

PENNSYLVANIA COMPENSATION RATING BUREAU

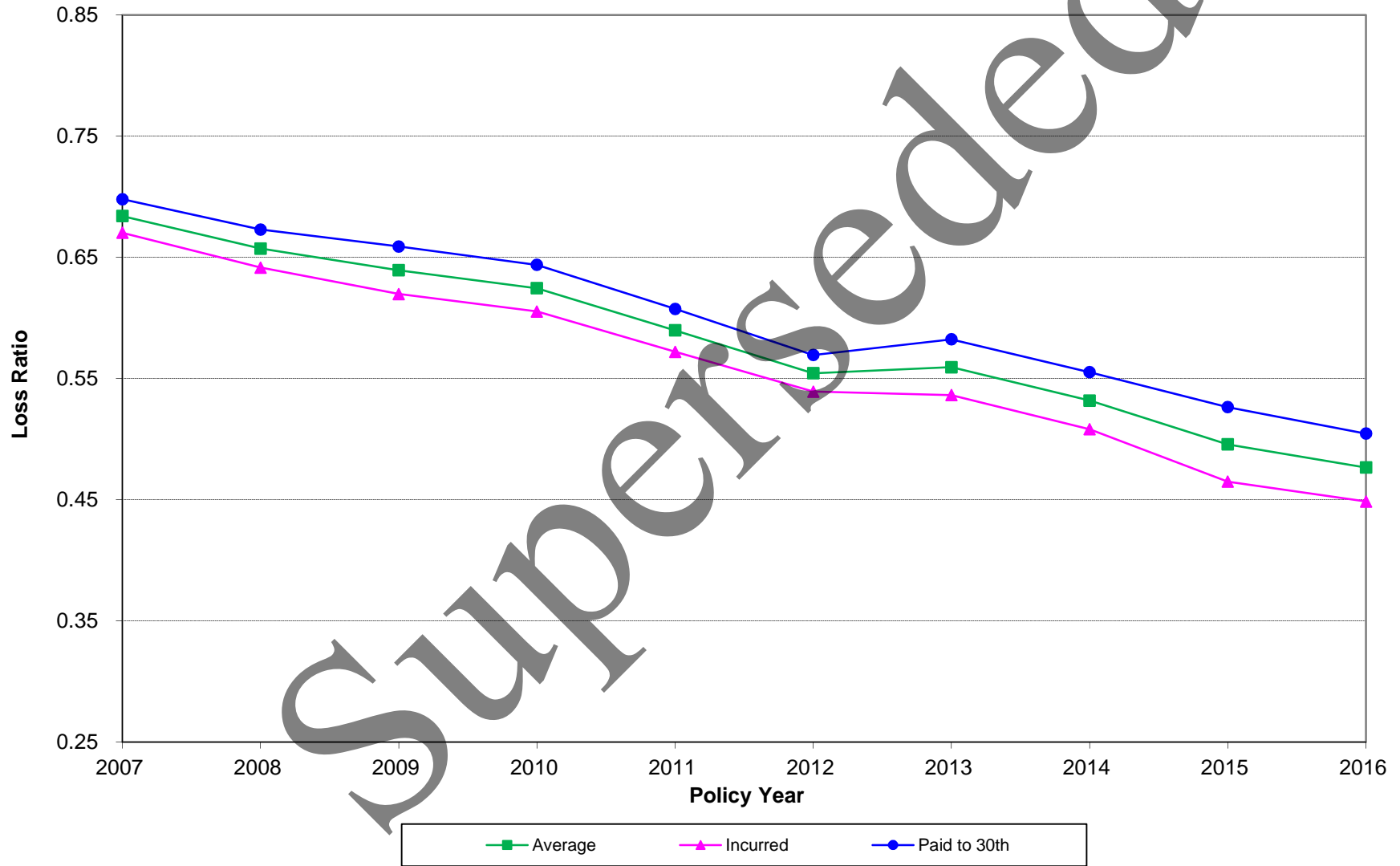
Graphs of Indemnity and Medical Loss Ratios

This exhibit consists of six graphs. Pages 10.1 and 10.2 show graphs of indemnity and medical loss ratios using the paid to thirtieth, incurred and the average of the incurred and the paid to thirtieth methods. Pages 10.3 and 10.4 are analogous to Pages 10.1 and 10.2 but show severity ratios for indemnity and medical, respectively. These graphs provide a comparison of projected ratios for a range of methods.

