

September 1, 2011

Honorable Wayne Goodwin Commissioner of Insurance North Carolina Department of Insurance PO Box 26387 Raleigh, North Carolina 27611

Re: Review of Workers Compensation Insurance -

Voluntary Loss Costs and Assigned Risk Rates

Dear Commissioner Goodwin:

In accordance with Article 36 of Chapter 58 of the General Statutes of North Carolina, the North Carolina Rate Bureau hereby submits experience, data, statistics and information for Workers Compensation insurance. This constitutes the loss cost and rate review required by law to be submitted on or before September 1, 2011.

We have included with this review the analysis that NCCI has completed on the impact of the legislation amending the workers compensation laws (House Bill 709). Based on that analysis, it appears that the legislation is likely to result in a reduction of workers compensation system costs over time, though the cost impact for a number of provisions in the legislation cannot be reasonably determined at this time because the data needed to make a determination are not available. The actual impact on system costs will be realized in future loss experience and will be reflected in future loss cost and assigned risk rate filings.

No Workers Compensation insurance voluntary loss cost changes or assigned risk rate changes are proposed in this review.

Sincerel

Raymond F. Evans, Jr., CPCU

General Manager

RFE:dms Enclosures

North Carolina

Workers Compensation Insurance Experience Review September 1, 2011

Index

| Exhibits | |
|--|--|
| Exhibit 1A: Exhibit 1B: | Policy Year Premium On-level Factors Policy Year Loss On-level Factors |
| Exhibit 2A: Exhibit 2B: Exhibit 2C: | Policy Year Premium Development Factors Policy and Accident Year Loss Development Factors Through a 19th Report Accident Year Loss Development Factors, 19th:Ultimate Report |
| Exhibit 3A: Exhibit 3B: Exhibit 3C: | Policy Year Total Claim Count Data Accident Year Total Claim Count Data Open and Closed Claim Count Data |
| Exhibit 4A: Exhibit 4B: | Loss Ratio Trend Information Frequency and Severity Trend Information |
| Exhibit 5: | State Average Weekly Wages |
| Exhibit 6A: Exhibit 6B: | Analysis of Enacted North Carolina House Bill 709 Changes Resulting from the Increase in the Maximum Weekly Benefit, Effective January 1, 2012 |
| Exhibit 6C: | Longshore and Harbor Workers Compensation Act - October 1, 2011 Benefit Change |
| Exhibit 7: | Voluntary Market Loss Adjustment Expenses |
| Exhibit 8A: Exhibit 8B: Exhibit 8C: Exhibit 8D: | Assigned Risk – Direct Assignment Carrier Expenses Assigned Risk – Pool Expenses Assigned Risk – Expense Constant and Minimum Premiums Assigned Risk Differential |
| Exhibit 9A: Exhibit 9B: | WCSP Data – Loss Development by Injury Type WCSP Data – Payroll, Premium, and Claim Counts |

North Carolina Policy Year Premium On-level Factors

Section A - Historical Premium Level and Expense Constant Changes

| Vol | | Assigned Risk Market | | | | | | | |
|--|--|--|---|---|--|--|---|---|---|
| <u>Date</u> | Pure Premium Level <u>Change</u> | Expense Constant | | | <u>Date</u> | Premium Level <u>Change</u> | Expense Constant | | |
| 4/1/97 4/1/98 4/1/00 4/1/01 4/1/02 4/1/03 4/1/04 4/1/05 4/1/06 4/1/07 4/1/08 4/1/09 4/1/10 | 0.863 0.989 1.000 1.046 0.986 1.000 0.990 1.020 1.094 1.073 1.016 0.956 0.904 1.006 | n/a n/a n/a n/a n/a n/a n/a n/a n/a n/a | | | 4/1/97 4/1/98 4/1/00 4/1/01 4/1/02 4/1/03 4/1/04 4/1/05 4/1/06 4/1/07 4/1/08 4/1/09 4/1/10 | 0.868 1.043 1.000 1.046 1.052 1.000 1.050 1.040 1.087 1.076 1.041 0.962 1.000 1.041 | \$210 \$250 | | |
| Section B - Factors adjusting assigne | ed risk and vol | luntary premium Policy | to present pur Policy | e premium leve | el Policy | Policy | Policy | Policy | Policy |
| | | Year 2009 | Year 2008 | Year 2007 | Year 2006 | Year 2005 | Year 2004 | Year 2003 | Year 2002 |
| (1) Assigned Risk Market Share (2) Voluntary Market Share (3) Assigned Risk Standard Prem. Ad. (4) Voluntary Standard Prem. Adj. Fa (5) Current Premium Index A/R to Vo (6) Final Premium Adjustment Factor | ictor luntary | 0.052 0.948 0.645 0.896 1.551 | 0.066 0.934 0.646 0.873 1.551 | 0.093 0.907 0.686 0.903 1.551 | 0.115 0.885 0.750 0.975 1.551 | 0.141 0.859 0.864 1.041 1.551 | 0.147 0.853 0.900 1.054 1.551 | 0.154 0.846 0.930 1.047 1.551 | 0.133 0.867 0.945 1.044 1.551 |
| = [((1)x(3))/(5) + (2)x(4)] | | 0.871 | 0.843 | 0.860 | 0.918 | 0.973 | 0.984 | 0.978 | 0.986 |

North Carolina Policy Year Loss On-level Factors

Section A - Historical Benefit Level Changes

| Indemnity | | Indemnity Medical | | | | | |
|-----------|----------------------------|-------------------|-----------------------------------|--|--|--|--|
| Date | Benefit Level Change | Date | Benefit Level <u>Change</u> | | | | |
| | <u>onango</u> | <u></u> | <u> </u> | | | | |
| 1/1/97 | 1.004 | 1/1/97 | 1.000 | | | | |
| 1/1/98 | 1.006 | 1/1/98 | 1.000 | | | | |
| 1/1/99 | 1.006 | 1/1/99 | 1.000 | | | | |
| 1/1/00 | 1.007 | 1/1/00 | 1.000 | | | | |
| 1/1/01 | 1.008 | 1/1/01 | 1.000 | | | | |
| 1/1/02 | 1.009 | 1/1/02 | 1.000 | | | | |
| 1/1/03 | 1.007 | 1/1/03 | 1.000 | | | | |
| 1/1/04 | 1.012 | 1/1/04 | 1.000 | | | | |
| 1/1/05 | 1.003 | 1/1/05 | 1.000 | | | | |
| 1/1/06 | 1.001 | 1/1/06 | 1.000 | | | | |
| 1/1/07 | 1.009 | 1/1/07 | 1.000 | | | | |
| 1/1/08 | 1.004 | 1/1/08 | 1.000 | | | | |
| 1/1/09 | 1.006 | 1/1/09 | 1.000 | | | | |
| 1/1/10 | 1.005 | 1/1/10 | 1.000 | | | | |
| 1/1/11 | 1.003 | 1/1/11 | 1.000 | | | | |

Section B - Factors adjusting policy year indemnity and medical losses to present benefit level

| | Policy Year <u>2009</u> | Policy Year <u>2008</u> | Policy Year <u>2007</u> | Policy Year <u>2006</u> | Policy Year <u>2005</u> | Policy Year <u>2004</u> | Policy Year <u>2003</u> | Policy Year <u>2002</u> |
|------------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
| (1) Indemnity Loss On-level Factor | 1.006 | 1.012 | 1.016 | 1.023 | 1.028 | 1.030 | 1.038 | 1.047 |
| (2) Medical Loss On-level Factor | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |

North Carolina Policy Year Premium Development Factors

| Policy <u>Year</u> | | Premium Companies | Development <u>Factor</u> |
|--|---|---|---|
| 2004 2005 2006 2007 2008 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 1st Report 769,102,502 846,472,000 1,037,872,279 1,190,134,153 1,061,500,126 | 2nd Report 775,257,466 860,141,873 1,047,536,227 1,185,492,709 1,051,360,912 | 1.008 1.016 1.009 0.996 0.990 0.993 0.998 1.003 1.004 |
| 2003 2004 2005 2006 2007 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 2nd Report 728,990,130 796,440,976 927,121,894 1,047,536,779 1,106,378,997 | 3rd Report 728,250,610 795,617,768 926,987,090 1,047,739,061 1,106,187,601 | 0.999 0.999 1.000 1.000 1.000 1.000 1.000 1.000 |
| 2002 2003 2004 2005 2006 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 3rd Report 657,699,282 741,925,943 853,487,018 925,717,792 973,617,674 | 4th Report 656,946,388 742,097,276 854,425,633 926,549,200 972,563,908 | 0.999 1.000 1.001 1.001 0.999 1.000 1.000 1.000 |
| 2001 2002 2003 2004 2005 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 4th Report 649,779,252 671,109,457 795,228,333 844,072,792 859,932,054 | 5th Report 650,562,075 671,401,308 795,575,531 845,351,521 860,222,716 | 1.001 1.000 1.000 1.002 1.000 1.001 1.001 1.001 |

Policy Year Development Factors

| | Indemnit | y Losses | | Medical | Losses | | Total L | osses | |
|---|--|---|---|---|---|---|---|---|--|
| | <u>1st</u> | <u>2nd</u> | Dev't | <u>1st</u> | <u>2nd</u> | Dev't | <u>1st</u> | <u>2nd</u> | Dev't |
| PY04 | 88,526,971 | 184,237,158 | 2.081 | 168,098,166 | 222,992,438 | 1.327 | 256,625,137 | 407,229,596 | 1.587 |
| PY05 | 94,208,606 | 187,795,693 | 1.993 | 177,598,690 | 235,252,553 | 1.325 | 271,807,296 | 423,048,246 | 1.556 |
| PY06 | 93,123,468 | 194,424,096 | 2.088 | 178,968,620 | 237,630,431 | 1.328 | 272,092,088 | 432,054,527 | 1.588 |
| PY07 | 109,045,024 | 225,323,486 | 2.066 | 195,149,939 | 260,816,153 | 1.336 | 304,194,963 | 486,139,639 | 1.598 |
| PY08 | 103,183,734 | 213,155,842 | 2.066 | 182,966,850 | 240,614,243 | 1.315 | 286,150,584 | 453,770,085 | 1.586 |
| 2-yr avg | | | 2.066 | | | 1.326 | | | 1.592 |
| 3-yr avg | | | 2.073 | | | 1.326 | | | 1.591 |
| 4-yr avg | | | 2.053 | | | 1.326 | | | 1.582 |
| 5-yr avg | | | 2.059 | | | 1.326 | | | 1.583 |
| | Indemnit | y Losses | | Medical | Losses | | Total L | osses | |
| | <u>2nd</u> | <u>3rd</u> | <u>Dev't</u> | <u>2nd</u> | <u>3rd</u> | <u>Dev't</u> | <u>2nd</u> | <u>3rd</u> | <u>Dev't</u> |
| PY03 | 169,173,858 | 235,148,973 | 1.390 | 191,257,031 | 214,849,101 | 1.123 | 360,430,889 | 449,998,074 | 1.249 |
| PY04 | 185,706,594 | 259,294,234 | 1.396 | 224,797,860 | 250,505,871 | 1.114 | 410,504,454 | 509,800,105 | 1.242 |
| PY05 | 186,302,861 | 262,105,864 | 1.407 | 232,086,592 | 258,593,727 | 1.114 | 418,389,453 | 520,699,591 | 1.245 |
| PY06 | 197,780,151 | 275,301,891 | 1.392 | 242,416,590 | 271,820,565 | 1.121 | 440,196,741 | 547,122,456 | 1.243 |
| PY07 | 225,341,551 | 307,492,150 | 1.365 | 260,816,153 | 290,511,474 | 1.114 | 486,157,704 | 598,003,624 | 1.230 |
| 2-yr avg | | | 1.379 | | | 1.118 | | | 1.237 |
| 3-yr avg | | | 1.388 | | | 1.116 | | | 1.239 |
| 4-yr avg | | | 1.390 | | | 1.116 | | | 1.240 |
| 5-yr avg | | | 1.390 | | | 1.117 | | | 1.242 |
| | Indemnity | • | | Medical | | | Total L | | |
| | <u>3rd</u> | <u>4th</u> | Dev't | <u>3rd</u> | <u>4th</u> | <u>Dev't</u> | <u>3rd</u> | <u>4th</u> | <u>Dev't</u> |
| PY02 | 202,694,903 | 241,580,116 | 1.192 | 187,740,748 | 199,534,749 | 1.063 | 390,435,651 | 441,114,865 | 1.130 |
| PY03 | 235,958,500 | 277,140,060 | 1.175 | 215,374,083 | 227,669,454 | 1.057 | 451,332,583 | 504,809,514 | 1.118 |
| PY04 | 257,620,179 | 300,554,145 | 1.167 | 248,506,016 | 263,923,416 | 1.062 | 506,126,195 | 564,477,561 | 1.115 |
| PY05 | 267,952,246 | 312,549,734 | 1.166 | 264,032,444 | 280,783,054 | 1.063 | 531,984,690 | 593,332,788 | 1.115 |
| PY06 | 274,171,618 | 321,176,168 | 1.171 | 270,671,959 | 285,724,552 | 1.056 | 544,843,577 | 606,900,720 | 1.114 |
| 2-yr avg | | | 1.169 | | | 1.060 | | | 1.115 |
| 3-yr avg | | | 1.168 | | | 1.060 | | | 1.115 |
| 4-yr avg 5-yr avg | | | 1.170 1.174 | | | 1.060 1.060 | | | 1.116 1.118 |
| | | | | | | | | | 1.110 |
| o yi avg | Indomnit | | 1.17 | Madical | 1 00000 | 1.000 | Total I | | |
| o yi avg | Indemnit | • | | Medical | | | Total L | | |
| | <u>4th</u> | <u>5th</u> | <u>Dev't</u> | <u>4th</u> | <u>5th</u> | <u>Dev't</u> | <u>4th</u> | <u>5th</u> | <u>Dev't</u> |
| PY01 | 4th 238,864,679 | <u>5th</u> 263,044,765 | <u>Dev't</u> 1.101 | <u>4th</u> 188,911,794 | <u>5th</u> 196,408,433 | <u>Dev't</u> 1.040 | 4th 427,776,473 | <u>5th</u> 459,453,198 | <u>Dev't</u> 1.074 |
| PY01 PY02 | 4th 238,864,679 248,802,263 | <u>5th</u> 263,044,765 274,630,588 | <u>Dev't</u> 1.101 1.104 | 4th 188,911,794 207,823,708 | <u>5th</u> 196,408,433 216,514,620 | <u>Dev't</u> 1.040 1.042 | 4th 427,776,473 456,625,971 | <u>5th</u> 459,453,198 491,145,208 | <u>Dev't</u> 1.074 1.076 |
| PY01 PY02 PY03 | 4th 238,864,679 248,802,263 277,965,816 | 5th 263,044,765 274,630,588 301,128,388 | <u>Dev't</u> 1.101 1.104 1.083 | 4th 188,911,794 207,823,708 228,268,590 | 5th 196,408,433 216,514,620 236,947,215 | <u>Dev't</u> 1.040 1.042 1.038 | 4th 427,776,473 456,625,971 506,234,406 | 5th 459,453,198 491,145,208 538,075,603 | <u>Dev't</u> 1.074 1.076 1.063 |
| PY01 PY02 PY03 PY04 | 4th 238,864,679 248,802,263 277,965,816 305,401,391 | 5th 263,044,765 274,630,588 301,128,388 330,727,906 | Dev't 1.101 1.104 1.083 1.083 | 4th 188,911,794 207,823,708 228,268,590 267,869,707 | 5th 196,408,433 216,514,620 236,947,215 282,331,174 | <u>Dev't</u> 1.040 1.042 1.038 1.054 | 4th 427,776,473 456,625,971 506,234,406 573,271,098 | 5th 459,453,198 491,145,208 538,075,603 613,059,080 | <u>Dev't</u> 1.074 1.076 1.063 1.069 |
| PY01 PY02 PY03 PY04 PY05 | 4th 238,864,679 248,802,263 277,965,816 | 5th 263,044,765 274,630,588 301,128,388 | Dev't 1.101 1.104 1.083 1.083 1.077 | 4th 188,911,794 207,823,708 228,268,590 | 5th 196,408,433 216,514,620 236,947,215 | <u>Dev't</u> 1.040 1.042 1.038 1.054 1.040 | 4th 427,776,473 456,625,971 506,234,406 | 5th 459,453,198 491,145,208 538,075,603 | <u>Dev't</u> 1.074 1.076 1.063 1.069 1.060 |
| PY01 PY02 PY03 PY04 PY05 2-yr avg | 4th 238,864,679 248,802,263 277,965,816 305,401,391 | 5th 263,044,765 274,630,588 301,128,388 330,727,906 | Dev't 1.101 1.104 1.083 1.083 1.077 1.080 | 4th 188,911,794 207,823,708 228,268,590 267,869,707 | 5th 196,408,433 216,514,620 236,947,215 282,331,174 | Dev't 1.040 1.042 1.038 1.054 1.040 1.047 | 4th 427,776,473 456,625,971 506,234,406 573,271,098 | 5th 459,453,198 491,145,208 538,075,603 613,059,080 | <u>Dev't</u> 1.074 1.076 1.063 1.069 1.060 1.065 |
| PY01 PY02 PY03 PY04 PY05 2-yr avg 3-yr avg | 4th 238,864,679 248,802,263 277,965,816 305,401,391 | 5th 263,044,765 274,630,588 301,128,388 330,727,906 | Dev't 1.101 1.104 1.083 1.083 1.077 1.080 1.081 | 4th 188,911,794 207,823,708 228,268,590 267,869,707 | 5th 196,408,433 216,514,620 236,947,215 282,331,174 | Dev't 1.040 1.042 1.038 1.054 1.040 1.047 | 4th 427,776,473 456,625,971 506,234,406 573,271,098 | 5th 459,453,198 491,145,208 538,075,603 613,059,080 | Dev't 1.074 1.076 1.063 1.069 1.060 1.065 1.064 |
| PY01 PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 4-yr avg | 4th 238,864,679 248,802,263 277,965,816 305,401,391 | 5th 263,044,765 274,630,588 301,128,388 330,727,906 | Dev't 1.101 1.104 1.083 1.083 1.077 1.080 1.081 1.087 | 4th 188,911,794 207,823,708 228,268,590 267,869,707 | 5th 196,408,433 216,514,620 236,947,215 282,331,174 | Dev't 1.040 1.042 1.038 1.054 1.040 1.047 1.044 | 4th 427,776,473 456,625,971 506,234,406 573,271,098 | 5th 459,453,198 491,145,208 538,075,603 613,059,080 | Dev't 1.074 1.076 1.063 1.069 1.060 1.065 1.064 1.067 |
| PY01 PY02 PY03 PY04 PY05 2-yr avg 3-yr avg | 4th 238,864,679 248,802,263 277,965,816 305,401,391 309,530,870 | 5th 263,044,765 274,630,588 301,128,388 330,727,906 333,362,132 | Dev't 1.101 1.104 1.083 1.083 1.077 1.080 1.081 | 4th 188,911,794 207,823,708 228,268,590 267,869,707 | 5th 196,408,433 216,514,620 236,947,215 282,331,174 289,949,900 | Dev't 1.040 1.042 1.038 1.054 1.040 1.047 | 4th 427,776,473 456,625,971 506,234,406 573,271,098 | 5th 459,453,198 491,145,208 538,075,603 613,059,080 623,312,032 | Dev't 1.074 1.076 1.063 1.069 1.060 1.065 1.064 |
| PY01 PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 4-yr avg | 4th 238,864,679 248,802,263 277,965,816 305,401,391 | 5th 263,044,765 274,630,588 301,128,388 330,727,906 333,362,132 | Dev't 1.101 1.104 1.083 1.083 1.077 1.080 1.081 1.087 | 4th 188,911,794 207,823,708 228,268,590 267,869,707 278,757,470 | 5th 196,408,433 216,514,620 236,947,215 282,331,174 289,949,900 | Dev't 1.040 1.042 1.038 1.054 1.040 1.047 1.044 | 4th 427,776,473 456,625,971 506,234,406 573,271,098 588,288,340 | 5th 459,453,198 491,145,208 538,075,603 613,059,080 623,312,032 | Dev't 1.074 1.076 1.063 1.069 1.060 1.065 1.064 1.067 |
| PY01 PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 4-yr avg | 4th 238,864,679 248,802,263 277,965,816 305,401,391 309,530,870 | 5th 263,044,765 274,630,588 301,128,388 330,727,906 333,362,132 | Dev't 1.101 1.104 1.083 1.083 1.077 1.080 1.081 1.087 1.090 | 4th 188,911,794 207,823,708 228,268,590 267,869,707 278,757,470 Medical | 5th 196,408,433 216,514,620 236,947,215 282,331,174 289,949,900 | Dev't 1.040 1.042 1.038 1.054 1.040 1.047 1.044 1.044 | 4th 427,776,473 456,625,971 506,234,406 573,271,098 588,288,340 | 5th 459,453,198 491,145,208 538,075,603 613,059,080 623,312,032 | Dev't 1.074 1.076 1.063 1.069 1.060 1.065 1.064 1.067 |
| PY01 PY02 PY03 PY04 PY05 2-yr avg 4-yr avg 5-yr avg | 4th 238,864,679 248,802,263 277,965,816 305,401,391 309,530,870 Indemnity | 5th 263,044,765 274,630,588 301,128,388 330,727,906 333,362,132 y Losses 6th | Dev't 1.101 1.104 1.083 1.083 1.077 1.080 1.081 1.087 1.090 | 4th 188,911,794 207,823,708 228,268,590 267,869,707 278,757,470 Medical 5th | 5th 196,408,433 216,514,620 236,947,215 282,331,174 289,949,900 Losses 6th | Dev't 1.040 1.042 1.038 1.054 1.040 1.047 1.044 1.044 1.043 | 4th 427,776,473 456,625,971 506,234,406 573,271,098 588,288,340 Total L | 5th 459,453,198 491,145,208 538,075,603 613,059,080 623,312,032 | Dev't 1.074 1.076 1.063 1.069 1.060 1.065 1.064 1.067 1.068 |
| PY01 PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 4th 238,864,679 248,802,263 277,965,816 305,401,391 309,530,870 Indemnity 5th 249,539,460 | 5th 263,044,765 274,630,588 301,128,388 330,727,906 333,362,132 y Losses 6th 268,549,230 | Dev't 1.101 1.104 1.083 1.083 1.077 1.080 1.081 1.087 1.090 Dev't 1.076 | 4th 188,911,794 207,823,708 228,268,590 267,869,707 278,757,470 Medical 5th 186,727,679 | 5th 196,408,433 216,514,620 236,947,215 282,331,174 289,949,900 Losses 6th 193,704,612 | Dev't 1.040 1.042 1.038 1.054 1.040 1.047 1.044 1.044 1.043 Dev't 1.037 | 4th 427,776,473 456,625,971 506,234,406 573,271,098 588,288,340 Total L 5th 436,267,139 | 5th 459,453,198 491,145,208 538,075,603 613,059,080 623,312,032 osses 6th 462,253,842 | Dev't 1.074 1.076 1.063 1.069 1.065 1.065 1.064 1.068 Dev't 1.060 |
| PY01 PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 4th 238,864,679 248,802,263 277,965,816 305,401,391 309,530,870 Indemnity 5th 249,539,460 265,931,739 | 5th 263,044,765 274,630,588 301,128,388 330,727,906 333,362,132 y Losses 6th 268,549,230 286,024,915 | Dev't 1.101 1.104 1.083 1.083 1.077 1.080 1.081 1.087 1.090 Dev't 1.076 1.076 | 4th 188,911,794 207,823,708 228,268,590 267,869,707 278,757,470 Medical 5th 186,727,679 198,395,379 | 5th 196,408,433 216,514,620 236,947,215 282,331,174 289,949,900 Losses 6th 193,704,612 206,478,736 | Dev't 1.040 1.042 1.038 1.054 1.040 1.047 1.044 1.044 1.043 Dev't 1.037 1.041 | 4th 427,776,473 456,625,971 506,234,406 573,271,098 588,288,340 Total L 5th 436,267,139 464,327,118 492,178,095 538,704,724 | 5th 459,453,198 491,145,208 538,075,603 613,059,080 623,312,032 osses 6th 462,253,842 492,503,651 | Dev't 1.074 1.076 1.063 1.069 1.065 1.064 1.067 1.068 Dev't 1.060 1.061 |
| PY01 PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 4th 238,864,679 248,802,263 277,965,816 305,401,391 309,530,870 Indemnity 5th 249,539,460 265,931,739 275,170,875 | 5th 263,044,765 274,630,588 301,128,388 330,727,906 333,362,132 y Losses 6th 268,549,230 286,024,915 291,292,110 | Dev't 1.101 1.104 1.083 1.083 1.077 1.080 1.081 1.087 1.090 Dev't 1.076 1.076 1.059 | 4th 188,911,794 207,823,708 228,268,590 267,869,707 278,757,470 Medical 5th 186,727,679 198,395,379 217,007,220 | 5th 196,408,433 216,514,620 236,947,215 282,331,174 289,949,900 Losses 6th 193,704,612 206,478,736 222,125,666 | Dev't 1.040 1.042 1.038 1.054 1.040 1.047 1.044 1.044 1.043 Dev't 1.037 1.041 1.024 | 4th 427,776,473 456,625,971 506,234,406 573,271,098 588,288,340 Total L <u>5th</u> 436,267,139 464,327,118 492,178,095 | 5th 459,453,198 491,145,208 538,075,603 613,059,080 623,312,032 osses 6th 462,253,842 492,503,651 513,417,776 | Dev't 1.074 1.076 1.063 1.069 1.065 1.064 1.067 1.068 Dev't 1.060 1.061 1.043 |
| PY01 PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 4th 238,864,679 248,802,263 277,965,816 305,401,391 309,530,870 Indemnity 5th 249,539,460 265,931,739 275,170,875 301,400,973 | 5th 263,044,765 274,630,588 301,128,388 330,727,906 333,362,132 y Losses 6th 268,549,230 286,024,915 291,292,110 317,842,734 | Dev't 1.101 1.104 1.083 1.083 1.077 1.080 1.081 1.087 1.090 Dev't 1.076 1.076 1.059 1.055 | 4th 188,911,794 207,823,708 228,268,590 267,869,707 278,757,470 Medical 5th 186,727,679 198,395,379 217,007,220 237,303,751 | 5th 196,408,433 216,514,620 236,947,215 282,331,174 289,949,900 Losses 6th 193,704,612 206,478,736 222,125,666 243,796,925 | Dev't 1.040 1.042 1.038 1.054 1.040 1.047 1.044 1.043 Dev't 1.037 1.041 1.024 1.027 1.025 1.026 | 4th 427,776,473 456,625,971 506,234,406 573,271,098 588,288,340 Total L 5th 436,267,139 464,327,118 492,178,095 538,704,724 | 5th 459,453,198 491,145,208 538,075,603 613,059,080 623,312,032 00sses 6th 462,253,842 492,503,651 513,417,776 561,639,659 | Dev't 1.074 1.076 1.063 1.069 1.060 1.065 1.064 1.067 1.068 Dev't 1.060 1.061 1.043 1.043 |
| PY01 PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY00 PY01 PY02 PY03 PY04 | 4th 238,864,679 248,802,263 277,965,816 305,401,391 309,530,870 Indemnity 5th 249,539,460 265,931,739 275,170,875 301,400,973 | 5th 263,044,765 274,630,588 301,128,388 330,727,906 333,362,132 y Losses 6th 268,549,230 286,024,915 291,292,110 317,842,734 | Dev't 1.101 1.104 1.083 1.083 1.077 1.080 1.081 1.087 1.090 Dev't 1.076 1.076 1.059 1.055 1.039 | 4th 188,911,794 207,823,708 228,268,590 267,869,707 278,757,470 Medical 5th 186,727,679 198,395,379 217,007,220 237,303,751 | 5th 196,408,433 216,514,620 236,947,215 282,331,174 289,949,900 Losses 6th 193,704,612 206,478,736 222,125,666 243,796,925 | Dev't 1.040 1.042 1.038 1.054 1.040 1.047 1.044 1.043 Dev't 1.037 1.041 1.024 1.027 1.025 1.026 1.025 | 4th 427,776,473 456,625,971 506,234,406 573,271,098 588,288,340 Total L 5th 436,267,139 464,327,118 492,178,095 538,704,724 | 5th 459,453,198 491,145,208 538,075,603 613,059,080 623,312,032 00sses 6th 462,253,842 492,503,651 513,417,776 561,639,659 | Dev't 1.074 1.076 1.063 1.069 1.065 1.064 1.067 1.068 Dev't 1.060 1.061 1.043 1.043 1.043 |
| PY01 PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY00 PY01 PY02 PY03 PY04 2-yr avg | 4th 238,864,679 248,802,263 277,965,816 305,401,391 309,530,870 Indemnity 5th 249,539,460 265,931,739 275,170,875 301,400,973 | 5th 263,044,765 274,630,588 301,128,388 330,727,906 333,362,132 y Losses 6th 268,549,230 286,024,915 291,292,110 317,842,734 | Dev't 1.101 1.104 1.083 1.083 1.077 1.080 1.081 1.087 1.090 Dev't 1.076 1.076 1.059 1.055 1.039 1.047 | 4th 188,911,794 207,823,708 228,268,590 267,869,707 278,757,470 Medical 5th 186,727,679 198,395,379 217,007,220 237,303,751 | 5th 196,408,433 216,514,620 236,947,215 282,331,174 289,949,900 Losses 6th 193,704,612 206,478,736 222,125,666 243,796,925 | Dev't 1.040 1.042 1.038 1.054 1.040 1.047 1.044 1.043 Dev't 1.037 1.041 1.024 1.027 1.025 1.026 | 4th 427,776,473 456,625,971 506,234,406 573,271,098 588,288,340 Total L 5th 436,267,139 464,327,118 492,178,095 538,704,724 | 5th 459,453,198 491,145,208 538,075,603 613,059,080 623,312,032 00sses 6th 462,253,842 492,503,651 513,417,776 561,639,659 | Dev't 1.074 1.076 1.063 1.069 1.060 1.065 1.064 1.067 1.068 Dev't 1.060 1.061 1.043 1.043 1.032 1.038 |
| PY01 PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY00 PY01 PY02 PY03 PY04 2-yr avg 3-yr avg | 4th 238,864,679 248,802,263 277,965,816 305,401,391 309,530,870 Indemnity 5th 249,539,460 265,931,739 275,170,875 301,400,973 327,923,618 | 5th 263,044,765 274,630,588 301,128,388 330,727,906 333,362,132 y Losses 6th 268,549,230 286,024,915 291,292,110 317,842,734 340,585,075 | Dev't 1.101 1.104 1.083 1.083 1.077 1.080 1.081 1.087 1.090 Dev't 1.076 1.076 1.076 1.059 1.055 1.039 1.047 1.051 | 4th 188,911,794 207,823,708 228,268,590 267,869,707 278,757,470 Medical 5th 186,727,679 198,395,379 217,007,220 237,303,751 280,478,090 | 5th 196,408,433 216,514,620 236,947,215 282,331,174 289,949,900 Losses 6th 193,704,612 206,478,736 222,125,666 243,796,925 287,357,146 | Dev't 1.040 1.042 1.038 1.054 1.040 1.047 1.044 1.043 Dev't 1.037 1.041 1.024 1.027 1.025 1.026 1.025 | 4th 427,776,473 456,625,971 506,234,406 573,271,098 588,288,340 Total L 5th 436,267,139 464,327,118 492,178,095 538,704,724 608,401,708 | 5th 459,453,198 491,145,208 538,075,603 613,059,080 623,312,032 00sses 6th 462,253,842 492,503,651 513,417,776 561,639,659 627,942,221 | Dev't 1.074 1.076 1.063 1.069 1.060 1.065 1.064 1.067 1.068 Dev't 1.060 1.061 1.043 1.043 1.032 1.038 1.039 |
| PY01 PY02 PY03 PY04 PY05 2-yr avg 4-yr avg 5-yr avg PY00 PY01 PY02 PY03 PY04 2-yr avg 3-yr avg 4-yr avg | 4th 238,864,679 248,802,263 277,965,816 305,401,391 309,530,870 Indemnity 5th 249,539,460 265,931,739 275,170,875 301,400,973 327,923,618 | 5th 263,044,765 274,630,588 301,128,388 330,727,906 333,362,132 y Losses 6th 268,549,230 286,024,915 291,292,110 317,842,734 340,585,075 | Dev't 1.101 1.104 1.083 1.083 1.087 1.080 1.081 1.087 1.090 Dev't 1.076 1.076 1.059 1.055 1.039 1.047 1.051 1.057 1.061 | 4th 188,911,794 207,823,708 228,268,590 267,869,707 278,757,470 Medical 5th 186,727,679 198,395,379 217,007,220 237,303,751 280,478,090 Medical | 5th 196,408,433 216,514,620 236,947,215 282,331,174 289,949,900 Losses 6th 193,704,612 206,478,736 222,125,666 243,796,925 287,357,146 | Dev't 1.040 1.042 1.038 1.054 1.040 1.047 1.044 1.043 Dev't 1.037 1.041 1.024 1.027 1.025 1.026 1.025 1.029 1.031 | 4th 427,776,473 456,625,971 506,234,406 573,271,098 588,288,340 Total L 5th 436,267,139 464,327,118 492,178,095 538,704,724 608,401,708 | 5th 459,453,198 491,145,208 538,075,603 613,059,080 623,312,032 00sses 6th 462,253,842 492,503,651 513,417,776 561,639,659 627,942,221 | Dev't 1.074 1.076 1.063 1.069 1.060 1.065 1.064 1.067 1.068 Dev't 1.060 1.061 1.043 1.043 1.043 1.032 1.038 1.039 1.045 |
| PY01 PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY00 PY01 PY02 PY03 PY04 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 4th 238,864,679 248,802,263 277,965,816 305,401,391 309,530,870 Indemnity 5th 249,539,460 265,931,739 275,170,875 301,400,973 327,923,618 | 5th 263,044,765 274,630,588 301,128,388 330,727,906 333,362,132 y Losses 6th 268,549,230 286,024,915 291,292,110 317,842,734 340,585,075 | Dev't 1.101 1.104 1.083 1.083 1.077 1.080 1.081 1.087 1.090 Dev't 1.076 1.059 1.055 1.039 1.047 1.051 1.057 1.061 | 4th 188,911,794 207,823,708 228,268,590 267,869,707 278,757,470 Medical 5th 186,727,679 198,395,379 217,007,220 237,303,751 280,478,090 Medical 6th | 5th 196,408,433 216,514,620 236,947,215 282,331,174 289,949,900 Losses 6th 193,704,612 206,478,736 222,125,666 243,796,925 287,357,146 Losses 7th | Dev't 1.040 1.042 1.038 1.054 1.040 1.047 1.044 1.043 Dev't 1.037 1.041 1.024 1.027 1.025 1.026 1.025 1.029 1.031 | 4th 427,776,473 456,625,971 506,234,406 573,271,098 588,288,340 Total L 5th 436,267,139 464,327,118 492,178,095 538,704,724 608,401,708 | 5th 459,453,198 491,145,208 538,075,603 613,059,080 623,312,032 osses 6th 462,253,842 492,503,651 513,417,776 561,639,659 627,942,221 | Dev't 1.074 1.076 1.063 1.069 1.065 1.064 1.067 1.068 Dev't 1.060 1.043 1.043 1.032 1.038 1.039 1.045 1.048 |
| PY01 PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY00 PY01 PY02 PY03 PY04 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 4th 238,864,679 248,802,263 277,965,816 305,401,391 309,530,870 Indemnity 5th 249,539,460 265,931,739 275,170,875 301,400,973 327,923,618 Indemnity 6th 263,645,378 | 5th 263,044,765 274,630,588 301,128,388 330,727,906 333,362,132 y Losses 6th 268,549,230 286,024,915 291,292,110 317,842,734 340,585,075 | Dev't 1.101 1.104 1.083 1.083 1.077 1.080 1.081 1.087 1.090 Dev't 1.076 1.076 1.059 1.055 1.039 1.047 1.051 1.057 1.061 Dev't 1.076 | 4th 188,911,794 207,823,708 228,268,590 267,869,707 278,757,470 Medical 5th 186,727,679 198,395,379 217,007,220 237,303,751 280,478,090 Medical 6th 192,358,245 | 5th 196,408,433 216,514,620 236,947,215 282,331,174 289,949,900 Losses 6th 193,704,612 206,478,736 222,125,666 243,796,925 287,357,146 Losses 7th 196,966,382 | Dev't 1.040 1.042 1.038 1.054 1.040 1.047 1.044 1.043 Dev't 1.037 1.041 1.024 1.027 1.025 1.026 1.025 1.029 1.031 Dev't 1.024 | 4th 427,776,473 456,625,971 506,234,406 573,271,098 588,288,340 Total L 5th 436,267,139 464,327,118 492,178,095 538,704,724 608,401,708 Total L 6th 456,003,623 | 5th 459,453,198 491,145,208 538,075,603 613,059,080 623,312,032 0sses 6th 462,253,842 492,503,651 513,417,776 561,639,659 627,942,221 | Dev't 1.074 1.076 1.063 1.069 1.060 1.065 1.064 1.067 1.068 Dev't 1.060 1.043 1.043 1.032 1.038 1.039 1.045 1.048 |
| PY01 PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY00 PY01 PY02 PY03 PY04 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 4th 238,864,679 248,802,263 277,965,816 305,401,391 309,530,870 Indemnity 5th 249,539,460 265,931,739 275,170,875 301,400,973 327,923,618 Indemnity 6th 263,645,378 272,912,949 | 5th 263,044,765 274,630,588 301,128,388 330,727,906 333,362,132 y Losses 6th 268,549,230 286,024,915 291,292,110 317,842,734 340,585,075 | Dev't 1.101 1.104 1.083 1.083 1.077 1.080 1.081 1.087 1.090 Dev't 1.076 1.076 1.055 1.039 1.047 1.051 1.057 1.061 Dev't 1.041 1.034 | 4th 188,911,794 207,823,708 228,268,590 267,869,707 278,757,470 Medical 5th 186,727,679 198,395,379 217,007,220 237,303,751 280,478,090 Medical 6th 192,358,245 204,894,905 | 5th 196,408,433 216,514,620 236,947,215 282,331,174 289,949,900 Losses 6th 193,704,612 206,478,736 222,125,666 243,796,925 287,357,146 Losses 7th 196,966,382 209,703,604 | Dev't 1.040 1.042 1.038 1.054 1.040 1.047 1.044 1.043 Dev't 1.037 1.041 1.024 1.025 1.026 1.025 1.029 1.031 Dev't 1.024 1.023 | 4th 427,776,473 456,625,971 506,234,406 573,271,098 588,288,340 Total L 5th 436,267,139 464,327,118 492,178,095 538,704,724 608,401,708 Total L 6th 456,003,623 477,807,854 | 5th 459,453,198 491,145,208 538,075,603 613,059,080 623,312,032 osses 6th 462,253,842 492,503,651 513,417,776 561,639,659 627,942,221 osses 7th 471,461,160 492,009,917 | Dev't 1.074 1.076 1.063 1.069 1.065 1.064 1.067 1.068 Dev't 1.060 1.061 1.043 1.032 1.038 1.039 1.045 1.048 |
| PY01 PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY00 PY01 PY02 PY03 PY04 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 4th 238,864,679 248,802,263 277,965,816 305,401,391 309,530,870 Indemnity 5th 249,539,460 265,931,739 275,170,875 301,400,973 327,923,618 Indemnity 6th 263,645,378 272,912,949 284,856,409 | 5th 263,044,765 274,630,588 301,128,388 330,727,906 333,362,132 y Losses 6th 268,549,230 286,024,915 291,292,110 317,842,734 340,585,075 y Losses 7th 274,494,778 282,306,313 295,484,544 | Dev't 1.101 1.104 1.083 1.083 1.077 1.080 1.081 1.087 1.090 Dev't 1.076 1.076 1.055 1.039 1.047 1.051 1.057 1.061 Dev't 1.041 1.034 1.037 | 4th 188,911,794 207,823,708 228,268,590 267,869,707 278,757,470 Medical 5th 186,727,679 198,395,379 217,007,220 237,303,751 280,478,090 Medical 6th 192,358,245 204,894,905 205,987,267 | 5th 196,408,433 216,514,620 236,947,215 282,331,174 289,949,900 Losses 6th 193,704,612 206,478,736 222,125,666 243,796,925 287,357,146 Losses 7th 196,966,382 209,703,604 211,124,904 | Dev't 1.040 1.042 1.038 1.054 1.040 1.047 1.044 1.043 Dev't 1.037 1.041 1.024 1.025 1.026 1.025 1.029 1.031 Dev't 1.024 1.023 1.025 | 4th 427,776,473 456,625,971 506,234,406 573,271,098 588,288,340 Total L 5th 436,267,139 464,327,118 492,178,095 538,704,724 608,401,708 Total L 6th 456,003,623 477,807,854 490,843,676 | 5th 459,453,198 491,145,208 538,075,603 613,059,080 623,312,032 osses 6th 462,253,842 492,503,651 513,417,776 561,639,659 627,942,221 osses 7th 471,461,160 492,009,917 506,609,448 | Dev't 1.074 1.076 1.063 1.069 1.060 1.065 1.064 1.067 1.068 Dev't 1.060 1.061 1.043 1.032 1.038 1.039 1.045 1.048 Dev't 1.034 1.030 1.032 |
| PY01 PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY00 PY01 PY02 PY03 PY04 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 4th 238,864,679 248,802,263 277,965,816 305,401,391 309,530,870 Indemnity 5th 249,539,460 265,931,739 275,170,875 301,400,973 327,923,618 Indemnity 6th 263,645,378 272,912,949 284,856,409 290,614,050 | 5th 263,044,765 274,630,588 301,128,388 330,727,906 333,362,132 y Losses 6th 268,549,230 286,024,915 291,292,110 317,842,734 340,585,075 y Losses 7th 274,494,778 282,306,313 295,484,544 299,113,181 | Dev't 1.101 1.104 1.083 1.083 1.077 1.080 1.081 1.087 1.090 Dev't 1.076 1.076 1.059 1.055 1.039 1.047 1.051 1.057 1.061 Dev't 1.041 1.034 1.037 1.029 | 4th 188,911,794 207,823,708 228,268,590 267,869,707 278,757,470 Medical 5th 186,727,679 198,395,379 217,007,220 237,303,751 280,478,090 Medical 6th 192,358,245 204,894,905 205,987,267 221,765,968 | 5th 196,408,433 216,514,620 236,947,215 282,331,174 289,949,900 Losses 6th 193,704,612 206,478,736 222,125,666 243,796,925 287,357,146 Losses 7th 196,966,382 209,703,604 211,124,904 224,792,821 | Dev't 1.040 1.042 1.038 1.054 1.040 1.047 1.044 1.043 Dev't 1.037 1.041 1.024 1.025 1.026 1.025 1.029 1.031 Dev't 1.024 1.025 1.029 1.031 | 4th 427,776,473 456,625,971 506,234,406 573,271,098 588,288,340 Total L 5th 436,267,139 464,327,118 492,178,095 538,704,724 608,401,708 Total L 6th 456,003,623 477,807,854 490,843,676 512,380,018 | 5th 459,453,198 491,145,208 538,075,603 613,059,080 623,312,032 0sses 6th 462,253,842 492,503,651 513,417,776 561,639,659 627,942,221 0sses 7th 471,461,160 492,009,917 506,609,448 523,906,002 | Dev't 1.074 1.076 1.063 1.069 1.060 1.065 1.064 1.067 1.068 Dev't 1.060 1.043 1.043 1.043 1.032 1.038 1.039 1.045 1.048 |
| PY01 PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY00 PY01 PY02 PY03 PY04 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 4th 238,864,679 248,802,263 277,965,816 305,401,391 309,530,870 Indemnity 5th 249,539,460 265,931,739 275,170,875 301,400,973 327,923,618 Indemnity 6th 263,645,378 272,912,949 284,856,409 | 5th 263,044,765 274,630,588 301,128,388 330,727,906 333,362,132 y Losses 6th 268,549,230 286,024,915 291,292,110 317,842,734 340,585,075 y Losses 7th 274,494,778 282,306,313 295,484,544 | Dev't 1.101 1.104 1.083 1.083 1.077 1.080 1.081 1.087 1.090 Dev't 1.076 1.076 1.059 1.055 1.039 1.047 1.051 1.057 1.061 Dev't 1.041 1.034 1.037 1.029 1.032 | 4th 188,911,794 207,823,708 228,268,590 267,869,707 278,757,470 Medical 5th 186,727,679 198,395,379 217,007,220 237,303,751 280,478,090 Medical 6th 192,358,245 204,894,905 205,987,267 | 5th 196,408,433 216,514,620 236,947,215 282,331,174 289,949,900 Losses 6th 193,704,612 206,478,736 222,125,666 243,796,925 287,357,146 Losses 7th 196,966,382 209,703,604 211,124,904 | Dev't 1.040 1.042 1.038 1.054 1.040 1.047 1.044 1.043 Dev't 1.027 1.025 1.026 1.025 1.029 1.031 Dev't 1.024 1.023 1.025 1.025 1.024 1.023 1.025 1.014 1.021 | 4th 427,776,473 456,625,971 506,234,406 573,271,098 588,288,340 Total L 5th 436,267,139 464,327,118 492,178,095 538,704,724 608,401,708 Total L 6th 456,003,623 477,807,854 490,843,676 | 5th 459,453,198 491,145,208 538,075,603 613,059,080 623,312,032 osses 6th 462,253,842 492,503,651 513,417,776 561,639,659 627,942,221 osses 7th 471,461,160 492,009,917 506,609,448 | Dev't 1.074 1.076 1.063 1.069 1.060 1.065 1.064 1.067 1.068 Dev't 1.060 1.061 1.043 1.043 1.043 1.043 1.045 1.048 Dev't 1.032 1.032 1.032 1.032 1.032 1.032 |
| PY01 PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY00 PY01 PY02 PY03 PY04 2-yr avg 5-yr avg 5-yr avg 5-yr avg 5-yr avg 2-yr avg | 4th 238,864,679 248,802,263 277,965,816 305,401,391 309,530,870 Indemnity 5th 249,539,460 265,931,739 275,170,875 301,400,973 327,923,618 Indemnity 6th 263,645,378 272,912,949 284,856,409 290,614,050 | 5th 263,044,765 274,630,588 301,128,388 330,727,906 333,362,132 y Losses 6th 268,549,230 286,024,915 291,292,110 317,842,734 340,585,075 y Losses 7th 274,494,778 282,306,313 295,484,544 299,113,181 | Dev't 1.101 1.104 1.083 1.083 1.087 1.080 1.081 1.087 1.090 Dev't 1.076 1.059 1.055 1.039 1.047 1.051 1.057 1.061 Dev't 1.041 1.034 1.037 1.029 1.032 1.031 | 4th 188,911,794 207,823,708 228,268,590 267,869,707 278,757,470 Medical 5th 186,727,679 198,395,379 217,007,220 237,303,751 280,478,090 Medical 6th 192,358,245 204,894,905 205,987,267 221,765,968 | 5th 196,408,433 216,514,620 236,947,215 282,331,174 289,949,900 Losses 6th 193,704,612 206,478,736 222,125,666 243,796,925 287,357,146 Losses 7th 196,966,382 209,703,604 211,124,904 224,792,821 | Dev't 1.040 1.042 1.038 1.054 1.040 1.047 1.044 1.043 Dev't 1.037 1.041 1.024 1.027 1.025 1.026 1.025 1.029 1.031 Dev't 1.024 1.023 1.025 1.024 1.023 1.025 1.014 1.021 1.018 | 4th 427,776,473 456,625,971 506,234,406 573,271,098 588,288,340 Total L 5th 436,267,139 464,327,118 492,178,095 538,704,724 608,401,708 Total L 6th 456,003,623 477,807,854 490,843,676 512,380,018 | 5th 459,453,198 491,145,208 538,075,603 613,059,080 623,312,032 0sses 6th 462,253,842 492,503,651 513,417,776 561,639,659 627,942,221 0sses 7th 471,461,160 492,009,917 506,609,448 523,906,002 | Dev't 1.074 1.076 1.063 1.069 1.065 1.064 1.067 1.068 Dev't 1.060 1.043 1.032 1.038 1.039 1.045 1.048 Dev't 1.030 1.032 1.032 1.032 1.032 1.032 1.032 1.032 |
| PY01 PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY00 PY01 PY02 PY03 PY04 2-yr avg 3-yr avg 4-yr avg 5-yr avg 2-yr avg 2-yr avg 2-yr avg 3-yr avg PY00 PY01 PY02 PY03 2-yr avg 3-yr avg 3-yr avg | 4th 238,864,679 248,802,263 277,965,816 305,401,391 309,530,870 Indemnity 5th 249,539,460 265,931,739 275,170,875 301,400,973 327,923,618 Indemnity 6th 263,645,378 272,912,949 284,856,409 290,614,050 | 5th 263,044,765 274,630,588 301,128,388 330,727,906 333,362,132 y Losses 6th 268,549,230 286,024,915 291,292,110 317,842,734 340,585,075 y Losses 7th 274,494,778 282,306,313 295,484,544 299,113,181 | Dev't 1.101 1.104 1.083 1.083 1.077 1.080 1.081 1.087 1.090 Dev't 1.076 1.059 1.055 1.039 1.047 1.051 1.057 1.061 Dev't 1.041 1.034 1.037 1.029 1.032 1.031 1.033 | 4th 188,911,794 207,823,708 228,268,590 267,869,707 278,757,470 Medical 5th 186,727,679 198,395,379 217,007,220 237,303,751 280,478,090 Medical 6th 192,358,245 204,894,905 205,987,267 221,765,968 | 5th 196,408,433 216,514,620 236,947,215 282,331,174 289,949,900 Losses 6th 193,704,612 206,478,736 222,125,666 243,796,925 287,357,146 Losses 7th 196,966,382 209,703,604 211,124,904 224,792,821 | Dev't 1.040 1.042 1.038 1.054 1.040 1.047 1.044 1.043 Dev't 1.037 1.041 1.024 1.027 1.025 1.026 1.025 1.029 1.031 Dev't 1.024 1.023 1.024 1.023 1.025 1.014 1.021 1.018 1.020 | 4th 427,776,473 456,625,971 506,234,406 573,271,098 588,288,340 Total L 5th 436,267,139 464,327,118 492,178,095 538,704,724 608,401,708 Total L 6th 456,003,623 477,807,854 490,843,676 512,380,018 | 5th 459,453,198 491,145,208 538,075,603 613,059,080 623,312,032 0sses 6th 462,253,842 492,503,651 513,417,776 561,639,659 627,942,221 0sses 7th 471,461,160 492,009,917 506,609,448 523,906,002 | Dev't 1.074 1.076 1.063 1.069 1.065 1.064 1.067 1.068 Dev't 1.060 1.043 1.043 1.032 1.038 1.039 1.045 1.048 Dev't 1.030 1.045 1.048 |
| PY01 PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY00 PY01 PY02 PY03 PY04 2-yr avg 5-yr avg 5-yr avg 5-yr avg 5-yr avg 2-yr avg | 4th 238,864,679 248,802,263 277,965,816 305,401,391 309,530,870 Indemnity 5th 249,539,460 265,931,739 275,170,875 301,400,973 327,923,618 Indemnity 6th 263,645,378 272,912,949 284,856,409 290,614,050 | 5th 263,044,765 274,630,588 301,128,388 330,727,906 333,362,132 y Losses 6th 268,549,230 286,024,915 291,292,110 317,842,734 340,585,075 y Losses 7th 274,494,778 282,306,313 295,484,544 299,113,181 | Dev't 1.101 1.104 1.083 1.083 1.087 1.080 1.081 1.087 1.090 Dev't 1.076 1.059 1.055 1.039 1.047 1.051 1.057 1.061 Dev't 1.041 1.034 1.037 1.029 1.032 1.031 | 4th 188,911,794 207,823,708 228,268,590 267,869,707 278,757,470 Medical 5th 186,727,679 198,395,379 217,007,220 237,303,751 280,478,090 Medical 6th 192,358,245 204,894,905 205,987,267 221,765,968 | 5th 196,408,433 216,514,620 236,947,215 282,331,174 289,949,900 Losses 6th 193,704,612 206,478,736 222,125,666 243,796,925 287,357,146 Losses 7th 196,966,382 209,703,604 211,124,904 224,792,821 | Dev't 1.040 1.042 1.038 1.054 1.040 1.047 1.044 1.043 Dev't 1.037 1.041 1.024 1.027 1.025 1.026 1.025 1.029 1.031 Dev't 1.024 1.023 1.025 1.024 1.023 1.025 1.014 1.021 1.018 | 4th 427,776,473 456,625,971 506,234,406 573,271,098 588,288,340 Total L 5th 436,267,139 464,327,118 492,178,095 538,704,724 608,401,708 Total L 6th 456,003,623 477,807,854 490,843,676 512,380,018 | 5th 459,453,198 491,145,208 538,075,603 613,059,080 623,312,032 0sses 6th 462,253,842 492,503,651 513,417,776 561,639,659 627,942,221 0sses 7th 471,461,160 492,009,917 506,609,448 523,906,002 | Dev't 1.074 1.076 1.063 1.069 1.065 1.064 1.067 1.068 Dev't 1.060 1.043 1.032 1.038 1.039 1.045 1.048 Dev't 1.030 1.032 1.032 1.032 1.032 1.032 1.032 1.032 |

Policy Year Development Factors, Continued

| | Indemnit | y Losses | | Medical | Losses | | Total L | osses | |
|----------------------|----------------------------|----------------------------|----------------|----------------------------|----------------------------|----------------|----------------------------|----------------------------|----------------|
| | <u>7th</u> | <u>8th</u> | Dev't | <u>7th</u> | <u>8th</u> | Dev't | <u>7th</u> | <u>8th</u> | Dev't |
| PY98 | 250,409,986 | 259,727,243 | 1.037 | 188,084,184 | 191,713,911 | 1.019 | 438,494,170 | 451,441,154 | 1.030 |
| PY99 | 277,528,993 | 284,863,772 | 1.026 | 198,989,732 | 202,335,680 | 1.017 | 476,518,725 | 487,199,452 | 1.022 |
| PY00 | 282,600,488 | 290,215,535 | 1.027 | 209,766,700 | 213,730,855 | 1.019 | 492,367,188 | 503,946,390 | 1.024 |
| PY01 PY02 | 289,832,211 295,735,394 | 295,600,475 300,545,519 | 1.020 1.016 | 207,259,330 222,029,641 | 210,501,850 226,661,438 | 1.016 1.021 | 497,091,541 517,765,035 | 506,102,325 527,206,957 | 1.018 1.018 |
| 2-yr avg | 295,735,394 | 300,545,519 | 1.018 | 222,029,041 | 220,001,430 | 1.021 | 517,705,035 | 327,200,937 | 1.018 |
| 3-yr avg | | | 1.021 | | | 1.019 | | | 1.020 |
| 4-yr avg | | | 1.022 | | | 1.018 | | | 1.021 |
| 5-yr avg | | | 1.025 | | | 1.018 | | | 1.022 |
| | Indemnit | • | | Medical | | | Total L | | |
| | <u>8th</u> | <u>9th</u> | Dev't | <u>8th</u> | <u>9th</u> | <u>Dev't</u> | <u>8th</u> | <u>9th</u> | <u>Dev't</u> |
| PY97 | 169,345,600 | 170,867,075 | 1.009 | 125,108,414 | 126,999,315 | 1.015 | 294,454,014 | 297,866,390 | 1.012 |
| PY98 | 263,117,679 | 267,125,132 | 1.015 | 195,356,125 | 198,376,369 | 1.015 | 458,473,804 | 465,501,501 | 1.015 |
| PY99 PY00 | 284,381,292 281,075,038 | 289,318,986 284,759,050 | 1.017 1.013 | 202,904,697 204,891,188 | 205,826,188 208,025,827 | 1.014 1.015 | 487,285,989 485,966,226 | 495,145,174 492,784,877 | 1.016 1.014 |
| PY01 | 289,327,687 | 292,792,543 | 1.013 | 205,337,159 | 208,144,169 | 1.013 | 494,664,846 | 500,936,712 | 1.014 |
| 2-yr avg | 200,021,001 | 202,702,040 | 1.012 | 200,007,100 | 200,144,100 | 1.015 | 454,004,040 | 000,000,712 | 1.014 |
| 3-yr avg | | | 1.014 | | | 1.014 | | | 1.014 |
| 4-yr avg | | | 1.014 | | | 1.015 | | | 1.015 |
| 5-yr avg | | | 1.013 | | | 1.015 | | | 1.014 |
| | Indemnit | • | | Medical | | | Total L | | |
| 51/00 | <u>9th</u> | <u>10th</u> | Dev't | <u>9th</u> | <u>10th</u> | <u>Dev't</u> | <u>9th</u> | <u>10th</u> | <u>Dev't</u> |
| PY96 | 138,023,838 | 139,371,012 | 1.010 | 107,168,632 | 108,636,350 | 1.014 | 245,192,470 | 248,007,362 | 1.011 |
| PY97 | 175,063,991 | 176,384,210 | 1.008 | 129,964,612 | 131,347,525 | 1.011 | 305,028,603 | 307,731,735 | 1.009 |
| PY98 PY99 | 268,553,052 277,677,148 | 272,714,896 281,434,911 | 1.015 1.014 | 199,971,351 197,239,597 | 206,297,681 200,274,200 | 1.032 1.015 | 468,524,403 474,916,745 | 479,012,577 481,709,111 | 1.022 1.014 |
| PY00 | 274,461,397 | 276,467,056 | 1.014 | 201,635,030 | 204,635,558 | 1.015 | 476,096,427 | 481,102,614 | 1.014 |
| 2-yr avg | 214,401,001 | 270,407,000 | 1.011 | 201,000,000 | 204,000,000 | 1.015 | 470,030,427 | 401,102,014 | 1.013 |
| 3-yr avg | | | 1.012 | | | 1.021 | | | 1.016 |
| 4-yr avg | | | 1.011 | | | 1.018 | | | 1.014 |
| 5-yr avg | | | 1.011 | | | 1.017 | | | 1.013 |
| | Indemnit | • | | Medical | | | Total L | | |
| D) (0.5 | <u>10th</u> | 11th | Dev't | <u>10th</u> | 11th | Dev't | 10th | 11th | Dev't |
| PY95 PY96 | 118,655,456 | 120,579,776 | 1.016 | 98,981,674 | 101,623,782 | 1.027 1.006 | 217,637,130 | 222,203,558 | 1.021 1.008 |
| PY97 | 140,326,496 178,610,205 | 141,729,996 180,121,734 | 1.010 1.008 | 109,345,254 133,500,549 | 109,989,759 134,241,440 | 1.006 | 249,671,750 312,110,754 | 251,719,755 314,363,174 | 1.008 |
| PY98 | 263,257,666 | 265,414,865 | 1.008 | 197,198,002 | 198,908,012 | 1.000 | 460,455,668 | 464,322,877 | 1.007 |
| PY99 | 272,337,059 | 274,447,401 | 1.008 | 193,344,282 | 195,097,288 | 1.009 | 465,681,341 | 469,544,689 | 1.008 |
| 2-yr avg | | | 1.008 | | | 1.009 | | | 1.008 |
| 3-yr avg | | | 1.008 | | | 1.008 | | | 1.008 |
| 4-yr avg | | | 1.009 | | | 1.008 | | | 1.008 |
| 5-yr avg | 1.1. 9 | | 1.010 | | | 1.011 | - | | 1.010 |
| | Indemnity 11th | y Losses <u>12th</u> | Dev't | Medical 11th | Losses 12th | <u>Dev't</u> | Total L <u>11th</u> | osses <u>12th</u> | Dev't |
| PY94 | 120,158,698 | 120,645,208 | 1.004 | 96,136,352 | 96,339,186 | 1.002 | 216,295,050 | 216,984,394 | 1.003 |
| PY95 | 120,579,776 | 121,127,180 | 1.005 | 101,623,782 | 102,073,572 | 1.004 | 222,203,558 | 223,200,752 | 1.004 |
| PY96 | 144,084,133 | 145,327,251 | 1.009 | 112,017,393 | 113,118,714 | 1.010 | 256,101,526 | 258,445,965 | 1.009 |
| PY97 | 174,383,897 | 175,071,793 | 1.004 | 130,267,942 | 131,166,134 | 1.007 | 304,651,839 | 306,237,927 | 1.005 |
| PY98 | 254,961,516 | 256,148,512 | 1.005 | 190,199,819 | 191,911,838 | 1.009 | 445,161,335 | 448,060,350 | 1.007 |
| 2-yr avg | | | 1.005 | | | 1.008 | | | 1.006 |
| 3-yr avg | | | 1.006 | | | 1.009 | | | 1.007 |
| 4-yr avg | | | 1.006 | | | 1.008 | | | 1.006 |
| 5-yr avg | Indemnit | v I osses | 1.005 | Medical | Losses | 1.006 | Total L | 2222 | 1.006 |
| | 12th | 13th | Dev't | 12th | 13th | Dev't | 12th | 13th | Dev't |
| PY93 | 147,631,112 | 149,721,154 | 1.014 | 129,923,139 | 132,195,680 | 1.017 | 277,554,251 | 281,916,834 | 1.016 |
| PY94 | 120,645,208 | 121,138,283 | 1.004 | 96,339,186 | 96,783,954 | 1.005 | 216,984,394 | 217,922,237 | 1.004 |
| PY95 | 123,082,900 | 123,333,151 | 1.002 | 104,205,429 | 104,886,270 | 1.007 | 227,288,329 | 228,219,421 | 1.004 |
| PY96 | 144,046,997 | 144,893,753 | 1.006 | 112,475,027 | 113,175,163 | 1.006 | 256,522,024 | 258,068,916 | 1.006 |
| PY97 | 166,660,411 | 167,291,825 | 1.004 | 124,543,381 | 125,240,178 | 1.006 | 291,203,792 | 292,532,003 | 1.005 |
| 2-yr avg | | | 1.005 | | | 1.006 | | | 1.006 |
| 3-yr avg 4-yr avg | | | 1.004 1.004 | | | 1.006 1.006 | | | 1.005 1.005 |
| 5-yr avg | | | 1.004 | | | 1.008 | | | 1.003 |
| o , avg | | | 1.000 | | | 1.500 | | | |

Policy Year Development Factors, Continued

| | Indemnity | y Losses | | Medical | Losses | | Total L | osses | |
|--|--|---|---|--|--|---|--|---|--|
| | <u>13th</u> | <u>14th</u> | Dev't | <u>13th</u> | <u>14th</u> | Dev't | <u>13th</u> | <u>14th</u> | Dev't |
| PY92 | 184,994,633 | 185,989,955 | 1.005 | 160,498,184 | 161,497,527 | 1.006 | 345,492,817 | 347,487,482 | 1.006 |
| PY93 | 149,721,154 | 150,485,070 | 1.005 | 132,195,680 | 132,905,788 | 1.005 | 281,916,834 | 283,390,858 | 1.005 |
| PY94 | 122,087,502 | 122,399,779 | 1.003 | 97,626,014 | 97,787,650 | 1.002 | 219,713,516 | 220,187,429 | 1.002 |
| PY95 | 123,053,958 | 123,286,034 | 1.002 | 104,522,878 | 104,961,338 | 1.004 | 227,576,836 | 228,247,372 | 1.003 |
| PY96 | 140,505,760 | 141,145,286 | 1.005 | 108,530,437 | 110,430,436 | 1.018 | 249,036,197 | 251,575,722 | 1.010 |
| 2-yr avg | | | 1.004 | | | 1.011 | | | 1.007 1.005 |
| 3-yr avg 4-yr avg | | | 1.003 1.004 | | | 1.008 1.007 | | | 1.005 |
| 5-yr avg | | | 1.004 | | | 1.007 | | | 1.005 |
| o yi avg | Indemnity | y Losses | 1.001 | Medical | Losses | 1.007 | Total L | osses | 1.000 |
| | <u>14th</u> | <u>15th</u> | Dev't | <u>14th</u> | <u>15th</u> | Dev't | <u>14th</u> | <u>15th</u> | Dev't |
| PY91 | 242,076,291 | 242,974,065 | 1.004 | 201,532,796 | 203,070,981 | 1.008 | 443,609,087 | 446,045,046 | 1.005 |
| PY92 | 185,989,955 | 186,521,446 | 1.003 | 161,497,527 | 162,781,670 | 1.008 | 347,487,482 | 349,303,116 | 1.005 |
| PY93 | 150,026,819 | 150,446,284 | 1.003 | 129,697,219 | 130,224,670 | 1.004 | 279,724,038 | 280,670,954 | 1.003 |
| PY94 | 122,238,615 | 122,472,745 | 1.002 | 97,474,476 | 97,888,934 | 1.004 | 219,713,091 | 220,361,679 | 1.003 |
| PY95 | 119,830,240 | 119,961,103 | 1.001 | 101,753,474 | 102,157,619 | 1.004 | 221,583,714 | 222,118,722 | 1.002 |
| 2-yr avg | | | 1.002 | | | 1.004 | | | 1.003 |
| 3-yr avg | | | 1.002 | | | 1.004 | | | 1.003 |
| 4-yr avg | | | 1.002 | | | 1.005 1.006 | | | 1.003 |
| 5-yr avg | Indemnity | v I 00000 | 1.003 | Medical | Loccoc | 1.006 | Total L | 00000 | 1.004 |
| | 15th | 16th | Dev't | 15th | 16th | Dev't | 15th | 16th | Dev't |
| PY90 | 253,994,277 | 255,280,595 | 1.005 | 198,575,897 | 199,445,295 | 1.004 | 452,570,174 | 454,725,890 | 1.005 |
| PY91 | 242,974,065 | 244,698,859 | 1.007 | 203,070,981 | 204,756,710 | 1.008 | 446,045,046 | 449,455,569 | 1.008 |
| PY92 | 185,675,857 | 186,518,529 | 1.005 | 162,315,727 | 163,509,069 | 1.007 | 347,991,584 | 350,027,598 | 1.006 |
| PY93 | 150,280,820 | 150,730,815 | 1.003 | 130,035,132 | 130,463,267 | 1.003 | 280,315,952 | 281,194,082 | 1.003 |
| PY94 | 120,796,076 | 121,140,868 | 1.003 | 96,256,696 | 96,555,743 | 1.003 | 217,052,772 | 217,696,611 | 1.003 |
| 2-yr avg | | | 1.003 | | | 1.003 | | | 1.003 |
| 3-yr avg | | | 1.004 | | | 1.004 | | | 1.004 |
| 4-yr avg | | | 1.005 | | | 1.005 | | | 1.005 |
| 5-yr avg | La de sessito | . 1 | 1.005 | March and | 1 | 1.005 | T-1-11 | | 1.005 |
| | Indemnity 16th | • | Dov!t | Medical | | Dov't | Total L | | Dov't |
| PY89 | 246,728,295 | <u>17th</u> 247,358,433 | <u>Dev't</u> 1.003 | <u>16th</u> 189,818,340 | <u>17th</u> 190,446,677 | <u>Dev't</u> 1.003 | <u>16th</u> 436,546,635 | <u>17th</u> 437,805,110 | <u>Dev't</u> 1.003 |
| PY90 | 255,280,595 | 256,658,390 | 1.005 | 199,445,295 | 200,317,499 | 1.003 | 454,725,890 | 456,975,889 | 1.005 |
| PY91 | 244,104,790 | 244,832,659 | 1.003 | 204,380,844 | 205,845,683 | 1.007 | 448,485,634 | 450,678,342 | 1.005 |
| | ,, | | | | 163,533,697 | 1.005 | 347,967,380 | 349,399,181 | 1.004 |
| PY92 | 185,316,859 | 185,865,484 | 1.003 | 162,650,521 | | | | 349,399,101 | |
| PY92 PY93 | 185,316,859 149,997,105 | 185,865,484 150,735,835 | 1.003 1.005 | 162,650,521 129,871,791 | 130,886,565 | 1.003 | 279,868,896 | 281,622,400 | 1.004 |
| | | | | | | | | | |
| PY93 | | | 1.005 | | | 1.008 | | | 1.006 |
| PY93 2-yr avg | | | 1.005 1.004 1.004 1.004 | | | 1.008 1.007 1.007 1.006 | | | 1.006 1.005 1.005 1.005 |
| PY93 2-yr avg 3-yr avg | 149,997,105 | 150,735,835 | 1.005 1.004 1.004 | 129,871,791 | 130,886,565 | 1.008 1.007 1.007 | 279,868,896 | 281,622,400 | 1.006 1.005 1.005 |
| PY93 2-yr avg 3-yr avg 4-yr avg | 149,997,105 Indemnit | 150,735,835 y Losses | 1.005 1.004 1.004 1.004 1.004 | 129,871,791 Medical | 130,886,565 Losses | 1.008 1.007 1.007 1.006 1.005 | 279,868,896 Total L | 281,622,400 osses | 1.006 1.005 1.005 1.005 1.005 |
| PY93 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 149,997,105 Indemnity 17th | 150,735,835 y Losses 18th | 1.005 1.004 1.004 1.004 1.004 | 129,871,791 Medical 17th | 130,886,565 Losses 18th | 1.008 1.007 1.007 1.006 1.005 | 279,868,896 Total L <u>17th</u> | 281,622,400 osses 18th | 1.006 1.005 1.005 1.005 1.005 |
| PY93 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 149,997,105 Indemnity 17th 200,822,184 | 150,735,835 y Losses 18th 201,703,092 | 1.005 1.004 1.004 1.004 1.004 Dev't 1.004 | 129,871,791 Medical 17th 159,755,313 | 130,886,565 Losses 18th 160,403,729 | 1.008 1.007 1.007 1.006 1.005 Dev't 1.004 | 279,868,896 Total L 17th 360,577,497 | 281,622,400 osses 18th 362,106,821 | 1.006 1.005 1.005 1.005 1.005 Dev't 1.004 |
| PY93 2-yr avg 3-yr avg 4-yr avg 5-yr avg | Indemnity 17th 200,822,184 247,358,433 | 150,735,835 y Losses 18th 201,703,092 248,167,158 | 1.005 1.004 1.004 1.004 1.004 1.004 Dev't 1.004 1.003 | Medical 17th 159,755,313 190,446,677 | 130,886,565 Losses 18th 160,403,729 191,308,557 | 1.008 1.007 1.007 1.006 1.005 <u>Dev't</u> 1.004 1.005 | 279,868,896 Total L 17th 360,577,497 437,805,110 | 281,622,400 osses 18th 362,106,821 439,475,715 | 1.006 1.005 1.005 1.005 1.005 Dev't 1.004 1.004 |
| PY93 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY88 PY89 PY90 | Indemnity 17th 200,822,184 247,358,433 255,826,799 | 150,735,835 y Losses 18th 201,703,092 248,167,158 256,791,402 | 1.005 1.004 1.004 1.004 1.004 1.004 Dev't 1.004 1.003 1.004 | Medical 17th 159,755,313 190,446,677 199,914,129 | 130,886,565 Losses 18th 160,403,729 191,308,557 200,907,394 | 1.008 1.007 1.007 1.006 1.005 Dev't 1.004 1.005 1.005 | 279,868,896 Total L 17th 360,577,497 437,805,110 455,740,928 | 281,622,400 osses 18th 362,106,821 439,475,715 457,698,796 | 1.006 1.005 1.005 1.005 1.005 1.005 Dev't 1.004 1.004 |
| PY93 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY88 PY89 PY90 PY91 | Indemnity 17th 200,822,184 247,358,433 255,826,799 243,974,258 | 150,735,835 y Losses 18th 201,703,092 248,167,158 256,791,402 244,935,258 | 1.005 1.004 1.004 1.004 1.004 1.004 1.004 1.003 1.004 1.004 | Medical 17th 159,755,313 190,446,677 199,914,129 205,208,504 | 130,886,565 Losses 18th 160,403,729 191,308,557 200,907,394 206,845,844 | 1.008 1.007 1.007 1.006 1.005 Dev't 1.004 1.005 1.005 1.008 | Total L 17th 360,577,497 437,805,110 455,740,928 449,182,762 | 281,622,400 osses 18th 362,106,821 439,475,715 457,698,796 451,781,102 | 1.006 1.005 1.005 1.005 1.005 1.005 <u>Dev't</u> 1.004 1.004 1.004 |
| PY93 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY88 PY89 PY90 PY91 PY92 | Indemnity 17th 200,822,184 247,358,433 255,826,799 | 150,735,835 y Losses 18th 201,703,092 248,167,158 256,791,402 | 1.005 1.004 1.004 1.004 1.004 1.004 1.003 1.004 1.004 1.002 | Medical 17th 159,755,313 190,446,677 199,914,129 | 130,886,565 Losses 18th 160,403,729 191,308,557 200,907,394 | 1.008 1.007 1.007 1.006 1.005 Dev't 1.004 1.005 1.005 1.008 | 279,868,896 Total L 17th 360,577,497 437,805,110 455,740,928 | 281,622,400 osses 18th 362,106,821 439,475,715 457,698,796 | 1.006 1.005 1.005 1.005 1.005 1.005 Dev't 1.004 1.004 1.004 1.006 1.003 |
| PY93 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY88 PY89 PY90 PY91 PY92 2-yr avg | Indemnity 17th 200,822,184 247,358,433 255,826,799 243,974,258 | 150,735,835 y Losses 18th 201,703,092 248,167,158 256,791,402 244,935,258 | 1.005 1.004 1.004 1.004 1.004 1.004 1.003 1.004 1.004 1.002 1.003 | Medical 17th 159,755,313 190,446,677 199,914,129 205,208,504 | 130,886,565 Losses 18th 160,403,729 191,308,557 200,907,394 206,845,844 | 1.008 1.007 1.007 1.006 1.005 Dev't 1.004 1.005 1.005 1.008 1.004 1.006 | Total L 17th 360,577,497 437,805,110 455,740,928 449,182,762 | 281,622,400 osses 18th 362,106,821 439,475,715 457,698,796 451,781,102 | 1.006 1.005 1.005 1.005 1.005 1.005 <u>Dev't</u> 1.004 1.004 1.004 |
| PY93 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY88 PY89 PY90 PY91 PY92 | Indemnity 17th 200,822,184 247,358,433 255,826,799 243,974,258 | 150,735,835 y Losses 18th 201,703,092 248,167,158 256,791,402 244,935,258 | 1.005 1.004 1.004 1.004 1.004 1.004 1.003 1.004 1.004 1.002 | Medical 17th 159,755,313 190,446,677 199,914,129 205,208,504 | 130,886,565 Losses 18th 160,403,729 191,308,557 200,907,394 206,845,844 | 1.008 1.007 1.007 1.006 1.005 Dev't 1.004 1.005 1.005 1.008 | Total L 17th 360,577,497 437,805,110 455,740,928 449,182,762 | 281,622,400 osses 18th 362,106,821 439,475,715 457,698,796 451,781,102 | 1.006 1.005 1.005 1.005 1.005 1.005 Dev't 1.004 1.004 1.006 1.003 1.005 |
| PY93 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY88 PY89 PY90 PY91 PY92 2-yr avg 3-yr avg | Indemnity 17th 200,822,184 247,358,433 255,826,799 243,974,258 | 150,735,835 y Losses 18th 201,703,092 248,167,158 256,791,402 244,935,258 | 1.005 1.004 1.004 1.004 1.004 1.004 1.003 1.004 1.002 1.003 1.003 | Medical 17th 159,755,313 190,446,677 199,914,129 205,208,504 | 130,886,565 Losses 18th 160,403,729 191,308,557 200,907,394 206,845,844 | 1.008 1.007 1.007 1.006 1.005 Dev't 1.004 1.005 1.005 1.008 1.004 1.006 1.006 | Total L 17th 360,577,497 437,805,110 455,740,928 449,182,762 | 281,622,400 osses 18th 362,106,821 439,475,715 457,698,796 451,781,102 | 1.006 1.005 1.005 1.005 1.005 1.005 1.004 1.004 1.006 1.003 1.005 1.004 |
| PY93 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY88 PY89 PY90 PY91 PY92 2-yr avg 3-yr avg 4-yr avg | Indemnity 17th 200,822,184 247,358,433 255,826,799 243,974,258 185,303,647 | 150,735,835 y Losses 18th 201,703,092 248,167,158 256,791,402 244,935,258 185,713,649 | 1.005 1.004 1.004 1.004 1.004 1.004 1.004 1.003 1.004 1.002 1.003 1.003 1.003 | Medical 17th 159,755,313 190,446,677 199,914,129 205,208,504 | 130,886,565 Losses 18th 160,403,729 191,308,557 200,907,394 206,845,844 163,966,445 | 1.008 1.007 1.007 1.006 1.005 Dev't 1.004 1.005 1.005 1.008 1.004 1.006 1.006 | Total L 17th 360,577,497 437,805,110 455,740,928 449,182,762 | 281,622,400 osses 18th 362,106,821 439,475,715 457,698,796 451,781,102 349,680,094 | 1.006 1.005 1.005 1.005 1.005 1.005 1.004 1.004 1.006 1.003 1.005 1.004 1.004 |
| PY93 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY88 PY89 PY90 PY91 PY92 2-yr avg 3-yr avg 4-yr avg 5-yr avg | Indemnity 17th 200,822,184 247,358,433 255,826,799 243,974,258 185,303,647 Indemnity 18th | y Losses 18th 201,703,092 248,167,158 256,791,402 244,935,258 185,713,649 y Losses 19th | 1.005 1.004 1.004 1.004 1.004 1.003 1.004 1.002 1.003 1.003 1.003 1.003 | Medical 17th 159,755,313 190,446,677 199,914,129 205,208,504 163,302,894 Medical 18th | 130,886,565 Losses 18th 160,403,729 191,308,557 200,907,394 206,845,844 163,966,445 Losses 19th | 1.008 1.007 1.007 1.006 1.005 Dev't 1.004 1.005 1.005 1.008 1.004 1.006 1.006 1.006 1.005 | Total L 17th 360,577,497 437,805,110 455,740,928 449,182,762 348,606,541 Total L 18th | 0sses 18th 362,106,821 439,475,715 457,698,796 451,781,102 349,680,094 osses 19th | 1.006 1.005 1.005 1.005 1.005 1.005 1.004 1.004 1.004 1.005 1.004 1.004 1.004 |
| PY93 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY88 PY89 PY90 PY91 PY92 2-yr avg 3-yr avg 4-yr avg 5-yr avg | Indemnity 17th 200,822,184 247,358,433 255,826,799 243,974,258 185,303,647 Indemnity 18th 166,616,825 | y Losses 18th 201,703,092 248,167,158 256,791,402 244,935,258 185,713,649 y Losses 19th 167,173,548 | 1.005 1.004 1.004 1.004 1.004 1.003 1.004 1.003 1.003 1.003 1.003 1.003 1.003 | Medical 17th 159,755,313 190,446,677 199,914,129 205,208,504 163,302,894 Medical 18th 129,926,629 | 130,886,565 Losses 18th 160,403,729 191,308,557 200,907,394 206,845,844 163,966,445 Losses 19th 130,504,735 | 1.008 1.007 1.007 1.006 1.005 Dev't 1.004 1.005 1.008 1.004 1.006 1.006 1.005 1.005 | Total L 17th 360,577,497 437,805,110 455,740,928 449,182,762 348,606,541 Total L 18th 296,543,454 | 0sses 18th 362,106,821 439,475,715 457,698,796 451,781,102 349,680,094 0sses 19th 297,678,283 | 1.006 1.005 1.005 1.005 1.005 1.005 1.004 1.004 1.004 1.005 1.004 1.004 1.004 1.004 |
| PY93 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY88 PY89 PY90 PY91 PY92 2-yr avg 3-yr avg 4-yr avg 5-yr avg | Indemnity 17th 200,822,184 247,358,433 255,826,799 243,974,258 185,303,647 Indemnity 18th 166,616,825 201,703,092 | y Losses 18th 201,703,092 248,167,158 256,791,402 244,935,258 185,713,649 y Losses 19th 167,173,548 202,691,425 | 1.005 1.004 1.004 1.004 1.004 1.003 1.004 1.002 1.003 1.003 1.003 1.003 1.003 1.003 | Medical 17th 159,755,313 190,446,677 199,914,129 205,208,504 163,302,894 Medical 18th 129,926,629 160,403,729 | 130,886,565 Losses 18th 160,403,729 191,308,557 200,907,394 206,845,844 163,966,445 Losses 19th 130,504,735 161,309,606 | 1.008 1.007 1.007 1.006 1.005 Dev't 1.004 1.005 1.008 1.004 1.006 1.006 1.006 1.005 Dev't 1.004 | Total L 17th 360,577,497 437,805,110 455,740,928 449,182,762 348,606,541 Total L 18th 296,543,454 362,106,821 | 0sses 18th 362,106,821 439,475,715 457,698,796 451,781,102 349,680,094 0sses 19th 297,678,283 364,001,031 | 1.006 1.005 1.005 1.005 1.005 1.005 1.004 1.004 1.004 1.004 1.004 1.004 1.004 1.004 1.004 |
| PY93 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY88 PY89 PY90 PY91 PY92 2-yr avg 3-yr avg 4-yr avg 5-yr avg | Indemnity 17th 200,822,184 247,358,433 255,826,799 243,974,258 185,303,647 Indemnity 18th 166,616,825 201,703,092 247,621,041 | y Losses 18th 201,703,092 248,167,158 256,791,402 244,935,258 185,713,649 y Losses 19th 167,173,548 202,691,425 247,981,035 | 1.005 1.004 1.004 1.004 1.004 1.004 1.003 1.004 1.002 1.003 1.003 1.003 1.003 1.003 1.003 1.003 | Medical 17th 159,755,313 190,446,677 199,914,129 205,208,504 163,302,894 Medical 18th 129,926,629 160,403,729 191,076,849 | 130,886,565 Losses 18th 160,403,729 191,308,557 200,907,394 206,845,844 163,966,445 Losses 19th 130,504,735 161,309,606 191,765,366 | 1.008 1.007 1.007 1.006 1.005 Dev't 1.004 1.005 1.006 1.006 1.006 1.006 1.005 Dev't 1.004 1.006 1.005 | Total L 17th 360,577,497 437,805,110 455,740,928 449,182,762 348,606,541 Total L 18th 296,543,454 362,106,821 438,697,890 | 0SSES 18th 362,106,821 439,475,715 457,698,796 451,781,102 349,680,094 0SSES 19th 297,678,283 364,001,031 439,746,401 | 1.006 1.005 1.005 1.005 1.005 1.005 1.004 1.004 1.004 1.004 1.004 1.004 1.004 1.004 1.004 1.004 1.005 1.004 |
| PY93 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY88 PY89 PY90 PY91 PY92 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY87 PY88 PY89 PY90 | Indemnity 17th 200,822,184 247,358,433 255,826,799 243,974,258 185,303,647 Indemnity 18th 166,616,825 201,703,092 247,621,041 256,294,149 | y Losses 18th 201,703,092 248,167,158 256,791,402 244,935,258 185,713,649 y Losses 19th 167,173,548 202,691,425 247,981,035 257,065,036 | 1.005 1.004 1.004 1.004 1.004 1.004 1.003 1.004 1.002 1.003 1.003 1.003 1.003 1.003 1.003 1.003 | Medical 17th 159,755,313 190,446,677 199,914,129 205,208,504 163,302,894 Medical 18th 129,926,629 160,403,729 191,076,849 200,346,202 | 130,886,565 Losses 18th 160,403,729 191,308,557 200,907,394 206,845,844 163,966,445 Losses 19th 130,504,735 161,309,606 191,765,366 201,169,378 | 1.008 1.007 1.007 1.006 1.005 Dev't 1.005 1.005 1.006 1.006 1.006 1.005 1.005 1.005 | Total L 17th 360,577,497 437,805,110 455,740,928 449,182,762 348,606,541 Total L 18th 296,543,454 362,106,821 438,697,890 456,640,351 | 0sses 18th 362,106,821 439,475,715 457,698,796 451,781,102 349,680,094 0sses 19th 297,678,283 364,001,031 439,746,401 458,234,414 | 1.006 1.005 1.005 1.005 1.005 1.005 1.005 1.004 1.004 1.004 1.004 1.004 1.004 1.004 1.004 1.005 1.005 1.005 |
| PY93 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY88 PY89 PY90 PY91 PY92 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY87 PY88 PY89 PY90 PY91 | Indemnity 17th 200,822,184 247,358,433 255,826,799 243,974,258 185,303,647 Indemnity 18th 166,616,825 201,703,092 247,621,041 | y Losses 18th 201,703,092 248,167,158 256,791,402 244,935,258 185,713,649 y Losses 19th 167,173,548 202,691,425 247,981,035 | 1.005 1.004 1.004 1.004 1.004 1.003 1.004 1.003 1.003 1.003 1.003 1.003 1.003 1.003 1.003 1.003 1.003 1.005 1.001 1.003 1.005 | Medical 17th 159,755,313 190,446,677 199,914,129 205,208,504 163,302,894 Medical 18th 129,926,629 160,403,729 191,076,849 | 130,886,565 Losses 18th 160,403,729 191,308,557 200,907,394 206,845,844 163,966,445 Losses 19th 130,504,735 161,309,606 191,765,366 | 1.008 1.007 1.007 1.006 1.005 Dev't 1.004 1.005 1.006 1.006 1.006 1.006 1.004 1.004 1.004 1.004 1.004 1.004 1.004 | Total L 17th 360,577,497 437,805,110 455,740,928 449,182,762 348,606,541 Total L 18th 296,543,454 362,106,821 438,697,890 | 0SSES 18th 362,106,821 439,475,715 457,698,796 451,781,102 349,680,094 0SSES 19th 297,678,283 364,001,031 439,746,401 | 1.006 1.005 1.005 1.005 1.005 1.005 1.004 1.004 1.006 1.003 1.005 1.004 1.004 1.004 1.004 1.004 1.004 1.005 |
| PY93 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY88 PY89 PY90 PY91 PY92 2-yr avg 3-yr avg 5-yr avg 5-yr avg PY87 PY88 PY89 PY90 PY91 2-yr avg | Indemnity 17th 200,822,184 247,358,433 255,826,799 243,974,258 185,303,647 Indemnity 18th 166,616,825 201,703,092 247,621,041 256,294,149 | y Losses 18th 201,703,092 248,167,158 256,791,402 244,935,258 185,713,649 y Losses 19th 167,173,548 202,691,425 247,981,035 257,065,036 | 1.005 1.004 1.004 1.004 1.004 1.003 1.004 1.003 1.003 1.003 1.003 1.003 1.005 1.005 1.001 1.003 1.005 1.004 | Medical 17th 159,755,313 190,446,677 199,914,129 205,208,504 163,302,894 Medical 18th 129,926,629 160,403,729 191,076,849 200,346,202 | 130,886,565 Losses 18th 160,403,729 191,308,557 200,907,394 206,845,844 163,966,445 Losses 19th 130,504,735 161,309,606 191,765,366 201,169,378 | 1.008 1.007 1.007 1.006 1.005 Dev't 1.004 1.005 1.006 1.006 1.006 1.006 1.006 1.006 1.004 1.004 1.004 1.004 1.004 1.004 1.004 | Total L 17th 360,577,497 437,805,110 455,740,928 449,182,762 348,606,541 Total L 18th 296,543,454 362,106,821 438,697,890 456,640,351 | 0sses 18th 362,106,821 439,475,715 457,698,796 451,781,102 349,680,094 0sses 19th 297,678,283 364,001,031 439,746,401 458,234,414 | 1.006 1.005 1.005 1.005 1.005 1.005 1.004 1.004 1.004 1.004 1.004 1.004 1.004 1.004 1.004 1.005 1.005 |
| PY93 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY88 PY89 PY90 PY91 PY92 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY87 PY88 PY89 PY90 PY91 | Indemnity 17th 200,822,184 247,358,433 255,826,799 243,974,258 185,303,647 Indemnity 18th 166,616,825 201,703,092 247,621,041 256,294,149 | y Losses 18th 201,703,092 248,167,158 256,791,402 244,935,258 185,713,649 y Losses 19th 167,173,548 202,691,425 247,981,035 257,065,036 | 1.005 1.004 1.004 1.004 1.004 1.003 1.004 1.003 1.003 1.003 1.003 1.003 1.003 1.003 1.003 1.003 1.003 1.005 1.001 1.003 1.005 | Medical 17th 159,755,313 190,446,677 199,914,129 205,208,504 163,302,894 Medical 18th 129,926,629 160,403,729 191,076,849 200,346,202 | 130,886,565 Losses 18th 160,403,729 191,308,557 200,907,394 206,845,844 163,966,445 Losses 19th 130,504,735 161,309,606 191,765,366 201,169,378 | 1.008 1.007 1.007 1.006 1.005 Dev't 1.004 1.005 1.006 1.006 1.006 1.006 1.004 1.004 1.004 1.004 1.004 1.004 1.004 | Total L 17th 360,577,497 437,805,110 455,740,928 449,182,762 348,606,541 Total L 18th 296,543,454 362,106,821 438,697,890 456,640,351 | 0SSES 18th 362,106,821 439,475,715 457,698,796 451,781,102 349,680,094 0SSES 19th 297,678,283 364,001,031 439,746,401 458,234,414 | 1.006 1.005 1.005 1.005 1.005 1.005 1.004 1.004 1.006 1.003 1.005 1.004 1.004 1.004 1.004 1.004 1.004 1.005 |
| PY93 2-yr avg 3-yr avg 4-yr avg 5-yr avg 5-yr avg PY88 PY89 PY90 PY91 PY92 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY87 PY88 PY89 PY90 PY91 2-yr avg 3-yr avg 3-yr avg | Indemnity 17th 200,822,184 247,358,433 255,826,799 243,974,258 185,303,647 Indemnity 18th 166,616,825 201,703,092 247,621,041 256,294,149 | y Losses 18th 201,703,092 248,167,158 256,791,402 244,935,258 185,713,649 y Losses 19th 167,173,548 202,691,425 247,981,035 257,065,036 | 1.005 1.004 1.004 1.004 1.004 1.003 1.004 1.003 1.003 1.003 1.003 1.003 1.005 1.001 1.003 1.005 1.001 1.003 1.005 1.001 1.003 | Medical 17th 159,755,313 190,446,677 199,914,129 205,208,504 163,302,894 Medical 18th 129,926,629 160,403,729 191,076,849 200,346,202 | 130,886,565 Losses 18th 160,403,729 191,308,557 200,907,394 206,845,844 163,966,445 Losses 19th 130,504,735 161,309,606 191,765,366 201,169,378 | 1.008 1.007 1.007 1.006 1.005 Dev't 1.004 1.005 1.008 1.004 1.006 1.006 1.005 Dev't 1.004 1.006 1.006 1.006 1.006 1.006 1.006 1.006 1.006 1.006 1.006 | Total L 17th 360,577,497 437,805,110 455,740,928 449,182,762 348,606,541 Total L 18th 296,543,454 362,106,821 438,697,890 456,640,351 | 0SSES 18th 362,106,821 439,475,715 457,698,796 451,781,102 349,680,094 0SSES 19th 297,678,283 364,001,031 439,746,401 458,234,414 | 1.006 1.005 1.005 1.005 1.005 1.005 1.004 1.004 1.004 1.004 1.004 1.004 1.004 1.004 1.004 1.004 1.005 1.005 1.002 1.003 1.005 1.006 1.005 1.006 |

