

*Workers Compensation Medical Reserving
with Calendar Year Payments
in a Cost Containment Environment
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WORKERS COMPENSATION MEDICAL RESERVING WITH CALENDAR YEAR PAYMENTS IN A COST CONTAINMENT ENVIRONMENT

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Abstract

One of the new challenges facing the workers compensation reserving actuary is the incorporation of cost containment measures into the reserving process. The drastic reduction in medical payments due to these measures distorts historical development patterns and makes the prediction of future development patterns increasingly uncertain. Cost containment programs can affect all medical payments uniformly, or, more likely, affect different types of medical payments by varying degrees.

This paper uses actual medical payment data from the Ohio State Insurance Fund to illustrate the potential effects of cost containment measures on medical reserves. This paper explains three reserving methods based on medical payments, and examines the effects of medical inflation and cost containment initiatives on each method. The concept of the persistency of medical payments is explained and the stability of the historical persistency factors is used to illustrate the differences in the methods. Data by medical provider type is shown in the appendix as an example of the type of segregation possible in order to better reflect specific cost containment measures. The data groupings can also be used in reserving to capture specific development patterns inherent in the particular type of medical service.

Overview

One of the new challenges facing the workers' compensation reserving actuary is the incorporation of cost containment measures into the reserving process. The drastic reduction in medical payments due to these measures distorts historical development patterns and makes the prediction of future development patterns increasingly uncertain. Cost containment programs can affect all medical payments uniformly, or, more likely, affect different types of medical payments by varying degrees.

This paper uses the experience of the Ohio State Insurance Fund (OSIF), a large monopolistic state insurance fund for workers' compensation. During 1993 and 1994, OSIF initiated substantial changes in the area of medical cost containment, such as use of fee schedules, utilization reviews, and independent medical exams. Consequently, the 1993 and 1994 calendar year payments were substantially lower than the recent history. The traditional accident year loss reserve projection method based on medical payment data produced highly volatile factors because the accident year development patterns were disrupted for the latest two "diagonals".

Additional issues can arise in projecting medical reserves because medical cost containment efforts can affect each type of health care provider differently. Inflation rates and utilization rates, which differ by provider type, can significantly affect the future value of payments. By separating medical payments by provider type, a reserve based on the unique characteristics of each provider type can be obtained. Because a significant amount of historical data separated by provider type may not be readily available, the use of the calendar year method can provide a reserving approach using only two or three years of available data. It is also possible to use just the latest 12 months of calendar year payments with this method.

The most common method for estimating reserves using payments is the cumulative paid loss development method. This method uses cumulative accident year payments to calculate link ratios which are subsequently used to project future payments using the cumulative accident year payments as a base. This paper presents an alternative reserving method using relationships (persistencies) of incremental payments.

Persistency of Medical Payments

In workers' compensation insurance, it is often useful to analyze medical payments as a function of the current open claims, or prior year medical payments. The worker receiving medical care, especially after several years, is likely to continue to receive these treatments until he or she is fully recovered or dies. Examples of treatments which can be the same from year to year are the administration of pharmaceutical drug products and chiropractic treatments. For example, a prescription drug may be taken daily or the injured worker may

make 20 visits to a chiropractor each year. As workers recover and payments decrease, a persistency of remaining payments can be observed. For example, if medical payments made on behalf of workers injured in 1990 totaled \$100,000 in 1993 and \$75,000 in 1994, a persistency factor of 0.75 ($\$75,000/\$100,000$) could be calculated for 1993 to 1994. Persistency can be affected by factors such as medical recovery rates, inflation, mortality, alternative treatments and procedures, and utilization rates. While payments to hospitals and physicians may exhibit one level of persistency, payments for pharmaceutical drugs or chiropractic treatments may well exhibit another level.

In recent years cost containment procedures have resulted in changes to historical persistency patterns. For example, a current hospital room charge may be limited through use of fee schedules to a maximum daily rate, which may be 20% lower than the prior year's room rate. A reserving method that has measured historical accident year persistency now produces distinctly lower persistency factors along the latest calendar year of development. An adjustment to account for these types of changes must also be incorporated into the accident year methods of calculating persistency to produce more stable and reliable persistency factors. Alternatively, a calendar year measure of persistency can be used that will eliminate the need for historical cost containment adjustments.