Staff has also included Pages 10.5 and 10.6, which show the trended loss ratios as well as their frequency and severity components. Please note that the frequency, severity and loss ratios are all expressed on a normalized basis with Policy Year 2005 set equal to unity.

Superseded

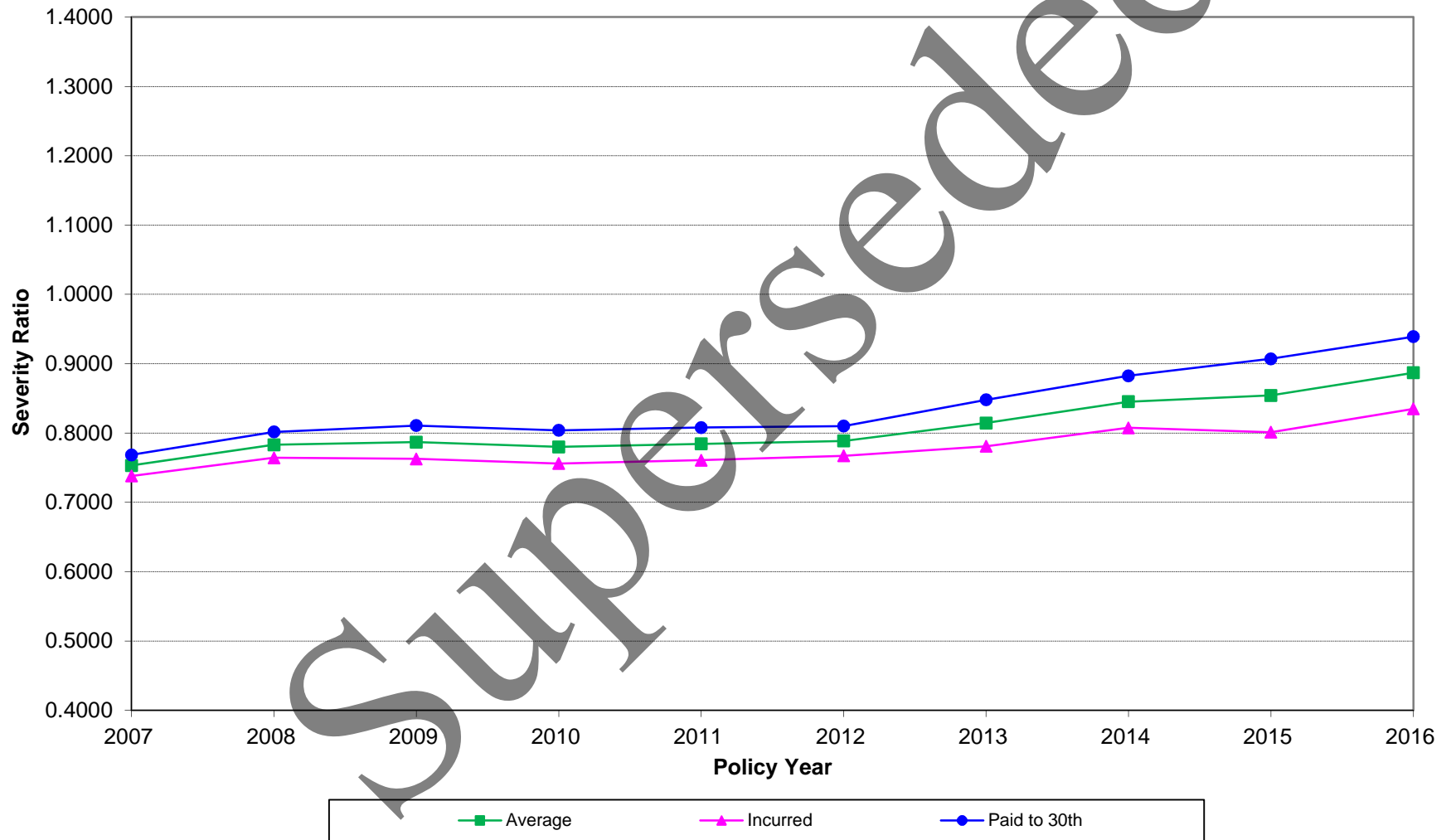