Policy Year Development Factors

| | Indemnit | / Losses | | Medical | Losses | | Total L | osses | |
|---|---|--|---|---|---|--|---|---|---|
| | <u>1st</u> | <u>2nd</u> | Dev't | <u>1st</u> | <u>2nd</u> | Dev't | <u>1st</u> | <u>2nd</u> | Dev't |
| PY04 | 209,505,785 | 287,291,244 | 1.371 | 275,344,205 | 302,368,920 | 1.098 | 484,849,990 | 589,660,164 | 1.216 |
| PY05 | 216,165,974 | 298,355,056 | 1.380 | 285,085,762 | 315,143,337 | 1.105 | 501,251,736 | 613,498,393 | 1.224 |
| PY06 | 213,673,065 | 289,482,859 | 1.355 | 274,367,531 | 303,823,823 | 1.107 | 488,040,596 | 593,306,682 | 1.216 |
| PY07 | 234,831,610 | 332,656,466 | 1.417 | 301,845,774 | 332,806,929 | 1.103 | 536,677,384 | 665,463,395 | 1.240 |
| PY08 | 219,426,880 | 302,564,182 | 1.379 | 288,066,720 | 310,492,340 | 1.078 | 507,493,600 | 613,056,522 | 1.208 |
| 2-yr avg | | | 1.398 | | | 1.091 | | | 1.224 |
| 3-yr avg | | | 1.384 | | | 1.096 | | | 1.221 |
| 4-yr avg | | | 1.383 | | | 1.098 | | | 1.222 |
| 5-yr avg | l | | 1.380 | Madiaal | | 1.098 | Tatali | | 1.221 |
| | Indemnity 2nd | | Dov't | Medical 2nd | 3rd | Dov't | Total L | osses <u>3rd</u> | Dov't |
| PY03 | 268,067,916 | <u>3rd</u> 305,093,013 | <u>Dev't</u> 1.138 | 250,632,230 | 263,150,496 | <u>Dev't</u> 1.050 | <u>2nd</u> 518,700,146 | 568,243,509 | <u>Dev't</u> 1.096 |
| PY04 | 289,644,810 | 329,318,614 | 1.136 | 304,374,978 | 310,692,359 | 1.030 | 594,019,788 | 640,010,973 | 1.090 |
| PY05 | 295,635,856 | 335,347,009 | 1.137 | 311,658,460 | 309,025,565 | 0.992 | 607,294,316 | 644,372,574 | 1.061 |
| PY06 | 294,009,677 | 350,840,286 | 1.193 | 315,411,890 | 329,166,588 | 1.044 | 609,421,567 | 680,006,874 | 1.116 |
| PY07 | 332,675,031 | 385,517,657 | 1.159 | 333,503,968 | 348,655,212 | 1.045 | 666,178,999 | 734,172,869 | 1.102 |
| 2-yr avg | 002,070,001 | 000,017,007 | 1.176 | 000,000,000 | 010,000,212 | 1.045 | 000,110,000 | 701,172,000 | 1.109 |
| 3-yr avg | | | 1.162 | | | 1.027 | | | 1.093 |
| 4-yr avg | | | 1.156 | | | 1.026 | | | 1.089 |
| 5-yr avg | | | 1.152 | | | 1.030 | | | 1.090 |
| - yg | Indemnit | / Losses | | Medical | Losses | | Total L | osses | |
| | <u>3rd</u> | <u>4th</u> | Dev't | <u>3rd</u> | <u>4th</u> | Dev't | <u>3rd</u> | <u>4th</u> | Dev't |
| PY02 | 268,421,701 | 289,701,408 | 1.079 | 235,653,238 | 232,450,968 | 0.986 | 504,074,939 | 522,152,376 | 1.036 |
| PY03 | 306,153,546 | 326,266,604 | 1.066 | 263,730,461 | 267,871,700 | 1.016 | 569,884,007 | 594,138,304 | 1.043 |
| PY04 | 327,337,539 | 348,107,069 | 1.063 | 308,533,131 | 312,086,520 | 1.012 | 635,870,670 | 660,193,589 | 1.038 |
| PY05 | 342,301,876 | 365,984,211 | 1.069 | 315,022,031 | 321,714,168 | 1.021 | 657,323,907 | 687,698,379 | 1.046 |
| PY06 | 349,565,820 | 373,603,366 | 1.069 | 328,103,926 | 326,671,883 | 0.996 | 677,669,746 | 700,275,249 | 1.033 |
| 2-yr avg | | | 1.069 | | | 1.009 | | | 1.040 |
| 3-yr avg | | | 1.067 | | | 1.010 | | | 1.039 |
| 4-yr avg | | | 1.067 | | | 1.011 | | | 1.040 |
| 5-yr avg | | | 1.069 | | | 1.006 | | | 1.039 |
| | Indemnity | | D it | Medical | | Deciti | Total L | | Donali |
| | 4th | <u>5th</u> | <u>Dev't</u> | 4th | <u>5th</u> | <u>Dev't</u> | <u>4th</u> | <u>5th</u> | <u>Dev't</u> |
| DV01 | | | | | | | | | |
| PY01 | 286,606,192 | 300,749,335 | 1.049 | 229,622,769 | 228,743,921 | 0.996 | 516,228,961 | 529,493,256 | 1.026 |
| PY02 | 286,606,192 300,628,341 | 300,749,335 311,966,400 | 1.049 1.038 | 229,622,769 244,418,066 | 228,743,921 250,287,011 | 0.996 1.024 | 516,228,961 545,046,407 | 529,493,256 562,253,411 | 1.026 1.032 |
| PY02 PY03 | 286,606,192 300,628,341 327,198,550 | 300,749,335 311,966,400 338,110,122 | 1.049 1.038 1.033 | 229,622,769 244,418,066 268,464,855 | 228,743,921 250,287,011 271,267,585 | 0.996 1.024 1.010 | 516, 228 ,961 545,046,407 595,663,405 | 529,493,256 562,253,411 609,377,707 | 1.026 1.032 1.023 |
| PY02 PY03 PY04 | 286,606,192 300,628,341 327,198,550 353,413,568 | 300,749,335 311,966,400 338,110,122 369,220,865 | 1.049 1.038 1.033 1.045 | 229,622,769 244,418,066 268,464,855 316,205,906 | 228,743,921 250,287,011 271,267,585 326,019,997 | 0.996 1.024 1.010 1.031 | 516,228,961 545,046,407 595,663,405 669,619,474 | 529,493,256 562,253,411 609,377,707 695,240,862 | 1.026 1.032 1.023 1.038 |
| PY02 PY03 PY04 PY05 | 286,606,192 300,628,341 327,198,550 | 300,749,335 311,966,400 338,110,122 | 1.049 1.038 1.033 1.045 1.035 | 229,622,769 244,418,066 268,464,855 | 228,743,921 250,287,011 271,267,585 | 0.996 1.024 1.010 1.031 1.028 | 516, 228 ,961 545,046,407 595,663,405 | 529,493,256 562,253,411 609,377,707 | 1.026 1.032 1.023 1.038 1.032 |
| PY02 PY03 PY04 PY05 2-yr avg | 286,606,192 300,628,341 327,198,550 353,413,568 | 300,749,335 311,966,400 338,110,122 369,220,865 | 1.049 1.038 1.033 1.045 1.035 1.040 | 229,622,769 244,418,066 268,464,855 316,205,906 | 228,743,921 250,287,011 271,267,585 326,019,997 | 0.996 1.024 1.010 1.031 1.028 1.030 | 516,228,961 545,046,407 595,663,405 669,619,474 | 529,493,256 562,253,411 609,377,707 695,240,862 | 1.026 1.032 1.023 1.038 1.032 1.035 |
| PY02 PY03 PY04 PY05 2-yr avg 3-yr avg | 286,606,192 300,628,341 327,198,550 353,413,568 | 300,749,335 311,966,400 338,110,122 369,220,865 | 1.049 1.038 1.033 1.045 1.035 1.040 1.038 | 229,622,769 244,418,066 268,464,855 316,205,906 | 228,743,921 250,287,011 271,267,585 326,019,997 | 0.996 1.024 1.010 1.031 1.028 1.030 1.023 | 516,228,961 545,046,407 595,663,405 669,619,474 | 529,493,256 562,253,411 609,377,707 695,240,862 | 1.026 1.032 1.023 1.038 1.032 1.035 1.031 |
| PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 4-yr avg | 286,606,192 300,628,341 327,198,550 353,413,568 | 300,749,335 311,966,400 338,110,122 369,220,865 | 1.049 1.038 1.033 1.045 1.035 1.040 1.038 1.038 | 229,622,769 244,418,066 268,464,855 316,205,906 | 228,743,921 250,287,011 271,267,585 326,019,997 | 0.996 1.024 1.010 1.031 1.028 1.030 1.023 1.023 | 516,228,961 545,046,407 595,663,405 669,619,474 | 529,493,256 562,253,411 609,377,707 695,240,862 | 1.026 1.032 1.023 1.038 1.032 1.035 1.031 |
| PY02 PY03 PY04 PY05 2-yr avg 3-yr avg | 286,606,192 300,628,341 327,198,550 353,413,568 | 300,749,335 311,966,400 338,110,122 369,220,865 375,375,658 | 1.049 1.038 1.033 1.045 1.035 1.040 1.038 | 229,622,769 244,418,066 268,464,855 316,205,906 | 228,743,921 250,287,011 271,267,585 326,019,997 329,084,224 | 0.996 1.024 1.010 1.031 1.028 1.030 1.023 | 516,228,961 545,046,407 595,663,405 669,619,474 | 529,493,256 562,253,411 609,377,707 695,240,862 704,459,882 | 1.026 1.032 1.023 1.038 1.032 1.035 1.031 |
| PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 4-yr avg | 286,606,192 300,628,341 327,198,550 353,413,568 362,660,927 | 300,749,335 311,966,400 338,110,122 369,220,865 375,375,658 | 1.049 1.038 1.033 1.045 1.035 1.040 1.038 1.038 | 229,622,769 244,418,066 268,464,855 316,205,906 319,967,514 | 228,743,921 250,287,011 271,267,585 326,019,997 329,084,224 | 0.996 1.024 1.010 1.031 1.028 1.030 1.023 1.023 | 516,228,961 545,046,407 595,663,405 669,619,474 682,628,441 | 529,493,256 562,253,411 609,377,707 695,240,862 704,459,882 | 1.026 1.032 1.023 1.038 1.032 1.035 1.031 |
| PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 4-yr avg | 286,606,192 300,628,341 327,198,550 353,413,568 362,660,927 | 300,749,335 311,966,400 338,110,122 369,220,865 375,375,658 | 1.049 1.038 1.033 1.045 1.035 1.040 1.038 1.038 1.040 | 229,622,769 244,418,066 268,464,855 316,205,906 319,967,514 Medical | 228,743,921 250,287,011 271,267,585 326,019,997 329,084,224 | 0.996 1.024 1.010 1.031 1.028 1.030 1.023 1.023 1.018 | 516,228,961 545,046,407 595,663,405 669,619,474 682,628,441 | 529,493,256 562,253,411 609,377,707 695,240,862 704,459,882 | 1.026 1.032 1.023 1.038 1.032 1.035 1.031 1.031 |
| PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 286,606,192 300,628,341 327,198,550 353,413,568 362,660,927 | 300,749,335 311,966,400 338,110,122 369,220,865 375,375,658 y Losses 6th | 1.049 1.038 1.033 1.045 1.035 1.040 1.038 1.038 1.040 Dev't | 229,622,769 244,418,066 268,464,855 316,205,906 319,967,514 Medical 5th | 228,743,921 250,287,011 271,267,585 326,019,997 329,084,224 Losses 6th | 0.996 1.024 1.010 1.031 1.028 1.030 1.023 1.023 1.018 Dev't 1.004 0.984 | 516,228,961 545,046,407 595,663,405 669,619,474 682,628,441 Total L | 529,493,256 562,253,411 609,377,707 695,240,862 704,459,882 | 1.026 1.032 1.023 1.038 1.032 1.035 1.031 1.031 1.030 Dev't 1.012 |
| PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 286,606,192 300,628,341 327,198,550 353,413,568 362,660,927 Indemnity 5th 288,888,338 | 300,749,335 311,966,400 338,110,122 369,220,865 375,375,658 y Losses 6th 294,246,742 | 1.049 1.038 1.033 1.045 1.035 1.040 1.038 1.038 1.040 Dev't 1.019 | 229,622,769 244,418,066 268,464,855 316,205,906 319,967,514 Medical 5th 217,507,008 | 228,743,921 250,287,011 271,267,585 326,019,997 329,084,224 Losses 6th 218,443,478 | 0.996 1.024 1.010 1.031 1.028 1.030 1.023 1.023 1.018 Dev't 1.004 | 516,228,961 545,046,407 595,663,405 669,619,474 682,628,441 Total L 5th 506,395,346 | 529,493,256 562,253,411 609,377,707 695,240,862 704,459,882 osses 6th 512,690,220 | 1.026 1.032 1.023 1.038 1.032 1.035 1.031 1.031 1.030 Dev't 1.012 |
| PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY00 PY01 PY02 PY03 | 286,606,192 300,628,341 327,198,550 353,413,568 362,660,927 Indemnity 5th 288,888,338 303,953,109 312,171,375 338,426,889 | 300,749,335 311,966,400 338,110,122 369,220,865 375,375,658 V Losses 6th 294,246,742 313,111,946 316,036,357 345,827,560 | 1.049 1.038 1.033 1.045 1.035 1.040 1.038 1.038 1.040 <u>Dev't</u> 1.019 1.030 1.012 1.022 | 229,622,769 244,418,066 268,464,855 316,205,906 319,967,514 Medical 5th 217,507,008 230,968,077 250,623,334 271,711,144 | 228,743,921 250,287,011 271,267,585 326,019,997 329,084,224 Losses 6th 218,443,478 227,325,035 251,661,586 274,832,265 | 0.996 1.024 1.010 1.031 1.028 1.030 1.023 1.023 1.018 Dev't 1.004 0.984 1.004 1.011 | 516,228,961 545,046,407 595,663,405 669,619,474 682,628,441 Total L <u>5th</u> 506,395,346 534,921,186 562,794,709 610,138,033 | 529,493,256 562,253,411 609,377,707 695,240,862 704,459,882 osses 6th 512,690,220 540,436,981 567,697,943 620,659,825 | 1.026 1.032 1.023 1.038 1.032 1.035 1.031 1.030 Dev't 1.012 1.010 1.009 1.017 |
| PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY00 PY01 PY02 PY03 PY04 | 286,606,192 300,628,341 327,198,550 353,413,568 362,660,927 Indemnity 5th 288,888,338 303,953,109 312,171,375 | 300,749,335 311,966,400 338,110,122 369,220,865 375,375,658 y Losses 6th 294,246,742 313,111,946 316,036,357 | 1.049 1.038 1.033 1.045 1.035 1.040 1.038 1.038 1.040 Dev't 1.019 1.030 1.012 1.022 1.018 | 229,622,769 244,418,066 268,464,855 316,205,906 319,967,514 Medical 5th 217,507,008 230,968,077 250,623,334 | 228,743,921 250,287,011 271,267,585 326,019,997 329,084,224 Losses 6th 218,443,478 227,325,035 251,661,586 | 0.996 1.024 1.010 1.031 1.028 1.030 1.023 1.023 1.018 Dev't 1.004 0.984 1.004 1.011 1.017 | 516,228,961 545,046,407 595,663,405 669,619,474 682,628,441 Total L 5th 506,395,346 534,921,186 562,794,709 | 529,493,256 562,253,411 609,377,707 695,240,862 704,459,882 osses <u>6th</u> 512,690,220 540,436,981 567,697,943 | 1.026 1.032 1.023 1.038 1.032 1.035 1.031 1.030 Dev't 1.012 1.010 1.009 1.017 |
| PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 5-yr avg 5-yr avg PY00 PY01 PY02 PY03 PY04 2-yr avg | 286,606,192 300,628,341 327,198,550 353,413,568 362,660,927 Indemnity 5th 288,888,338 303,953,109 312,171,375 338,426,889 | 300,749,335 311,966,400 338,110,122 369,220,865 375,375,658 V Losses 6th 294,246,742 313,111,946 316,036,357 345,827,560 | 1.049 1.038 1.033 1.045 1.035 1.040 1.038 1.038 1.040 Dev't 1.019 1.030 1.012 1.022 1.018 1.020 | 229,622,769 244,418,066 268,464,855 316,205,906 319,967,514 Medical 5th 217,507,008 230,968,077 250,623,334 271,711,144 | 228,743,921 250,287,011 271,267,585 326,019,997 329,084,224 Losses 6th 218,443,478 227,325,035 251,661,586 274,832,265 | 0.996 1.024 1.010 1.031 1.028 1.030 1.023 1.018 Dev't 1.004 1.004 1.011 1.017 1.014 | 516,228,961 545,046,407 595,663,405 669,619,474 682,628,441 Total L <u>5th</u> 506,395,346 534,921,186 562,794,709 610,138,033 | 529,493,256 562,253,411 609,377,707 695,240,862 704,459,882 osses 6th 512,690,220 540,436,981 567,697,943 620,659,825 | 1.026 1.032 1.023 1.038 1.032 1.035 1.031 1.030 <u>Dev't</u> 1.012 1.010 1.009 1.017 |
| PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 5-yr avg PY00 PY01 PY02 PY03 PY04 2-yr avg 3-yr avg | 286,606,192 300,628,341 327,198,550 353,413,568 362,660,927 Indemnity 5th 288,888,338 303,953,109 312,171,375 338,426,889 | 300,749,335 311,966,400 338,110,122 369,220,865 375,375,658 V Losses 6th 294,246,742 313,111,946 316,036,357 345,827,560 | 1.049 1.038 1.035 1.045 1.035 1.040 1.038 1.040 1.038 1.040 Dev't 1.019 1.030 1.012 1.022 1.018 1.020 1.017 | 229,622,769 244,418,066 268,464,855 316,205,906 319,967,514 Medical 5th 217,507,008 230,968,077 250,623,334 271,711,144 | 228,743,921 250,287,011 271,267,585 326,019,997 329,084,224 Losses 6th 218,443,478 227,325,035 251,661,586 274,832,265 | 0.996 1.024 1.010 1.031 1.028 1.030 1.023 1.018 Dev't 1.004 1.004 1.011 1.017 1.014 1.011 | 516,228,961 545,046,407 595,663,405 669,619,474 682,628,441 Total L <u>5th</u> 506,395,346 534,921,186 562,794,709 610,138,033 | 529,493,256 562,253,411 609,377,707 695,240,862 704,459,882 osses 6th 512,690,220 540,436,981 567,697,943 620,659,825 | 1.026 1.032 1.023 1.038 1.035 1.031 1.031 1.030 Dev't 1.012 1.010 1.009 1.017 1.017 1.017 |
| PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 5-yr avg PY00 PY01 PY02 PY03 PY04 2-yr avg 3-yr avg 4-yr avg | 286,606,192 300,628,341 327,198,550 353,413,568 362,660,927 Indemnity 5th 288,888,338 303,953,109 312,171,375 338,426,889 | 300,749,335 311,966,400 338,110,122 369,220,865 375,375,658 V Losses 6th 294,246,742 313,111,946 316,036,357 345,827,560 | 1.049 1.038 1.035 1.040 1.038 1.038 1.040 1.038 1.040 Dev't 1.019 1.030 1.012 1.022 1.018 1.020 1.017 1.021 | 229,622,769 244,418,066 268,464,855 316,205,906 319,967,514 Medical 5th 217,507,008 230,968,077 250,623,334 271,711,144 | 228,743,921 250,287,011 271,267,585 326,019,997 329,084,224 Losses 6th 218,443,478 227,325,035 251,661,586 274,832,265 | 0.996 1.024 1.010 1.031 1.028 1.030 1.023 1.018 Dev't 1.004 0.984 1.004 1.011 1.017 1.014 1.011 1.004 | 516,228,961 545,046,407 595,663,405 669,619,474 682,628,441 Total L <u>5th</u> 506,395,346 534,921,186 562,794,709 610,138,033 | 529,493,256 562,253,411 609,377,707 695,240,862 704,459,882 osses 6th 512,690,220 540,436,981 567,697,943 620,659,825 | 1.026 1.032 1.023 1.038 1.035 1.031 1.030 1.030 Dev't 1.012 1.010 1.009 1.017 1.017 1.017 1.014 1.013 |
| PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 5-yr avg PY00 PY01 PY02 PY03 PY04 2-yr avg 3-yr avg | 286,606,192 300,628,341 327,198,550 353,413,568 362,660,927 Indemnity 5th 288,888,338 303,953,109 312,171,375 338,426,889 366,411,607 | 300,749,335 311,966,400 338,110,122 369,220,865 375,375,658 V Losses 6th 294,246,742 313,111,946 316,036,357 345,827,560 372,996,560 | 1.049 1.038 1.035 1.045 1.035 1.040 1.038 1.040 1.038 1.040 Dev't 1.019 1.030 1.012 1.022 1.018 1.020 1.017 | 229,622,769 244,418,066 268,464,855 316,205,906 319,967,514 Medical 5th 217,507,008 230,968,077 250,623,334 271,711,144 324,163,742 | 228,743,921 250,287,011 271,267,585 326,019,997 329,084,224 Losses 6th 218,443,478 227,325,035 251,661,586 274,832,265 329,598,612 | 0.996 1.024 1.010 1.031 1.028 1.030 1.023 1.018 Dev't 1.004 1.004 1.011 1.017 1.014 1.011 | 516,228,961 545,046,407 595,663,405 669,619,474 682,628,441 Total L 5th 506,395,346 534,921,186 562,794,709 610,138,033 690,575,349 | 529,493,256 562,253,411 609,377,707 695,240,862 704,459,882 osses 6th 512,690,220 540,436,981 567,697,943 620,659,825 702,595,172 | 1.026 1.032 1.023 1.038 1.035 1.031 1.031 1.030 Dev't 1.012 1.010 1.009 1.017 1.017 1.017 |
| PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 5-yr avg PY00 PY01 PY02 PY03 PY04 2-yr avg 3-yr avg 4-yr avg | 286,606,192 300,628,341 327,198,550 353,413,568 362,660,927 Indemnity 5th 288,888,338 303,953,109 312,171,375 338,426,889 366,411,607 | 300,749,335 311,966,400 338,110,122 369,220,865 375,375,658 V Losses 6th 294,246,742 313,111,946 316,036,357 345,827,560 372,996,560 | 1.049 1.038 1.033 1.045 1.035 1.040 1.038 1.038 1.040 Dev't 1.019 1.030 1.012 1.022 1.018 1.020 1.017 1.021 1.020 | 229,622,769 244,418,066 268,464,855 316,205,906 319,967,514 Medical 5th 217,507,008 230,968,077 250,623,334 271,711,144 324,163,742 Medical | 228,743,921 250,287,011 271,267,585 326,019,997 329,084,224 Losses 6th 218,443,478 227,325,035 251,661,586 274,832,265 329,598,612 | 0.996 1.024 1.010 1.031 1.028 1.030 1.023 1.023 1.018 Dev't 1.004 0.984 1.004 1.011 1.017 1.014 1.011 1.004 1.004 | 516,228,961 545,046,407 595,663,405 669,619,474 682,628,441 Total L 5th 506,395,346 534,921,186 562,794,709 610,138,033 690,575,349 | 529,493,256 562,253,411 609,377,707 695,240,862 704,459,882 osses 6th 512,690,220 540,436,981 567,697,943 620,659,825 702,595,172 | 1.026 1.032 1.023 1.038 1.032 1.035 1.031 1.030 Dev't 1.012 1.010 1.009 1.017 1.017 1.017 1.017 1.013 1.013 |
| PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY00 PY01 PY02 PY03 PY04 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 286,606,192 300,628,341 327,198,550 353,413,568 362,660,927 Indemnity 5th 288,888,338 303,953,109 312,171,375 338,426,889 366,411,607 | 300,749,335 311,966,400 338,110,122 369,220,865 375,375,658 / Losses 6th 294,246,742 313,111,946 316,036,357 345,827,560 372,996,560 | 1.049 1.038 1.033 1.045 1.035 1.040 1.038 1.038 1.040 Dev't 1.019 1.030 1.012 1.022 1.018 1.020 1.017 1.021 1.020 Dev't | 229,622,769 244,418,066 268,464,855 316,205,906 319,967,514 Medical 5th 217,507,008 230,968,077 250,623,334 271,711,144 324,163,742 Medical 6th | 228,743,921 250,287,011 271,267,585 326,019,997 329,084,224 Losses 6th 218,443,478 227,325,035 251,661,586 274,832,265 329,598,612 Losses 7th | 0.996 1.024 1.010 1.031 1.028 1.030 1.023 1.023 1.018 Dev't 1.004 0.984 1.004 1.011 1.017 1.014 1.011 1.004 1.004 1.004 | 516,228,961 545,046,407 595,663,405 669,619,474 682,628,441 Total L 5th 506,395,346 534,921,186 562,794,709 610,138,033 690,575,349 | 529,493,256 562,253,411 609,377,707 695,240,862 704,459,882 osses 6th 512,690,220 540,436,981 567,697,943 620,659,825 702,595,172 osses 7th | 1.026 1.032 1.033 1.038 1.035 1.031 1.030 Dev't 1.012 1.010 1.009 1.017 1.017 1.017 1.014 1.013 1.013 |
| PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 5-yr avg 5-yr avg PY00 PY01 PY02 PY03 PY04 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 286,606,192 300,628,341 327,198,550 353,413,568 362,660,927 Indemnity 5th 288,888,338 303,953,109 312,171,375 338,426,889 366,411,607 | 300,749,335 311,966,400 338,110,122 369,220,865 375,375,658 y Losses 6th 294,246,742 313,111,946 316,036,357 345,827,560 372,996,560 | 1.049 1.038 1.033 1.045 1.035 1.040 1.038 1.038 1.040 Dev't 1.019 1.030 1.012 1.022 1.018 1.020 1.017 1.021 1.020 Dev't 1.015 | 229,622,769 244,418,066 268,464,855 316,205,906 319,967,514 Medical 5th 217,507,008 230,968,077 250,623,334 271,711,144 324,163,742 Medical 6th 214,216,878 | 228,743,921 250,287,011 271,267,585 326,019,997 329,084,224 Losses 6th 218,443,478 227,325,035 251,661,586 274,832,265 329,598,612 Losses 7th 218,371,692 | 0.996 1.024 1.010 1.031 1.028 1.030 1.023 1.023 1.018 Dev't 1.004 0.984 1.004 1.011 1.017 1.014 1.011 1.004 1.004 1.004 1.004 1.004 1.004 1.004 1.004 | 516,228,961 545,046,407 595,663,405 669,619,474 682,628,441 Total L <u>5th</u> 506,395,346 534,921,186 562,794,709 610,138,033 690,575,349 Total L <u>6th</u> 507,082,711 | 529,493,256 562,253,411 609,377,707 695,240,862 704,459,882 osses 6th 512,690,220 540,436,981 567,697,943 620,659,825 702,595,172 osses 7th 515,603,974 | 1.026 1.032 1.023 1.038 1.032 1.035 1.031 1.031 1.030 Dev't 1.012 1.010 1.009 1.017 1.017 1.014 1.013 1.013 Dev't 1.013 |
| PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 5-yr avg 5-yr avg PY00 PY01 PY02 PY03 PY04 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 286,606,192 300,628,341 327,198,550 353,413,568 362,660,927 Indemnity 5th 288,888,338 303,953,109 312,171,375 338,426,889 366,411,607 Indemnity 6th 292,865,833 299,954,668 | 300,749,335 311,966,400 338,110,122 369,220,865 375,375,658 V Losses 6th 294,246,742 313,111,946 316,036,357 345,827,560 372,996,560 V Losses 7th 297,232,282 304,915,060 | 1.049 1.038 1.033 1.045 1.035 1.040 1.038 1.038 1.040 Dev't 1.019 1.030 1.012 1.022 1.018 1.020 1.017 1.021 1.020 Dev't 1.015 1.017 | 229,622,769 244,418,066 268,464,855 316,205,906 319,967,514 Medical 5th 217,507,008 230,968,077 250,623,334 271,711,144 324,163,742 Medical 6th 214,216,878 236,305,777 | 228,743,921 250,287,011 271,267,585 326,019,997 329,084,224 Losses 6th 218,443,478 227,325,035 251,661,586 274,832,265 329,598,612 Losses 7th 218,371,692 240,921,414 | 0.996 1.024 1.010 1.031 1.028 1.030 1.023 1.018 Dev't 1.004 1.011 1.017 1.014 1.011 1.004 1.004 Dev't 1.004 1.004 | 516,228,961 545,046,407 595,663,405 669,619,474 682,628,441 Total L <u>5th</u> 506,395,346 534,921,186 562,794,709 610,138,033 690,575,349 Total L <u>6th</u> 507,082,711 536,260,445 | 529,493,256 562,253,411 609,377,707 695,240,862 704,459,882 osses 6th 512,690,220 540,436,981 567,697,943 620,659,825 702,595,172 osses 7th 515,603,974 545,836,474 | 1.026 1.032 1.023 1.038 1.032 1.035 1.031 1.030 Dev't 1.012 1.010 1.009 1.017 1.017 1.014 1.013 1.013 Dev't 1.013 |
| PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY00 PY01 PY02 PY03 PY04 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 286,606,192 300,628,341 327,198,550 353,413,568 362,660,927 Indemnity 5th 288,888,338 303,953,109 312,171,375 338,426,889 366,411,607 Indemnity 6th 292,865,833 299,954,668 311,943,440 | 300,749,335 311,966,400 338,110,122 369,220,865 375,375,658 V Losses 6th 294,246,742 313,111,946 316,036,357 345,827,560 372,996,560 V Losses 7th 297,232,282 304,915,060 315,032,302 | 1.049 1.038 1.038 1.045 1.035 1.040 1.038 1.038 1.040 Dev't 1.019 1.030 1.012 1.022 1.018 1.020 1.017 1.021 1.020 Dev't 1.015 1.017 1.010 | 229,622,769 244,418,066 268,464,855 316,205,906 319,967,514 Medical 5th 217,507,008 230,968,077 250,623,334 271,711,144 324,163,742 Medical 6th 214,216,878 236,305,777 226,833,566 | 228,743,921 250,287,011 271,267,585 326,019,997 329,084,224 Losses 6th 218,443,478 227,325,035 251,661,586 274,832,265 329,598,612 Losses 7th 218,371,692 240,921,414 230,550,111 | 0.996 1.024 1.010 1.031 1.028 1.030 1.023 1.018 Dev't 1.004 1.011 1.017 1.014 1.011 1.004 1.004 Dev't 1.004 1.004 1.004 1.004 | 516,228,961 545,046,407 595,663,405 669,619,474 682,628,441 Total L <u>5th</u> 506,395,346 534,921,186 562,794,709 610,138,033 690,575,349 Total L <u>6th</u> 507,082,711 536,260,445 538,777,006 | 529,493,256 562,253,411 609,377,707 695,240,862 704,459,882 osses 6th 512,690,220 540,436,981 567,697,943 620,659,825 702,595,172 osses 7th 515,603,974 545,836,474 545,582,413 | 1.026 1.032 1.023 1.038 1.032 1.035 1.031 1.030 Pev't 1.012 1.010 1.009 1.017 1.017 1.014 1.013 1.013 Pev't 1.013 1.013 |
| PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY00 PY01 PY02 PY03 PY04 2-yr avg 3-yr avg 4-yr avg 5-yr avg 9-yr avg 1-yr avg 1-y | 286,606,192 300,628,341 327,198,550 353,413,568 362,660,927 Indemnity 5th 288,888,338 303,953,109 312,171,375 338,426,889 366,411,607 Indemnity 6th 292,865,833 299,954,668 311,943,440 315,662,983 | 300,749,335 311,966,400 338,110,122 369,220,865 375,375,658 y Losses 6th 294,246,742 313,111,946 316,036,357 345,827,560 372,996,560 y Losses 7th 297,232,282 304,915,060 315,032,302 319,232,687 | 1.049 1.038 1.035 1.045 1.035 1.040 1.038 1.040 1.038 1.040 1.019 1.030 1.012 1.022 1.018 1.020 1.017 1.021 1.020 Dev't 1.015 1.017 1.010 1.011 | 229,622,769 244,418,066 268,464,855 316,205,906 319,967,514 Medical 5th 217,507,008 230,968,077 250,623,334 271,711,144 324,163,742 Medical 6th 214,216,878 236,305,777 226,833,566 251,325,996 | 228,743,921 250,287,011 271,267,585 326,019,997 329,084,224 Losses 6th 218,443,478 227,325,035 251,661,586 274,832,265 329,598,612 Losses 7th 218,371,692 240,921,414 230,550,111 250,103,496 | 0.996 1.024 1.010 1.031 1.028 1.030 1.023 1.018 Dev't 1.004 1.011 1.017 1.014 1.011 1.004 1.004 Dev't 1.004 1.016 0.995 | 516,228,961 545,046,407 595,663,405 669,619,474 682,628,441 Total L 5th 506,395,346 534,921,186 562,794,709 610,138,033 690,575,349 Total L 6th 507,082,711 536,260,445 533,777,006 566,988,979 | 529,493,256 562,253,411 609,377,707 695,240,862 704,459,882 osses 6th 512,690,220 540,436,981 567,697,943 620,659,825 702,595,172 osses 7th 515,603,974 545,836,474 545,582,413 569,336,183 | 1.026 1.032 1.023 1.038 1.032 1.035 1.031 1.030 Dev't 1.012 1.010 1.009 1.017 1.017 1.014 1.013 1.013 1.013 1.013 1.018 1.018 1.004 |
| PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY00 PY01 PY02 PY03 PY04 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY99 PY00 PY01 PY02 PY03 | 286,606,192 300,628,341 327,198,550 353,413,568 362,660,927 Indemnity 5th 288,888,338 303,953,109 312,171,375 338,426,889 366,411,607 Indemnity 6th 292,865,833 299,954,668 311,943,440 | 300,749,335 311,966,400 338,110,122 369,220,865 375,375,658 V Losses 6th 294,246,742 313,111,946 316,036,357 345,827,560 372,996,560 V Losses 7th 297,232,282 304,915,060 315,032,302 | 1.049 1.038 1.035 1.040 1.038 1.038 1.040 1.038 1.040 1.038 1.040 1.019 1.030 1.012 1.022 1.018 1.020 1.017 1.021 1.020 1.015 1.017 1.010 1.011 1.013 | 229,622,769 244,418,066 268,464,855 316,205,906 319,967,514 Medical 5th 217,507,008 230,968,077 250,623,334 271,711,144 324,163,742 Medical 6th 214,216,878 236,305,777 226,833,566 | 228,743,921 250,287,011 271,267,585 326,019,997 329,084,224 Losses 6th 218,443,478 227,325,035 251,661,586 274,832,265 329,598,612 Losses 7th 218,371,692 240,921,414 230,550,111 | 0.996 1.024 1.010 1.031 1.028 1.030 1.023 1.018 Dev't 1.004 1.011 1.017 1.014 1.011 1.004 1.004 Dev't 1.004 1.011 1.016 0.995 1.015 | 516,228,961 545,046,407 595,663,405 669,619,474 682,628,441 Total L <u>5th</u> 506,395,346 534,921,186 562,794,709 610,138,033 690,575,349 Total L <u>6th</u> 507,082,711 536,260,445 538,777,006 | 529,493,256 562,253,411 609,377,707 695,240,862 704,459,882 osses 6th 512,690,220 540,436,981 567,697,943 620,659,825 702,595,172 osses 7th 515,603,974 545,836,474 545,582,413 | 1.026 1.032 1.023 1.038 1.032 1.035 1.031 1.030 Dev't 1.012 1.010 1.009 1.017 1.017 1.014 1.013 1.013 1.013 1.013 1.014 1.013 1.014 1.017 1.014 1.017 1.014 1.013 1.014 |
| PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY00 PY01 PY02 PY03 PY04 2-yr avg 3-yr avg 4-yr avg 5-yr avg 4-yr avg 5-yr avg 2-yr avg 2-yr avg 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 286,606,192 300,628,341 327,198,550 353,413,568 362,660,927 Indemnity 5th 288,888,338 303,953,109 312,171,375 338,426,889 366,411,607 Indemnity 6th 292,865,833 299,954,668 311,943,440 315,662,983 | 300,749,335 311,966,400 338,110,122 369,220,865 375,375,658 y Losses 6th 294,246,742 313,111,946 316,036,357 345,827,560 372,996,560 y Losses 7th 297,232,282 304,915,060 315,032,302 319,232,687 | 1.049 1.038 1.033 1.045 1.035 1.040 1.038 1.040 1.038 1.040 1.019 1.030 1.012 1.022 1.018 1.020 1.017 1.021 1.020 Dev't 1.015 1.017 1.010 1.011 | 229,622,769 244,418,066 268,464,855 316,205,906 319,967,514 Medical 5th 217,507,008 230,968,077 250,623,334 271,711,144 324,163,742 Medical 6th 214,216,878 236,305,777 226,833,566 251,325,996 | 228,743,921 250,287,011 271,267,585 326,019,997 329,084,224 Losses 6th 218,443,478 227,325,035 251,661,586 274,832,265 329,598,612 Losses 7th 218,371,692 240,921,414 230,550,111 250,103,496 | 0.996 1.024 1.010 1.031 1.028 1.030 1.023 1.018 Dev't 1.004 0.984 1.004 1.011 1.017 1.014 1.011 1.004 1.004 Dev't 1.019 1.020 1.016 0.995 1.015 1.005 | 516,228,961 545,046,407 595,663,405 669,619,474 682,628,441 Total L 5th 506,395,346 534,921,186 562,794,709 610,138,033 690,575,349 Total L 6th 507,082,711 536,260,445 533,777,006 566,988,979 | 529,493,256 562,253,411 609,377,707 695,240,862 704,459,882 osses 6th 512,690,220 540,436,981 567,697,943 620,659,825 702,595,172 osses 7th 515,603,974 545,836,474 545,582,413 569,336,183 | 1.026 1.032 1.033 1.038 1.032 1.035 1.031 1.030 Dev't 1.012 1.010 1.009 1.017 1.017 1.014 1.013 1.013 1.013 Dev't 1.017 1.014 1.013 1.014 1.013 1.014 1.017 1.014 1.017 1.017 1.014 1.013 |
| PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY00 PY01 PY02 PY03 PY04 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY99 PY00 PY01 PY02 PY03 | 286,606,192 300,628,341 327,198,550 353,413,568 362,660,927 Indemnity 5th 288,888,338 303,953,109 312,171,375 338,426,889 366,411,607 Indemnity 6th 292,865,833 299,954,668 311,943,440 315,662,983 | 300,749,335 311,966,400 338,110,122 369,220,865 375,375,658 y Losses 6th 294,246,742 313,111,946 316,036,357 345,827,560 372,996,560 y Losses 7th 297,232,282 304,915,060 315,032,302 319,232,687 | 1.049 1.038 1.035 1.040 1.038 1.038 1.040 1.038 1.040 Dev't 1.019 1.030 1.012 1.022 1.018 1.020 1.017 1.021 1.020 Dev't 1.015 1.017 1.010 1.011 1.013 1.012 | 229,622,769 244,418,066 268,464,855 316,205,906 319,967,514 Medical 5th 217,507,008 230,968,077 250,623,334 271,711,144 324,163,742 Medical 6th 214,216,878 236,305,777 226,833,566 251,325,996 | 228,743,921 250,287,011 271,267,585 326,019,997 329,084,224 Losses 6th 218,443,478 227,325,035 251,661,586 274,832,265 329,598,612 Losses 7th 218,371,692 240,921,414 230,550,111 250,103,496 | 0.996 1.024 1.010 1.031 1.028 1.030 1.023 1.018 Dev't 1.004 1.011 1.017 1.014 1.011 1.004 1.004 Dev't 1.004 1.011 1.016 0.995 1.015 | 516,228,961 545,046,407 595,663,405 669,619,474 682,628,441 Total L 5th 506,395,346 534,921,186 562,794,709 610,138,033 690,575,349 Total L 6th 507,082,711 536,260,445 533,777,006 566,988,979 | 529,493,256 562,253,411 609,377,707 695,240,862 704,459,882 osses 6th 512,690,220 540,436,981 567,697,943 620,659,825 702,595,172 osses 7th 515,603,974 545,836,474 545,582,413 569,336,183 | 1.026 1.032 1.023 1.038 1.032 1.035 1.031 1.030 Dev't 1.012 1.010 1.009 1.017 1.017 1.014 1.013 1.013 1.013 1.013 1.014 1.013 1.014 1.017 1.014 1.017 1.014 1.013 1.014 |
| PY02 PY03 PY04 PY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg PY00 PY01 PY02 PY03 PY04 2-yr avg 4-yr avg 5-yr avg 4-yr avg 5-yr avg 4-yr avg 5-yr avg 3-yr avg 2-yr avg 3-yr avg 3-yr avg 3-yr avg | 286,606,192 300,628,341 327,198,550 353,413,568 362,660,927 Indemnity 5th 288,888,338 303,953,109 312,171,375 338,426,889 366,411,607 Indemnity 6th 292,865,833 299,954,668 311,943,440 315,662,983 | 300,749,335 311,966,400 338,110,122 369,220,865 375,375,658 y Losses 6th 294,246,742 313,111,946 316,036,357 345,827,560 372,996,560 y Losses 7th 297,232,282 304,915,060 315,032,302 319,232,687 | 1.049 1.038 1.035 1.040 1.038 1.038 1.040 1.038 1.040 Dev't 1.019 1.030 1.012 1.022 1.018 1.020 1.017 1.021 1.020 Dev't 1.015 1.017 1.010 1.011 1.013 1.012 1.013 | 229,622,769 244,418,066 268,464,855 316,205,906 319,967,514 Medical 5th 217,507,008 230,968,077 250,623,334 271,711,144 324,163,742 Medical 6th 214,216,878 236,305,777 226,833,566 251,325,996 | 228,743,921 250,287,011 271,267,585 326,019,997 329,084,224 Losses 6th 218,443,478 227,325,035 251,661,586 274,832,265 329,598,612 Losses 7th 218,371,692 240,921,414 230,550,111 250,103,496 | 0.996 1.024 1.010 1.031 1.028 1.030 1.023 1.023 1.018 Pev't 1.004 0.984 1.001 1.011 1.017 1.014 1.011 1.004 1.004 1.004 1.011 1.004 1.004 1.005 1.015 1.005 1.005 | 516,228,961 545,046,407 595,663,405 669,619,474 682,628,441 Total L 5th 506,395,346 534,921,186 562,794,709 610,138,033 690,575,349 Total L 6th 507,082,711 536,260,445 533,777,006 566,988,979 | 529,493,256 562,253,411 609,377,707 695,240,862 704,459,882 osses 6th 512,690,220 540,436,981 567,697,943 620,659,825 702,595,172 osses 7th 515,603,974 545,836,474 545,582,413 569,336,183 | 1.026 1.032 1.033 1.038 1.035 1.031 1.030 Pev't 1.012 1.010 1.009 1.017 1.017 1.014 1.013 1.013 1.013 1.014 1.013 1.014 1.013 1.014 1.017 1.017 1.017 1.017 1.017 1.018 1.013 1.004 1.014 1.009 1.010 |

Policy Year Development Factors, Continued

| | Indemnit | y Losses | | Medical | Losses | | Total Losses | | | |
|--------------|----------------------------|----------------------------|-----------------------|----------------------------|----------------------------|-----------------------|----------------------------|----------------------------|-----------------------|--|
| | <u>7th</u> | <u>8th</u> | Dev't | <u>7th</u> | <u>8th</u> | Dev't | <u>7th</u> | <u>8th</u> | Dev't | |
| PY98 | 272,828,284 | 273,883,463 | 1.004 | 219,817,713 | 214,258,010 | 0.975 | 492,645,997 | 488,141,473 | 0.991 | |
| PY99 | 300,331,015 | 302,394,351 | 1.007 | 220,457,522 | 222,673,913 | 1.010 | 520,788,537 | 525,068,264 | 1.008 | |
| PY00 | 304,961,958 | 305,528,163 | 1.002 | 241,005,734 | 241,405,183 | 1.002 | 545,967,692 | 546,933,346 | 1.002 | |
| PY01 | 308,883,881 | 310,851,662 | 1.006 | 226,141,149 | 225,232,654 | 0.996 | 535,025,030 | 536,084,316 | 1.002 | |
| PY02 | 315,512,138 | 318,303,155 | 1.009 | 247,529,843 | 255,180,500 | 1.031 | 563,041,981 | 573,483,655 | 1.019 | |
| 2-yr avg | | | 1.008 | | | 1.014 | | | 1.011 | |
| 3-yr avg | | | 1.006 | | | 1.010 | | | 1.008 | |
| 4-yr avg | | | 1.006 | | | 1.010 | | | 1.008 | |
| 5-yr avg | la da ma it | | 1.006 | Madical | 1 00000 | 1.003 | Total I | | 1.004 | |
| | Indemnity 8th | y Losses <u>9th</u> | Dev't | Medical 8th | 9th | <u>Dev't</u> | Total L 8th | 9th | Dev't | |
| PY97 | 177,502,881 | 177,284,015 | 0.999 | 133,681,479 | 135,814,018 | 1.016 | 311,184,360 | 313,098,033 | 1.006 | |
| PY98 | 277,798,888 | 279,054,730 | 1.005 | 218,951,662 | 220,429,393 | 1.010 | 496,750,550 | 499,484,123 | 1.006 | |
| PY99 | 301,427,104 | 304,386,859 | 1.010 | 222,271,696 | 226,898,963 | 1.007 | 523,698,800 | 531,285,822 | 1.014 | |
| PY00 | 294,835,731 | 296,394,826 | 1.005 | 224,759,310 | 227,223,367 | 1.011 | 519,595,041 | 523,618,193 | 1.008 | |
| PY01 | 304,438,210 | 305,026,111 | 1.002 | 219,999,192 | 223,245,986 | 1.015 | 524,437,402 | 528,272,097 | 1.007 | |
| 2-yr avg | 001,100,210 | 000,020,111 | 1.004 | 210,000,102 | 220,2 10,000 | 1.013 | 021,101,102 | 020,272,007 | 1.008 | |
| 3-yr avg | | | 1.006 | | | 1.016 | | | 1.010 | |
| 4-yr avg | | | 1.006 | | | 1.014 | | | 1.009 | |
| 5-yr avg | | | 1.004 | | | 1.014 | | | 1.008 | |
| ., ., 3 | Indemnit | y Losses | | Medical | Losses | | Total L | osses | | |
| | <u>9th</u> | <u>10th</u> | Dev't | <u>9th</u> | <u>10th</u> | Dev't | <u>9th</u> | <u>10th</u> | Dev't | |
| PY96 | 144,237,553 | 145,060,310 | 1.006 | 113,303,239 | 118,413,711 | 1.045 | 257,540,792 | 263,474,021 | 1.023 | |
| PY97 | 181,480,931 | 181,903,799 | 1.002 | 138,779,315 | 139,280,986 | 1.004 | 320,260,246 | 321,184,785 | 1.003 | |
| PY98 | 280,514,955 | 282,308,960 | 1.006 | 221,978,421 | 220,662,413 | 0.994 | 502,493,376 | 502,971,373 | 1.001 | |
| PY99 | 292,136,129 | 293,815,098 | 1.006 | 217,852,553 | 222,753,240 | 1.022 | 509,988,682 | 516,568,338 | 1.013 | |
| PY00 | 285,560,097 | 286,118,420 | 1.002 | 220,613,176 | 221,879,421 | 1.006 | 506,173,273 | 507,997,841 | 1.004 | |
| 2-yr avg | | | 1.004 | | | 1.014 | | | 1.009 | |
| 3-yr avg | | | 1.005 | | | 1.007 | | | 1.006 | |
| 4-yr avg | | | 1.004 | | | 1.007 | | | 1.005 | |
| 5-yr avg | 1.1.2 | • | 1.004 | | | 1.014 | - | | 1.009 | |
| | Indemnity | • | Davida | Medical | | Davide | Total L | | Davide | |
| DVOE | <u>10th</u> 121,510,090 | 11th | <u>Dev't</u> 1.007 | <u>10th</u> 108,412,988 | <u>11th</u> 104,589,930 | <u>Dev't</u> 0.965 | <u>10th</u> 229,923,078 | 11th | <u>Dev't</u> 0.987 | |
| PY95 PY96 | 146,015,794 | 122,399,769 146,291,898 | 1.007 | 119,122,615 | 118,970,339 | 0.999 | 265,138,409 | 226,989,699 265,262,237 | 1.000 | |
| PY97 | 184,129,794 | 185,003,413 | 1.002 | 141,434,010 | 140,852,570 | 0.996 | 325,563,804 | 325,855,983 | 1.001 | |
| PY98 | 272,288,832 | 273,769,697 | 1.005 | 211,402,180 | 213,020,146 | 1.008 | 483,691,012 | 486,789,843 | 1.006 | |
| PY99 | 284,524,751 | 284,737,985 | 1.001 | 215,782,146 | 215,420,353 | 0.998 | 500,306,897 | 500,158,338 | 1.000 | |
| 2-yr avg | 20 1,02 1,1 0 1 | 20 1,1 01 ,000 | 1.003 | 2.0,.02,0 | 2.0, .20,000 | 1.003 | 000,000,001 | 000,100,000 | 1.003 | |
| 3-yr avg | | | 1.004 | | | 1.001 | | | 1.002 | |
| 4-yr avg | | | 1.003 | | | 1.000 | | | 1.002 | |
| 5-yr avg | | | 1.004 | | | 0.993 | | | 0.999 | |
| , , | Indemnit | y Losses | | Medical | Losses | | Total L | osses | | |
| | <u>11th</u> | <u>12th</u> | Dev't | <u>11th</u> | <u>12th</u> | Dev't | <u>11th</u> | <u>12th</u> | Dev't | |
| PY94 | 122,424,724 | 123,011,323 | 1.005 | 98,554,454 | 99,244,141 | 1.007 | 220,979,178 | 222,255,464 | 1.006 | |
| PY95 | 122,399,769 | 122,501,743 | 1.001 | 104,589,930 | 104,804,913 | 1.002 | 226,989,699 | 227,306,656 | 1.001 | |
| PY96 | 148,646,035 | 149,241,116 | 1.004 | 120,997,973 | 122,216,198 | 1.010 | 269,644,008 | 271,457,314 | 1.007 | |
| PY97 | 179,260,576 | 179,330,922 | 1.000 | 136,853,309 | 139,107,118 | 1.016 | 316,113,885 | 318,438,040 | 1.007 | |
| PY98 | 263,147,285 | 263,592,164 | 1.002 | 204,169,914 | 206,301,098 | 1.010 | 467,317,199 | 469,893,262 | 1.006 | |
| 2-yr avg | | | 1.001 | | | 1.013 | | | 1.007 | |
| 3-yr avg | | | 1.002 | | | 1.012 | | | 1.007 | |
| 4-yr avg | | | 1.002 | | | 1.010 | | | 1.005 | |
| 5-yr avg | Indemnit | 202201 | 1.002 | Medical | Loccoc | 1.009 | Total L | 00000 | 1.005 | |
| | 12th | 13th | Dev't | 12th | 13th | Dev't | 12th | 13th | Dev't | |
| PY93 | 153,422,747 | 154,302,053 | 1.006 | 138,152,346 | 139,220,921 | 1.008 | 291,575,093 | 293,522,974 | 1.007 | |
| PY94 | 123,011,323 | 123,425,791 | 1.003 | 99,244,141 | 99,097,089 | 0.999 | 222,255,464 | 222,522,880 | 1.001 | |
| PY95 | 124,506,425 | 124,620,161 | 1.001 | 106,990,102 | 109,389,474 | 1.022 | 231,496,527 | 234,009,635 | 1.011 | |
| PY96 | 147,960,862 | 148,716,947 | 1.005 | 121,572,511 | 121,663,721 | 1.001 | 269,533,373 | 270,380,668 | 1.003 | |
| PY97 | 170,723,086 | 171,676,309 | 1.006 | 132,517,322 | 133,701,863 | 1.009 | 303,240,408 | 305,378,172 | 1.007 | |
| 2-yr avg | | | 1.006 | | | 1.005 | | | 1.005 | |
| 3-yr avg | | | 1.004 | | | 1.011 | | | 1.007 | |
| 4-yr avg | | | 1.004 | | | 1.008 | | | 1.006 | |
| 5-yr avg | | | 1.004 | | | 1.008 | | | 1.006 | |

Policy Year Development Factors, Continued

| | Indemnit | y Losses | | Medical | Losses | | Total L | osses | |
|------------------|----------------------------|----------------------------|----------------|----------------------------|----------------------------|----------------|----------------------------|----------------------------|----------------|
| | <u>13th</u> | <u>14th</u> | Dev't | <u>13th</u> | <u>14th</u> | Dev't | <u>13th</u> | <u>14th</u> | Dev't |
| PY92 | 190,522,475 | 190,896,096 | 1.002 | 170,018,855 | 170,488,975 | 1.003 | 360,541,330 | 361,385,071 | 1.002 |
| PY93 | 154,302,053 | 154,602,207 | 1.002 | 139,220,921 | 141,095,057 | 1.013 | 293,522,974 | 295,697,264 | 1.007 |
| PY94 | 124,375,010 | 124,272,867 | 0.999 | 99,939,149 | 99,918,118 | 1.000 | 224,314,159 | 224,190,985 | 0.999 |
| PY95 PY96 | 124,331,211 | 124,918,687 | 1.005 | 109,014,861 | 109,830,651 117,100,641 | 1.007 1.005 | 233,346,072 | 234,749,338 | 1.006 1.002 |
| 2-yr avg | 144,286,124 | 144,228,585 | 1.000 1.003 | 116,482,221 | 117,100,041 | 1.005 | 260,768,345 | 261,329,226 | 1.002 |
| 3-yr avg | | | 1.003 | | | 1.004 | | | 1.004 |
| 4-yr avg | | | 1.002 | | | 1.004 | | | 1.002 |
| 5-yr avg | | | 1.002 | | | 1.006 | | | 1.003 |
| , , | Indemnit | y Losses | | Medical | Losses | | Total L | osses | |
| | <u>14th</u> | <u>15th</u> | Dev't | <u>14th</u> | <u>15th</u> | Dev't | <u>14th</u> | <u>15th</u> | Dev't |
| PY91 | 251,856,092 | 251,787,381 | 1.000 | 217,201,689 | 218,005,721 | 1.004 | 469,057,781 | 469,793,102 | 1.002 |
| PY92 | 190,896,096 | 190,377,052 | 0.997 | 170,488,975 | 175,202,935 | 1.028 | 361,385,071 | 365,579,987 | 1.012 |
| PY93 | 153,788,029 | 153,785,548 | 1.000 | 136,700,268 | 138,504,372 | 1.013 | 290,488,297 | 292,289,920 | 1.006 |
| PY94 | 124,111,703 | 124,072,271 | 1.000 | 99,604,944 | 100,145,284 | 1.005 | 223,716,647 | 224,217,555 | 1.002 1.000 |
| PY95 2-yr avg | 121,460,347 | 121,459,937 | 1.000 1.000 | 106,731,233 | 106,679,666 | 1.000 1.003 | 228,191,580 | 228,139,603 | 1.000 |
| 3-yr avg | | | 1.000 | | | 1.003 | | | 1.001 |
| 4-yr avg | | | 0.999 | | | 1.012 | | | 1.005 |
| 5-yr avg | | | 0.999 | | | 1.010 | | | 1.004 |
| -) | Indemnit | y Losses | | Medical | Losses | | Total L | osses | |
| | <u>15th</u> | <u>16th</u> | Dev't | <u>15th</u> | <u>16th</u> | Dev't | <u>15th</u> | <u>16th</u> | Dev't |
| PY90 | 262,066,145 | 262,627,393 | 1.002 | 214,168,586 | 213,276,168 | 0.996 | 476,234,731 | 475,903,561 | 0.999 |
| PY91 | 251,787,381 | 251,857,045 | 1.000 | 218,005,721 | 220,474,034 | 1.011 | 469,793,102 | 472,331,079 | 1.005 |
| PY92 | 189,531,463 | 189,839,511 | 1.002 | 174,736,992 | 174,932,929 | 1.001 | 364,268,455 | 364,772,440 | 1.001 |
| PY93 | 153,620,084 | 153,568,023 | 1.000 | 138,314,834 | 138,084,979 | 0.998 | 291,934,918 | 291,653,002 | 0.999 |
| PY94 2-yr avg | 122,395,602 | 122,570,453 | 1.001 1.001 | 98,513,046 | 99,807,643 | 1.013 1.006 | 220,908,648 | 222,378,096 | 1.007 1.003 |
| 3-yr avg | | | 1.001 | | | 1.004 | | | 1.003 |
| 4-yr avg | | | 1.001 | | | 1.004 | | | 1.002 |
| 5-yr avg | | | 1.001 | | | 1.004 | | | 1.002 |
| , , | Indemnit | y Losses | | Medical | Losses | | Total L | osses | |
| | <u>16th</u> | <u>17th</u> | Dev't | <u>16th</u> | <u>17th</u> | <u>Dev't</u> | <u>16th</u> | <u>17th</u> | Dev't |
| PY89 | 251,236,628 | 251,247,247 | 1.000 | 196,810,059 | 198,524,219 | 1.009 | 448,046,687 | 449,771,466 | 1.004 |
| PY90 | 262,627,393 | 262,692,053 | 1.000 | 213,276,168 | 213,757,403 | 1.002 | 475,903,561 | 476,449,456 | 1.001 |
| PY91 PY92 | 251,262,976 188,637,841 | 251,390,726 188,743,762 | 1.001 1.001 | 220,098,168 174,074,381 | 221,069,471 169,908,312 | 1.004 0.976 | 471,361,144 362,712,222 | 472,460,197 358,652,074 | 1.002 0.989 |
| PY93 | 152,834,313 | 152,860,108 | 1.001 | 137,862,033 | 136,485,509 | 0.990 | 290,696,346 | 289,345,617 | 0.905 |
| 2-yr avg | 102,004,010 | 102,000,100 | 1.001 | 101,002,000 | 100,400,000 | 0.983 | 250,050,040 | 200,040,017 | 0.992 |
| 3-yr avg | | | 1.001 | | | 0.990 | | | 0.995 |
| 4-yr avg | | | 1.001 | | | 0.993 | | | 0.997 |
| 5-yr avg | | | 1.000 | | | 0.996 | | | 0.998 |
| | Indemnit | y Losses | | Medical | Losses | | Total L | osses | |
| D) (00 | <u>17th</u> | 18th | Dev't | <u>17th</u> | 18th | Dev't | <u>17th</u> | 18th | Dev't |
| PY88 | 205,801,009 | 206,030,764 | 1.001 | 166,719,578 | 166,973,432 | 1.002 | 372,520,587 | 373,004,196 | 1.001 |
| PY89 PY90 | 251,247,247 261,860,462 | 251,376,037 261,688,277 | 1.001 0.999 | 198,524,219 213,354,033 | 198,918,104 213,399,934 | 1.002 1.000 | 449,771,466 475,214,495 | 450,294,141 475,088,211 | 1.001 1.000 |
| PY91 | 250,532,325 | 250,770,324 | 1.001 | 220,432,292 | 220,278,549 | 0.999 | 470,964,617 | 471,048,873 | 1.000 |
| PY92 | 188,181,925 | 188,508,598 | 1.002 | 169,886,894 | 170,659,958 | 1.005 | 358,068,819 | 359,168,556 | 1.003 |
| 2-yr avg | .00,.0.,020 | .00,000,000 | 1.002 | .00,000,00 | ,000,000 | 1.002 | 000,000,010 | 000,100,000 | 1.002 |
| 3-yr avg | | | 1.001 | | | 1.001 | | | 1.001 |
| 4-yr avg | | | 1.001 | | | 1.002 | | | 1.001 |
| 5-yr avg | | | 1.001 | | | 1.002 | | | 1.001 |
| | Indemnity | • | 5 '' | Medical | | 5 " | Total L | | 5 " |
| DV07 | <u>18th</u> 170,787,442 | 19th | <u>Dev't</u> | 18th | 19th | <u>Dev't</u> | 18th | 19th | <u>Dev't</u> |
| PY87 PY88 | 206,030,764 | 170,903,863 206,334,295 | 1.001 1.001 | 135,547,920 166,973,432 | 137,204,042 171,038,848 | 1.012 1.024 | 306,335,362 373,004,196 | 308,107,905 377,373,143 | 1.006 1.012 |
| PY89 | 250,829,920 | 251,023,167 | 1.001 | 198,686,396 | 200,024,201 | 1.024 | 449,516,316 | 451,047,368 | 1.012 |
| PY90 | 261,191,024 | 261,206,903 | 1.000 | 212,838,742 | 213,165,709 | 1.007 | 474,029,766 | 474,372,612 | 1.001 |
| PY91 | 250,668,833 | 250,690,737 | 1.000 | 220,614,932 | 221,460,207 | 1.004 | 471,283,765 | 472,150,944 | 1.002 |
| 2-yr avg | | • • | 1.000 | | • • | 1.003 | • • | • • | 1.002 |
| 3-yr avg | | | 1.000 | | | 1.004 | | | 1.002 |
| 4-yr avg | | | 1.001 | | | 1.009 | | | 1.005 |
| 5-yr avg | | | 1.001 | | | 1.010 | | | 1.005 |

Policy Year Development Factors

| | Indemnit | y Losses | | Medical | Losses | | Total L | osses | |
|--------------|----------------------------|----------------------------|-----------------------|----------------------------|----------------------------|-----------------------|----------------------------|----------------------------|-----------------------|
| | <u>1st</u> | <u>2nd</u> | Dev't | <u>1st</u> | <u>2nd</u> | Dev't | <u>1st</u> | <u>2nd</u> | <u>Dev't</u> |
| PY04 | 211,668,995 | 289,041,012 | 1.366 | 276,821,871 | 303,114,643 | 1.095 | 488,490,866 | 592,155,655 | 1.212 |
| PY05 | 218,464,499 | 300,211,570 | 1.374 | 286,936,462 | 317,064,618 | 1.105 | 505,400,961 | 617,276,188 | 1.221 |
| PY06 | 215,184,213 | 289,786,910 | 1.347 | 275,574,373 | 303,950,854 | 1.103 | 490,758,586 | 593,737,764 | 1.210 |
| PY07 PY08 | 235,165,118 219,599,283 | 332,934,296 302,774,834 | 1.416 1.379 | 301,907,848 288,199,220 | 332,941,663 310,645,190 | 1.103 1.078 | 537,072,966 507,798,503 | 665,875,959 613,420,024 | 1.240 1.208 |
| 2-yr avg | 219,399,203 | 302,774,034 | 1.379 | 200,199,220 | 310,043,190 | 1.076 | 307,790,303 | 013,420,024 | 1.224 |
| 3-yr avg | | | 1.381 | | | 1.095 | | | 1.219 |
| 4-yr avg | | | 1.379 | | | 1.097 | | | 1.220 |
| 5-yr avg | | | 1.376 | | | 1.097 | | | 1.218 |
| | Indemnit | • | | Medical | | | Total L | | |
| | <u>2nd</u> | <u>3rd</u> | <u>Dev't</u> | <u>2nd</u> | <u>3rd</u> | <u>Dev't</u> | <u>2nd</u> | <u>3rd</u> | <u>Dev't</u> |
| PY03 | 269,996,300 | 306,409,967 | 1.135 | 251,349,499 | 263,655,525 | 1.049 | 521,345,799 | 570,065,492 | 1.093 |
| PY04 | 291,394,578 | 330,202,620 | 1.133 | 305,120,701 | 311,224,521 | 1.020 | 596,515,279 | 641,427,141 | 1.075 |
| PY05 PY06 | 297,492,370 294,313,728 | 335,560,619 351,071,056 | 1.128 1.193 | 313,579,741 315,538,921 | 309,274,460 329,437,687 | 0.986 1.044 | 611,072,111 609,852,649 | 644,835,079 680,508,743 | 1.055 1.116 |
| PY07 | 332,952,861 | 385,797,944 | 1.159 | 333,638,702 | 348,858,021 | 1.044 | 666,591,563 | 734,655,965 | 1.102 |
| 2-yr avg | 002,002,001 | 000,707,044 | 1.176 | 000,000,702 | 040,000,021 | 1.045 | 000,001,000 | 704,000,000 | 1.102 |
| 3-yr avg | | | 1.160 | | | 1.025 | | | 1.091 |
| 4-yr avg | | | 1.153 | | | 1.024 | | | 1.087 |
| 5-yr avg | | | 1.150 | | | 1.029 | | | 1.088 |
| | Indemnit | y Losses | | Medical | Losses | | Total L | osses | |
| | <u>3rd</u> | <u>4th</u> | Dev't | <u>3rd</u> | <u>4th</u> | Dev't | <u>3rd</u> | 4th | <u>Dev't</u> |
| PY02 | 269,312,708 | 290,560,123 | 1.079 | 236,534,343 | 234,686,099 | 0.992 | 505,847,051 | 525,246,222 | 1.038 |
| PY03 | 307,470,500 | 327,646,263 | 1.066 | 264,235,490 | 268,569,036 | 1.016 | 571,705,990 | 596,215,299 | 1.043 |
| PY04 PY05 | 328,221,545 342,515,486 | 348,297,801 366,158,802 | 1.061 1.069 | 309,065,293 315,270,926 | 312,271,754 322,016,410 | 1.010 1.021 | 637,286,838 657,786,412 | 660,569,555 688,175,212 | 1.037 1.046 |
| PY06 | 349,796,590 | 373,769,018 | 1.069 | 328,375,025 | 326,893,768 | 0.995 | 678,171,615 | 700,662,786 | 1.046 |
| 2-yr avg | 040,700,000 | 070,700,010 | 1.069 | 020,070,020 | 020,000,700 | 1.008 | 070,171,010 | 700,002,700 | 1.040 |
| 3-yr avg | | | 1.066 | | | 1.009 | | | 1.039 |
| 4-yr avg | | | 1.066 | | | 1.011 | | | 1.040 |
| 5-yr avg | | | 1.069 | | | 1.007 | | | 1.039 |
| | Indemnit | • | | Medical | | | Total L | | |
| D) (0.4 | 4th | <u>5th</u> | Dev't | 4th | <u>5th</u> | Dev't | 4th | <u>5th</u> | Dev't |
| PY01 PY02 | 287,393,041 | 301,461,995 | 1.049 | 230,313,113 | 229,413,851 | 0.996 1.022 | 517,706,154 | 530,875,846 | 1.025 1.031 |
| PY03 | 301,487,056 328,578,209 | 312,775,827 338,193,751 | 1.037 1.029 | 246,653,197 269,162,191 | 252,099,130 271,360,058 | 1.022 | 548,140,253 597,740,400 | 564,874,957 609,553,809 | 1.020 |
| PY04 | 353,604,300 | 369,379,004 | 1.045 | 316,391,140 | 326,224,414 | 1.031 | 669,995,440 | 695,603,418 | 1.020 |
| PY05 | 362,835,518 | 375,523,511 | 1.035 | 320,269,756 | 329,337,440 | 1.028 | 683,105,274 | 704,860,951 | 1.032 |
| 2-yr avg | | | 1.040 | | | 1.030 | | | 1.035 |
| 3-yr avg | | | 1.036 | | | 1.022 | | | 1.030 |
| 4-yr avg | | | 1.037 | | | 1.022 | | | 1.030 |
| 5-yr avg | | | 1.039 | | | 1.017 | - | | 1.029 |
| | Indemnity 5th | • | Dov't | Medical | | Doub | Total L | | Dovit |
| PY00 | 289,129,452 | <u>6th</u> 294,368,145 | <u>Dev't</u> 1.018 | <u>5th</u> 217,685,768 | <u>6th</u> 218,542,776 | <u>Dev't</u> 1.004 | <u>5th</u> 506,815,220 | <u>6th</u> 512,910,921 | <u>Dev't</u> 1.012 |
| PY01 | 304,665,769 | 313,783,737 | 1.030 | 231,638,007 | 227,915,699 | 0.984 | 536,303,776 | 541,699,436 | 1.012 |
| PY02 | 312,980,802 | 316,207,284 | 1.010 | 252,435,453 | 251,776,718 | 0.997 | 565,416,255 | 567,984,002 | 1.005 |
| PY03 | 338,510,518 | 345,889,925 | 1.022 | 271,803,617 | 274,907,568 | 1.011 | 610,314,135 | 620,797,493 | 1.017 |
| PY04 | 366,569,746 | 373,268,429 | 1.018 | 324,368,159 | 329,830,113 | 1.017 | 690,937,905 | 703,098,542 | 1.018 |
| 2-yr avg | | | 1.020 | | | 1.014 | | | 1.018 |
| 3-yr avg | | | 1.017 | | | 1.008 | | | 1.013 |
| 4-yr avg | | | 1.020 | | | 1.002 | | | 1.013 |
| 5-yr avg | l | | 1.020 | Madiaal | | 1.003 | Tatali | | 1.012 |
| | Indemnit <u></u> 6th | • | Dov't | Medical <u>6th</u> | | Dov't | Total L <u>6th</u> | | Dov't |
| PY99 | 292,975,501 | <u>7th</u> 297,406,737 | <u>Dev't</u> 1.015 | 214,550,617 | <u>7th</u> 218,739,045 | <u>Dev't</u> 1.020 | 507,526,118 | <u>7th</u> 516,145,782 | <u>Dev't</u> 1.017 |
| PY00 | 300,076,071 | 305,102,537 | 1.017 | 236,405,075 | 241,222,436 | 1.020 | 536,481,146 | 546,324,973 | 1.018 |
| PY01 | 312,615,231 | 315,153,838 | 1.008 | 227,424,230 | 230,673,024 | 1.014 | 540,039,461 | 545,826,862 | 1.011 |
| PY02 | 315,833,910 | 319,386,460 | 1.011 | 251,441,128 | 250,187,628 | 0.995 | 567,275,038 | 569,574,088 | 1.004 |
| PY03 | 344,032,260 | 348,346,144 | 1.013 | 273,559,340 | 277,710,151 | 1.015 | 617,591,600 | 626,056,295 | 1.014 |
| 2-yr avg | | | 1.012 | | | 1.005 | | | 1.009 |
| 3-yr avg | | | 1.011 | | | 1.008 | | | 1.010 |
| 4-yr avg | | | 1.012 1.013 | | | 1.011 | | | 1.012 |
| 5-yr avg | | | 1.013 | | | 1.013 | | | 1.013 |