Accident Year Persistency Methods

The accident year persistency method uses incremental payments, by accident year, to calculate persistency rates from one period to the next. To eliminate the effects of inflation, the payments can be indexed to the medical component of the Consumer Price Index (CPI) or another appropriate index. For example, the triangles of medical payments in Table 1 show actual incremental payments and incremental payments that have been indexed for inflation using the historical medical CPI. For accident year 1990, the incremental payments made in 1993 were \$47,359 (000). The medical CPI index for calendar year 1993 is 1.231 (the 1990 year index has been set equal to 1.000), producing the indexed payments totaling \$38,472 ($\$47,359/1.231$).

Table 1

Paid Incremental Losses (\$000's)

Accident Year	Development Years								
	1	2	3	4	5	6	7	8	
1986	54,027	87,239	36,212	26,154	22,125	23,037	22,262	19,057	13,951
1987	62,096	96,999	42,273	29,222	28,732	27,572	23,598	15,530	
1988	70,513	111,540	50,937	40,426	36,160	29,571	19,545		
1989	71,089	120,905	65,128	49,746	37,333	24,490			
1990	57,089	139,120	80,727	47,359	28,940				
1991	77,548	144,437	68,247	35,728					
1992	97,854	149,762	54,759						
1993	100,450	122,436							
1994	83,387								

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Accident Year	Development Years								
	1	2	3	4	5	6	7	8	9
1986	0.749	0.799	0.851	0.917	1.000	1.087	1.168	1.231	1.296
1987	0.799	0.851	0.917	1.000	1.087	1.168	1.231	1.296	
1988	0.851	0.917	1.000	1.087	1.168	1.231	1.296		
1989	0.917	1.000	1.087	1.168	1.231	1.296			
1990	1.000	1.087	1.168	1.231	1.296				
1991	1.087	1.168	1.231	1.296					
1992	1.168	1.231	1.296						
1993	1.231	1.296							
1994	1.296								

Indexed Medical Payments *

Accident Year	Development Years								
	1	2	3	4	5	6	7	8	9
1986	72,132	109,185	42,552	28,521	22,125	21,193	19,060	15,481	10,765
1987	77,717	113,982	46,099	29,222	26,432	23,606	19,170	11,983	
1988	82,859	121,636	50,937	37,190	30,959	24,022	15,081		
1989	77,523	120,905	59,961	42,591	30,327	18,897			
1990	57,089	127,985	69,116	38,472	22,330				
1991	71,341	123,662	55,440	27,568					
1992	83,762	121,659	42,252						
1993	81,600	94,472							
1994	64,342								

Indexed medical payments are calculated by dividing the payment triangle by the CPI index triangle.

The calendar year 1993 non-indexed payments for accident year 1990 of \$47,359 can be compared to the non-indexed payments from calendar year 1992 for accident year 1990 of \$80,727. The resulting persistency factor is the quotient of these two numbers, or 0.587 (\$47,359/\$80,727). Similarly, the calculation can be performed with indexed payments, producing a persistency factor of 0.557 (\$38,472/\$69,116). The non-indexed factor is higher, reflecting the inflation in the persistency factor. Table 2 contains the resulting persistency factors.

Table 2

Persistency Factors of Non-Indexed Payments

Accident Year	Age-to-Age Development Factors							
	1-2	2-3	3-4	4-5	5-6	6-7	7-8	8-9
1986	1.615	0.415	0.722	0.846	1.041	0.966	0.856	0.732
1987	1.562	0.436	0.691	0.983	0.960	0.856	0.658	
1988	1.582	0.457	0.794	0.894	0.818	0.661		
1989	1.701	0.539	0.763	0.750	0.656			
1990	2.437	0.580	0.587	0.611				
1991	1.863	0.473	0.524					
1992	1.531	0.366						
1993	1.219							
1994								
3 Yr Avg	1.537	0.473	0.624	0.752	0.811	0.828	N/A	N/A
All Yr Avg	1.689	0.466	0.680	0.817	0.869	0.828	0.757	0.732

Persistence Factors of Indexed Payments

Accident Year	Age-to-Age Development Factors							
	1-2	2-3	3-4	4-5	5-6	6-7	7-8	8-9
1986	1.514	0.390	0.670	0.776	0.958	0.899	0.812	0.695
1987	1.467	0.404	0.654	0.905	0.893	0.812	0.625	
1988	1.468	0.419	0.730	0.832	0.776	0.628		
1989	1.560	0.496	0.710	0.712	0.623			
1990	2.242	0.540	0.557	0.580				
1991	1.733	0.448	0.497					
1992	1.452	0.347						
1993	1.158							
1994								
3 Yr Avg	1.448	0.445	0.588	0.708	0.764	0.780	N/A	N/A
All Yr Avg	1.574	0.435	0.633	0.761	0.812	0.780	0.719	0.695

