005	-0.0006	-0.0005
	2000	0.0350	0.0418	0.0315	0.0324	0.0271	0.0272	0.0264	0.0279	0.0274	0.0284	0.0284
	2001	-0.0130	-0.0268	-0.0037	-0.0006	-0.0051	-0.0033	-0.0027	0.0013	0.0008	0.0008	0.0009

MEDICAL Expon'l RESIDUALS	Policy Year	Severity Ratio (Avg Pd & Inc)	Severity Ratio (Incur)	Severity Ratio (Pd-2)	Severity Ratio (Pd-3)	Severity Ratio (Pd-4)	Severity Ratio (Pd-5)	Severity Ratio (Pd-6)	Severity Ratio (Pd-8)	Severity Ratio (Pd-12)	Severity Ratio (Pd-16)	Severity Ratio (Pd-20)
4 Point	1998	-0.0086	-0.0093	-0.0033	-0.0025	-0.0046	-0.0079	-0.0078	-0.0077	-0.0076	-0.0079	-0.0079
	1999	-0.0007	-0.0035	-0.0067	-0.0079	-0.0029	0.0020	0.0019	0.0020	0.0019	0.0020	0.0020
	2000	0.0312	0.0395	0.0259	0.0261	0.0221	0.0233	0.0230	0.0224	0.0223	0.0231	0.0231
	2001	-0.0213	-0.0257	-0.0155	-0.0152	-0.0144	-0.0170	-0.0168	-0.0164	-0.0163	-0.0169	-0.0169
5 Point	1997	-0.0042	-0.0118	-0.0063	-0.0053	-0.0074	0.0019	0.0036	0.0034	0.0034	0.0035	0.0035
	1998	-0.0041	0.0035	0.0035	0.0031	0.0034	-0.0100	-0.0116	-0.0112	-0.0112	-0.0116	-0.0117
	1999	0.0017	0.0033	-0.0031	-0.0049	0.0014	0.0009	-0.0001	0.0001	0.0000	0.0000	0.0000
	2000	0.0312	0.0395	0.0259	0.0261	0.0221	0.0233	0.0230	0.0224	0.0223	0.0231	0.0231
	2001	-0.0240	-0.0333	-0.0197	-0.0187	-0.0192	-0.0158	-0.0145	-0.0142	-0.0141	-0.0146	-0.0146
6 Point	1996	-0.0267	-0.0305	-0.0257	-0.0247	-0.0267	-0.0233	-0.0208	-0.0222	-0.0221	-0.0228	-0.0229
	1997	0.0195	0.0154	0.0167	0.0168	0.0164	0.0226	0.0220	0.0230	0.0229	0.0237	0.0238
	1998	0.0118	0.0217	0.0189	0.0180	0.0194	0.0039	0.0007	0.0019	0.0019	0.0019	0.0019
	1999	0.0085	0.0111	0.0036	0.0015	0.0083	0.0069	0.0052	0.0057	0.0056	0.0058	0.0059
	2000	0.0276	0.0353	0.0223	0.0226	0.0184	0.0201	0.0202	0.0193	0.0193	0.0200	0.0199
	2001	-0.0397	-0.0512	-0.0351	-0.0336	-0.0352	-0.0295	-0.0266	-0.0272	-0.0270	-0.0280	-0.0280
7 Point	1995	0.0109	0.0071	0.0113	0.0122	0.0104	0.0110	0.0115	0.0142	0.0141	0.0146	0.0146
	1996	-0.0344	-0.0355	-0.0337	-0.0334	-0.0341	-0.0310	-0.0289	-0.0321	-0.0320	-0.0331	-0.0332
	1997	0.0138	0.0116	0.0106	0.0103	0.0108	0.0167	0.0159	0.0155	0.0155	0.0160	0.0161
	1998	0.0083	0.0194	0.0152	0.0140	0.0160	0.0003	-0.0030	-0.0027	-0.0027	-0.0028	-0.0028
	1999	0.0075	0.0105	0.0026	0.0005	0.0074	0.0059	0.0042	0.0045	0.0044	0.0045	0.0046
	2000	0.0296	0.0366	0.0245	0.0250	0.0204	0.0221	0.0223	0.0220	0.0219	0.0227	0.0227
	2001	-0.0342	-0.0476	-0.0292	-0.0272	-0.0298	-0.0239	-0.0209	-0.0200	-0.0199	-0.0206	-0.0206