Policy Year Development Factors, Continued

| | Indemnit | y Losses | | Medical | Losses | | Total L | osses | |
|--------------|----------------------------|---|-----------------------|----------------------------|----------------------------|-----------------------|----------------------------|----------------------------|-----------------------|
| | <u>7th</u> | <u>8th</u> | Dev't | <u>7th</u> | <u>8th</u> | Dev't | <u>7th</u> | <u>8th</u> | Dev't |
| PY98 | 273,058,010 | 273,965,260 | 1.003 | 219,885,056 | 214,336,220 | 0.975 | 492,943,066 | 488,301,480 | 0.991 |
| PY99 | 300,505,470 | 302,464,685 | 1.007 | 220,824,875 | 223,324,657 | 1.011 | 521,330,345 | 525,789,342 | 1.009 |
| PY00 | 305,149,435 | 305,568,399 | 1.001 | 241,306,756 | 241,487,994 | 1.001 | 546,456,191 | 547,056,393 | 1.001 |
| PY01 PY02 | 309,005,417 315,665,911 | 310,980,721 318,368,945 | 1.006 1.009 | 226,264,062 247,613,975 | 225,326,127 255,236,387 | 0.996 1.031 | 535,269,479 563,279,886 | 536,306,848 573,605,332 | 1.002 1.018 |
| 2-yr avg | 313,003,911 | 310,300,943 | 1.009 | 247,013,973 | 200,200,307 | 1.031 | 303,279,000 | 373,003,332 | 1.010 |
| 3-yr avg | | | 1.005 | | | 1.009 | | | 1.007 |
| 4-yr avg | | | 1.006 | | | 1.010 | | | 1.008 |
| 5-yr avg | | | 1.005 | | | 1.003 | | | 1.004 |
| | Indemnity | • | | Medical | | | Total L | | |
| | <u>8th</u> | <u>9th</u> | <u>Dev't</u> | <u>8th</u> | <u>9th</u> | <u>Dev't</u> | <u>8th</u> | <u>9th</u> | <u>Dev't</u> |
| PY97 | 177,696,181 | 177,450,826 | 0.999 | 134,038,127 | 136,060,052 | 1.015 | 311,734,308 | 313,510,878 | 1.006 |
| PY98 | 277,880,685 | 279,174,653 | 1.005 | 219,029,872 | 220,573,311 | 1.007 | 496,910,557 | 499,747,964 | 1.006 |
| PY99 PY00 | 301,497,438 294,875,967 | 304,412,206 296,462,384 | 1.010 1.005 | 222,922,440 224,842,121 | 226,987,632 227,286,623 | 1.018 1.011 | 524,419,878 519,718,088 | 531,399,838 523,749,007 | 1.013 1.008 |
| PY01 | 304,567,269 | 305,120,752 | 1.003 | 220,092,665 | 223,390,119 | 1.015 | 524,659,934 | 528,510,871 | 1.007 |
| 2-yr avg | 004,007,200 | 000,120,702 | 1.002 | 220,032,000 | 220,000,110 | 1.013 | 024,000,004 | 020,010,071 | 1.008 |
| 3-yr avg | | | 1.006 | | | 1.015 | | | 1.009 |
| 4-yr avg | | | 1.006 | | | 1.013 | | | 1.009 |
| 5-yr avg | | | 1.004 | | | 1.013 | | | 1.008 |
| | Indemnity | • | | Medical | | | Total L | | |
| | <u>9th</u> | <u>10th</u> | <u>Dev't</u> | <u>9th</u> | <u>10th</u> | Dev't | <u>9th</u> | <u>10th</u> | <u>Dev't</u> |
| PY96 | 144,287,575 | 145,074,584 | 1.005 | 113,347,384 | 118,418,487 | 1.045 | 257,634,959 | 263,493,071 | 1.023 |
| PY97 | 181,647,742 | 182,042,456 | 1.002 | 139,025,349 | 139,494,703 | 1.003 | 320,673,091 | 321,537,159 | 1.003 |
| PY98 PY99 | 280,634,878 292,161,476 | 282,352,954 293,815,098 | 1.006 1.006 | 222,122,339 217,941,222 | 220,735,372 222,753,240 | 0.994 1.022 | 502,757,217 510,102,698 | 503,088,326 516,568,338 | 1.001 1.013 |
| PY00 | 285,627,655 | 286,118,420 | 1.000 | 220,676,432 | 221,879,421 | 1.022 | 506,304,087 | 507,997,841 | 1.013 |
| 2-yr avg | 200,027,000 | 200,110,420 | 1.004 | 220,070,402 | 221,013,421 | 1.014 | 300,004,007 | 001,001,041 | 1.008 |
| 3-yr avg | | | 1.005 | | | 1.007 | | | 1.006 |
| 4-yr avg | | | 1.004 | | | 1.006 | | | 1.005 |
| 5-yr avg | | | 1.004 | | | 1.014 | | | 1.009 |
| | Indemnity | • | | Medical | | | Total L | | |
| D) (0.5 | 10th | <u>11th</u> | Dev't | <u>10th</u> | <u>11th</u> | Dev't | 10th | <u>11th</u> | Dev't |
| PY95 | 121,519,719 | 122,408,454 | 1.007 | 108,418,398 | 104,592,646 | 0.965 | 229,938,117 | 227,001,100 | 0.987 |
| PY96 PY97 | 146,030,068 184,268,451 | 146,324,785 185,151,150 | 1.002 1.005 | 119,127,391 141,647,727 | 118,988,048 140,905,225 | 0.999 0.995 | 265,157,459 325,916,178 | 265,312,833 326,056,375 | 1.001 1.000 |
| PY98 | 272,332,826 | 273,788,142 | 1.005 | 211,475,139 | 213,020,146 | 1.007 | 483,807,965 | 486,808,288 | 1.006 |
| PY99 | 284,524,751 | 284,737,985 | 1.001 | 215,782,146 | 215,420,353 | 0.998 | 500,306,897 | 500,158,338 | 1.000 |
| 2-yr avg | - ,- , - | , | 1.003 | -, - , - | -, -, | 1.003 | , | , , | 1.003 |
| 3-yr avg | | | 1.004 | | | 1.000 | | | 1.002 |
| 4-yr avg | | | 1.003 | | | 1.000 | | | 1.002 |
| 5-yr avg | | | 1.004 | | _ | 0.993 | | | 0.999 |
| | Indemnity | • | Donati | Medical | | Desile | Total L | | Donate |
| PY94 | <u>11th</u> 122,429,816 | <u>12th</u> 123,017,822 | <u>Dev't</u> 1.005 | <u>11th</u> 98,798,704 | <u>12th</u> 99,461,763 | <u>Dev't</u> 1.007 | <u>11th</u> 221,228,520 | <u>12th</u> 222,479,585 | <u>Dev't</u> 1.006 |
| PY95 | 122,429,616 | 122,520,565 | 1.003 | 104,592,646 | 104,815,048 | 1.007 | 227,001,100 | 227,335,613 | 1.000 |
| PY96 | 148,678,922 | 149,241,116 | 1.004 | 121,015,682 | 122,216,198 | 1.010 | 269,694,604 | 271,457,314 | 1.007 |
| PY97 | 179,408,313 | 179,444,984 | 1.000 | 136,905,964 | 139,133,446 | 1.016 | 316,314,277 | 318,578,430 | 1.007 |
| PY98 | 263,165,730 | 263,613,144 | 1.002 | 204,169,914 | 206,301,098 | 1.010 | 467,335,644 | 469,914,242 | 1.006 |
| 2-yr avg | | | 1.001 | | | 1.013 | | | 1.007 |
| 3-yr avg | | | 1.002 | | | 1.012 | | | 1.007 |
| 4-yr avg | | | 1.002 | | | 1.010 | | | 1.005 |
| 5-yr avg | المنا مرسم المرسا | | 1.002 | Madiaal | | 1.009 | Tatali | | 1.005 |
| | Indemnity <u>12th</u> | • | <u>Dev't</u> | Medical 12th | | Dov't | Total L <u>12th</u> | | Dov't |
| PY93 | 153,430,617 | <u>13th</u> 154,310,080 | 1.006 | 138,154,377 | <u>13th</u> 139,223,058 | <u>Dev't</u> 1.008 | 291,584,994 | <u>13th</u> 293,533,138 | <u>Dev't</u> 1.007 |
| PY94 | 123,017,822 | 123,473,025 | 1.004 | 99,461,763 | 99,315,797 | 0.999 | 222,479,585 | 222,788,822 | 1.001 |
| PY95 | 124,525,247 | 124,620,161 | 1.001 | 107,000,237 | 109,389,474 | 1.022 | 231,525,484 | 234,009,635 | 1.011 |
| PY96 | 147,960,862 | 148,716,947 | 1.005 | 121,572,511 | 121,663,721 | 1.001 | 269,533,373 | 270,380,668 | 1.003 |
| PY97 | 170,837,148 | 172,021,310 | 1.007 | 132,543,650 | 134,205,378 | 1.013 | 303,380,798 | 306,226,688 | 1.009 |
| 2-yr avg | | | 1.006 | | | 1.007 | | | 1.006 |
| 3-yr avg | | | 1.004 | | | 1.012 | | | 1.008 |
| 4-yr avg | | | 1.004 | | | 1.009 | | | 1.006 |
| 5-yr avg | | | 1.005 | | | 1.009 | | | 1.006 |

Policy Year Development Factors, Continued

| | Indemnit | y Losses | | Medical | Losses | | Total L | osses | |
|--------------|----------------------------|----------------------------|-----------------------|----------------------------|----------------------------|-----------------------|----------------------------|----------------------------|-----------------------|
| | <u>13th</u> | , <u>14th</u> | Dev't | <u>13th</u> | <u>14th</u> | Dev't | <u>13th</u> | <u>14th</u> | Dev't |
| PY92 | 190,530,208 | 190,900,903 | 1.002 | 170,020,708 | 170,490,978 | 1.003 | 360,550,916 | 361,391,881 | 1.002 |
| PY93 | 154,310,080 | 154,633,370 | 1.002 | 139,223,058 | 141,111,837 | 1.014 | 293,533,138 | 295,745,207 | 1.008 |
| PY94 | 124,422,244 | 124,272,867 | 0.999 | 100,157,857 | 99,918,118 | 0.998 | 224,580,101 | 224,190,985 | 0.998 |
| PY95 PY96 | 124,331,211 | 124,918,687 | 1.005 | 109,014,861 116,482,221 | 109,830,651 | 1.007 1.005 | 233,346,072 | 234,749,338 | 1.006 1.002 |
| 2-yr avg | 144,286,124 | 144,228,585 | 1.000 1.003 | 110,402,221 | 117,100,641 | 1.005 | 260,768,345 | 261,329,226 | 1.002 |
| 3-yr avg | | | 1.003 | | | 1.003 | | | 1.004 |
| 4-yr avg | | | 1.002 | | | 1.006 | | | 1.002 |
| 5-yr avg | | | 1.002 | | | 1.005 | | | 1.003 |
| , , | Indemnit | y Losses | | Medical | Losses | | Total L | osses | |
| | <u>14th</u> | <u>15th</u> | Dev't | <u>14th</u> | <u>15th</u> | Dev't | <u>14th</u> | <u>15th</u> | Dev't |
| PY91 | 251,981,237 | 251,891,104 | 1.000 | 217,396,565 | 218,154,974 | 1.003 | 469,377,802 | 470,046,078 | 1.001 |
| PY92 | 190,900,903 | 190,383,406 | 0.997 | 170,490,978 | 175,206,356 | 1.028 | 361,391,881 | 365,589,762 | 1.012 |
| PY93 | 153,819,192 | 153,785,548 | 1.000 | 136,717,048 | 138,504,372 | 1.013 | 290,536,240 | 292,289,920 | 1.006 |
| PY94 PY95 | 124,111,703 | 124,072,271 | 1.000 1.000 | 99,604,944 | 100,145,284 | 1.005 1.000 | 223,716,647 | 224,217,555 | 1.002 1.000 |
| 2-yr avg | 121,460,347 | 121,459,937 | 1.000 | 106,731,233 | 106,679,666 | 1.000 | 228,191,580 | 228,139,603 | 1.000 |
| 3-yr avg | | | 1.000 | | | 1.006 | | | 1.003 |
| 4-yr avg | | | 0.999 | | | 1.012 | | | 1.005 |
| 5-yr avg | | | 0.999 | | | 1.010 | | | 1.004 |
| , , | Indemnit | y Losses | | Medical | Losses | | Total L | osses | |
| | <u>15th</u> | <u>16th</u> | Dev't | <u>15th</u> | <u>16th</u> | Dev't | <u>15th</u> | <u>16th</u> | Dev't |
| PY90 | 262,069,332 | 262,627,367 | 1.002 | 214,170,151 | 213,276,836 | 0.996 | 476,239,483 | 475,904,203 | 0.999 |
| PY91 | 251,891,104 | 251,940,576 | 1.000 | 218,154,974 | 220,573,817 | 1.011 | 470,046,078 | 472,514,393 | 1.005 |
| PY92 | 189,537,817 | 189,839,511 | 1.002 | 174,740,413 | 174,932,929 | 1.001 | 364,278,230 | 364,772,440 | 1.001 |
| PY93 PY94 | 153,620,084 | 153,568,023 | 1.000 | 138,314,834 | 138,084,979 | 0.998 1.013 | 291,934,918 220,908,648 | 291,653,002 | 0.999 |
| 2-yr avg | 122,395,602 | 122,570,453 | 1.001 1.001 | 98,513,046 | 99,807,643 | 1.013 | 220,900,040 | 222,378,096 | 1.007 1.003 |
| 3-yr avg | | | 1.001 | | | 1.004 | | | 1.003 |
| 4-yr avg | | | 1.001 | | | 1.006 | | | 1.003 |
| 5-yr avg | | | 1.001 | | | 1.004 | | | 1.002 |
| | Indemnit | y Losses | | Medical | Losses | | Total L | osses | |
| | <u>16th</u> | <u>17th</u> | Dev't | <u>16th</u> | <u>17th</u> | Dev't | <u>16th</u> | <u>17th</u> | <u>Dev't</u> |
| PY89 | 251,237,437 | 251,246,770 | 1.000 | 196,810,628 | 198,525,811 | 1.009 | 448,048,065 | 449,772,581 | 1.004 |
| PY90 | 262,627,367 | 262,699,439 | 1.000 | 213,276,836 | 213,761,381 | 1.002 | 475,904,203 | 476,460,820 | 1.001 |
| PY91 PY92 | 251,346,507 188,637,841 | 251,460,055 188,743,762 | 1.000 1.001 | 220,197,951 174,074,381 | 221,137,217 169,908,312 | 1.004 0.976 | 471,544,458 362,712,222 | 472,597,272 358,652,074 | 1.002 0.989 |
| PY93 | 152,834,313 | 152,860,108 | 1.000 | 137,862,033 | 136,485,509 | 0.990 | 290,696,346 | 289,345,617 | 0.995 |
| 2-yr avg | .02,00 .,0 .0 | .02,000,.00 | 1.001 | . 0.,002,000 | 100, 100,000 | 0.983 | 200,000,0.0 | 200,0 .0,0 | 0.992 |
| 3-yr avg | | | 1.000 | | | 0.990 | | | 0.995 |
| 4-yr avg | | | 1.000 | | | 0.993 | | | 0.997 |
| 5-yr avg | | | 1.000 | | | 0.996 | | | 0.998 |
| | Indemnity | • | | Medical | | | Total L | | |
| DV00 | 17th | 18th | <u>Dev't</u> | <u>17th</u> | 18th | <u>Dev't</u> | <u>17th</u> | 18th | <u>Dev't</u> |
| PY88 PY89 | 205,802,336 251,246,770 | 206,031,196 251,384,997 | 1.001 1.001 | 166,719,563 198,525,811 | 166,973,432 198,923,535 | 1.002 1.002 | 372,521,899 449,772,581 | 373,004,628 450,308,532 | 1.001 1.001 |
| PY90 | 261,867,848 | 261,688,277 | 0.999 | 213,358,011 | 213,399,934 | 1.002 | 475,225,859 | 475,088,211 | 1.001 |
| PY91 | 250,601,654 | 250,821,780 | 1.001 | 220,500,038 | 220,312,333 | 0.999 | 471,101,692 | 471,134,113 | 1.000 |
| PY92 | 188,181,925 | 188,508,598 | 1.002 | 169,886,894 | 170,659,958 | 1.005 | 358,068,819 | 359,168,556 | 1.003 |
| 2-yr avg | , - , | , , | 1.002 | ,, | -,, | 1.002 | ,,- | , , | 1.002 |
| 3-yr avg | | | 1.001 | | | 1.001 | | | 1.001 |
| 4-yr avg | | | 1.001 | | | 1.002 | | | 1.001 |
| 5-yr avg | | | 1.001 | | _ | 1.002 | | | 1.001 |
| | Indemnity | • | David | Medical | | Davids | Total L | | Davide |
| PY87 | <u>18th</u> 170,789,667 | <u>19th</u> 170,904,528 | <u>Dev't</u> 1.001 | <u>18th</u> 135,558,407 | <u>19th</u> 137,213,681 | <u>Dev't</u> 1.012 | <u>18th</u> 306,348,074 | <u>19th</u> 308,118,209 | <u>Dev't</u> 1.006 |
| PY88 | 206,031,196 | 206,339,075 | 1.001 | 166,973,432 | 171,041,422 | 1.012 | 373,004,628 | 377,380,497 | 1.012 |
| PY89 | 250,838,880 | 251,023,167 | 1.001 | 198,691,827 | 200,024,201 | 1.027 | 449,530,707 | 451,047,368 | 1.003 |
| PY90 | 261,191,024 | 261,206,903 | 1.000 | 212,838,742 | 213,165,709 | 1.002 | 474,029,766 | 474,372,612 | 1.001 |
| PY91 | 250,720,289 | 250,756,247 | 1.000 | 220,648,716 | 221,600,332 | 1.004 | 471,369,005 | 472,356,579 | 1.002 |
| 2-yr avg | | | 1.000 | | | 1.003 | | | 1.002 |
| 3-yr avg | | | 1.000 | | | 1.004 | | | 1.002 |
| 4-yr avg | | | 1.001 | | | 1.009 | | | 1.005 |
| 5-yr avg | | | 1.001 | | | 1.010 | | | 1.005 |

Accident Year Loss Development Factors

| | Indemnit | y Losses | | Medical | Losses | | Total Lo | osses | |
|--|---|---|--|--|---|--|---|--|--|
| | <u>1st</u> | <u>2nd</u> | <u>Dev't</u> | <u>1st</u> | <u>2nd</u> | Dev't | <u>1st</u> | <u>2nd</u> | Dev't |
| AY05 | 37,495,296 | 135,126,313 | 3.604 | 106,655,177 | 215,216,730 | 2.018 | 144,150,473 | 350,343,043 | 2.430 |
| AY06 | 37,542,770 | 134,139,524 | 3.573 | 99,631,124 | 210,842,810 | 2.116 | 137,173,894 | 344,982,334 | 2.515 |
| AY07 | 41,032,420 | 151,822,165 | 3.700 | 107,156,213 | 226,063,541 | 2.110 | 148,188,633 | 377,885,706 | 2.550 |
| AY08 | 43,778,263 | 162,641,195 | 3.715 | 114,633,507 | 230,024,102 | 2.007 | 158,411,770 | 392,665,297 | 2.479 |
| AY09 | 37,924,661 | 145,427,091 | 3.835 | 102,103,020 | 204,047,217 | 1.998 | 140,027,681 | 349,474,308 | 2.496 |
| 2-yr avg | | | 3.775 | | | 2.003 | | | 2.488 |
| 3-yr avg | | | 3.750 | | | 2.038 | | | 2.508 |
| 4-yr avg | | | 3.706 | | | 2.058 | | | 2.510 |
| 5-yr avg | | | 3.685 | | | 2.050 | | | 2.494 |
| | Indemnity Losses | | | Medical | Losses | | Total Lo | osses | |
| | <u>2nd</u> | <u>3rd</u> | <u>Dev't</u> | <u>2nd</u> | <u>3rd</u> | <u>Dev't</u> | <u>2nd</u> | <u>3rd</u> | <u>Dev't</u> |
| AY04 | 123,956,746 | 213,711,684 | 1.724 | 184,513,641 | 217,261,581 | 1.177 | 308,470,387 | 430,973,265 | 1.397 |
| AY05 | 136,495,864 | 225,074,874 | 1.649 | 217,563,295 | 255,980,605 | 1.177 | 354,059,159 | 481,055,479 | 1.359 |
| AY06 | 132,098,971 | 224,699,956 | 1.701 | 206,477,868 | 242,603,753 | 1.175 | 338,576,839 | 467,303,709 | 1.380 |
| AY07 | 152,772,004 | 252,655,299 | 1.654 | 226,985,282 | 267,355,653 | 1.178 | 379,757,286 | 520,010,952 | 1.369 |
| AY08 | 162,641,195 | 270,500,158 | 1.663 | 230,022,667 | 270,247,122 | 1.175 | 392,663,862 | 540,747,280 | 1.377 |
| 2-yr avg | | | 1.659 | | | 1.177 | | | 1.373 |
| 3-yr avg | | | 1.673 | | | 1.176 | | | 1.375 |
| 4-yr avg | | | 1.667 | | | 1.176 | | | 1.371 |
| 5-yr avg | | | 1.678 | | | 1.176 | | | 1.376 |
| | Indemnity Losses | | | Medical | | | Total Lo | | |
| 43/00 | 3rd | 4th | Dev't | <u>3rd</u> | 4th | Dev't | <u>3rd</u> | 4th | Dev't |
| AY03 | 192,013,147 | 244,282,550 | 1.272 | 194,696,868 | 213,801,018 | 1.098 | 386,710,015 | 458,083,568 | 1.185 |
| AY04 | 214,788,724 | 273,484,669 | 1.273 | 218,240,693 | 234,767,012 | 1.076 | 433,029,417 | 508,251,681 | 1.174 |
| AY05 | 222,904,797 | 283,616,595 | 1.272 | 253,091,911 | 273,687,728 | 1.081 | 475,996,708 | 557,304,323 | 1.171 |
| AY06 | 229,361,281 | 290,317,175 | 1.266 | 248,929,605 | 271,755,330 | 1.092 | 478,290,886 | 562,072,505 | 1.175 |
| AY07 | 252,655,299 | 311,159,156 | 1.232 1.249 | 267,355,653 | 287,891,006 | 1.077 1.085 | 520,010,952 | 599,050,162 | 1.152 |
| 2-yr avg | | | 1.249 | | | 1.083 | | | 1.164 1.166 |
| 3-yr avg | | | 1.257 | | | 1.082 | | | 1.168 |
| 4-yr avg | | | 1.263 | | | 1.082 | | | 1.171 |
| 5-yr avg | Indemnit | 202201 | 1.203 | Medical | Losses | 1.000 | Total Lo | 22220 | 1.171 |
| | 4th | 5th | Dev't | 4th | 5th | Dev't | 4th | 5th | Dev't |
| AY02 | 213,788,078 | 244,350,456 | 1.143 | 181,956,960 | 191,101,065 | 1.050 | 395,745,038 | 435,451,521 | 1.100 |
| AY03 | 244,743,613 | 277,512,622 | 1.134 | 214,140,706 | 225,606,190 | 1.054 | 458,884,319 | 503,118,812 | 1.096 |
| AY04 | 273,549,297 | 305,029,772 | 1.115 | 234,376,414 | 245,325,812 | 1.047 | 507,925,711 | 550,355,584 | 1.084 |
| AY05 | 289,494,653 | 325,067,195 | 1.123 | 278,527,678 | 295,502,579 | 1.061 | 568,022,331 | 620,569,774 | 1.093 |
| AY06 | 288,790,231 | 325,386,919 | 1.127 | 270,429,559 | 282,462,943 | 1.044 | 559,219,790 | 607,849,862 | 1.087 |
| 2-yr avg | ,, - | //- | 1.125 | -, -, | - , - , | 1.053 | , -, | , , , , , , , , | 1.090 |
| | | | | | | | | | |
| 3-yr avg | | | 1.122 | | | 1.051 | | | 1.088 |
| 3-yr avg 4-yr avg | | | 1.122 1.125 | | | 1.051 1.052 | | | 1.088 1.090 |
| 4-yr avg | | | | | | | | | |
| | Indemnit | y Losses | 1.125 | Medical | Losses | 1.052 | Total Lo | osses | 1.090 |
| 4-yr avg | Indemnit <u>5th</u> | y Losses <u>6th</u> | 1.125 | Medical <u>5th</u> | Losses <u>6th</u> | 1.052 | Total Lo <u>5th</u> | osses <u>6th</u> | 1.090 |
| 4-yr avg | | • | 1.125 1.128 | | | 1.052 1.051 | | | 1.090 1.092 |
| 4-yr avg 5-yr avg AY01 AY02 | 5th 243,390,542 253,869,113 | 6th 265,204,327 275,006,372 | 1.125 1.128 <u>Dev't</u> 1.090 1.083 | <u>5th</u> 187,485,504 199,679,404 | <u>6th</u> 193,559,209 208,040,007 | 1.052 1.051 <u>Dev't</u> 1.032 1.042 | <u>5th</u> | 6th 458,763,536 483,046,379 | 1.090 1.092 <u>Dev't</u> 1.065 1.065 |
| 4-yr avg 5-yr avg AY01 AY02 AY03 | 5th 243,390,542 253,869,113 278,078,554 | 6th 265,204,327 275,006,372 298,397,197 | 1.125 1.128 <u>Dev't</u> 1.090 1.083 1.073 | 5th 187,485,504 199,679,404 226,062,369 | 6th 193,559,209 208,040,007 233,265,082 | 1.052 1.051 <u>Dev't</u> 1.032 1.042 1.032 | 5th 430,876,046 453,548,517 504,140,923 | 6th 458,763,536 483,046,379 531,662,279 | 1.090 1.092 <u>Dev't</u> 1.065 1.065 1.055 |
| 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 | 5th 243,390,542 253,869,113 278,078,554 307,663,626 | 6th 265,204,327 275,006,372 | 1.125 1.128 <u>Dev't</u> 1.090 1.083 1.073 1.065 | 5th 187,485,504 199,679,404 226,062,369 247,464,823 | 6th 193,559,209 208,040,007 233,265,082 256,673,557 | 1.052 1.051 <u>Dev't</u> 1.032 1.042 1.032 1.037 | 5th 430,876,046 453,548,517 504,140,923 555,128,449 | 6th 458,763,536 483,046,379 531,662,279 584,374,086 | 1.090 1.092 <u>Dev't</u> 1.065 1.065 1.055 1.053 |
| AY01 AY02 AY03 AY04 AY05 | 5th 243,390,542 253,869,113 278,078,554 | 6th 265,204,327 275,006,372 298,397,197 | 1.125 1.128 Dev't 1.090 1.083 1.073 1.065 1.056 | 5th 187,485,504 199,679,404 226,062,369 | 6th 193,559,209 208,040,007 233,265,082 | 1.052 1.051 Dev't 1.032 1.042 1.032 1.037 1.034 | 5th 430,876,046 453,548,517 504,140,923 | 6th 458,763,536 483,046,379 531,662,279 | 1.090 1.092 <u>Dev't</u> 1.065 1.065 1.055 1.053 1.046 |
| A-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg | 5th 243,390,542 253,869,113 278,078,554 307,663,626 | 6th 265,204,327 275,006,372 298,397,197 327,700,529 | 1.125 1.128 Dev't 1.090 1.083 1.073 1.065 1.056 1.061 | 5th 187,485,504 199,679,404 226,062,369 247,464,823 | 6th 193,559,209 208,040,007 233,265,082 256,673,557 | 1.052 1.051 Dev't 1.032 1.042 1.032 1.037 1.034 1.036 | 5th 430,876,046 453,548,517 504,140,923 555,128,449 | 6th 458,763,536 483,046,379 531,662,279 584,374,086 | 1.090 1.092 <u>Dev't</u> 1.065 1.065 1.055 1.053 1.046 1.050 |
| 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg | 5th 243,390,542 253,869,113 278,078,554 307,663,626 | 6th 265,204,327 275,006,372 298,397,197 327,700,529 | 1.125 1.128 <u>Dev't</u> 1.090 1.083 1.073 1.065 1.056 1.061 1.065 | 5th 187,485,504 199,679,404 226,062,369 247,464,823 | 6th 193,559,209 208,040,007 233,265,082 256,673,557 | 1.052 1.051 Dev't 1.032 1.042 1.032 1.037 1.034 1.036 1.034 | 5th 430,876,046 453,548,517 504,140,923 555,128,449 | 6th 458,763,536 483,046,379 531,662,279 584,374,086 | 1.090 1.092 Dev't 1.065 1.065 1.055 1.053 1.046 1.050 1.051 |
| 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg 4-yr avg | 5th 243,390,542 253,869,113 278,078,554 307,663,626 | 6th 265,204,327 275,006,372 298,397,197 327,700,529 | 1.125 1.128 Dev't 1.090 1.083 1.073 1.065 1.056 1.061 1.065 1.065 | 5th 187,485,504 199,679,404 226,062,369 247,464,823 | 6th 193,559,209 208,040,007 233,265,082 256,673,557 | 1.052 1.051 Dev't 1.032 1.042 1.032 1.037 1.034 1.036 1.034 1.036 | 5th 430,876,046 453,548,517 504,140,923 555,128,449 | 6th 458,763,536 483,046,379 531,662,279 584,374,086 | 1.090 1.092 <u>Dev't</u> 1.065 1.065 1.055 1.053 1.046 1.050 1.051 |
| 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg | 5th 243,390,542 253,869,113 278,078,554 307,663,626 322,393,401 | 6th 265,204,327 275,006,372 298,397,197 327,700,529 340,473,821 | 1.125 1.128 <u>Dev't</u> 1.090 1.083 1.073 1.065 1.056 1.061 1.065 | 5th 187,485,504 199,679,404 226,062,369 247,464,823 293,621,923 | 6th 193,559,209 208,040,007 233,265,082 256,673,557 303,681,506 | 1.052 1.051 Dev't 1.032 1.042 1.032 1.037 1.034 1.036 1.034 | 5th 430,876,046 453,548,517 504,140,923 555,128,449 616,015,324 | 6th 458,763,536 483,046,379 531,662,279 584,374,086 644,155,327 | 1.090 1.092 Dev't 1.065 1.065 1.055 1.053 1.046 1.050 1.051 |
| 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg 4-yr avg | 5th 243,390,542 253,869,113 278,078,554 307,663,626 322,393,401 | 6th 265,204,327 275,006,372 298,397,197 327,700,529 340,473,821 | 1.125 1.128 Dev't 1.090 1.083 1.073 1.065 1.056 1.061 1.065 1.065 1.069 | 5th 187,485,504 199,679,404 226,062,369 247,464,823 293,621,923 Medical | 6th 193,559,209 208,040,007 233,265,082 256,673,557 303,681,506 | 1.052 1.051 Dev't 1.032 1.042 1.032 1.037 1.034 1.036 1.034 1.036 1.035 | 5th 430,876,046 453,548,517 504,140,923 555,128,449 616,015,324 | 6th 458,763,536 483,046,379 531,662,279 584,374,086 644,155,327 | 1.090 1.092 Dev't 1.065 1.065 1.055 1.053 1.046 1.050 1.051 1.055 1.057 |
| A-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 4-yr avg 5-yr avg | 5th 243,390,542 253,869,113 278,078,554 307,663,626 322,393,401 Indemnit | 6th 265,204,327 275,006,372 298,397,197 327,700,529 340,473,821 y Losses 7th | 1.125 1.128 Dev't 1.090 1.083 1.073 1.065 1.065 1.061 1.065 1.069 1.073 | 5th 187,485,504 199,679,404 226,062,369 247,464,823 293,621,923 Medical 6th | 6th 193,559,209 208,040,007 233,265,082 256,673,557 303,681,506 Losses | 1.052 1.051 Dev't 1.032 1.042 1.032 1.037 1.034 1.036 1.036 1.035 | 5th 430,876,046 453,548,517 504,140,923 555,128,449 616,015,324 Total Le | 6th 458,763,536 483,046,379 531,662,279 584,374,086 644,155,327 | 1.090 1.092 Dev't 1.065 1.065 1.055 1.053 1.046 1.050 1.051 1.055 1.057 |
| A-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 5th 243,390,542 253,869,113 278,078,554 307,663,626 322,393,401 Indemnit 6th 262,485,826 | 6th 265,204,327 275,006,372 298,397,197 327,700,529 340,473,821 y Losses 7th 277,374,921 | 1.125 1.128 Dev't 1.090 1.083 1.073 1.065 1.066 1.061 1.065 1.069 1.073 Dev't 1.057 | 5th 187,485,504 199,679,404 226,062,369 247,464,823 293,621,923 Medical 6th 195,898,067 | 6th 193,559,209 208,040,007 233,265,082 256,673,557 303,681,506 Losses 7th 202,635,024 | 1.052 1.051 Dev't 1.032 1.042 1.032 1.037 1.034 1.036 1.034 1.036 1.035 | 5th 430,876,046 453,548,517 504,140,923 555,128,449 616,015,324 Total Lo | 6th 458,763,536 483,046,379 531,662,279 584,374,086 644,155,327 osses 7th 480,009,945 | 1.090 1.092 Dev't 1.065 1.065 1.053 1.046 1.050 1.051 1.055 1.057 |
| A-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 5th 243,390,542 253,869,113 278,078,554 307,663,626 322,393,401 Indemnit 6th 262,485,826 269,364,745 | 6th 265,204,327 275,006,372 298,397,197 327,700,529 340,473,821 y Losses 7th 277,374,921 284,230,023 | 1.125 1.128 Dev't 1.090 1.083 1.073 1.065 1.066 1.061 1.065 1.073 Dev't 1.057 1.055 | 5th 187,485,504 199,679,404 226,062,369 247,464,823 293,621,923 Medical 6th 195,898,067 203,960,794 | 6th 193,559,209 208,040,007 233,265,082 256,673,557 303,681,506 Losses 7th 202,635,024 209,850,963 | 1.052 1.051 Dev't 1.032 1.042 1.032 1.037 1.034 1.036 1.034 1.035 Dev't 1.034 1.029 | 5th 430,876,046 453,548,517 504,140,923 555,128,449 616,015,324 Total Le 6th 458,383,893 473,325,539 | 6th 458,763,536 483,046,379 531,662,279 584,374,086 644,155,327 cosses 7th 480,009,945 494,080,986 | 1.090 1.092 Dev't 1.065 1.065 1.055 1.053 1.046 1.050 1.051 1.055 1.057 |
| A-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 5th 243,390,542 253,869,113 278,078,554 307,663,626 322,393,401 Indemnity 6th 262,485,826 269,364,745 275,452,204 | 6th 265,204,327 275,006,372 298,397,197 327,700,529 340,473,821 y Losses 7th 277,374,921 284,230,023 287,522,004 | 1.125 1.128 Dev't 1.090 1.083 1.073 1.065 1.066 1.061 1.065 1.069 1.073 Dev't 1.057 1.055 1.044 | 5th 187,485,504 199,679,404 226,062,369 247,464,823 293,621,923 Medical 6th 195,898,067 203,960,794 208,514,459 | 6th 193,559,209 208,040,007 233,265,082 256,673,557 303,681,506 Losses 7th 202,635,024 209,850,963 212,796,324 | 1.052 1.051 Dev't 1.032 1.042 1.032 1.037 1.034 1.036 1.035 Dev't 1.034 1.029 1.021 | 5th 430,876,046 453,548,517 504,140,923 555,128,449 616,015,324 Total Lo 6th 458,383,893 473,325,539 483,966,663 | 6th 458,763,536 483,046,379 531,662,279 584,374,086 644,155,327 cosses 7th 480,009,945 494,080,986 500,318,328 | 1.090 1.092 Dev't 1.065 1.065 1.055 1.053 1.046 1.050 1.051 1.055 1.057 Dev't 1.047 1.044 1.034 |
| A-yr avg 5-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY00 AY01 AY02 AY03 | 5th 243,390,542 253,869,113 278,078,554 307,663,626 322,393,401 Indemnit 6th 262,485,826 269,364,745 275,452,204 298,698,894 | 6th 265,204,327 275,006,372 298,397,197 327,700,529 340,473,821 y Losses 7th 277,374,921 284,230,023 287,522,004 311,498,225 | 1.125 1.128 Dev't 1.090 1.083 1.073 1.065 1.066 1.061 1.065 1.069 1.073 Dev't 1.057 1.055 1.044 1.043 | 5th 187,485,504 199,679,404 226,062,369 247,464,823 293,621,923 Medical 6th 195,898,067 203,960,794 208,514,459 233,673,040 | 6th 193,559,209 208,040,007 233,265,082 256,673,557 303,681,506 Losses 7th 202,635,024 209,850,963 212,796,324 238,151,665 | 1.052 1.051 Dev't 1.032 1.042 1.032 1.037 1.034 1.036 1.035 Dev't 1.034 1.029 1.021 1.019 | 5th 430,876,046 453,548,517 504,140,923 555,128,449 616,015,324 Total Le 6th 458,383,893 473,325,539 483,966,663 532,371,934 | 6th 458,763,536 483,046,379 531,662,279 584,374,086 644,155,327 osses 7th 480,009,945 494,080,986 500,318,328 549,649,890 | 1.090 1.092 Dev't 1.065 1.065 1.053 1.046 1.050 1.051 1.055 1.057 Dev't 1.044 1.034 1.034 |
| A-yr avg 5-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 4-yr avg 5-yr avg AY00 AY01 AY02 AY03 AY04 | 5th 243,390,542 253,869,113 278,078,554 307,663,626 322,393,401 Indemnity 6th 262,485,826 269,364,745 275,452,204 | 6th 265,204,327 275,006,372 298,397,197 327,700,529 340,473,821 y Losses 7th 277,374,921 284,230,023 287,522,004 | 1.125 1.128 Dev't 1.090 1.083 1.073 1.065 1.061 1.065 1.069 1.073 Dev't 1.057 1.055 1.044 1.043 1.037 | 5th 187,485,504 199,679,404 226,062,369 247,464,823 293,621,923 Medical 6th 195,898,067 203,960,794 208,514,459 | 6th 193,559,209 208,040,007 233,265,082 256,673,557 303,681,506 Losses 7th 202,635,024 209,850,963 212,796,324 | 1.052 1.051 Dev't 1.032 1.042 1.032 1.037 1.034 1.036 1.035 Dev't 1.034 1.029 1.021 1.019 | 5th 430,876,046 453,548,517 504,140,923 555,128,449 616,015,324 Total Lo 6th 458,383,893 473,325,539 483,966,663 | 6th 458,763,536 483,046,379 531,662,279 584,374,086 644,155,327 cosses 7th 480,009,945 494,080,986 500,318,328 | 1.090 1.092 Dev't 1.065 1.065 1.055 1.053 1.046 1.050 1.051 1.055 1.057 Dev't 1.047 1.044 1.034 1.032 1.030 |
| A-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY00 AY01 AY02 AY03 AY04 2-yr avg | 5th 243,390,542 253,869,113 278,078,554 307,663,626 322,393,401 Indemnit 6th 262,485,826 269,364,745 275,452,204 298,698,894 | 6th 265,204,327 275,006,372 298,397,197 327,700,529 340,473,821 y Losses 7th 277,374,921 284,230,023 287,522,004 311,498,225 | 1.125 1.128 Dev't 1.090 1.083 1.073 1.065 1.056 1.061 1.065 1.069 1.073 Dev't 1.057 1.055 1.044 1.043 1.037 1.040 | 5th 187,485,504 199,679,404 226,062,369 247,464,823 293,621,923 Medical 6th 195,898,067 203,960,794 208,514,459 233,673,040 | 6th 193,559,209 208,040,007 233,265,082 256,673,557 303,681,506 Losses 7th 202,635,024 209,850,963 212,796,324 238,151,665 | 1.052 1.051 Dev't 1.032 1.042 1.032 1.037 1.034 1.036 1.035 Dev't 1.034 1.029 1.021 1.019 1.022 1.021 | 5th 430,876,046 453,548,517 504,140,923 555,128,449 616,015,324 Total Le 6th 458,383,893 473,325,539 483,966,663 532,371,934 | 6th 458,763,536 483,046,379 531,662,279 584,374,086 644,155,327 osses 7th 480,009,945 494,080,986 500,318,328 549,649,890 | 1.090 1.092 Dev't 1.065 1.065 1.055 1.053 1.046 1.050 1.057 Dev't 1.047 1.044 1.034 1.032 1.030 1.031 |
| A-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY00 AY01 AY02 AY03 AY04 2-yr avg 3-yr avg 3-yr avg | 5th 243,390,542 253,869,113 278,078,554 307,663,626 322,393,401 Indemnit 6th 262,485,826 269,364,745 275,452,204 298,698,894 | 6th 265,204,327 275,006,372 298,397,197 327,700,529 340,473,821 y Losses 7th 277,374,921 284,230,023 287,522,004 311,498,225 | 1.125 1.128 Dev't 1.090 1.083 1.073 1.065 1.056 1.061 1.065 1.069 1.073 Dev't 1.057 1.055 1.044 1.043 1.037 1.040 1.041 | 5th 187,485,504 199,679,404 226,062,369 247,464,823 293,621,923 Medical 6th 195,898,067 203,960,794 208,514,459 233,673,040 | 6th 193,559,209 208,040,007 233,265,082 256,673,557 303,681,506 Losses 7th 202,635,024 209,850,963 212,796,324 238,151,665 | 1.052 1.051 Dev't 1.032 1.042 1.032 1.037 1.034 1.036 1.035 Dev't 1.034 1.029 1.021 1.021 1.022 | 5th 430,876,046 453,548,517 504,140,923 555,128,449 616,015,324 Total Le 6th 458,383,893 473,325,539 483,966,663 532,371,934 | 6th 458,763,536 483,046,379 531,662,279 584,374,086 644,155,327 osses 7th 480,009,945 494,080,986 500,318,328 549,649,890 | 1.090 1.092 Dev't 1.065 1.065 1.055 1.051 1.051 1.057 Dev't 1.047 1.044 1.032 1.030 1.031 1.032 |
| A-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY00 AY01 AY02 AY03 AY04 2-yr avg | 5th 243,390,542 253,869,113 278,078,554 307,663,626 322,393,401 Indemnit 6th 262,485,826 269,364,745 275,452,204 298,698,894 | 6th 265,204,327 275,006,372 298,397,197 327,700,529 340,473,821 y Losses 7th 277,374,921 284,230,023 287,522,004 311,498,225 | 1.125 1.128 Dev't 1.090 1.083 1.073 1.065 1.056 1.061 1.065 1.069 1.073 Dev't 1.057 1.055 1.044 1.043 1.037 1.040 | 5th 187,485,504 199,679,404 226,062,369 247,464,823 293,621,923 Medical 6th 195,898,067 203,960,794 208,514,459 233,673,040 | 6th 193,559,209 208,040,007 233,265,082 256,673,557 303,681,506 Losses 7th 202,635,024 209,850,963 212,796,324 238,151,665 | 1.052 1.051 Dev't 1.032 1.042 1.032 1.037 1.034 1.036 1.035 Dev't 1.034 1.029 1.021 1.019 1.022 1.021 | 5th 430,876,046 453,548,517 504,140,923 555,128,449 616,015,324 Total Le 6th 458,383,893 473,325,539 483,966,663 532,371,934 | 6th 458,763,536 483,046,379 531,662,279 584,374,086 644,155,327 osses 7th 480,009,945 494,080,986 500,318,328 549,649,890 | 1.090 1.092 Dev't 1.065 1.065 1.055 1.053 1.046 1.050 1.057 Dev't 1.047 1.044 1.034 1.032 1.030 1.031 |

| | Indemnit | v Losses | | Medical | Losses | | Total Lo | osses | |
|----------------------|----------------------------|----------------------------|----------------|----------------------------|----------------------------|----------------|----------------------------|----------------------------|-----------------------|
| | <u>7th</u> | 8th | Dev't | <u>7th</u> | 8th | Dev't | 7th | <u>8th</u> | Dev't |
| AY99 | 260,125,540 | 269,813,124 | 1.037 | 187,911,588 | 192,302,966 | 1.023 | 448,037,128 | 462,116,090 | 1.031 |
| AY00 | 280,126,205 | 287,905,835 | 1.028 | 204,907,044 | 208,859,108 | 1.019 | 485,033,249 | 496,764,943 | 1.024 |
| AY01 | 282,695,962 | 293,510,473 | 1.038 | 209,314,394 | 214,710,111 | 1.026 | 492,010,356 | 508,220,584 | 1.033 |
| AY02 | 286,615,100 | 293,072,400 | 1.023 | 211,542,591 | 214,845,175 | 1.016 | 498,157,691 | 507,917,575 | 1.020 |
| AY03 | 309,268,326 | 316,908,742 | 1.025 | 236,394,668 | 242,040,268 | 1.024 | 545,662,994 | 558,949,010 | 1.024 |
| 2-yr avg | | | 1.024 | | | 1.020 | | | 1.022 |
| 3-yr avg | | | 1.029 | | | 1.022 | | | 1.026 |
| 4-yr avg | | | 1.029 | | | 1.021 | | | 1.025 |
| 5-yr avg | | | 1.030 | | | 1.022 | | | 1.026 |
| | Indemnity | | | Medical | | | Total Lo | | |
| | <u>8th</u> | <u>9th</u> | <u>Dev't</u> | <u>8th</u> | <u>9th</u> | <u>Dev't</u> | <u>8th</u> | <u>9th</u> | <u>Dev't</u> |
| AY98 | 222,802,804 | 229,068,743 | 1.028 | 173,060,483 | 176,446,247 | 1.020 | 395,863,287 | 405,514,990 | 1.024 |
| AY99 | 273,079,465 | 279,973,855 | 1.025 | 194,696,397 | 197,922,455 | 1.017 | 467,775,862 | 477,896,310 | 1.022 |
| AY00 | 286,648,064 | 292,064,836 | 1.019 | 208,231,923 | 211,177,204 | 1.014 | 494,879,987 | 503,242,040 | 1.017 |
| AY01 | 283,951,110 | 289,140,329 | 1.018 | 208,300,150 | 211,938,575 | 1.017 | 492,251,260 | 501,078,904 | 1.018 |
| AY02 | 287,968,210 | 292,148,548 | 1.015 | 211,089,505 | 214,556,038 | 1.016 | 499,057,715 | 506,704,586 | 1.015 |
| 2-yr avg | | | 1.017 | | | 1.017 | | | 1.017 |
| 3-yr avg | | | 1.017 | | | 1.016 | | | 1.017 |
| 4-yr avg | | | 1.019 | | | 1.016 | | | 1.018 |
| 5-yr avg | Indemnit | / L 00000 | 1.021 | Medical | Locaca | 1.017 | Total Lo | 2000 | 1.019 |
| | 9th | 10th | <u>Dev't</u> | 9th | 10th | Dev't | 9th | 10th | Dev't |
| AY97 | 158,038,744 | 158,933,948 | 1.006 | 114,994,638 | 115,430,655 | 1.004 | 273,033,382 | 274,364,603 | 1.005 |
| AY98 | 232,912,285 | 236,062,574 | 1.014 | 180,005,778 | 182,692,258 | 1.015 | 412,918,063 | 418,754,832 | 1.014 |
| AY99 | 282,393,043 | 286,146,607 | 1.013 | 199,812,934 | 206,017,170 | 1.013 | 482,205,977 | 492,163,777 | 1.021 |
| AY00 | 282,165,181 | 285,418,229 | 1.013 | 202,348,251 | 204,006,291 | 1.008 | 484,513,432 | 489,424,520 | 1.010 |
| AY01 | 279,927,367 | 282,275,385 | 1.008 | 205,347,388 | 207,470,166 | 1.010 | 485,274,755 | 489,745,551 | 1.009 |
| 2-yr avg | 210,021,001 | 202,270,000 | 1.010 | 200,017,000 | 201, 110,100 | 1.009 | 100,27 1,700 | 100,1 10,001 | 1.010 |
| 3-yr avg | | | 1.011 | | | 1.016 | | | 1.013 |
| 4-yr avg | | | 1.012 | | | 1.016 | | | 1.014 |
| 5-yr avg | | | 1.011 | | | 1.014 | | | 1.012 |
| . , . 3 | Indemnity | y Losses | | Medical | Losses | | Total Lo | osses | |
| | <u>10th</u> | <u>11th</u> | Dev't | <u>10th</u> | <u>11th</u> | Dev't | <u>10th</u> | <u>11th</u> | Dev't |
| AY96 | 131,948,217 | 134,260,212 | 1.018 | 106,458,922 | 109,886,166 | 1.032 | 238,407,139 | 244,146,378 | 1.024 |
| AY97 | 161,654,116 | 163,026,951 | 1.008 | 117,641,489 | 118,136,922 | 1.004 | 279,295,605 | 281,163,873 | 1.007 |
| AY98 | 236,636,720 | 240,507,070 | 1.016 | 183,967,791 | 186,498,961 | 1.014 | 420,604,511 | 427,006,031 | 1.015 |
| AY99 | 275,234,283 | 278,609,187 | 1.012 | 197,848,648 | 200,767,329 | 1.015 | 473,082,931 | 479,376,516 | 1.013 |
| AY00 | 277,519,117 | 279,193,115 | 1.006 | 198,444,872 | 201,058,322 | 1.013 | 475,963,989 | 480,251,437 | 1.009 |
| 2-yr avg | | | 1.009 | | | 1.014 | | | 1.011 |
| 3-yr avg | | | 1.011 | | | 1.014 | | | 1.012 |
| 4-yr avg | | | 1.011 | | | 1.012 | | | 1.011 |
| 5-yr avg | La ala assa M | . 1 | 1.012 | N 4 1' 1 | | 1.016 | T-1-11 | | 1.014 |
| | Indemnity | , | Davids | Medical | | David | Total Lo | | Davide |
| AY95 | 11th | 12th | <u>Dev't</u> | 11th | 12th | <u>Dev't</u> | <u>11th</u> 215,780,247 | <u>12th</u> | <u>Dev't</u> 1.005 |
| AY96 | 118,195,128 | 118,753,333 | 1.005 1.005 | 97,585,119 | 98,148,902 | 1.006 1.005 | 244,412,342 | 216,902,235 | 1.005 |
| AY97 | 134,430,675 165,222,355 | 135,159,975 166,211,361 | 1.005 | 109,981,667 120,156,949 | 110,483,806 120,519,300 | 1.003 | 285,379,304 | 245,643,781 286,730,661 | 1.005 |
| AY98 | 233,988,654 | 235,744,332 | 1.008 | 179,653,063 | 181,963,254 | 1.003 | 413,641,717 | 417,707,586 | 1.003 |
| AY99 | 267,792,851 | 269,993,910 | 1.008 | 192,569,700 | 194,610,956 | 1.013 | 460,362,551 | 464,604,866 | 1.009 |
| 2-yr avg | 201,132,001 | 200,000,010 | 1.008 | 102,000,700 | 104,010,000 | 1.012 | 400,002,001 | 404,004,000 | 1.010 |
| 3-yr avg | | | 1.007 | | | 1.009 | | | 1.008 |
| 4-yr avg | | | 1.007 | | | 1.008 | | | 1.007 |
| 5-yr avg | | | 1.006 | | | 1.008 | | | 1.007 |
| - 79 | Indemnit | / Losses | | Medical | Losses | | Total Lo | osses | |
| | <u>12th</u> | 13th | Dev't | <u>12th</u> | <u>13th</u> | Dev't | <u>12th</u> | <u>13th</u> | Dev't |
| AY94 | 130,884,650 | 132,813,098 | 1.015 | 109,772,971 | 111,581,129 | 1.016 | 240,657,621 | 244,394,227 | 1.016 |
| AY95 | 118,753,333 | 119,412,930 | 1.006 | 98,148,902 | 98,921,530 | 1.008 | 216,902,235 | 218,334,460 | 1.007 |
| AY96 | 137,362,217 | 138,292,798 | 1.007 | 112,326,773 | 113,490,818 | 1.010 | 249,688,990 | 251,783,616 | 1.008 |
| AY97 | 161,133,854 | 161,804,075 | 1.004 | 117,188,784 | 117,545,790 | 1.003 | 278,322,638 | 279,349,865 | 1.004 |
| AY98 | 226,083,545 | 226,988,960 | 1.004 | 173,988,362 | 175,436,421 | 1.008 | 400,071,907 | 402,425,381 | 1.006 |
| 2-yr avg | | | 1.004 | | | 1.006 | | | 1.005 |
| 3-yr avg | | | 1.005 | | | 1.007 | | | 1.006 |
| | | | | | | | | | |
| 4-yr avg | | | 1.005 | | | 1.007 | | | 1.006 |
| 4-yr avg 5-yr avg | | | 1.005 1.007 | | | 1.007 1.009 | | | 1.006 1.008 |

| | Indemnity | v Losses | | Medical | Losses | | Total Lo | osses | |
|--|--|---|--|--|---|--|--|--|--|
| | <u>13th</u> | 14th | Dev't | <u>13th</u> | <u>14th</u> | Dev't | <u>13th</u> | <u>14th</u> | Dev't |
| AY93 | 157,415,272 | 158,197,259 | 1.005 | 143,754,706 | 144,774,811 | 1.007 | 301,169,978 | 302,972,070 | 1.006 |
| AY94 | 132,813,098 | 133,543,193 | 1.005 | 111,581,129 | 111,926,023 | 1.003 | 244,394,227 | 245,469,216 | 1.004 |
| AY95 | 121,153,578 | 121,522,137 | 1.003 | 100,835,356 | 101,425,915 | 1.006 | 221,988,934 | 222,948,052 | 1.004 |
| AY96 | 137,574,441 | 138,130,556 | 1.004 | 112,994,172 | 113,595,840 | 1.005 | 250,568,613 | 251,726,396 | 1.005 |
| AY97 | 155,704,547 | 155,979,555 | 1.002 | 112,469,297 | 114,135,538 | 1.015 | 268,173,844 | 270,115,093 | 1.007 |
| 2-yr avg | | | 1.003 | | | 1.010 | | | 1.006 |
| 3-yr avg | | | 1.003 | | | 1.009 | | | 1.005 |
| 4-yr avg | | | 1.004 | | | 1.007 | | | 1.005 |
| 5-yr avg | المنا محمد عام مدا | . 1 | 1.004 | Medical | l | 1.007 | Tetall | | 1.005 |
| | Indemnity 14th | 15th | Dev't | 14th | 15th | Dev't | Total Lo <u>14th</u> | 15th | Dev't |
| AY92 | 203,790,727 | 204,803,071 | 1.005 | 170,087,289 | 171,254,727 | 1.007 | 373,878,016 | 376,057,798 | 1.006 |
| AY93 | 158,197,259 | 158,643,073 | 1.003 | 144,774,811 | 145,608,338 | 1.006 | 302,972,070 | 304,251,411 | 1.004 |
| AY94 | 134,289,824 | 134,709,992 | 1.003 | 112,657,188 | 113,043,475 | 1.003 | 246,947,012 | 247,753,467 | 1.003 |
| AY95 | 121,422,621 | 121,714,975 | 1.002 | 101,045,655 | 101,733,087 | 1.007 | 222,468,276 | 223,448,062 | 1.004 |
| AY96 | 134,482,298 | 135,021,853 | 1.004 | 109,609,973 | 109,988,102 | 1.003 | 244,092,271 | 245,009,955 | 1.004 |
| 2-yr avg | - , - , | ,- , | 1.003 | ,,- | ,, - | 1.005 | , , | -,, | 1.004 |
| 3-yr avg | | | 1.003 | | | 1.004 | | | 1.004 |
| 4-yr avg | | | 1.003 | | | 1.005 | | | 1.004 |
| 5-yr avg | | | 1.003 | | | 1.005 | | | 1.004 |
| | Indemnity | y Losses | | Medical | | | Total Lo | | |
| | <u>15th</u> | <u>16th</u> | <u>Dev't</u> | <u>15th</u> | <u>16th</u> | <u>Dev't</u> | <u>15th</u> | <u>16th</u> | <u>Dev't</u> |
| AY91 | 251,484,640 | 252,651,706 | 1.005 | 206,866,950 | 208,399,285 | 1.007 | 458,351,590 | 461,050,991 | 1.006 |
| AY92 | 204,803,071 | 205,867,880 | 1.005 | 171,254,727 | 172,817,283 | 1.009 | 376,057,798 | 378,685,163 | 1.007 |
| AY93 | 158,221,301 | 158,915,604 | 1.004 | 142,458,128 | 143,302,398 | 1.006 | 300,679,429 | 302,218,002 | 1.005 |
| AY94 | 134,533,166 | 134,959,667 | 1.003 | 112,858,239 | 113,063,307 | 1.002 | 247,391,405 | 248,022,974 | 1.003 |
| AY95 | 118,709,607 | 118,963,294 | 1.002 | 98,766,009 | 99,292,881 | 1.005 1.004 | 217,475,616 | 218,256,175 | 1.004 1.004 |
| 2-yr avg | | | 1.003 1.003 | | | 1.004 | | | 1.004 |
| 3-yr avg 4-yr avg | | | 1.003 | | | 1.004 | | | 1.004 |
| 5-yr avg | | | 1.004 | | | 1.006 | | | 1.005 |
| o yi avg | Indemnity | / Losses | 1.001 | Medical | Losses | 1.000 | Total Lo | osses | 1.000 |
| | <u>16th</u> | <u>17th</u> | Dev't | <u>16th</u> | <u>17th</u> | Dev't | <u>16th</u> | <u>17th</u> | Dev't |
| AY90 | 256,980,192 | 257,957,930 | 1.004 | 192,015,896 | 192,545,495 | 1.003 | 448,996,088 | 450,503,425 | 1.003 |
| AY91 | 252,651,706 | 254,132,519 | 1.006 | 208,399,285 | 210,077,291 | 1.008 | 461,050,991 | 464,209,810 | 1.007 |
| AY92 | 204,852,951 | 205,535,892 | 1.003 | 172,248,679 | 173,273,356 | 1.006 | 377,101,630 | 378,809,248 | 1.005 |
| AY93 | 158,683,726 | 158,989,940 | 1.002 | 143,003,260 | 143,614,990 | 1.004 | 301,686,986 | 302,604,930 | 1.003 |
| AY94 | 133,262,235 | 133,812,033 | 1.004 | 111,498,188 | 112,208,168 | 1.006 | 244,760,423 | 246,020,201 | 1.005 |
| | | 100,012,000 | | | | 1.005 | | | |
| 2-yr avg | | 100,012,000 | 1.003 | | | 4 005 | | | 1.004 |
| 3-yr avg | | 100,012,000 | 1.003 | | | 1.005 | | | 1.004 |
| 3-yr avg 4-yr avg | | 100,012,000 | 1.003 1.004 | | | 1.006 | | | 1.004 1.005 |
| 3-yr avg | | | 1.003 | Madical | Lossas | | Total L | nesas | 1.004 |
| 3-yr avg 4-yr avg | Indemnity | y Losses | 1.003 1.004 1.004 | Medical 17th | | 1.006 1.005 | Total Lo | | 1.004 1.005 1.005 |
| 3-yr avg 4-yr avg 5-yr avg | Indemnity <u>17th</u> | y Losses <u>18th</u> | 1.003 1.004 1.004 <u>Dev't</u> | <u>17th</u> | <u>18th</u> | 1.006 1.005 <u>Dev't</u> | <u>17th</u> | <u>18th</u> | 1.004 1.005 1.005 |
| 3-yr avg 4-yr avg 5-yr avg | Indemnity <u>17th</u> 230,511,840 | y Losses <u>18th</u> 231,198,933 | 1.003 1.004 1.004 Dev't 1.003 | <u>17th</u> 182,549,400 | <u>18th</u> 183,402,815 | 1.006 1.005 <u>Dev't</u> 1.005 | <u>17th</u> 413,061,240 | <u>18th</u> 414,601,748 | 1.004 1.005 1.005 Dev't 1.004 |
| 3-yr avg 4-yr avg 5-yr avg | Indemnity <u>17th</u> | y Losses <u>18th</u> 231,198,933 259,184,776 | 1.003 1.004 1.004 <u>Dev't</u> | <u>17th</u> | <u>18th</u> 183,402,815 193,031,154 | 1.006 1.005 <u>Dev't</u> | <u>17th</u> | <u>18th</u> | 1.004 1.005 1.005 |
| 3-yr avg 4-yr avg 5-yr avg AY89 AY90 | Indemnity <u>17th</u> 230,511,840 257,957,930 | y Losses <u>18th</u> 231,198,933 | 1.003 1.004 1.004 <u>Dev't</u> 1.003 1.005 | <u>17th</u> 182,549,400 192,545,495 | <u>18th</u> 183,402,815 | 1.006 1.005 <u>Dev't</u> 1.005 1.003 | <u>17th</u> 413,061,240 450,503,425 | <u>18th</u> 414,601,748 452,215,930 | 1.004 1.005 1.005 Dev't 1.004 1.004 |
| 3-yr avg 4-yr avg 5-yr avg AY89 AY90 AY91 | Indemnity 17th 230,511,840 257,957,930 253,669,474 | y Losses <u>18th</u> 231,198,933 259,184,776 254,191,810 | 1.003 1.004 1.004 Dev't 1.003 1.005 1.002 | 17th 182,549,400 192,545,495 209,781,834 | 18th 183,402,815 193,031,154 211,394,533 | 1.006 1.005 <u>Dev't</u> 1.005 1.003 1.008 | 17th 413,061,240 450,503,425 463,451,308 | 18th 414,601,748 452,215,930 465,586,343 | 1.004 1.005 1.005 Dev't 1.004 1.004 1.005 |
| 3-yr avg 4-yr avg 5-yr avg AY89 AY90 AY91 AY92 | Indemnity 17th 230,511,840 257,957,930 253,669,474 204,404,413 | y Losses 18th 231,198,933 259,184,776 254,191,810 205,144,859 | 1.003 1.004 1.004 1.003 1.003 1.005 1.002 1.004 1.004 | 17th 182,549,400 192,545,495 209,781,834 172,495,416 | 18th 183,402,815 193,031,154 211,394,533 173,575,453 | 1.006 1.005 <u>Dev't</u> 1.005 1.003 1.008 1.006 | 17th 413,061,240 450,503,425 463,451,308 376,899,829 | 18th 414,601,748 452,215,930 465,586,343 378,720,312 | 1.004 1.005 1.005 Dev't 1.004 1.004 1.005 1.005 |
| 3-yr avg 4-yr avg 5-yr avg AY89 AY90 AY91 AY92 AY93 | Indemnity 17th 230,511,840 257,957,930 253,669,474 204,404,413 | y Losses 18th 231,198,933 259,184,776 254,191,810 205,144,859 | 1.003 1.004 1.004 1.004 Dev't 1.003 1.005 1.002 1.004 1.004 1.004 1.003 | 17th 182,549,400 192,545,495 209,781,834 172,495,416 | 18th 183,402,815 193,031,154 211,394,533 173,575,453 | 1.006 1.005 Dev't 1.005 1.003 1.008 1.006 1.004 | 17th 413,061,240 450,503,425 463,451,308 376,899,829 | 18th 414,601,748 452,215,930 465,586,343 378,720,312 | 1.004 1.005 1.005 Dev't 1.004 1.004 1.005 1.005 |
| 3-yr avg 4-yr avg 5-yr avg 5-yr avg AY89 AY90 AY91 AY92 AY93 2-yr avg 3-yr avg 4-yr avg | Indemnity 17th 230,511,840 257,957,930 253,669,474 204,404,413 | y Losses 18th 231,198,933 259,184,776 254,191,810 205,144,859 | 1.003 1.004 1.004 1.004 1.003 1.005 1.002 1.004 1.004 1.004 1.003 1.004 | 17th 182,549,400 192,545,495 209,781,834 172,495,416 | 18th 183,402,815 193,031,154 211,394,533 173,575,453 | 1.006 1.005 Dev't 1.005 1.003 1.008 1.006 1.004 1.005 1.006 1.005 | 17th 413,061,240 450,503,425 463,451,308 376,899,829 | 18th 414,601,748 452,215,930 465,586,343 378,720,312 | 1.004 1.005 1.005 1.005 1.004 1.004 1.005 1.005 1.005 1.005 1.005 |
| 3-yr avg 4-yr avg 5-yr avg 5-yr avg AY89 AY90 AY91 AY92 AY93 2-yr avg 3-yr avg | Indemnity 17th 230,511,840 257,957,930 253,669,474 204,404,413 158,241,554 | y Losses 18th 231,198,933 259,184,776 254,191,810 205,144,859 158,861,428 | 1.003 1.004 1.004 1.004 Dev't 1.003 1.005 1.002 1.004 1.004 1.004 1.003 | 17th 182,549,400 192,545,495 209,781,834 172,495,416 143,208,410 | 18th 183,402,815 193,031,154 211,394,533 173,575,453 143,722,142 | 1.006 1.005 Dev't 1.005 1.003 1.008 1.006 1.004 1.005 1.006 | 17th 413,061,240 450,503,425 463,451,308 376,899,829 301,449,964 | 18th 414,601,748 452,215,930 465,586,343 378,720,312 302,583,570 | 1.004 1.005 1.005 1.005 1.004 1.004 1.005 1.005 1.005 1.005 |
| 3-yr avg 4-yr avg 5-yr avg 5-yr avg AY89 AY90 AY91 AY92 AY93 2-yr avg 3-yr avg 4-yr avg | Indemnity 17th 230,511,840 257,957,930 253,669,474 204,404,413 158,241,554 | y Losses 18th 231,198,933 259,184,776 254,191,810 205,144,859 158,861,428 | 1.003 1.004 1.004 1.004 1.003 1.005 1.002 1.004 1.004 1.003 1.004 1.004 | 17th 182,549,400 192,545,495 209,781,834 172,495,416 143,208,410 Medical | 18th 183,402,815 193,031,154 211,394,533 173,575,453 143,722,142 Losses | 1.006 1.005 Dev't 1.005 1.003 1.008 1.006 1.004 1.005 1.006 1.005 1.005 | 17th 413,061,240 450,503,425 463,451,308 376,899,829 301,449,964 | 18th 414,601,748 452,215,930 465,586,343 378,720,312 302,583,570 | 1.004 1.005 1.005 1.005 1.004 1.004 1.005 1.005 1.005 1.005 1.005 1.005 |
| 3-yr avg 4-yr avg 5-yr avg 5-yr avg AY89 AY90 AY91 AY92 AY93 2-yr avg 3-yr avg 4-yr avg 5-yr avg | Indemnity 17th 230,511,840 257,957,930 253,669,474 204,404,413 158,241,554 Indemnity 18th | y Losses 18th 231,198,933 259,184,776 254,191,810 205,144,859 158,861,428 | 1.003 1.004 1.004 1.004 1.003 1.005 1.002 1.004 1.004 1.003 1.004 1.004 1.004 | 17th 182,549,400 192,545,495 209,781,834 172,495,416 143,208,410 Medical 18th | 18th 183,402,815 193,031,154 211,394,533 173,575,453 143,722,142 Losses 19th | 1.006 1.005 Dev't 1.005 1.003 1.008 1.006 1.004 1.005 1.006 1.005 1.005 | 17th 413,061,240 450,503,425 463,451,308 376,899,829 301,449,964 Total Le | 18th 414,601,748 452,215,930 465,586,343 378,720,312 302,583,570 | 1.004 1.005 1.005 1.005 1.004 1.004 1.005 1.005 1.005 1.005 1.005 1.005 |
| 3-yr avg 4-yr avg 5-yr avg 5-yr avg AY89 AY90 AY91 AY92 AY93 2-yr avg 4-yr avg 5-yr avg | Indemnity 17th 230,511,840 257,957,930 253,669,474 204,404,413 158,241,554 Indemnity 18th 185,188,096 | y Losses 18th 231,198,933 259,184,776 254,191,810 205,144,859 158,861,428 y Losses 19th 185,915,097 | 1.003 1.004 1.004 1.004 1.003 1.005 1.002 1.004 1.004 1.003 1.004 1.004 1.004 | 17th 182,549,400 192,545,495 209,781,834 172,495,416 143,208,410 Medical 18th 146,085,968 | 18th 183,402,815 193,031,154 211,394,533 173,575,453 143,722,142 Losses 19th 146,579,521 | 1.006 1.005 Dev't 1.005 1.003 1.008 1.006 1.004 1.005 1.005 1.005 1.005 | 17th 413,061,240 450,503,425 463,451,308 376,899,829 301,449,964 Total Lo | 18th 414,601,748 452,215,930 465,586,343 378,720,312 302,583,570 cosses 19th 332,494,618 | 1.004 1.005 1.005 1.005 1.004 1.005 1.005 1.005 1.005 1.005 1.004 Dev't 1.004 |
| 3-yr avg 4-yr avg 5-yr avg 5-yr avg AY89 AY90 AY91 AY92 AY93 2-yr avg 3-yr avg 4-yr avg 5-yr avg | Indemnity 17th 230,511,840 257,957,930 253,669,474 204,404,413 158,241,554 Indemnity 18th 185,188,096 231,198,933 | y Losses 18th 231,198,933 259,184,776 254,191,810 205,144,859 158,861,428 y Losses 19th 185,915,097 232,252,336 | 1.003 1.004 1.004 1.004 1.003 1.005 1.002 1.004 1.004 1.004 1.004 1.004 1.004 | 17th 182,549,400 192,545,495 209,781,834 172,495,416 143,208,410 Medical 18th 146,085,968 183,402,815 | 18th 183,402,815 193,031,154 211,394,533 173,575,453 143,722,142 Losses 19th 146,579,521 184,592,213 | 1.006 1.005 Dev't 1.005 1.003 1.008 1.006 1.004 1.005 1.005 1.005 1.005 | 17th 413,061,240 450,503,425 463,451,308 376,899,829 301,449,964 Total Lo 18th 331,274,064 414,601,748 | 18th 414,601,748 452,215,930 465,586,343 378,720,312 302,583,570 cosses 19th 332,494,618 416,844,549 | 1.004 1.005 1.005 1.005 1.004 1.005 1.005 1.005 1.005 1.004 1.004 1.004 |
| 3-yr avg 4-yr avg 5-yr avg 5-yr avg AY90 AY91 AY92 AY93 2-yr avg 3-yr avg 4-yr avg 5-yr avg | Indemnity 17th 230,511,840 257,957,930 253,669,474 204,404,413 158,241,554 Indemnity 18th 185,188,096 231,198,933 258,317,489 | y Losses 18th 231,198,933 259,184,776 254,191,810 205,144,859 158,861,428 y Losses 19th 185,915,097 232,252,336 259,243,534 | 1.003 1.004 1.004 1.004 1.003 1.005 1.002 1.004 1.004 1.004 1.004 1.004 1.004 1.004 | 17th 182,549,400 192,545,495 209,781,834 172,495,416 143,208,410 Medical 18th 146,085,968 183,402,815 192,638,466 | 18th 183,402,815 193,031,154 211,394,533 173,575,453 143,722,142 Losses 19th 146,579,521 184,592,213 193,367,464 | 1.006 1.005 Dev't 1.005 1.003 1.008 1.006 1.004 1.005 1.005 1.005 1.005 1.005 | 17th 413,061,240 450,503,425 463,451,308 376,899,829 301,449,964 Total Lo 18th 331,274,064 414,601,748 450,955,955 | 18th 414,601,748 452,215,930 465,586,343 378,720,312 302,583,570 cosses 19th 332,494,618 416,844,549 452,610,998 | 1.004 1.005 1.005 1.005 1.004 1.005 1.005 1.005 1.005 1.004 Dev't 1.004 1.005 1.004 |
| 3-yr avg 4-yr avg 5-yr avg 5-yr avg AY90 AY91 AY92 AY93 2-yr avg 3-yr avg 4-yr avg 5-yr avg | Indemnity 17th 230,511,840 257,957,930 253,669,474 204,404,413 158,241,554 Indemnity 18th 185,188,096 231,198,933 258,317,489 253,174,814 | y Losses 18th 231,198,933 259,184,776 254,191,810 205,144,859 158,861,428 y Losses 19th 185,915,097 232,252,336 259,243,534 254,030,573 | 1.003 1.004 1.004 1.004 1.003 1.005 1.002 1.004 1.004 1.004 1.004 1.004 1.004 1.004 1.005 1.004 1.005 1.004 | 17th 182,549,400 192,545,495 209,781,834 172,495,416 143,208,410 Medical 18th 146,085,968 183,402,815 192,638,466 210,676,807 | 18th 183,402,815 193,031,154 211,394,533 173,575,453 143,722,142 Losses 19th 146,579,521 184,592,213 193,367,464 212,430,202 | 1.006 1.005 Dev't 1.005 1.003 1.008 1.006 1.005 1.005 1.005 1.005 1.005 1.005 | 17th 413,061,240 450,503,425 463,451,308 376,899,829 301,449,964 Total Lo 18th 331,274,064 414,601,748 450,955,955 463,851,621 | 18th 414,601,748 452,215,930 465,586,343 378,720,312 302,583,570 osses 19th 332,494,618 416,844,549 452,610,998 466,460,775 | 1.004 1.005 1.005 1.005 1.004 1.005 1.005 1.005 1.005 1.004 1.005 1.004 1.005 1.004 1.005 1.004 |
| 3-yr avg 4-yr avg 5-yr avg 5-yr avg AY89 AY90 AY91 AY92 AY93 2-yr avg 4-yr avg 5-yr avg 5-yr avg AY88 AY89 AY90 AY91 AY92 | Indemnity 17th 230,511,840 257,957,930 253,669,474 204,404,413 158,241,554 Indemnity 18th 185,188,096 231,198,933 258,317,489 | y Losses 18th 231,198,933 259,184,776 254,191,810 205,144,859 158,861,428 y Losses 19th 185,915,097 232,252,336 259,243,534 | 1.003 1.004 1.004 1.003 1.005 1.002 1.004 1.004 1.004 1.004 1.004 1.004 1.005 1.004 1.005 1.004 1.005 1.004 | 17th 182,549,400 192,545,495 209,781,834 172,495,416 143,208,410 Medical 18th 146,085,968 183,402,815 192,638,466 | 18th 183,402,815 193,031,154 211,394,533 173,575,453 143,722,142 Losses 19th 146,579,521 184,592,213 193,367,464 | 1.006 1.005 Dev't 1.005 1.003 1.008 1.006 1.004 1.005 1.005 1.005 1.005 1.005 1.005 1.003 1.006 1.004 1.003 1.006 1.004 1.008 1.006 | 17th 413,061,240 450,503,425 463,451,308 376,899,829 301,449,964 Total Lo 18th 331,274,064 414,601,748 450,955,955 | 18th 414,601,748 452,215,930 465,586,343 378,720,312 302,583,570 cosses 19th 332,494,618 416,844,549 452,610,998 | 1.004 1.005 1.005 1.005 1.004 1.005 1.005 1.005 1.005 1.004 1.005 1.004 1.005 1.004 1.005 1.004 |
| 3-yr avg 4-yr avg 5-yr avg 5-yr avg AY90 AY91 AY92 AY93 2-yr avg 3-yr avg 4-yr avg 5-yr avg | Indemnity 17th 230,511,840 257,957,930 253,669,474 204,404,413 158,241,554 Indemnity 18th 185,188,096 231,198,933 258,317,489 253,174,814 | y Losses 18th 231,198,933 259,184,776 254,191,810 205,144,859 158,861,428 y Losses 19th 185,915,097 232,252,336 259,243,534 254,030,573 | 1.003 1.004 1.004 1.004 1.003 1.005 1.002 1.004 1.004 1.004 1.004 1.004 1.004 1.004 1.005 1.004 1.005 1.004 | 17th 182,549,400 192,545,495 209,781,834 172,495,416 143,208,410 Medical 18th 146,085,968 183,402,815 192,638,466 210,676,807 | 18th 183,402,815 193,031,154 211,394,533 173,575,453 143,722,142 Losses 19th 146,579,521 184,592,213 193,367,464 212,430,202 | 1.006 1.005 Dev't 1.005 1.003 1.008 1.006 1.005 1.005 1.005 1.005 1.005 1.005 | 17th 413,061,240 450,503,425 463,451,308 376,899,829 301,449,964 Total Lotal 18th 331,274,064 414,601,748 450,955,955 463,851,621 | 18th 414,601,748 452,215,930 465,586,343 378,720,312 302,583,570 osses 19th 332,494,618 416,844,549 452,610,998 466,460,775 | 1.004 1.005 1.005 1.005 1.004 1.005 1.005 1.005 1.005 1.004 1.005 1.004 1.005 1.004 1.005 1.004 |
| 3-yr avg 4-yr avg 5-yr avg 5-yr avg AY89 AY90 AY91 AY92 AY93 2-yr avg 4-yr avg 5-yr avg 4-yr avg 5-yr avg AY88 AY89 AY90 AY91 AY92 2-yr avg | Indemnity 17th 230,511,840 257,957,930 253,669,474 204,404,413 158,241,554 Indemnity 18th 185,188,096 231,198,933 258,317,489 253,174,814 | y Losses 18th 231,198,933 259,184,776 254,191,810 205,144,859 158,861,428 y Losses 19th 185,915,097 232,252,336 259,243,534 254,030,573 | 1.003 1.004 1.004 1.004 1.003 1.005 1.002 1.004 1.004 1.004 1.004 1.004 1.005 1.004 1.005 1.004 1.003 1.003 1.003 1.003 1.003 1.003 1.003 | 17th 182,549,400 192,545,495 209,781,834 172,495,416 143,208,410 Medical 18th 146,085,968 183,402,815 192,638,466 210,676,807 | 18th 183,402,815 193,031,154 211,394,533 173,575,453 143,722,142 Losses 19th 146,579,521 184,592,213 193,367,464 212,430,202 | 1.006 1.005 Dev't 1.005 1.003 1.008 1.006 1.005 1.005 1.005 1.005 1.005 1.005 1.003 1.006 1.003 1.006 1.004 1.008 1.006 1.007 | 17th 413,061,240 450,503,425 463,451,308 376,899,829 301,449,964 Total Lotal 18th 331,274,064 414,601,748 450,955,955 463,851,621 | 18th 414,601,748 452,215,930 465,586,343 378,720,312 302,583,570 osses 19th 332,494,618 416,844,549 452,610,998 466,460,775 | 1.004 1.005 1.005 1.005 1.004 1.005 1.005 1.005 1.005 1.004 1.005 1.004 1.005 1.004 1.005 1.004 1.005 1.004 1.005 1.004 |
| 3-yr avg 4-yr avg 5-yr avg 5-yr avg AY89 AY90 AY91 AY92 AY93 2-yr avg 4-yr avg 5-yr avg AY88 AY89 AY90 AY91 AY92 2-yr avg 3-yr avg | Indemnity 17th 230,511,840 257,957,930 253,669,474 204,404,413 158,241,554 Indemnity 18th 185,188,096 231,198,933 258,317,489 253,174,814 | y Losses 18th 231,198,933 259,184,776 254,191,810 205,144,859 158,861,428 y Losses 19th 185,915,097 232,252,336 259,243,534 254,030,573 | 1.003 1.004 1.004 1.004 1.003 1.005 1.002 1.004 1.004 1.003 1.004 1.004 1.005 1.004 1.005 1.004 1.003 1.003 1.003 1.003 1.003 | 17th 182,549,400 192,545,495 209,781,834 172,495,416 143,208,410 Medical 18th 146,085,968 183,402,815 192,638,466 210,676,807 | 18th 183,402,815 193,031,154 211,394,533 173,575,453 143,722,142 Losses 19th 146,579,521 184,592,213 193,367,464 212,430,202 | 1.006 1.005 Dev't 1.005 1.003 1.008 1.006 1.005 1.005 1.005 1.005 1.005 1.005 1.006 1.003 1.006 1.004 1.008 1.006 1.007 1.008 | 17th 413,061,240 450,503,425 463,451,308 376,899,829 301,449,964 Total Lotal 18th 331,274,064 414,601,748 450,955,955 463,851,621 | 18th 414,601,748 452,215,930 465,586,343 378,720,312 302,583,570 osses 19th 332,494,618 416,844,549 452,610,998 466,460,775 | 1.004 1.005 1.005 1.005 1.004 1.005 1.005 1.005 1.005 1.004 1.005 1.004 1.005 1.004 1.005 1.004 1.005 1.004 |