### Indemnity Loss Ratios



### Medical Loss Ratios



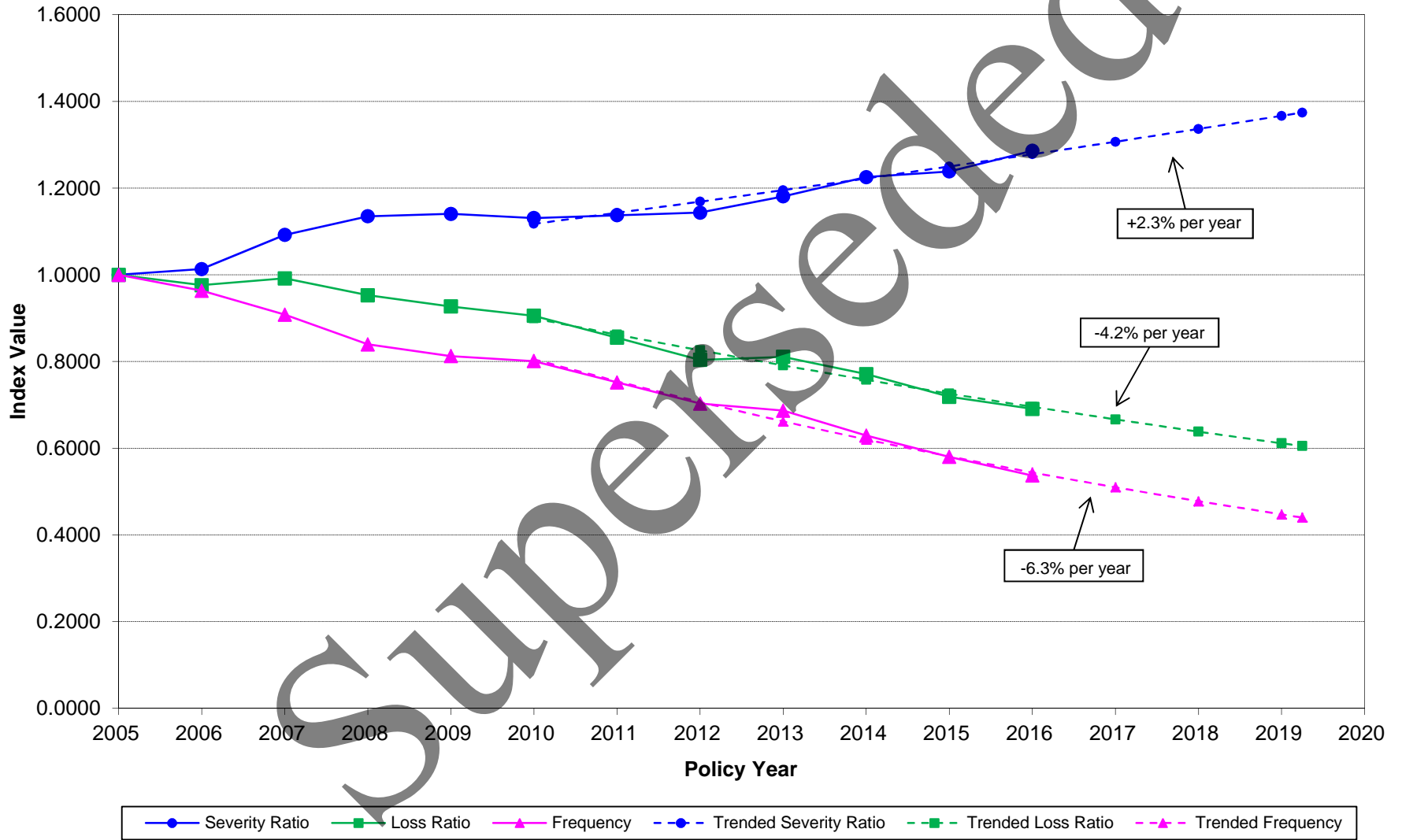
Indemnity Severity Ratios  
Frequency Indexed to 1.0000 at Policy Year 2005



Medical Severity Ratios  
Frequency Indexed to 1.0000 at Policy Year 2005



**Indemnity Loss Experience Components  
Indexed to 1.0000 at Policy Year 2005**



### Medical Loss Experience Components Indexed to 1.0000 at Policy Year 2005