8 Point	1994	-0.0142	-0.0197	-0.0161	-0.0153	-0.0168	-0.0178	-0.0183	-0.0090	-0.0082	-0.0086	-0.0086
	1995	0.0197	0.0195	0.0214	0.0218	0.0211	0.0222	0.0230	0.0198	0.0192	0.0199	0.0200
	1996	-0.0272	-0.0255	-0.0255	-0.0256	-0.0255	-0.0220	-0.0197	-0.0276	-0.0279	-0.0288	-0.0289
	1997	0.0189	0.0188	0.0166	0.0159	0.0170	0.0232	0.0225	0.0188	0.0184	0.0191	0.0192
	1998	0.0110	0.0232	0.0184	0.0170	0.0193	0.0038	0.0006	-0.0009	-0.0011	-0.0012	-0.0012
	1999	0.0075	0.0105	0.0026	0.0005	0.0074	0.0059	0.0042	0.0045	0.0044	0.0045	0.0046
	2000	0.0264	0.0321	0.0207	0.0214	0.0165	0.0181	0.0182	0.0200	0.0201	0.0208	0.0208
	2001	-0.0410	-0.0573	-0.0373	-0.0350	-0.0382	-0.0326	-0.0297	-0.0243	-0.0238	-0.0247	-0.0247
9 Point	1993	-0.0104	-0.0138	-0.0107	-0.0100	-0.0113	-0.0130	-0.0140	-0.0095	-0.0068	-0.0071	-0.0072
	1994	-0.0085	-0.0121	-0.0102	-0.0098	-0.0106	-0.0106	-0.0106	-0.0039	-0.0045	-0.0047	-0.0048
	1995	0.0246	0.0260	0.0265	0.0265	0.0264	0.0282	0.0295	0.0241	0.0223	0.0232	0.0233
	1996	-0.0234	-0.0204	-0.0215	-0.0219	-0.0213	-0.0173	-0.0146	-0.0242	-0.0254	-0.0262	-0.0263
	1997	0.0215	0.0223	0.0193	0.0184	0.0199	0.0264	0.0259	0.0211	0.0201	0.0208	0.0209
	1998	0.0121	0.0247	0.0195	0.0181	0.0206	0.0052	0.0021	0.0000	-0.0004	-0.0004	-0.0004
	1999	0.0069	0.0097	0.0019	-0.0001	0.0067	0.0052	0.0034	0.0039	0.0040	0.0041	0.0042
	2000	0.0239	0.0286	0.0180	0.0188	0.0136	0.0149	0.0148	0.0177	0.0184	0.0191	0.0191
	2001	-0.0459	-0.0639	-0.0425	-0.0398	-0.0437	-0.0387	-0.0362	-0.0286	-0.0269	-0.0279	-0.0280
10 Point	1992	0.0046	0.0074	0.0101	0.0107	0.0095	0.0076	0.0063	0.0080	0.0018	0.0019	0.0019
	1993	-0.0126	-0.0173	-0.0155	-0.0151	-0.0159	-0.0166	-0.0170	-0.0133	-0.0077	-0.0080	-0.0080
	1994	-0.0104	-0.0152	-0.0144	-0.0143	-0.0146	-0.0138	-0.0132	-0.0072	-0.0053	-0.0055	-0.0055
	1995	0.0230	0.0234	0.0230	0.0228	0.0230	0.0256	0.0273	0.0214	0.0217	0.0226	0.0226
	1996	-0.0246	-0.0224	-0.0242	-0.0247	-0.0238	-0.0192	-0.0162	-0.0262	-0.0259	-0.0267	-0.0268
	1997	0.0207	0.0210	0.0176	0.0167	0.0183	0.0252	0.0249	0.0198	0.0198	0.0205	0.0206
	1998	0.0119	0.0244	0.0191	0.0176	0.0201	0.0048	0.0018	-0.0003	-0.0005	-0.0005	-0.0005
	1999	0.0074	0.0104	0.0029	0.0009	0.0076	0.0059	0.0040	0.0047	0.0042	0.0043	0.0044
	2000	0.0250	0.0306	0.0206	0.0216	0.0161	0.0168	0.0164	0.0197	0.0189	0.0196	0.0195
	2001	-0.0439	-0.0605	-0.0379	-0.0350	-0.0394	-0.0354	-0.0335	-0.0253	-0.0261	-0.0271	-0.0272