Accident Year Development Factors

| | Indemnity | / Losses | | Medical | Losses | | Total Lo | osses | |
|---|---|---|---|---|---|--|---|---|---|
| | 1st | <u>2nd</u> | Dev't | 1st | 2nd | Dev't | <u>1st</u> | <u>2nd</u> | Dev't |
| AY05 | 152,994,813 | 254,602,275 | 1.664 | 244,915,499 | 311,175,004 | 1.271 | 397,910,312 | 565,777,279 | 1.422 |
| AY06 | 149,858,810 | 253,353,592 | 1.691 | 236,188,459 | 300,599,103 | 1.273 | 386,047,269 | 553,952,695 | 1.435 |
| AY07 | 161,324,579 | 270,778,149 | 1.678 | 252,868,360 | 317,395,950 | 1.255 | 414,192,939 | 588,174,099 | 1.420 |
| AY08 | 156,348,434 | 283,269,940 | 1.812 | 251,007,040 | 321,604,042 | 1.281 | 407,355,474 | 604,873,982 | 1.485 |
| AY09 | 139,273,975 | 247,396,965 | 1.776 | 227,880,527 | 276,965,840 | 1.215 | 367,154,502 | 524,362,805 | 1.428 |
| 2-yr avg | 139,273,973 | 247,390,903 | 1.770 | 221,000,321 | 270,905,040 | 1.248 | 307,134,302 | 324,302,003 | 1.420 |
| , , | | | 1.755 | | | 1.250 | | | |
| 3-yr avg | | | | | | | | | 1.444 |
| 4-yr avg | | | 1.739 | | | 1.256 | | | 1.442 |
| 5-yr avg | 1 1 2 | | 1.724 | | | 1.259 | | | 1.438 |
| | Indemnity | | | Medical | | | Total Lo | | |
| | <u>2nd</u> | <u>3rd</u> | <u>Dev't</u> | <u>2nd</u> | <u>3rd</u> | <u>Dev't</u> | <u>2nd</u> | <u>3rd</u> | <u>Dev't</u> |
| AY04 | 239,760,896 | 299,331,241 | 1.248 | 260,689,754 | 269,199,489 | 1.033 | 500,450,650 | 568,530,730 | 1.136 |
| AY05 | 257,163,210 | 319,994,612 | 1.244 | 314,021,501 | 331,031,545 | 1.054 | 571,184,711 | 651,026,157 | 1.140 |
| AY06 | 249,521,664 | 305,429,875 | 1.224 | 288,589,280 | 296,329,003 | 1.027 | 538,110,944 | 601,758,878 | 1.118 |
| AY07 | 272,004,519 | 345,352,784 | 1.270 | 318,445,137 | 328,841,727 | 1.033 | 590,449,656 | 674,194,511 | 1.142 |
| AY08 | 283,269,940 | 357,539,680 | 1.262 | 321,902,904 | 339,442,938 | 1.054 | 605,172,844 | 696,982,618 | 1.152 |
| 2-yr avg | | | 1.266 | | | 1.044 | | | 1.147 |
| 3-yr avg | | | 1.252 | | | 1.038 | | | 1.137 |
| 4-yr avg | | | 1.250 | | | 1.042 | | | 1.138 |
| 5-yr avg | | | 1.250 | | | 1.040 | | | 1.138 |
| , , , | Indemnity | / Losses | | Medical | Losses | | Total Lo | osses | |
| | 3rd | 4th | Dev't | 3rd | 4th | Dev't | <u>3rd</u> | 4th | Dev't |
| AY03 | 279,553,143 | 308,485,508 | 1.103 | 251,045,047 | 261,486,629 | 1.042 | 530,598,190 | 569,972,137 | 1.074 |
| AY04 | 300,741,062 | 329,386,217 | 1.095 | 270,270,023 | 270,905,458 | 1.002 | 571,011,085 | 600,291,675 | 1.051 |
| AY05 | 317,083,311 | | 1.093 | | 328,388,755 | 1.002 | | 674,635,937 | 1.031 |
| AY06 | | 346,247,182 | | 328,065,213 | | 1.041 | 645,148,524 621,567,482 | , , | 1.046 |
| | 311,793,231 | 352,319,972 | 1.130 | 309,774,251 | 322,627,185 | | , , | 674,947,157 | |
| AY07 | 345,352,784 | 377,459,209 | 1.093 | 329,568,461 | 340,356,848 | 1.033 | 674,921,245 | 717,816,057 | 1.064 |
| 2-yr avg | | | 1.112 | | | 1.037 | | | 1.075 |
| 3-yr avg | | | 1.105 | | | 1.025 | | | 1.065 |
| 4-yr avg | | | 1.103 | | | 1.019 | | | 1.062 |
| 5-yr avg | | | 1.103 | | | 1.024 | | | 1.064 |
| , , | | _ | | | _ | | | | |
| | Indemnity | | | Medical | | | Total Lo | | |
| | <u>4th</u> | <u>5th</u> | <u>Dev't</u> | <u>4th</u> | <u>5th</u> | <u>Dev't</u> | <u>4th</u> | <u>5th</u> | Dev't |
| AY02 | 4th 267,740,802 | <u>5th</u> 284,515,385 | <u>Dev't</u> 1.063 | <u>4th</u> 229,218,118 | <u>5th</u> 223,036,366 | <u>Dev't</u> 0.973 | <u>4th</u> 496,958,920 | <u>5th</u> 507,551,751 | 1.021 |
| AY02 AY03 | 4th 267,740,802 309,189,319 | <u>5th</u> 284,515,385 324,123,976 | <u>Dev't</u> 1.063 1.048 | 4th 229,218,118 261,871,775 | <u>5th</u> 223,036,366 269,897,503 | <u>Dev't</u> 0.973 1.031 | 4th 496,958,920 571,061,094 | <u>5th</u> 507,551,751 594,021,479 | 1.021 1.040 |
| AY02 AY03 AY04 | 4th 267,740,802 309,189,319 329,371,259 | 5th 284,515,385 324,123,976 346,098,995 | <u>Dev't</u> 1.063 1.048 1.051 | 4th 229,218,118 261,871,775 270,513,200 | 5th 223,036,366 269,897,503 273,615,243 | <u>Dev't</u> 0.973 1.031 1.011 | 4th 496,958,920 571,061,094 599,884,459 | 5th 507,551,751 594,021,479 619,714,238 | 1.021 1.040 1.033 |
| AY02 AY03 AY04 AY05 | 4th 267,740,802 309,189,319 | <u>5th</u> 284,515,385 324,123,976 | Dev't 1.063 1.048 1.051 1.049 | 4th 229,218,118 261,871,775 | <u>5th</u> 223,036,366 269,897,503 | <u>Dev't</u> 0.973 1.031 1.011 1.027 | 4th 496,958,920 571,061,094 | <u>5th</u> 507,551,751 594,021,479 | 1.021 1.040 1.033 1.039 |
| AY02 AY03 AY04 | 4th 267,740,802 309,189,319 329,371,259 | 5th 284,515,385 324,123,976 346,098,995 | <u>Dev't</u> 1.063 1.048 1.051 | 4th 229,218,118 261,871,775 270,513,200 | 5th 223,036,366 269,897,503 273,615,243 | <u>Dev't</u> 0.973 1.031 1.011 | 4th 496,958,920 571,061,094 599,884,459 | 5th 507,551,751 594,021,479 619,714,238 | 1.021 1.040 1.033 |
| AY02 AY03 AY04 AY05 | 4th 267,740,802 309,189,319 329,371,259 352,574,400 | 5th 284,515,385 324,123,976 346,098,995 369,912,882 | Dev't 1.063 1.048 1.051 1.049 | 4th 229,218,118 261,871,775 270,513,200 333,381,778 | 5th 223,036,366 269,897,503 273,615,243 342,484,258 | <u>Dev't</u> 0.973 1.031 1.011 1.027 | 4th 496,958,920 571,061,094 599,884,459 685,956,178 | 5th 507,551,751 594,021,479 619,714,238 712,397,140 | 1.021 1.040 1.033 1.039 |
| AY02 AY03 AY04 AY05 AY06 | 4th 267,740,802 309,189,319 329,371,259 352,574,400 | 5th 284,515,385 324,123,976 346,098,995 369,912,882 | Dev't 1.063 1.048 1.051 1.049 1.053 | 4th 229,218,118 261,871,775 270,513,200 333,381,778 | 5th 223,036,366 269,897,503 273,615,243 342,484,258 | Dev't 0.973 1.031 1.011 1.027 0.988 | 4th 496,958,920 571,061,094 599,884,459 685,956,178 | 5th 507,551,751 594,021,479 619,714,238 712,397,140 | 1.021 1.040 1.033 1.039 1.022 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg | 4th 267,740,802 309,189,319 329,371,259 352,574,400 | 5th 284,515,385 324,123,976 346,098,995 369,912,882 | Dev't 1.063 1.048 1.051 1.049 1.053 1.051 | 4th 229,218,118 261,871,775 270,513,200 333,381,778 | 5th 223,036,366 269,897,503 273,615,243 342,484,258 | Dev't 0.973 1.031 1.011 1.027 0.988 1.008 | 4th 496,958,920 571,061,094 599,884,459 685,956,178 | 5th 507,551,751 594,021,479 619,714,238 712,397,140 | 1.021 1.040 1.033 1.039 1.022 1.031 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg | 4th 267,740,802 309,189,319 329,371,259 352,574,400 | 5th 284,515,385 324,123,976 346,098,995 369,912,882 | Dev't 1.063 1.048 1.051 1.049 1.053 1.051 | 4th 229,218,118 261,871,775 270,513,200 333,381,778 | 5th 223,036,366 269,897,503 273,615,243 342,484,258 | Dev't 0.973 1.031 1.011 1.027 0.988 1.008 1.009 | 4th 496,958,920 571,061,094 599,884,459 685,956,178 | 5th 507,551,751 594,021,479 619,714,238 712,397,140 | 1.021 1.040 1.033 1.039 1.022 1.031 1.031 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg | 4th 267,740,802 309,189,319 329,371,259 352,574,400 | 5th 284,515,385 324,123,976 346,098,995 369,912,882 369,233,193 | Dev't 1.063 1.048 1.051 1.049 1.053 1.051 1.051 | 4th 229,218,118 261,871,775 270,513,200 333,381,778 | 5th 223,036,366 269,897,503 273,615,243 342,484,258 317,504,410 | Dev't 0.973 1.031 1.011 1.027 0.988 1.008 1.009 1.014 | 4th 496,958,920 571,061,094 599,884,459 685,956,178 | 5th 507,551,751 594,021,479 619,714,238 712,397,140 686,737,603 | 1.021 1.040 1.033 1.039 1.022 1.031 1.031 1.034 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg | 4th 267,740,802 309,189,319 329,371,259 352,574,400 350,688,558 | 5th 284,515,385 324,123,976 346,098,995 369,912,882 369,233,193 | Dev't 1.063 1.048 1.051 1.049 1.053 1.051 1.051 | 4th 229,218,118 261,871,775 270,513,200 333,381,778 321,353,482 | 5th 223,036,366 269,897,503 273,615,243 342,484,258 317,504,410 | Dev't 0.973 1.031 1.011 1.027 0.988 1.008 1.009 1.014 | 4th 496,958,920 571,061,094 599,884,459 685,956,178 672,042,040 | 5th 507,551,751 594,021,479 619,714,238 712,397,140 686,737,603 | 1.021 1.040 1.033 1.039 1.022 1.031 1.031 1.034 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 4th 267,740,802 309,189,319 329,371,259 352,574,400 350,688,558 | 5th 284,515,385 324,123,976 346,098,995 369,912,882 369,233,193 / Losses 6th | Dev't 1.063 1.048 1.051 1.049 1.053 1.051 1.051 1.050 1.053 | 4th 229,218,118 261,871,775 270,513,200 333,381,778 321,353,482 Medical 5th | 5th 223,036,366 269,897,503 273,615,243 342,484,258 317,504,410 Losses 6th | Dev't 0.973 1.031 1.011 1.027 0.988 1.008 1.009 1.014 1.006 | 4th 496,958,920 571,061,094 599,884,459 685,956,178 672,042,040 | 5th 507,551,751 594,021,479 619,714,238 712,397,140 686,737,603 | 1.021 1.040 1.033 1.039 1.022 1.031 1.031 1.034 1.031 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg | 4th 267,740,802 309,189,319 329,371,259 352,574,400 350,688,558 Indemnity 5th 287,254,912 | 5th 284,515,385 324,123,976 346,098,995 369,912,882 369,233,193 / Losses 6th 297,612,299 | Dev't 1.063 1.048 1.051 1.049 1.053 1.051 1.051 1.050 1.053 | 4th 229,218,118 261,871,775 270,513,200 333,381,778 321,353,482 Medical 5th 219,341,452 | 5th 223,036,366 269,897,503 273,615,243 342,484,258 317,504,410 Losses 6th 218,093,121 | Dev't 0.973 1.031 1.011 1.027 0.988 1.008 1.009 1.014 1.006 | 4th 496,958,920 571,061,094 599,884,459 685,956,178 672,042,040 Total Lo | 5th 507,551,751 594,021,479 619,714,238 712,397,140 686,737,603 | 1.021 1.040 1.033 1.039 1.022 1.031 1.031 1.034 1.031 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 4th 267,740,802 309,189,319 329,371,259 352,574,400 350,688,558 Indemnity 5th 287,254,912 297,017,319 | 5th 284,515,385 324,123,976 346,098,995 369,912,882 369,233,193 / Losses 6th 297,612,299 305,419,833 | Dev't 1.063 1.048 1.051 1.049 1.053 1.051 1.051 1.050 1.053 Dev't 1.036 1.028 | 4th 229,218,118 261,871,775 270,513,200 333,381,778 321,353,482 Medical 5th 219,341,452 235,291,651 | 5th 223,036,366 269,897,503 273,615,243 342,484,258 317,504,410 Losses 6th 218,093,121 233,875,146 | Dev't 0.973 1.031 1.011 1.027 0.988 1.008 1.009 1.014 1.006 Dev't 0.994 0.994 | 4th 496,958,920 571,061,094 599,884,459 685,956,178 672,042,040 Total Le 5th 506,596,364 532,308,970 | 5th 507,551,751 594,021,479 619,714,238 712,397,140 686,737,603 cosses 6th 515,705,420 539,294,979 | 1.021 1.040 1.033 1.039 1.022 1.031 1.034 1.031 Dev't 1.018 1.013 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 4th 267,740,802 309,189,319 329,371,259 352,574,400 350,688,558 Indemnity 5th 287,254,912 297,017,319 324,435,425 | 5th 284,515,385 324,123,976 346,098,995 369,912,882 369,233,193 / Losses 6th 297,612,299 305,419,833 330,870,501 | Dev't 1.063 1.048 1.051 1.049 1.053 1.051 1.051 1.050 1.053 Dev't 1.036 1.028 1.020 | 4th 229,218,118 261,871,775 270,513,200 333,381,778 321,353,482 Medical 5th 219,341,452 235,291,651 270,345,118 | 5th 223,036,366 269,897,503 273,615,243 342,484,258 317,504,410 Losses 6th 218,093,121 233,875,146 271,474,956 | Dev't 0.973 1.031 1.011 1.027 0.988 1.008 1.009 1.014 1.006 Dev't 0.994 0.994 1.004 | 4th 496,958,920 571,061,094 599,884,459 685,956,178 672,042,040 Total Lo 5th 506,596,364 532,308,970 594,780,543 | 5th 507,551,751 594,021,479 619,714,238 712,397,140 686,737,603 Disses 6th 515,705,420 539,294,979 602,345,457 | 1.021 1.040 1.033 1.039 1.022 1.031 1.031 1.034 1.031 Dev't 1.018 1.013 1.013 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 4th 267,740,802 309,189,319 329,371,259 352,574,400 350,688,558 Indemnity 5th 287,254,912 297,017,319 324,435,425 349,043,628 | 5th 284,515,385 324,123,976 346,098,995 369,912,882 369,233,193 / Losses 6th 297,612,299 305,419,833 330,870,501 362,164,308 | Dev't 1.063 1.048 1.051 1.049 1.053 1.051 1.050 1.053 Dev't 1.036 1.028 1.020 1.038 | 4th 229,218,118 261,871,775 270,513,200 333,381,778 321,353,482 Medical 5th 219,341,452 235,291,651 270,345,118 275,887,092 | 5th 223,036,366 269,897,503 273,615,243 342,484,258 317,504,410 Losses 6th 218,093,121 233,875,146 271,474,956 281,024,596 | Dev't 0.973 1.031 1.011 1.027 0.988 1.008 1.009 1.014 1.006 Dev't 0.994 0.994 1.004 1.019 | 4th 496,958,920 571,061,094 599,884,459 685,956,178 672,042,040 Total Lo 5th 506,596,364 532,308,970 594,780,543 624,930,720 | 5th 507,551,751 594,021,479 619,714,238 712,397,140 686,737,603 cosses 6th 515,705,420 539,294,979 602,345,457 643,188,904 | 1.021 1.040 1.033 1.039 1.022 1.031 1.034 1.031 Dev't 1.013 1.013 1.013 1.029 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 | 4th 267,740,802 309,189,319 329,371,259 352,574,400 350,688,558 Indemnity 5th 287,254,912 297,017,319 324,435,425 | 5th 284,515,385 324,123,976 346,098,995 369,912,882 369,233,193 / Losses 6th 297,612,299 305,419,833 330,870,501 | Dev't 1.063 1.048 1.051 1.049 1.053 1.051 1.050 1.053 Dev't 1.036 1.028 1.020 1.038 1.032 | 4th 229,218,118 261,871,775 270,513,200 333,381,778 321,353,482 Medical 5th 219,341,452 235,291,651 270,345,118 | 5th 223,036,366 269,897,503 273,615,243 342,484,258 317,504,410 Losses 6th 218,093,121 233,875,146 271,474,956 | Dev't 0.973 1.031 1.011 1.027 0.988 1.008 1.009 1.014 1.006 Dev't 0.994 0.994 1.004 1.019 1.034 | 4th 496,958,920 571,061,094 599,884,459 685,956,178 672,042,040 Total Lo 5th 506,596,364 532,308,970 594,780,543 | 5th 507,551,751 594,021,479 619,714,238 712,397,140 686,737,603 Disses 6th 515,705,420 539,294,979 602,345,457 | 1.021 1.040 1.033 1.039 1.022 1.031 1.034 1.031 Dev't 1.018 1.013 1.013 1.029 1.033 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg | 4th 267,740,802 309,189,319 329,371,259 352,574,400 350,688,558 Indemnity 5th 287,254,912 297,017,319 324,435,425 349,043,628 | 5th 284,515,385 324,123,976 346,098,995 369,912,882 369,233,193 / Losses 6th 297,612,299 305,419,833 330,870,501 362,164,308 | Dev't 1.063 1.048 1.051 1.049 1.053 1.051 1.050 1.053 Dev't 1.036 1.028 1.028 1.020 1.038 1.032 1.035 | 4th 229,218,118 261,871,775 270,513,200 333,381,778 321,353,482 Medical 5th 219,341,452 235,291,651 270,345,118 275,887,092 | 5th 223,036,366 269,897,503 273,615,243 342,484,258 317,504,410 Losses 6th 218,093,121 233,875,146 271,474,956 281,024,596 | Dev't 0.973 1.031 1.011 1.027 0.988 1.008 1.009 1.014 1.006 Dev't 0.994 0.994 1.004 1.019 1.034 1.027 | 4th 496,958,920 571,061,094 599,884,459 685,956,178 672,042,040 Total Lo 5th 506,596,364 532,308,970 594,780,543 624,930,720 | 5th 507,551,751 594,021,479 619,714,238 712,397,140 686,737,603 cosses 6th 515,705,420 539,294,979 602,345,457 643,188,904 | 1.021 1.040 1.033 1.039 1.022 1.031 1.034 1.031 Dev't 1.018 1.013 1.013 1.013 1.029 1.033 1.031 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg | 4th 267,740,802 309,189,319 329,371,259 352,574,400 350,688,558 Indemnity 5th 287,254,912 297,017,319 324,435,425 349,043,628 | 5th 284,515,385 324,123,976 346,098,995 369,912,882 369,233,193 / Losses 6th 297,612,299 305,419,833 330,870,501 362,164,308 | Dev't 1.063 1.048 1.051 1.049 1.053 1.051 1.050 1.053 Dev't 1.036 1.028 1.020 1.038 1.032 1.035 1.030 | 4th 229,218,118 261,871,775 270,513,200 333,381,778 321,353,482 Medical 5th 219,341,452 235,291,651 270,345,118 275,887,092 | 5th 223,036,366 269,897,503 273,615,243 342,484,258 317,504,410 Losses 6th 218,093,121 233,875,146 271,474,956 281,024,596 | Dev't 0.973 1.031 1.011 1.027 0.988 1.008 1.009 1.014 1.006 Dev't 0.994 0.994 1.004 1.019 1.034 1.027 1.019 | 4th 496,958,920 571,061,094 599,884,459 685,956,178 672,042,040 Total Lo 5th 506,596,364 532,308,970 594,780,543 624,930,720 | 5th 507,551,751 594,021,479 619,714,238 712,397,140 686,737,603 cosses 6th 515,705,420 539,294,979 602,345,457 643,188,904 | 1.021 1.040 1.033 1.039 1.022 1.031 1.031 1.034 1.013 1.013 1.013 1.023 1.023 1.031 1.025 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg 4-yr avg | 4th 267,740,802 309,189,319 329,371,259 352,574,400 350,688,558 Indemnity 5th 287,254,912 297,017,319 324,435,425 349,043,628 | 5th 284,515,385 324,123,976 346,098,995 369,912,882 369,233,193 / Losses 6th 297,612,299 305,419,833 330,870,501 362,164,308 | Dev't 1.063 1.048 1.051 1.049 1.053 1.051 1.050 1.053 Dev't 1.036 1.028 1.020 1.038 1.030 1.030 | 4th 229,218,118 261,871,775 270,513,200 333,381,778 321,353,482 Medical 5th 219,341,452 235,291,651 270,345,118 275,887,092 | 5th 223,036,366 269,897,503 273,615,243 342,484,258 317,504,410 Losses 6th 218,093,121 233,875,146 271,474,956 281,024,596 | Dev't 0.973 1.031 1.011 1.027 0.988 1.008 1.009 1.014 1.006 Dev't 0.994 0.994 1.004 1.019 1.034 1.027 1.019 1.013 | 4th 496,958,920 571,061,094 599,884,459 685,956,178 672,042,040 Total Lo 5th 506,596,364 532,308,970 594,780,543 624,930,720 | 5th 507,551,751 594,021,479 619,714,238 712,397,140 686,737,603 cosses 6th 515,705,420 539,294,979 602,345,457 643,188,904 | 1.021 1.040 1.033 1.039 1.022 1.031 1.031 1.034 1.013 1.013 1.013 1.029 1.033 1.025 1.022 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg | 4th 267,740,802 309,189,319 329,371,259 352,574,400 350,688,558 Indemnity 5th 287,254,912 297,017,319 324,435,425 349,043,628 367,052,961 | 5th 284,515,385 324,123,976 346,098,995 369,912,882 369,233,193 / Losses 6th 297,612,299 305,419,833 330,870,501 362,164,308 378,838,093 | Dev't 1.063 1.048 1.051 1.049 1.053 1.051 1.050 1.053 Dev't 1.036 1.028 1.020 1.038 1.032 1.035 1.030 | 4th 229,218,118 261,871,775 270,513,200 333,381,778 321,353,482 Medical 5th 219,341,452 235,291,651 270,345,118 275,887,092 340,798,657 | 5th 223,036,366 269,897,503 273,615,243 342,484,258 317,504,410 Losses 6th 218,093,121 233,875,146 271,474,956 281,024,596 352,429,763 | Dev't 0.973 1.031 1.011 1.027 0.988 1.008 1.009 1.014 1.006 Dev't 0.994 0.994 1.004 1.019 1.034 1.027 1.019 | 4th 496,958,920 571,061,094 599,884,459 685,956,178 672,042,040 Total Lo 5th 506,596,364 532,308,970 594,780,543 624,930,720 707,851,618 | 5th 507,551,751 594,021,479 619,714,238 712,397,140 686,737,603 cosses 6th 515,705,420 539,294,979 602,345,457 643,188,904 731,267,856 | 1.021 1.040 1.033 1.039 1.022 1.031 1.031 1.034 1.013 1.013 1.013 1.023 1.023 1.031 1.025 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg 4-yr avg | 4th 267,740,802 309,189,319 329,371,259 352,574,400 350,688,558 Indemnity 5th 287,254,912 297,017,319 324,435,425 349,043,628 367,052,961 | 5th 284,515,385 324,123,976 346,098,995 369,912,882 369,233,193 / Losses 6th 297,612,299 305,419,833 330,870,501 362,164,308 378,838,093 | Dev't 1.063 1.048 1.051 1.049 1.053 1.051 1.050 1.053 Dev't 1.036 1.028 1.020 1.038 1.032 1.035 1.030 1.030 1.030 | 4th 229,218,118 261,871,775 270,513,200 333,381,778 321,353,482 Medical 5th 219,341,452 235,291,651 270,345,118 275,887,092 340,798,657 Medical | 5th 223,036,366 269,897,503 273,615,243 342,484,258 317,504,410 Losses 6th 218,093,121 233,875,146 271,474,956 281,024,596 352,429,763 | Dev't 0.973 1.031 1.011 1.027 0.988 1.008 1.009 1.014 1.006 Dev't 0.994 0.994 1.004 1.019 1.034 1.027 1.019 1.013 1.009 | 4th 496,958,920 571,061,094 599,884,459 685,956,178 672,042,040 Total Lo 5th 506,596,364 532,308,970 594,780,543 624,930,720 707,851,618 | 5th 507,551,751 594,021,479 619,714,238 712,397,140 686,737,603 DSSES 6th 515,705,420 539,294,979 602,345,457 643,188,904 731,267,856 | 1.021 1.040 1.033 1.039 1.022 1.031 1.034 1.031 1.018 1.013 1.013 1.029 1.033 1.021 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 4th 267,740,802 309,189,319 329,371,259 352,574,400 350,688,558 Indemnity 287,254,912 297,017,319 324,435,425 349,043,628 367,052,961 Indemnity 6th | 5th 284,515,385 324,123,976 346,098,995 369,912,882 369,233,193 / Losses 6th 297,612,299 305,419,833 330,870,501 362,164,308 378,838,093 | Dev't 1.063 1.048 1.051 1.049 1.053 1.051 1.050 1.053 Dev't 1.036 1.028 1.020 1.038 1.032 1.035 1.030 1.030 1.030 1.031 | 4th 229,218,118 261,871,775 270,513,200 333,381,778 321,353,482 Medical 5th 219,341,452 235,291,651 270,345,118 275,887,092 340,798,657 Medical 6th | 5th 223,036,366 269,897,503 273,615,243 342,484,258 317,504,410 Losses 6th 218,093,121 233,875,146 271,474,956 281,024,596 352,429,763 Losses 7th | Dev't 0.973 1.031 1.011 1.027 0.988 1.008 1.009 1.014 1.006 Dev't 0.994 0.994 1.004 1.019 1.034 1.027 1.019 1.013 1.009 | 4th 496,958,920 571,061,094 599,884,459 685,956,178 672,042,040 Total Lo 5th 506,596,364 532,308,970 594,780,543 624,930,720 707,851,618 | 5th 507,551,751 594,021,479 619,714,238 712,397,140 686,737,603 DISSES 6th 515,705,420 539,294,979 602,345,457 643,188,904 731,267,856 | 1.021 1.040 1.033 1.039 1.022 1.031 1.034 1.031 1.034 1.013 1.013 1.013 1.029 1.033 1.031 1.025 1.022 1.021 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 4th 267,740,802 309,189,319 329,371,259 352,574,400 350,688,558 Indemnity 5th 287,254,912 297,017,319 324,435,425 349,043,628 367,052,961 Indemnity 6th 294,416,255 | 5th 284,515,385 324,123,976 346,098,995 369,912,882 369,233,193 / Losses 6th 297,612,299 305,419,833 330,870,501 362,164,308 378,838,093 | Dev't 1.063 1.048 1.051 1.049 1.053 1.051 1.050 1.053 Dev't 1.036 1.028 1.020 1.038 1.032 1.035 1.030 1.030 1.030 1.031 | 4th 229,218,118 261,871,775 270,513,200 333,381,778 321,353,482 Medical 5th 219,341,452 235,291,651 270,345,118 275,887,092 340,798,657 Medical 6th 225,361,174 | 5th 223,036,366 269,897,503 273,615,243 342,484,258 317,504,410 Losses 6th 218,093,121 233,875,146 271,474,956 281,024,596 352,429,763 Losses 7th 228,879,490 | Dev't 0.973 1.031 1.011 1.027 0.988 1.008 1.009 1.014 1.006 Dev't 0.994 0.994 1.004 1.019 1.034 1.027 1.019 1.013 1.009 | 4th 496,958,920 571,061,094 599,884,459 685,956,178 672,042,040 Total Lo 506,596,364 532,308,970 594,780,543 624,930,720 707,851,618 | 5th 507,551,751 594,021,479 619,714,238 712,397,140 686,737,603 DISSES 6th 515,705,420 539,294,979 602,345,457 643,188,904 731,267,856 | 1.021 1.040 1.033 1.039 1.022 1.031 1.034 1.031 1.031 1.013 1.013 1.029 1.033 1.021 1.025 1.022 1.021 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 4th 267,740,802 309,189,319 329,371,259 352,574,400 350,688,558 Indemnity 5th 287,254,912 297,017,319 324,435,425 349,043,628 367,052,961 Indemnity 6th 294,416,255 302,668,592 | 5th 284,515,385 324,123,976 346,098,995 369,912,882 369,233,193 / Losses 6th 297,612,299 305,419,833 330,870,501 362,164,308 378,838,093 | Dev't 1.063 1.048 1.051 1.049 1.053 1.051 1.050 1.053 Dev't 1.036 1.028 1.020 1.038 1.032 1.035 1.030 1.030 1.031 Dev't 1.010 1.028 | 4th 229,218,118 261,871,775 270,513,200 333,381,778 321,353,482 Medical 5th 219,341,452 235,291,651 270,345,118 275,887,092 340,798,657 Medical 6th 225,361,174 235,144,442 | 5th 223,036,366 269,897,503 273,615,243 342,484,258 317,504,410 Losses 6th 218,093,121 233,875,146 271,474,956 281,024,596 352,429,763 Losses 7th 228,879,490 238,928,539 | Dev't 0.973 1.031 1.011 1.027 0.988 1.008 1.009 1.014 1.006 Dev't 0.994 0.994 1.004 1.019 1.034 1.027 1.019 1.013 1.009 Dev't 1.016 1.016 | 4th 496,958,920 571,061,094 599,884,459 685,956,178 672,042,040 Total Lo 5th 506,596,364 532,308,970 594,780,543 624,930,720 707,851,618 Total Lo 6th 519,777,429 537,813,034 | 5th 507,551,751 594,021,479 619,714,238 712,397,140 686,737,603 cosses 6th 515,705,420 539,294,979 602,345,457 643,188,904 731,267,856 | 1.021 1.040 1.033 1.039 1.022 1.031 1.034 1.031 1.018 1.018 1.013 1.029 1.033 1.025 1.022 1.021 Dev't 1.012 1.023 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY00 AY01 AY00 AY01 AY00 | 4th 267,740,802 309,189,319 329,371,259 352,574,400 350,688,558 Indemnity 5th 287,254,912 297,017,319 324,435,425 349,043,628 367,052,961 Indemnity 6th 294,416,255 302,668,592 305,859,755 | 5th 284,515,385 324,123,976 346,098,995 369,912,882 369,233,193 / Losses 6th 297,612,299 305,419,833 330,870,501 362,164,308 378,838,093 | Dev't 1.063 1.048 1.051 1.049 1.053 1.051 1.050 1.053 Dev't 1.036 1.028 1.020 1.038 1.032 1.035 1.030 1.030 1.031 Dev't 1.010 1.028 1.014 | 4th 229,218,118 261,871,775 270,513,200 333,381,778 321,353,482 Medical 5th 219,341,452 235,291,651 270,345,118 275,887,092 340,798,657 Medical 6th 225,361,174 235,144,442 234,222,355 | 5th 223,036,366 269,897,503 273,615,243 342,484,258 317,504,410 Losses 6th 218,093,121 233,875,146 271,474,956 281,024,596 352,429,763 Losses 7th 228,879,490 238,928,539 237,656,827 | Dev't 0.973 1.031 1.011 1.027 0.988 1.008 1.009 1.014 1.006 Dev't 0.994 0.994 1.004 1.019 1.034 1.027 1.019 1.013 1.009 Dev't 1.016 1.016 1.015 | 4th 496,958,920 571,061,094 599,884,459 685,956,178 672,042,040 Total Lo 5th 506,596,364 532,308,970 594,780,543 624,930,720 707,851,618 Total Lo 6th 519,777,429 537,813,034 540,082,110 | 5th 507,551,751 594,021,479 619,714,238 712,397,140 686,737,603 DISSES 6th 515,705,420 539,294,979 602,345,457 643,188,904 731,267,856 DISSES 7th 526,204,232 550,116,845 547,770,574 | 1.021 1.040 1.033 1.039 1.022 1.031 1.031 1.034 1.031 1.013 1.013 1.013 1.025 1.022 1.021 Dev't 1.012 1.023 1.014 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg AY00 AY01 AY02 AY03 | 4th 267,740,802 309,189,319 329,371,259 352,574,400 350,688,558 Indemnity 5th 287,254,912 297,017,319 324,435,425 349,043,628 367,052,961 Indemnity 6th 294,416,255 302,668,592 305,859,755 331,521,066 | 5th 284,515,385 324,123,976 346,098,995 369,912,882 369,233,193 / Losses 6th 297,612,299 305,419,833 330,870,501 362,164,308 378,838,093 / Losses 7th 297,324,742 311,188,306 310,113,747 336,684,751 | Dev't 1.063 1.048 1.051 1.049 1.053 1.051 1.050 1.053 Dev't 1.036 1.028 1.028 1.032 1.035 1.030 1.030 1.031 Dev't 1.010 1.028 | 4th 229,218,118 261,871,775 270,513,200 333,381,778 321,353,482 Medical 5th 219,341,452 235,291,651 270,345,118 275,887,092 340,798,657 Medical 6th 225,361,174 235,144,442 234,222,355 271,994,044 | 5th 223,036,366 269,897,503 273,615,243 342,484,258 317,504,410 Losses 6th 218,093,121 233,875,146 271,474,956 281,024,596 352,429,763 Losses 7th 228,879,490 238,928,539 237,656,827 272,383,879 | Dev't 0.973 1.031 1.011 1.027 0.988 1.008 1.009 1.014 1.006 Dev't 0.994 1.004 1.019 1.034 1.027 1.019 1.013 1.009 Dev't 1.016 1.016 1.015 1.001 | 4th 496,958,920 571,061,094 599,884,459 685,956,178 672,042,040 Total Lo 5th 506,596,364 532,308,970 594,780,543 624,930,720 707,851,618 Total Lo 6th 519,777,429 537,813,034 540,082,110 603,515,110 | 5th 507,551,751 594,021,479 619,714,238 712,397,140 686,737,603 DSSES 6th 515,705,420 539,294,979 602,345,457 643,188,904 731,267,856 DSSES 7th 526,204,232 550,116,845 547,770,574 609,068,630 | 1.021 1.040 1.033 1.039 1.022 1.031 1.031 1.034 1.031 1.013 1.013 1.029 1.023 1.021 Dev't 1.012 1.022 1.021 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg AY01 AY05 2-yr avg AY00 AY01 AY02 AY03 AY04 | 4th 267,740,802 309,189,319 329,371,259 352,574,400 350,688,558 Indemnity 5th 287,254,912 297,017,319 324,435,425 349,043,628 367,052,961 Indemnity 6th 294,416,255 302,668,592 305,859,755 | 5th 284,515,385 324,123,976 346,098,995 369,912,882 369,233,193 / Losses 6th 297,612,299 305,419,833 330,870,501 362,164,308 378,838,093 | Dev't 1.063 1.048 1.051 1.049 1.053 1.051 1.050 1.053 Dev't 1.036 1.028 1.020 1.038 1.030 1.031 Dev't 1.036 1.032 1.035 1.030 1.031 | 4th 229,218,118 261,871,775 270,513,200 333,381,778 321,353,482 Medical 5th 219,341,452 235,291,651 270,345,118 275,887,092 340,798,657 Medical 6th 225,361,174 235,144,442 234,222,355 | 5th 223,036,366 269,897,503 273,615,243 342,484,258 317,504,410 Losses 6th 218,093,121 233,875,146 271,474,956 281,024,596 352,429,763 Losses 7th 228,879,490 238,928,539 237,656,827 | Dev't 0.973 1.031 1.011 1.027 0.988 1.008 1.009 1.014 1.006 Dev't 0.994 1.004 1.019 1.034 1.027 1.019 1.013 1.009 Dev't 1.016 1.016 1.016 1.015 1.001 1.018 | 4th 496,958,920 571,061,094 599,884,459 685,956,178 672,042,040 Total Lo 5th 506,596,364 532,308,970 594,780,543 624,930,720 707,851,618 Total Lo 6th 519,777,429 537,813,034 540,082,110 | 5th 507,551,751 594,021,479 619,714,238 712,397,140 686,737,603 DISSES 6th 515,705,420 539,294,979 602,345,457 643,188,904 731,267,856 DISSES 7th 526,204,232 550,116,845 547,770,574 | 1.021 1.040 1.033 1.039 1.022 1.031 1.031 1.034 1.031 1.013 1.013 1.025 1.022 1.021 1.021 1.023 1.014 1.009 1.014 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 5-yr avg 5-yr avg 4-yr avg 5-yr avg | 4th 267,740,802 309,189,319 329,371,259 352,574,400 350,688,558 Indemnity 5th 287,254,912 297,017,319 324,435,425 349,043,628 367,052,961 Indemnity 6th 294,416,255 302,668,592 305,859,755 331,521,066 | 5th 284,515,385 324,123,976 346,098,995 369,912,882 369,233,193 / Losses 6th 297,612,299 305,419,833 330,870,501 362,164,308 378,838,093 / Losses 7th 297,324,742 311,188,306 310,113,747 336,684,751 | Dev't 1.063 1.048 1.051 1.049 1.053 1.051 1.050 1.053 Dev't 1.036 1.028 1.020 1.038 1.032 1.035 1.030 1.030 1.031 Dev't 1.010 1.028 1.014 1.016 1.014 1.014 | 4th 229,218,118 261,871,775 270,513,200 333,381,778 321,353,482 Medical 5th 219,341,452 235,291,651 270,345,118 275,887,092 340,798,657 Medical 6th 225,361,174 235,144,442 234,222,355 271,994,044 | 5th 223,036,366 269,897,503 273,615,243 342,484,258 317,504,410 Losses 6th 218,093,121 233,875,146 271,474,956 281,024,596 352,429,763 Losses 7th 228,879,490 238,928,539 237,656,827 272,383,879 | Dev't 0.973 1.031 1.011 1.027 0.988 1.008 1.009 1.014 1.006 Dev't 0.994 1.004 1.019 1.034 1.027 1.019 1.013 1.009 Dev't 1.016 1.016 1.016 1.015 1.001 1.018 1.010 | 4th 496,958,920 571,061,094 599,884,459 685,956,178 672,042,040 Total Lo 5th 506,596,364 532,308,970 594,780,543 624,930,720 707,851,618 Total Lo 6th 519,777,429 537,813,034 540,082,110 603,515,110 | 5th 507,551,751 594,021,479 619,714,238 712,397,140 686,737,603 DSSES 6th 515,705,420 539,294,979 602,345,457 643,188,904 731,267,856 DSSES 7th 526,204,232 550,116,845 547,770,574 609,068,630 | 1.021 1.040 1.033 1.039 1.022 1.031 1.031 1.034 1.013 1.013 1.025 1.022 1.021 Dev't 1.012 1.022 1.021 1.012 1.012 1.014 1.009 1.014 1.012 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 4-yr avg 5-yr avg 4-yr avg 5-yr avg 4-yr avg 5-yr avg AY00 AY01 AY02 AY03 AY04 2-yr avg 3-yr avg 3-yr avg | 4th 267,740,802 309,189,319 329,371,259 352,574,400 350,688,558 Indemnity 5th 287,254,912 297,017,319 324,435,425 349,043,628 367,052,961 Indemnity 6th 294,416,255 302,668,592 305,859,755 331,521,066 | 5th 284,515,385 324,123,976 346,098,995 369,912,882 369,233,193 / Losses 6th 297,612,299 305,419,833 330,870,501 362,164,308 378,838,093 / Losses 7th 297,324,742 311,188,306 310,113,747 336,684,751 | Dev't 1.063 1.048 1.051 1.049 1.053 1.051 1.050 1.053 Dev't 1.036 1.028 1.020 1.038 1.032 1.035 1.030 1.030 1.030 1.030 1.031 Dev't 1.010 1.028 1.014 1.014 1.014 1.014 | 4th 229,218,118 261,871,775 270,513,200 333,381,778 321,353,482 Medical 5th 219,341,452 235,291,651 270,345,118 275,887,092 340,798,657 Medical 6th 225,361,174 235,144,442 234,222,355 271,994,044 | 5th 223,036,366 269,897,503 273,615,243 342,484,258 317,504,410 Losses 6th 218,093,121 233,875,146 271,474,956 281,024,596 352,429,763 Losses 7th 228,879,490 238,928,539 237,656,827 272,383,879 | Dev't 0.973 1.031 1.011 1.027 0.988 1.008 1.009 1.014 1.006 Dev't 0.994 1.004 1.019 1.034 1.027 1.019 1.013 1.009 Dev't 1.016 1.016 1.016 1.015 1.001 1.018 1.010 1.011 | 4th 496,958,920 571,061,094 599,884,459 685,956,178 672,042,040 Total Lo 5th 506,596,364 532,308,970 594,780,543 624,930,720 707,851,618 Total Lo 6th 519,777,429 537,813,034 540,082,110 603,515,110 | 5th 507,551,751 594,021,479 619,714,238 712,397,140 686,737,603 DSSES 6th 515,705,420 539,294,979 602,345,457 643,188,904 731,267,856 DSSES 7th 526,204,232 550,116,845 547,770,574 609,068,630 | 1.021 1.040 1.033 1.039 1.022 1.031 1.031 1.034 1.031 1.018 1.013 1.029 1.033 1.021 1.025 1.022 1.021 1.012 1.023 1.014 1.009 1.014 1.0102 1.012 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 5-yr avg 5-yr avg 4-yr avg 5-yr avg | 4th 267,740,802 309,189,319 329,371,259 352,574,400 350,688,558 Indemnity 5th 287,254,912 297,017,319 324,435,425 349,043,628 367,052,961 Indemnity 6th 294,416,255 302,668,592 305,859,755 331,521,066 | 5th 284,515,385 324,123,976 346,098,995 369,912,882 369,233,193 / Losses 6th 297,612,299 305,419,833 330,870,501 362,164,308 378,838,093 / Losses 7th 297,324,742 311,188,306 310,113,747 336,684,751 | Dev't 1.063 1.048 1.051 1.049 1.053 1.051 1.050 1.053 Dev't 1.036 1.028 1.020 1.038 1.032 1.035 1.030 1.030 1.031 Dev't 1.010 1.028 1.014 1.016 1.011 1.014 1.014 1.017 | 4th 229,218,118 261,871,775 270,513,200 333,381,778 321,353,482 Medical 5th 219,341,452 235,291,651 270,345,118 275,887,092 340,798,657 Medical 6th 225,361,174 235,144,442 234,222,355 271,994,044 | 5th 223,036,366 269,897,503 273,615,243 342,484,258 317,504,410 Losses 6th 218,093,121 233,875,146 271,474,956 281,024,596 352,429,763 Losses 7th 228,879,490 238,928,539 237,656,827 272,383,879 | Dev't 0.973 1.031 1.011 1.027 0.988 1.008 1.009 1.014 1.006 Dev't 0.994 0.994 1.004 1.019 1.034 1.027 1.019 1.013 1.009 Dev't 1.016 1.016 1.015 1.001 1.018 1.010 1.011 1.013 | 4th 496,958,920 571,061,094 599,884,459 685,956,178 672,042,040 Total Lo 5th 506,596,364 532,308,970 594,780,543 624,930,720 707,851,618 Total Lo 6th 519,777,429 537,813,034 540,082,110 603,515,110 | 5th 507,551,751 594,021,479 619,714,238 712,397,140 686,737,603 DSSES 6th 515,705,420 539,294,979 602,345,457 643,188,904 731,267,856 DSSES 7th 526,204,232 550,116,845 547,770,574 609,068,630 | 1.021 1.040 1.033 1.039 1.022 1.031 1.034 1.031 1.034 1.031 1.013 1.029 1.033 1.021 1.022 1.021 1.022 1.021 1.012 1.023 1.014 1.009 1.014 1.009 1.014 1.015 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 4-yr avg 5-yr avg 4-yr avg 5-yr avg 4-yr avg 5-yr avg AY00 AY01 AY02 AY03 AY04 2-yr avg 3-yr avg 3-yr avg | 4th 267,740,802 309,189,319 329,371,259 352,574,400 350,688,558 Indemnity 5th 287,254,912 297,017,319 324,435,425 349,043,628 367,052,961 Indemnity 6th 294,416,255 302,668,592 305,859,755 331,521,066 | 5th 284,515,385 324,123,976 346,098,995 369,912,882 369,233,193 / Losses 6th 297,612,299 305,419,833 330,870,501 362,164,308 378,838,093 / Losses 7th 297,324,742 311,188,306 310,113,747 336,684,751 | Dev't 1.063 1.048 1.051 1.049 1.053 1.051 1.050 1.053 Dev't 1.036 1.028 1.020 1.038 1.032 1.035 1.030 1.030 1.030 1.030 1.031 Dev't 1.010 1.028 1.014 1.014 1.014 1.014 | 4th 229,218,118 261,871,775 270,513,200 333,381,778 321,353,482 Medical 5th 219,341,452 235,291,651 270,345,118 275,887,092 340,798,657 Medical 6th 225,361,174 235,144,442 234,222,355 271,994,044 | 5th 223,036,366 269,897,503 273,615,243 342,484,258 317,504,410 Losses 6th 218,093,121 233,875,146 271,474,956 281,024,596 352,429,763 Losses 7th 228,879,490 238,928,539 237,656,827 272,383,879 | Dev't 0.973 1.031 1.011 1.027 0.988 1.008 1.009 1.014 1.006 Dev't 0.994 1.004 1.019 1.034 1.027 1.019 1.013 1.009 Dev't 1.016 1.016 1.016 1.015 1.001 1.018 1.010 1.011 | 4th 496,958,920 571,061,094 599,884,459 685,956,178 672,042,040 Total Lo 5th 506,596,364 532,308,970 594,780,543 624,930,720 707,851,618 Total Lo 6th 519,777,429 537,813,034 540,082,110 603,515,110 | 5th 507,551,751 594,021,479 619,714,238 712,397,140 686,737,603 DSSES 6th 515,705,420 539,294,979 602,345,457 643,188,904 731,267,856 DSSES 7th 526,204,232 550,116,845 547,770,574 609,068,630 | 1.021 1.040 1.033 1.039 1.022 1.031 1.031 1.034 1.013 1.013 1.013 1.029 1.023 1.021 Dev't 1.012 1.023 1.014 1.009 1.014 1.012 1.012 |

| | Indemnity | / Losses | | Medical | Losses | | Total Lo | osses | |
|----------|----------------------------|----------------------------|-----------------------|----------------------------|----------------------------|-----------------------|----------------------------|----------------------------|-----------------------|
| | <u>7th</u> | <u>8th</u> | Dev't | <u>7th</u> | <u>8th</u> | Dev't | <u>7th</u> | <u>8th</u> | Dev't |
| AY99 | 289,204,753 | 292,129,105 | 1.010 | 213,951,014 | 214,557,633 | 1.003 | 503,155,767 | 506,686,738 | 1.007 |
| AY00 | 300,602,774 | 304,848,538 | 1.014 | 231,271,846 | 234,756,440 | 1.015 | 531,874,620 | 539,604,978 | 1.015 |
| AY01 | 309,340,434 | 310,693,695 | 1.004 | 238,349,794 | 235,103,914 | 0.986 | 547,690,228 | 545,797,609 | 0.997 |
| AY02 | 309,077,147 | 311,341,805 | 1.007 | 236,187,203 | 235,863,837 | 0.999 | 545,264,350 | 547,205,642 | 1.004 |
| AY03 | 334,344,562 | 338,842,444 | 1.013 | 270,956,463 | 278,976,355 | 1.030 | 605,301,025 | 617,818,799 | 1.021 |
| 2-yr avg | | | 1.010 | | | 1.015 | | | 1.013 |
| 3-yr avg | | | 1.008 | | | 1.005 | | | 1.007 |
| 4-yr avg | | | 1.010 | | | 1.008 | | | 1.009 |
| 5-yr avg | Indemnity | / L 00000 | 1.010 | Medical | Lossas | 1.007 | Total Lo | 2000 | 1.009 |
| | 8th | 9th | Dev't | 8th | 9th | <u>Dev't</u> | 8th | 9th | Dev't |
| AY98 | 242,384,778 | 240,990,615 | 0.994 | 198,431,369 | 195,587,484 | 0.986 | 440,816,147 | 436,578,099 | 0.990 |
| AY99 | 295,425,547 | 296,160,995 | 1.002 | 216,986,424 | 217,401,446 | 1.002 | 512,411,971 | 513,562,441 | 1.002 |
| AY00 | 303,638,742 | 304,803,972 | 1.004 | 234,207,084 | 238,247,614 | 1.017 | 537,845,826 | 543,051,586 | 1.010 |
| AY01 | 300,160,609 | 302,409,183 | 1.007 | 227,447,929 | 229,032,608 | 1.007 | 527,608,538 | 531,441,791 | 1.007 |
| AY02 | 305,942,465 | 307,125,543 | 1.004 | 231,910,970 | 233,967,789 | 1.009 | 537,853,435 | 541,093,332 | 1.006 |
| 2-yr avg | | | 1.006 | | | 1.008 | | | 1.007 |
| 3-yr avg | | | 1.005 | | | 1.011 | | | 1.008 |
| 4-yr avg | | | 1.004 | | | 1.009 | | | 1.006 |
| 5-yr avg | | | 1.002 | | | 1.004 | | | 1.003 |
| | Indemnity | / Losses | | Medical | Losses | | Total Lo | osses | |
| | <u>9th</u> | <u>10th</u> | <u>Dev't</u> | <u>9th</u> | <u>10th</u> | <u>Dev't</u> | <u>9th</u> | <u>10th</u> | <u>Dev't</u> |
| AY97 | 163,573,647 | 163,579,125 | 1.000 | 118,977,387 | 118,809,300 | 0.999 | 282,551,034 | 282,388,425 | 0.999 |
| AY98 | 245,329,146 | 247,078,229 | 1.007 | 200,188,454 | 202,919,140 | 1.014 | 445,517,600 | 449,997,369 | 1.010 |
| AY99 | 297,986,856 | 300,203,218 | 1.007 | 218,150,016 | 221,100,466 | 1.014 | 516,136,872 | 521,303,684 | 1.010 |
| AY00 | 293,564,017 | 295,279,545 | 1.006 | 222,166,329 | 221,742,777 | 0.998 | 515,730,346 | 517,022,322 | 1.003 |
| AY01 | 292,800,036 | 293,022,109 | 1.001 | 222,371,288 | 226,209,962 | 1.017 | 515,171,324 | 519,232,071 | 1.008 |
| 2-yr avg | | | 1.004 | | | 1.008 | | | 1.006 |
| 3-yr avg | | | 1.005 | | | 1.010 | | | 1.007 |
| 4-yr avg | | | 1.005 1.004 | | | 1.011 1.008 | | | 1.008 1.006 |
| 5-yr avg | Indemnity | / L 08888 | 1.004 | Medical | Losses | 1.006 | Total Lo | 2022 | 1.006 |
| | 10th | 11th | Dev't | 10th | 11th | <u>Dev't</u> | 10th | 11th | Dev't |
| AY96 | 136,966,905 | 138,413,924 | 1.011 | 117,101,072 | 118,738,885 | 1.014 | 254,067,977 | 257,152,809 | 1.012 |
| AY97 | 166,299,293 | 166,287,091 | 1.000 | 121,020,134 | 120,957,497 | 0.999 | 287,319,427 | 287,244,588 | 1.000 |
| AY98 | 247,784,279 | 249,685,754 | 1.008 | 204,343,857 | 204,874,775 | 1.003 | 452,128,136 | 454,560,529 | 1.005 |
| AY99 | 289,078,742 | 290,684,427 | 1.006 | 212,993,776 | 218,368,049 | 1.025 | 502,072,518 | 509,052,476 | 1.014 |
| AY00 | 287,161,524 | 287,814,477 | 1.002 | 215,991,410 | 215,729,042 | 0.999 | 503,152,934 | 503,543,519 | 1.001 |
| 2-yr avg | | | 1.004 | | | 1.012 | | | 1.008 |
| 3-yr avg | | | 1.005 | | | 1.009 | | | 1.007 |
| 4-yr avg | | | 1.004 | | | 1.007 | | | 1.005 |
| 5-yr avg | | | 1.005 | | | 1.008 | | | 1.006 |
| | Indemnity | | 5 '' | Medical | | . . | Total Lo | | ъ и |
| AY95 | <u>11th</u> 121,051,172 | <u>12th</u> 121,105,118 | <u>Dev't</u> 1.000 | <u>11th</u> 101,803,192 | <u>12th</u> 101,983,148 | <u>Dev't</u> 1.002 | <u>11th</u> 222,854,364 | <u>12th</u> 223,088,266 | <u>Dev't</u> 1.001 |
| AY96 | 138,584,387 | 138,807,261 | 1.000 | 118,834,386 | 119,210,397 | 1.002 | 257,418,773 | 258,017,658 | 1.001 |
| AY97 | 168,482,495 | 168,864,866 | 1.002 | 122,977,524 | 122,997,807 | 1.003 | 291,460,019 | 291,862,673 | 1.002 |
| AY98 | 242,603,395 | 243,038,264 | 1.002 | 197,711,325 | 200,319,503 | 1.013 | 440,314,720 | 443,357,767 | 1.007 |
| AY99 | 279,634,675 | 279,584,796 | 1.002 | 210,173,341 | 211,293,288 | 1.005 | 489,808,016 | 490,878,084 | 1.007 |
| 2-yr avg | 273,004,070 | 210,004,100 | 1.001 | 210,170,041 | 211,200,200 | 1.009 | 403,000,010 | 450,070,004 | 1.005 |
| 3-yr avg | | | 1.001 | | | 1.006 | | | 1.003 |
| 4-yr avg | | | 1.002 | | | 1.005 | | | 1.003 |
| 5-yr avg | | | 1.001 | | | 1.005 | | | 1.003 |
| - , - 3 | Indemnity | / Losses | | Medical | Losses | | Total Lo | osses | |
| | <u>12th</u> | <u>13th</u> | Dev't | <u>12th</u> | <u>13th</u> | Dev't | <u>12th</u> | <u>13th</u> | Dev't |
| AY94 | 135,686,766 | 136,948,826 | 1.009 | 115,336,450 | 116,456,034 | 1.010 | 251,023,216 | 253,404,860 | 1.009 |
| AY95 | 121,105,118 | 121,417,626 | 1.003 | 101,983,148 | 101,913,600 | 0.999 | 223,088,266 | 223,331,226 | 1.001 |
| AY96 | 141,009,503 | 141,687,965 | 1.005 | 121,053,364 | 122,000,604 | 1.008 | 262,062,867 | 263,688,569 | 1.006 |
| AY97 | 163,782,359 | 164,383,444 | 1.004 | 119,641,528 | 120,990,010 | 1.011 | 283,423,887 | 285,373,454 | 1.007 |
| AY98 | 233,176,356 | 234,635,468 | 1.006 | 192,196,353 | 194,235,598 | 1.011 | 425,372,709 | 428,871,066 | 1.008 |
| 2-yr avg | | | 1.005 | | | 1.011 | | | 1.008 |
| 3-yr avg | | | 1.005 | | | 1.010 | | | 1.007 |
| 4-yr avg | | | 1.005 | | | 1.007 | | | 1.006 |
| 5-yr avg | | | 1.005 | | | 1.008 | | | 1.006 |

| | Indemnity | / Losses | | Medical | Losses | | Total Lo | osses | |
|--|--|---|---|--|---|---|---|--|--|
| | <u>13th</u> | <u>14th</u> | Dev't | <u>13th</u> | <u>14th</u> | Dev't | <u>13th</u> | <u>14th</u> | Dev't |
| AY93 | 161,489,838 | 161,876,566 | 1.002 | 152,957,015 | 153,781,270 | 1.005 | 314,446,853 | 315,657,836 | 1.004 |
| AY94 | 136,948,826 | 137,178,548 | 1.002 | 116,456,034 | 116,671,848 | 1.002 | 253,404,860 | 253,850,396 | 1.002 |
| AY95 | 123,207,241 | 123,172,284 | 1.000 | 103,883,024 | 106,177,818 | 1.022 | 227,090,265 | 229,350,102 | 1.010 |
| AY96 | 140,959,851 | 141,501,275 | 1.004 | 121,494,201 | 121,494,062 | 1.000 | 262,454,052 | 262,995,337 | 1.002 |
| AY97 | 158,160,446 | 158,154,250 | 1.000 | 116,173,664 | 117,297,237 | 1.010 | 274,334,110 | 275,451,487 | 1.004 |
| 2-yr avg | , , | , , | 1.002 | , , | , , | 1.005 | , , | , , | 1.003 |
| 3-yr avg | | | 1.001 | | | 1.011 | | | 1.005 |
| 4-yr avg | | | 1.002 | | | 1.009 | | | 1.005 |
| 5-yr avg | | | 1.002 | | | 1.008 | | | 1.004 |
| | Indemnity | / Losses | | Medical | Losses | | Total Lo | osses | |
| | <u>14th</u> | <u>15th</u> | Dev't | <u>14th</u> | <u>15th</u> | Dev't | <u>14th</u> | <u>15th</u> | Dev't |
| AY92 | 211,995,354 | 211,444,397 | 0.997 | 178,586,762 | 178,417,273 | 0.999 | 390,582,116 | 389,861,670 | 0.998 |
| AY93 | 161,876,566 | 161,604,426 | 0.998 | 153,781,270 | 158,282,391 | 1.029 | 315,657,836 | 319,886,817 | 1.013 |
| AY94 | 137,925,179 | 138,045,695 | 1.001 | 117,403,013 | 118,652,904 | 1.011 | 255,328,192 | 256,698,599 | 1.005 |
| AY95 | 123,072,768 | 123,644,674 | 1.005 | 105,796,094 | 106,811,656 | 1.010 | 228,868,862 | 230,456,330 | 1.007 |
| AY96 | 137,810,187 | 137,832,610 | 1.000 | 116,865,972 | 116,304,587 | 0.995 | 254,676,159 | 254,137,197 | 0.998 |
| 2-yr avg | | | 1.003 | | | 1.003 | | | 1.003 |
| 3-yr avg | | | 1.002 | | | 1.005 | | | 1.003 |
| 4-yr avg | | | 1.001 | | | 1.011 | | | 1.006 |
| 5-yr avg | | | 1.000 | | | 1.009 | | | 1.004 |
| | Indemnity | / Losses | | Medical | Losses | | Total Lo | osses | |
| | <u>15th</u> | <u>16th</u> | Dev't | <u>15th</u> | <u>16th</u> | <u>Dev't</u> | <u>15th</u> | <u>16th</u> | Dev't |
| AY91 | 259,869,208 | 260,513,390 | 1.002 | 229,429,421 | 230,248,009 | 1.004 | 489,298,629 | 490,761,399 | 1.003 |
| AY92 | 211,444,397 | 211,549,636 | 1.000 | 178,417,273 | 180,483,906 | 1.012 | 389,861,670 | 392,033,542 | 1.006 |
| AY93 | 160,826,727 | 160,983,046 | 1.001 | 153,945,961 | 154,005,953 | 1.000 | 314,772,688 | 314,988,999 | 1.001 |
| AY94 | 137,868,869 | 137,907,009 | 1.000 | 118,467,668 | 119,002,647 | 1.005 | 256,336,537 | 256,909,656 | 1.002 |
| AY95 | 120,636,934 | 120,858,067 | 1.002 | 103,839,921 | 105,193,410 | 1.013 | 224,476,855 | 226,051,477 | 1.007 |
| 2-yr avg | | | 1.001 | | | 1.009 | | | 1.005 |
| 3-yr avg | | | 1.001 | | | 1.006 | | | 1.003 |
| 4-yr avg | | | 1.001 | | | 1.008 | | | 1.004 |
| 5-yr avg | | | 1.001 | | | 1.007 | | | 1.004 |
| | Indemnity | | | Medical | | | Total Lo | | |
| | <u>16th</u> | <u>17th</u> | <u>Dev't</u> | <u>16th</u> | <u>17th</u> | <u>Dev't</u> | <u>16th</u> | <u>17th</u> | <u>Dev't</u> |
| AY90 | 263,568,375 | 264,287,580 | 1.003 | 198,445,853 | 198,616,578 | 1.001 | 462,014,228 | 462,904,158 | 1.002 |
| AY91 | 260,513,390 | 260,683,476 | 1.001 | 230,248,009 | 233,241,688 | 1.013 | 490,761,399 | 493,925,164 | 1.006 |
| AY92 | 210,534,707 | 210,881,384 | 1.002 | 179,915,302 | 181,075,299 | 1.006 | 390,450,009 | 391,956,683 | 1.004 |
| AY93 AY94 | 160,751,168 | 160,433,838 | 0.998 | 153,706,815 | 147,767,384 | 0.961 | 314,457,983 | 308,201,222 | 0.980 0.993 |
| 2-yr avg | 136,209,577 | 135,611,724 | 0.996 | 117,557,559 | 116,317,921 | 0.989 0.975 | 253,767,136 | 251,929,645 | 0.993 |
| | | | | | | 0.975 | | | |
| | | | 0.997 | | | 0.085 | | | |
| 3-yr avg | | | 0.999 | | | 0.985 | | | 0.992 |
| 3-yr avg 4-yr avg | | | 0.999 0.999 | | | 0.992 | | | 0.992 0.996 |
| 3-yr avg | Indomnite | /Lossos | 0.999 | Modical | Loccoc | | Total L | neene | 0.992 |
| 3-yr avg 4-yr avg | Indemnity 17th | | 0.999 0.999 1.000 | Medical | | 0.992 0.994 | Total Lo | | 0.992 0.996 0.997 |
| 3-yr avg 4-yr avg 5-yr avg | <u>17th</u> | <u>18th</u> | 0.999 0.999 1.000 <u>Dev't</u> | <u>17th</u> | <u>18th</u> | 0.992 0.994 <u>Dev't</u> | <u>17th</u> | <u>18th</u> | 0.992 0.996 0.997 <u>Dev't</u> |
| 3-yr avg 4-yr avg 5-yr avg | <u>17th</u> 235,460,840 | <u>18th</u> 235,211,893 | 0.999 0.999 1.000 <u>Dev't</u> 0.999 | <u>17th</u> 191,812,413 | <u>18th</u> 192,669,462 | 0.992 0.994 <u>Dev't</u> 1.004 | <u>17th</u> 427,273,253 | <u>18th</u> 427,881,355 | 0.992 0.996 0.997 <u>Dev't</u> 1.001 |
| 3-yr avg 4-yr avg 5-yr avg AY89 AY90 | 17th 235,460,840 264,287,580 | <u>18th</u> 235,211,893 264,358,653 | 0.999 0.999 1.000 <u>Dev't</u> 0.999 1.000 | <u>17th</u> 191,812,413 198,616,578 | <u>18th</u> 192,669,462 198,730,269 | 0.992 0.994 <u>Dev't</u> 1.004 1.001 | <u>17th</u> 427,273,253 462,904,158 | <u>18th</u> 427,881,355 463,088,922 | 0.992 0.996 0.997 <u>Dev't</u> 1.001 1.000 |
| 3-yr avg 4-yr avg 5-yr avg AY89 AY90 AY91 | 17th 235,460,840 264,287,580 260,220,431 | 18th 235,211,893 264,358,653 259,700,873 | 0.999 0.999 1.000 <u>Dev't</u> 0.999 1.000 0.998 | 17th 191,812,413 198,616,578 232,946,231 | 18th 192,669,462 198,730,269 233,576,311 | 0.992 0.994 <u>Dev't</u> 1.004 1.001 1.003 | 17th 427,273,253 462,904,158 493,166,662 | 18th 427,881,355 463,088,922 493,277,184 | 0.992 0.996 0.997 <u>Dev't</u> 1.001 1.000 1.000 |
| 3-yr avg 4-yr avg 5-yr avg AY89 AY90 AY91 AY92 | 17th 235,460,840 264,287,580 260,220,431 209,749,905 | 18th 235,211,893 264,358,653 259,700,873 209,952,030 | 0.999 0.999 1.000 <u>Dev't</u> 0.999 1.000 0.998 1.001 | 17th 191,812,413 198,616,578 232,946,231 180,297,359 | 18th 192,669,462 198,730,269 233,576,311 182,061,498 | 0.992 0.994 <u>Dev't</u> 1.004 1.001 1.003 1.010 | 17th 427,273,253 462,904,158 493,166,662 390,047,264 | 18th 427,881,355 463,088,922 493,277,184 392,013,528 | 0.992 0.996 0.997 <u>Dev't</u> 1.001 1.000 1.000 |
| 3-yr avg 4-yr avg 5-yr avg AY89 AY90 AY91 AY92 AY93 | 17th 235,460,840 264,287,580 260,220,431 | 18th 235,211,893 264,358,653 259,700,873 | 0.999 0.999 1.000 <u>Dev't</u> 0.999 1.000 0.998 1.001 1.004 | 17th 191,812,413 198,616,578 232,946,231 | 18th 192,669,462 198,730,269 233,576,311 | 0.992 0.994 Dev't 1.004 1.001 1.003 1.010 1.000 | 17th 427,273,253 462,904,158 493,166,662 | 18th 427,881,355 463,088,922 493,277,184 | 0.992 0.996 0.997 <u>Dev't</u> 1.001 1.000 1.000 1.005 1.002 |
| 3-yr avg 4-yr avg 5-yr avg AY89 AY90 AY91 AY92 AY93 2-yr avg | 17th 235,460,840 264,287,580 260,220,431 209,749,905 | 18th 235,211,893 264,358,653 259,700,873 209,952,030 | 0.999 0.999 1.000 <u>Dev't</u> 0.999 1.000 0.998 1.001 1.004 1.003 | 17th 191,812,413 198,616,578 232,946,231 180,297,359 | 18th 192,669,462 198,730,269 233,576,311 182,061,498 | 0.992 0.994 Dev't 1.004 1.001 1.003 1.010 1.000 1.005 | 17th 427,273,253 462,904,158 493,166,662 390,047,264 | 18th 427,881,355 463,088,922 493,277,184 392,013,528 | 0.992 0.996 0.997 Dev't 1.001 1.000 1.000 1.005 1.002 1.004 |
| 3-yr avg 4-yr avg 5-yr avg 5-yr avg AY89 AY90 AY91 AY92 AY93 2-yr avg 3-yr avg | 17th 235,460,840 264,287,580 260,220,431 209,749,905 | 18th 235,211,893 264,358,653 259,700,873 209,952,030 | 0.999 0.999 1.000 Dev't 0.999 1.000 0.998 1.001 1.004 1.003 1.001 | 17th 191,812,413 198,616,578 232,946,231 180,297,359 | 18th 192,669,462 198,730,269 233,576,311 182,061,498 | 0.992 0.994 Dev't 1.004 1.001 1.003 1.010 1.000 1.005 1.004 | 17th 427,273,253 462,904,158 493,166,662 390,047,264 | 18th 427,881,355 463,088,922 493,277,184 392,013,528 | 0.992 0.996 0.997 1.001 1.000 1.000 1.005 1.002 1.004 1.002 |
| 3-yr avg 4-yr avg 5-yr avg 5-yr avg AY89 AY90 AY91 AY92 AY93 2-yr avg 3-yr avg 4-yr avg | 17th 235,460,840 264,287,580 260,220,431 209,749,905 | 18th 235,211,893 264,358,653 259,700,873 209,952,030 | 0.999 0.999 1.000 Dev't 0.999 1.000 0.998 1.001 1.004 1.003 1.001 1.001 | 17th 191,812,413 198,616,578 232,946,231 180,297,359 | 18th 192,669,462 198,730,269 233,576,311 182,061,498 | 0.992 0.994 Dev't 1.004 1.001 1.003 1.010 1.000 1.005 1.004 | 17th 427,273,253 462,904,158 493,166,662 390,047,264 | 18th 427,881,355 463,088,922 493,277,184 392,013,528 | 0.992 0.996 0.997 Dev't 1.001 1.000 1.005 1.005 1.002 1.004 1.002 1.002 |
| 3-yr avg 4-yr avg 5-yr avg 5-yr avg AY89 AY90 AY91 AY92 AY93 2-yr avg 3-yr avg | 17th 235,460,840 264,287,580 260,220,431 209,749,905 159,685,452 | 18th 235,211,893 264,358,653 259,700,873 209,952,030 160,246,768 | 0.999 0.999 1.000 Dev't 0.999 1.000 0.998 1.001 1.004 1.003 1.001 | 17th 191,812,413 198,616,578 232,946,231 180,297,359 147,609,303 | 18th 192,669,462 198,730,269 233,576,311 182,061,498 147,644,945 | 0.992 0.994 Dev't 1.004 1.001 1.003 1.010 1.000 1.005 1.004 | 17th 427,273,253 462,904,158 493,166,662 390,047,264 307,294,755 | 18th 427,881,355 463,088,922 493,277,184 392,013,528 307,891,713 | 0.992 0.996 0.997 1.001 1.000 1.000 1.005 1.002 1.004 1.002 |
| 3-yr avg 4-yr avg 5-yr avg 5-yr avg AY89 AY90 AY91 AY92 AY93 2-yr avg 3-yr avg 4-yr avg | 17th 235,460,840 264,287,580 260,220,431 209,749,905 | 18th 235,211,893 264,358,653 259,700,873 209,952,030 160,246,768 | 0.999 0.999 1.000 Dev't 0.999 1.000 0.998 1.001 1.004 1.003 1.001 1.001 1.000 | 17th 191,812,413 198,616,578 232,946,231 180,297,359 | 18th 192,669,462 198,730,269 233,576,311 182,061,498 147,644,945 | 0.992 0.994 Dev't 1.004 1.001 1.003 1.010 1.000 1.005 1.004 | 17th 427,273,253 462,904,158 493,166,662 390,047,264 | 18th 427,881,355 463,088,922 493,277,184 392,013,528 307,891,713 | 0.992 0.996 0.997 1.001 1.000 1.005 1.002 1.002 1.002 1.002 |
| 3-yr avg 4-yr avg 5-yr avg 5-yr avg AY89 AY90 AY91 AY92 AY93 2-yr avg 3-yr avg 4-yr avg | 17th 235,460,840 264,287,580 260,220,431 209,749,905 159,685,452 | 18th 235,211,893 264,358,653 259,700,873 209,952,030 160,246,768 | 0.999 0.999 1.000 Dev't 0.999 1.000 0.998 1.001 1.004 1.003 1.001 1.001 | 17th 191,812,413 198,616,578 232,946,231 180,297,359 147,609,303 | 18th 192,669,462 198,730,269 233,576,311 182,061,498 147,644,945 Losses | 0.992 0.994 Dev't 1.004 1.001 1.003 1.010 1.000 1.005 1.004 1.004 | 17th 427,273,253 462,904,158 493,166,662 390,047,264 307,294,755 | 18th 427,881,355 463,088,922 493,277,184 392,013,528 307,891,713 | 0.992 0.996 0.997 Dev't 1.001 1.000 1.005 1.005 1.002 1.004 1.002 1.002 |
| 3-yr avg 4-yr avg 5-yr avg 5-yr avg AY89 AY90 AY91 AY92 AY93 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 17th 235,460,840 264,287,580 260,220,431 209,749,905 159,685,452 Indemnity 18th | 18th 235,211,893 264,358,653 259,700,873 209,952,030 160,246,768 | 0.999 0.999 1.000 Dev't 0.999 1.000 0.998 1.001 1.004 1.003 1.001 1.001 1.000 | 17th 191,812,413 198,616,578 232,946,231 180,297,359 147,609,303 Medical 18th | 18th 192,669,462 198,730,269 233,576,311 182,061,498 147,644,945 Losses 19th | 0.992 0.994 Dev't 1.004 1.003 1.010 1.000 1.005 1.004 1.004 1.004 | 17th 427,273,253 462,904,158 493,166,662 390,047,264 307,294,755 | 18th 427,881,355 463,088,922 493,277,184 392,013,528 307,891,713 | 0.992 0.996 0.997 1.001 1.000 1.005 1.002 1.004 1.002 1.002 1.002 |
| 3-yr avg 4-yr avg 5-yr avg 5-yr avg AY89 AY90 AY91 AY92 AY93 2-yr avg 4-yr avg 5-yr avg | 17th 235,460,840 264,287,580 260,220,431 209,749,905 159,685,452 Indemnity 18th 189,561,184 | 18th 235,211,893 264,358,653 259,700,873 209,952,030 160,246,768 / Losses 19th 189,806,740 | 0.999 0.999 1.000 Dev't 0.999 1.000 0.998 1.001 1.004 1.003 1.001 1.000 Dev't 1.000 1.000 | 17th 191,812,413 198,616,578 232,946,231 180,297,359 147,609,303 Medical 18th 151,076,114 | 18th 192,669,462 198,730,269 233,576,311 182,061,498 147,644,945 Losses 19th 152,380,958 | 0.992 0.994 Dev't 1.004 1.003 1.010 1.005 1.004 1.004 1.004 1.004 | 17th 427,273,253 462,904,158 493,166,662 390,047,264 307,294,755 Total Lo | 18th 427,881,355 463,088,922 493,277,184 392,013,528 307,891,713 posses 19th 342,187,698 | 0.992 0.996 0.997 1.001 1.000 1.005 1.002 1.002 1.002 1.002 1.002 |
| 3-yr avg 4-yr avg 5-yr avg 5-yr avg AY89 AY90 AY91 AY92 AY93 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 17th 235,460,840 264,287,580 260,220,431 209,749,905 159,685,452 Indemnity 18th 189,561,184 235,211,893 | 18th 235,211,893 264,358,653 259,700,873 209,952,030 160,246,768 / Losses 19th 189,806,740 235,160,301 | 0.999 0.999 1.000 Dev't 0.999 1.000 0.998 1.001 1.004 1.003 1.001 1.000 Dev't 1.000 | 17th 191,812,413 198,616,578 232,946,231 180,297,359 147,609,303 Medical 18th 151,076,114 192,669,462 | 18th 192,669,462 198,730,269 233,576,311 182,061,498 147,644,945 Losses 19th 152,380,958 196,554,322 | 0.992 0.994 Dev't 1.004 1.003 1.010 1.005 1.004 1.004 1.004 1.004 1.004 | 17th 427,273,253 462,904,158 493,166,662 390,047,264 307,294,755 Total Le 18th 340,637,298 427,881,355 | 18th 427,881,355 463,088,922 493,277,184 392,013,528 307,891,713 cosses 19th 342,187,698 431,714,623 | 0.992 0.996 0.997 1.001 1.000 1.005 1.002 1.002 1.002 1.002 1.002 1.002 |
| 3-yr avg 4-yr avg 5-yr avg 5-yr avg AY90 AY91 AY92 AY93 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 17th 235,460,840 264,287,580 260,220,431 209,749,905 159,685,452 Indemnity 18th 189,561,184 235,211,893 263,491,366 | 18th 235,211,893 264,358,653 259,700,873 209,952,030 160,246,768 / Losses 19th 189,806,740 235,160,301 263,657,447 | 0.999 0.999 1.000 Dev't 0.999 1.000 0.998 1.001 1.004 1.003 1.001 1.000 Dev't 1.000 1.001 | 17th 191,812,413 198,616,578 232,946,231 180,297,359 147,609,303 Medical 18th 151,076,114 192,669,462 198,337,581 | 18th 192,669,462 198,730,269 233,576,311 182,061,498 147,644,945 Losses 19th 152,380,958 196,554,322 198,552,264 | 0.992 0.994 1.004 1.001 1.003 1.010 1.005 1.004 1.004 1.004 1.004 1.009 1.020 1.001 | 17th 427,273,253 462,904,158 493,166,662 390,047,264 307,294,755 Total Lo 18th 340,637,298 427,881,355 461,828,947 | 18th 427,881,355 463,088,922 493,277,184 392,013,528 307,891,713 cosses 19th 342,187,698 431,714,623 462,209,711 | 0.992 0.996 0.997 1.001 1.000 1.005 1.002 1.002 1.002 1.002 1.002 1.002 |
| 3-yr avg 4-yr avg 5-yr avg 5-yr avg AY90 AY91 AY92 AY93 2-yr avg 4-yr avg 5-yr avg 5-yr avg | 17th 235,460,840 264,287,580 260,220,431 209,749,905 159,685,452 Indemnity 18th 189,561,184 235,211,893 263,491,366 258,683,877 | 18th 235,211,893 264,358,653 259,700,873 209,952,030 160,246,768 / Losses 19th 189,806,740 235,160,301 263,657,447 259,012,120 | 0.999 0.999 1.000 Dev't 0.999 1.000 0.998 1.001 1.004 1.003 1.001 1.000 Dev't 1.000 1.001 1.000 1.001 | 17th 191,812,413 198,616,578 232,946,231 180,297,359 147,609,303 Medical 18th 151,076,114 192,669,462 198,337,581 232,858,585 | 18th 192,669,462 198,730,269 233,576,311 182,061,498 147,644,945 Losses 19th 152,380,958 196,554,322 198,552,264 232,671,345 | 0.992 0.994 1.004 1.004 1.003 1.010 1.005 1.004 1.004 1.004 1.004 1.009 1.020 1.020 1.001 0.999 | 17th 427,273,253 462,904,158 493,166,662 390,047,264 307,294,755 Total Le 18th 340,637,298 427,881,355 461,828,947 491,542,462 | 18th 427,881,355 463,088,922 493,277,184 392,013,528 307,891,713 0sses 19th 342,187,698 431,714,623 462,209,711 491,683,465 | 0.992 0.996 0.997 1.001 1.000 1.000 1.002 1.002 1.002 1.002 1.002 1.002 1.002 |
| 3-yr avg 4-yr avg 5-yr avg 5-yr avg AY89 AY90 AY91 AY92 AY93 2-yr avg 4-yr avg 5-yr avg 5-yr avg AY88 AY89 AY90 AY91 AY92 | 17th 235,460,840 264,287,580 260,220,431 209,749,905 159,685,452 Indemnity 18th 189,561,184 235,211,893 263,491,366 258,683,877 | 18th 235,211,893 264,358,653 259,700,873 209,952,030 160,246,768 / Losses 19th 189,806,740 235,160,301 263,657,447 259,012,120 | 0.999 0.999 1.000 Dev't 0.999 1.000 0.998 1.001 1.004 1.003 1.001 1.000 Dev't 1.001 1.000 1.001 1.000 1.001 1.000 | 17th 191,812,413 198,616,578 232,946,231 180,297,359 147,609,303 Medical 18th 151,076,114 192,669,462 198,337,581 232,858,585 | 18th 192,669,462 198,730,269 233,576,311 182,061,498 147,644,945 Losses 19th 152,380,958 196,554,322 198,552,264 232,671,345 | 0.992 0.994 Dev't 1.004 1.001 1.003 1.010 1.005 1.004 1.004 1.004 1.009 1.009 1.009 1.001 0.999 1.007 | 17th 427,273,253 462,904,158 493,166,662 390,047,264 307,294,755 Total Le 18th 340,637,298 427,881,355 461,828,947 491,542,462 | 18th 427,881,355 463,088,922 493,277,184 392,013,528 307,891,713 0sses 19th 342,187,698 431,714,623 462,209,711 491,683,465 | 0.992 0.996 0.997 1.001 1.000 1.000 1.002 1.002 1.002 1.002 1.002 1.002 1.002 1.000 1.000 1.000 |
| 3-yr avg 4-yr avg 5-yr avg 5-yr avg AY89 AY90 AY91 AY92 AY93 2-yr avg 4-yr avg 5-yr avg 5-yr avg AY88 AY89 AY90 AY91 AY92 2-yr avg | 17th 235,460,840 264,287,580 260,220,431 209,749,905 159,685,452 Indemnity 18th 189,561,184 235,211,893 263,491,366 258,683,877 | 18th 235,211,893 264,358,653 259,700,873 209,952,030 160,246,768 / Losses 19th 189,806,740 235,160,301 263,657,447 259,012,120 | 0.999 0.999 1.000 Dev't 0.999 1.000 0.998 1.001 1.004 1.003 1.001 1.000 Dev't 1.001 1.000 1.001 1.000 1.001 1.001 1.001 1.001 1.001 1.002 1.002 1.001 1.001 | 17th 191,812,413 198,616,578 232,946,231 180,297,359 147,609,303 Medical 18th 151,076,114 192,669,462 198,337,581 232,858,585 | 18th 192,669,462 198,730,269 233,576,311 182,061,498 147,644,945 Losses 19th 152,380,958 196,554,322 198,552,264 232,671,345 | 0.992 0.994 Dev't 1.004 1.003 1.010 1.005 1.004 1.004 1.004 1.009 1.020 1.020 1.001 0.999 1.007 1.003 | 17th 427,273,253 462,904,158 493,166,662 390,047,264 307,294,755 Total Le 18th 340,637,298 427,881,355 461,828,947 491,542,462 | 18th 427,881,355 463,088,922 493,277,184 392,013,528 307,891,713 0sses 19th 342,187,698 431,714,623 462,209,711 491,683,465 | 0.992 0.996 0.997 1.001 1.000 1.000 1.002 1.002 1.002 1.002 1.002 1.005 1.009 1.001 1.000 1.000 1.000 |
| 3-yr avg 4-yr avg 5-yr avg 5-yr avg AY89 AY90 AY91 AY92 A-yr avg 4-yr avg 5-yr avg AY88 AY89 AY90 AY91 AY92 2-yr avg 3-yr avg | 17th 235,460,840 264,287,580 260,220,431 209,749,905 159,685,452 Indemnity 18th 189,561,184 235,211,893 263,491,366 258,683,877 | 18th 235,211,893 264,358,653 259,700,873 209,952,030 160,246,768 / Losses 19th 189,806,740 235,160,301 263,657,447 259,012,120 | 0.999 0.999 1.000 Dev't 0.999 1.000 0.998 1.001 1.004 1.003 1.001 1.000 Dev't 1.001 1.000 1.001 1.000 1.001 1.000 1.001 1.002 1.002 1.002 | 17th 191,812,413 198,616,578 232,946,231 180,297,359 147,609,303 Medical 18th 151,076,114 192,669,462 198,337,581 232,858,585 | 18th 192,669,462 198,730,269 233,576,311 182,061,498 147,644,945 Losses 19th 152,380,958 196,554,322 198,552,264 232,671,345 | 0.992 0.994 Dev't 1.004 1.003 1.010 1.005 1.004 1.004 1.004 1.004 0.001 0.999 1.007 1.003 1.002 | 17th 427,273,253 462,904,158 493,166,662 390,047,264 307,294,755 Total Le 18th 340,637,298 427,881,355 461,828,947 491,542,462 | 18th 427,881,355 463,088,922 493,277,184 392,013,528 307,891,713 0sses 19th 342,187,698 431,714,623 462,209,711 491,683,465 | 0.992 0.996 0.997 1.001 1.000 1.005 1.002 1.002 1.002 1.002 1.002 1.005 1.005 1.005 1.000 1.001 1.000 1.001 1.000 1.001 |

Accident Year Development Factors

| | Indemnity | / Losses | | Medical | Losses | | Total Lo | osses | |
|---|---|---|---|---|---|---|---|---|---|
| | 1st | <u>2nd</u> | Dev't | 1st | 2nd | Dev't | <u>1st</u> | <u>2nd</u> | Dev't |
| AY05 | 155,297,934 | 256,413,717 | 1.651 | 247,125,797 | 312,019,778 | 1.263 | 402,423,731 | 568,433,495 | 1.413 |
| AY06 | 152,205,811 | 255,452,444 | 1.678 | 238,554,031 | 302,364,928 | 1.267 | 390,759,842 | 557,817,372 | 1.428 |
| AY07 | 162,671,311 | 271,221,331 | 1.667 | 254,248,334 | 317,423,887 | 1.248 | 416,919,645 | 588,645,218 | 1.412 |
| AY08 | 156,542,088 | 283,467,509 | 1.811 | 250,952,288 | 321,689,871 | 1.282 | 407,494,376 | 605,157,380 | 1.485 |
| AY09 | 139,373,029 | 247,299,200 | 1.774 | 227,864,967 | 276,868,144 | 1.215 | 367,237,996 | 524,167,344 | 1.427 |
| 2-yr avg | | | 1.793 | | | 1.249 | | | 1.456 |
| 3-yr avg | | | 1.751 | | | 1.248 | | | 1.441 |
| 4-yr avg | | | 1.733 | | | 1.253 | | | 1.438 |
| 5-yr avg | | | 1.716 | | | 1.255 | | | 1.433 |
| | Indemnity | / Losses | | Medical | Losses | | Total Lo | osses | |
| | <u>2nd</u> | <u>3rd</u> | <u>Dev't</u> | <u>2nd</u> | <u>3rd</u> | Dev't | <u>2nd</u> | <u>3rd</u> | Dev't |
| AY04 | 241,945,261 | 300,762,244 | 1.243 | 261,750,223 | 269,896,377 | 1.031 | 503,695,484 | 570,658,621 | 1.133 |
| AY05 | 258,974,652 | 321,055,528 | 1.240 | 314,866,275 | 332,190,141 | 1.055 | 573,840,927 | 653,245,669 | 1.138 |
| AY06 | 251,620,516 | 305,651,065 | 1.215 | 290,355,105 | 296,628,689 | 1.022 | 541,975,621 | 602,279,754 | 1.111 |
| AY07 | 272,447,701 | 345,675,936 | 1.269 | 318,473,074 | 329,030,743 | 1.033 | 590,920,775 | 674,706,679 | 1.142 |
| AY08 | 283,467,509 | 357,799,503 | 1.262 | 321,988,733 | 339,662,673 | 1.055 | 605,456,242 | 697,462,176 | 1.152 |
| 2-yr avg | | | 1.266 | | | 1.044 | | | 1.147 |
| 3-yr avg | | | 1.249 | | | 1.037 | | | 1.135 |
| 4-yr avg | | | 1.247 | | | 1.041 | | | 1.136 |
| 5-yr avg | | | 1.246 | | | 1.039 | | | 1.135 |
| | Indemnity | / Losses | | Medical | Losses | | Total Lo | osses | |
| | <u>3rd</u> | <u>4th</u> | Dev't | <u>3rd</u> | <u>4th</u> | <u>Dev't</u> | <u>3rd</u> | <u>4th</u> | Dev't |
| AY03 | 281,030,668 | 309,904,444 | 1.103 | 252,005,957 | 263,856,064 | 1.047 | 533,036,625 | 573,760,508 | 1.076 |
| AY04 | 302,172,065 | 330,632,573 | 1.094 | 270,966,911 | 271,660,130 | 1.003 | 573,138,976 | 602,292,703 | 1.051 |
| AY05 | 318,144,227 | 346,487,165 | 1.089 | 329,223,809 | 328,628,340 | 0.998 | 647,368,036 | 675,115,505 | 1.043 |
| AY06 | 312,014,421 | 352,507,049 | 1.130 | 310,073,937 | 322,988,877 | 1.042 | 622,088,358 | 675,495,926 | 1.086 |
| AY07 | 345,675,936 | 377,731,563 | 1.093 | 329,757,477 | 340,539,510 | 1.033 | 675,433,413 | 718,271,073 | 1.063 |
| 2-yr avg | | | 1.112 | | | 1.038 | | | 1.075 |
| 3-yr avg | | | 1.104 | | | 1.024 | | | 1.064 |
| 4-yr avg | | | 1.102 | | | 1.019 | | | 1.061 |
| 5-yr avg | | | 1.102 | | | 1.025 | | | 1.064 |
| , , | | | 102 | | | | | | |
| , 0 | Indemnity | | | Medical | | | Total Lo | | |
| | <u>4th</u> | <u>5th</u> | <u>Dev't</u> | <u>4th</u> | <u>5th</u> | <u>Dev't</u> | <u>4th</u> | <u>5th</u> | <u>Dev't</u> |
| AY02 | 4th 268,602,063 | <u>5th</u> 285,201,249 | <u>Dev't</u> 1.062 | 4th 229,632,904 | <u>5th</u> 223,398,237 | <u>Dev't</u> 0.973 | 4th 498,234,967 | <u>5th</u> 508,599,486 | <u>Dev't</u> 1.021 |
| AY02 AY03 | 4th 268,602,063 310,608,255 | <u>5th</u> 285,201,249 325,313,376 | <u>Dev't</u> 1.062 1.047 | 4th 229,632,904 264,241,210 | <u>5th</u> 223,398,237 271,753,741 | <u>Dev't</u> 0.973 1.028 | 4th 498,234,967 574,849,465 | <u>5th</u> 508,599,486 597,067,117 | <u>Dev't</u> 1.021 1.039 |
| AY02 AY03 AY04 | 4th 268,602,063 310,608,255 330,617,615 | 5th 285,201,249 325,313,376 346,180,614 | <u>Dev't</u> 1.062 1.047 1.047 | 4th 229,632,904 264,241,210 271,267,872 | 5th 223,398,237 271,753,741 273,699,391 | <u>Dev't</u> 0.973 1.028 1.009 | 4th 498,234,967 574,849,465 601,885,487 | 5th 508,599,486 597,067,117 619,880,005 | <u>Dev't</u> 1.021 1.039 1.030 |
| AY02 AY03 AY04 AY05 | 4th 268,602,063 310,608,255 330,617,615 352,814,383 | 5th 285,201,249 325,313,376 346,180,614 370,114,702 | <u>Dev't</u> 1.062 1.047 1.047 1.049 | 4th 229,632,904 264,241,210 271,267,872 333,621,363 | 5th 223,398,237 271,753,741 273,699,391 342,749,697 | Dev't 0.973 1.028 1.009 1.027 | 4th 498,234,967 574,849,465 601,885,487 686,435,746 | 5th 508,599,486 597,067,117 619,880,005 712,864,399 | <u>Dev't</u> 1.021 1.039 1.030 1.039 |
| AY02 AY03 AY04 AY05 AY06 | 4th 268,602,063 310,608,255 330,617,615 | 5th 285,201,249 325,313,376 346,180,614 | <u>Dev't</u> 1.062 1.047 1.047 1.049 1.053 | 4th 229,632,904 264,241,210 271,267,872 | 5th 223,398,237 271,753,741 273,699,391 | Dev't 0.973 1.028 1.009 1.027 0.988 | 4th 498,234,967 574,849,465 601,885,487 | 5th 508,599,486 597,067,117 619,880,005 | <u>Dev't</u> 1.021 1.039 1.030 1.039 1.022 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg | 4th 268,602,063 310,608,255 330,617,615 352,814,383 | 5th 285,201,249 325,313,376 346,180,614 370,114,702 | Dev't 1.062 1.047 1.047 1.049 1.053 1.051 | 4th 229,632,904 264,241,210 271,267,872 333,621,363 | 5th 223,398,237 271,753,741 273,699,391 342,749,697 | Dev't 0.973 1.028 1.009 1.027 0.988 1.008 | 4th 498,234,967 574,849,465 601,885,487 686,435,746 | 5th 508,599,486 597,067,117 619,880,005 712,864,399 | Dev't 1.021 1.039 1.030 1.039 1.022 1.031 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg | 4th 268,602,063 310,608,255 330,617,615 352,814,383 | 5th 285,201,249 325,313,376 346,180,614 370,114,702 | Dev't 1.062 1.047 1.047 1.049 1.053 1.051 1.050 | 4th 229,632,904 264,241,210 271,267,872 333,621,363 | 5th 223,398,237 271,753,741 273,699,391 342,749,697 | Dev't 0.973 1.028 1.009 1.027 0.988 1.008 1.008 | 4th 498,234,967 574,849,465 601,885,487 686,435,746 | 5th 508,599,486 597,067,117 619,880,005 712,864,399 | Dev't 1.021 1.039 1.030 1.039 1.022 1.031 1.030 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg | 4th 268,602,063 310,608,255 330,617,615 352,814,383 | 5th 285,201,249 325,313,376 346,180,614 370,114,702 | Dev't 1.062 1.047 1.047 1.049 1.053 1.051 1.050 1.049 | 4th 229,632,904 264,241,210 271,267,872 333,621,363 | 5th 223,398,237 271,753,741 273,699,391 342,749,697 | Dev't 0.973 1.028 1.009 1.027 0.988 1.008 1.008 1.013 | 4th 498,234,967 574,849,465 601,885,487 686,435,746 | 5th 508,599,486 597,067,117 619,880,005 712,864,399 | Dev't 1.021 1.039 1.030 1.039 1.022 1.031 1.030 1.033 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg | 4th 268,602,063 310,608,255 330,617,615 352,814,383 350,875,635 | 5th 285,201,249 325,313,376 346,180,614 370,114,702 369,374,036 | Dev't 1.062 1.047 1.047 1.049 1.053 1.051 1.050 | 4th 229,632,904 264,241,210 271,267,872 333,621,363 321,715,174 | 5th 223,398,237 271,753,741 273,699,391 342,749,697 317,787,092 | Dev't 0.973 1.028 1.009 1.027 0.988 1.008 1.008 | 4th 498,234,967 574,849,465 601,885,487 686,435,746 672,590,809 | 5th 508,599,486 597,067,117 619,880,005 712,864,399 687,161,128 | Dev't 1.021 1.039 1.030 1.039 1.022 1.031 1.030 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg | 4th 268,602,063 310,608,255 330,617,615 352,814,383 350,875,635 | 5th 285,201,249 325,313,376 346,180,614 370,114,702 369,374,036 | Dev't 1.062 1.047 1.047 1.049 1.053 1.051 1.050 1.049 1.052 | 4th 229,632,904 264,241,210 271,267,872 333,621,363 321,715,174 Medical | 5th 223,398,237 271,753,741 273,699,391 342,749,697 317,787,092 | Dev't 0.973 1.028 1.009 1.027 0.988 1.008 1.008 1.013 1.005 | 4th 498,234,967 574,849,465 601,885,487 686,435,746 672,590,809 | 5th 508,599,486 597,067,117 619,880,005 712,864,399 687,161,128 | Dev't 1.021 1.039 1.030 1.039 1.022 1.031 1.030 1.033 1.030 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 4th 268,602,063 310,608,255 330,617,615 352,814,383 350,875,635 | 5th 285,201,249 325,313,376 346,180,614 370,114,702 369,374,036 | Dev't 1.062 1.047 1.047 1.049 1.053 1.051 1.050 1.049 1.052 | 4th 229,632,904 264,241,210 271,267,872 333,621,363 321,715,174 Medical 5th | 5th 223,398,237 271,753,741 273,699,391 342,749,697 317,787,092 Losses 6th | Dev't 0.973 1.028 1.009 1.027 0.988 1.008 1.008 1.013 1.005 | 4th 498,234,967 574,849,465 601,885,487 686,435,746 672,590,809 Total Lo | 5th 508,599,486 597,067,117 619,880,005 712,864,399 687,161,128 | Dev't 1.021 1.039 1.030 1.039 1.022 1.031 1.030 1.033 1.030 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 4th 268,602,063 310,608,255 330,617,615 352,814,383 350,875,635 Indemnity 5th 287,869,069 | 5th 285,201,249 325,313,376 346,180,614 370,114,702 369,374,036 v Losses 6th 298,053,041 | Dev't 1.062 1.047 1.047 1.049 1.053 1.051 1.050 1.049 1.052 Dev't 1.035 | 4th 229,632,904 264,241,210 271,267,872 333,621,363 321,715,174 Medical 5th 219,982,081 | 5th 223,398,237 271,753,741 273,699,391 342,749,697 317,787,092 Losses 6th 218,583,873 | Dev't 0.973 1.028 1.009 1.027 0.988 1.008 1.008 1.013 1.005 Dev't 0.994 | 4th 498,234,967 574,849,465 601,885,487 686,435,746 672,590,809 Total Lo | 5th 508,599,486 597,067,117 619,880,005 712,864,399 687,161,128 cosses 6th 516,636,914 | Dev't 1.021 1.039 1.030 1.039 1.022 1.031 1.030 1.033 1.030 Dev't 1.017 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 4th 268,602,063 310,608,255 330,617,615 352,814,383 350,875,635 Indemnity 5th 287,869,069 297,703,183 | 5th 285,201,249 325,313,376 346,180,614 370,114,702 369,374,036 7 Losses 6th 298,053,041 306,053,973 | Dev't 1.062 1.047 1.047 1.049 1.053 1.051 1.050 1.049 1.052 Dev't 1.035 1.028 | 4th 229,632,904 264,241,210 271,267,872 333,621,363 321,715,174 Medical 5th 219,982,081 235,653,522 | 5th 223,398,237 271,753,741 273,699,391 342,749,697 317,787,092 Losses 6th 218,583,873 234,208,043 | Dev't 0.973 1.028 1.009 1.027 0.988 1.008 1.013 1.005 Dev't 0.994 0.994 | 4th 498,234,967 574,849,465 601,885,487 686,435,746 672,590,809 Total Lo 5th 507,851,150 533,356,705 | 5th 508,599,486 597,067,117 619,880,005 712,864,399 687,161,128 cosses 6th 516,636,914 540,262,016 | Dev't 1.021 1.039 1.030 1.039 1.022 1.031 1.030 1.033 1.030 Dev't 1.017 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 4th 268,602,063 310,608,255 330,617,615 352,814,383 350,875,635 Indemnity 5th 287,869,069 297,703,183 325,624,825 | 5th 285,201,249 325,313,376 346,180,614 370,114,702 369,374,036 7 Losses 6th 298,053,041 306,053,973 330,957,995 | Dev't 1.062 1.047 1.047 1.053 1.051 1.050 1.049 1.052 Dev't 1.035 1.028 1.016 | 4th 229,632,904 264,241,210 271,267,872 333,621,363 321,715,174 Medical 5th 219,982,081 235,653,522 272,201,356 | 5th 223,398,237 271,753,741 273,699,391 342,749,697 317,787,092 Losses 6th 218,583,873 234,208,043 271,575,753 | Dev't 0.973 1.028 1.009 1.027 0.988 1.008 1.013 1.005 Dev't 0.994 0.994 0.998 | 4th 498,234,967 574,849,465 601,885,487 686,435,746 672,590,809 Total Lo 5th 507,851,150 533,356,705 597,826,181 | 5th 508,599,486 597,067,117 619,880,005 712,864,399 687,161,128 Disses 6th 516,636,914 540,262,016 602,533,748 | Dev't 1.021 1.039 1.030 1.039 1.022 1.031 1.030 1.033 1.030 Dev't 1.017 1.013 1.008 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 4th 268,602,063 310,608,255 330,617,615 352,814,383 350,875,635 Indemnity 5th 287,869,069 297,703,183 325,624,825 349,125,247 | 5th 285,201,249 325,313,376 346,180,614 370,114,702 369,374,036 7 Losses 6th 298,053,041 306,053,973 330,957,995 362,226,613 | Dev't 1.062 1.047 1.047 1.049 1.053 1.051 1.050 1.049 1.052 Dev't 1.035 1.028 1.016 1.038 | 4th 229,632,904 264,241,210 271,267,872 333,621,363 321,715,174 Medical 5th 219,982,081 235,653,522 272,201,356 275,971,240 | 5th 223,398,237 271,753,741 273,699,391 342,749,697 317,787,092 Losses 6th 218,583,873 234,208,043 271,575,753 281,126,356 | Dev't 0.973 1.028 1.009 1.027 0.988 1.008 1.013 1.005 Dev't 0.994 0.994 0.998 1.019 | 4th 498,234,967 574,849,465 601,885,487 686,435,746 672,590,809 Total Lo 5th 507,851,150 533,356,705 597,826,181 625,096,487 | 5th 508,599,486 597,067,117 619,880,005 712,864,399 687,161,128 DISSES 6th 516,636,914 540,262,016 602,533,748 643,352,969 | Dev't 1.021 1.039 1.030 1.039 1.022 1.031 1.030 1.033 1.030 Dev't 1.017 1.013 1.008 1.029 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 | 4th 268,602,063 310,608,255 330,617,615 352,814,383 350,875,635 Indemnity 5th 287,869,069 297,703,183 325,624,825 | 5th 285,201,249 325,313,376 346,180,614 370,114,702 369,374,036 7 Losses 6th 298,053,041 306,053,973 330,957,995 | Dev't 1.062 1.047 1.047 1.049 1.053 1.051 1.050 1.049 1.052 Dev't 1.035 1.028 1.016 1.038 1.032 | 4th 229,632,904 264,241,210 271,267,872 333,621,363 321,715,174 Medical 5th 219,982,081 235,653,522 272,201,356 | 5th 223,398,237 271,753,741 273,699,391 342,749,697 317,787,092 Losses 6th 218,583,873 234,208,043 271,575,753 | Dev't 0.973 1.028 1.009 1.027 0.988 1.008 1.013 1.005 Dev't 0.994 0.994 0.998 1.019 1.034 | 4th 498,234,967 574,849,465 601,885,487 686,435,746 672,590,809 Total Lo 5th 507,851,150 533,356,705 597,826,181 | 5th 508,599,486 597,067,117 619,880,005 712,864,399 687,161,128 Disses 6th 516,636,914 540,262,016 602,533,748 | Dev't 1.021 1.039 1.030 1.039 1.022 1.031 1.030 1.033 1.030 Dev't 1.017 1.013 1.008 1.029 1.033 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg | 4th 268,602,063 310,608,255 330,617,615 352,814,383 350,875,635 Indemnity 5th 287,869,069 297,703,183 325,624,825 349,125,247 | 5th 285,201,249 325,313,376 346,180,614 370,114,702 369,374,036 7 Losses 6th 298,053,041 306,053,973 330,957,995 362,226,613 | Dev't 1.062 1.047 1.047 1.049 1.053 1.051 1.050 1.049 1.052 Dev't 1.035 1.028 1.016 1.038 1.032 1.035 | 4th 229,632,904 264,241,210 271,267,872 333,621,363 321,715,174 Medical 5th 219,982,081 235,653,522 272,201,356 275,971,240 | 5th 223,398,237 271,753,741 273,699,391 342,749,697 317,787,092 Losses 6th 218,583,873 234,208,043 271,575,753 281,126,356 | Dev't 0.973 1.028 1.009 1.027 0.988 1.008 1.013 1.005 Dev't 0.994 0.994 0.994 1.019 1.034 1.027 | 4th 498,234,967 574,849,465 601,885,487 686,435,746 672,590,809 Total Lo 5th 507,851,150 533,356,705 597,826,181 625,096,487 | 5th 508,599,486 597,067,117 619,880,005 712,864,399 687,161,128 DISSES 6th 516,636,914 540,262,016 602,533,748 643,352,969 | Dev't 1.021 1.039 1.030 1.039 1.022 1.031 1.030 1.033 1.030 Dev't 1.017 1.013 1.008 1.029 1.033 1.031 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg | 4th 268,602,063 310,608,255 330,617,615 352,814,383 350,875,635 Indemnity 5th 287,869,069 297,703,183 325,624,825 349,125,247 | 5th 285,201,249 325,313,376 346,180,614 370,114,702 369,374,036 7 Losses 6th 298,053,041 306,053,973 330,957,995 362,226,613 | Dev't 1.062 1.047 1.047 1.049 1.053 1.051 1.050 1.049 1.052 Dev't 1.035 1.028 1.016 1.038 1.032 1.035 1.029 | 4th 229,632,904 264,241,210 271,267,872 333,621,363 321,715,174 Medical 5th 219,982,081 235,653,522 272,201,356 275,971,240 | 5th 223,398,237 271,753,741 273,699,391 342,749,697 317,787,092 Losses 6th 218,583,873 234,208,043 271,575,753 281,126,356 | Dev't 0.973 1.028 1.009 1.027 0.988 1.008 1.013 1.005 Dev't 0.994 0.994 0.994 1.019 1.034 1.027 1.017 | 4th 498,234,967 574,849,465 601,885,487 686,435,746 672,590,809 Total Lo 5th 507,851,150 533,356,705 597,826,181 625,096,487 | 5th 508,599,486 597,067,117 619,880,005 712,864,399 687,161,128 DISSES 6th 516,636,914 540,262,016 602,533,748 643,352,969 | Dev't 1.021 1.039 1.030 1.039 1.022 1.031 1.030 1.033 1.030 Dev't 1.017 1.013 1.008 1.029 1.033 1.031 1.023 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg 4-yr avg | 4th 268,602,063 310,608,255 330,617,615 352,814,383 350,875,635 Indemnity 5th 287,869,069 297,703,183 325,624,825 349,125,247 | 5th 285,201,249 325,313,376 346,180,614 370,114,702 369,374,036 7 Losses 6th 298,053,041 306,053,973 330,957,995 362,226,613 | Dev't 1.062 1.047 1.047 1.049 1.053 1.051 1.050 1.049 1.052 Dev't 1.035 1.028 1.016 1.038 1.032 1.035 1.029 1.029 | 4th 229,632,904 264,241,210 271,267,872 333,621,363 321,715,174 Medical 5th 219,982,081 235,653,522 272,201,356 275,971,240 | 5th 223,398,237 271,753,741 273,699,391 342,749,697 317,787,092 Losses 6th 218,583,873 234,208,043 271,575,753 281,126,356 | Dev't 0.973 1.028 1.009 1.027 0.988 1.008 1.008 1.013 1.005 Dev't 0.994 0.994 0.998 1.019 1.034 1.027 1.017 | 4th 498,234,967 574,849,465 601,885,487 686,435,746 672,590,809 Total Lo 5th 507,851,150 533,356,705 597,826,181 625,096,487 | 5th 508,599,486 597,067,117 619,880,005 712,864,399 687,161,128 DISSES 6th 516,636,914 540,262,016 602,533,748 643,352,969 | Dev't 1.021 1.039 1.030 1.039 1.022 1.031 1.030 1.033 1.030 Dev't 1.017 1.013 1.008 1.029 1.033 1.021 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg | 4th 268,602,063 310,608,255 330,617,615 352,814,383 350,875,635 Indemnity 5th 287,869,069 297,703,183 325,624,825 349,125,247 | 5th 285,201,249 325,313,376 346,180,614 370,114,702 369,374,036 7 Losses 6th 298,053,041 306,053,973 330,957,995 362,226,613 379,160,483 | Dev't 1.062 1.047 1.047 1.049 1.053 1.051 1.050 1.049 1.052 Dev't 1.035 1.028 1.016 1.038 1.032 1.035 1.029 | 4th 229,632,904 264,241,210 271,267,872 333,621,363 321,715,174 Medical 5th 219,982,081 235,653,522 272,201,356 275,971,240 | 5th 223,398,237 271,753,741 273,699,391 342,749,697 317,787,092 Losses 6th 218,583,873 234,208,043 271,575,753 281,126,356 352,742,145 | Dev't 0.973 1.028 1.009 1.027 0.988 1.008 1.013 1.005 Dev't 0.994 0.994 0.994 1.019 1.034 1.027 1.017 | 4th 498,234,967 574,849,465 601,885,487 686,435,746 672,590,809 Total Lo 5th 507,851,150 533,356,705 597,826,181 625,096,487 | 5th 508,599,486 597,067,117 619,880,005 712,864,399 687,161,128 cosses 6th 516,636,914 540,262,016 602,533,748 643,352,969 731,902,628 | Dev't 1.021 1.039 1.030 1.039 1.022 1.031 1.030 1.033 1.030 Dev't 1.017 1.013 1.008 1.029 1.033 1.031 1.023 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg 4-yr avg | 4th 268,602,063 310,608,255 330,617,615 352,814,383 350,875,635 Indemnity 5th 287,869,069 297,703,183 325,624,825 349,125,247 367,254,781 | 5th 285,201,249 325,313,376 346,180,614 370,114,702 369,374,036 7 Losses 6th 298,053,041 306,053,973 330,957,995 362,226,613 379,160,483 | Dev't 1.062 1.047 1.047 1.049 1.053 1.051 1.050 1.049 1.052 Dev't 1.035 1.028 1.016 1.038 1.032 1.035 1.029 1.039 1.030 | 4th 229,632,904 264,241,210 271,267,872 333,621,363 321,715,174 Medical 5th 219,982,081 235,653,522 272,201,356 275,971,240 341,064,096 | 5th 223,398,237 271,753,741 273,699,391 342,749,697 317,787,092 Losses 6th 218,583,873 234,208,043 271,575,753 281,126,356 352,742,145 | Dev't 0.973 1.028 1.009 1.027 0.988 1.008 1.008 1.013 1.005 Dev't 0.994 0.994 0.998 1.019 1.034 1.027 1.017 1.011 | 4th 498,234,967 574,849,465 601,885,487 686,435,746 672,590,809 Total Lo 5th 507,851,150 533,356,705 597,826,181 625,096,487 708,318,877 | 5th 508,599,486 597,067,117 619,880,005 712,864,399 687,161,128 DSSES 6th 516,636,914 540,262,016 602,533,748 643,352,969 731,902,628 | Dev't 1.021 1.039 1.030 1.039 1.022 1.031 1.030 1.033 1.030 Dev't 1.017 1.013 1.008 1.029 1.033 1.021 1.020 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg 4-yr avg | 4th 268,602,063 310,608,255 330,617,615 352,814,383 350,875,635 Indemnity 5th 287,869,069 297,703,183 325,624,825 349,125,247 367,254,781 | 5th 285,201,249 325,313,376 346,180,614 370,114,702 369,374,036 7 Losses 6th 298,053,041 306,053,973 330,957,995 362,226,613 379,160,483 | Dev't 1.062 1.047 1.047 1.049 1.053 1.051 1.050 1.049 1.052 Dev't 1.035 1.028 1.016 1.038 1.032 1.035 1.029 1.029 | 4th 229,632,904 264,241,210 271,267,872 333,621,363 321,715,174 Medical 5th 219,982,081 235,653,522 272,201,356 275,971,240 341,064,096 Medical | 5th 223,398,237 271,753,741 273,699,391 342,749,697 317,787,092 Losses 6th 218,583,873 234,208,043 271,575,753 281,126,356 352,742,145 | Dev't 0.973 1.028 1.009 1.027 0.988 1.008 1.008 1.013 1.005 Dev't 0.994 0.994 0.998 1.019 1.034 1.027 1.017 | 4th 498,234,967 574,849,465 601,885,487 686,435,746 672,590,809 Total Lo 5th 507,851,150 533,356,705 597,826,181 625,096,487 708,318,877 | 5th 508,599,486 597,067,117 619,880,005 712,864,399 687,161,128 cosses 6th 516,636,914 540,262,016 602,533,748 643,352,969 731,902,628 | Dev't 1.021 1.039 1.030 1.039 1.022 1.031 1.030 1.033 1.030 Dev't 1.017 1.013 1.008 1.029 1.033 1.021 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 4th 268,602,063 310,608,255 330,617,615 352,814,383 350,875,635 Indemnity 5th 287,869,069 297,703,183 325,624,825 349,125,247 367,254,781 Indemnity 6th | 5th 285,201,249 325,313,376 346,180,614 370,114,702 369,374,036 7 Losses 6th 298,053,041 306,053,973 330,957,995 362,226,613 379,160,483 | Dev't 1.062 1.047 1.047 1.049 1.053 1.051 1.050 1.049 1.052 Dev't 1.035 1.028 1.016 1.038 1.032 1.035 1.029 1.029 1.030 | 4th 229,632,904 264,241,210 271,267,872 333,621,363 321,715,174 Medical 5th 219,982,081 235,653,522 272,201,356 275,971,240 341,064,096 Medical 6th | 5th 223,398,237 271,753,741 273,699,391 342,749,697 317,787,092 Losses 6th 218,583,873 234,208,043 271,575,753 281,126,356 352,742,145 Losses 7th | Dev't 0.973 1.028 1.009 1.027 0.988 1.008 1.013 1.005 Dev't 0.994 0.994 0.998 1.019 1.034 1.027 1.017 1.017 1.008 | 4th 498,234,967 574,849,465 601,885,487 686,435,746 672,590,809 Total Lo 5th 507,851,150 533,356,705 597,826,181 625,096,487 708,318,877 | 5th 508,599,486 597,067,117 619,880,005 712,864,399 687,161,128 DISSES 6th 516,636,914 540,262,016 602,533,748 643,352,969 731,902,628 | Dev't 1.021 1.039 1.030 1.039 1.022 1.031 1.030 1.033 1.030 Dev't 1.017 1.013 1.008 1.029 1.033 1.021 1.020 Dev't 1.017 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 4th 268,602,063 310,608,255 330,617,615 352,814,383 350,875,635 Indemnity 5th 287,869,069 297,703,183 325,624,825 349,125,247 367,254,781 Indemnity 6th 294,523,832 | 5th 285,201,249 325,313,376 346,180,614 370,114,702 369,374,036 7 Losses 6th 298,053,041 306,053,973 330,957,995 362,226,613 379,160,483 | Dev't 1.062 1.047 1.047 1.049 1.053 1.051 1.050 1.049 1.052 Dev't 1.035 1.028 1.016 1.038 1.032 1.035 1.029 1.030 Dev't 1.030 | 4th 229,632,904 264,241,210 271,267,872 333,621,363 321,715,174 Medical 5th 219,982,081 235,653,522 272,201,356 275,971,240 341,064,096 Medical 6th 225,642,160 | 5th 223,398,237 271,753,741 273,699,391 342,749,697 317,787,092 Losses 6th 218,583,873 234,208,043 271,575,753 281,126,356 352,742,145 Losses 7th 229,169,462 | Dev't 0.973 1.028 1.009 1.027 0.988 1.008 1.013 1.005 Dev't 0.994 0.994 0.998 1.019 1.034 1.027 1.017 1.011 1.008 | 4th 498,234,967 574,849,465 601,885,487 686,435,746 672,590,809 Total Lo 5th 507,851,150 533,356,705 597,826,181 625,096,487 708,318,877 Total Lo 6th 520,165,992 | 5th 508,599,486 597,067,117 619,880,005 712,864,399 687,161,128 DISSES 6th 516,636,914 540,262,016 602,533,748 643,352,969 731,902,628 | Dev't 1.021 1.039 1.030 1.039 1.022 1.031 1.030 1.033 1.030 Dev't 1.017 1.013 1.008 1.029 1.033 1.021 1.020 Dev't 1.012 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 4th 268,602,063 310,608,255 330,617,615 352,814,383 350,875,635 Indemnity 5th 287,869,069 297,703,183 325,624,825 349,125,247 367,254,781 Indemnity 6th 294,523,832 303,109,334 | 5th 285,201,249 325,313,376 346,180,614 370,114,702 369,374,036 7 Losses 6th 298,053,041 306,053,973 330,957,995 362,226,613 379,160,483 7 Losses 7 Losses 7 Losses 7 Losses 7 Losses 7 Losses | Dev't 1.062 1.047 1.047 1.049 1.053 1.051 1.050 1.049 1.052 Dev't 1.035 1.028 1.016 1.038 1.032 1.035 1.029 1.030 Dev't 1.010 1.028 | 4th 229,632,904 264,241,210 271,267,872 333,621,363 321,715,174 Medical 5th 219,982,081 235,653,522 272,201,356 275,971,240 341,064,096 Medical 6th 225,642,160 235,635,194 | 5th 223,398,237 271,753,741 273,699,391 342,749,697 317,787,092 Losses 6th 218,583,873 234,208,043 271,575,753 281,126,356 352,742,145 Losses 7th 229,169,462 239,581,587 | Dev't 0.973 1.028 1.009 1.027 0.988 1.008 1.013 1.005 Dev't 0.994 0.994 0.998 1.019 1.034 1.027 1.017 1.011 1.008 Dev't 1.016 1.017 | 4th 498,234,967 574,849,465 601,885,487 686,435,746 672,590,809 Total Lo 5th 507,851,150 533,356,705 597,826,181 625,096,487 708,318,877 Total Lo 6th 520,165,992 538,744,528 | 5th 508,599,486 597,067,117 619,880,005 712,864,399 687,161,128 DISSES 6th 516,636,914 540,262,016 602,533,748 643,352,969 731,902,628 DISSES 7th 526,535,598 551,270,108 | Dev't 1.021 1.039 1.030 1.039 1.022 1.031 1.030 1.033 1.030 Dev't 1.017 1.013 1.029 1.033 1.021 1.020 Dev't 1.017 1.013 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY00 AY01 AY00 AY01 AY00 | 4th 268,602,063 310,608,255 330,617,615 352,814,383 350,875,635 Indemnity 5th 287,869,069 297,703,183 325,624,825 349,125,247 367,254,781 Indemnity 6th 294,523,832 303,109,334 306,493,895 | 5th 285,201,249 325,313,376 346,180,614 370,114,702 369,374,036 7 Losses 6th 298,053,041 306,053,973 330,957,995 362,226,613 379,160,483 7 Losses 7 Losses 7 Losses 7 Losses 11,688,521 310,322,515 | Dev't 1.062 1.047 1.047 1.049 1.053 1.051 1.050 1.049 1.052 Dev't 1.035 1.028 1.016 1.038 1.032 1.035 1.029 1.030 Dev't 1.010 1.028 1.010 | 4th 229,632,904 264,241,210 271,267,872 333,621,363 321,715,174 Medical 5th 219,982,081 235,653,522 272,201,356 275,971,240 341,064,096 Medical 6th 225,642,160 235,635,194 234,555,252 | 5th 223,398,237 271,753,741 273,699,391 342,749,697 317,787,092 Losses 6th 218,583,873 234,208,043 271,575,753 281,126,356 352,742,145 Losses 7th 229,169,462 239,581,587 237,761,659 | Dev't 0.973 1.028 1.009 1.027 0.988 1.008 1.013 1.005 Dev't 0.994 0.994 0.998 1.019 1.034 1.027 1.017 1.011 1.008 Dev't 1.016 1.017 1.014 | 4th 498,234,967 574,849,465 601,885,487 686,435,746 672,590,809 Total Lo 5th 507,851,150 533,356,705 597,826,181 625,096,487 708,318,877 Total Lo 6th 520,165,992 538,744,528 541,049,147 | 5th 508,599,486 597,067,117 619,880,005 712,864,399 687,161,128 0sses 6th 516,636,914 540,262,016 602,533,748 643,352,969 731,902,628 0sses 7th 526,535,598 551,270,108 548,084,174 | Dev't 1.021 1.039 1.039 1.039 1.022 1.031 1.030 1.033 1.030 Dev't 1.017 1.013 1.008 1.029 1.033 1.021 1.020 Dev't 1.012 1.020 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg AY00 AY01 AY02 AY03 | 4th 268,602,063 310,608,255 330,617,615 352,814,383 350,875,635 Indemnity 5th 287,869,069 297,703,183 325,624,825 349,125,247 367,254,781 Indemnity 6th 294,523,832 303,109,334 306,493,895 331,608,560 | 5th 285,201,249 325,313,376 346,180,614 370,114,702 369,374,036 7 Losses 6th 298,053,041 306,053,973 330,957,995 362,226,613 379,160,483 7 Losses 7th 297,366,136 311,688,521 310,322,515 336,749,501 | Dev't 1.062 1.047 1.047 1.049 1.053 1.051 1.050 1.049 1.052 Dev't 1.035 1.028 1.016 1.038 1.032 1.035 1.029 1.030 Dev't 1.010 1.028 1.010 1.028 1.011 1.010 | 4th 229,632,904 264,241,210 271,267,872 333,621,363 321,715,174 Medical 5th 219,982,081 235,653,522 272,201,356 275,971,240 341,064,096 Medical 6th 225,642,160 235,635,194 234,555,252 272,094,841 | 5th 223,398,237 271,753,741 273,699,391 342,749,697 317,787,092 Losses 6th 218,583,873 234,208,043 271,575,753 281,126,356 352,742,145 Losses 7th 229,169,462 239,581,587 237,761,659 272,435,051 | Dev't 0.973 1.028 1.009 1.027 0.988 1.008 1.013 1.005 Dev't 0.994 0.994 0.994 1.019 1.034 1.027 1.017 1.011 1.008 Dev't 1.016 1.017 1.014 1.001 | 4th 498,234,967 574,849,465 601,885,487 686,435,746 672,590,809 Total Lo 5th 507,851,150 533,356,705 597,826,181 625,096,487 708,318,877 Total Lo 6th 520,165,992 538,744,528 541,049,147 603,703,401 | 5th 508,599,486 597,067,117 619,880,005 712,864,399 687,161,128 0SSES 6th 516,636,914 540,262,016 602,533,748 643,352,969 731,902,628 0SSES 7th 526,535,598 551,270,108 548,084,174 609,184,552 | Dev't 1.021 1.039 1.039 1.039 1.022 1.031 1.030 1.033 1.030 Dev't 1.017 1.013 1.008 1.029 1.033 1.021 1.020 Dev't 1.012 1.020 1.023 1.013 1.009 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg AY01 AY05 2-yr avg AY00 AY01 AY02 AY03 AY04 | 4th 268,602,063 310,608,255 330,617,615 352,814,383 350,875,635 Indemnity 5th 287,869,069 297,703,183 325,624,825 349,125,247 367,254,781 Indemnity 6th 294,523,832 303,109,334 306,493,895 331,608,560 | 5th 285,201,249 325,313,376 346,180,614 370,114,702 369,374,036 7 Losses 6th 298,053,041 306,053,973 330,957,995 362,226,613 379,160,483 7 Losses 7th 297,366,136 311,688,521 310,322,515 336,749,501 | Dev't 1.062 1.047 1.047 1.049 1.053 1.051 1.050 1.049 1.052 Dev't 1.035 1.028 1.016 1.038 1.032 1.035 1.029 1.029 1.029 1.029 1.029 1.010 1.028 1.011 1.014 1.013 | 4th 229,632,904 264,241,210 271,267,872 333,621,363 321,715,174 Medical 5th 219,982,081 235,653,522 272,201,356 275,971,240 341,064,096 Medical 6th 225,642,160 235,635,194 234,555,252 272,094,841 | 5th 223,398,237 271,753,741 273,699,391 342,749,697 317,787,092 Losses 6th 218,583,873 234,208,043 271,575,753 281,126,356 352,742,145 Losses 7th 229,169,462 239,581,587 237,761,659 272,435,051 | Dev't 0.973 1.028 1.009 1.027 0.988 1.008 1.013 1.005 Dev't 0.994 0.994 0.998 1.019 1.034 1.027 1.017 1.011 1.008 Dev't 1.016 1.017 1.014 1.001 1.018 1.010 1.011 | 4th 498,234,967 574,849,465 601,885,487 686,435,746 672,590,809 Total Lo 5th 507,851,150 533,356,705 597,826,181 625,096,487 708,318,877 Total Lo 6th 520,165,992 538,744,528 541,049,147 603,703,401 | 5th 508,599,486 597,067,117 619,880,005 712,864,399 687,161,128 0SSES 6th 516,636,914 540,262,016 602,533,748 643,352,969 731,902,628 0SSES 7th 526,535,598 551,270,108 548,084,174 609,184,552 | Dev't 1.021 1.039 1.030 1.039 1.022 1.031 1.030 1.033 1.030 Dev't 1.017 1.013 1.008 1.029 1.033 1.021 1.020 Dev't 1.012 1.020 1.021 1.020 1.023 1.021 1.020 1.023 1.021 1.020 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 5-yr avg 5-yr avg 4-yr avg 5-yr avg | 4th 268,602,063 310,608,255 330,617,615 352,814,383 350,875,635 Indemnity 5th 287,869,069 297,703,183 325,624,825 349,125,247 367,254,781 Indemnity 6th 294,523,832 303,109,334 306,493,895 331,608,560 | 5th 285,201,249 325,313,376 346,180,614 370,114,702 369,374,036 7 Losses 6th 298,053,041 306,053,973 330,957,995 362,226,613 379,160,483 7 Losses 7th 297,366,136 311,688,521 310,322,515 336,749,501 | Dev't 1.062 1.047 1.047 1.049 1.053 1.051 1.050 1.049 1.052 Dev't 1.035 1.028 1.016 1.038 1.032 1.035 1.029 1.030 Dev't 1.010 1.028 1.010 1.028 1.011 1.011 1.014 1.013 1.017 | 4th 229,632,904 264,241,210 271,267,872 333,621,363 321,715,174 Medical 5th 219,982,081 235,653,522 272,201,356 275,971,240 341,064,096 Medical 6th 225,642,160 235,635,194 234,555,252 272,094,841 | 5th 223,398,237 271,753,741 273,699,391 342,749,697 317,787,092 Losses 6th 218,583,873 234,208,043 271,575,753 281,126,356 352,742,145 Losses 7th 229,169,462 239,581,587 237,761,659 272,435,051 | Dev't 0.973 1.028 1.009 1.027 0.988 1.008 1.013 1.005 Dev't 0.994 0.994 0.998 1.019 1.034 1.027 1.017 1.011 1.008 Dev't 1.016 1.017 1.014 1.001 1.018 1.010 1.011 1.013 | 4th 498,234,967 574,849,465 601,885,487 686,435,746 672,590,809 Total Lo 5th 507,851,150 533,356,705 597,826,181 625,096,487 708,318,877 Total Lo 6th 520,165,992 538,744,528 541,049,147 603,703,401 | 5th 508,599,486 597,067,117 619,880,005 712,864,399 687,161,128 0SSES 6th 516,636,914 540,262,016 602,533,748 643,352,969 731,902,628 0SSES 7th 526,535,598 551,270,108 548,084,174 609,184,552 | Dev't 1.021 1.039 1.030 1.039 1.022 1.031 1.030 1.033 1.030 Dev't 1.017 1.013 1.023 1.021 1.020 Dev't 1.012 1.023 1.014 1.012 1.023 1.014 1.012 1.015 |
| AY02 AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 4-yr avg 5-yr avg 4-yr avg 5-yr avg 4-yr avg 5-yr avg AY00 AY01 AY02 AY03 AY04 2-yr avg 3-yr avg 3-yr avg | 4th 268,602,063 310,608,255 330,617,615 352,814,383 350,875,635 Indemnity 5th 287,869,069 297,703,183 325,624,825 349,125,247 367,254,781 Indemnity 6th 294,523,832 303,109,334 306,493,895 331,608,560 | 5th 285,201,249 325,313,376 346,180,614 370,114,702 369,374,036 7 Losses 6th 298,053,041 306,053,973 330,957,995 362,226,613 379,160,483 7 Losses 7th 297,366,136 311,688,521 310,322,515 336,749,501 | Dev't 1.062 1.047 1.047 1.049 1.053 1.051 1.050 1.049 1.052 Dev't 1.035 1.028 1.016 1.038 1.032 1.035 1.029 1.029 1.029 1.029 1.029 1.010 1.028 1.011 1.014 1.013 | 4th 229,632,904 264,241,210 271,267,872 333,621,363 321,715,174 Medical 5th 219,982,081 235,653,522 272,201,356 275,971,240 341,064,096 Medical 6th 225,642,160 235,635,194 234,555,252 272,094,841 | 5th 223,398,237 271,753,741 273,699,391 342,749,697 317,787,092 Losses 6th 218,583,873 234,208,043 271,575,753 281,126,356 352,742,145 Losses 7th 229,169,462 239,581,587 237,761,659 272,435,051 | Dev't 0.973 1.028 1.009 1.027 0.988 1.008 1.013 1.005 Dev't 0.994 0.994 0.998 1.019 1.034 1.027 1.017 1.011 1.008 Dev't 1.016 1.017 1.014 1.001 1.018 1.010 1.011 | 4th 498,234,967 574,849,465 601,885,487 686,435,746 672,590,809 Total Lo 5th 507,851,150 533,356,705 597,826,181 625,096,487 708,318,877 Total Lo 6th 520,165,992 538,744,528 541,049,147 603,703,401 | 5th 508,599,486 597,067,117 619,880,005 712,864,399 687,161,128 0SSES 6th 516,636,914 540,262,016 602,533,748 643,352,969 731,902,628 0SSES 7th 526,535,598 551,270,108 548,084,174 609,184,552 | Dev't 1.021 1.039 1.030 1.039 1.022 1.031 1.030 1.033 1.030 Dev't 1.017 1.013 1.008 1.029 1.033 1.021 1.020 Dev't 1.012 1.023 1.011 1.020 |

| | Indemnity | , Lossos | | Medical | Lossos | | Total Lo | ossos | |
|--|--|--|---|--|--|--|--|--|---|
| | 7th | 8th | Dev't | 7th | 8th | Dev't | 7th | 8th | Dev't |
| AY99 | 289,438,065 | 292,323,948 | 1.010 | 214,074,046 | 214,709,760 | 1.003 | 503,512,111 | 507,033,708 | 1.007 |
| AY00 | | , , | 1.010 | | | 1.003 | | | 1.007 |
| AY01 | 300,644,168 309,840,649 | 304,909,311 310,765,005 | 1.014 | 231,561,818 239,002,842 | 235,331,846 235,253,831 | 0.984 | 532,205,986 548,843,491 | 540,241,157 546,018,836 | 0.995 |
| AY02 | | | 1.003 | | | | 545,577,950 | | 1.004 |
| AY02 AY03 | 309,285,915 | 311,546,325 | | 236,292,035 | 235,975,345 | 0.999 | , , | 547,521,670 | |
| | 334,409,312 | 338,884,412 | 1.013 1.010 | 271,007,635 | 279,015,316 | 1.030 1.015 | 605,416,947 | 617,899,728 | 1.021 |
| 2-yr avg | | | | | | | | | 1.013 |
| 3-yr avg | | | 1.008 1.009 | | | 1.004 | | | 1.007 |
| 4-yr avg | | | 1.009 | | | 1.007 1.006 | | | 1.009 1.008 |
| 5-yr avg | Indemnity | ı l neene | 1.009 | Medical | Losses | 1.000 | Total Lo | 2222 | 1.006 |
| | 8th | 9th | Dev't | 8th | 9th | Dev't | 8th | 9th | Dev't |
| AY98 | 242,589,500 | 241,173,557 | 0.994 | 198,762,988 | 195,820,883 | 0.985 | 441,352,488 | 436,994,440 | 0.990 |
| AY99 | 295,620,390 | 296,288,887 | 1.002 | 217,138,551 | 217,606,321 | 1.002 | 512,758,941 | 513,895,208 | 1.002 |
| AY00 | 303,699,515 | 304,819,865 | 1.002 | 234,782,490 | 238,279,032 | 1.002 | 538,482,005 | 543,098,897 | 1.002 |
| AY01 | 300,231,919 | 302,501,056 | 1.004 | 227,597,846 | 229,106,702 | 1.013 | 527,829,765 | 531,607,758 | 1.009 |
| AY02 | 306,146,985 | 307,215,155 | 1.003 | 232,022,478 | 234,040,603 | 1.007 | 538,169,463 | 541,255,758 | 1.007 |
| 2-yr avg | 300,140,903 | 307,213,133 | 1.003 | 232,022,470 | 234,040,003 | 1.009 | 330,103,403 | 341,233,730 | 1.000 |
| , , | | | 1.005 | | | 1.008 | | | 1.007 |
| 3-yr avg | | | 1.003 | | | 1.008 | | | 1.007 |
| 4-yr avg | | | 1.004 | | | 1.006 | | | 1.006 |
| 5-yr avg | Indemnity | / Lossos | 1.002 | Medical | Lossos | 1.004 | Total Lo | 00000 | 1.003 |
| | 9th | • | Dov/t | 9th | | Dov't | 9th | | Dov't |
| AY97 | | 10th | <u>Dev't</u> | | 10th | <u>Dev't</u> 0.998 | | 10th | <u>Dev't</u> 0.999 |
| AY98 | 163,617,223 | 163,610,031 247,223,090 | 1.000 1.007 | 119,049,345 | 118,842,222 | | 282,666,568 | 282,452,253 | |
| | 245,512,088 | | | 200,421,853 | 203,157,293 | 1.014 | 445,933,941 | 450,380,383 | 1.010 |
| AY99 | 298,114,748 | 300,264,613 | 1.007 | 218,354,891 | 221,246,385 221,772,450 | 1.013 | 516,469,639 | 521,510,998 | 1.010 |
| AY00 | 293,579,910 | 295,301,167 | 1.006 | 222,197,747 | | 0.998 | 515,777,657 | 517,073,617 | 1.003 |
| AY01 | 292,891,909 | 293,071,944 | 1.001 | 222,445,382 | 226,317,688 | 1.017 | 515,337,291 | 519,389,632 | 1.008 |
| 2-yr avg | | | 1.004 | | | 1.008 | | | 1.006 |
| 3-yr avg | | | 1.005 | | | 1.009 | | | 1.007 |
| 4-yr avg | | | 1.005 1.004 | | | 1.011 1.008 | | | 1.008 1.006 |
| 5-yr avg | | | | | | | | | |
| -)9 | Indomnit | | 1.004 | Madical | Lacasa | 1.000 | Totall | | 1.000 |
| - yg | Indemnity | | | Medical | | | Total L | | |
| , , | <u>10th</u> | <u>11th</u> | <u>Dev't</u> | <u>10th</u> | <u>11th</u> | <u>Dev't</u> | <u>10th</u> | <u>11th</u> | Dev't |
| AY96 | <u>10th</u> 137,002,912 | <u>11th</u> 138,427,672 | <u>Dev't</u> 1.010 | <u>10th</u> 117,114,359 | <u>11th</u> 118,742,171 | <u>Dev't</u> 1.014 | <u>10th</u> 254,117,271 | <u>11th</u> 257,169,843 | <u>Dev't</u> 1.012 |
| AY96 AY97 | 10th 137,002,912 166,330,199 | 11th 138,427,672 166,336,774 | <u>Dev't</u> 1.010 1.000 | <u>10th</u> 117,114,359 121,053,056 | <u>11th</u> 118,742,171 120,984,250 | <u>Dev't</u> 1.014 0.999 | 10th 254,117,271 287,383,255 | <u>11th</u> 257,169,843 287,321,024 | <u>Dev't</u> 1.012 1.000 |
| AY96 AY97 AY98 | 10th 137,002,912 166,330,199 247,929,140 | 11th 138,427,672 166,336,774 249,833,491 | <u>Dev't</u> 1.010 1.000 1.008 | 10th 117,114,359 121,053,056 204,582,010 | 11th 118,742,171 120,984,250 204,927,430 | <u>Dev't</u> 1.014 0.999 1.002 | 10th 254,117,271 287,383,255 452,511,150 | 11th 257,169,843 287,321,024 454,760,921 | <u>Dev't</u> 1.012 1.000 1.005 |
| AY96 AY97 AY98 AY99 | 10th 137,002,912 166,330,199 247,929,140 289,140,137 | 11th 138,427,672 166,336,774 249,833,491 290,702,872 | Dev't 1.010 1.000 1.008 1.005 | 10th 117,114,359 121,053,056 204,582,010 213,139,695 | 11th 118,742,171 120,984,250 204,927,430 218,368,049 | Dev't 1.014 0.999 1.002 1.025 | 10th 254,117,271 287,383,255 452,511,150 502,279,832 | 11th 257,169,843 287,321,024 454,760,921 509,070,921 | <u>Dev't</u> 1.012 1.000 1.005 1.014 |
| AY96 AY97 AY98 AY99 AY00 | 10th 137,002,912 166,330,199 247,929,140 | 11th 138,427,672 166,336,774 249,833,491 | Dev't 1.010 1.000 1.008 1.005 1.002 | 10th 117,114,359 121,053,056 204,582,010 | 11th 118,742,171 120,984,250 204,927,430 | Dev't 1.014 0.999 1.002 1.025 0.999 | 10th 254,117,271 287,383,255 452,511,150 | 11th 257,169,843 287,321,024 454,760,921 | <u>Dev't</u> 1.012 1.000 1.005 1.014 1.001 |
| AY96 AY97 AY98 AY99 AY00 2-yr avg | 10th 137,002,912 166,330,199 247,929,140 289,140,137 | 11th 138,427,672 166,336,774 249,833,491 290,702,872 | Dev't 1.010 1.000 1.008 1.005 1.002 1.004 | 10th 117,114,359 121,053,056 204,582,010 213,139,695 | 11th 118,742,171 120,984,250 204,927,430 218,368,049 | Dev't 1.014 0.999 1.002 1.025 0.999 1.012 | 10th 254,117,271 287,383,255 452,511,150 502,279,832 | 11th 257,169,843 287,321,024 454,760,921 509,070,921 | Dev't 1.012 1.000 1.005 1.014 1.001 1.008 |
| AY96 AY97 AY98 AY99 AY00 2-yr avg 3-yr avg | 10th 137,002,912 166,330,199 247,929,140 289,140,137 | 11th 138,427,672 166,336,774 249,833,491 290,702,872 | Dev't 1.010 1.000 1.008 1.005 1.002 1.004 1.005 | 10th 117,114,359 121,053,056 204,582,010 213,139,695 | 11th 118,742,171 120,984,250 204,927,430 218,368,049 | Dev't 1.014 0.999 1.002 1.025 0.999 1.012 1.009 | 10th 254,117,271 287,383,255 452,511,150 502,279,832 | 11th 257,169,843 287,321,024 454,760,921 509,070,921 | Dev't 1.012 1.000 1.005 1.014 1.001 1.008 1.007 |
| AY96 AY97 AY98 AY99 AY00 2-yr avg 3-yr avg 4-yr avg | 10th 137,002,912 166,330,199 247,929,140 289,140,137 | 11th 138,427,672 166,336,774 249,833,491 290,702,872 | Dev't 1.010 1.000 1.008 1.005 1.002 1.004 1.005 1.004 | 10th 117,114,359 121,053,056 204,582,010 213,139,695 | 11th 118,742,171 120,984,250 204,927,430 218,368,049 | Dev't 1.014 0.999 1.002 1.025 0.999 1.012 1.009 1.006 | 10th 254,117,271 287,383,255 452,511,150 502,279,832 | 11th 257,169,843 287,321,024 454,760,921 509,070,921 | Dev't 1.012 1.000 1.005 1.014 1.001 1.008 1.007 1.005 |
| AY96 AY97 AY98 AY99 AY00 2-yr avg 3-yr avg | 10th 137,002,912 166,330,199 247,929,140 289,140,137 287,183,146 | 11th 138,427,672 166,336,774 249,833,491 290,702,872 287,814,477 | Dev't 1.010 1.000 1.008 1.005 1.002 1.004 1.005 | 10th 117,114,359 121,053,056 204,582,010 213,139,695 216,021,083 | 11th 118,742,171 120,984,250 204,927,430 218,368,049 215,729,042 | Dev't 1.014 0.999 1.002 1.025 0.999 1.012 1.009 | 10th 254,117,271 287,383,255 452,511,150 502,279,832 503,204,229 | 11th 257,169,843 287,321,024 454,760,921 509,070,921 503,543,519 | Dev't 1.012 1.000 1.005 1.014 1.001 1.008 1.007 |
| AY96 AY97 AY98 AY99 AY00 2-yr avg 3-yr avg 4-yr avg | 10th 137,002,912 166,330,199 247,929,140 289,140,137 287,183,146 | 11th 138,427,672 166,336,774 249,833,491 290,702,872 287,814,477 | Dev't 1.010 1.000 1.008 1.005 1.002 1.004 1.005 1.004 1.005 | 10th 117,114,359 121,053,056 204,582,010 213,139,695 216,021,083 | 11th 118,742,171 120,984,250 204,927,430 218,368,049 215,729,042 Losses | Dev't 1.014 0.999 1.002 1.025 0.999 1.012 1.009 1.006 1.008 | 10th 254,117,271 287,383,255 452,511,150 502,279,832 503,204,229 | 11th 257,169,843 287,321,024 454,760,921 509,070,921 503,543,519 | Dev't 1.012 1.000 1.005 1.014 1.001 1.008 1.007 1.005 1.006 |
| AY96 AY97 AY98 AY99 AY00 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 10th 137,002,912 166,330,199 247,929,140 289,140,137 287,183,146 | 11th 138,427,672 166,336,774 249,833,491 290,702,872 287,814,477 | Dev't 1.010 1.000 1.008 1.005 1.002 1.004 1.005 1.004 1.005 | 10th 117,114,359 121,053,056 204,582,010 213,139,695 216,021,083 Medical 11th | 11th 118,742,171 120,984,250 204,927,430 218,368,049 215,729,042 Losses 12th | Dev't 1.014 0.999 1.002 1.025 0.999 1.012 1.009 1.006 1.008 | 10th 254,117,271 287,383,255 452,511,150 502,279,832 503,204,229 Total Le | 11th 257,169,843 287,321,024 454,760,921 509,070,921 503,543,519 | Dev't 1.012 1.000 1.005 1.014 1.001 1.008 1.007 1.005 1.006 |
| AY96 AY97 AY98 AY99 AY00 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 10th 137,002,912 166,330,199 247,929,140 289,140,137 287,183,146 Indemnity 11th 121,059,655 | 11th 138,427,672 166,336,774 249,833,491 290,702,872 287,814,477 y Losses 12th 121,110,427 | Dev't 1.010 1.000 1.008 1.005 1.002 1.004 1.005 1.004 1.005 1.005 Dev't 1.000 | 10th 117,114,359 121,053,056 204,582,010 213,139,695 216,021,083 Medical 11th 101,813,064 | 11th 118,742,171 120,984,250 204,927,430 218,368,049 215,729,042 Losses 12th 101,990,432 | Dev't 1.014 0.999 1.002 1.025 0.999 1.012 1.009 1.006 1.008 Dev't 1.002 | 10th 254,117,271 287,383,255 452,511,150 502,279,832 503,204,229 Total Le | 11th 257,169,843 287,321,024 454,760,921 509,070,921 503,543,519 cosses 12th 223,100,859 | Dev't 1.012 1.000 1.005 1.014 1.001 1.008 1.007 1.005 1.006 Dev't 1.001 |
| AY96 AY97 AY98 AY99 AY00 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 10th 137,002,912 166,330,199 247,929,140 289,140,137 287,183,146 Indemnity 11th 121,059,655 138,598,135 | 11th 138,427,672 166,336,774 249,833,491 290,702,872 287,814,477 y Losses 12th 121,110,427 138,828,951 | Dev't 1.010 1.000 1.008 1.005 1.002 1.004 1.005 1.004 1.005 1.004 1.005 | 10th 117,114,359 121,053,056 204,582,010 213,139,695 216,021,083 Medical 11th 101,813,064 118,837,672 | 11th 118,742,171 120,984,250 204,927,430 218,368,049 215,729,042 Losses 12th 101,990,432 119,222,076 | Dev't 1.014 0.999 1.002 1.025 0.999 1.012 1.009 1.006 1.008 Dev't 1.002 1.003 | 10th 254,117,271 287,383,255 452,511,150 502,279,832 503,204,229 Total Le 11th 222,872,719 257,435,807 | 11th 257,169,843 287,321,024 454,760,921 509,070,921 503,543,519 cosses 12th 223,100,859 258,051,027 | Dev't 1.012 1.000 1.005 1.014 1.001 1.008 1.007 1.005 1.006 Dev't 1.001 1.002 |
| AY96 AY97 AY98 AY99 AY00 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 10th 137,002,912 166,330,199 247,929,140 289,140,137 287,183,146 Indemnity 11th 121,059,655 138,598,135 168,532,178 | 11th 138,427,672 166,336,774 249,833,491 290,702,872 287,814,477 y Losses 12th 121,110,427 138,828,951 168,864,866 | Dev't 1.010 1.000 1.008 1.005 1.002 1.004 1.005 1.004 1.005 1.004 1.005 | 10th 117,114,359 121,053,056 204,582,010 213,139,695 216,021,083 Medical 11th 101,813,064 118,837,672 123,004,277 | 11th 118,742,171 120,984,250 204,927,430 218,368,049 215,729,042 Losses 12th 101,990,432 119,222,076 122,997,807 | Dev't 1.014 0.999 1.002 1.025 0.999 1.012 1.009 1.006 1.008 Dev't 1.002 1.003 1.000 | 10th 254,117,271 287,383,255 452,511,150 502,279,832 503,204,229 Total Le 11th 222,872,719 257,435,807 291,536,455 | 11th 257,169,843 287,321,024 454,760,921 509,070,921 503,543,519 0sses 12th 223,100,859 258,051,027 291,862,673 | Dev't 1.012 1.000 1.005 1.014 1.001 1.008 1.007 1.005 1.006 Dev't 1.001 1.002 1.001 |
| AY96 AY97 AY98 AY99 AY00 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 10th 137,002,912 166,330,199 247,929,140 289,140,137 287,183,146 Indemnity 11th 121,059,655 138,598,135 168,532,178 242,751,132 | 11th 138,427,672 166,336,774 249,833,491 290,702,872 287,814,477 y Losses 12th 121,110,427 138,828,951 168,864,866 243,152,326 | Dev't 1.010 1.000 1.008 1.005 1.002 1.004 1.005 1.004 1.005 1.004 1.005 | 10th 117,114,359 121,053,056 204,582,010 213,139,695 216,021,083 Medical 11th 101,813,064 118,837,672 123,004,277 197,763,980 | 11th 118,742,171 120,984,250 204,927,430 218,368,049 215,729,042 Losses 12th 101,990,432 119,222,076 122,997,807 200,345,831 | Dev't 1.014 0.999 1.002 1.025 0.999 1.012 1.009 1.006 1.008 Dev't 1.002 1.003 1.000 1.013 | 10th 254,117,271 287,383,255 452,511,150 502,279,832 503,204,229 Total Le 11th 222,872,719 257,435,807 291,536,455 440,515,112 | 11th 257,169,843 287,321,024 454,760,921 509,070,921 503,543,519 0sses 12th 223,100,859 258,051,027 291,862,673 443,498,157 | Dev't 1.012 1.000 1.005 1.014 1.001 1.005 1.005 1.006 Dev't 1.001 1.002 1.001 1.002 |
| AY96 AY97 AY98 AY99 AY00 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY95 AY96 AY97 AY98 AY99 | 10th 137,002,912 166,330,199 247,929,140 289,140,137 287,183,146 Indemnity 11th 121,059,655 138,598,135 168,532,178 | 11th 138,427,672 166,336,774 249,833,491 290,702,872 287,814,477 y Losses 12th 121,110,427 138,828,951 168,864,866 | Dev't 1.010 1.000 1.008 1.005 1.002 1.004 1.005 1.004 1.005 1.000 1.002 1.000 1.002 1.002 1.002 1.000 | 10th 117,114,359 121,053,056 204,582,010 213,139,695 216,021,083 Medical 11th 101,813,064 118,837,672 123,004,277 | 11th 118,742,171 120,984,250 204,927,430 218,368,049 215,729,042 Losses 12th 101,990,432 119,222,076 122,997,807 | Dev't 1.014 0.999 1.002 1.025 0.999 1.012 1.009 1.006 1.008 Dev't 1.002 1.003 1.000 1.013 1.005 | 10th 254,117,271 287,383,255 452,511,150 502,279,832 503,204,229 Total Le 11th 222,872,719 257,435,807 291,536,455 | 11th 257,169,843 287,321,024 454,760,921 509,070,921 503,543,519 0sses 12th 223,100,859 258,051,027 291,862,673 | Dev't 1.012 1.000 1.005 1.014 1.001 1.005 1.005 1.005 1.006 Dev't 1.001 1.002 1.001 1.002 |
| AY96 AY97 AY98 AY99 AY00 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY95 AY96 AY97 AY98 AY99 2-yr avg | 10th 137,002,912 166,330,199 247,929,140 289,140,137 287,183,146 Indemnity 11th 121,059,655 138,598,135 168,532,178 242,751,132 | 11th 138,427,672 166,336,774 249,833,491 290,702,872 287,814,477 y Losses 12th 121,110,427 138,828,951 168,864,866 243,152,326 | Dev't 1.010 1.000 1.008 1.005 1.002 1.004 1.005 1.004 1.005 1.000 1.002 1.000 1.002 1.002 1.000 1.002 1.000 | 10th 117,114,359 121,053,056 204,582,010 213,139,695 216,021,083 Medical 11th 101,813,064 118,837,672 123,004,277 197,763,980 | 11th 118,742,171 120,984,250 204,927,430 218,368,049 215,729,042 Losses 12th 101,990,432 119,222,076 122,997,807 200,345,831 | Dev't 1.014 0.999 1.002 1.025 0.999 1.012 1.009 1.006 1.008 Dev't 1.002 1.003 1.000 1.013 1.005 1.009 | 10th 254,117,271 287,383,255 452,511,150 502,279,832 503,204,229 Total Le 11th 222,872,719 257,435,807 291,536,455 440,515,112 | 11th 257,169,843 287,321,024 454,760,921 509,070,921 503,543,519 0sses 12th 223,100,859 258,051,027 291,862,673 443,498,157 | Dev't 1.012 1.000 1.005 1.014 1.007 1.005 1.006 Dev't 1.001 1.002 1.007 1.002 1.005 |
| AY96 AY97 AY98 AY99 AY00 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY95 AY96 AY97 AY98 AY99 2-yr avg 3-yr avg | 10th 137,002,912 166,330,199 247,929,140 289,140,137 287,183,146 Indemnity 11th 121,059,655 138,598,135 168,532,178 242,751,132 | 11th 138,427,672 166,336,774 249,833,491 290,702,872 287,814,477 y Losses 12th 121,110,427 138,828,951 168,864,866 243,152,326 | Dev't 1.010 1.000 1.008 1.005 1.002 1.004 1.005 1.004 1.005 1.002 1.000 1.002 1.000 1.002 1.002 1.002 1.000 1.001 | 10th 117,114,359 121,053,056 204,582,010 213,139,695 216,021,083 Medical 11th 101,813,064 118,837,672 123,004,277 197,763,980 | 11th 118,742,171 120,984,250 204,927,430 218,368,049 215,729,042 Losses 12th 101,990,432 119,222,076 122,997,807 200,345,831 | Dev't 1.014 0.999 1.002 1.025 0.999 1.012 1.009 1.006 1.008 Dev't 1.002 1.003 1.000 1.013 1.005 1.009 1.006 | 10th 254,117,271 287,383,255 452,511,150 502,279,832 503,204,229 Total Le 11th 222,872,719 257,435,807 291,536,455 440,515,112 | 11th 257,169,843 287,321,024 454,760,921 509,070,921 503,543,519 0sses 12th 223,100,859 258,051,027 291,862,673 443,498,157 | Dev't 1.012 1.000 1.005 1.014 1.001 1.005 1.005 1.006 Dev't 1.001 1.002 1.007 1.002 1.007 1.002 1.005 1.003 |
| AY96 AY97 AY98 AY99 AY00 2-yr avg 4-yr avg 5-yr avg 5-yr avg 4-yr avg 2-yr avg 3-yr avg 4-yr avg | 10th 137,002,912 166,330,199 247,929,140 289,140,137 287,183,146 Indemnity 11th 121,059,655 138,598,135 168,532,178 242,751,132 | 11th 138,427,672 166,336,774 249,833,491 290,702,872 287,814,477 y Losses 12th 121,110,427 138,828,951 168,864,866 243,152,326 | Dev't 1.010 1.000 1.008 1.005 1.002 1.004 1.005 1.004 1.005 Dev't 1.000 1.002 1.002 1.002 1.002 1.002 1.001 1.001 1.001 | 10th 117,114,359 121,053,056 204,582,010 213,139,695 216,021,083 Medical 11th 101,813,064 118,837,672 123,004,277 197,763,980 | 11th 118,742,171 120,984,250 204,927,430 218,368,049 215,729,042 Losses 12th 101,990,432 119,222,076 122,997,807 200,345,831 | Dev't 1.014 0.999 1.002 1.025 0.999 1.012 1.009 1.006 1.008 Dev't 1.002 1.003 1.000 1.013 1.005 1.009 1.006 1.005 | 10th 254,117,271 287,383,255 452,511,150 502,279,832 503,204,229 Total Le 11th 222,872,719 257,435,807 291,536,455 440,515,112 | 11th 257,169,843 287,321,024 454,760,921 509,070,921 503,543,519 0sses 12th 223,100,859 258,051,027 291,862,673 443,498,157 | Dev't 1.012 1.000 1.005 1.014 1.001 1.005 1.005 1.006 Dev't 1.001 1.002 1.001 1.002 1.007 1.002 1.005 1.003 1.003 |
| AY96 AY97 AY98 AY99 AY00 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY95 AY96 AY97 AY98 AY99 2-yr avg 3-yr avg | 10th 137,002,912 166,330,199 247,929,140 289,140,137 287,183,146 Indemnity 11th 121,059,655 138,598,135 168,532,178 242,751,132 279,653,120 | 11th 138,427,672 166,336,774 249,833,491 290,702,872 287,814,477 y Losses 12th 121,110,427 138,828,951 168,864,866 243,152,326 279,605,776 | Dev't 1.010 1.000 1.008 1.005 1.002 1.004 1.005 1.004 1.005 1.002 1.000 1.002 1.000 1.002 1.002 1.002 1.000 1.001 | 10th 117,114,359 121,053,056 204,582,010 213,139,695 216,021,083 Medical 11th 101,813,064 118,837,672 123,004,277 197,763,980 210,173,341 | 11th 118,742,171 120,984,250 204,927,430 218,368,049 215,729,042 Losses 12th 101,990,432 119,222,076 122,997,807 200,345,831 211,293,288 | Dev't 1.014 0.999 1.002 1.025 0.999 1.012 1.009 1.006 1.008 Dev't 1.002 1.003 1.000 1.013 1.005 1.009 1.006 | 10th 254,117,271 287,383,255 452,511,150 502,279,832 503,204,229 Total Li 11th 222,872,719 257,435,807 291,536,455 440,515,112 489,826,461 | 11th 257,169,843 287,321,024 454,760,921 509,070,921 503,543,519 cosses 12th 223,100,859 258,051,027 291,862,673 443,498,157 490,899,064 | Dev't 1.012 1.000 1.005 1.014 1.001 1.005 1.005 1.006 Dev't 1.001 1.002 1.007 1.002 1.007 1.002 1.005 1.003 |
| AY96 AY97 AY98 AY99 AY00 2-yr avg 4-yr avg 5-yr avg 5-yr avg 4-yr avg 2-yr avg 3-yr avg 4-yr avg | 10th 137,002,912 166,330,199 247,929,140 289,140,137 287,183,146 Indemnity 11th 121,059,655 138,598,135 168,532,178 242,751,132 279,653,120 | 11th 138,427,672 166,336,774 249,833,491 290,702,872 287,814,477 V Losses 12th 121,110,427 138,828,951 168,864,866 243,152,326 279,605,776 | Dev't 1.010 1.000 1.008 1.005 1.002 1.004 1.005 1.004 1.005 1.002 1.002 1.000 1.002 1.002 1.002 1.002 1.002 1.001 1.001 1.001 1.001 | 10th 117,114,359 121,053,056 204,582,010 213,139,695 216,021,083 Medical 11th 101,813,064 118,837,672 123,004,277 197,763,980 210,173,341 | 11th 118,742,171 120,984,250 204,927,430 218,368,049 215,729,042 Losses 12th 101,990,432 119,222,076 122,997,807 200,345,831 211,293,288 | Dev't 1.014 0.999 1.002 1.025 0.999 1.012 1.009 1.006 1.008 Dev't 1.002 1.003 1.000 1.013 1.000 1.013 1.005 1.009 1.006 1.005 1.005 | 10th 254,117,271 287,383,255 452,511,150 502,279,832 503,204,229 Total Le 11th 222,872,719 257,435,807 291,536,455 440,515,112 489,826,461 | 11th 257,169,843 287,321,024 454,760,921 509,070,921 503,543,519 DISSES 12th 223,100,859 258,051,027 291,862,673 443,498,157 490,899,064 | Dev't 1.012 1.000 1.005 1.014 1.001 1.005 1.006 Dev't 1.001 1.002 1.001 1.002 1.001 1.002 1.003 1.003 |
| AY96 AY97 AY98 AY99 AY00 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY95 AY96 AY97 AY98 AY99 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 10th 137,002,912 166,330,199 247,929,140 289,140,137 287,183,146 Indemnity 121,059,655 138,598,135 168,532,178 242,751,132 279,653,120 | 11th 138,427,672 166,336,774 249,833,491 290,702,872 287,814,477 y Losses 12th 121,110,427 138,828,951 168,864,866 243,152,326 279,605,776 | Dev't 1.010 1.000 1.008 1.005 1.002 1.004 1.005 1.004 1.005 1.002 1.002 1.002 1.002 1.002 1.002 1.002 1.001 1.001 1.001 1.001 1.001 1.001 | 10th 117,114,359 121,053,056 204,582,010 213,139,695 216,021,083 Medical 11th 101,813,064 118,837,672 123,004,277 197,763,980 210,173,341 Medical 12th | 11th 118,742,171 120,984,250 204,927,430 218,368,049 215,729,042 Losses 12th 101,990,432 119,222,076 122,997,807 200,345,831 211,293,288 Losses 13th | Dev't 1.014 0.999 1.002 1.025 0.999 1.012 1.009 1.006 1.008 Dev't 1.002 1.003 1.000 1.013 1.005 1.009 1.005 1.005 | 10th 254,117,271 287,383,255 452,511,150 502,279,832 503,204,229 Total Le 11th 222,872,719 257,435,807 291,536,455 440,515,112 489,826,461 | 11th 257,169,843 287,321,024 454,760,921 509,070,921 503,543,519 cosses 12th 223,100,859 258,051,027 291,862,673 443,498,157 490,899,064 | Dev't 1.012 1.000 1.005 1.014 1.001 1.005 1.006 Dev't 1.001 1.002 1.001 1.002 1.005 1.003 1.003 1.003 |
| AY96 AY97 AY98 AY99 AY00 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY95 AY96 AY97 AY98 AY99 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 10th 137,002,912 166,330,199 247,929,140 289,140,137 287,183,146 Indemnity 11th 121,059,655 138,598,135 168,532,178 242,751,132 279,653,120 Indemnity 12th 135,690,482 | 11th 138,427,672 166,336,774 249,833,491 290,702,872 287,814,477 y Losses 12th 121,110,427 138,828,951 168,864,866 243,152,326 279,605,776 y Losses 13th 136,956,119 | Dev't 1.010 1.000 1.008 1.005 1.002 1.004 1.005 1.004 1.005 1.002 1.002 1.002 1.002 1.002 1.002 1.002 1.001 1.001 1.001 1.001 1.002 1.001 1.001 1.001 1.001 | 10th 117,114,359 121,053,056 204,582,010 213,139,695 216,021,083 Medical 11th 101,813,064 118,837,672 123,004,277 197,763,980 210,173,341 | 11th 118,742,171 120,984,250 204,927,430 218,368,049 215,729,042 Losses 12th 101,990,432 119,222,076 122,997,807 200,345,831 211,293,288 Losses 13th 116,668,709 | Dev't 1.014 0.999 1.002 1.025 0.999 1.012 1.009 1.006 1.008 Dev't 1.002 1.003 1.000 1.013 1.005 1.009 1.006 1.005 1.005 | 10th 254,117,271 287,383,255 452,511,150 502,279,832 503,204,229 Total Le 11th 222,872,719 257,435,807 291,536,455 440,515,112 489,826,461 Total Le 12th 251,265,191 | 11th 257,169,843 287,321,024 454,760,921 509,070,921 503,543,519 0sses 12th 223,100,859 258,051,027 291,862,673 443,498,157 490,899,064 osses 13th 253,624,828 | Dev't 1.012 1.000 1.005 1.014 1.001 1.005 1.006 Dev't 1.001 1.002 1.001 1.002 1.005 1.003 1.003 1.003 |
| AY96 AY97 AY98 AY99 AY00 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY95 AY96 AY97 AY98 AY99 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 10th 137,002,912 166,330,199 247,929,140 289,140,137 287,183,146 Indemnity 11th 121,059,655 138,598,135 168,532,178 242,751,132 279,653,120 Indemnity 12th 135,690,482 121,110,427 | 11th 138,427,672 166,336,774 249,833,491 290,702,872 287,814,477 V Losses 12th 121,110,427 138,828,951 168,864,866 243,152,326 279,605,776 V Losses 13th 136,956,119 121,434,537 | Dev't 1.010 1.000 1.008 1.005 1.002 1.004 1.005 1.004 1.005 1.000 1.002 1.000 1.002 1.000 1.001 1.001 1.001 1.001 1.001 1.001 1.001 | 10th 117,114,359 121,053,056 204,582,010 213,139,695 216,021,083 Medical 11th 101,813,064 118,837,672 123,004,277 197,763,980 210,173,341 Medical 12th 115,574,709 101,990,432 | 11th 118,742,171 120,984,250 204,927,430 218,368,049 215,729,042 Losses 12th 101,990,432 119,222,076 122,997,807 200,345,831 211,293,288 Losses 13th 116,668,709 101,927,392 | Dev't 1.014 0.999 1.002 1.025 0.999 1.012 1.009 1.006 1.008 Dev't 1.002 1.003 1.000 1.013 1.005 1.009 1.005 1.005 1.005 1.005 | 10th 254,117,271 287,383,255 452,511,150 502,279,832 503,204,229 Total L. 11th 222,872,719 257,435,807 291,536,455 440,515,112 489,826,461 Total L. 12th 251,265,191 223,100,859 | 11th 257,169,843 287,321,024 454,760,921 509,070,921 503,543,519 0sses 12th 223,100,859 258,051,027 291,862,673 443,498,157 490,899,064 0sses 13th 253,624,828 223,361,929 | Dev't 1.012 1.000 1.005 1.014 1.001 1.005 1.005 1.006 Dev't 1.001 1.002 1.001 1.002 1.005 1.003 1.003 1.003 1.003 |
| AY96 AY97 AY98 AY99 AY00 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY95 AY96 AY97 AY98 AY99 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 10th 137,002,912 166,330,199 247,929,140 289,140,137 287,183,146 Indemnity 11th 121,059,655 138,598,135 168,532,178 242,751,132 279,653,120 Indemnity 12th 135,690,482 121,110,427 141,031,193 | 11th 138,427,672 166,336,774 249,833,491 290,702,872 287,814,477 y Losses 12th 121,110,427 138,828,951 168,864,866 243,152,326 279,605,776 y Losses 13th 136,956,119 | Dev't 1.010 1.000 1.008 1.005 1.002 1.004 1.005 1.004 1.005 1.000 1.002 1.000 1.002 1.000 1.001 1.001 1.001 1.001 1.001 1.001 1.001 1.001 1.001 1.001 1.001 1.001 1.001 | 10th 117,114,359 121,053,056 204,582,010 213,139,695 216,021,083 Medical 11th 101,813,064 118,837,672 123,004,277 197,763,980 210,173,341 Medical 12th 115,574,709 101,990,432 121,065,043 | 11th 118,742,171 120,984,250 204,927,430 218,368,049 215,729,042 Losses 12th 101,990,432 119,222,076 122,997,807 200,345,831 211,293,288 Losses 13th 116,668,709 | Dev't 1.014 0.999 1.002 1.025 0.999 1.012 1.009 1.006 1.008 Dev't 1.002 1.003 1.000 1.013 1.005 1.005 1.005 1.005 1.005 1.005 | 10th 254,117,271 287,383,255 452,511,150 502,279,832 503,204,229 Total Le 11th 222,872,719 257,435,807 291,536,455 440,515,112 489,826,461 Total Le 12th 251,265,191 223,100,859 262,096,236 | 11th 257,169,843 287,321,024 454,760,921 509,070,921 503,543,519 DISSES 12th 223,100,859 258,051,027 291,862,673 443,498,157 490,899,064 DISSES 13th 253,624,828 223,361,929 263,688,569 | Dev't 1.012 1.000 1.005 1.014 1.001 1.008 1.007 1.005 1.006 Dev't 1.001 1.002 1.001 1.002 1.003 1.003 1.003 1.003 1.003 1.009 1.001 1.006 |
| AY96 AY97 AY98 AY99 AY00 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY95 AY96 AY97 AY98 AY99 2-yr avg 3-yr avg 4-yr avg 5-yr avg 4-yr avg 5-yr avg 4-yr avg 5-yr avg 4-yr avg 5-yr avg | 10th 137,002,912 166,330,199 247,929,140 289,140,137 287,183,146 Indemnity 11th 121,059,655 138,598,135 168,532,178 242,751,132 279,653,120 Indemnity 12th 135,690,482 121,110,427 141,031,193 163,782,359 | 11th 138,427,672 166,336,774 249,833,491 290,702,872 287,814,477 V Losses 12th 121,110,427 138,828,951 168,864,866 243,152,326 279,605,776 V Losses 13th 136,956,119 121,434,537 141,687,965 | Dev't 1.010 1.000 1.008 1.005 1.002 1.004 1.005 1.004 1.005 1.002 1.002 1.002 1.002 1.002 1.002 1.002 1.001 | 10th 117,114,359 121,053,056 204,582,010 213,139,695 216,021,083 Medical 11th 101,813,064 118,837,672 123,004,277 197,763,980 210,173,341 Medical 12th 115,574,709 101,990,432 121,065,043 119,641,528 | 11th 118,742,171 120,984,250 204,927,430 218,368,049 215,729,042 Losses 12th 101,990,432 119,222,076 122,997,807 200,345,831 211,293,288 Losses 13th 116,668,709 101,927,392 122,000,604 | Dev't 1.014 0.999 1.002 1.025 0.999 1.012 1.009 1.006 1.008 Dev't 1.002 1.003 1.005 1.005 1.005 1.005 1.005 1.005 1.005 1.005 1.009 1.006 1.005 1.009 1.008 | 10th 254,117,271 287,383,255 452,511,150 502,279,832 503,204,229 Total Le 11th 222,872,719 257,435,807 291,536,455 440,515,112 489,826,461 Total Le 12th 251,265,191 223,100,859 262,096,236 283,423,887 | 11th 257,169,843 287,321,024 454,760,921 509,070,921 503,543,519 DISSES 12th 223,100,859 258,051,027 291,862,673 443,498,157 490,899,064 DISSES 13th 253,624,828 223,361,929 263,688,569 285,373,454 | Dev't 1.012 1.000 1.005 1.014 1.001 1.005 1.005 1.006 Dev't 1.001 1.002 1.001 1.002 1.003 1.003 1.003 1.003 1.003 1.0001 1.006 1.007 |
| AY96 AY97 AY98 AY99 AY00 2-yr avg 4-yr avg 5-yr avg 4-yr avg 5-yr avg 4-yr avg 5-yr avg AY96 AY97 AY98 AY99 2-yr avg 3-yr avg 4-yr avg 5-yr avg 4-yr avg 5-yr avg 4-yr avg 5-yr avg | 10th 137,002,912 166,330,199 247,929,140 289,140,137 287,183,146 Indemnity 11th 121,059,655 138,598,135 168,532,178 242,751,132 279,653,120 Indemnity 12th 135,690,482 121,110,427 141,031,193 | 11th 138,427,672 166,336,774 249,833,491 290,702,872 287,814,477 V Losses 12th 121,110,427 138,828,951 168,864,866 243,152,326 279,605,776 V Losses 13th 136,956,119 121,434,537 141,687,965 164,383,444 | Dev't 1.010 1.000 1.008 1.005 1.002 1.004 1.005 1.004 1.005 1.002 1.002 1.002 1.002 1.002 1.002 1.002 1.001 1.001 1.001 1.002 1.001 | 10th 117,114,359 121,053,056 204,582,010 213,139,695 216,021,083 Medical 11th 101,813,064 118,837,672 123,004,277 197,763,980 210,173,341 Medical 12th 115,574,709 101,990,432 121,065,043 | 11th 118,742,171 120,984,250 204,927,430 218,368,049 215,729,042 Losses 12th 101,990,432 119,222,076 122,997,807 200,345,831 211,293,288 Losses 13th 116,668,709 101,927,392 122,000,604 120,990,010 | Dev't 1.014 0.999 1.002 1.025 0.999 1.012 1.009 1.006 1.008 Dev't 1.002 1.003 1.005 1.005 1.005 1.005 1.005 1.005 1.005 1.005 1.005 1.005 1.009 0.999 1.008 1.011 1.013 | 10th 254,117,271 287,383,255 452,511,150 502,279,832 503,204,229 Total Le 11th 222,872,719 257,435,807 291,536,455 440,515,112 489,826,461 Total Le 12th 251,265,191 223,100,859 262,096,236 | 11th 257,169,843 287,321,024 454,760,921 509,070,921 503,543,519 DISSES 12th 223,100,859 258,051,027 291,862,673 443,498,157 490,899,064 DISSES 13th 253,624,828 223,361,929 263,688,569 | Dev't 1.012 1.000 1.005 1.014 1.001 1.005 1.005 1.006 Dev't 1.001 1.002 1.005 1.003 1.003 1.003 1.003 1.003 1.0006 1.0001 1.0001 1.0001 1.0001 1.0001 1.0001 1.0001 1.0001 1.0001 1.0001 1.0001 1.0001 1.0001 1.0001 |
| AY96 AY97 AY98 AY99 AY00 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY96 AY97 AY98 AY99 2-yr avg 4-yr avg 5-yr avg AY94 AY95 AY96 AY97 AY98 2-yr avg 2-yr avg | 10th 137,002,912 166,330,199 247,929,140 289,140,137 287,183,146 Indemnity 11th 121,059,655 138,598,135 168,532,178 242,751,132 279,653,120 Indemnity 12th 135,690,482 121,110,427 141,031,193 163,782,359 | 11th 138,427,672 166,336,774 249,833,491 290,702,872 287,814,477 V Losses 12th 121,110,427 138,828,951 168,864,866 243,152,326 279,605,776 V Losses 13th 136,956,119 121,434,537 141,687,965 164,383,444 | Dev't 1.010 1.000 1.008 1.005 1.002 1.004 1.005 1.004 1.005 1.002 1.002 1.002 1.002 1.002 1.002 1.002 1.002 1.001 | 10th 117,114,359 121,053,056 204,582,010 213,139,695 216,021,083 Medical 11th 101,813,064 118,837,672 123,004,277 197,763,980 210,173,341 Medical 12th 115,574,709 101,990,432 121,065,043 119,641,528 | 11th 118,742,171 120,984,250 204,927,430 218,368,049 215,729,042 Losses 12th 101,990,432 119,222,076 122,997,807 200,345,831 211,293,288 Losses 13th 116,668,709 101,927,392 122,000,604 120,990,010 | Dev't 1.014 0.999 1.002 1.025 0.999 1.012 1.009 1.006 1.008 Dev't 1.002 1.003 1.000 1.013 1.005 1.009 1.005 1.005 1.009 1.005 1.009 1.005 1.009 1.001 1.001 1.001 1.001 1.001 1.001 1.001 1.001 1.001 1.001 1.001 1.001 1.001 | 10th 254,117,271 287,383,255 452,511,150 502,279,832 503,204,229 Total Le 11th 222,872,719 257,435,807 291,536,455 440,515,112 489,826,461 Total Le 12th 251,265,191 223,100,859 262,096,236 283,423,887 | 11th 257,169,843 287,321,024 454,760,921 509,070,921 503,543,519 DISSES 12th 223,100,859 258,051,027 291,862,673 443,498,157 490,899,064 DISSES 13th 253,624,828 223,361,929 263,688,569 285,373,454 | Dev't 1.012 1.000 1.005 1.014 1.001 1.005 1.006 Dev't 1.001 1.002 1.001 1.002 1.003 1.003 1.003 1.003 1.003 1.0001 1.006 |
| AY96 AY97 AY98 AY99 AY00 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY96 AY97 AY98 AY99 2-yr avg 4-yr avg 5-yr avg | 10th 137,002,912 166,330,199 247,929,140 289,140,137 287,183,146 Indemnity 11th 121,059,655 138,598,135 168,532,178 242,751,132 279,653,120 Indemnity 12th 135,690,482 121,110,427 141,031,193 163,782,359 | 11th 138,427,672 166,336,774 249,833,491 290,702,872 287,814,477 V Losses 12th 121,110,427 138,828,951 168,864,866 243,152,326 279,605,776 V Losses 13th 136,956,119 121,434,537 141,687,965 164,383,444 | Dev't 1.010 1.008 1.005 1.002 1.004 1.005 1.004 1.005 1.002 1.002 1.002 1.002 1.002 1.002 1.002 1.002 1.001 1.001 1.001 1.002 1.001 1.001 1.005 1.004 1.005 1.005 1.004 1.007 1.006 1.005 | 10th 117,114,359 121,053,056 204,582,010 213,139,695 216,021,083 Medical 11th 101,813,064 118,837,672 123,004,277 197,763,980 210,173,341 Medical 12th 115,574,709 101,990,432 121,065,043 119,641,528 | 11th 118,742,171 120,984,250 204,927,430 218,368,049 215,729,042 Losses 12th 101,990,432 119,222,076 122,997,807 200,345,831 211,293,288 Losses 13th 116,668,709 101,927,392 122,000,604 120,990,010 | Dev't 1.014 0.999 1.002 1.025 0.999 1.012 1.009 1.006 1.008 Dev't 1.002 1.003 1.000 1.013 1.005 1.005 1.005 1.005 1.005 1.005 1.005 1.001 | 10th 254,117,271 287,383,255 452,511,150 502,279,832 503,204,229 Total Le 11th 222,872,719 257,435,807 291,536,455 440,515,112 489,826,461 Total Le 12th 251,265,191 223,100,859 262,096,236 283,423,887 | 11th 257,169,843 287,321,024 454,760,921 509,070,921 503,543,519 DISSES 12th 223,100,859 258,051,027 291,862,673 443,498,157 490,899,064 DISSES 13th 253,624,828 223,361,929 263,688,569 285,373,454 | Dev't 1.012 1.000 1.005 1.014 1.001 1.005 1.006 Dev't 1.001 1.002 1.005 1.003 1.003 1.003 Dev't 1.001 1.009 1.001 1.006 |
| AY96 AY97 AY98 AY99 AY00 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY96 AY97 AY98 AY99 2-yr avg 4-yr avg 5-yr avg AY94 AY95 AY96 AY97 AY98 2-yr avg 2-yr avg | 10th 137,002,912 166,330,199 247,929,140 289,140,137 287,183,146 Indemnity 11th 121,059,655 138,598,135 168,532,178 242,751,132 279,653,120 Indemnity 12th 135,690,482 121,110,427 141,031,193 163,782,359 | 11th 138,427,672 166,336,774 249,833,491 290,702,872 287,814,477 V Losses 12th 121,110,427 138,828,951 168,864,866 243,152,326 279,605,776 V Losses 13th 136,956,119 121,434,537 141,687,965 164,383,444 | Dev't 1.010 1.000 1.008 1.005 1.002 1.004 1.005 1.004 1.005 1.002 1.002 1.002 1.002 1.002 1.002 1.002 1.002 1.001 | 10th 117,114,359 121,053,056 204,582,010 213,139,695 216,021,083 Medical 11th 101,813,064 118,837,672 123,004,277 197,763,980 210,173,341 Medical 12th 115,574,709 101,990,432 121,065,043 119,641,528 | 11th 118,742,171 120,984,250 204,927,430 218,368,049 215,729,042 Losses 12th 101,990,432 119,222,076 122,997,807 200,345,831 211,293,288 Losses 13th 116,668,709 101,927,392 122,000,604 120,990,010 | Dev't 1.014 0.999 1.002 1.025 0.999 1.012 1.009 1.006 1.008 Dev't 1.002 1.003 1.000 1.013 1.005 1.009 1.005 1.005 1.009 1.005 1.009 1.005 1.009 1.001 1.001 1.001 1.001 1.001 1.001 1.001 1.001 1.001 1.001 1.001 1.001 1.001 | 10th 254,117,271 287,383,255 452,511,150 502,279,832 503,204,229 Total Le 11th 222,872,719 257,435,807 291,536,455 440,515,112 489,826,461 Total Le 12th 251,265,191 223,100,859 262,096,236 283,423,887 | 11th 257,169,843 287,321,024 454,760,921 509,070,921 503,543,519 DISSES 12th 223,100,859 258,051,027 291,862,673 443,498,157 490,899,064 DISSES 13th 253,624,828 223,361,929 263,688,569 285,373,454 | Dev't 1.012 1.000 1.005 1.014 1.001 1.005 1.006 Dev't 1.001 1.002 1.001 1.002 1.003 1.003 1.003 1.003 1.003 1.0001 1.006 |

| | Indemnity | / Losses | | Medical | Losses | | Total Lo | osses | |
|--------------|----------------------------|----------------------------|----------------|----------------------------|----------------------------|----------------|----------------------------|----------------------------|----------------|
| | <u>13th</u> | <u>14th</u> | Dev't | <u>13th</u> | <u>14th</u> | Dev't | <u>13th</u> | <u>14th</u> | Dev't |
| AY93 | 161,500,477 | 161,885,081 | 1.002 | 152,959,046 | 153,783,273 | 1.005 | 314,459,523 | 315,668,354 | 1.004 |
| AY94 | 136,956,119 | 137,245,998 | 1.002 | 116,668,709 | 116,896,755 | 1.002 | 253,624,828 | 254,142,753 | 1.002 |
| AY95 | 123,224,152 | 123,172,284 | 1.000 | 103,896,816 | 106,177,818 | 1.022 | 227,120,968 | 229,350,102 | 1.010 |
| AY96 | 140,959,851 | 141,501,275 | 1.004 | 121,494,201 | 121,494,062 | 1.000 | 262,454,052 | 262,995,337 | 1.002 |
| AY97 | 158,160,446 | 158,154,250 | 1.000 | 116,173,664 | 117,297,237 | 1.010 | 274,334,110 | 275,451,487 | 1.004 |
| 2-yr avg | | | 1.002 | | | 1.005 | | | 1.003 |
| 3-yr avg | | | 1.001 | | | 1.011 | | | 1.005 |
| 4-yr avg | | | 1.002 | | | 1.009 | | | 1.005 |
| 5-yr avg | المنا محمد علم معا | | 1.002 | Madiaal | | 1.008 | Tatall | | 1.004 |
| | Indemnity 14th | / Losses <u>15th</u> | Dev't | Medical 14th | 15th | Dev't | Total Lo | 15th | Dev't |
| AY92 | 212,123,064 | 211,548,701 | 0.997 | 178,781,633 | 178,566,726 | 0.999 | 390,904,697 | 390,115,427 | 0.998 |
| AY93 | 161,885,081 | 161,611,397 | 0.998 | 153,783,273 | 158,286,145 | 1.029 | 315,668,354 | 319,897,542 | 1.013 |
| AY94 | 137,992,629 | 138,045,695 | 1.000 | 117,627,920 | 118,652,904 | 1.009 | 255,620,549 | 256,698,599 | 1.004 |
| AY95 | 123,072,768 | 123,644,674 | 1.005 | 105,796,094 | 106,811,656 | 1.010 | 228,868,862 | 230,456,330 | 1.007 |
| AY96 | 137,810,187 | 137,832,610 | 1.000 | 116,865,972 | 116,304,587 | 0.995 | 254,676,159 | 254,137,197 | 0.998 |
| 2-yr avg | 101,010,101 | 107,002,010 | 1.003 | 110,000,012 | 110,001,001 | 1.003 | 201,070,100 | 201,107,107 | 1.003 |
| 3-yr avg | | | 1.002 | | | 1.005 | | | 1.003 |
| 4-yr avg | | | 1.001 | | | 1.011 | | | 1.006 |
| 5-yr avg | | | 1.000 | | | 1.008 | | | 1.004 |
| o y. a.g | Indemnity | / Losses | | Medical | Losses | | Total Lo | osses | |
| | 15th | 16th | Dev't | <u>15th</u> | <u>16th</u> | Dev't | <u>15th</u> | <u>16th</u> | Dev't |
| AY91 | 259,870,730 | 260,514,754 | 1.002 | 229,431,165 | 230,249,678 | 1.004 | 489,301,895 | 490,764,432 | 1.003 |
| AY92 | 211,548,701 | 211,633,136 | 1.000 | 178,566,726 | 180,583,671 | 1.011 | 390,115,427 | 392,216,807 | 1.005 |
| AY93 | 160,833,698 | 160,983,046 | 1.001 | 153,949,715 | 154,005,953 | 1.000 | 314,783,413 | 314,988,999 | 1.001 |
| AY94 | 137,868,869 | 137,907,009 | 1.000 | 118,467,668 | 119,002,647 | 1.005 | 256,336,537 | 256,909,656 | 1.002 |
| AY95 | 120,636,934 | 120,858,067 | 1.002 | 103,839,921 | 105,193,410 | 1.013 | 224,476,855 | 226,051,477 | 1.007 |
| 2-yr avg | | | 1.001 | | | 1.009 | | | 1.005 |
| 3-yr avg | | | 1.001 | | | 1.006 | | | 1.003 |
| 4-yr avg | | | 1.001 | | | 1.007 | | | 1.004 |
| 5-yr avg | | | 1.001 | | | 1.007 | | | 1.004 |
| | Indemnity | / Losses | | Medical | Losses | | Total Lo | osses | |
| | <u>16th</u> | <u>17th</u> | <u>Dev't</u> | <u>16th</u> | <u>17th</u> | <u>Dev't</u> | <u>16th</u> | <u>17th</u> | Dev't |
| AY90 | 263,572,673 | 264,288,251 | 1.003 | 198,447,298 | 198,618,170 | 1.001 | 462,019,971 | 462,906,421 | 1.002 |
| AY91 | 260,514,754 | 260,689,470 | 1.001 | 230,249,678 | 233,244,916 | 1.013 | 490,764,432 | 493,934,386 | 1.006 |
| AY92 | 210,618,207 | 210,950,713 | 1.002 | 180,015,067 | 181,143,045 | 1.006 | 390,633,274 | 392,093,758 | 1.004 |
| AY93 | 160,751,168 | 160,433,838 | 0.998 | 153,706,815 | 147,767,384 | 0.961 | 314,457,983 | 308,201,222 | 0.980 |
| AY94 | 136,209,577 | 135,611,724 | 0.996 | 117,557,559 | 116,317,921 | 0.989 | 253,767,136 | 251,929,645 | 0.993 |
| 2-yr avg | | | 0.997 | | | 0.975 | | | 0.987 |
| 3-yr avg | | | 0.999 | | | 0.985 | | | 0.992 |
| 4-yr avg | | | 0.999 | | | 0.992 | | | 0.996 |
| 5-yr avg | المنا محمد عام حا | | 1.000 | Madiaal | 1 | 0.994 | Tatall | | 0.997 |
| | Indemnity | | Dovit | Medical | | Doult | Total Lo | | Dov't |
| A.V.00 | 17th | 18th | <u>Dev't</u> | <u>17th</u> | 18th | <u>Dev't</u> | <u>17th</u> | <u>18th</u> | <u>Dev't</u> |
| AY89 AY90 | 235,459,322 | 235,209,028 | 0.999 1.000 | 191,812,398 | 192,669,462 198,736,092 | 1.004 1.001 | 427,271,720 | 427,878,490 | 1.001 1.000 |
| AY90 AY91 | 264,288,251 260,226,425 | 264,368,340 259,700,873 | 0.998 | 198,618,170 232,949,459 | 233,576,311 | 1.001 | 462,906,421 493,175,884 | 463,104,432 493,277,184 | 1.000 |
| AY92 | 209,819,234 | 210,003,486 | 1.001 | 180,365,105 | 182,095,282 | 1.003 | 390,184,339 | 392,098,768 | 1.005 |
| AY93 | 159,685,452 | 160,246,768 | 1.004 | 147,609,303 | 147,644,945 | 1.000 | 307,294,755 | 307,891,713 | 1.002 |
| 2-yr avg | 100,000,402 | 100,240,700 | 1.003 | 147,000,000 | 147,044,040 | 1.005 | 007,204,700 | 007,001,710 | 1.004 |
| 3-yr avg | | | 1.001 | | | 1.004 | | | 1.002 |
| 4-yr avg | | | 1.001 | | | 1.004 | | | 1.002 |
| 5-yr avg | | | 1.000 | | | 1.004 | | | 1.002 |
| , , , | Indemnity | / Losses | | Medical | Losses | | Total Lo | osses | |
| | <u>18th</u> | 19th | Dev't | <u>18th</u> | <u>19th</u> | Dev't | <u>18th</u> | <u>19th</u> | Dev't |
| AY88 | 189,564,407 | 189,809,371 | 1.001 | 151,076,099 | 152,380,958 | 1.009 | 340,640,506 | 342,190,329 | 1.005 |
| AY89 | 235,209,028 | 235,167,404 | 1.000 | 192,669,462 | 196,558,147 | 1.020 | 427,878,490 | 431,725,551 | 1.009 |
| AY90 | 263,501,053 | 263,657,447 | 1.001 | 198,343,404 | 198,552,264 | 1.001 | 461,844,457 | 462,209,711 | 1.001 |
| AY91 | 258,683,877 | 259,012,120 | 1.001 | 232,858,585 | 232,671,345 | 0.999 | 491,542,462 | 491,683,465 | 1.000 |
| AY92 | 209,744,397 | 210,183,862 | 1.002 | 182,076,461 | 183,425,795 | 1.007 | 391,820,858 | 393,609,657 | 1.005 |
| 2-yr avg | | | 1.002 | | | 1.003 | | | 1.003 |
| 3-yr avg | | | 1.001 | | | 1.002 | | | 1.002 |
| 4-yr avg | | | 1.001 | | | 1.007 | | | 1.004 |
| 5-yr avg | | | 1.001 | | | 1.007 | | | 1.004 |
| | | | | | | | | | |

North Carolina - Incurred

Accident Year Development Factors

| | Indemnity | / Losses | | Medical | Losses | | Total Lo | osses | |
|---|---|---|--|--|---|---|---|---|---|
| | <u>1st</u> | <u>2nd</u> | Dev't | <u>1st</u> | <u>2nd</u> | Dev't | <u>1st</u> | <u>2nd</u> | Dev't |
| AY05 | 341,699,580 | 362,576,176 | 1.061 | 407,341,618 | 407,885,348 | 1.001 | 749,041,198 | 770,461,524 | 1.029 |
| AY06 | 337,532,960 | 368,560,985 | 1.092 | 429,822,813 | 402,451,401 | 0.936 | 767,355,773 | 771,012,386 | 1.005 |
| AY07 | 348,783,991 | 387,187,348 | 1.110 | 460,340,780 | 423,363,802 | 0.920 | 809,124,771 | 810,551,150 | 1.002 |
| AY08 | 354,742,462 | 399,428,526 | 1.126 | 458,052,316 | 422,100,141 | 0.922 | 812,794,778 | 821,528,667 | 1.011 |
| AY09 | 320,825,419 | 342,257,443 | 1.067 | 401,424,282 | 366,560,179 | 0.913 | 722,249,701 | 708,817,622 | 0.981 |
| 2-yr avg | , , | , , | 1.097 | , , | , , | 0.918 | , , | , , | 0.996 |
| 3-yr avg | | | 1.101 | | | 0.918 | | | 0.998 |
| 4-yr avg | | | 1.099 | | | 0.923 | | | 1.000 |
| 5-yr avg | | | 1.091 | | | 0.938 | | | 1.006 |
| | Indemnity | / Losses | | Medical | Losses | | Total Lo | osses | |
| | <u>2nd</u> | <u>3rd</u> | Dev't | <u>2nd</u> | <u>3rd</u> | Dev't | <u>2nd</u> | <u>3rd</u> | Dev't |
| AY04 | 338,806,517 | 365,476,370 | 1.079 | 333,421,118 | 324,107,022 | 0.972 | 672,227,635 | 689,583,392 | 1.026 |
| AY05 | 365,336,572 | 399,492,737 | 1.093 | 410,988,696 | 400,246,457 | 0.974 | 776,325,268 | 799,739,194 | 1.030 |
| AY06 | 362,707,163 | 386,833,629 | 1.067 | 388,507,594 | 369,440,758 | 0.951 | 751,214,757 | 756,274,387 | 1.007 |
| AY07 | 388,707,039 | 422,235,743 | 1.086 | 424,548,185 | 397,281,485 | 0.936 | 813,255,224 | 819,517,228 | 1.008 |
| AY08 | 399,427,965 | 427,489,469 | 1.070 | 422,398,144 | 409,104,776 | 0.969 | 821,826,109 | 836,594,245 | 1.018 |
| 2-yr avg | | | 1.078 | | | 0.953 | | | 1.013 |
| 3-yr avg | | | 1.074 | | | 0.952 | | | 1.011 |
| 4-yr avg | | | 1.079 | | | 0.958 | | | 1.016 |
| 5-yr avg | | | 1.079 | | | 0.960 | | | 1.018 |
| | Indemnity | / Losses | | Medical | Losses | | Total Lo | osses | |
| | <u>3rd</u> | <u>4th</u> | Dev't | <u>3rd</u> | <u>4th</u> | <u>Dev't</u> | <u>3rd</u> | <u>4th</u> | Dev't |
| AY03 | 339,569,530 | 354,597,172 | 1.044 | 295,100,721 | 305,480,605 | 1.035 | 634,670,251 | 660,077,777 | 1.040 |
| AY04 | 366,922,420 | 380,339,790 | 1.037 | 325,225,741 | 315,966,040 | 0.972 | 692,148,161 | 696,305,830 | 1.006 |
| AY05 | 395,806,492 | 404,402,427 | 1.022 | 396,401,666 | 381,033,342 | 0.961 | 792,208,158 | 785,435,769 | 0.991 |
| AY06 | 395,002,297 | 413,187,063 | 1.046 | 390,437,416 | 382,774,535 | 0.980 | 785,439,713 | 795,961,598 | 1.013 |
| AY07 | 422,235,743 | 424,921,236 | 1.006 | 398,008,219 | 391,003,251 | 0.982 | 820,243,962 | 815,924,487 | 0.995 |
| 2-yr avg | | | 1.026 | | | 0.981 | | | 1.004 |
| 3-yr avg | | | 1.025 | | | 0.974 | | | 1.000 |
| 4-yr avg | | | 1.028 | | | 0.974 | | | 1.001 |
| 5-yr avg | | | 1.031 | | | 0.986 | | | 1.009 |
| | | _ | | | | | | | |
| | Indemnity | | | Medical | | | Total Lo | | |
| 11/00 | <u>4th</u> | <u>5th</u> | Dev't | <u>4th</u> | <u>5th</u> | Dev't | <u>4th</u> | <u>5th</u> | Dev't |
| AY02 | 4th 302,293,384 | <u>5th</u> 318,331,386 | 1.053 | <u>4th</u> 257,594,015 | <u>5th</u> 256,049,385 | 0.994 | 4th 559,887,399 | <u>5th</u> 574,380,771 | 1.026 |
| AY03 | 4th 302,293,384 355,273,132 | <u>5th</u> 318,331,386 371,250,478 | 1.053 1.045 | 4th 257,594,015 305,848,298 | <u>5th</u> 256,049,385 316,355,581 | 0.994 1.034 | <u>4th</u> 559,887,399 661,121,430 | <u>5th</u> 574,380,771 687,606,059 | 1.026 1.040 |
| AY03 AY04 | 4th 302,293,384 355,273,132 380,551,525 | 5th 318,331,386 371,250,478 398,753,679 | 1.053 1.045 1.048 | 4th 257,594,015 305,848,298 315,728,540 | 5th 256,049,385 316,355,581 322,454,863 | 0.994 1.034 1.021 | 4th 559,887,399 661,121,430 696,280,065 | 5th 574,380,771 687,606,059 721,208,542 | 1.026 1.040 1.036 |
| AY03 AY04 AY05 | 4th 302,293,384 355,273,132 380,551,525 411,170,702 | 5th 318,331,386 371,250,478 398,753,679 427,502,377 | 1.053 1.045 1.048 1.040 | 4th 257,594,015 305,848,298 315,728,540 386,160,141 | 5th 256,049,385 316,355,581 322,454,863 398,103,248 | 0.994 1.034 1.021 1.031 | 4th 559,887,399 661,121,430 696,280,065 797,330,843 | 5th 574,380,771 687,606,059 721,208,542 825,605,625 | 1.026 1.040 1.036 1.035 |
| AY03 AY04 AY05 AY06 | 4th 302,293,384 355,273,132 380,551,525 | 5th 318,331,386 371,250,478 398,753,679 | 1.053 1.045 1.048 1.040 1.046 | 4th 257,594,015 305,848,298 315,728,540 | 5th 256,049,385 316,355,581 322,454,863 | 0.994 1.034 1.021 1.031 1.006 | 4th 559,887,399 661,121,430 696,280,065 | 5th 574,380,771 687,606,059 721,208,542 | 1.026 1.040 1.036 1.035 1.027 |
| AY03 AY04 AY05 AY06 2-yr avg | 4th 302,293,384 355,273,132 380,551,525 411,170,702 | 5th 318,331,386 371,250,478 398,753,679 427,502,377 | 1.053 1.045 1.048 1.040 1.046 1.043 | 4th 257,594,015 305,848,298 315,728,540 386,160,141 | 5th 256,049,385 316,355,581 322,454,863 398,103,248 | 0.994 1.034 1.021 1.031 1.006 1.019 | 4th 559,887,399 661,121,430 696,280,065 797,330,843 | 5th 574,380,771 687,606,059 721,208,542 825,605,625 | 1.026 1.040 1.036 1.035 1.027 1.031 |
| AY03 AY04 AY05 AY06 2-yr avg 3-yr avg | 4th 302,293,384 355,273,132 380,551,525 411,170,702 | 5th 318,331,386 371,250,478 398,753,679 427,502,377 | 1.053 1.045 1.048 1.040 1.046 1.043 1.045 | 4th 257,594,015 305,848,298 315,728,540 386,160,141 | 5th 256,049,385 316,355,581 322,454,863 398,103,248 | 0.994 1.034 1.021 1.031 1.006 1.019 1.019 | 4th 559,887,399 661,121,430 696,280,065 797,330,843 | 5th 574,380,771 687,606,059 721,208,542 825,605,625 | 1.026 1.040 1.036 1.035 1.027 1.031 1.033 |
| AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg | 4th 302,293,384 355,273,132 380,551,525 411,170,702 | 5th 318,331,386 371,250,478 398,753,679 427,502,377 | 1.053 1.045 1.048 1.040 1.046 1.043 1.045 | 4th 257,594,015 305,848,298 315,728,540 386,160,141 | 5th 256,049,385 316,355,581 322,454,863 398,103,248 | 0.994 1.034 1.021 1.031 1.006 1.019 1.019 1.023 | 4th 559,887,399 661,121,430 696,280,065 797,330,843 | 5th 574,380,771 687,606,059 721,208,542 825,605,625 | 1.026 1.040 1.036 1.035 1.027 1.031 1.033 1.035 |
| AY03 AY04 AY05 AY06 2-yr avg 3-yr avg | 4th 302,293,384 355,273,132 380,551,525 411,170,702 411,067,342 | 5th 318,331,386 371,250,478 398,753,679 427,502,377 430,010,420 | 1.053 1.045 1.048 1.040 1.046 1.043 1.045 | 4th 257,594,015 305,848,298 315,728,540 386,160,141 381,076,859 | 5th 256,049,385 316,355,581 322,454,863 398,103,248 383,548,172 | 0.994 1.034 1.021 1.031 1.006 1.019 1.019 | 4th 559,887,399 661,121,430 696,280,065 797,330,843 792,144,201 | 5th 574,380,771 687,606,059 721,208,542 825,605,625 813,558,592 | 1.026 1.040 1.036 1.035 1.027 1.031 1.033 |
| AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg | 4th 302,293,384 355,273,132 380,551,525 411,170,702 411,067,342 | 5th 318,331,386 371,250,478 398,753,679 427,502,377 430,010,420 | 1.053 1.045 1.048 1.040 1.046 1.043 1.045 1.045 | 4th 257,594,015 305,848,298 315,728,540 386,160,141 381,076,859 | 5th 256,049,385 316,355,581 322,454,863 398,103,248 383,548,172 Losses | 0.994 1.034 1.021 1.031 1.006 1.019 1.019 1.023 1.017 | 4th 559,887,399 661,121,430 696,280,065 797,330,843 792,144,201 | 5th 574,380,771 687,606,059 721,208,542 825,605,625 813,558,592 | 1.026 1.040 1.036 1.035 1.027 1.031 1.033 1.035 1.033 |
| AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 4th 302,293,384 355,273,132 380,551,525 411,170,702 411,067,342 Indemnity 5th | 5th 318,331,386 371,250,478 398,753,679 427,502,377 430,010,420 / Losses 6th | 1.053 1.045 1.048 1.040 1.046 1.043 1.045 1.045 1.046 | 4th 257,594,015 305,848,298 315,728,540 386,160,141 381,076,859 Medical 5th | 5th 256,049,385 316,355,581 322,454,863 398,103,248 383,548,172 Losses 6th | 0.994 1.034 1.021 1.031 1.006 1.019 1.019 1.023 1.017 | 4th 559,887,399 661,121,430 696,280,065 797,330,843 792,144,201 | 5th 574,380,771 687,606,059 721,208,542 825,605,625 813,558,592 | 1.026 1.040 1.036 1.035 1.027 1.031 1.033 1.035 1.033 |
| AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 4th 302,293,384 355,273,132 380,551,525 411,170,702 411,067,342 Indemnity 5th 313,978,154 | 5th 318,331,386 371,250,478 398,753,679 427,502,377 430,010,420 / Losses 6th 315,867,287 | 1.053 1.045 1.048 1.040 1.046 1.043 1.045 1.045 1.046 Dev't 1.006 | 4th 257,594,015 305,848,298 315,728,540 386,160,141 381,076,859 Medical 5th 234,306,742 | 5th 256,049,385 316,355,581 322,454,863 398,103,248 383,548,172 Losses 6th 236,376,075 | 0.994 1.034 1.021 1.031 1.006 1.019 1.019 1.023 1.017 Dev't 1.009 | 4th 559,887,399 661,121,430 696,280,065 797,330,843 792,144,201 Total Lo | 5th 574,380,771 687,606,059 721,208,542 825,605,625 813,558,592 cosses 6th 552,243,362 | 1.026 1.040 1.036 1.035 1.027 1.031 1.033 1.035 1.033 |
| AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 4th 302,293,384 355,273,132 380,551,525 411,170,702 411,067,342 Indemnity 5th 313,978,154 332,043,713 | 5th 318,331,386 371,250,478 398,753,679 427,502,377 430,010,420 / Losses 6th 315,867,287 325,349,454 | 1.053 1.045 1.048 1.040 1.046 1.043 1.045 1.045 1.046 Dev't 1.006 0.980 | 4th 257,594,015 305,848,298 315,728,540 386,160,141 381,076,859 Medical 5th 234,306,742 268,255,249 | 5th 256,049,385 316,355,581 322,454,863 398,103,248 383,548,172 Losses 6th 236,376,075 252,186,260 | 0.994 1.034 1.021 1.031 1.006 1.019 1.019 1.023 1.017 <u>Dev't</u> 1.009 0.940 | 4th 559,887,399 661,121,430 696,280,065 797,330,843 792,144,201 Total Le 5th 548,284,896 600,298,962 | 5th 574,380,771 687,606,059 721,208,542 825,605,625 813,558,592 cosses 6th 552,243,362 577,535,714 | 1.026 1.040 1.036 1.035 1.027 1.031 1.033 1.035 1.033 |
| AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 4th 302,293,384 355,273,132 380,551,525 411,170,702 411,067,342 Indemnity 5th 313,978,154 332,043,713 371,736,340 | 5th 318,331,386 371,250,478 398,753,679 427,502,377 430,010,420 / Losses 6th 315,867,287 325,349,454 358,430,402 | 1.053 1.045 1.048 1.040 1.046 1.043 1.045 1.045 1.046 Dev't 1.006 0.980 0.964 | 4th 257,594,015 305,848,298 315,728,540 386,160,141 381,076,859 Medical 5th 234,306,742 268,255,249 316,940,065 | 5th 256,049,385 316,355,581 322,454,863 398,103,248 383,548,172 Losses 6th 236,376,075 252,186,260 298,911,154 | 0.994 1.034 1.021 1.031 1.006 1.019 1.019 1.023 1.017 Dev't 1.009 0.940 0.943 | 4th 559,887,399 661,121,430 696,280,065 797,330,843 792,144,201 Total Lo | 5th 574,380,771 687,606,059 721,208,542 825,605,625 813,558,592 Dosses 6th 552,243,362 577,535,714 657,341,556 | 1.026 1.040 1.036 1.035 1.027 1.031 1.033 1.035 1.033 Dev't 1.007 0.962 0.954 |
| AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 | 4th 302,293,384 355,273,132 380,551,525 411,170,702 411,067,342 Indemnity 5th 313,978,154 332,043,713 371,736,340 401,929,735 | 5th 318,331,386 371,250,478 398,753,679 427,502,377 430,010,420 / Losses 6th 315,867,287 325,349,454 358,430,402 388,358,187 | 1.053 1.045 1.048 1.040 1.046 1.043 1.045 1.045 1.046 Dev't 1.006 0.980 0.964 0.966 | 4th 257,594,015 305,848,298 315,728,540 386,160,141 381,076,859 Medical 5th 234,306,742 268,255,249 316,940,065 324,788,206 | 5th 256,049,385 316,355,581 322,454,863 398,103,248 383,548,172 Losses 6th 236,376,075 252,186,260 298,911,154 304,046,966 | 0.994 1.034 1.021 1.031 1.006 1.019 1.019 1.023 1.017 Dev't 1.009 0.940 0.943 0.936 | 4th 559,887,399 661,121,430 696,280,065 797,330,843 792,144,201 Total Lo 5th 548,284,896 600,298,962 688,676,405 726,717,941 | 5th 574,380,771 687,606,059 721,208,542 825,605,625 813,558,592 0sses 6th 552,243,362 577,535,714 657,341,556 692,405,153 | 1.026 1.040 1.036 1.035 1.027 1.031 1.033 1.035 1.033 Dev't 1.007 0.962 0.954 0.953 |
| AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 | 4th 302,293,384 355,273,132 380,551,525 411,170,702 411,067,342 Indemnity 5th 313,978,154 332,043,713 371,736,340 | 5th 318,331,386 371,250,478 398,753,679 427,502,377 430,010,420 / Losses 6th 315,867,287 325,349,454 358,430,402 | 1.053 1.045 1.048 1.040 1.046 1.043 1.045 1.045 1.046 0.980 0.964 0.966 0.958 | 4th 257,594,015 305,848,298 315,728,540 386,160,141 381,076,859 Medical 5th 234,306,742 268,255,249 316,940,065 | 5th 256,049,385 316,355,581 322,454,863 398,103,248 383,548,172 Losses 6th 236,376,075 252,186,260 298,911,154 | 0.994 1.034 1.021 1.031 1.006 1.019 1.019 1.023 1.017 1.009 0.940 0.940 0.943 0.936 0.960 | 4th 559,887,399 661,121,430 696,280,065 797,330,843 792,144,201 Total Lo | 5th 574,380,771 687,606,059 721,208,542 825,605,625 813,558,592 Dosses 6th 552,243,362 577,535,714 657,341,556 | 1.026 1.040 1.036 1.035 1.027 1.031 1.033 1.035 1.033 Dev't 1.007 0.962 0.954 0.953 0.959 |
| AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 5-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg | 4th 302,293,384 355,273,132 380,551,525 411,170,702 411,067,342 Indemnity 5th 313,978,154 332,043,713 371,736,340 401,929,735 | 5th 318,331,386 371,250,478 398,753,679 427,502,377 430,010,420 / Losses 6th 315,867,287 325,349,454 358,430,402 388,358,187 | 1.053 1.045 1.048 1.040 1.046 1.043 1.045 1.045 1.046 0.980 0.964 0.966 0.958 0.962 | 4th 257,594,015 305,848,298 315,728,540 386,160,141 381,076,859 Medical 5th 234,306,742 268,255,249 316,940,065 324,788,206 | 5th 256,049,385 316,355,581 322,454,863 398,103,248 383,548,172 Losses 6th 236,376,075 252,186,260 298,911,154 304,046,966 | 0.994 1.034 1.021 1.031 1.006 1.019 1.019 1.023 1.017 Dev't 1.009 0.940 0.943 0.936 0.960 0.948 | 4th 559,887,399 661,121,430 696,280,065 797,330,843 792,144,201 Total Lo 5th 548,284,896 600,298,962 688,676,405 726,717,941 | 5th 574,380,771 687,606,059 721,208,542 825,605,625 813,558,592 0sses 6th 552,243,362 577,535,714 657,341,556 692,405,153 | 1.026 1.040 1.036 1.035 1.027 1.031 1.033 1.035 1.033 1.007 0.962 0.954 0.953 0.959 |
| AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 5-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg | 4th 302,293,384 355,273,132 380,551,525 411,170,702 411,067,342 Indemnity 5th 313,978,154 332,043,713 371,736,340 401,929,735 | 5th 318,331,386 371,250,478 398,753,679 427,502,377 430,010,420 / Losses 6th 315,867,287 325,349,454 358,430,402 388,358,187 | 1.053 1.045 1.048 1.040 1.046 1.043 1.045 1.045 1.046 Dev't 1.006 0.980 0.964 0.964 0.965 0.962 0.963 | 4th 257,594,015 305,848,298 315,728,540 386,160,141 381,076,859 Medical 5th 234,306,742 268,255,249 316,940,065 324,788,206 | 5th 256,049,385 316,355,581 322,454,863 398,103,248 383,548,172 Losses 6th 236,376,075 252,186,260 298,911,154 304,046,966 | 0.994 1.034 1.021 1.031 1.006 1.019 1.019 1.023 1.017 Pev't 1.009 0.940 0.943 0.943 0.936 0.948 0.946 | 4th 559,887,399 661,121,430 696,280,065 797,330,843 792,144,201 Total Lo 5th 548,284,896 600,298,962 688,676,405 726,717,941 | 5th 574,380,771 687,606,059 721,208,542 825,605,625 813,558,592 0sses 6th 552,243,362 577,535,714 657,341,556 692,405,153 | 1.026 1.040 1.036 1.035 1.027 1.031 1.033 1.035 1.033 1.035 1.007 0.962 0.954 0.953 0.959 0.956 |
| AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg 4-yr avg | 4th 302,293,384 355,273,132 380,551,525 411,170,702 411,067,342 Indemnity 5th 313,978,154 332,043,713 371,736,340 401,929,735 | 5th 318,331,386 371,250,478 398,753,679 427,502,377 430,010,420 / Losses 6th 315,867,287 325,349,454 358,430,402 388,358,187 | 1.053 1.045 1.048 1.040 1.046 1.043 1.045 1.045 1.046 0.980 0.964 0.966 0.958 0.962 0.963 0.967 | 4th 257,594,015 305,848,298 315,728,540 386,160,141 381,076,859 Medical 5th 234,306,742 268,255,249 316,940,065 324,788,206 | 5th 256,049,385 316,355,581 322,454,863 398,103,248 383,548,172 Losses 6th 236,376,075 252,186,260 298,911,154 304,046,966 | 0.994 1.034 1.021 1.031 1.006 1.019 1.019 1.017 1.023 1.017 1.009 0.944 0.943 0.936 0.946 0.945 | 4th 559,887,399 661,121,430 696,280,065 797,330,843 792,144,201 Total Lo 5th 548,284,896 600,298,962 688,676,405 726,717,941 | 5th 574,380,771 687,606,059 721,208,542 825,605,625 813,558,592 0sses 6th 552,243,362 577,535,714 657,341,556 692,405,153 | 1.026 1.040 1.036 1.035 1.027 1.031 1.033 1.035 1.007 0.962 0.954 0.953 0.959 0.955 0.957 |
| AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 5-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg | 4th 302,293,384 355,273,132 380,551,525 411,170,702 411,067,342 Indemnity 5th 313,978,154 332,043,713 371,736,340 401,929,735 424,004,952 | 5th 318,331,386 371,250,478 398,753,679 427,502,377 430,010,420 / Losses 6th 315,867,287 325,349,454 358,430,402 388,358,187 406,322,444 | 1.053 1.045 1.048 1.040 1.046 1.043 1.045 1.045 1.046 Dev't 1.006 0.980 0.964 0.964 0.965 0.962 0.963 | 4th 257,594,015 305,848,298 315,728,540 386,160,141 381,076,859 Medical 5th 234,306,742 268,255,249 316,940,065 324,788,206 395,975,208 | 5th 256,049,385 316,355,581 322,454,863 398,103,248 383,548,172 Losses 6th 236,376,075 252,186,260 298,911,154 304,046,966 380,232,325 | 0.994 1.034 1.021 1.031 1.006 1.019 1.019 1.023 1.017 Pev't 1.009 0.940 0.943 0.943 0.936 0.948 0.946 | 4th 559,887,399 661,121,430 696,280,065 797,330,843 792,144,201 Total Lo 5th 548,284,896 600,298,962 688,676,405 726,717,941 819,980,160 | 5th 574,380,771 687,606,059 721,208,542 825,605,625 813,558,592 cosses 6th 552,243,362 577,535,714 657,341,556 692,405,153 786,554,769 | 1.026 1.040 1.036 1.035 1.027 1.031 1.033 1.035 1.033 1.035 1.007 0.962 0.954 0.953 0.959 0.956 |
| AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg 4-yr avg | 4th 302,293,384 355,273,132 380,551,525 411,170,702 411,067,342 Indemnity 5th 313,978,154 332,043,713 371,736,340 401,929,735 | 5th 318,331,386 371,250,478 398,753,679 427,502,377 430,010,420 / Losses 6th 315,867,287 325,349,454 358,430,402 388,358,187 406,322,444 | 1.053 1.045 1.048 1.040 1.046 1.043 1.045 1.045 1.046 0.980 0.964 0.966 0.958 0.962 0.963 0.967 | 4th 257,594,015 305,848,298 315,728,540 386,160,141 381,076,859 Medical 5th 234,306,742 268,255,249 316,940,065 324,788,206 | 5th 256,049,385 316,355,581 322,454,863 398,103,248 383,548,172 Losses 6th 236,376,075 252,186,260 298,911,154 304,046,966 380,232,325 | 0.994 1.034 1.021 1.031 1.006 1.019 1.019 1.017 1.023 1.017 1.009 0.944 0.943 0.936 0.946 0.945 | 4th 559,887,399 661,121,430 696,280,065 797,330,843 792,144,201 Total Lo 5th 548,284,896 600,298,962 688,676,405 726,717,941 | 5th 574,380,771 687,606,059 721,208,542 825,605,625 813,558,592 0sses 6th 552,243,362 577,535,714 657,341,556 692,405,153 786,554,769 | 1.026 1.040 1.036 1.035 1.027 1.031 1.033 1.033 1.035 1.007 0.962 0.954 0.953 0.959 0.956 0.957 0.967 |
| AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg 4-yr avg | 4th 302,293,384 355,273,132 380,551,525 411,170,702 411,067,342 Indemnity 5th 313,978,154 332,043,713 371,736,340 401,929,735 424,004,952 Indemnity | 5th 318,331,386 371,250,478 398,753,679 427,502,377 430,010,420 / Losses 6th 315,867,287 325,349,454 358,430,402 388,358,187 406,322,444 | 1.053 1.045 1.048 1.040 1.046 1.043 1.045 1.045 1.046 0.980 0.964 0.966 0.958 0.962 0.963 0.967 0.975 | 4th 257,594,015 305,848,298 315,728,540 386,160,141 381,076,859 Medical 5th 234,306,742 268,255,249 316,940,065 324,788,206 395,975,208 | 5th 256,049,385 316,355,581 322,454,863 398,103,248 383,548,172 Losses 6th 236,376,075 252,186,260 298,911,154 304,046,966 380,232,325 | 0.994 1.034 1.021 1.031 1.006 1.019 1.019 1.023 1.017 Dev't 1.009 0.940 0.943 0.936 0.960 0.948 0.945 0.945 0.958 | 4th 559,887,399 661,121,430 696,280,065 797,330,843 792,144,201 Total Lo 5th 548,284,896 600,298,962 688,676,405 726,717,941 819,980,160 | 5th 574,380,771 687,606,059 721,208,542 825,605,625 813,558,592 cosses 6th 552,243,362 577,535,714 657,341,556 692,405,153 786,554,769 | 1.026 1.040 1.036 1.035 1.027 1.031 1.033 1.035 1.007 0.962 0.954 0.953 0.959 0.955 0.957 |
| AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 4th 302,293,384 355,273,132 380,551,525 411,170,702 411,067,342 Indemnity 5th 313,978,154 332,043,713 371,736,340 401,929,735 424,004,952 Indemnity 6th | 5th 318,331,386 371,250,478 398,753,679 427,502,377 430,010,420 / Losses 6th 315,867,287 325,349,454 358,430,402 388,358,187 406,322,444 | 1.053 1.045 1.048 1.040 1.046 1.043 1.045 1.045 1.046 0.980 0.964 0.966 0.958 0.962 0.963 0.967 0.975 | 4th 257,594,015 305,848,298 315,728,540 386,160,141 381,076,859 Medical 5th 234,306,742 268,255,249 316,940,065 324,788,206 395,975,208 | 5th 256,049,385 316,355,581 322,454,863 398,103,248 383,548,172 Losses 6th 236,376,075 252,186,260 298,911,154 304,046,966 380,232,325 Losses 7th | 0.994 1.034 1.021 1.031 1.006 1.019 1.019 1.023 1.017 Dev't 1.009 0.940 0.943 0.936 0.960 0.948 0.946 0.945 0.958 | 4th 559,887,399 661,121,430 696,280,065 797,330,843 792,144,201 Total Lo 5th 548,284,896 600,298,962 688,676,405 726,717,941 819,980,160 Total Lo 6th | 5th 574,380,771 687,606,059 721,208,542 825,605,625 813,558,592 osses 6th 552,243,362 577,535,714 657,341,556 692,405,153 786,554,769 | 1.026 1.040 1.036 1.035 1.027 1.031 1.033 1.035 1.033 Dev't 1.007 0.962 0.954 0.953 0.956 0.955 0.957 0.967 |
| AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 4th 302,293,384 355,273,132 380,551,525 411,170,702 411,067,342 Indemnity 5th 313,978,154 332,043,713 371,736,340 401,929,735 424,004,952 Indemnity 6th 310,612,919 | 5th 318,331,386 371,250,478 398,753,679 427,502,377 430,010,420 / Losses 6th 315,867,287 325,349,454 358,430,402 388,358,187 406,322,444 / Losses 7th 309,922,961 | 1.053 1.045 1.048 1.040 1.046 1.043 1.045 1.045 1.046 Dev't 1.006 0.980 0.964 0.966 0.958 0.962 0.963 0.967 0.975 Dev't 0.998 1.027 | 4th 257,594,015 305,848,298 315,728,540 386,160,141 381,076,859 Medical 5th 234,306,742 268,255,249 316,940,065 324,788,206 395,975,208 Medical 6th 238,600,797 | 5th 256,049,385 316,355,581 322,454,863 398,103,248 383,548,172 Losses 6th 236,376,075 252,186,260 298,911,154 304,046,966 380,232,325 Losses 7th 240,603,328 | 0.994 1.034 1.021 1.031 1.006 1.019 1.019 1.023 1.017 Dev't 1.009 0.940 0.943 0.936 0.960 0.948 0.946 0.945 0.958 Dev't 1.008 | 4th 559,887,399 661,121,430 696,280,065 797,330,843 792,144,201 Total Lo 5th 548,284,896 600,298,962 688,676,405 726,717,941 819,980,160 Total Lo 6th 549,213,716 | 5th 574,380,771 687,606,059 721,208,542 825,605,625 813,558,592 0sses 6th 552,243,362 577,535,714 657,341,556 692,405,153 786,554,769 osses 7th 550,526,289 | 1.026 1.040 1.036 1.035 1.027 1.031 1.033 1.035 1.033 Dev't 1.007 0.962 0.954 0.953 0.959 0.956 0.955 0.957 0.967 |
| AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 4th 302,293,384 355,273,132 380,551,525 411,170,702 411,067,342 Indemnity 5th 313,978,154 332,043,713 371,736,340 401,929,735 424,004,952 Indemnity 6th 310,612,919 321,130,145 | 5th 318,331,386 371,250,478 398,753,679 427,502,377 430,010,420 / Losses 6th 315,867,287 325,349,454 358,430,402 388,358,187 406,322,444 / Losses 7th 309,922,961 329,762,900 | 1.053 1.045 1.048 1.040 1.046 1.045 1.045 1.045 1.046 Dev't 1.006 0.980 0.964 0.966 0.958 0.962 0.963 0.967 0.975 Dev't 0.998 | 4th 257,594,015 305,848,298 315,728,540 386,160,141 381,076,859 Medical 5th 234,306,742 268,255,249 316,940,065 324,788,206 395,975,208 Medical 6th 238,600,797 253,573,596 | 5th 256,049,385 316,355,581 322,454,863 398,103,248 383,548,172 Losses 6th 236,376,075 252,186,260 298,911,154 304,046,966 380,232,325 Losses 7th 240,603,328 256,862,305 | 0.994 1.034 1.021 1.031 1.006 1.019 1.019 1.023 1.017 Pev't 1.009 0.940 0.943 0.936 0.960 0.948 0.946 0.945 0.958 Pev't 1.008 1.013 | 4th 559,887,399 661,121,430 696,280,065 797,330,843 792,144,201 Total Lo 5th 548,284,896 600,298,962 688,676,405 726,717,941 819,980,160 Total Lo 6th 549,213,716 574,703,741 | 5th 574,380,771 687,606,059 721,208,542 825,605,625 813,558,592 0sses 6th 552,243,362 577,535,714 657,341,556 692,405,153 786,554,769 | 1.026 1.040 1.036 1.037 1.031 1.033 1.035 1.033 1.035 1.097 0.962 0.954 0.953 0.959 0.956 0.955 0.957 0.967 |
| AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg 4-yr avg 5-yr avg AY00 AY01 AY00 AY01 AY00 | 4th 302,293,384 355,273,132 380,551,525 411,170,702 411,067,342 Indemnity 5th 313,978,154 332,043,713 371,736,340 401,929,735 424,004,952 Indemnity 6th 310,612,919 321,130,145 325,814,811 | 5th 318,331,386 371,250,478 398,753,679 427,502,377 430,010,420 / Losses 6th 315,867,287 325,349,454 358,430,402 388,358,187 406,322,444 / Losses 7th 309,922,961 329,762,900 328,125,629 | 1.053 1.045 1.048 1.040 1.046 1.043 1.045 1.046 1.045 1.046 0.980 0.964 0.966 0.958 0.962 0.963 0.967 0.975 Dev't 0.998 1.027 1.007 | 4th 257,594,015 305,848,298 315,728,540 386,160,141 381,076,859 Medical 5th 234,306,742 268,255,249 316,940,065 324,788,206 395,975,208 Medical 6th 238,600,797 253,573,596 252,549,304 | 5th 256,049,385 316,355,581 322,454,863 398,103,248 383,548,172 Losses 6th 236,376,075 252,186,260 298,911,154 304,046,966 380,232,325 Losses 7th 240,603,328 256,862,305 256,050,576 | 0.994 1.034 1.021 1.031 1.006 1.019 1.019 1.023 1.017 Pev't 1.009 0.940 0.943 0.936 0.946 0.945 0.945 0.958 Pev't 1.008 1.013 1.014 | 4th 559,887,399 661,121,430 696,280,065 797,330,843 792,144,201 Total Lo 5th 548,284,896 600,298,962 688,676,405 726,717,941 819,980,160 Total Lo 6th 549,213,716 574,703,741 578,364,115 | 5th 574,380,771 687,606,059 721,208,542 825,605,625 813,558,592 0sses 6th 552,243,362 577,535,714 657,341,556 692,405,153 786,554,769 0sses 7th 550,526,289 586,625,205 584,176,205 | 1.026 1.040 1.036 1.037 1.031 1.033 1.035 1.037 1.031 1.095 1.095 0.955 0.957 0.967 Dev't 1.002 1.021 1.010 |
| AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg 4-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg AY04 AY05 2-yr avg AY00 AY01 AY02 AY03 | 4th 302,293,384 355,273,132 380,551,525 411,170,702 411,067,342 Indemnity 5th 313,978,154 332,043,713 371,736,340 401,929,735 424,004,952 Indemnity 6th 310,612,919 321,130,145 325,814,811 359,331,268 | 5th 318,331,386 371,250,478 398,753,679 427,502,377 430,010,420 / Losses 6th 315,867,287 325,349,454 358,430,402 388,358,187 406,322,444 / Losses 7th 309,922,961 329,762,900 328,125,629 357,689,813 | 1.053 1.045 1.048 1.040 1.046 1.043 1.045 1.045 1.046 Dev't 1.006 0.980 0.964 0.966 0.958 0.962 0.963 0.967 0.975 Dev't 0.998 1.027 1.007 0.995 | 4th 257,594,015 305,848,298 315,728,540 386,160,141 381,076,859 Medical 5th 234,306,742 268,255,249 316,940,065 324,788,206 395,975,208 Medical 6th 238,600,797 253,573,596 252,549,304 299,452,264 | 5th 256,049,385 316,355,581 322,454,863 398,103,248 383,548,172 Losses 6th 236,376,075 252,186,260 298,911,154 304,046,966 380,232,325 Losses 7th 240,603,328 256,862,305 256,050,576 293,683,708 | 0.994 1.034 1.021 1.031 1.006 1.019 1.019 1.023 1.017 Pev't 1.009 0.940 0.943 0.946 0.946 0.945 0.958 Dev't 1.008 1.013 1.014 0.981 | 4th 559,887,399 661,121,430 696,280,065 797,330,843 792,144,201 Total Lo 5th 548,284,896 600,298,962 688,676,405 726,717,941 819,980,160 Total Lo 6th 549,213,716 574,703,741 578,364,115 658,783,532 | 5th 574,380,771 687,606,059 721,208,542 825,605,625 813,558,592 0sses 6th 552,243,362 577,535,714 657,341,556 692,405,153 786,554,769 0sses 7th 550,526,289 586,625,205 584,176,205 651,373,521 | 1.026 1.040 1.036 1.037 1.031 1.033 1.035 1.037 1.031 1.095 0.962 0.954 0.953 0.959 0.956 0.957 0.967 Dev't 1.002 1.021 1.010 0.989 |
| AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg AY04 AY05 2-yr avg AY04 AY05 AY04 AY05 AY04 AY05 AY00 AY01 AY02 AY03 AY04 | 4th 302,293,384 355,273,132 380,551,525 411,170,702 411,067,342 Indemnity 5th 313,978,154 332,043,713 371,736,340 401,929,735 424,004,952 Indemnity 6th 310,612,919 321,130,145 325,814,811 359,331,268 | 5th 318,331,386 371,250,478 398,753,679 427,502,377 430,010,420 / Losses 6th 315,867,287 325,349,454 358,430,402 388,358,187 406,322,444 / Losses 7th 309,922,961 329,762,900 328,125,629 357,689,813 | 1.053 1.045 1.048 1.040 1.046 1.043 1.045 1.045 1.045 1.046 0.980 0.964 0.966 0.958 0.962 0.963 0.967 0.975 Dev't 0.998 1.027 1.007 0.995 0.993 0.994 0.998 | 4th 257,594,015 305,848,298 315,728,540 386,160,141 381,076,859 Medical 5th 234,306,742 268,255,249 316,940,065 324,788,206 395,975,208 Medical 6th 238,600,797 253,573,596 252,549,304 299,452,264 | 5th 256,049,385 316,355,581 322,454,863 398,103,248 383,548,172 Losses 6th 236,376,075 252,186,260 298,911,154 304,046,966 380,232,325 Losses 7th 240,603,328 256,862,305 256,050,576 293,683,708 | 0.994 1.034 1.021 1.031 1.006 1.019 1.023 1.017 Dev't 1.009 0.940 0.943 0.936 0.960 0.948 0.946 0.945 0.958 Dev't 1.008 1.013 1.014 0.981 1.005 0.993 1.000 | 4th 559,887,399 661,121,430 696,280,065 797,330,843 792,144,201 Total Lo 5th 548,284,896 600,298,962 688,676,405 726,717,941 819,980,160 Total Lo 6th 549,213,716 574,703,741 578,364,115 658,783,532 | 5th 574,380,771 687,606,059 721,208,542 825,605,625 813,558,592 0sses 6th 552,243,362 577,535,714 657,341,556 692,405,153 786,554,769 0sses 7th 550,526,289 586,625,205 584,176,205 651,373,521 | 1.026 1.040 1.036 1.037 1.031 1.033 1.035 1.037 1.031 1.033 0.959 0.956 0.955 0.957 0.967 Dev't 1.002 1.021 1.010 0.989 0.998 |
| AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 4-yr avg 5-yr avg 4-yr avg 5-yr avg 4-yr avg 5-yr avg | 4th 302,293,384 355,273,132 380,551,525 411,170,702 411,067,342 Indemnity 5th 313,978,154 332,043,713 371,736,340 401,929,735 424,004,952 Indemnity 6th 310,612,919 321,130,145 325,814,811 359,331,268 | 5th 318,331,386 371,250,478 398,753,679 427,502,377 430,010,420 / Losses 6th 315,867,287 325,349,454 358,430,402 388,358,187 406,322,444 / Losses 7th 309,922,961 329,762,900 328,125,629 357,689,813 | 1.053 1.045 1.048 1.040 1.046 1.043 1.045 1.045 1.046 1.045 1.046 0.980 0.964 0.966 0.958 0.962 0.963 0.967 0.975 Dev't 0.998 1.027 1.007 0.995 0.993 0.994 0.998 1.006 | 4th 257,594,015 305,848,298 315,728,540 386,160,141 381,076,859 Medical 5th 234,306,742 268,255,249 316,940,065 324,788,206 395,975,208 Medical 6th 238,600,797 253,573,596 252,549,304 299,452,264 | 5th 256,049,385 316,355,581 322,454,863 398,103,248 383,548,172 Losses 6th 236,376,075 252,186,260 298,911,154 304,046,966 380,232,325 Losses 7th 240,603,328 256,862,305 256,050,576 293,683,708 | 0.994 1.034 1.021 1.031 1.006 1.019 1.019 1.023 1.017 Dev't 1.009 0.940 0.943 0.936 0.960 0.948 0.946 0.945 0.958 Dev't 1.008 1.013 1.014 0.981 1.005 0.993 1.000 1.003 | 4th 559,887,399 661,121,430 696,280,065 797,330,843 792,144,201 Total Lo 5th 548,284,896 600,298,962 688,676,405 726,717,941 819,980,160 Total Lo 6th 549,213,716 574,703,741 578,364,115 658,783,532 | 5th 574,380,771 687,606,059 721,208,542 825,605,625 813,558,592 0sses 6th 552,243,362 577,535,714 657,341,556 692,405,153 786,554,769 0sses 7th 550,526,289 586,625,205 584,176,205 651,373,521 | 1.026 1.040 1.036 1.035 1.027 1.031 1.033 1.035 1.033 1.035 1.033 Dev't 1.007 0.962 0.954 0.953 0.959 0.956 0.957 0.967 Dev't 1.002 1.021 1.010 0.989 0.998 0.999 1.005 |
| AY03 AY04 AY05 AY06 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg 5-yr avg AY01 AY02 AY03 AY04 AY05 2-yr avg 3-yr avg 3-yr avg 3-yr avg | 4th 302,293,384 355,273,132 380,551,525 411,170,702 411,067,342 Indemnity 5th 313,978,154 332,043,713 371,736,340 401,929,735 424,004,952 Indemnity 6th 310,612,919 321,130,145 325,814,811 359,331,268 | 5th 318,331,386 371,250,478 398,753,679 427,502,377 430,010,420 / Losses 6th 315,867,287 325,349,454 358,430,402 388,358,187 406,322,444 / Losses 7th 309,922,961 329,762,900 328,125,629 357,689,813 | 1.053 1.045 1.048 1.040 1.046 1.043 1.045 1.045 1.045 1.046 0.980 0.964 0.966 0.958 0.962 0.963 0.967 0.975 Dev't 0.998 1.027 1.007 0.995 0.993 0.994 0.998 | 4th 257,594,015 305,848,298 315,728,540 386,160,141 381,076,859 Medical 5th 234,306,742 268,255,249 316,940,065 324,788,206 395,975,208 Medical 6th 238,600,797 253,573,596 252,549,304 299,452,264 | 5th 256,049,385 316,355,581 322,454,863 398,103,248 383,548,172 Losses 6th 236,376,075 252,186,260 298,911,154 304,046,966 380,232,325 Losses 7th 240,603,328 256,862,305 256,050,576 293,683,708 | 0.994 1.034 1.021 1.031 1.006 1.019 1.023 1.017 Dev't 1.009 0.940 0.943 0.936 0.960 0.948 0.946 0.945 0.958 Dev't 1.008 1.013 1.014 0.981 1.005 0.993 1.000 | 4th 559,887,399 661,121,430 696,280,065 797,330,843 792,144,201 Total Lo 5th 548,284,896 600,298,962 688,676,405 726,717,941 819,980,160 Total Lo 6th 549,213,716 574,703,741 578,364,115 658,783,532 | 5th 574,380,771 687,606,059 721,208,542 825,605,625 813,558,592 0sses 6th 552,243,362 577,535,714 657,341,556 692,405,153 786,554,769 0sses 7th 550,526,289 586,625,205 584,176,205 651,373,521 | 1.026 1.040 1.036 1.035 1.027 1.031 1.033 1.035 1.033 Dev't 1.007 0.962 0.954 0.953 0.959 0.956 0.955 0.957 0.967 Dev't 1.002 1.021 1.010 0.989 0.998 0.999 |

North Carolina - Incurred

| | Indemnity | Indemnity Losses Medical Losses | | | Losses | Total Losses | | | | |
|---|--|--|---|---|--|---|---|---|---|--|
| | 7th | 8th | Dev't | 7th | <u>8th</u> | Dev't | 7th | <u>8th</u> | Dev't | |
| AY99 | 300,100,060 | 301,019,534 | 1.003 | 223,395,917 | 223,769,847 | 1.002 | 523,495,977 | 524,789,381 | 1.002 | |
| AY00 | 313,411,974 | 316,016,540 | 1.008 | 243,169,706 | 245,713,723 | 1.010 | 556,581,680 | 561,730,263 | 1.009 | |
| AY01 | 327,899,322 | 325,760,134 | 0.993 | 256,274,157 | 250,420,830 | 0.977 | 584,173,479 | 576,180,964 | 0.986 | |
| AY02 | 327,004,021 | 324,611,243 | 0.993 | 254,512,211 | 248,995,657 | 0.978 | 581,516,232 | 573,606,900 | 0.986 | |
| AY03 | 355,301,341 | 355,911,908 | 1.002 | 292,224,072 | 298,800,192 | 1.023 | 647,525,413 | 654,712,100 | 1.011 | |
| 2-yr avg | 333,301,341 | 333,311,300 | 0.998 | 232,224,012 | 230,000,132 | 1.023 | 047,323,413 | 054,7 12,100 | 0.999 | |
| 3-yr avg | | | 0.996 | | | 0.993 | | | 0.994 | |
| 4-yr avg | | | 0.999 | | | 0.997 | | | 0.998 | |
| 5-yr avg | | | 1.000 | | | 0.998 | | | 0.999 | |
| o yi avg | Indemnity | / Losses | 1.000 | Medical | Losses | 0.550 | Total Lo | nsses | 0.555 | |
| | 8th | 9th | Dev't | 8th | 9th | Dev't | 8th | 9th | Dev't | |
| AY98 | 251,161,091 | 248,981,930 | 0.991 | 206,614,598 | 203,916,840 | 0.987 | 457,775,689 | 452,898,770 | 0.989 | |
| AY99 | 304,586,126 | 305,240,197 | 1.002 | 226,396,577 | 225,870,917 | 0.998 | 530,982,703 | 531,111,114 | 1.000 | |
| AY00 | 314,893,045 | 314,842,325 | 1.002 | 245,230,955 | 248,449,352 | 1.013 | 560,124,000 | 563,291,677 | 1.006 | |
| AY01 | 314,879,803 | 315,372,940 | 1.002 | 241,946,990 | 241,076,839 | 0.996 | 556,826,793 | 556,449,779 | 0.999 | |
| AY02 | 319,026,284 | 319,244,948 | 1.002 | 244,553,960 | 246,550,097 | 1.008 | 563,580,244 | 565,795,045 | 1.004 | |
| 2-yr avg | 313,020,204 | 313,244,340 | 1.001 | 244,000,000 | 240,000,001 | 1.002 | 303,300,244 | 303,7 33,043 | 1.004 | |
| 3-yr avg | | | 1.002 | | | 1.002 | | | 1.002 | |
| 4-yr avg | | | 1.001 | | | 1.004 | | | 1.003 | |
| 5-yr avg | | | 0.999 | | | 1.004 | | | 1.002 | |
| 5-yı avg | Indemnity | / Losses | 0.555 | Medical | l neses | 1.000 | Total Lo | 29220 | 1.000 | |
| | 9th | 10th | Dev't | 9th | 10th | Dev't | 9th | 10th | Dev't | |
| AY97 | 170,665,777 | 169,842,814 | 0.995 | 124,429,171 | 125,660,873 | 1.010 | 295,094,948 | 295,503,687 | 1.001 | |
| AY98 | 253,582,287 | 258,306,695 | 1.019 | 208,760,267 | 213,837,871 | 1.024 | 462,342,554 | 472,144,566 | 1.021 | |
| AY99 | 307,029,539 | 310,861,324 | 1.013 | 226,559,698 | 232,665,633 | 1.027 | 533,589,237 | 543,526,957 | 1.019 | |
| AY00 | 303,035,339 | 303,293,292 | 1.001 | 231,820,391 | 228,903,940 | 0.987 | 534,855,730 | 532,197,232 | 0.995 | |
| AY01 | 305,500,655 | 300,873,026 | 0.985 | 234,265,235 | 237,402,411 | 1.013 | 539,765,890 | 538,275,437 | 0.997 | |
| 2-yr avg | 303,300,033 | 300,073,020 | 0.993 | 234,203,233 | 237,402,411 | 1.000 | 339,703,090 | 330,273,437 | 0.996 | |
| 3-yr avg | | | 0.999 | | | 1.000 | | | 1.004 | |
| , , | | | 1.004 | | | 1.003 | | | 1.004 | |
| 4-yr avg | | | 1.004 | | | 1.013 | | | 1.008 | |
| 5-yr avg | Indemnity | / Losses | 1.002 | Medical | l neses | 1.012 | Total Lo | 29220 | 1.007 | |
| | 10th | 11th | Dev't | 10th | 11th | <u>Dev't</u> | 10th | 11th | Dev't | |
| AY96 | 128,208,000 | 128,404,524 | 1.002 | 110,917,764 | 112,856,843 | 1.017 | 239,125,764 | 241,261,367 | 1.009 | |
| AY97 | 172,751,959 | 171,394,191 | 0.992 | 128,025,299 | 125,600,365 | 0.981 | 300,777,258 | 296,994,556 | 0.987 | |
| AY98 | 259,185,845 | 256,475,341 | 0.990 | 215,447,404 | 211,686,251 | 0.983 | 474,633,249 | 468,161,592 | 0.986 | |
| AY99 | | | 0.993 | | 226,032,446 | 1.006 | 524,243,486 | 523,683,579 | 0.999 | |
| | 299 610 993 | 297 651 133 | | | | | | | | |
| | 299,610,993 294 790 026 | 297,651,133 293 847 353 | | 224,632,493 222,877,843 | | | | | | |
| AY00 | 299,610,993 294,790,026 | 297,651,133 293,847,353 | 0.997 | 222,877,843 | 221,711,615 | 0.995 | 517,667,869 | 515,558,968 | 0.996 | |
| AY00 2-yr avg | | | 0.997 0.995 | | | 0.995 1.001 | | | 0.996 0.998 | |
| AY00 2-yr avg 3-yr avg | | | 0.997 0.995 0.993 | | | 0.995 1.001 0.995 | | | 0.996 0.998 0.994 | |
| AY00 2-yr avg 3-yr avg 4-yr avg | | | 0.997 0.995 0.993 0.993 | | | 0.995 1.001 0.995 0.991 | | | 0.996 0.998 0.994 0.992 | |
| AY00 2-yr avg 3-yr avg | 294,790,026 | 293,847,353 | 0.997 0.995 0.993 | 222,877,843 | 221,711,615 | 0.995 1.001 0.995 | 517,667,869 | 515,558,968 | 0.996 0.998 0.994 | |
| AY00 2-yr avg 3-yr avg 4-yr avg | 294,790,026 Indemnity | 293,847,353 y Losses | 0.997 0.995 0.993 0.993 0.995 | 222,877,843 Medical | 221,711,615 Losses | 0.995 1.001 0.995 0.991 0.996 | 517,667,869 Total Lo | 515,558,968 osses | 0.996 0.998 0.994 0.992 0.995 | |
| AY00 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 294,790,026 Indemnity 11th | 293,847,353 y Losses 12th | 0.997 0.995 0.993 0.993 0.995 | 222,877,843 Medical 11th | 221,711,615 Losses 12th | 0.995 1.001 0.995 0.991 0.996 | 517,667,869 Total Lo <u>11th</u> | 515,558,968 posses 12th | 0.996 0.998 0.994 0.992 0.995 | |
| AY00 2-yr avg 3-yr avg 4-yr avg 5-yr avg | 294,790,026 Indemnity 11th 111,661,020 | 293,847,353 y Losses 12th 115,443,150 | 0.997 0.995 0.993 0.993 0.995 <u>Dev't</u> 1.034 | 222,877,843 Medical 11th 95,792,323 | 221,711,615 Losses 12th 100,087,719 | 0.995 1.001 0.995 0.991 0.996 <u>Dev't</u> 1.045 | 517,667,869 Total Lo 11th 207,453,343 | 515,558,968 posses 12th 215,530,869 | 0.996 0.998 0.994 0.992 0.995 <u>Dev't</u> 1.039 | |
| AY00 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY95 AY96 | 294,790,026 Indemnity 11th 111,661,020 142,030,129 | 293,847,353 y Losses 12th 115,443,150 145,742,245 | 0.997 0.995 0.993 0.993 0.995 <u>Dev't</u> 1.034 1.026 | 222,877,843 Medical 11th 95,792,323 122,838,130 | 221,711,615 Losses 12th 100,087,719 127,051,902 | 0.995 1.001 0.995 0.991 0.996 <u>Dev't</u> 1.045 1.034 | 517,667,869 Total Lo 11th 207,453,343 264,868,259 | 515,558,968 posses 12th 215,530,869 272,794,147 | 0.996 0.998 0.994 0.992 0.995 <u>Dev't</u> 1.039 1.030 | |
| AY00 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY95 AY96 AY97 | Indemnity 11th 111,661,020 142,030,129 173,589,595 | 293,847,353 y Losses 12th 115,443,150 145,742,245 177,856,721 | 0.997 0.995 0.993 0.993 0.995 <u>Dev't</u> 1.034 1.026 1.025 | Medical 11th 95,792,323 122,838,130 127,620,392 | 221,711,615 Losses 12th 100,087,719 127,051,902 132,934,975 | 0.995 1.001 0.995 0.991 0.996 <u>Dev't</u> 1.045 1.034 1.042 | Total Lo 11th 207,453,343 264,868,259 301,209,987 | 515,558,968 cosses 12th 215,530,869 272,794,147 310,791,696 | 0.996 0.998 0.994 0.992 0.995 <u>Dev't</u> 1.039 1.030 1.032 | |
| AY00 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY95 AY96 AY97 AY98 | Indemnity 11th 111,661,020 142,030,129 173,589,595 248,998,497 | 293,847,353 y Losses 12th 115,443,150 145,742,245 177,856,721 254,928,770 | 0.997 0.995 0.993 0.993 0.995 Dev't 1.034 1.026 1.025 1.024 | Medical 11th 95,792,323 122,838,130 127,620,392 204,246,028 | 221,711,615 Losses 12th 100,087,719 127,051,902 132,934,975 214,049,746 | 0.995 1.001 0.995 0.991 0.996 <u>Dev't</u> 1.045 1.034 1.042 1.048 | Total Lo 11th 207,453,343 264,868,259 301,209,987 453,244,525 | 515,558,968 cosses 12th 215,530,869 272,794,147 310,791,696 468,978,516 | 0.996 0.998 0.994 0.992 0.995 <u>Dev't</u> 1.039 1.030 1.032 1.035 | |
| AY00 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY95 AY96 AY97 AY98 AY99 | Indemnity 11th 111,661,020 142,030,129 173,589,595 | 293,847,353 y Losses 12th 115,443,150 145,742,245 177,856,721 | 0.997 0.995 0.993 0.993 0.995 Dev't 1.034 1.026 1.025 1.024 1.010 | Medical 11th 95,792,323 122,838,130 127,620,392 | 221,711,615 Losses 12th 100,087,719 127,051,902 132,934,975 | 0.995 1.001 0.995 0.991 0.996 Dev't 1.045 1.034 1.042 1.048 1.032 | Total Lo 11th 207,453,343 264,868,259 301,209,987 | 515,558,968 cosses 12th 215,530,869 272,794,147 310,791,696 | 0.996 0.998 0.994 0.992 0.995 0.995 0.995 1.039 1.030 1.032 1.035 1.019 | |
| AY00 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY95 AY96 AY97 AY98 AY99 2-yr avg | Indemnity 11th 111,661,020 142,030,129 173,589,595 248,998,497 | 293,847,353 y Losses 12th 115,443,150 145,742,245 177,856,721 254,928,770 | 0.997 0.995 0.993 0.993 0.995 Dev't 1.034 1.026 1.025 1.024 1.010 1.017 | Medical 11th 95,792,323 122,838,130 127,620,392 204,246,028 | 221,711,615 Losses 12th 100,087,719 127,051,902 132,934,975 214,049,746 | 0.995 1.001 0.995 0.991 0.996 Dev't 1.045 1.034 1.042 1.048 1.032 1.040 | Total Lo 11th 207,453,343 264,868,259 301,209,987 453,244,525 | 515,558,968 cosses 12th 215,530,869 272,794,147 310,791,696 468,978,516 | 0.996 0.998 0.994 0.992 0.995 Dev't 1.039 1.030 1.032 1.035 1.019 | |
| AY00 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY95 AY96 AY97 AY98 AY99 2-yr avg 3-yr avg | Indemnity 11th 111,661,020 142,030,129 173,589,595 248,998,497 | 293,847,353 y Losses 12th 115,443,150 145,742,245 177,856,721 254,928,770 | 0.997 0.995 0.993 0.993 0.995 Dev't 1.034 1.026 1.025 1.024 1.010 1.017 1.020 | Medical 11th 95,792,323 122,838,130 127,620,392 204,246,028 | 221,711,615 Losses 12th 100,087,719 127,051,902 132,934,975 214,049,746 | 0.995 1.001 0.995 0.991 0.996 Dev't 1.045 1.034 1.042 1.048 1.032 1.040 1.041 | Total Lo 11th 207,453,343 264,868,259 301,209,987 453,244,525 | 515,558,968 cosses 12th 215,530,869 272,794,147 310,791,696 468,978,516 | 0.996 0.998 0.994 0.992 0.995 Dev't 1.039 1.030 1.032 1.035 1.019 1.027 | |
| AY00 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY95 AY96 AY97 AY98 AY99 2-yr avg 3-yr avg 4-yr avg | Indemnity 11th 111,661,020 142,030,129 173,589,595 248,998,497 | 293,847,353 y Losses 12th 115,443,150 145,742,245 177,856,721 254,928,770 | 0.997 0.995 0.993 0.993 0.995 Dev't 1.034 1.026 1.025 1.024 1.010 1.017 1.020 1.021 | Medical 11th 95,792,323 122,838,130 127,620,392 204,246,028 | 221,711,615 Losses 12th 100,087,719 127,051,902 132,934,975 214,049,746 | 0.995 1.001 0.995 0.991 0.996 Dev't 1.045 1.034 1.042 1.048 1.032 1.040 1.041 1.039 | Total Lo 11th 207,453,343 264,868,259 301,209,987 453,244,525 | 515,558,968 cosses 12th 215,530,869 272,794,147 310,791,696 468,978,516 | 0.996 0.998 0.994 0.992 0.995 Dev't 1.039 1.030 1.032 1.035 1.019 1.027 1.029 | |
| AY00 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY95 AY96 AY97 AY98 AY99 2-yr avg 3-yr avg | Indemnity 11th 111,661,020 142,030,129 173,589,595 248,998,497 | 293,847,353 y Losses 12th 115,443,150 145,742,245 177,856,721 254,928,770 288,977,437 | 0.997 0.995 0.993 0.993 0.995 Dev't 1.034 1.026 1.025 1.024 1.010 1.017 1.020 | Medical 11th 95,792,323 122,838,130 127,620,392 204,246,028 | 221,711,615 Losses 12th 100,087,719 127,051,902 132,934,975 214,049,746 224,495,003 | 0.995 1.001 0.995 0.991 0.996 Dev't 1.045 1.034 1.042 1.048 1.032 1.040 1.041 | Total Lo 11th 207,453,343 264,868,259 301,209,987 453,244,525 | 515,558,968 Dosses 12th 215,530,869 272,794,147 310,791,696 468,978,516 513,472,440 | 0.996 0.998 0.994 0.992 0.995 Dev't 1.039 1.030 1.032 1.035 1.019 1.027 | |
| AY00 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY95 AY96 AY97 AY98 AY99 2-yr avg 3-yr avg 4-yr avg | Indemnity 11th 111,661,020 142,030,129 173,589,595 248,998,497 286,229,577 | 293,847,353 y Losses 12th 115,443,150 145,742,245 177,856,721 254,928,770 288,977,437 | 0.997 0.995 0.993 0.993 0.995 Dev't 1.034 1.026 1.025 1.024 1.010 1.017 1.020 1.021 | Medical 11th 95,792,323 122,838,130 127,620,392 204,246,028 217,587,054 | 221,711,615 Losses 12th 100,087,719 127,051,902 132,934,975 214,049,746 224,495,003 | 0.995 1.001 0.995 0.991 0.996 Dev't 1.045 1.034 1.042 1.048 1.032 1.040 1.041 1.039 | Total Lo 11th 207,453,343 264,868,259 301,209,987 453,244,525 503,816,631 | 515,558,968 Dosses 12th 215,530,869 272,794,147 310,791,696 468,978,516 513,472,440 | 0.996 0.998 0.994 0.992 0.995 Dev't 1.039 1.030 1.032 1.035 1.019 1.027 1.029 | |
| AY00 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY95 AY96 AY97 AY98 AY99 2-yr avg 3-yr avg 4-yr avg | Indemnity 11th 111,661,020 142,030,129 173,589,595 248,998,497 286,229,577 | 293,847,353 y Losses 12th 115,443,150 145,742,245 177,856,721 254,928,770 288,977,437 | 0.997 0.995 0.993 0.993 0.995 Dev't 1.034 1.026 1.025 1.024 1.010 1.017 1.020 1.021 | Medical 11th 95,792,323 122,838,130 127,620,392 204,246,028 217,587,054 Medical | 221,711,615 Losses 12th 100,087,719 127,051,902 132,934,975 214,049,746 224,495,003 Losses | 0.995 1.001 0.995 0.991 0.996 Dev't 1.045 1.034 1.042 1.048 1.032 1.040 1.041 1.039 1.040 | Total Lo 11th 207,453,343 264,868,259 301,209,987 453,244,525 503,816,631 | 515,558,968 Disses 12th 215,530,869 272,794,147 310,791,696 468,978,516 513,472,440 Disses | 0.996 0.998 0.994 0.992 0.995 Dev't 1.039 1.030 1.032 1.035 1.019 1.027 1.029 1.031 | |
| AY00 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY95 AY96 AY97 AY98 AY99 2-yr avg 3-yr avg 4-yr avg 5-yr avg | Indemnity 11th 111,661,020 142,030,129 173,589,595 248,998,497 286,229,577 Indemnity 12th | 293,847,353 y Losses 12th 115,443,150 145,742,245 177,856,721 254,928,770 288,977,437 | 0.997 0.995 0.993 0.993 0.995 Dev't 1.034 1.026 1.025 1.024 1.010 1.017 1.020 1.021 1.024 | Medical 11th 95,792,323 122,838,130 127,620,392 204,246,028 217,587,054 Medical 12th | 221,711,615 Losses 12th 100,087,719 127,051,902 132,934,975 214,049,746 224,495,003 Losses 13th | 0.995 1.001 0.995 0.991 0.996 Dev't 1.045 1.034 1.042 1.048 1.032 1.040 1.041 1.039 1.040 Dev't 0.985 0.952 | Total Lo | 515,558,968 Dosses 12th 215,530,869 272,794,147 310,791,696 468,978,516 513,472,440 Dosses 13th | 0.996 0.998 0.994 0.992 0.995 Dev't 1.039 1.030 1.032 1.035 1.019 1.027 1.029 1.031 | |
| AY00 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY95 AY96 AY97 AY98 AY99 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY97 | Indemnity 11th 111,661,020 142,030,129 173,589,595 248,998,497 286,229,577 Indemnity 12th 126,508,560 | 293,847,353 y Losses 12th 115,443,150 145,742,245 177,856,721 254,928,770 288,977,437 y Losses 13th 124,041,508 | 0.997 0.995 0.993 0.993 0.995 Dev't 1.034 1.026 1.025 1.024 1.010 1.017 1.020 1.021 1.024 Dev't 0.980 | Medical 11th 95,792,323 122,838,130 127,620,392 204,246,028 217,587,054 Medical 12th 107,895,177 | 221,711,615 Losses 12th 100,087,719 127,051,902 132,934,975 214,049,746 224,495,003 Losses 13th 106,280,684 | 0.995 1.001 0.995 0.991 0.996 Dev't 1.045 1.034 1.042 1.048 1.032 1.040 1.041 1.039 1.040 Dev't 0.985 | Total Lo | 515,558,968 Disses 12th 215,530,869 272,794,147 310,791,696 468,978,516 513,472,440 Disses 13th 230,322,192 | 0.996 0.998 0.994 0.992 0.995 Dev't 1.039 1.030 1.032 1.035 1.019 1.027 1.029 1.031 Dev't 0.983 | |
| AY00 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY95 AY96 AY97 AY98 AY99 2-yr avg 3-yr avg 4-yr avg 5-yr avg 4-yr avg 5-yr avg | Indemnity 11th 111,661,020 142,030,129 173,589,595 248,998,497 286,229,577 Indemnity 12th 126,508,560 128,293,259 | 293,847,353 y Losses 12th 115,443,150 145,742,245 177,856,721 254,928,770 288,977,437 y Losses 13th 124,041,508 124,093,400 | 0.997 0.995 0.993 0.993 0.995 Dev't 1.034 1.026 1.025 1.024 1.010 1.017 1.020 1.021 1.024 Dev't 0.980 0.967 0.983 0.971 | Medical 11th 95,792,323 122,838,130 127,620,392 204,246,028 217,587,054 Medical 12th 107,895,177 109,829,304 | 221,711,615 Losses 12th 100,087,719 127,051,902 132,934,975 214,049,746 224,495,003 Losses 13th 106,280,684 104,516,376 | 0.995 1.001 0.995 0.991 0.996 Dev't 1.045 1.034 1.042 1.048 1.032 1.040 1.041 1.039 1.040 Dev't 0.985 0.952 | Total Lotal | 515,558,968 Disses 12th 215,530,869 272,794,147 310,791,696 468,978,516 513,472,440 Disses 13th 230,322,192 228,609,776 | 0.996 0.998 0.994 0.992 0.995 Dev't 1.039 1.030 1.032 1.035 1.019 1.027 1.029 1.031 Dev't 0.983 0.960 0.980 0.966 | |
| AY00 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY95 AY96 AY97 AY98 AY99 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY97 | Indemnity 11th 111,661,020 142,030,129 173,589,595 248,998,497 286,229,577 Indemnity 12th 126,508,560 128,293,259 147,944,487 | 293,847,353 y Losses 12th 115,443,150 145,742,245 177,856,721 254,928,770 288,977,437 y Losses 13th 124,041,508 124,093,400 145,418,323 | 0.997 0.995 0.993 0.993 0.995 Dev't 1.024 1.025 1.024 1.010 1.017 1.020 1.021 1.024 Dev't 0.980 0.967 0.983 | Medical 11th 95,792,323 122,838,130 127,620,392 204,246,028 217,587,054 Medical 12th 107,895,177 109,829,304 128,894,869 | 221,711,615 Losses 12th 100,087,719 127,051,902 132,934,975 214,049,746 224,495,003 Losses 13th 106,280,684 104,516,376 125,806,931 | 0.995 1.001 0.995 0.991 0.996 Dev't 1.045 1.034 1.042 1.048 1.032 1.040 1.041 1.039 1.040 Dev't 0.985 0.952 0.976 | Total Lotal | 515,558,968 Disses 12th 215,530,869 272,794,147 310,791,696 468,978,516 513,472,440 Disses 13th 230,322,192 228,609,776 271,225,254 | 0.996 0.998 0.994 0.992 0.995 Dev't 1.039 1.032 1.035 1.019 1.027 1.029 1.031 Dev't 0.983 0.960 0.980 | |
| AY00 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY95 AY96 AY97 AY98 AY99 2-yr avg 3-yr avg 4-yr avg 5-yr avg 4-yr avg 5-yr avg | Indemnity 11th 111,661,020 142,030,129 173,589,595 248,998,497 286,229,577 Indemnity 12th 126,508,560 128,293,259 147,944,487 172,767,322 | 293,847,353 y Losses 12th 115,443,150 145,742,245 177,856,721 254,928,770 288,977,437 y Losses 13th 124,041,508 124,093,400 145,418,323 167,765,697 | 0.997 0.995 0.993 0.995 0.995 Dev't 1.034 1.026 1.025 1.024 1.017 1.020 1.021 1.024 Dev't 0.980 0.967 0.983 0.971 0.982 0.977 | Medical 11th 95,792,323 122,838,130 127,620,392 204,246,028 217,587,054 Medical 12th 107,895,177 109,829,304 128,894,869 129,553,354 | 221,711,615 Losses 12th 100,087,719 127,051,902 132,934,975 214,049,746 224,495,003 Losses 13th 106,280,684 104,516,376 125,806,931 124,233,889 | 0.995 1.001 0.995 0.991 0.996 Dev't 1.045 1.034 1.042 1.048 1.032 1.040 1.041 1.039 1.040 Dev't 0.985 0.952 0.976 0.959 | Total Lotal | 515,558,968 DISSES 12th 215,530,869 272,794,147 310,791,696 468,978,516 513,472,440 DISSES 13th 230,322,192 228,609,776 271,225,254 291,999,586 | 0.996 0.998 0.994 0.992 0.995 Dev't 1.039 1.030 1.032 1.035 1.019 1.027 1.029 1.031 Dev't 0.983 0.960 0.980 0.966 | |
| AY00 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY95 AY96 AY97 AY98 AY99 2-yr avg 3-yr avg 4-yr avg 5-yr avg 4-yr avg 5-yr avg | Indemnity 11th 111,661,020 142,030,129 173,589,595 248,998,497 286,229,577 Indemnity 12th 126,508,560 128,293,259 147,944,487 172,767,322 | 293,847,353 y Losses 12th 115,443,150 145,742,245 177,856,721 254,928,770 288,977,437 y Losses 13th 124,041,508 124,093,400 145,418,323 167,765,697 | 0.997 0.995 0.993 0.995 0.995 Dev't 1.034 1.026 1.025 1.024 1.010 1.017 1.020 1.021 1.024 Dev't 0.980 0.967 0.983 0.971 0.982 0.977 0.979 | Medical 11th 95,792,323 122,838,130 127,620,392 204,246,028 217,587,054 Medical 12th 107,895,177 109,829,304 128,894,869 129,553,354 | 221,711,615 Losses 12th 100,087,719 127,051,902 132,934,975 214,049,746 224,495,003 Losses 13th 106,280,684 104,516,376 125,806,931 124,233,889 | 0.995 1.001 0.995 0.991 0.996 Dev't 1.045 1.034 1.042 1.048 1.032 1.040 1.041 1.039 1.040 Dev't 0.985 0.952 0.976 0.959 0.978 | Total Lotal | 515,558,968 Disses 12th 215,530,869 272,794,147 310,791,696 468,978,516 513,472,440 Disses 13th 230,322,192 228,609,776 271,225,254 291,999,586 | 0.996 0.998 0.994 0.992 0.995 Dev't 1.039 1.030 1.032 1.035 1.019 1.027 1.029 1.031 Dev't 0.983 0.960 0.980 0.966 0.980 | |
| AY00 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY95 AY96 AY97 AY98 AY99 2-yr avg 5-yr avg 5-yr avg 4-yr avg 5-yr avg 4-yr avg 5-yr avg 2-yr avg 5-yr avg | Indemnity 11th 111,661,020 142,030,129 173,589,595 248,998,497 286,229,577 Indemnity 12th 126,508,560 128,293,259 147,944,487 172,767,322 | 293,847,353 y Losses 12th 115,443,150 145,742,245 177,856,721 254,928,770 288,977,437 y Losses 13th 124,041,508 124,093,400 145,418,323 167,765,697 | 0.997 0.995 0.993 0.995 0.995 Dev't 1.034 1.026 1.025 1.024 1.017 1.020 1.021 1.024 Dev't 0.980 0.967 0.983 0.971 0.982 0.977 | Medical 11th 95,792,323 122,838,130 127,620,392 204,246,028 217,587,054 Medical 12th 107,895,177 109,829,304 128,894,869 129,553,354 | 221,711,615 Losses 12th 100,087,719 127,051,902 132,934,975 214,049,746 224,495,003 Losses 13th 106,280,684 104,516,376 125,806,931 124,233,889 | 0.995 1.001 0.995 0.991 0.996 Dev't 1.045 1.034 1.042 1.048 1.032 1.040 1.041 1.039 1.040 Dev't 0.985 0.952 0.976 0.959 0.978 0.969 | Total Lotal | 515,558,968 Disses 12th 215,530,869 272,794,147 310,791,696 468,978,516 513,472,440 Disses 13th 230,322,192 228,609,776 271,225,254 291,999,586 | 0.996 0.998 0.994 0.992 0.995 Dev't 1.039 1.030 1.032 1.035 1.019 1.027 1.029 1.031 Dev't 0.983 0.960 0.980 0.980 0.973 | |
| AY00 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY95 AY96 AY97 AY98 AY99 2-yr avg 3-yr avg 4-yr avg 5-yr avg AY94 AY95 AY96 AY97 AY98 2-yr avg 3-yr avg 3-yr avg | Indemnity 11th 111,661,020 142,030,129 173,589,595 248,998,497 286,229,577 Indemnity 12th 126,508,560 128,293,259 147,944,487 172,767,322 | 293,847,353 y Losses 12th 115,443,150 145,742,245 177,856,721 254,928,770 288,977,437 y Losses 13th 124,041,508 124,093,400 145,418,323 167,765,697 | 0.997 0.995 0.993 0.995 0.995 Dev't 1.034 1.026 1.025 1.024 1.010 1.017 1.020 1.021 1.024 Dev't 0.980 0.967 0.983 0.971 0.982 0.977 0.979 | Medical 11th 95,792,323 122,838,130 127,620,392 204,246,028 217,587,054 Medical 12th 107,895,177 109,829,304 128,894,869 129,553,354 | 221,711,615 Losses 12th 100,087,719 127,051,902 132,934,975 214,049,746 224,495,003 Losses 13th 106,280,684 104,516,376 125,806,931 124,233,889 | 0.995 1.001 0.995 0.991 0.996 Dev't 1.045 1.034 1.042 1.048 1.032 1.040 1.041 1.039 1.040 Dev't 0.985 0.952 0.976 0.959 0.978 0.969 0.971 | Total Lotal | 515,558,968 Disses 12th 215,530,869 272,794,147 310,791,696 468,978,516 513,472,440 Disses 13th 230,322,192 228,609,776 271,225,254 291,999,586 | 0.996 0.998 0.994 0.992 0.995 Dev't 1.039 1.030 1.032 1.035 1.019 1.027 1.029 1.031 Dev't 0.983 0.960 0.980 0.980 0.980 0.973 0.975 | |

North Carolina - Incurred

| | Indemnity | v Losses | | Medical | Losses | Total Losses | | | |
|----------------------|----------------------------|----------------------------|----------------|----------------------------|----------------------------|----------------|----------------------------|----------------------------|----------------|
| | <u>13th</u> | 14th | Dev't | <u>13th</u> | <u>14th</u> | Dev't | <u>13th</u> | <u>14th</u> | Dev't |
| AY93 | 150,002,945 | 150,391,550 | 1.003 | 140,774,601 | 141,649,542 | 1.006 | 290,777,546 | 292,041,092 | 1.004 |
| AY94 | 141,016,748 | 140,242,835 | 0.995 | 121,785,501 | 119,854,965 | 0.984 | 262,802,249 | 260,097,800 | 0.990 |
| AY95 | 125,934,583 | 126,265,986 | 1.003 | 106,541,468 | 109,135,260 | 1.024 | 232,476,051 | 235,401,246 | 1.013 |
| AY96 | 144,687,997 | 145,091,468 | 1.003 | 125,298,747 | 124,541,655 | 0.994 | 269,986,744 | 269,633,123 | 0.999 |
| AY97 | 161,538,181 | 160,991,118 | 0.997 | 119,415,110 | 120,625,045 | 1.010 | 280,953,291 | 281,616,163 | 1.002 |
| 2-yr avg | | | 1.000 | | | 1.002 | | | 1.001 |
| 3-yr avg | | | 1.001 1.000 | | | 1.009 1.003 | | | 1.005 1.001 |
| 4-yr avg 5-yr avg | | | 1.000 | | | 1.003 | | | 1.001 |
| o yi avg | Indemnity | y Losses | 1.000 | Medical | Losses | 1.004 | Total Lo | osses | 1.002 |
| | <u>14th</u> | , <u>15th</u> | Dev't | <u>14th</u> | <u>15th</u> | Dev't | <u>14th</u> | <u>15th</u> | Dev't |
| AY92 | 198,733,027 | 198,574,084 | 0.999 | 166,697,997 | 165,961,046 | 0.996 | 365,431,024 | 364,535,130 | 0.998 |
| AY93 | 166,396,541 | 164,548,807 | 0.989 | 157,361,125 | 162,190,708 | 1.031 | 323,757,666 | 326,739,515 | 1.009 |
| AY94 | 140,989,466 | 141,380,313 | 1.003 | 120,586,130 | 121,721,867 | 1.009 | 261,575,596 | 263,102,180 | 1.006 |
| AY95 | 126,165,494 | 126,116,864 | 1.000 | 108,752,750 | 109,195,102 | 1.004 | 234,918,244 | 235,311,966 | 1.002 |
| AY96 | 141,397,032 | 140,728,269 | 0.995 | 119,911,391 | 119,513,808 | 0.997 | 261,308,423 | 260,242,077 | 0.996 |
| 2-yr avg | | | 0.998 | | | 1.001 | | | 0.999 |
| 3-yr avg 4-yr avg | | | 0.999 0.997 | | | 1.003 1.010 | | | 1.001 1.003 |
| 5-yr avg | | | 0.997 | | | 1.010 | | | 1.003 |
| o yi avg | Indemnity | v Losses | 0.557 | Medical | Losses | 1.007 | Total Lo | osses | 1.002 |
| | <u>15th</u> | , 16th | Dev't | <u>15th</u> | <u>16th</u> | Dev't | <u>15th</u> | <u>16th</u> | Dev't |
| AY91 | 220,456,477 | 221,160,350 | 1.003 | 197,488,740 | 198,362,089 | 1.004 | 417,945,217 | 419,522,439 | 1.004 |
| AY92 | 201,306,484 | 201,096,619 | 0.999 | 170,066,353 | 172,184,436 | 1.012 | 371,372,837 | 373,281,055 | 1.005 |
| AY93 | 163,771,108 | 163,292,618 | 0.997 | 157,854,278 | 157,194,078 | 0.996 | 321,625,386 | 320,486,696 | 0.996 |
| AY94 | 141,203,487 | 141,305,873 | 1.001 | 121,536,631 | 122,072,238 | 1.004 | 262,740,118 | 263,378,111 | 1.002 |
| AY95 | 123,078,082 | 122,754,802 | 0.997 | 106,191,234 | 106,997,656 | 1.008 | 229,269,316 | 229,752,458 | 1.002 |
| 2-yr avg | | | 0.999 | | | 1.006 | | | 1.002 |
| 3-yr avg 4-yr avg | | | 0.998 0.999 | | | 1.003 1.005 | | | 1.000 1.001 |
| 5-yr avg | | | 0.999 | | | 1.005 | | | 1.001 |
| o yi avg | Indemnity | / Losses | 0.000 | Medical | Losses | 1.000 | Total Lo | osses | 1.002 |
| | <u>16th</u> | <u>17th</u> | Dev't | <u>16th</u> | <u>17th</u> | Dev't | <u>16th</u> | <u>17th</u> | Dev't |
| AY90 | 223,800,830 | 223,995,473 | 1.001 | 170,634,039 | 170,731,664 | 1.001 | 394,434,869 | 394,727,137 | 1.001 |
| AY91 | 242,703,633 | 242,513,000 | 0.999 | 216,703,998 | 219,382,737 | 1.012 | 459,407,631 | 461,895,737 | 1.005 |
| AY92 | 200,081,690 | 200,850,873 | 1.004 | 171,615,832 | 172,763,206 | 1.007 | 371,697,522 | 373,614,079 | 1.005 |
| AY93 | 163,060,740 | 163,711,704 | 1.004 | 156,894,940 | 150,134,043 | 0.957 | 319,955,680 | 313,845,747 | 0.981 |
| AY94 2-yr avg | 139,608,123 | 139,095,685 | 0.996 1.000 | 120,626,828 | 119,414,733 | 0.990 0.974 | 260,234,951 | 258,510,418 | 0.993 0.987 |
| 3-yr avg | | | 1.000 | | | 0.985 | | | 0.993 |
| 4-yr avg | | | 1.001 | | | 0.992 | | | 0.996 |
| 5-yr avg | | | 1.001 | | | 0.993 | | | 0.997 |
| , , | Indemnity | y Losses | | Medical | Losses | | Total Lo | osses | |
| | <u>17th</u> | <u>18th</u> | Dev't | <u>17th</u> | <u>18th</u> | Dev't | <u>17th</u> | <u>18th</u> | Dev't |
| AY89 | 221,148,013 | 221,216,037 | 1.000 | 182,133,050 | 183,241,547 | 1.006 | 403,281,063 | 404,457,584 | 1.003 |
| AY90 | 266,919,540 | 266,845,281 | 1.000 | 201,076,545 | 201,042,106 | 1.000 | 467,996,085 | 467,887,387 | 1.000 |
| AY91 | 262,335,774 | 261,721,667 | 0.998 | 235,933,956 | 236,344,287 | 1.002 | 498,269,730 | 498,065,954 | 1.000 |
| AY92 AY93 | 213,332,656 162,962,879 | 211,711,653 161,923,773 | 0.992 0.994 | 182,663,104 149,975,304 | 185,312,295 150,272,121 | 1.015 1.002 | 395,995,760 312,938,183 | 397,023,948 312,195,894 | 1.003 0.998 |
| 2-yr avg | 102,902,079 | 101,923,773 | 0.994 | 149,975,304 | 150,272,121 | 1.002 | 312,930,103 | 312,195,094 | 1.001 |
| 3-yr avg | | | 0.995 | | | 1.006 | | | 1.000 |
| 4-yr avg | | | 0.996 | | | 1.005 | | | 1.000 |
| 5-yr avg | | | 0.997 | | | 1.005 | | | 1.001 |
| | Indemnity | y Losses | | Medical | Losses | | Total Lo | osses | |
| | <u>18th</u> | <u>19th</u> | <u>Dev't</u> | <u>18th</u> | <u>19th</u> | <u>Dev't</u> | <u>18th</u> | <u>19th</u> | Dev't |
| AY88 | 175,396,941 | 175,587,589 | 1.001 | 142,382,616 | 142,994,386 | 1.004 | 317,779,557 | 318,581,975 | 1.003 |
| AY89 | 237,592,284 | 236,525,529 | 0.996 | 194,071,858 | 197,464,172 | 1.017 | 431,664,142 | 433,989,701 | 1.005 |
| AY90 AY91 | 265,977,994 | 266,062,259 | 1.000 0.998 | 200,649,418 | 201,032,157 | 1.002 1.000 | 466,627,412 459,258,146 | 467,094,416 458 733 547 | 1.001 |
| AY91 AY92 | 240,611,648 195,307,328 | 240,177,428 196,366,999 | 1.005 | 218,646,498 169,718,224 | 218,556,119 171,212,987 | 1.000 | 365,025,552 | 458,733,547 367,579,986 | 0.999 1.007 |
| 2-yr avg | 190,001,020 | 130,000,333 | 1.003 | 100,110,224 | 111,212,301 | 1.009 | 300,023,002 | 301,313,300 | 1.007 |
| 3-yr avg | | | 1.002 | | | 1.003 | | | 1.003 |
| 4-yr avg | | | 1.000 | | | 1.007 | | | 1.003 |
| 5-yr avg | | | 1.000 | | | 1.006 | | | 1.003 |
| | | | | | | | | | |

NORTH CAROLINA

Accident Year Loss Development Factors, 19th:Ultimate Report

| | <u>Indemnity</u> | <u>Medical</u> |
|---|--------------------------|--------------------------|
| (1) Losses for accident year 1982 valued as of 12-31-1989 (2) Losses for accident year 1983 valued as of 12-31-1990 | 47,663,737 55,532,749 | 34,598,009 42,881,830 |
| (3) Losses for accident year 1984 valued as of 12-31-1991 | 62,397,553 | 52,330,852 |
| (4) Losses for accident year 1985 valued as of 12-31-1992 | 72,725,374 | 57,812,133 |
| (5) Losses for accident year 1986 valued as of 12-31-1993 | 88,442,418 | 67,387,275 |
| (6) Average = $((1)+(2)+(3)+(4)+(5))/5$ | 65,352,366 | 51,002,020 |
| (7) Losses for accident year 1987 valued as of 12-31-1994 | 117,635,669 | 92,198,588 |
| (8) Ratio = $(6)/(7)$ | 0.556 | 0.553 |
| (9) Losses for accident year 1987 valued as of 12-31-2005 | 139,723,534 | 111,975,423 |
| (10) Losses for accident year 1987 valued as of 12-31-2006 | 139,933,643 | 112,444,934 |
| (11) Losses for accident years prior to 1987 valued as of 12-31-2005 | 919,221,368 | 674,444,959 |
| (12) Losses for accident years prior to 1987 valued as of 12-31-2006 | 920,241,854 | 679,192,570 |
| (13) 19th-to-ultimate development factor | 1.015 | 1.081 |
| = 1+[(10)-(9)+((12)-(11))/(8)]/(9) | | |
| (14) Losses for accident year 1983 valued as of 12-31-1990 | 80,335,646 | 63,328,381 |
| (15) Losses for accident year 1984 valued as of 12-31-1991 | 98,546,007 | 78,564,723 |
| (16) Losses for accident year 1985 valued as of 12-31-1992 | 117,059,567 | 90,066,448 |
| (17) Losses for accident year 1986 valued as of 12-31-1993 | 135,960,969 | 103,433,064 |
| (18) Losses for accident year 1987 valued as of 12-31-1994 | 167,762,527 | 135,134,393 |
| (19) Average = $((14)+(15)+(16)+(17)+(18))/5$ | 119,932,943 | 94,105,402 |
| (20) Losses for accident year 1988 valued as of 12-31-1995 | 214,777,459 | 166,127,292 |
| (21) Ratio = $(19)/(20)$ | 0.558 | 0.566 |
| (22) Losses for accident year 1988 valued as of 12-31-2006 | 175,429,517 | 142,871,672 |
| (23) Losses for accident year 1988 valued as of 12-31-2007 | 175,845,930 | 144,605,839 |
| (24) Losses for accident years prior to 1988 valued as of 12-31-2006 | 1,060,166,167 | 791,637,504 |
| (25) Losses for accident years prior to 1988 valued as of 12-31-2007 | 1,061,724,225 | 796,546,539 |
| (26) 19th-to-ultimate development factor | 1.018 | 1.073 |
| = 1+[(23)-(22)+((25)-(24))/(21)]/(22) | | |
| (27) Losses for accident year 1984 valued as of 12-31-2002 | 68,031,500 | 51,971,257 |
| (28) Losses for accident year 1985 valued as of 12-31-2003 | 84,692,229 | 67,096,174 |
| (29) Losses for accident year 1986 valued as of 12-31-2004 | 96,064,069 | 75,416,222 |
| (30) Losses for accident year 1987 valued as of 12-31-2005 | 131,148,407 | 103,838,701 |
| (31) Losses for accident year 1988 valued as of 12-31-2006 | 162,732,839 | 131,988,444 |
| (32) Average = $((27)+(28)+(29)+(30)+(31))/5$ | 108,533,809 | 86,062,160 |
| (33) Losses for accident year 1989 valued as of 12-31-2007 | 201,559,281 | 171,350,429 |
| (34) Ratio = $(32)/(33)$ | 0.538 | 0.502 |
| (35) Losses for accident year 1989 valued as of 12-31-2007 | 236,489,428 | 197,618,478 |
| (36) Losses for accident year 1989 valued as of 12-31-2008 | 237,087,497 | 200,867,499 |
| (37) Losses for accident years prior to 1989 valued as of 12-31-2007 | 1,315,116,082 | 1,001,856,053 |
| (38) Losses for accident years prior to 1989 valued as of 12-31-2008 | 1,318,388,368 | 1,009,127,074 |
| (39) 19th-to-ultimate development factor | 1.028 | 1.090 |
| = 1+[(36)-(35)+((38)-(37))/(34)]/(35) | | |

NORTH CAROLINA

Accident Year Loss Development Factors, 19th:Ultimate Report

| | <u>Indemnity</u> | <u>Medical</u> |
|--|------------------|----------------|
| (40) Losses for accident year 1985 valued as of 12-31-2003 | 84,485,932 | 66,895,727 |
| (41) Losses for accident year 1986 valued as of 12-31-2004 | 95,791,717 | 75,248,121 |
| (42) Losses for accident year 1987 valued as of 12-31-2005 | 130,766,649 | 103,595,862 |
| (43) Losses for accident year 1988 valued as of 12-31-2006 | 162,588,618 | 131,879,510 |
| (44) Losses for accident year 1989 valued as of 12-31-2007 | 201,121,241 | 171,145,993 |
| (45) Average = $((40)+(41)+(42)+(43)+(44))/5$ | 134,950,831 | 109,753,043 |
| (46) Losses for accident year 1990 valued as of 12-31-2008 | 221,617,040 | 169,535,593 |
| (47) Ratio = (45)/(46) | 0.609 | 0.647 |
| (48) Losses for accident year 1990 valued as of 12-31-2008 | 265,677,322 | 200,475,983 |
| (49) Losses for accident year 1990 valued as of 12-31-2009 | 264,550,849 | 202,147,241 |
| (50) Losses for accident years prior to 1990 valued as of 12-31-2008 | 1,547,892,714 | 1,204,864,023 |
| (51) Losses for accident years prior to 1990 valued as of 12-31-2009 | 1,549,874,291 | 1,207,351,604 |
| (52) 19th-to-ultimate development factor | 1.008 | 1.028 |
| = 1+[(49)-(48)+((51)-(50))/(47)]/(48) | | |
| (53) Losses for accident year 1986 valued as of 12-31-2004 | 95,637,483 | 75,124,035 |
| (54) Losses for accident year 1987 valued as of 12-31-2005 | 130,723,406 | 103,551,292 |
| (55) Losses for accident year 1988 valued as of 12-31-2006 | 162,460,263 | 131,812,110 |
| (56) Losses for accident year 1989 valued as of 12-31-2007 | 200,648,450 | 170,886,909 |
| (57) Losses for accident year 1990 valued as of 12-31-2008 | 221,291,470 | 169,069,497 |
| (58) Average = $((53)+(54)+(55)+(56)+(57))/5$ | 162,152,214 | 130,088,769 |
| (59) Losses for accident year 1991 valued as of 12-31-2009 | 210,265,103 | 189,200,355 |
| (60) Ratio = $(58)/(59)$ | 0.771 | 0.688 |
| (61) Losses for accident year 1991 valued as of 12-31-2009 | 212,210,447 | 190,742,682 |
| (62) Losses for accident year 1991 valued as of 12-31-2010 | 212,957,043 | 192,540,726 |
| (63) Losses for accident years prior to 1991 valued as of 12-31-2009 | 1,577,649,122 | 1,218,036,643 |
| (64) Losses for accident years prior to 1991 valued as of 12-31-2010 | 1,579,722,700 | 1,218,388,653 |
| (65) 19th-to-ultimate development factor | 1.016 | 1.012 |
| = 1+[(62)-(61)+((64)-(63))/(60)]/(61) | | |
| (66) 5-year average 19th-to-ultimate development factor | 1.017 | 1.057 |
| ((13)+(26)+(39)+(52)+(65))/5 | | |

⁽¹⁾ through (5) and (7) include only information for matching companies for the 1989 through 1994 valuations.

⁽⁹⁾ through (12) include only information for matching companies for the 2005 and 2006 valuations.

⁽¹⁴⁾ through (18) and (20) include only information for matching companies for the 1990 through 1995 valuations.

⁽²²⁾ through (25) include only information for matching companies for the 2006 and 2007 valuations.

⁽²⁷⁾ through (31) and (33) include only information for matching companies for the 2002 through 2007 valuations.

⁽³⁵⁾ through (38) include only information for matching companies for the 2007 and 2008 valuations.

⁽⁴⁰⁾ through (44) and (46) include only information for matching companies for the 2003 through 2008 valuations.

⁽⁴⁸⁾ through (51) include only information for matching companies for the 2008 and 2009 valuations.

⁽⁵³⁾ through (57) and (59) include only information for matching companies for the 2004 through 2009 valuations.

⁽⁶¹⁾ through (64) include only information for matching companies for the 2009 and 2010 valuations.

North Carolina - Policy Year Claim Counts for Matching Companies

| Policy | 1st | 2nd | 3rd | 4th | 5th | 6th | 7th | 8th | 9th | 10th | 11th | 12th | 13th | 14th | 15th | 16th | 17th | 18th |
|--------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|--------|
| Year | Report | Report |
| 1992 | xxx | 14,585 | 14,586 |
| 1992 1993 | XXX XXX | XXX | XXX | XXX XXX | xxx xxx | XXX | 17,917 10,683 | 17,924 10,688 | XXX |
| 1992 | xxx | 17,969 | 17,977 | XXX | XXX |
| 1993 | xxx | 13,638 | 13,642 | XXX | XXX |
| 1994 | XXX | 9,440 | 9,461 | XXX | XXX |
| 1992 1993 | XXX XXX | XXX | XXX | XXX XXX | xxx xxx | XXX | 18,154 13,702 | 18,157 13,704 | xxx | XXX | XXX |
| 1994 | xxx | 11,100 | 11,107 | XXX | xxx | xxx |
| 1995 | XXX | 8,676 | 8,684 | XXX | XXX | XXX |
| 1992 1993 | XXX | 17,635 13,841 | 17,638 13,852 | XXX | XXX | XXX | XXX |
| 1994 | XXX | 11,158 | 11,161 | XXX | XXX | XXX | XXX |
| 1995 1996 | XXX | XXX | XXX | XXX | XXX | XXX XXX | XXX XXX | XXX XXX | XXX | XXX | XXX XXX | XXX | 10,336 9,217 | 10,339 9,214 | XXX | XXX XXX | XXX XXX | XXX |
| 1993 | XXX | 13,405 | 13,421 | XXX | XXX | XXX | XXX | XXX |
| 1994 | XXX | 11,174 | 11,176 | XXX | XXX | XXX | XXX | XXX |
| 1995 1996 | XXX | 10,389 | 10,393 | XXX | XXX | XXX | XXX | XXX |
| 1996 | XXX | 11,057 10,083 | 11,060 10,087 | XXX | XXX | XXX | XXX | XXX |
| 1994 | xxx | 10,729 | 10,736 | xxx | xxx | xxx | xxx | xxx | xxx |
| 1995 | XXX | 10,314 | 10,317 | XXX | XXX | XXX | XXX | XXX | XXX |
| 1996 1997 | XXX | 11,094 12,034 | 11,096 12,035 | XXX | XXX | XXX | XXX | XXX | XXX |
| 1998 | xxx | 12,191 | 12,203 | xxx | xxx | xxx | xxx | xxx | xxx |
| 1995 | xxx | 10,303 | 10,304 | xxx | xxx | xxx | xxx | xxx | xxx | xxx |
| 1996 1997 | XXX XXX | XXX | XXX | XXX XXX | xxx xxx | XXX | XXX | XXX | XXX | 11,098 12,347 | 11,097 12,362 | XXX | XXX | XXX | XXX | xxx | XXX | XXX |
| 1998 | XXX | 14,043 | 14,055 | XXX | xxx | XXX | XXX | XXX | xxx | xxx |
| 1999 | XXX | 12,300 | 12,298 | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 1996 1997 | XXX | 10,989 12,295 | 10,995 12,303 | XXX | XXX |
| 1998 | xxx | 14,476 | 14,478 | xxx | xxx |
| 1999 2000 | XXX | 14,005 11,118 | 14,007 11,120 | XXX | XXX |
| 1997 | XXX | 11,927 | 11,938 | XXX | XXX |
| 1998 | XXX | 13,814 | 13,836 | XXX | XXX |
| 1999 | XXX | 14,466 | 14,464 | XXX | XXX |
| 2000 2001 | XXX | 12,658 10,448 | 12,670 10,449 | XXX | XXX |
| 1998 | xxx | xxx | xxx | xxx | xxx | xxx | 13,444 | 13,471 | xxx | xxx |
| 1999 | XXX | xxx | XXX | XXX | xxx | xxx | 13,854 | 13,919 | xxx | xxx |
| 2000 2001 | XXX | XXX | XXX | XXX | xxx xxx | XXX | 13,039 11,438 | 13,014 11,449 | XXX | XXX |
| 2002 | xxx | xxx | xxx | xxx | xxx | xxx | 10,730 | 10,747 | xxx | xxx |
| 1999 | xxx | xxx | xxx | xxx | xxx | 13,501 | 13,519 | xxx | xxx |
| 2000 2001 | XXX | XXX | XXX | XXX | xxx xxx | 12,670 11,636 | 12,651 11,611 | XXX | XXX |
| 2002 | XXX | XXX | XXX | XXX | XXX | 11,601 | 11,599 | XXX | XXX |
| 2003 | XXX | XXX | XXX | XXX | XXX | 11,422 | 11,450 | XXX | XXX |
| 2000 2001 | XXX | XXX | XXX | XXX | 12,303 11.109 | 12,326 11,137 | XXX | XXX |
| 2002 | XXX | XXX | XXX | XXX | 11,623 | 11,607 | XXX | XXX |
| 2003 | XXX | XXX | XXX | XXX | 12,354 | 12,351 | XXX | XXX |
| 2004 2001 | XXX | XXX | XXX | XXX | 11,508 | 11,516 | XXX | XXX |
| 2001 | XXX | XXX | XXX | 10,765 11,066 | 10,838 11,110 | XXX | XXX |
| 2003 | XXX | XXX | XXX | 12,353 | 12,340 | XXX | xxx |
| 2004 2005 | XXX | XXX | XXX | 12,629 11,504 | 12,635 11,518 | XXX | XXX |
| 2002 | xxx | XXX | 10,881 | 10,929 | XXX | XXX |
| 2003 | XXX | XXX | 11,801 | 11,812 | XXX | XXX |
| 2004 | XXX | XXX | 12,441 | 12,434 | XXX | XXX |
| 2005 2006 | XXX | XXX | 12,681 11,432 | 12,715 11,450 | XXX | XXX |
| 2003 | xxx | 11,690 | 11,776 | xxx | xxx |
| 2004 | xxx | 12,289 | 12,318 | XXX | xxx |
| 2005 2006 | XXX | 12,349 12,649 | 12,419 12,660 | XXX | XXX |
| 2007 | XXX | 11,800 | 11,855 | XXX | XXX |
| 2004 | 11,791 | 12,168 | xxx | xxx |
| 2005 2006 | 12,084 12,054 | 12,391 12,419 | XXX | XXX |
| 2006 | 12,054 | 12,419 | XXX | XXX |
| 2008 | 10,422 | 10,681 | XXX | XXX |
| | | | | | | | | | | | | | | | | | | |

North Carolina - Accident Year Claim Counts for Matching Companies

| | | | | | North | Carolina | - Accide | ent Year | Claim C | ounts fo | or Match | ing Com | panies | | | | | |
|------------------|----------------------|------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|----------------------|-----------------------|------------------|-----------------------|------------------|------------------|------------------|-----------------|------------------|-----------------------|
| Accident Year | 1st <u>Report</u> | 2nd Report | 3rd <u>Report</u> | 4th <u>Report</u> | 5th <u>Report</u> | 6th <u>Report</u> | 7th <u>Report</u> | 8th <u>Report</u> | 9th <u>Report</u> | 10th <u>Report</u> | 11th Report | 12th <u>Report</u> | 13th Report | 14th Report | 15th Report | 16th Report | 17th Report | 18th <u>Report</u> |
| 1992 1993 | xxx xxx | xxx xxx | xxx xxx | xxx xxx | xxx xxx | xxx xxx | xxx xxx | xxx xxx | xxx xxx | xxx xxx | xxx xxx | xxx xxx | xxx xxx | xxx xxx | xxx xxx | xxx xxx | 19,990 12,040 | 19,999 12,043 |
| 1992 | xxx | xxx | xxx | xxx | xxx | xxx | XXX | xxx | xxx | xxx | xxx | xxx | XXX | xxx | xxx | 20,036 | 20,041 | xxx |
| 1993 1994 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | 15,178 9,971 | 15,177 9,986 | XXX |
| 1992 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | 20,213 | 20,219 | XXX | XXX |
| 1992 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | 15,224 | 15,230 | XXX | XXX |
| 1994 | xxx | xxx | XXX | xxx | xxx | xxx | xxx | xxx | xxx | xxx | xxx | xxx | xxx | xxx | 12,134 | 12,134 | xxx | xxx |
| 1995 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | 8,812 | 8,814 | XXX | XXX |
| 1992 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | 19,602 | 19,604 | XXX | XXX | XXX |
| 1993 1994 | XXX | XXX | XXX | xxx | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | xxx xxx | 15,382 12,198 | 15,403 12,198 | XXX | XXX | XXX |
| 1995 | XXX | XXX | XXX | XXX | XXX | XXX | xxx | XXX | XXX | xxx | XXX | XXX | xxx | 10,586 | 10,592 | XXX | XXX | xxx |
| 1996 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | 8,892 | 8,894 | XXX | XXX | XXX |
| 1993 1994 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | 14,921 12,202 | 14,927 12,210 | XXX | XXX | XXX | XXX |
| 1994 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | 10,641 | 10,647 | XXX | XXX | XXX | XXX |
| 1996 | xxx | XXX | xxx | xxx | xxx | xxx | xxx | XXX | XXX | xxx | xxx | xxx | 10,738 | 10,743 | xxx | XXX | XXX | xxx |
| 1997 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | 9,927 | 9,924 | XXX | XXX | XXX | XXX |
| 1994 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | 11,725 | 11,745 | XXX | XXX | XXX | XXX | XXX |
| 1995 1996 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | 10,630 10,771 | 10,628 10,773 | XXX | XXX | XXX | XXX | XXX |
| 1997 | xxx | xxx | xxx | xxx | xxx | xxx | xxx | XXX | XXX | xxx | xxx | 11,791 | 11,787 | XXX | xxx | xxx | xxx | xxx |
| 1998 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | 12,125 | 12,134 | XXX | XXX | XXX | XXX | XXX |
| 1995 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | 10,362 | 10,368 | XXX | XXX | XXX | XXX | XXX | XXX |
| 1996 1997 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | 10,744 12,048 | 10,748 12,060 | XXX | XXX | XXX | XXX | XXX | XXX |
| 1998 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | 14,017 | 14,019 | XXX | XXX | XXX | XXX | XXX | xxx |
| 1999 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | 12,452 | 12,454 | XXX | XXX | XXX | XXX | XXX | XXX |
| 1996 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | 10,700 | 10,695 | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 1997 1998 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | 12,007 14,340 | 12,012 14,346 | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 1999 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | 14,209 | 14,219 | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 2000 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | 11,811 | 11,814 | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 1997 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | 11,790 | 11,792 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 1998 1999 | XXX | XXX | XXX | xxx | XXX | XXX | XXX | XXX | 13,713 14,638 | 13,726 14,639 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 2000 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | 13,464 | 13,472 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 2001 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | 10,316 | 10,318 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 1998 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | 13,315 | 13,331 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 1999 2000 | XXX | XXX | XXX XXX | xxx | XXX | XXX | XXX | 13,954 13,931 | 14,010 13,926 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 2001 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | 11,214 | 11,220 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 2002 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | 10,650 | 10,660 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 1999 | XXX | XXX | XXX | XXX | XXX | XXX | 13,587 | 13,612 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 2000 2001 | XXX | XXX | XXX | XXX | XXX | XXX | 13,590 11,487 | 13,573 11,458 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 2002 | xxx | xxx | xxx | xxx | xxx | xxx | 11,625 | 11,633 | xxx | xxx | xxx | xxx | XXX | xxx | xxx | xxx | xxx | xxx |
| 2003 | XXX | XXX | XXX | XXX | XXX | XXX | 10,989 | 11,005 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 2000 | XXX | XXX | XXX | XXX | XXX | 13,236 11.147 | 13,275 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 2001 2002 | XXX | XXX | XXX | XXX | XXX | 11,700 | 11,184 11,669 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 2003 | xxx | XXX | XXX | xxx | XXX | 11,817 | 11,818 | XXX | XXX | XXX | xxx | XXX | XXX | XXX | XXX | XXX | XXX | xxx |
| 2004 | XXX | XXX | XXX | XXX | XXX | 11,676 | 11,699 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 2001 2002 | XXX | XXX | XXX | XXX | 10,825 11.112 | 10,845 11,143 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 2002 | XXX | XXX | XXX | XXX | 11,813 | 11,798 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 2004 | xxx | XXX | XXX | xxx | 12,751 | 12,753 | XXX | XXX | XXX | XXX | xxx | XXX | XXX | XXX | XXX | XXX | XXX | xxx |
| 2005 | XXX | XXX | XXX | XXX | 11,533 | 11,546 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 2002 2003 | XXX | XXX | XXX | 10,799 11,291 | 10,858 11,317 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 2003 | XXX | XXX | XXX | 12,647 | 12,643 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 2005 | xxx | XXX | XXX | 12,670 | 12,689 | XXX | XXX | XXX | XXX | XXX | xxx | XXX | XXX | XXX | XXX | XXX | XXX | xxx |
| 2006 | XXX | XXX | XXX | 11,286 | 11,283 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 2003 2004 | XXX | XXX | 11,195 12,265 | 11,254 12,267 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 2004 | XXX | XXX | 12,205 | 12,443 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 2006 | xxx | XXX | 12,455 | 12,481 | XXX | XXX | XXX | XXX | XXX | XXX | xxx | XXX | XXX | XXX | XXX | XXX | XXX | xxx |
| 2007 | XXX | XXX | 11,646 | 11,712 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 2004 2005 | XXX | 12,026 12,370 | 12,210 12,505 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 2005 | XXX | 12,370 | 12,505 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 2007 | XXX | 12,723 | 12,831 | XXX | XXX | XXX | xxx | XXX | XXX | XXX | XXX | xxx |
| 2008 | XXX | 11,338 | 11,443 | xxx | xxx | xxx | xxx | xxx | xxx | xxx | xxx | XXX |
| 2005 2006 | 10,900 10,974 | 12,182 12,001 | XXX | XXX XXX | XXX XXX | XXX XXX | XXX | XXX XXX | XXX | XXX | XXX XXX | XXX | XXX XXX | XXX XXX | XXX | XXX XXX | XXX | XXX |
| 2006 | 11,514 | 12,664 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 2008 | 11,095 | 12,295 | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX | XXX |
| 2009 | 8,848 | 9,865 | XXX | xxx | XXX | xxx | XXX | XXX | XXX | XXX | XXX |
| | | | | | | | | | | | | | | | | | | |

North Carolina Open and Closed Claim Count Data*

Policy Year

| | Paid (Closed) Claim Counts | | | Outstandin | g (Open) Clai | m Counts | Tota | al Claim Coun | its |
|-------------|----------------------------|-------------|--------------|------------------|---------------|--------------|------------------|---------------|--------------|
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) |
| Policy | | Medical | | | Medical | | | Medical | |
| <u>Year</u> | <u>Indemnity</u> | <u>Only</u> | <u>Total</u> | <u>Indemnity</u> | <u>Only</u> | <u>Total</u> | <u>Indemnity</u> | <u>Only</u> | <u>Total</u> |
| 2005 | 12,915 | 48,215 | 61,130 | 516 | 55 | 571 | 13,431 | 48,270 | 61,701 |
| 2006 | 12,154 | 47,348 | 59,502 | 733 | 130 | 863 | 12,887 | 47,478 | 60,365 |
| 2007 | 11,738 | 46,664 | 58,402 | 1,380 | 240 | 1,620 | 13,118 | 46,904 | 60,022 |
| 2008 | 9,301 | 40,887 | 50,188 | 2,368 | 473 | 2,841 | 11,669 | 41,360 | 53,029 |
| 2009 | 5,418 | 35,853 | 41,271 | 5,064 | 2,861 | 7,925 | 10,482 | 38,714 | 49,196 |

Accident Year

| | Paid (Closed) Claim Counts | | | Outstandin | g (Open) Clai | m Counts | Tot | Total Claim Counts | | | |
|-------------|----------------------------|-------------|--------------|------------------|---------------|--------------|------------------|---------------------------|--------------|--|--|
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | | |
| Accident | | Medical | | | Medical | | | Medical | | | |
| <u>Year</u> | <u>Indemnity</u> | <u>Only</u> | <u>Total</u> | <u>Indemnity</u> | <u>Only</u> | <u>Total</u> | <u>Indemnity</u> | <u>Only</u> | <u>Total</u> | | |
| 2006 | 12,279 | 47,376 | 59,655 | 607 | 72 | 679 | 12,886 | 47,448 | 60,334 | | |
| 2007 | 12,060 | 47,667 | 59,727 | 974 | 161 | 1,135 | 13,034 | 47,828 | 60,862 | | |
| 2008 | 10,698 | 44,182 | 54,880 | 1,887 | 357 | 2,244 | 12,585 | 44,539 | 57,124 | | |
| 2009 | 7,231 | 37,129 | 44,360 | 3,486 | 905 | 4,391 | 10,717 | 38,034 | 48,751 | | |
| 2010 | 2,650 | 27,593 | 30,243 | 7,075 | 9,600 | 16,675 | 9,725 | 37,193 | 46,918 | | |

^{*} PY and AY data is valued as of 12/31/10. Claim counts are not developed to an ultimate basis.

The source of this data is a special North Carolina Financial Call to which not all large companies have responded. Caution should be used in interpreting the data shown on these exhibits. For instance, the data, as it is shown, cannot be used to make a determination on the relative frequency of claims—the data must first be developed to an ultimate basis. In addition, consideration would have to be given to matching companies, shifts in premium and loss volume and any differences in reporting methods by company.

NORTH CAROLINA Loss Ratio Trend Information Financial Data is Valued as of December 31, 2010

Section A - Premium

2005

2006

2007

2008

2009

329,080,344

326,671,883

348,567,213

310,492,340

257,567,408

1.149

1.170

1.177

1.212

1.331

| | (1) | (2) | (3) | (4) | (5) | |
|---------------------|----------------------------|-----------------|----------------------------|--------------------|----------------------------|-----------------------------|
| | Policy | Premium | Ultimate | (., | On-level | |
| Policy Year | Year Premium | Devel Factor | Premium (1) x (2) | On-level Factor | Devel Prem (3) x (4) | |
| 2002 | 710,159,375 | XXX | 710,159,375 | 0.986 | 700,217,144 | = |
| 2003 | 793,038,176 | XXX | 793,038,176 | 0.978 | 775,591,336 | |
| 2004 | 854,651,983 | XXX | 854,651,983 | 0.984 | 840,977,551 | |
| 2005 | 933,536,257 | xxx | 933,536,257 | 0.973 | 908,330,778 | |
| 2006 | 1,045,193,341 | 1.001 | 1,046,238,534 | 0.918 | 960,446,974 | |
| 2007 | 1,183,612,458 | 1.001 | 1,184,796,070 | 0.860 | 1,018,924,620 | |
| 2008 | 1,122,903,876 | 1.001 | 1,124,026,780 | 0.843 | 947,554,576 | |
| 2009 | 1,013,634,421 | 0.999 | 1,012,620,787 | 0.871 | 881,992,705 | |
| Section B | - Paid Loss Ration | os | | | | |
| | (1) | (2) | (3) | (4) | (5) | (6) |
| | Paid | Loss | Ultimate | () | On-level | Paid Ind. |
| Policy | Indemnity | Devel | Ind. Loss | On-level | Devel Ind. Loss | Loss Ratio |
| Year | Losses | Factor | (1) x (2) | Factor | (3) x (4) | (5)/[Section A (5)] |
| 2002 | 300,545,519 | 1.104 | 331,802,253 | 1.047 | 347,396,959 | 0.496 |
| 2003 | 326,152,259 | 1.124 | 366,595,139 | 1.038 | 380,525,754 | 0.491 |
| 2004 | 340,585,075 | 1.159 | 394,738,102 | 1.030 | 406,580,245 | 0.483 |
| 2005 | 333,362,132 | 1.213 | 404,368,266 | 1.028 | 415,690,577 | 0.458 |
| 2006 | 321,218,871 | 1.310 | 420,796,721 | 1.023 | 430,475,046 | 0.448 |
| 2007 2008 | 307,492,150 213,155,842 | 1.531 2.111 | 470,770,482 449,971,982 | 1.016 1.012 | 478,302,810 455,371,646 | 0.469 0.481 |
| 2008 | 97,647,698 | 4.361 | 425,841,611 | 1.012 | 428,396,661 | 0.486 |
| 2003 | 37,047,030 | | | | 420,000,001 | |
| | (7) | (8) | (9) | (10) | (11) | (12) |
| | Paid | Loss | Ultimate | | On-level | Paid Med. |
| Policy | Medical | Devel | Med. Loss | On-level | Devel Med. Loss | Loss Ratio |
| <u>Year</u> 2002 | Losses | Factor | (7) x (8) | Factor | (9) x (10) | (11)/[Section A (5)] |
| 2002 | 226,661,438 247,395,298 | 1.219 1.242 | 276,300,293 307,264,960 | 1.000 1.000 | 276,300,293 307,264,960 | 0.395 0.396 |
| 2004 | 287,356,946 | 1.264 | 363,219,180 | 1.000 | 363,219,180 | 0.432 |
| 2005 | 289,946,020 | 1.297 | 376,059,988 | 1.000 | 376,059,988 | 0.414 |
| 2006 | 285,724,552 | 1.358 | 388,013,942 | 1.000 | 388,013,942 | 0.404 |
| 2007 | 290,423,475 | 1.439 | 417,919,381 | 1.000 | 417,919,381 | 0.410 |
| 2008 | 240,614,243 | 1.609 | 387,148,317 | 1.000 | 387,148,317 | 0.409 |
| 2009 | 167,395,959 | 2.134 | 357,222,977 | 1.000 | 357,222,977 | 0.405 |
| Section C | - Paid+Case Los | s Ratios | | | | |
| | (1) | (2) | (3) | (4) | (5) | (6) |
| | Paid+Case | Loss | Ultimate | () | On-level | Paid+Case Ind. |
| Policy | Indemnity | Devel | Ind. Loss | On-level | Devel Ind. Loss | Loss Ratio |
| Year | Losses | Factor | (1) x (2) | Factor | (3) x (4) | (5)/[Section A (5)] |
| 2002 | 318,303,155 | 1.043 | 331,990,191 | 1.047 | 347,593,730 | 0.496 |
| 2003 | 348,296,842 | 1.049 | 365,363,387 | 1.038 | 379,247,196 | 0.489 |
| 2004 | 372,996,560 | 1.063 | 396,495,343 | 1.030 | 408,390,203 | 0.486 |
| 2005 | 375,375,658 | 1.084 | 406,907,213 | 1.028 | 418,300,615 | 0.461 |
| 2006 | 373,646,069 | 1.127 | 421,099,120 | 1.023 | 430,784,400 | 0.449 |
| 2007 2008 | 385,517,657 | 1.205 1.388 | 464,548,777 | 1.016 1.012 | 471,981,557 | 0.463 0.449 |
| 2008 | 302,564,182 205,649,024 | 1.915 | 419,959,085 393,817,881 | 1.006 | 424,998,594 396,180,788 | 0.449 |
| 2000 | 200,0 10,02 1 | | 000,011,001 | | 000,100,100 | 01110 |
| | (7) | (8) | (9) | (10) | (11) | (12) |
| | Paid+Case | Loss | Ultimate | | On-level | Paid+Case Med. |
| Policy | Medical | Devel | Med. Loss | On-level | Devel Med. Loss | Loss Ratio |
| Year | Losses | Factor | (7) x (8) | Factor | (9) x (10) | (11)/[Section A (5)] |
| 2002 | 255,180,500 | 1.126 | 287,333,243 | 1.000 | 287,333,243 | 0.410 |
| 2003 2004 | 277,651,719 329,598,412 | 1.129 1.144 | 313,468,791 377,060,583 | 1.000 1.000 | 313,468,791 377,060,583 | 0.404 0.448 |
| 2004 | 329,596,412 | 1.144 | 377,000,303 | 1.000 | 377,000,303 | 0. 44 6 0.416 |

Note: Premium development factors are three year averages; paid loss development factors are two year averages; and paid + case loss development factors are five year averages.

1.000

1.000

1.000

1.000

1.000

378,113,315

382,206,103

410,263,610

376,316,716

342,822,220

0.416

0.398

0.403

0.397

0.389

378,113,315

382,206,103

410,263,610

376,316,716

342,822,220

NORTH CAROLINA Frequency and Severity Trend Information Financial Data is Valued as of December 31, 2010

| Section A | - Claim Frequ | | (2) | (4) | (E) | (6) | / 7 \ | (0) | (0) | (40) |
|--|--|--|---|--|---|--|---|---|---|---|
| | (1) | (2) | (3) =(1)x(2) | (4) | (5) | (6) =(4)x(5) | (7) | (8) | (9) =(6)x(7)x(8) | (10) =(3)/(9) |
| | | | -(1)(2) | | | -(4)X(3) | | Factor to | On-level | Claim Freq |
| | Policy | Claim | Ultimate | Policy | Premium | | | Adjust to | Devel Prem | Per Million |
| Policy | Year | Devel | Claim | Year | Devel | Ultimate | On-level | 2009 Wage | Adj to 2009 | of On-level |
| Year | Claims | Factor | Counts | Premium | Factor | Premium | Factor | Levels | Wage Level | Premium |
| 2002 | 11,780 | 1.000 | 11,780 | 710,159,375 | 1.000 | 710,159,375 | 0.986 | 1.214 | 850,060,772 | 13.9 |
| 2003 | 12,569 | 1.000 | 12,569 | 793,038,176 | 1.000 | 793,038,176 | 0.978 | 1.177 | 912,786,941 | 13.8 |
| 2004 | 12,768 | 1.000 | 12,768 | 846,341,417 | 1.000 | 846,341,417 | 0.984 | 1.136 | 946,209,704 | 13.5 |
| 2005 2006 | 12,757 12,744 | 1.000 1.000 | 12,757 12,744 | 915,561,365 1,042,994,460 | 1.000 1.001 | 915,561,365 1,044,037,454 | 0.973 0.918 | 1.096 1.054 | 975,988,415 1,010,628,255 | 13.1 12.6 |
| 2007 | 13,138 | 1.000 | 13,151 | 1,183,612,458 | 1.001 | 1,184,796,070 | 0.860 | 1.024 | 1,043,805,338 | 12.6 |
| 2008 | 11,673 | 1.005 | 11,731 | 1,122,903,876 | 1.001 | 1,124,026,780 | 0.843 | 1.012 | 958,794,843 | 12.2 |
| 2009 | 10,489 | 1.033 | 10,835 | 1,013,634,421 | 0.999 | 1,012,620,787 | 0.871 | 1.000 | 881,992,705 | 12.3 |
| | | | | | | | | | | |
| Section B | - Paid Severi | • | | | | | | 4-1 | 4-1 | |
| | (1) | (2) | (3) | (4) | (5) | (6) | (7) | (8) | (9) | (10) |
| | | | =(1)x(2) | | | =(4)x(5) | | Factor to | =(6)x(7)x(8) On-level | =(9)/(3) Indemnity |
| | Policy | Claim | Ultimate | Paid | Paid | Ultimate | | Adjust to | Devel Indemnity | Average |
| Policy | Year | Devel | Claim | Indemnity | Indemnity | Indemnity | On-level | 2009 Wage | Losses Adj to | Claim |
| Year | Claims | Factor | Counts | Losses | LDF | Losses | Factor | Levels | 2009 Wage Level | Severity |
| 2002 | 11,780 | 1.000 | 11,780 | 300,545,519 | 1.104 | 331,802,253 | 1.047 | 1.214 | 421,720,664 | 35,800 |
| 2003 | 12,569 | 1.000 | 12,569 | 326,152,259 | 1.124 | 366,595,139 | 1.038 | 1.177 | 447,979,260 | 35,642 |
| 2004 | 12,768 | 1.000 | 12,768 | 337,491,516 | 1.159 | 391,152,667 | 1.030 | 1.136 | 457,648,620 | 35,843 |
| 2005 | 12,757 | 1.000 | 12,757 | 327,435,206 | 1.213 | 397,178,905 | 1.028 | 1.096 | 447,620,626 | 35,088 |
| 2006 | 12,744 | 1.000 | 12,744 | 320,563,062 | 1.310 | 419,937,611 | 1.023 | 1.054 | 452,692,745 | 35,522 |
| 2007 | 13,138 | 1.001 | 13,151 11.731 | 307,492,150 | 1.531 | 470,770,482 | 1.016 | 1.024 | 489,601,301 | 37,229 |
| 2008 2009 | 11,673 10,489 | 1.005 1.033 | 10,835 | 213,155,842 97,647,698 | 2.111 4.361 | 449,971,982 425,841,611 | 1.012 1.006 | 1.012 1.000 | 460,771,310 428,396,661 | 39,278 39,538 |
| 2003 | 10,405 | 1.000 | 10,000 | 37,047,030 | 4.501 | 425,041,011 | 1.000 | 1.000 | 420,000,001 | 33,330 |
| | (11) | (12) | (13) | (14) | (15) | (16) | (17) | (18) | (19) | (20) |
| | ` , | ` , | =(11)x(12) | ` , | ` , | =(14)x(15) | ` , | ` , | =(16)x(17)x(18) | =(19)/(13) |
| | | | . , . , | | | . , . , | | Factor to | On-level | Medical |
| | Policy | Claim | Ultimate | Paid | Paid | Ultimate | | Adjust to | Devel Medical | Average |
| Policy | Year | Devel | Claim | Medical | Medical | Medical | On-level | 2009 Wage | Losses Adj to | Claim |
| Year | Claims | Factor | Counts | Losses | LDF | Lossses | Factor | Levels | 2009 Wage Level | Severity |
| 2002 | 11,780 | 1.000 | 11,780 | 226,661,438 | 1.219 | 276,300,293 | 1.000 | 1.214 | 335,428,556 | 28,474 |
| 2003 | 12,569 | 1.000 | 12,569 | 247,395,298 | 1.242 | 307,264,960 | 1.000 | 1.177 | 361,650,858 | 28,773 |
| 2004 2005 | 12,768 12,757 | 1.000 1.000 | 12,768 12,757 | 284,719,769 | 1.264 1.297 | 359,885,788 | 1.000 1.000 | 1.136 1.096 | 408,830,255 | 32,020 31,797 |
| 2005 | 12,744 | 1.000 | 12,737 | 285,350,150 285,045,558 | 1.358 | 370,099,145 387,091,868 | 1.000 | 1.054 | 405,628,663 407,994,829 | 32,015 |
| 2007 | 13,138 | 1.000 | 13,151 | 290,423,475 | 1.439 | 417,919,381 | 1.000 | 1.024 | 427,949,446 | 32,541 |
| 2008 | 11,673 | 1.005 | 11,731 | 240,614,243 | 1.609 | 387,148,317 | 1.000 | 1.012 | 391,794,097 | 33,398 |
| 2009 | 10,489 | 1.033 | 10,835 | 167,395,959 | 2.134 | 357,222,977 | 1.000 | 1.000 | 357,222,977 | 32,969 |
| | | | | | | | | | | |
| Section C | - Paid+Case | • | | | | | | 4-1 | 4-1 | |
| | (1) | (2) | (3) -(1)v(2) | (4) | (5) | (6) -(4)×(5) | (7) | (8) | (9) -(6)×(7)×(9) | (10) |
| | | | =(1)x(2) | | | =(4)x(5) | | Factor to | =(6)x(7)x(8) On-level | =(9)/(3) Indemnity |
| | Policy | Claim | Ultimate | Paid+Case | Paid+Case | Ultimate | | Adjust to | Devel Indemnity | Average |
| Policy | Year | Devel | Claim | Indemnity | Indemnity | Indemnity | On-level | 2009 Wage | Losses Adj to | Claim |
| Year | | | | • | - | • | | | | |
| | Claims | Factor | Counts | Losses | LDF | Losses | Factor | Levels | 2009 Wage Level | Severity |
| 2002 | 11,780 | Factor 1.000 | 11,780 | Losses 318,303,155 | 1.043 | 331,990,191 | | Levels 1.214 | 2009 Wage Level 421,959,533 | |
| 2002 2003 | | | | | | | Factor | | | Severity |
| 2003 2004 | 11,780 12,569 12,768 | 1.000 1.000 1.000 | 11,780 12,569 12,768 | 318,303,155 348,296,842 369,879,746 | 1.043 1.049 1.063 | 331,990,191 365,363,387 393,182,170 | 1.047 1.038 1.030 | 1.214 1.177 1.136 | 421,959,533 446,474,059 460,023,139 | 35,820 35,522 36,029 |
| 2003 2004 2005 | 11,780 12,569 12,768 12,757 | 1.000 1.000 1.000 1.000 | 11,780 12,569 12,768 12,757 | 318,303,155 348,296,842 369,879,746 369,098,583 | 1.043 1.049 1.063 1.084 | 331,990,191 365,363,387 393,182,170 400,102,864 | 1.047 1.038 1.030 1.028 | 1.214 1.177 1.136 1.096 | 421,959,533 446,474,059 460,023,139 450,915,928 | 35,820 35,522 36,029 35,347 |
| 2003 2004 2005 2006 | 11,780 12,569 12,768 12,757 12,744 | 1.000 1.000 1.000 1.000 1.000 | 11,780 12,569 12,768 12,757 12,744 | 318,303,155 348,296,842 369,879,746 369,098,583 372,924,139 | 1.043 1.049 1.063 1.084 1.127 | 331,990,191 365,363,387 393,182,170 400,102,864 420,285,505 | 1.047 1.038 1.030 1.028 1.023 | 1.214 1.177 1.136 1.096 1.054 | 421,959,533 446,474,059 460,023,139 450,915,928 453,067,774 | 35,820 35,522 36,029 35,347 35,551 |
| 2003 2004 2005 2006 2007 | 11,780 12,569 12,768 12,757 12,744 13,138 | 1.000 1.000 1.000 1.000 1.000 1.001 | 11,780 12,569 12,768 12,757 12,744 13,151 | 318,303,155 348,296,842 369,879,746 369,098,583 372,924,139 385,517,657 | 1.043 1.049 1.063 1.084 1.127 1.205 | 331,990,191 365,363,387 393,182,170 400,102,864 420,285,505 464,548,777 | 1.047 1.038 1.030 1.028 1.023 1.016 | 1.214 1.177 1.136 1.096 1.054 1.024 | 421,959,533 446,474,059 460,023,139 450,915,928 453,067,774 483,130,728 | 35,820 35,522 36,029 35,347 35,551 36,737 |
| 2003 2004 2005 2006 2007 2008 | 11,780 12,569 12,768 12,757 12,744 13,138 11,673 | 1.000 1.000 1.000 1.000 1.000 1.001 1.005 | 11,780 12,569 12,768 12,757 12,744 13,151 11,731 | 318,303,155 348,296,842 369,879,746 369,098,583 372,924,139 385,517,657 302,564,182 | 1.043 1.049 1.063 1.084 1.127 1.205 1.388 | 331,990,191 365,363,387 393,182,170 400,102,864 420,285,505 464,548,777 419,959,085 | 1.047 1.038 1.030 1.028 1.023 1.016 1.012 | 1.214 1.177 1.136 1.096 1.054 1.024 1.012 | 421,959,533 446,474,059 460,023,139 450,915,928 453,067,774 483,130,728 430,038,103 | 35,820 35,522 36,029 35,347 35,551 36,737 36,658 |
| 2003 2004 2005 2006 2007 | 11,780 12,569 12,768 12,757 12,744 13,138 | 1.000 1.000 1.000 1.000 1.000 1.001 | 11,780 12,569 12,768 12,757 12,744 13,151 | 318,303,155 348,296,842 369,879,746 369,098,583 372,924,139 385,517,657 | 1.043 1.049 1.063 1.084 1.127 1.205 | 331,990,191 365,363,387 393,182,170 400,102,864 420,285,505 464,548,777 | 1.047 1.038 1.030 1.028 1.023 1.016 | 1.214 1.177 1.136 1.096 1.054 1.024 | 421,959,533 446,474,059 460,023,139 450,915,928 453,067,774 483,130,728 | 35,820 35,522 36,029 35,347 35,551 36,737 |
| 2003 2004 2005 2006 2007 2008 | 11,780 12,569 12,768 12,757 12,744 13,138 11,673 10,489 | 1.000 1.000 1.000 1.000 1.000 1.001 1.005 1.033 | 11,780 12,569 12,768 12,757 12,744 13,151 11,731 10,835 | 318,303,155 348,296,842 369,879,746 369,098,583 372,924,139 385,517,657 302,564,182 205,649,024 | 1.043 1.049 1.063 1.084 1.127 1.205 1.388 1.915 | 331,990,191 365,363,387 393,182,170 400,102,864 420,285,505 464,548,777 419,959,085 393,817,881 | 1.047 1.038 1.030 1.028 1.023 1.016 1.012 1.006 | 1.214 1.177 1.136 1.096 1.054 1.024 1.012 1.000 | 421,959,533 446,474,059 460,023,139 450,915,928 453,067,774 483,130,728 430,038,103 396,180,788 | 35,820 35,522 36,029 35,347 35,551 36,737 36,658 36,565 |
| 2003 2004 2005 2006 2007 2008 | 11,780 12,569 12,768 12,757 12,744 13,138 11,673 | 1.000 1.000 1.000 1.000 1.000 1.001 1.005 | 11,780 12,569 12,768 12,757 12,744 13,151 11,731 10,835 | 318,303,155 348,296,842 369,879,746 369,098,583 372,924,139 385,517,657 302,564,182 | 1.043 1.049 1.063 1.084 1.127 1.205 1.388 | 331,990,191 365,363,387 393,182,170 400,102,864 420,285,505 464,548,777 419,959,085 393,817,881 | 1.047 1.038 1.030 1.028 1.023 1.016 1.012 | 1.214 1.177 1.136 1.096 1.054 1.024 1.012 | 421,959,533 446,474,059 460,023,139 450,915,928 453,067,774 483,130,728 430,038,103 | 35,820 35,522 36,029 35,347 35,551 36,737 36,658 |
| 2003 2004 2005 2006 2007 2008 | 11,780 12,569 12,768 12,757 12,744 13,138 11,673 10,489 | 1.000 1.000 1.000 1.000 1.000 1.001 1.005 1.033 | 11,780 12,569 12,768 12,757 12,744 13,151 11,731 10,835 | 318,303,155 348,296,842 369,879,746 369,098,583 372,924,139 385,517,657 302,564,182 205,649,024 | 1.043 1.049 1.063 1.084 1.127 1.205 1.388 1.915 | 331,990,191 365,363,387 393,182,170 400,102,864 420,285,505 464,548,777 419,959,085 393,817,881 | 1.047 1.038 1.030 1.028 1.023 1.016 1.012 1.006 | 1.214 1.177 1.136 1.096 1.054 1.024 1.012 1.000 | 421,959,533 446,474,059 460,023,139 450,915,928 453,067,774 483,130,728 430,038,103 396,180,788 | 35,820 35,522 36,029 35,347 35,551 36,737 36,658 36,565 |
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| 2003 2004 2005 2006 2007 2008 2009 | 11,780 12,569 12,768 12,757 12,744 13,138 11,673 10,489 (11) Policy Year | 1.000 1.000 1.000 1.000 1.000 1.000 1.001 1.005 1.033 (12) Claim Devel | 11,780 12,569 12,768 12,757 12,744 13,151 11,731 10,835 (13) =(11)x(12) Ultimate Claim | 318,303,155 348,296,842 369,879,746 369,098,583 372,924,139 385,517,657 302,564,182 205,649,024 (14) Paid+Case Medical | 1.043 1.049 1.063 1.084 1.127 1.205 1.388 1.915 (15) Paid+Case Medical | 331,990,191 365,363,387 393,182,170 400,102,864 420,285,505 464,548,777 419,959,085 393,817,881 (16) =(14)x(15) Ultimate Medical | 1.047 1.038 1.030 1.028 1.023 1.016 1.012 1.006 (17) On-level | 1.214 1.177 1.136 1.096 1.054 1.024 1.012 1.000 (18) Factor to Adjust to 2009 Wage | 421,959,533 446,474,059 460,023,139 450,915,928 453,067,774 483,130,728 430,038,103 396,180,788 (19) =(16)x(17)x(18) On-level Devel Medical Losses Adj to | 35,820 35,522 36,029 35,347 35,551 36,737 36,658 36,565 (20) =(19)/(13) Medical Average Claim |
| 2003 2004 2005 2006 2007 2008 2009 | 11,780 12,569 12,768 12,757 12,744 13,138 11,673 10,489 (11) Policy Year Claims | 1.000 1.000 1.000 1.000 1.000 1.000 1.001 1.005 1.033 (12) Claim Devel Factor | 11,780 12,569 12,768 12,757 12,744 13,151 11,731 10,835 (13) =(11)x(12) Ultimate Claim Counts | 318,303,155 348,296,842 369,879,746 369,098,583 372,924,139 385,517,657 302,564,182 205,649,024 (14) Paid+Case Medical Losses | 1.043 1.049 1.063 1.084 1.127 1.205 1.388 1.915 (15) Paid+Case Medical LDF | 331,990,191 365,363,387 393,182,170 400,102,864 420,285,505 464,548,777 419,959,085 393,817,881 (16) =(14)x(15) Ultimate Medical Lossses | 1.047 1.038 1.030 1.028 1.023 1.016 1.012 1.006 (17) On-level Factor | 1.214 1.177 1.136 1.096 1.054 1.024 1.012 1.000 (18) Factor to Adjust to 2009 Wage Levels | 421,959,533 446,474,059 460,023,139 450,915,928 453,067,774 483,130,728 430,038,103 396,180,788 (19) =(16)x(17)x(18) On-level Devel Medical Losses Adj to 2009 Wage Level | 35,820 35,522 36,029 35,347 35,551 36,737 36,658 36,565 (20) =(19)/(13) Medical Average Claim Severity |
| 2003 2004 2005 2006 2007 2008 2009 Policy Year | 11,780 12,569 12,768 12,757 12,744 13,138 11,673 10,489 (11) Policy Year Claims | 1.000 1.000 1.000 1.000 1.000 1.001 1.005 1.033 (12) Claim Devel Factor 1.000 | 11,780 12,569 12,768 12,757 12,744 13,151 11,731 10,835 (13) =(11)x(12) Ultimate Claim Counts 11,780 | 318,303,155 348,296,842 369,879,746 369,098,583 372,924,139 385,517,657 302,564,182 205,649,024 (14) Paid+Case Medical Losses 255,180,500 | 1.043 1.049 1.063 1.084 1.127 1.205 1.388 1.915 (15) Paid+Case Medical LDF | 331,990,191 365,363,387 393,182,170 400,102,864 420,285,505 464,548,777 419,959,085 393,817,881 (16) =(14)x(15) Ultimate Medical Lossses 287,333,243 | 1.047 1.038 1.030 1.028 1.023 1.016 1.012 1.006 (17) On-level Factor 1.000 | 1.214 1.177 1.136 1.096 1.054 1.024 1.012 1.000 (18) Factor to Adjust to 2009 Wage Levels 1.214 | 421,959,533 446,474,059 460,023,139 450,915,928 453,067,774 483,130,728 430,038,103 396,180,788 (19) =(16)x(17)x(18) On-level Devel Medical Losses Adj to 2009 Wage Level | 35,820 35,522 36,029 35,347 35,551 36,737 36,658 36,565 (20) =(19)/(13) Medical Average Claim Severity |
| 2003 2004 2005 2006 2007 2008 2009 Policy Year 2002 2003 | 11,780 12,569 12,768 12,757 12,744 13,138 11,673 10,489 (11) Policy Year Claims 11,780 12,569 | 1.000 1.000 1.000 1.000 1.000 1.001 1.005 1.033 (12) Claim Devel Factor 1.000 1.000 | 11,780 12,569 12,768 12,757 12,744 13,151 11,731 10,835 (13) =(11)x(12) Ultimate Claim Counts 11,780 12,569 | 318,303,155 348,296,842 369,879,746 369,098,583 372,924,139 385,517,657 302,564,182 205,649,024 (14) Paid+Case Medical Losses 255,180,500 277,651,719 | 1.043 1.049 1.063 1.084 1.127 1.205 1.388 1.915 (15) Paid+Case Medical LDF 1.126 1.129 | 331,990,191 365,363,387 393,182,170 400,102,864 420,285,505 464,548,777 419,959,085 393,817,881 (16) =(14)x(15) Ultimate Medical Losses 287,333,243 313,468,791 | 1.047 1.038 1.030 1.028 1.023 1.016 1.012 1.006 (17) On-level Factor 1.000 1.000 | 1.214 1.177 1.136 1.096 1.054 1.024 1.012 1.000 (18) Factor to Adjust to 2009 Wage Levels 1.214 1.177 | 421,959,533 446,474,059 460,023,139 450,915,928 453,067,774 483,130,728 430,038,103 396,180,788 (19) =(16)x(17)x(18) On-level Devel Medical Losses Adj to 2009 Wage Level 348,822,557 368,952,767 | 35,820 35,820 35,522 36,029 35,347 35,551 36,737 36,658 36,565 (20) =(19)/(13) Medical Average Claim Severity 29,611 29,354 |
| 2003 2004 2005 2006 2007 2008 2009 Policy Year 2002 2003 2004 | 11,780 12,569 12,768 12,757 12,744 13,138 11,673 10,489 (11) Policy Year Claims 11,780 12,569 12,768 | 1.000 1.000 1.000 1.000 1.000 1.001 1.005 1.033 (12) Claim Devel Factor 1.000 1.000 1.000 | 11,780 12,569 12,768 12,757 12,744 13,151 11,731 10,835 (13) =(11)x(12) Ultimate Claim Counts 11,780 12,569 12,768 | 318,303,155 348,296,842 369,879,746 369,098,583 372,924,139 385,517,657 302,564,182 205,649,024 (14) Paid+Case Medical Losses 255,180,500 277,651,719 326,920,025 | 1.043 1.049 1.063 1.084 1.127 1.205 1.388 1.915 (15) Paid+Case Medical LDF 1.126 1.129 1.144 | 331,990,191 365,363,387 393,182,170 400,102,864 420,285,505 464,548,777 419,959,085 393,817,881 (16) =(14)x(15) Ultimate Medical Losses 287,333,243 313,468,791 373,996,509 | 1.047 1.038 1.030 1.028 1.023 1.016 1.012 1.006 (17) On-level Factor 1.000 1.000 1.000 | 1.214 1.177 1.136 1.096 1.054 1.024 1.012 1.000 (18) Factor to Adjust to 2009 Wage Levels 1.214 1.177 1.136 | 421,959,533 446,474,059 460,023,139 450,915,928 453,067,774 483,130,728 430,038,103 396,180,788 (19) =(16)x(17)x(18) On-level Devel Medical Losses Adj to 2009 Wage Level 348,822,557 368,952,767 424,860,034 | 35,820 35,820 35,522 36,029 35,347 35,551 36,737 36,658 36,565 (20) =(19)/(13) Medical Average Claim Severity 29,611 29,354 33,275 |
| 2003 2004 2005 2006 2007 2008 2009 Policy Year 2002 2003 2004 2005 | 11,780 12,569 12,768 12,757 12,744 13,138 11,673 10,489 (11) Policy Year Claims 11,780 12,569 12,768 12,757 | 1.000 1.000 1.000 1.000 1.000 1.001 1.005 1.033 (12) Claim Devel Factor 1.000 1.000 1.000 | 11,780 12,569 12,768 12,757 12,744 13,151 11,731 10,835 (13) =(11)x(12) Ultimate Claim Counts 11,780 12,569 12,768 12,757 | 318,303,155 348,296,842 369,879,746 369,098,583 372,924,139 385,517,657 302,564,182 205,649,024 (14) Paid+Case Medical Losses 255,180,500 277,651,719 326,920,025 324,464,969 | 1.043 1.049 1.063 1.084 1.127 1.205 1.388 1.915 (15) Paid+Case Medical LDF 1.126 1.126 1.129 1.144 1.149 | 331,990,191 365,363,387 393,182,170 400,102,864 420,285,505 464,548,777 419,959,085 393,817,881 (16) =(14)x(15) Ultimate Medical Lossses 287,333,243 313,468,791 373,996,509 372,810,249 | 1.047 1.038 1.030 1.028 1.023 1.016 1.012 1.006 (17) On-level Factor 1.000 1.000 1.000 1.000 | 1.214 1.177 1.136 1.096 1.054 1.024 1.012 1.000 (18) Factor to Adjust to 2009 Wage Levels 1.214 1.177 1.136 1.096 | 421,959,533 446,474,059 460,023,139 450,915,928 453,067,774 483,130,728 430,038,103 396,180,788 (19) =(16)x(17)x(18) On-level Devel Medical Losses Adj to 2009 Wage Level 348,822,557 368,952,767 424,860,034 408,600,033 | 35,820 35,522 36,029 35,347 35,551 36,737 36,658 36,565 (20) =(19)/(13) Medical Average Claim Severity 29,611 29,354 33,275 32,029 |
| 2003 2004 2005 2006 2007 2008 2009 Policy Year 2002 2003 2004 2005 2006 | 11,780 12,569 12,768 12,757 12,744 13,138 11,673 10,489 (11) Policy Year Claims 11,780 12,569 12,768 12,767 12,744 | 1.000 1.000 1.000 1.000 1.000 1.001 1.005 1.033 (12) Claim Devel Factor 1.000 1.000 1.000 1.000 1.000 | 11,780 12,569 12,768 12,757 12,744 13,151 11,731 10,835 (13) =(11)x(12) Ultimate Claim Counts 11,780 12,569 12,768 12,767 | 318,303,155 348,296,842 369,879,746 369,098,583 372,924,139 385,517,657 302,564,182 205,649,024 (14) Paid+Case Medical Losses 255,180,500 277,651,719 326,920,025 324,464,969 325,989,379 | 1.043 1.049 1.063 1.084 1.127 1.205 1.388 1.915 (15) Paid+Case Medical LDF 1.126 1.129 1.144 1.149 1.170 | 331,990,191 365,363,387 393,182,170 400,102,864 420,285,505 464,548,777 419,959,085 393,817,881 (16) =(14)x(15) Ultimate Medical Lossses 287,333,243 313,468,791 373,996,509 372,810,249 381,407,573 | 1.047 1.038 1.030 1.028 1.023 1.016 1.012 1.006 (17) On-level Factor 1.000 1.000 1.000 1.000 | 1.214 1.177 1.136 1.096 1.054 1.024 1.012 1.000 (18) Factor to Adjust to 2009 Wage Levels 1.214 1.177 1.136 1.096 1.054 | 421,959,533 446,474,059 460,023,139 450,915,928 453,067,774 483,130,728 430,038,103 396,180,788 (19) =(16)x(17)x(18) On-level Devel Medical Losses Adj to 2009 Wage Level 348,822,557 368,952,767 424,860,034 408,600,033 402,003,582 | 35,820 35,522 36,029 35,347 35,551 36,737 36,658 36,565 (20) =(19)/(13) Medical Average Claim Severity 29,611 29,354 33,275 32,029 31,545 |
| 2003 2004 2005 2006 2007 2008 2009 Policy Year 2002 2003 2004 2005 2006 2007 | 11,780 12,569 12,768 12,757 12,744 13,138 11,673 10,489 (11) Policy Year Claims 11,780 12,569 12,768 12,757 12,744 13,138 | 1.000 1.000 1.000 1.000 1.000 1.001 1.005 1.033 (12) Claim Devel Factor 1.000 1.000 1.000 1.000 1.000 1.000 1.000 | 11,780 12,569 12,768 12,757 12,744 13,151 11,731 10,835 (13) =(11)x(12) Ultimate Claim Counts 11,780 12,569 12,768 12,757 12,744 13,151 | 318,303,155 348,296,842 369,879,746 369,098,583 372,924,139 385,517,657 302,564,182 205,649,024 (14) Paid+Case Medical Losses 255,180,500 277,651,719 326,920,025 324,464,969 325,989,379 348,567,213 | 1.043 1.049 1.063 1.084 1.127 1.205 1.388 1.915 (15) Paid+Case Medical LDF 1.126 1.129 1.144 1.149 1.170 1.177 | 331,990,191 365,363,387 393,182,170 400,102,864 420,285,505 464,548,777 419,959,085 393,817,881 (16) =(14)x(15) Ultimate Medical Losses 287,333,243 313,468,791 373,996,509 372,810,249 381,407,573 410,263,610 | 1.047 1.038 1.030 1.028 1.023 1.016 1.012 1.006 (17) On-level Factor 1.000 1.000 1.000 1.000 1.000 | 1.214 1.177 1.136 1.096 1.054 1.024 1.012 1.000 (18) Factor to Adjust to 2009 Wage Levels 1.214 1.177 1.136 1.096 1.054 1.024 | 421,959,533 446,474,059 460,023,139 450,915,928 453,067,774 483,130,728 430,038,103 396,180,788 (19) =(16)x(17)x(18) On-level Devel Medical Losses Adj to 2009 Wage Level 348,822,557 368,952,767 424,860,034 408,600,033 402,003,582 420,109,937 | 35,820 35,522 36,029 35,347 35,551 36,737 36,658 36,565 (20) =(19)/(13) Medical Average Claim Severity 29,611 29,354 33,275 32,029 31,545 31,945 |
| 2003 2004 2005 2006 2007 2008 2009 Policy Year 2002 2003 2004 2005 2006 | 11,780 12,569 12,768 12,757 12,744 13,138 11,673 10,489 (11) Policy Year Claims 11,780 12,569 12,768 12,767 12,744 | 1.000 1.000 1.000 1.000 1.000 1.001 1.005 1.033 (12) Claim Devel Factor 1.000 1.000 1.000 1.000 1.000 | 11,780 12,569 12,768 12,757 12,744 13,151 11,731 10,835 (13) =(11)x(12) Ultimate Claim Counts 11,780 12,569 12,768 12,767 | 318,303,155 348,296,842 369,879,746 369,098,583 372,924,139 385,517,657 302,564,182 205,649,024 (14) Paid+Case Medical Losses 255,180,500 277,651,719 326,920,025 324,464,969 325,989,379 | 1.043 1.049 1.063 1.084 1.127 1.205 1.388 1.915 (15) Paid+Case Medical LDF 1.126 1.129 1.144 1.149 1.170 | 331,990,191 365,363,387 393,182,170 400,102,864 420,285,505 464,548,777 419,959,085 393,817,881 (16) =(14)x(15) Ultimate Medical Lossses 287,333,243 313,468,791 373,996,509 372,810,249 381,407,573 | 1.047 1.038 1.030 1.028 1.023 1.016 1.012 1.006 (17) On-level Factor 1.000 1.000 1.000 1.000 | 1.214 1.177 1.136 1.096 1.054 1.024 1.012 1.000 (18) Factor to Adjust to 2009 Wage Levels 1.214 1.177 1.136 1.096 1.054 | 421,959,533 446,474,059 460,023,139 450,915,928 453,067,774 483,130,728 430,038,103 396,180,788 (19) =(16)x(17)x(18) On-level Devel Medical Losses Adj to 2009 Wage Level 348,822,557 368,952,767 424,860,034 408,600,033 402,003,582 | 35,820 35,522 36,029 35,347 35,551 36,737 36,658 36,565 (20) =(19)/(13) Medical Average Claim Severity 29,611 29,354 33,275 32,029 31,545 |

Note: Claim development factors are three year averages; premium development factors are three year averages; paid loss development factors are two year averages; and paid + case loss development factors are five year averages.

NORTH CAROLINA

State Average Weekly Wages

| Calendar Year | | | | | | | | | |
|---------------|-----|---|--|--|--|--|--|--|--|
| 2006 | 717 | | | | | | | | |
| 2007 | 743 | | | | | | | | |
| 2008 | 758 | | | | | | | | |
| 2009 | 757 | | | | | | | | |
| 2010 | 781 | * | | | | | | | |
| 2011 | 811 | * | | | | | | | |
| 2012 | 840 | * | | | | | | | |
| 2013 | 873 | * | | | | | | | |

Policy Year

| * |
|---|
| * |
| * |
| |

^{*} Estimated.



ANALYSIS OF ENACTED NORTH CAROLINA HOUSE BILL 709

NCCI estimates the enactment of House Bill 709 (H709) will change workers compensation (WC) system costs in North Carolina by -1.4%, as shown in the following table:

| Bill | Statute | | Overall Cost |
|---------|----------------|-----------------------------------|--------------|
| Section | Reference | Impact Description | Impact |
| 6 | §97-25 | Choice of Healthcare Provider | -0.6% |
| 10 | §97-29 | TTD 500 Week Duration | -1.1% |
| 14/15 | §97-38, §97-40 | Fatal Benefit Increases | +0.3% |
| | | Overall Impact on WC System Costs | -1.4% |

NCCI has analyzed the following sections and determined that they either do not have a notable cost impact in North Carolina or the cost impact cannot be reasonably determined:

| Bill | Statute | | |
|---------|---------------|--|--|
| Section | Reference | Section Description | |
| 2/12 | §97-2, §97-32 | Definition of Suitable Employment | |
| 3 | §97-12.1 | Willful Misrepresentation In Applying For Employment | |
| 7 | §97-25.6 | Reasonable Access To Medical Information | |
| 9 | §97-27 | Medical Examination | |
| 11 | §97-30 | Partial Incapacity | |

Summary of H709

Below is a summary of the most notable provisions contained in enacted H709:

- Section 2 (§97-2) defines suitable employment and includes vocational rehabilitation in the definition of medical compensation. Parts of this section are referred to in other sections of this bill.
- Section 3 (§97-12.1) disallows compensation to claimants that misrepresent their physical condition when applying for employment if there is a causal connection between the false representation and the injury or occupational disease.
- Section 6 (§97-25) adds restrictions to the ability of an employee to obtain an order from the North Carolina Industrial Commission (NCIC) for a change in treatment or healthcare provider.
- Section 7 (§97-25.6) expands reasonable access to all of the employee's pertinent medical information.
- Section 9 (§97-27) allows an employer to suspend benefits without seeking prior authorization from the NCIC in instances of non-compliance with a medical



ANALYSIS OF ENACTED NORTH CAROLINA HOUSE BILL 709

evaluation requested by the employer. It further specifies that the NCIC must disregard or give less weight to medical opinions, other than the percentage of permanent impairment, of the physician performing an employee-requested independent medical examination (IME).

- Section 10 (§97-29) limits temporary total disability (TTD) benefits to 500 weeks with a contingency for extended compensation, and expands conditions for permanent total disability.
- Section 11 (§97-30) increases the duration limit for partial incapacity benefits from 300 to 500 weeks and requires the deduction of weeks of TTD payments.
- Section 12 (§97-32) suspends the employee's compensation benefits for refusing to accept suitable employment.
- Sections 14 and 15 (§97-38 and §97-40) increases the maximum burial expense allowance from \$3,500 to \$10,000. Additionally, it increases the duration limit for survivorship benefits from 400 to 500 weeks.

Actuarial Analysis of H709

Section 6 (§97-25)

H709 requires that the NCIC base its approval of an employee's petition to change the healthcare provider or medical treatment on a preponderance of evidence that the change is reasonably necessary to effect a cure, provide relief, or lessen the period of disability. In addition, when considering the change of healthcare provider, the NCIC may disregard or give less weight to the opinion of the healthcare provider that the employee sought for evaluation, diagnosis, or treatment before the employee first requested written authorization.

Prior to H709, the employee was allowed to change the healthcare provider by petitioning the NCIC. Per stakeholder input, these requests were often granted. Furthermore, there was no restriction with regards to who may offer a medical opinion to the NCIC that will be used in the consideration of a change in treatment or healthcare provider.

It is unclear what will constitute "a preponderance" of evidence as a basis sufficient to change a medical treatment or healthcare provider. This determination will ultimately be subject to the discretion of the NCIC. However, an evidentiary requirement in support of a petition does not currently exist in statute. It is therefore expected that this new requirement will result in fewer successful petitions, which will tend to decrease costs as employees are expected to return to work sooner and fewer duplicate medical evaluations are expected to take place due to a change in healthcare provider and treatments.

Studies indicate that costs are considerably higher in states where an employee has complete freedom in the choice of physician. In *The Impact of Provider Choice on*



Workers' Compensation Costs and Outcomes, WCRI (2005), Victor, et. al. compared employee choice to employer choice systems and found that employee choice systems:

- Had medical payments that were 10% to 21% higher and indemnity benefits that were 8% to 15% higher;
- Had poorer return-to-work outcomes; and
- Exhibited generally no difference in physical recovery.

Since H709 places additional restrictions on the employee's choice of physician, NCCI has selected the initial cost impacts of: -11.1% for indemnity and -14.6% for medical from the WCRI research to base its estimates on. These selections take into consideration the two statistical models in the study. The full cost impact indicated from the study is not expected to be realized. H709 only restricts requests for provider changes. NCCI estimates that 5% of lost-time claims will no longer be granted a change of healthcare provider. Thus, NCCI has selected a 95% reduction factor for the initial indemnity and medical impacts using actuarial judgment and feedback from system stakeholders.

NCCI estimates the indemnity cost savings will be -0.6% (= -11.1% x [1 – 95%]) and the medical savings will be -0.7% (= -14.6% x [1 – 95%]). Indemnity costs are approximately $53.4\%^1$ of total costs, so the combined estimated overall impact on system costs due to the change in Section 6 is -0.6% (-0.6% x 53.4% + -0.7% x [1 – 53.4%]).

Section 10 (§97-29)

H709 distinguishes the benefits for TTD and Permanent Total disabilities (PTD). Prior to H709, both TTD and PTD benefits were paid during the period of disability. Section 10 of the bill limits the duration of TTD benefits to 500 weeks with a contingency allowing for an extension of benefits which may be applied for after the 425th week, if the employee proves by a preponderance of the evidence that he or she has a total loss of earnings capacity. The TTD benefits in excess of 500 weeks would be subject to reductions for any retirement benefits that are received under the Social Security Act.

Prior to H709, North Carolina G.S. §97-31 (17) defined PTD to be the "loss of both hands, or both arms, or both feet, or both legs, or both eyes, or any two thereof". H709 expands the PTD eligibility definition as follows:

- "Loss of both hands, both arms, both feet, both legs, both eyes, or any two thereof;
- Spinal injury involving severe paralysis of both arms, both legs, or the trunk;
- Severe brain or closed-head injury as evidenced by severe and permanent:
 - Sensory or motor disturbances;

¹ Based on North Carolina Financial Call data for policy years 2008 and 2009 trended to 6/24/2011.



- Communication disturbances;
- Complex integrated disturbances of cerebral function; or
- Neurological disorders,
- Second-degree or third-degree burns of 33% or more of the total body surface"

It is likely that the additional injuries that will qualify the worker for PTD are currently being paid under total incapacity for a comparable period of time. Therefore, NCCI does not expect the change in definition to materially impact system costs.

Reducing the TTD benefit duration will result in a small cost savings in North Carolina. Based on North Carolina stakeholder feedback, an employer will now be able to settle a total incapacity claim that does not meet the new definition of PTD for an amount that is based on a shorter expected duration. Prior to H709, this claim would likely have been settled for an amount based on lifetime benefits.

Based on stakeholder feedback and actuarial judgment, NCCI has estimated that 10% of the lost-time claim dollars will no longer be entitled to lifetime benefits and settlements for those claims will be reduced by 20%. Since indemnity benefits comprise 53.4% of the costs in the state, NCCI estimates the impact on overall system costs from Section 10 to be -1.1% (10.0% x -20.0% x 53.4%).

Sections 14 and 15 (§97-38 and §97-40)

Sections 14 and 15 of H709 increase the limit on compensation for burial expenses from \$3,500 to \$10,000 and the limit on the duration of benefits to a dependent surviving spouse from 400 to 500 weeks.

Based on North Carolina Statistical Plan data for policy years 2005 and 2006, NCCI estimates burial expenses to be approximately 2.2% of overall fatal indemnity benefits in North Carolina. The increase in the maximum burial allowance is +185.7% (= \$10,000 / \$3,500 - 1.0). Assuming that the full burial allowance was utilized prior to H709, and will be fully utilized under the new law, the estimated impact on fatal indemnity benefits is +4.1% (= 2.2% x 185.7%).

In pricing the impact of the increase to the limit on the duration of benefits to a dependent surviving spouse, NCCI based the analysis on the distribution of fatal benefits and dependents and on countrywide remarriage and mortality tables².

² Based on the 1999 US Life Tables and the 1980 US RRB (Railroad Retirement Board) Remarriage Tables.



Consider the following example, presented for illustrative purposes only:

| Survivor | Pre H709 | H709 | Nominal | Percentage |
|---|-----------|-----------|----------|------------|
| | Benefits | Benefit | Change | Change |
| Widow aged 40 with \$500 weekly benefit | \$177,765 | \$217,990 | \$40,225 | +22.6% |

An average over the distribution of fatal survivorship benefits resulted in an estimated +19.1% increase in fatal dependency benefits. Dependency benefits are approximately 97.8% (= 100% - 2.2%) of fatal indemnity benefits, since as previously stated, burial expenses account for approximately 2.2% of fatal indemnity benefits. Therefore, the estimated impact on fatal indemnity benefits is +18.7% (= 19.1% x 97.8%).

Combining the impacts from the two changes, results in an estimated impact of +22.8% (= 4.1% + 18.7%) on fatal indemnity costs. Since fatal benefits represent approximately $2.2\%^3$ of total indemnity benefits and total indemnity benefits represent approximately $53.4\%^4$ of total costs, the estimated combined impact on overall system costs due to the changes in Sections 14 and 15 is +0.3% (= +22.8% x 2.2% x 53.4%).

³ Based on North Carolina Statistical Plan data for the 24-month policy period ending 12/31/2007.

⁴ Based on North Carolina Financial Call data for policy years 2008 and 2009 trended to 6/24/2011.



For the following sections, NCCI has determined that they either will not have a notable cost impact in North Carolina or that the cost impact cannot be reasonably determined.

Sections 2 and 12 (§97-2 and §97-32)

H709 defines *suitable employment* to be any employment available that:

- prior to Maximum Medical Improvement (MMI) is within the employee's work restrictions, or
- after reaching MMI, is employment which the employee is capable of performing, considering the employee's education, physical limitations due to the injury, vocational rehabilitation, and experience.

Prior to the enactment of H709, comparable wage and income advancement were considered when determining whether an employment offer was suitable for an injured employee⁵. In the enacted definition, wages are no longer specified as a factor when determining suitable employment for an injured employee.

It is not common to allow TTD benefits after the injured employee reaches MMI, as is the case in North Carolina. Based on North Carolina stakeholder feedback, it is expected that under the definition of suitable employment, the employee is likely to return to work sooner, and therefore may be eligible for total incapacity benefits for a shorter time period⁶. A savings in overall workers compensation system costs may be realized due to the employee now collecting temporary partial disability (TPD) or permanent partial disability (PPD) weekly benefits, if eligible, which are less than total incapacity weekly benefits.

H709 Section 12 rewrites G.S. §97-32 to include the reference to the suitable employment definition created in Section 2. Prior to the enactment of H709 an injured employee's benefits could be suspended if the employee refused to accept employment that was suitable to his/her capacity. As mentioned above, the new definition for suitable employment is less restrictive than what was historically used. Therefore, under the new definition, it is expected that a greater number of injured employees could be qualified as finding suitable employment. As a result, savings may be realized through reduced disability duration.

NCCI expects that these provisions of H709 may result in a savings on overall workers compensation system costs in North Carolina. However, the magnitude of savings is unclear since data on the number of claims potentially affected by this change, and the corresponding impact on benefit durations, is not available. Furthermore, per stakeholder input, these changes are largely up to the

⁵ Dixon v. City of Durham

⁶ NCCI's "Workers Compensation Temporary Total Disability Indemnity Benefit Duration 2010 Update" study shows that North Carolina Accident Year 2006 temporary total duration is 169 days at 36-month valuation, while the countrywide average is approximately 100 days.



interpretation of the NCIC. Any impact on system costs will be realized in future loss experience and reflected in subsequent loss cost filings.

Section 3 (§97-12.1)

H709 states that no compensation will be allowed if the employer proves that an injury or occupational disease has a causal connection with a willful misrepresentation by the injured employee in the course of entering employment.

NCCI expects that this provision of H709 may result in a minimal⁷ savings on overall workers compensation system costs in North Carolina. Any impact on system costs will be realized in future loss experience and reflected in subsequent loss cost filings.

Section 7 (§97-25.6)

H709 allows the employer to communicate with the employee's healthcare provider without prior notification to the employee. It specifies the limitations of the communication and requires that the employer notify the employee of the healthcare provider's response within 10 days of the response.

This change is anticipated to facilitate more timely communication between employer and healthcare providers, allowing the employer access to pertinent claim-related medical information. Easier access to medical records will likely lead to increased efficiencies in processing claims. The bill also requires the NCIC to establish an appropriate medical fee to compensate providers for time spent communicating with employers or employees. Based on stakeholder feedback, any savings from this proposal are expected to be minimal.

NCCI expects that this provision of H709 may result in a minimal savings on overall workers compensation system costs in North Carolina. Any impact on system costs will be realized in future loss experience and reflected in subsequent loss cost filings.

Section 9 (§97-27)

Section 9, among other changes, allows employees who are dissatisfied with the percentage of permanent disability assigned by the health care provider to request another examination to determine the percentage of permanent disability. Under H709, the NCIC must disregard or give less weight to the opinions of the physician chosen by the employee on issues outside the scope of determining the percentage of permanent disability.

⁷ Minimal is defined in this context as an impact on overall system costs of less than 0.2%.



According to stakeholder feedback, employees not satisfied with their permanent disability rating may be less likely to obtain a healthcare provider to conduct a second opinion if that provider's opinion with regard to other treatment issues is disregarded or given less weight, thus reducing costs. The magnitude of savings is unclear since data to complete such an analysis is not available and the cost impact depends on claimant behavior and the NCIC's judgment.

Any impact on system costs from this provision of H709 would be realized in future loss experience and reflected in subsequent loss cost filings.

Section 11 (§97-30)

Section 11 of the bill increases the limit on the duration of indemnity benefits for non-scheduled PPD awards from 300 to 500 weeks. Furthermore, any weeks of total disability payments will be deducted from the 500 weeks of payments available under this section.

Based on an analysis of North Carolina's Statistical Plan data, approximately 15.0% of indemnity PPD costs may be attributable to non-scheduled injuries. Indemnity PPD costs are approximately 85.0% of indemnity costs and indemnity costs are approximately 53.4% of total costs. Therefore, non-scheduled PPD costs are approximately 6.8% (= 15.0% x 85% x 53.4%) of overall system costs. Based on stakeholder feedback, the number of non-scheduled PPD claims that currently receive indemnity benefits for 300 weeks from the date of injury is negligible. This is because the employee's post-injury wage is required to be similar to the employee's pre-injury wage, and the employee in virtually all cases attains their pre-injury wage within the 300-week limit on benefits through salary increases. Therefore, since a negligible amount of non-scheduled PPD claims are currently limited to 300 weeks, it is expected that the change from 300 to 500 weeks for the maximum PPD duration will have a negligible impact on overall system costs.

⁸ Based on North Carolina Statistical Plan data for the 24-month policy period ending 12/31/2007.

NORTH CAROLINA LAW MEMO

Increase in the Maximum Weekly Benefit

Effective: January 1, 2012

Change in the maximum weekly benefit for:

Fatal Injury: From \$856.00 to \$864.00

Total Disability: From \$856.00 to \$864.00

Permanent Partial Disability: From \$856.00 to \$864.00

Total Effect: +0.1%

SAWW effective 01/01/2011 = \$777.40 (estimated). 110 % of \$777.40 rounded to the nearest \$2.00 dollars is \$856.00.

SAWW effective 01/01/2012 = \$785.17 (estimated). 110 % of \$785.17 rounded to the nearest \$2.00 dollars is \$864.00.

NORTH CAROLINA LAW MEMO

Impact By Type of Injury Due to the Increase in the Maximum Weekly Benefit, Effective January 1, 2012

| Type of Injury | Percentage of Losses (a) | Effect (%) |
|-------------------|--------------------------|------------|
| Fatal | 1.5% | 0.2 |
| Permanent Total | 2.1% | 0.2 |
| Permanent Partial | 44.7% | 0.2 |
| Temporary Total | 4.7% | 0.2 |
| | | |
| Total Indemnity | 53.0% | 0.2 (b) |
| Medical | 47.0% | 0.0 |
| Total Losses | 100.0% | 0.1 (b) |

⁽a) Proportions within indemnity are based on the 24-month period ending 12/31/2007 on the 06/24/2011 law level and developed to an ultimate basis by type of injury. Incorporates an assumed indemnity/medical split of 0.530 / 0.470.

⁽b) Weighted average.

LONGSHORE AND HARBOR WORKERS' COMPENSATION ACT LAW MEMO

Increase in the Minimum and Maximum Weekly Benefit

Effective: October 1, 2011

Change in the Wage for the Minimum Weekly Benefit for:

| Fatal Injury | From | \$625.18 | to | \$643.94 |
|---|------|------------|----|------------|
| Change in the Minimum Weekly Benefit for: | | | | |
| Total Disability | From | \$312.59 | to | \$321.97 |
| Change in the Maximum Weekly Benefit for: | | | | |
| Fatal Injury | From | \$1,250.36 | to | \$1,287.88 |
| Total Disability | From | \$1,250.36 | to | \$1,287.88 |
| Permanent Partial Disability | From | \$1,250.36 | to | \$1,287.88 |

Total Effect: +0.1%

LONGSHORE AND HARBOR WORKERS' COMPENSATION ACT LAW MEMO

Impact By Type of Injury Due to the Increase in the Minimum and Maximum Weekly Benefit, Effective October 1, 2011

| Type of Injury | Percentage of Losses * | Effect (%) |
|-------------------|------------------------|------------|
| Fatal | 4.3% | 0.6 |
| Permanent Total | 12.1% | 0.5 |
| Permanent Partial | 29.0% | 0.2 |
| Temporary Total | 3.6% | 0.5 |
| Total Indemnity | 49.0% | 0.3 ** |
| Medical | 51.0% | 0.0 |
| Total | 100.0% | 0.1 ** |

^{*} Nationwide losses under the Longshore and Harbor Workers' Act for the three-year policy period ending 12/31/2007 on the 10/01/2010 law level, and developed to an ultimate report by type of injury.

^{**} Weighted average.

North Carolina

Loss Adjustment Expenses

COUNTRYWIDE

NORTH CAROLINA

| (1) <u>Year</u> | (2) Accident Year Developed LAE Ratio+ | (3) Accident Year Developed DCCE Ratio+ | (4) Accident Year Developed AOE Ratio+ | (5) Accident Year DCCE Ratio Adjusted to NC Relativity (3) x 0.766^ | (6) Accident Year LAE Ratio Adjusted to NC Relativity (4) + (5) | (7) Calendar <u>Year</u> |
|--------------------|--|---|--|---|---|--------------------------------|
| 2003 | 17.8% | 10.5% | 7.3% | 8.0% | 15.3% | 13.9% |
| 2004 | 17.4% | 10.5% | 6.9% | 8.0% | 14.9% | 13.0% |
| 2005 | 18.2% | 10.5% | 7.7% | 8.0% | 15.7% | 13.8% |
| 2006 | 18.6% | 10.6% | 8.0% | 8.1% | 16.1% | 16.6% |
| 2007 | 19.1% | 11.1% | 8.0% | 8.5% | 16.5% | 16.6% |
| 2008 | 19.0% | 11.6% | 7.4% | 8.9% | 16.3% | 16.4% |
| 2009 | 19.6% | 12.0% | 7.6% | 9.2% | 16.8% | 17.6% |
| 2010 | 19.7% | 12.3% | 7.4% | 9.4% | 16.8% | 18.1% |

⁺ Source: NCCI Call for Loss Adjustment Expense.

[^] Exhibit 7, Page 2.

North Carolina

Loss Adjustment Expenses (con't)

| | (1) | (2) | (3) |
|--|--------------------------|--------------------|---------|
| | Calendar Years | Calendar Years | DCCE |
| | 2009 and 2010 | 2009 and 2010 | Ratio |
| | Paid Losses* ('000s) | Paid DCCE* ('000s) | (2)/(1) |
| (a) North Carolina(b) Countrywide | \$1,612,312 | \$136,935 | 8.5% |
| | 43,989,886 | 4,870,949 | 11.1% |
| North Carolina DCC | E relativity (3a) / (3b) | | 0.766 |

^{*} Source: Annual Statement Statutory Page 14 data, excluding state funds, collected and aggregated by NCCI, Inc.

Direct Assignment Carrier Expenses

| | Net Earned | | Other Acq. | | Other Acq. |
|-------------|--------------------|------------------------|--------------|-----------------|-------------------|
| Calendar | Premium | Commission | Field Super. | General | Field Super. |
| <u>Year</u> | Std. Basis | <u>& Brokerage</u> | Collection | <u>Expenses</u> | & Gen. Exp |
| 2008 | \$519,463,136 | \$26,167,640 | \$19,888,703 | \$13,975,008 | \$33,863,711 |
| 2009 | 372,724,235 | 22,115,861 | 23,652,637 | 15,693,563 | 39,346,200 |
| 2010 | <u>377,513,651</u> | 20,848,280 | 21,111,366 | 13,348,043 | <u>34,459,409</u> |
| | | | | | |
| Total | \$1,269,701,022 | \$69,131,781 | \$64,652,706 | \$43,016,614 | \$107,669,320 |

Source: Data collected by NCCI, Inc.

Pool Expenses

Data Valued as of 12/31/2010

| Calendar | Gross Written | Administrative | Admin Expenses as a % of GWP |
|-----------------------|---------------------------------|--|---|
| <u>Year</u> | <u>Premium</u> | <u>Expense</u> | |
| 2008 | 67,829,798 | 437,993 | 0.65% |
| 2009 | 35,409,667 | 442,695 | 1.25% |
| 2010 | 28,209,060 | 486,545 | 1.72% |
| Policy <u>Year</u> | Gross Written <u>Premium</u> | "Separately Reimbursable" <u>Expense</u> | Percent of Gross Written <u>Premium</u> |
| 2007 | \$81,285,840 | \$936,808 | 1.15% |
| 2008 | 55,298,393 | 446,276 | 0.81% |
| 2009 | 37,952,997 | 168,823 | 0.44% |

Source: Data collected by NCCI, Inc.

Expense Constant and Minimum Premiums

| | | Policy Year | |
|--|------------|-------------|------------|
| | 2008 | 2009 | 2010 |
| (1) Current Expense Constant (approved effective April 1, 2007) | \$250 | \$250 | \$250 |
| (2) Standard Premium Excluding Expense Constant Premium* | 53,718,915 | 36,200,462 | 30,707,144 |
| (3) Standard Premium Excluding Expense Constant Premium and Balance to Minimum Premium = (2) x (1.000 - 0.033)** | 51,946,191 | 35,005,847 | 29,693,808 |
| (4) Number of Risks* | 25,229 | 19,563 | 16,887 |
| (5) Premium Generated from Expense Constant and Balance to Minimum Premium = (1) x (4) + (2) - (3) | 8,079,974 | 6,085,365 | 5,235,086 |
| (6) Effect of Expense Constant and Minimum Premiums = (5) / (3) | 0.156 | 0.174 | 0.176 |

^{*} Source: Policy Data collected by NCCI, Inc. ** See Exhibit 8C, Page 2, Line 5.

Effect of Minimum Premiums

Based on Assigned Risk Data for Policies with Effective Dates in 2008

Current Minimum Premium Program Parameters

| (1) |) Minimum Premium Multiplier (MPM) | 200 |
|-----|--|------------------|
| (2) |) Maximum Minimum Premium (MMP) | \$ 1,000 |
| (3) | Standard Premium Generated by Current MPM and MMP | \$ 1,524,073 |
| (4) | Standard Premium Including Additional Premium Generated by Current MPM and MMP | \$ 45,764,730 |
| (5) |) Impact of MPM and MMP = (3) / (4) | 0.033 |

Source: Unit Statistical Data

1.551

North Carolina - Assigned Risk Assigned Risk Differential Based on Paid Losses

| Dallan | (1) | (2) | (3) = (1) / (2) Ratio of Residual to | (4) Indicated Assigned Risk |
|-----------------------|------------------------|--------------------|--|-----------------------------------|
| Policy <u>Year</u> | Residual Market | Statewide Market | Statewide <u>Market</u> | Pure Prem. Diff.^ (Std Basis) |
| I. Standard | l Pure Premium Valued | as of 12/31/2010 * | | |
| 2005 | \$70,962,299 | \$905,973,999 | 0.078 | |
| 2006 | 56,889,963 | 959,220,924 | 0.059 | |
| 2007 | 48,079,764 | 1,018,600,439 | 0.047 | |
| 2008 | 31,050,270 | 947,294,797 | 0.033 | |
| 2009 | 21,805,559 | 882,315,864 | 0.025 | |
| | | | | |
| II. Paid Los | ss Experience Valued a | s of 12/31/2010 ** | | |
| 2005 | \$84,861,502 | \$791,750,565 | 0.107 | 1.372 |
| 2006 | 76,151,617 | 818,488,988 | 0.093 | 1.576 |
| 2007 | 71,405,464 | 896,222,191 | 0.080 | 1.702 |
| 2008 | 38,851,711 | 842,519,963 | 0.046 | 1.394 |
| 2009 | 25,400,127 | 785,619,638 | 0.032 | 1.280 |
| | | | | |
| | | | | |

Current Impact of Standard Pure Premium Programs@

^{*} Developed to fifth report and brought to the 4/1/2011 pure premium level.

^{**} Brought to the 1/1/2011 benefit level.

[^] This is the indicated pure premium differential based on loss experience, calculated by comparing the ratio of assigned risk and statewide losses to the ratio of assigned risk and statewide premium.

This is composed of an ARAP impact equal to 1.6% and a differential of 1.527. ARAP impact from Exhibit 8D, Page 9.

North Carolina - Assigned Risk (Residual Market)

| | (1) | (2) | (3) Effect of | $(4) = (1) \times ((2) / (3))$ |
|-----------------------|-----------------------------------|---------------------------------|-------------------------------------|---|
| Policy <u>Year</u> | Standard <u>Premium*</u> | On-level <u>Factor</u> | Current Standard Premium Programs# | Stand. Pure Prem. at Current Level |
| 2005 | \$131,411,665 | 0.864 | 1.600 | \$70,962,299 |
| 2006 | 120,529,582 | 0.750 | 1.590 | 56,889,963 |
| 2007 | 110,022,343 | 0.686 | 1.571 | 48,079,764 |
| 2008 | 74,640,072 | 0.646 | 1.553 | 31,050,270 |
| 2009 | 52,543,515 | 0.645 | 1.554 | 21,805,559 |
| Policy <u>Year</u> | (5) Ind. Losses <u>Paid</u> | (6) Development <u>Factor^</u> | (7) On-level <u>Factor</u> | (8) = ((5) x (6)) x (7) Adjusted Ind. Losses |
| 2005 | \$35,392,042 | 1.213 | 1.028 | \$44,132,602 |
| 2006 | 27,933,288 | 1.310 | 1.023 | 37,434,237 |
| 2007 | 24,353,716 | 1.531 | 1.016 | 37,882,108 |
| 2008 | 10,319,763 | 2.111 | 1.012 | 22,046,440 |
| 2009 | 3,238,234 | 4.361 | 1.006 | 14,206,670 |
| Policy <u>Year</u> | (9) Med. Losses <u>Paid</u> | (10) Development <u>Factor^</u> | (11) (On-level <u>Factor</u> | 12) = ((9) x (10)) x (11) Adjusted <u>Med. Losses</u> |
| 2005 | \$31,402,390 | 1.297 | 1.000 | \$40,728,900 |
| 2006 | 28,510,589 | 1.358 | 1.000 | 38,717,380 |
| 2007 | 23,296,286 | 1.439 | 1.000 | 33,523,356 |
| 2008 | 10,444,544 | 1.609 | 1.000 | 16,805,271 |
| 2009 | 5,245,294 | 2.134 | 1.000 | 11,193,457 |

^{*} Developed to a fifth report. See Exhibit 8D, Page 7.

[^] Paid loss development factors are three year averages.

[#] This is composed of a differential of 1.527 and year-specific ARAP impacts which are displayed on Exhibit 8D, Page 9.

(Statewide Market)

| | (1) | (2) | | (3) = (1) + (2) |
|-----------------------|---------------------------------------|--------------------------------------|-----------------------------------|--|
| Policy <u>Year</u> | Voluntary Standard <u>Premium*</u> | Assigned Risk Standard Premium** | | Standard Pure Premum <u>On-level</u> |
| 2005 | \$835,011,700 | \$70,962,299 | | \$905,973,999 |
| 2006 | 902,330,961 | 56,889,963 | | 959,220,924 |
| 2007 | 970,520,675 | 48,079,764 | | 1,018,600,439 |
| 2008 | 916,244,527 | 31,050,270 | | 947,294,797 |
| 2009 | 860,510,305 | 21,805,559 | | 882,315,864 |
| Policy <u>Year</u> | (4) Ind. Losses <u>Paid</u> | (5) Development <u>Factor^</u> | (6) On-level <u>Factor</u> | (7) = ((4) x (5)) x (6) Adjusted Ind. Losses |
| 2005 | \$333,362,132 | 1.213 | 1.028 | \$415,690,577 |
| 2006 | 321,218,871 | 1.310 | 1.023 | 430,475,046 |
| 2007 | 307,492,150 | 1.531 | 1.016 | 478,302,810 |
| 2008 | 213,155,842 | 2.111 | 1.012 | 455,371,646 |
| 2009 | 97,647,698 | 4.361 | 1.006 | 428,396,661 |
| Policy <u>Year</u> | (8) Med. Losses <u>Paid</u> | (9) Development <u>Factor^</u> | (10) On-level <u>Factor</u> | (11) = ((8) x (9)) x (10) Adjusted Med. Losses |
| 2005 | \$289,946,020 | 1.297 | 1.000 | \$376,059,988 |
| 2006 | 285,724,552 | 1.358 | 1.000 | 388,013,942 |
| 2007 | 290,423,475 | 1.439 | 1.000 | 417,919,381 |
| 2008 | 240,614,243 | 1.609 | 1.000 | 387,148,317 |
| 2009 | 167,395,959 | 2.134 | 1.000 | 357,222,977 |

^{*} Developed to a fifth report and on current premium level. See Exhibit 8D, Page 8.

^{**} Developed to a fifth report and on current premium level. See Exhibit 8D, Page 2.

[^] Paid loss development factors are three year averages.

North Carolina - Assigned Risk Assigned Risk Differential Based on Paid+Case Losses

| Policy | (1) | (2) | (3) = (1) / (2) Ratio of Residual to Statewide | (4) Indicated Assigned Risk Pure Prem. Diff. [,] |
|--------------|----------------------|-------------------------|--|--|
| <u>Year</u> | Residual Market | Statewide Market | <u>Market</u> | (Std Basis) |
| I. Standard | d Pure Premium Value | d as of 12/31/2010 * | | |
| 2005 | \$70,962,299 | \$905,973,999 | 0.078 | |
| 2006 | 56,889,963 | 959,220,924 | 0.059 | |
| 2007 | 48,079,764 | 1,018,600,439 | 0.047 | |
| 2008 | 31,050,270 | 947,294,797 | 0.033 | |
| 2009 | 21,805,559 | 882,315,864 | 0.025 | |
| | | | | |
| II. Paid + 0 | Case Loss Experience | Valued as of 12/31/2010 | ** | |
| 2005 | \$85,540,475 | \$796,413,930 | 0.107 | 1.372 |
| 2006 | 84,550,995 | 812,990,503 | 0.104 | 1.763 |
| 2007 | 74,915,958 | 882,245,167 | 0.085 | 1.809 |
| 2008 | 38,001,038 | 801,315,310 | 0.047 | 1.424 |
| 2009 | 26,441,369 | 739,003,008 | 0.036 | 1.440 |
| | | | | |
| | | | | |

1.551

Current Impact of Standard Pure Premium Programs@

^{*} Developed to fifth report and brought to the 4/1/2011 pure premium level.

^{**} Brought to the 1/1/2011 benefit level.

[^] This is the indicated pure premium differential based on loss experience, calculated by comparing the ratio of assigned risk and statewide losses to the ratio of assigned risk and statewide premium.

This is composed of an ARAP impact equal to 1.6% and a differential of 1.527. ARAP impact from Exhibit 8D, Page 9.

North Carolina - Assigned Risk (Residual Market)

| | (1) | (2) | (3) Effect of | $(4) = (1) \times ((2) / (3))$ |
|-----------------------|--|---------------------------------------|-------------------------------------|---|
| Policy <u>Year</u> | Standard <u>Premium*</u> | On-level <u>Factor</u> | Current Standard Premium Programs# | Stand. Pure Prem. at Current Level |
| 2005 | \$131,411,665 | 0.864 | 1.600 | \$70,962,299 |
| 2006 | 120,529,582 | 0.750 | 1.590 | 56,889,963 |
| 2007 | 110,022,343 | 0.686 | 1.571 | 48,079,764 |
| 2008 | 74,640,072 | 0.646 | 1.553 | 31,050,270 |
| 2009 | 52,543,515 | 0.645 | 1.554 | 21,805,559 |
| Policy <u>Year</u> | (5) Ind. Losses <u>Paid+Case</u> | (6) Development <u>Factor^</u> | (7) On-level <u>Factor</u> | (8) = ((5) x (6)) x (7) Adjusted Ind. Losses |
| 2005 | \$40,327,351 | 1.084 | 1.028 | \$44,938,864 |
| 2006 | 33,961,951 | 1.127 | 1.023 | 39,155,447 |
| 2007 | 30,351,189 | 1.205 | 1.016 | 37,158,354 |
| 2008 | 14,892,694 | 1.388 | 1.012 | 20,919,112 |
| 2009 | 7,593,770 | 1.915 | 1.006 | 14,629,322 |
| Policy <u>Year</u> | (9) Med. Losses <u>Paid+Case</u> | (10) Development <u>Factor^</u> | (11) (On-level <u>Factor</u> | 12) = ((9) x (10)) x (11) Adjusted <u>Med. Losses</u> |
| 2005 | \$35,336,476 | 1.149 | 1.000 | \$40,601,611 |
| 2006 | 38,799,614 | 1.170 | 1.000 | 45,395,548 |
| 2007 | 32,079,528 | 1.177 | 1.000 | 37,757,604 |
| 2008 | 14,093,998 | 1.212 | 1.000 | 17,081,926 |
| 2009 | 8,874,566 | 1.331 | 1.000 | 11,812,047 |

^{*} Developed to a fifth report. See Exhibit 8D, Page 7.

[^] Paid + case loss development factors are five year averages.

[#] This is composed of a differential of 1.527 and year-specific ARAP impacts which are displayed on Exhibit 8D, Page 9.

(Statewide Market)

| | (1) | (2) | | (3) = (1) + (2) |
|-----------------------|--|--------------------------------------|-----------------------------------|--|
| Policy <u>Year</u> | Voluntary Standard <u>Premium*</u> | Assigned Risk Standard Premium** | | Standard Pure Premum <u>On-level</u> |
| 2005 | \$835,011,700 | \$70,962,299 | | \$905,973,999 |
| 2006 | 902,330,961 | 56,889,963 | | 959,220,924 |
| 2007 | 970,520,675 | 48,079,764 | | 1,018,600,439 |
| 2008 | 916,244,527 | 31,050,270 | | 947,294,797 |
| 2009 | 860,510,305 | 21,805,559 | | 882,315,864 |
| Policy <u>Year</u> | (4) Ind. Losses <u>Paid+Case</u> | (5) Development <u>Factor^</u> | (6) On-level <u>Factor</u> | (7) = ((4) x (5)) x (6) Adjusted Ind. Losses |
| 2005 | 375,375,658 | 1.084 | 1.028 | \$418,300,615 |
| 2006 | 373,646,069 | 1.127 | 1.023 | 430,784,400 |
| 2007 | 385,517,657 | 1.205 | 1.016 | 471,981,557 |
| 2008 | 302,564,182 | 1.388 | 1.012 | 424,998,594 |
| 2009 | 205,649,024 | 1.915 | 1.006 | 396,180,788 |
| Policy <u>Year</u> | (8) Med. Losses <u>Paid+Case</u> | (9) Development <u>Factor^</u> | (10) On-level <u>Factor</u> | (11) = ((8) x (9)) x (10) Adjusted Med. Losses |
| 2005 | 329,080,344 | 1.149 | 1.000 | \$378,113,315 |
| 2006 | 326,671,883 | 1.170 | 1.000 | 382,206,103 |
| 2007 | 348,567,213 | 1.177 | 1.000 | 410,263,610 |
| 2008 | 310,492,340 | 1.212 | 1.000 | 376,316,716 |
| 2009 | 257,567,408 | 1.331 | 1.000 | 342,822,220 |

^{*} Developed to a fifth report and on current premium level. See Exhibit 8D, Page 8.

^{**} Developed to a fifth report and on current premium level. See Exhibit 8D, Page 5.

[^] Paid + case loss development factors are five year averages.

North Carolina - Assigned Risk (Residual Market)

Section A - Assigned Risk Premium Development Factor:

| Policy | Standard | Development | |
|-------------|---------------------|---------------|-------|
| <u>Year</u> | <u>for Matching</u> | <u>Factor</u> | |
| 2006 | 1st Report | 2nd Report | 1.028 |
| 2007 | 117,995,337 | 121,273,687 | 0.997 |
| 2008 | 110,155,984 | 109,861,013 | 0.982 |
| Average | 70,401,211 | 69,132,454 | 1.002 |
| 2005 | 2nd Report | 3rd Report | 1.008 |
| 2006 | 130,780,601 | 131,789,002 | 0.996 |
| 2007 | 121,273,687 | 120,772,592 | 1.002 |
| Average | 96,915,989 | 97,118,725 | 1.002 |
| 2004 | 3rd Report | 4th Report | 1.007 |
| 2005 | 124,585,757 | 125,509,900 | 1.001 |
| 2006 | 131,789,002 | 131,961,755 | 0.999 |
| Average | 106,314,453 | 106,191,638 | 1.002 |
| 2003 | 4th Report | 5th Report | 0.998 |
| 2004 | 122,303,071 | 122,111,510 | 0.999 |
| 2005 | 125,509,900 | 125,370,639 | 0.999 |
| Average | 110,671,941 | 110,580,554 | 0.999 |

Section B - Calculation of Developed Assigned Risk Standard Premiur

| Policy <u>Year</u> | Standard <u>Premium</u> | Development <u>Factor</u> | Developed <u>Premium</u> |
|-----------------------|----------------------------|------------------------------|-----------------------------|
| 2005 | 131,411,665 | 1.000 | 131,411,665 |
| 2006 | 120,650,232 | 0.999 | 120,529,582 |
| 2007 | 109,912,431 | 1.001 | 110,022,343 |
| 2008 | 74,416,822 | 1.003 | 74,640,072 |
| 2009 | 52,282,104 | 1.005 | 52,543,515 |

Note: Premium development factors are three year averages.

North Carolina - Assigned Risk (Statewide Market)

Section A - Voluntary Premium Development Factors

| Policy | Standard | Development | |
|-------------|---------------------|---------------|-------|
| <u>Year</u> | <u>for Matching</u> | <u>Factor</u> | |
| 2006 | 1st Report | 2nd Report | 1.007 |
| 2007 | 919,876,942 | 926,262,540 | 0.996 |
| 2008 | 1,078,064,227 | 1,073,763,907 | 0.991 |
| Average | 991,098,915 | 982,228,458 | 0.998 |
| 2005 | 2nd Report | 3rd Report | 0.999 |
| 2006 | 796,341,293 | 795,198,088 | 1.001 |
| 2007 | 926,250,322 | 926,948,840 | 1.000 |
| Average | 1,009,334,229 | 1,008,940,097 | 1.000 |
| 2004 | 3rd Report | 4th Report | 1.000 |
| 2005 | 728,901,261 | 728,915,733 | 1.001 |
| 2006 | 793,928,790 | 794,587,445 | 0.999 |
| Average | 866,342,226 | 865,411,275 | 1.000 |
| 2003 | 4th Report | 5th Report | 1.001 |
| 2004 | 672,925,262 | 673,464,021 | 1.002 |
| 2005 | 718,562,892 | 719,980,882 | 1.001 |
| Average | 748,454,799 | 748,836,501 | 1.001 |

Section B - Calculation of Developed Voluntary Standard Premiun

| Policy <u>Year</u> | Standard <u>Premium</u> | Development <u>Factor</u> | Developed <u>Premium</u> |
|-----------------------|----------------------------|------------------------------|--------------------------|
| 2005 | 802,124,592 | 1.000 | 802,124,592 |
| 2006 | 924,543,109 | 1.001 | 925,467,652 |
| 2007 | 1,073,700,027 | 1.001 | 1,074,773,727 |
| 2008 | 1,048,487,054 | 1.001 | 1,049,535,541 |
| 2009 | 961,352,317 | 0.999 | 960,390,965 |

Section C - Calculation of Developed and On-leveled Voluntary Standard Premiur

| Policy <u>Year</u> | Voluntary <u>Premium*</u> | Voluntary <u>On-level Factor</u> | Voluntary Prem Dev't & On-level |
|-----------------------|------------------------------|-------------------------------------|------------------------------------|
| 2005 | 802,124,592 | 1.041 | 835,011,700 |
| 2006 | 925,467,652 | 0.975 | 902,330,961 |
| 2007 | 1,074,773,727 | 0.903 | 970,520,675 |
| 2008 | 1,049,535,541 | 0.873 | 916,244,527 |
| 2009 | 960,390,965 | 0.896 | 860,510,305 |

Note: Premium development factors are three year averages.

^{*} Exhibit 8D, Page 8, Section B.

Impact of the Assigned Risk Adjustment Program*

Based on Assigned Risk Data for Policies with Effective Dates in 2010

| Type of Risk | (1) Experience Modified <u>Premium</u> | (2) ARAP <u>Premium</u> | (3) ARAP Impact (2) / (1) |
|-------------------------|---|-------------------------------|------------------------------------|
| Risks with Credit Mods | \$6,368,548 | \$6,368,548 | 1.000 |
| Risks with Debit Mods | 3,034,751 | 3,696,175 | 1.218 |
| Risks with Mods of 1.00 | 75,223 | 75,223 | 1.000 |
| Risks with No Mods | 31,252,758 | 31,252,758 | <u>1.000</u> |
| Totals | \$40,731,280 | \$41,392,704 | 1.016 |

Historical Impacts of the Assigned Risk Adjustment Program

| Policy | ARAP |
|-------------|---------------|
| <u>Year</u> | <u>Impact</u> |
| 2005 | 1.048 |
| 2006 | 1.041 |
| 2007 | 1.029 |
| 2008 | 1.017 |
| 2009 | 1.018 |

^{*} Source: North Carolina Rate Bureau

WORKERS COMPENSATION STATISTICAL PLAN DATA

Injury Type: Fatal

| Indemnity | | | | | Medical | | | | Combined (Indemnity + Medical) | | | | | | | | |
|-------------|------------|------------|------------|------------|------------|-------------|------------|------------|--------------------------------|------------|------------|-------------|------------|------------|------------|------------|------------|
| Policy Year | 1st Report | 2nd Report | 3rd Report | 4th Report | 5th Report | Policy Year | 1st Report | 2nd Report | 3rd Report | 4th Report | 5th Report | Policy Year | 1st Report | 2nd Report | 3rd Report | 4th Report | 5th Report |
| 1999 | 10,295,374 | 10,529,217 | 12,661,162 | 13,896,037 | 14,350,877 | 1999 | 1,548,532 | 1,368,321 | 1,602,506 | 1,534,795 | 2,114,025 | 1999 | 11,843,906 | 11,897,538 | 14,263,668 | 15,430,832 | 16,464,902 |
| 2000 | 10,085,408 | 10,779,493 | 11,230,641 | 12,591,824 | 12,980,204 | 2000 | 664,060 | 677,193 | 699,287 | 816,865 | 815,973 | 2000 | 10,749,468 | 11,456,686 | 11,929,928 | 13,408,689 | 13,796,177 |
| 2001 | 11,276,525 | 12,533,844 | 13,148,608 | 13,289,436 | 13,320,876 | 2001 | 1,959,020 | 2,140,942 | 2,134,505 | 1,894,293 | 2,012,870 | 2001 | 13,235,545 | 14,674,786 | 15,283,113 | 15,183,729 | 15,333,746 |
| 2002 | 9,271,523 | 9,827,704 | 10,416,678 | 10,607,571 | 10,792,154 | 2002 | 1,333,820 | 1,080,768 | 1,097,033 | 1,772,611 | 1,761,731 | 2002 | 10,605,343 | 10,908,472 | 11,513,711 | 12,380,182 | 12,553,885 |
| 2003 | 11,361,533 | 12,704,113 | 12,712,700 | 12,443,246 | 12,844,337 | 2003 | 2,058,382 | 1,555,764 | 1,135,579 | 1,362,774 | 1,341,171 | 2003 | 13,419,915 | 14,259,877 | 13,848,279 | 13,806,020 | 14,185,508 |
| 2004 | 12,773,284 | 13,165,941 | 13,432,275 | 14,018,863 | 14,577,659 | 2004 | 6,068,769 | 5,919,717 | 5,553,420 | 5,773,948 | 6,128,375 | 2004 | 18,842,053 | 19,085,658 | 18,985,695 | 19,792,811 | 20,706,034 |
| 2005 | 11,359,749 | 12,828,879 | 13,522,582 | 13,701,643 | | 2005 | 2,017,291 | 3,092,212 | 4,161,439 | 4,151,877 | | 2005 | 13,377,040 | 15,921,091 | 17,684,021 | 17,853,520 | |
| 2006 | 10,840,519 | 12,293,984 | 12,686,972 | | | 2006 | 977,920 | 794,068 | 700,326 | | | 2006 | 11,818,439 | 13,088,052 | 13,387,298 | | |
| 2007 | 10,436,239 | 10,514,866 | | | | 2007 | 2,142,134 | 1,241,032 | | | | 2007 | 12,578,373 | 11,755,898 | | | |
| 2008 | 7,397,820 | | | | | 2008 | 2,459,331 | | | | | 2008 | 9,857,151 | | | | |
| Policy Year | 1st to 2nd | 2nd to 3rd | 3rd to 4th | 4th to 5th | | Policy Year | 1st to 2nd | 2nd to 3rd | 3rd to 4th | 4th to 5th | | Policy Year | 1st to 2nd | 2nd to 3rd | 3rd to 4th | 4th to 5th | |
| 1999 | 1.023 | 1.202 | 1.098 | 1.033 | | 1999 | 0.884 | 1.171 | 0.958 | 1.377 | | 1999 | 1.005 | 1.199 | 1.082 | 1.067 | |
| 2000 | 1.069 | 1.042 | 1.121 | 1.031 | | 2000 | 1.020 | 1.033 | 1.168 | 0.999 | | 2000 | 1.066 | 1.041 | 1.124 | 1.029 | |
| 2001 | 1.111 | 1.049 | 1.011 | 1.002 | | 2001 | 1.093 | 0.997 | 0.887 | 1.063 | | 2001 | 1.109 | 1.041 | 0.993 | 1.010 | |
| 2002 | 1.060 | 1.060 | 1.018 | 1.017 | | 2002 | 0.810 | 1.015 | 1.616 | 0.994 | | 2002 | 1.029 | 1.055 | 1.075 | 1.014 | |
| 2003 | 1.118 | 1.001 | 0.979 | 1.032 | | 2003 | 0.756 | 0.730 | 1.200 | 0.984 | | 2003 | 1.063 | 0.971 | 0.997 | 1.027 | |
| 2004 | 1.031 | 1.020 | 1.044 | 1.040 | | 2004 | 0.975 | 0.938 | 1.040 | 1.061 | | 2004 | 1.013 | 0.995 | 1.043 | 1.046 | |
| 2005 | 1.129 | 1.054 | 1.013 | | | 2005 | 1.533 | 1.346 | 0.998 | | | 2005 | 1.190 | 1.111 | 1.010 | | |
| 2006 | 1.134 | 1.032 | | | | 2006 | 0.812 | 0.882 | | | | 2006 | 1.107 | 1.023 | | | |
| 2007 | 1.008 | | | | | 2007 | 0.579 | | | | | 2007 | 0.935 | | | | |
| 5-yr Avg | 1.084 | 1.033 | 1.013 | 1.024 | | 5-yr Avg | 0.931 | 0.982 | 1.148 | 1.020 | | 5-yr Avg | 1.062 | 1.031 | 1.024 | 1.025 | |

Injury Type: Permanent Total

| | Indemnity | | | | | Medical | | | | | | Combined (Indemnity + Medical) | | | | | |
|-------------|------------|------------|------------|------------|------------|-------------|------------|------------|------------|------------|------------|--------------------------------|------------|------------|------------|------------|------------|
| Policy Year | 1st Report | 2nd Report | 3rd Report | 4th Report | 5th Report | Policy Year | 1st Report | 2nd Report | 3rd Report | 4th Report | 5th Report | Policy Year | 1st Report | 2nd Report | 3rd Report | 4th Report | 5th Report |
| 1999 | 5,802,659 | 14,984,377 | 22,490,392 | 30,971,550 | 40,183,388 | 1999 | 11,137,464 | 15,754,805 | 16,755,763 | 25,409,665 | 32,560,269 | 1999 | 16,940,123 | 30,739,182 | 39,246,155 | 56,381,215 | 72,743,657 |
| 2000 | 3,945,984 | 7,893,430 | 12,460,323 | 20,509,072 | 26,407,612 | 2000 | 4,849,400 | 9,481,576 | 13,764,471 | 25,028,162 | 36,525,206 | 2000 | 8,795,384 | 17,375,006 | 26,224,794 | 45,537,234 | 62,932,818 |
| 2001 | 4,554,301 | 6,987,802 | 14,507,143 | 18,140,794 | 23,050,099 | 2001 | 29,750,196 | 39,410,589 | 33,585,210 | 37,515,554 | 40,306,371 | 2001 | 34,304,497 | 46,398,391 | 48,092,353 | 55,656,348 | 63,356,470 |
| 2002 | 4,137,175 | 7,875,407 | 14,704,014 | 25,431,042 | 25,981,590 | 2002 | 19,356,033 | 24,173,732 | 28,211,171 | 40,482,326 | 40,208,659 | 2002 | 23,493,208 | 32,049,139 | 42,915,185 | 65,913,368 | 66,190,249 |
| 2003 | 4,466,938 | 6,416,020 | 13,084,250 | 18,706,825 | 21,807,043 | 2003 | 15,298,222 | 17,920,351 | 27,385,061 | 36,656,254 | 35,399,042 | 2003 | 19,765,160 | 24,336,371 | 40,469,311 | 55,363,079 | 57,206,085 |
| 2004 | 4,028,790 | 7,803,177 | 12,846,646 | 16,377,926 | 17,755,272 | 2004 | 12,768,859 | 37,129,110 | 43,159,643 | 48,849,826 | 49,694,649 | 2004 | 16,797,649 | 44,932,287 | 56,006,289 | 65,227,752 | 67,449,921 |
| 2005 | 7,234,333 | 11,602,284 | 14,760,370 | 16,176,206 | | 2005 | 34,818,975 | 47,584,501 | 40,505,742 | 39,200,656 | | 2005 | 42,053,308 | 59,186,785 | 55,266,112 | 55,376,862 | |
| 2006 | 6,270,300 | 8,754,401 | 12,907,545 | | | 2006 | 30,076,193 | 32,478,268 | 41,993,160 | | | 2006 | 36,346,493 | 41,232,669 | 54,900,705 | | |
| 2007 | 4,884,515 | 7,555,904 | | | | 2007 | 19,209,975 | 34,587,580 | | | | 2007 | 24,094,490 | 42,143,484 | | | |
| 2008 | 4,326,411 | | | | | 2008 | 21,484,029 | | | | | 2008 | 25,810,440 | | | | |
| Policy Year | 1st to 2nd | 2nd to 3rd | 3rd to 4th | 4th to 5th | | Policy Year | 1st to 2nd | 2nd to 3rd | 3rd to 4th | 4th to 5th | | Policy Year | 1st to 2nd | 2nd to 3rd | 3rd to 4th | 4th to 5th | |
| 1999 | 2.582 | 1.501 | 1.377 | 1.297 | | 1999 | 1.415 | 1.064 | 1.516 | 1.281 | | 1999 | 1.815 | 1.277 | 1.437 | 1.290 | |
| 2000 | 2.000 | 1.579 | 1.646 | 1.288 | | 2000 | 1.955 | 1.452 | 1.818 | 1.459 | | 2000 | 1.975 | 1.509 | 1.736 | 1.382 | |
| 2001 | 1.534 | 2.076 | 1.250 | 1.271 | | 2001 | 1.325 | 0.852 | 1.117 | 1.074 | | 2001 | 1.353 | 1.037 | 1.157 | 1.138 | |
| 2002 | 1.904 | 1.867 | 1.730 | 1.022 | | 2002 | 1.249 | 1.167 | 1.435 | 0.993 | | 2002 | 1.364 | 1.339 | 1.536 | 1.004 | |
| 2003 | 1.436 | 2.039 | 1.430 | 1.166 | | 2003 | 1.171 | 1.528 | 1.339 | 0.966 | | 2003 | 1.231 | 1.663 | 1.368 | 1.033 | |
| 2004 | 1.937 | 1.646 | 1.275 | 1.084 | | 2004 | 2.908 | 1.162 | 1.132 | 1.017 | | 2004 | 2.675 | 1.246 | 1.165 | 1.034 | |
| 2005 | 1.604 | 1.272 | 1.096 | | | 2005 | 1.367 | 0.851 | 0.968 | | | 2005 | 1.407 | 0.934 | 1.002 | | |
| 2006 | 1.396 | 1.474 | | | | 2006 | 1.080 | 1.293 | | | | 2006 | 1.134 | 1.331 | | | |
| 2007 | 1.547 | | | | | 2007 | 1.801 | | | | | 2007 | 1.749 | | | | |
| 5-yr Avg | 1.584 | 1.660 | 1.356 | 1.166 | | 5-yr Avg | 1.665 | 1.200 | 1.198 | 1.102 | | 5-yr Avg | 1.639 | 1.303 | 1.246 | 1.118 | |

WORKERS COMPENSATION STATISTICAL PLAN DATA

Injury Type: Permanent Partial

| | | Inden | nnity | | | Medical | | | | | | | Combined (Indemnity + Medical) | | | | | |
|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------------------------|-------------|-------------|-------------|-------------|--|
| Policy Year | 1st Report | 2nd Report | 3rd Report | 4th Report | 5th Report | Policy Year | 1st Report | 2nd Report | 3rd Report | 4th Report | 5th Report | Policy Year | 1st Report | 2nd Report | 3rd Report | 4th Report | 5th Report | |
| 1999 | 158,958,107 | 255,612,124 | 314,343,120 | 355,939,283 | 380,976,052 | 1999 | 129,620,084 | 169,600,514 | 195,405,413 | 200,816,155 | 204,913,970 | 1999 | 288,578,191 | 425,212,638 | 509,748,533 | 556,755,438 | 585,890,022 | |
| 2000 | 158,998,446 | 258,363,614 | 341,762,830 | 393,224,621 | 421,693,429 | 2000 | 131,743,639 | 176,470,133 | 207,935,464 | 227,624,387 | 233,358,462 | 2000 | 290,742,085 | 434,833,747 | 549,698,294 | 620,849,008 | 655,051,891 | |
| 2001 | 156,109,872 | 264,491,643 | 358,253,277 | 405,788,260 | 432,910,617 | 2001 | 145,778,135 | 194,138,417 | 226,312,343 | 234,704,687 | 237,911,034 | 2001 | 301,888,007 | 458,630,060 | 584,565,620 | 640,492,947 | 670,821,651 | |
| 2002 | 167,743,287 | 294,114,646 | 374,976,836 | 404,329,253 | 424,387,938 | 2002 | 163,746,132 | 230,997,506 | 257,204,249 | 255,716,528 | 265,427,988 | 2002 | 331,489,419 | 525,112,152 | 632,181,085 | 660,045,781 | 689,815,926 | |
| 2003 | 195,230,316 | 332,275,059 | 407,258,227 | 447,413,957 | 468,513,294 | 2003 | 179,701,619 | 248,326,682 | 269,324,386 | 277,790,115 | 286,713,539 | 2003 | 374,931,935 | 580,601,741 | 676,582,613 | 725,204,072 | 755,226,833 | |
| 2004 | 208,804,425 | 349,702,914 | 426,928,987 | 466,804,707 | 483,955,225 | 2004 | 213,052,422 | 277,115,784 | 290,617,399 | 302,718,999 | 311,865,100 | 2004 | 421,856,847 | 626,818,698 | 717,546,386 | 769,523,706 | 795,820,325 | |
| 2005 | 214,962,011 | 368,082,730 | 443,220,931 | 486,247,424 | | 2005 | 218,643,986 | 289,560,363 | 312,636,097 | 331,802,474 | | 2005 | 433,605,997 | 657,643,093 | 755,857,028 | 818,049,898 | | |
| 2006 | 227,501,499 | 375,800,412 | 460,845,809 | | | 2006 | 226,449,922 | 304,017,574 | 334,922,506 | | | 2006 | 453,951,421 | 679,817,986 | 795,768,315 | | | |
| 2007 | 239,476,261 | 412,683,749 | | | | 2007 | 241,261,472 | 319,859,149 | | | | 2007 | 480,737,733 | 732,542,898 | | | | |
| 2008 | 231,186,032 | | | | | 2008 | 233,195,619 | | | | | 2008 | 464,381,651 | | | | | |
| Policy Year | 1st to 2nd | 2nd to 3rd | 3rd to 4th | 4th to 5th | | Policy Year | 1st to 2nd | 2nd to 3rd | 3rd to 4th | 4th to 5th | | Policy Year | 1st to 2nd | 2nd to 3rd | 3rd to 4th | 4th to 5th | | |
| 1999 | 1.608 | 1.230 | 1.132 | 1.070 | | 1999 | 1.308 | 1.152 | 1.028 | 1.020 | | 1999 | 1.473 | 1.199 | 1.092 | 1.052 | | |
| 2000 | 1.625 | 1.323 | 1.151 | 1.072 | | 2000 | 1.339 | 1.178 | 1.095 | 1.025 | | 2000 | 1.496 | 1.264 | 1.129 | 1.055 | | |
| 2001 | 1.694 | 1.354 | 1.133 | 1.067 | | 2001 | 1.332 | 1.166 | 1.037 | 1.014 | | 2001 | 1.519 | 1.275 | 1.096 | 1.047 | | |
| 2002 | 1.753 | 1.275 | 1.078 | 1.050 | | 2002 | 1.411 | 1.113 | 0.994 | 1.038 | | 2002 | 1.584 | 1.204 | 1.044 | 1.045 | | |
| 2003 | 1.702 | 1.226 | 1.099 | 1.047 | | 2003 | 1.382 | 1.085 | 1.031 | 1.032 | | 2003 | 1.549 | 1.165 | 1.072 | 1.041 | | |
| 2004 | 1.675 | 1.221 | 1.093 | 1.037 | | 2004 | 1.301 | 1.049 | 1.042 | 1.030 | | 2004 | 1.486 | 1.145 | 1.072 | 1.034 | | |
| 2005 | 1.712 | 1.204 | 1.097 | | | 2005 | 1.324 | 1.080 | 1.061 | | | 2005 | 1.517 | 1.149 | 1.082 | | | |
| 2006 | 1.652 | 1.226 | | | | 2006 | 1.343 | 1.102 | | | | 2006 | 1.498 | 1.171 | | | | |
| 2007 | 1.723 | | | | | 2007 | 1.326 | | | | | 2007 | 1.524 | | | | | |
| 5-yr Avg | 1.693 | 1.230 | 1.100 | 1.055 | | 5-yr Avg | 1.335 | 1.086 | 1.033 | 1.028 | | 5-yr Avg | 1.515 | 1.167 | 1.073 | 1.044 | | |

Injury Type: Temporary Total

| | Indemnity | | | | | Medical | | | | | | Combined (Indemnity + Medical) | | | | | |
|-------------|-------------|------------|------------|------------|------------|-------------|-------------|------------|------------|------------|------------|--------------------------------|-------------|-------------|-------------|-------------|-------------|
| Policy Year | 1st Report | 2nd Report | 3rd Report | 4th Report | 5th Report | Policy Year | 1st Report | 2nd Report | 3rd Report | 4th Report | 5th Report | Policy Year | 1st Report | 2nd Report | 3rd Report | 4th Report | 5th Report |
| 1999 | 95,909,071 | 90,997,178 | 87,846,865 | 86,532,731 | 85,085,732 | 1999 | 103,264,677 | 90,320,387 | 84,431,250 | 81,946,349 | 79,912,970 | 1999 | 199,173,748 | 181,317,565 | 172,278,115 | 168,479,080 | 164,998,702 |
| 2000 | 98,654,528 | 94,440,540 | 91,511,261 | 87,988,533 | 86,334,743 | 2000 | 108,370,963 | 94,901,908 | 85,915,396 | 80,444,503 | 78,299,054 | 2000 | 207,025,491 | 189,342,448 | 177,426,657 | 168,433,036 | 164,633,797 |
| 2001 | 101,073,131 | 93,530,946 | 85,966,394 | 82,772,125 | 82,377,668 | 2001 | 115,763,277 | 97,433,509 | 84,261,181 | 78,419,211 | 76,790,431 | 2001 | 216,836,408 | 190,964,455 | 170,227,575 | 161,191,336 | 159,168,099 |
| 2002 | 91,970,548 | 80,200,325 | 72,698,719 | 70,637,999 | 70,263,066 | 2002 | 110,780,590 | 88,101,472 | 74,724,457 | 70,745,424 | 70,285,970 | 2002 | 202,751,138 | 168,301,797 | 147,423,176 | 141,383,423 | 140,549,036 |
| 2003 | 92,876,872 | 74,088,026 | 67,703,862 | 66,550,439 | 66,293,204 | 2003 | 120,719,195 | 84,877,036 | 72,816,604 | 70,312,342 | 69,745,800 | 2003 | 213,596,067 | 158,965,062 | 140,520,466 | 136,862,781 | 136,039,004 |
| 2004 | 85,708,460 | 65,199,624 | 63,368,141 | 62,615,199 | 62,524,213 | 2004 | 121,715,987 | 80,355,498 | 75,073,713 | 73,294,186 | 73,233,666 | 2004 | 207,424,447 | 145,555,122 | 138,441,854 | 135,909,385 | 135,757,879 |
| 2005 | 85,784,019 | 63,584,304 | 62,331,640 | 61,502,172 | | 2005 | 120,273,180 | 77,800,621 | 73,141,483 | 70,907,069 | | 2005 | 206,057,199 | 141,384,925 | 135,473,123 | 132,409,241 | |
| 2006 | 81,863,538 | 62,028,233 | 60,409,474 | | | 2006 | 120,520,116 | 79,746,378 | 73,828,949 | | | 2006 | 202,383,654 | 141,774,611 | 134,238,423 | | |
| 2007 | 87,679,975 | 66,585,585 | | | | 2007 | 123,124,182 | 83,581,642 | | | | 2007 | 210,804,157 | 150,167,227 | | | |
| 2008 | 82,382,931 | | | | | 2008 | 121,446,421 | | | | | 2008 | 203,829,352 | | | | |
| Policy Year | 1st to 2nd | 2nd to 3rd | 3rd to 4th | 4th to 5th | | Policy Year | 1st to 2nd | 2nd to 3rd | 3rd to 4th | 4th to 5th | | Policy Year | 1st to 2nd | 2nd to 3rd | 3rd to 4th | 4th to 5th | |
| 1999 | 0.949 | 0.965 | 0.985 | 0.983 | | 1999 | 0.875 | 0.935 | 0.971 | 0.975 | | 1999 | 0.910 | 0.950 | 0.978 | 0.979 | |
| 2000 | 0.957 | 0.969 | 0.962 | 0.981 | | 2000 | 0.876 | 0.905 | 0.936 | 0.973 | | 2000 | 0.915 | 0.937 | 0.949 | 0.977 | |
| 2001 | 0.925 | 0.919 | 0.963 | 0.995 | | 2001 | 0.842 | 0.865 | 0.931 | 0.979 | | 2001 | 0.881 | 0.891 | 0.947 | 0.987 | |
| 2002 | 0.872 | 0.906 | 0.972 | 0.995 | | 2002 | 0.795 | 0.848 | 0.947 | 0.994 | | 2002 | 0.830 | 0.876 | 0.959 | 0.994 | |
| 2003 | 0.798 | 0.914 | 0.983 | 0.996 | | 2003 | 0.703 | 0.858 | 0.966 | 0.992 | | 2003 | 0.744 | 0.884 | 0.974 | 0.994 | |
| 2004 | 0.761 | 0.972 | 0.988 | 0.999 | | 2004 | 0.660 | 0.934 | 0.976 | 0.999 | | 2004 | 0.702 | 0.951 | 0.982 | 0.999 | |
| 2005 | 0.741 | 0.980 | 0.987 | | | 2005 | 0.647 | 0.940 | 0.969 | | | 2005 | 0.686 | 0.958 | 0.977 | | |
| 2006 | 0.758 | 0.974 | | | | 2006 | 0.662 | 0.926 | | | | 2006 | 0.701 | 0.947 | | | |
| 2007 | 0.759 | | | | | 2007 | 0.679 | | | | | 2007 | 0.712 | | | | |
| 5-yr Avg | 0.763 | 0.949 | 0.979 | 0.993 | | 5-yr Avg | 0.670 | 0.901 | 0.958 | 0.987 | | 5-yr Avg | 0.709 | 0.923 | 0.968 | 0.990 | |

WORKERS COMPENSATION STATISTICAL PLAN DATA

Injury Type: Medical Only

| Indemnity | | | | | | Medical | | | | | | | Combined (Indemnity + Medical) | | | | | | |
|-------------|------------|------------|------------|------------|------------|-------------|------------|------------|------------|------------|------------|-------------|--------------------------------|------------|------------|------------|------------|--|--|
| Policy Year | 1st Report | 2nd Report | 3rd Report | 4th Report | 5th Report | Policy Year | 1st Report | 2nd Report | 3rd Report | 4th Report | 5th Report | Policy Year | 1st Report | 2nd Report | 3rd Report | 4th Report | 5th Report | | |
| 1999 | 0 | 0 | 0 | 0 | 0 | 1999 | 47,884,529 | 49,396,050 | 50,066,724 | 50,110,927 | 50,151,829 | 1999 | 47,884,529 | 49,396,050 | 50,066,724 | 50,110,927 | 50,151,829 | | |
| 2000 | 0 | 0 | 0 | 0 | 0 | 2000 | 46,775,613 | 48,663,592 | 49,128,441 | 49,592,875 | 49,546,710 | 2000 | 46,775,613 | 48,663,592 | 49,128,441 | 49,592,875 | 49,546,710 | | |
| 2001 | 0 | 0 | 0 | 0 | 0 | 2001 | 47,477,847 | 48,775,473 | 48,489,596 | 48,773,951 | 49,064,051 | 2001 | 47,477,847 | 48,775,473 | 48,489,596 | 48,773,951 | 49,064,051 | | |
| 2002 | 0 | 0 | 0 | 0 | 0 | 2002 | 46,639,884 | 47,484,927 | 47,636,298 | 47,813,909 | 48,044,080 | 2002 | 46,639,884 | 47,484,927 | 47,636,298 | 47,813,909 | 48,044,080 | | |
| 2003 | 0 | 0 | 0 | 0 | 0 | 2003 | 49,171,186 | 50,150,111 | 50,341,892 | 50,427,437 | 50,539,164 | 2003 | 49,171,186 | 50,150,111 | 50,341,892 | 50,427,437 | 50,539,164 | | |
| 2004 | 0 | 0 | 0 | 0 | 0 | 2004 | 51,779,608 | 51,952,339 | 51,699,229 | 52,333,614 | 52,476,344 | 2004 | 51,779,608 | 51,952,339 | 51,699,229 | 52,333,614 | 52,476,344 | | |
| 2005 | 0 | 0 | 0 | 0 | | 2005 | 54,676,432 | 54,919,139 | 55,528,585 | 55,801,101 | | 2005 | 54,676,432 | 54,919,139 | 55,528,585 | 55,801,101 | | | |
| 2006 | 0 | 0 | 0 | | | 2006 | 57,250,855 | 56,599,532 | 57,026,845 | | | 2006 | 57,250,855 | 56,599,532 | 57,026,845 | | | | |
| 2007 | 0 | 0 | | | | 2007 | 60,419,649 | 58,892,494 | | | | 2007 | 60,419,649 | 58,892,494 | | | | | |
| 2008 | 0 | | | | | 2008 | 53,387,963 | | | | | 2008 | 53,387,963 | | | | | | |
| Policy Year | 1st to 2nd | 2nd to 3rd | 3rd to 4th | 4th to 5th | | Policy Year | 1st to 2nd | 2nd to 3rd | 3rd to 4th | 4th to 5th | | Policy Year | 1st to 2nd | 2nd to 3rd | 3rd to 4th | 4th to 5th | | | |
| 1999 | - | - | - | - | | 1999 | 1.032 | 1.014 | 1.001 | 1.001 | | 1999 | 1.032 | 1.014 | 1.001 | 1.001 | | | |
| 2000 | - | - | - | - | | 2000 | 1.040 | 1.010 | 1.009 | 0.999 | | 2000 | 1.040 | 1.010 | 1.009 | 0.999 | | | |
| 2001 | - | - | - | - | | 2001 | 1.027 | 0.994 | 1.006 | 1.006 | | 2001 | 1.027 | 0.994 | 1.006 | 1.006 | | | |
| 2002 | - | - | - | - | | 2002 | 1.018 | 1.003 | 1.004 | 1.005 | | 2002 | 1.018 | 1.003 | 1.004 | 1.005 | | | |
| 2003 | - | - | - | - | | 2003 | 1.020 | 1.004 | 1.002 | 1.002 | | 2003 | 1.020 | 1.004 | 1.002 | 1.002 | | | |
| 2004 | - | - | - | - | | 2004 | 1.003 | 0.995 | 1.012 | 1.003 | | 2004 | 1.003 | 0.995 | 1.012 | 1.003 | | | |
| 2005 | - | - | - | | | 2005 | 1.004 | 1.011 | 1.005 | | | 2005 | 1.004 | 1.011 | 1.005 | | | | |
| 2006 | - | - | | | | 2006 | 0.989 | 1.008 | | | | 2006 | 0.989 | 1.008 | | | | | |
| 2007 | - | | | | | 2007 | 0.975 | | | | | 2007 | 0.975 | | | | | | |
| 5-yr Avg | - | - | - | - | | 5-yr Avg | 0.998 | 1.004 | 1.006 | 1.003 | | 5-yr Avg | 0.998 | 1.004 | 1.006 | 1.003 | | | |

Injury Type: Total - All Injury Types

| | | Inden | nnity | | | Medical | | | | | | Combined (Indemnity + Medical) | | | | | |
|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------------------------|-------------|-------------|---------------|---------------|---------------|
| Policy Year | 1st Report | 2nd Report | 3rd Report | 4th Report | 5th Report | Policy Year | 1st Report | 2nd Report | 3rd Report | 4th Report | 5th Report | Policy Year | 1st Report | 2nd Report | 3rd Report | 4th Report | 5th Report |
| 1999 | 270,965,211 | 372,122,896 | 437,341,539 | 487,339,601 | 520,596,049 | 1999 | 293,455,286 | 326,440,077 | 348,261,656 | 359,817,891 | 369,653,063 | 1999 | 564,420,497 | 698,562,973 | 785,603,195 | 847,157,492 | 890,249,112 |
| 2000 | 271,684,366 | 371,477,077 | 456,965,055 | 514,314,050 | 547,415,988 | 2000 | 292,403,675 | 330,194,402 | 357,443,059 | 383,506,792 | 398,545,405 | 2000 | 564,088,041 | 701,671,479 | 814,408,114 | 897,820,842 | 945,961,393 |
| 2001 | 273,013,829 | 377,544,235 | 471,875,422 | 519,990,615 | 551,659,260 | 2001 | 340,728,475 | 381,898,930 | 394,782,835 | 401,307,696 | 406,084,757 | 2001 | 613,742,304 | 759,443,165 | 866,658,257 | 921,298,311 | 957,744,017 |
| 2002 | 273,122,533 | 392,018,082 | 472,796,247 | 511,005,865 | 531,424,748 | 2002 | 341,856,459 | 391,838,405 | 408,873,208 | 416,530,798 | 425,728,428 | 2002 | 614,978,992 | 783,856,487 | 881,669,455 | 927,536,663 | 957,153,176 |
| 2003 | 303,935,659 | 425,483,218 | 500,759,039 | 545,114,467 | 569,457,878 | 2003 | 366,948,604 | 402,829,944 | 421,003,522 | 436,548,922 | 443,738,716 | 2003 | 670,884,263 | 828,313,162 | 921,762,561 | 981,663,389 | 1,013,196,594 |
| 2004 | 311,314,959 | 435,871,656 | 516,576,049 | 559,816,695 | 578,812,369 | 2004 | 405,385,645 | 452,472,448 | 466,103,404 | 482,970,573 | 493,398,134 | 2004 | 716,700,604 | 888,344,104 | 982,679,453 | 1,042,787,268 | 1,072,210,503 |
| 2005 | 319,340,112 | 456,098,197 | 533,835,523 | 577,627,445 | | 2005 | 430,429,864 | 472,956,836 | 485,973,346 | 501,863,177 | | 2005 | 749,769,976 | 929,055,033 | 1,019,808,869 | 1,079,490,622 | |
| 2006 | , -, | 458,877,030 | 546,849,800 | | | 2006 | 435,275,006 | 473,635,820 | 508,471,786 | | | 2006 | | | 1,055,321,586 | | |
| 2007 | | 497,340,104 | | | | 2007 | 446,157,412 | 498,161,897 | | | | 2007 | 788,634,402 | 995,502,001 | | | |
| 2008 | 325,293,194 | | | | | 2008 | 431,973,363 | | | | | 2008 | 757,266,557 | | | | |
| Policy Year | 1st to 2nd | 2nd to 3rd | 3rd to 4th | 4th to 5th | | Policy Year | 1st to 2nd | 2nd to 3rd | 3rd to 4th | 4th to 5th | | Policy Year | 1st to 2nd | 2nd to 3rd | 3rd to 4th | 4th to 5th | |
| 1999 | 1.373 | 1.175 | 1.114 | 1.068 | | 1999 | 1.112 | 1.067 | 1.033 | 1.027 | | 1999 | 1.238 | 1.125 | 1.078 | 1.051 | |
| 2000 | 1.367 | 1.230 | 1.125 | 1.064 | | 2000 | 1.129 | 1.083 | 1.073 | 1.039 | | 2000 | 1.244 | 1.161 | 1.102 | 1.054 | |
| 2001 | 1.383 | 1.250 | 1.102 | 1.061 | | 2001 | 1.121 | 1.034 | 1.017 | 1.012 | | 2001 | 1.237 | 1.141 | 1.063 | 1.040 | |
| 2002 | 1.435 | 1.206 | 1.081 | 1.040 | | 2002 | 1.146 | 1.043 | 1.019 | 1.022 | | 2002 | 1.275 | 1.125 | 1.052 | 1.032 | |
| 2003 | 1.400 | 1.177 | 1.089 | 1.045 | | 2003 | 1.098 | 1.045 | 1.037 | 1.016 | | 2003 | 1.235 | 1.113 | 1.065 | 1.032 | |
| 2004 | 1.400 | 1.185 | 1.084 | 1.034 | | 2004 | 1.116 | 1.030 | 1.036 | 1.022 | | 2004 | 1.239 | 1.106 | 1.061 | 1.028 | |
| 2005 | 1.428 | 1.170 | 1.082 | | | 2005 | 1.099 | 1.028 | 1.033 | | | 2005 | 1.239 | 1.098 | 1.059 | | |
| 2006 | 1.406 | 1.192 | | | | 2006 | 1.088 | 1.074 | | | | 2006 | 1.224 | 1.132 | | | |
| 2007 | 1.452 | | | | | 2007 | 1.117 | | | | | 2007 | 1.262 | | | | |
| 5-yr Avg | 1.417 | 1.186 | 1.088 | 1.049 | | 5-yr Avg | 1.104 | 1.044 | 1.028 | 1.022 | | 5-yr Avg | 1.240 | 1.115 | 1.060 | 1.037 | |

WORKERS COMPENSATION STATISTICAL PLAN DATA

Aggregate Earned Exposures By Policy Year

| Policy Year | <u>Payroll</u> | Std Earned Premium |
|-------------|-----------------|--------------------|
| 1999 | 70,555,830,554 | 1,198,192,047 |
| 2000 | 73,210,062,314 | 1,271,435,885 |
| 2001 | 74,080,876,787 | 1,369,583,316 |
| 2002 | 74,419,028,212 | 1,468,538,284 |
| 2003 | 77,838,826,048 | 1,613,298,161 |
| 2004 | 81,849,088,118 | 1,738,231,310 |
| 2005 | 89,313,164,762 | 1,878,245,604 |
| 2006 | 94,938,464,773 | 2,050,724,759 |
| 2007 | 103,754,895,532 | 2,301,747,428 |
| 2008 | 101,244,452,118 | 2,152,374,420 |
| | | |

Incurred Claim Counts By Injury Type

| Fatal | Permanent Total |
|-------|-----------------|
| | |

| Policy Year | 1st Report | 2nd Report | 3rd Report | 4th Report | 5th Report | Policy Year | 1st Report | 2nd Report | 3rd Report | 4th Report | 5th Report |
|-------------|------------|------------|------------|------------|------------|-------------|------------|------------|------------|------------|------------|
| 1999 | 91 | 97 | 116 | 118 | 122 | 1999 | 41 | 105 | 145 | 172 | 204 |
| 2000 | 67 | 79 | 85 | 91 | 92 | 2000 | 47 | 69 | 84 | 109 | 128 |
| 2001 | 80 | 91 | 94 | 96 | 97 | 2001 | 23 | 34 | 55 | 70 | 82 |
| 2002 | 71 | 76 | 82 | 84 | 84 | 2002 | 20 | 33 | 53 | 77 | 83 |
| 2003 | 70 | 76 | 76 | 78 | 80 | 2003 | 25 | 34 | 56 | 69 | 78 |
| 2004 | 73 | 78 | 81 | 84 | 88 | 2004 | 28 | 36 | 47 | 57 | 62 |
| 2005 | 72 | 80 | 82 | 86 | | 2005 | 27 | 41 | 46 | 51 | |
| 2006 | 68 | 73 | 76 | | | 2006 | 26 | 34 | 50 | | |
| 2007 | 66 | 70 | | | | 2007 | 17 | 27 | | | |
| 2008 | 46 | | | | | 2008 | 15 | | | | |

Permanent Partial Temporary Total

| Policy Year | 1st Report | 2nd Report | 3rd Report | 4th Report | 5th Report | Policy Year | 1st Report | 2nd Report | 3rd Report | 4th Report | 5th Report |
|-------------|------------|------------|------------|------------|------------|-------------|------------|------------|------------|------------|------------|
| 1999 | 8,173 | 9,341 | 9,675 | 9,861 | 9,919 | 1999 | 16,373 | 15,583 | 15,542 | 15,412 | 15,344 |
| 2000 | 6,788 | 8,042 | 8,546 | 8,799 | 8,872 | 2000 | 15,169 | 14,671 | 14,520 | 14,350 | 14,197 |
| 2001 | 6,126 | 7,468 | 8,096 | 8,269 | 8,308 | 2001 | 14,501 | 13,699 | 13,327 | 13,017 | 12,936 |
| 2002 | 6,230 | 7,775 | 8,329 | 8,434 | 8,430 | 2002 | 13,057 | 12,010 | 11,450 | 11,332 | 11,348 |
| 2003 | 6,751 | 8,645 | 9,107 | 9,160 | 9,174 | 2003 | 13,240 | 11,643 | 11,264 | 11,228 | 11,232 |
| 2004 | 7,239 | 9,231 | 9,458 | 9,490 | 9,495 | 2004 | 12,207 | 10,778 | 10,704 | 10,666 | 10,685 |
| 2005 | 7,586 | 9,561 | 9,771 | 9,840 | | 2005 | 12,211 | 10,699 | 10,614 | 10,639 | |
| 2006 | 7,689 | 9,499 | 9,761 | | | 2006 | 11,590 | 10,247 | 10,125 | | |
| 2007 | 7,652 | 9,644 | | | | 2007 | 11,808 | 10,417 | | | |
| 2008 | 6,845 | | | | | 2008 | 10,497 | | | | |

Medical Only Total - All Injury Types

| Policy Year | 1st Report | 2nd Report | 3rd Report | 4th Report | 5th Report | Policy Year | 1st Report | 2nd Report | 3rd Report | 4th Report | 5th Report |
|-------------|------------|------------|------------|------------|------------|-------------|------------|------------|------------|------------|------------|
| 1999 | 101,923 | 105,282 | 106,376 | 106,955 | 107,057 | 1999 | 126,601 | 130,408 | 131,854 | 132,518 | 132,646 |
| 2000 | 92,464 | 95,236 | 96,397 | 96,834 | 97,073 | 2000 | 114,535 | 118,097 | 119,632 | 120,183 | 120,362 |
| 2001 | 83,768 | 85,375 | 85,893 | 86,199 | 86,472 | 2001 | 104,498 | 106,667 | 107,465 | 107,651 | 107,895 |
| 2002 | 76,654 | 77,844 | 78,089 | 78,229 | 78,263 | 2002 | 96,032 | 97,738 | 98,003 | 98,156 | 98,208 |
| 2003 | 75,486 | 76,573 | 76,756 | 76,814 | 76,808 | 2003 | 95,572 | 96,971 | 97,259 | 97,349 | 97,372 |
| 2004 | 71,088 | 72,131 | 72,317 | 72,364 | 72,436 | 2004 | 90,635 | 92,254 | 92,607 | 92,661 | 92,766 |
| 2005 | 72,747 | 73,672 | 73,775 | 73,818 | | 2005 | 92,643 | 94,053 | 94,288 | 94,434 | |
| 2006 | 70,163 | 71,016 | 71,297 | | | 2006 | 89,536 | 90,869 | 91,309 | | |
| 2007 | 70,990 | 71,735 | | | | 2007 | 90,533 | 91,893 | | | |
| 2008 | 61,077 | | | | | 2008 | 78,480 | | | | |