From these age to age persistency factors, averages can be calculated to predict future payments. For example, the 1995 expected payments for accident year 1990 could be calculated by multiplying the three year average non-indexed persistency factor for the period of development from 5 to 6 years (0.811) by the 1994 payments (\$28,940) for accident year 1990. This produces expected payments of \$23,470, as shown in Table 3.

Table 3

Projection of Future Payments - Accident Year Persistency Method - Non-Indexed Payments (\$900)

Accident Year	Development Years						
	1	2	3	4	5	6	7
1987							
1988							
1989							20,278
1990						23,470*	19,435**
1991					20,867	21,790	18,042
1992				34,170	25,696	20,839	17,255
1993			57,912	36,137	27,175	22,039	18,248
1994		128,100	60,622	37,828	28,447	23,070	19,102

* 23,470 = 0.811 x 28,940

With the indexed payment method, the non-indexed payments of \$28,940 are multiplied by the indexed three year average persistency factor of 0.764 to calculate payments before inflation of \$22,110. This must be adjusted to the 1995 cost level, requiring an assumption of medical cost inflation. If the medical inflation is expected to be 5% for 1995, the projected 1995 payments would be \$23,216 (1.05 X \$22,110).

Table 4

Projection of Future Payments - Accident Year Persistency Method - Indexed Payments (\$5000)

Accident Year	Development Years						
	1	2	3	4	5	6	7
1987							
1988							
1989							20,057
1990						23,216*	19,014**
1991					26,560	21,307	17,450
1992				33,808	25,135	20,162	16,512
1993			57,208	35,320	26,257	21,063	17,251
1994		126,782	59,239	36,574	27,189	21,811	17,863

* 23,216 = 28,940 x 0.764 x 1.05

The two accident year methods described above are influenced considerably by the annual rate of medical inflation and changes in utilization. In the indexed method, the wide range of historical inflation is reflected by adjusting payments using the medical component of the CPI; however, changes in utilization are difficult to quantify. Because of the historical adjustment for inflation, a future projection of medical inflation is required. In the method without indexing, large annual changes in rates of inflation would impact the magnitude of the persistency development factors. The future impact of inflation is assumed to be consistent with the rate of inflation inherent in the historical average persistency factors.

Calendar Year Persistency Method

This method compares persistency of calendar year payments from different accident years. The level of payments from one accident year is compared to the level of payments from an accident year one year further developed, but during the same calendar year. Because this involves comparing payments from different accident years, an adjustment to bring each accident year to a common exposure basis is necessary so that a valid comparison between the accident years can be made. This example uses ultimate lost time claim counts as the basis for adjusting each accident year to a common base, reflecting the average medical payment per injured worker.

For the 1990 accident year, the projected number of ultimate lost time claims is 50,666, producing a payment per injured worker of \$935 (\$47,359/50,666 X 1,000) for calendar year 1993. The age of development for this accident year at the end of 1993 is four years. This payment can be compared to the average calendar year 1993 payment for the accident year at five years of development (accident year 1989) of \$726. The payments are at the same cost level, just one year apart in development.

Table 5

Average Payment per Injured Worker

Accident Year	Development Years										Ultimate Level Time
	1	2	3	4	5	6	7	8	9	10	Claims
1985	1,254	1,750	768	578	489	456	476	467	405	296	45,826
1986	1,211	1,956	812	586	496	517	499	427	313		44,601
1987	1,314	2,053	895	618	608	584	499	329			43,253
1988	1,393	2,204	1,007	799	715	584	386				50,695
1989	1,481	2,451	1,268	958	726	477					51,293
1990	1,127	2,746	1,593	955	571						58,666
1991	1,646	3,085	1,448	758							47,119
1992	2,135	3,268	1,195								45,822
1993	2,185	2,661									45,969
1994	1,867										45,152

The relationship, or persistency, between the fourth and fifth years of development for calendar year 1993 is 0.776 (\$726/\$935). By calculating similar fourth to fifth year persistency factors, an average persistency factor for this development period can be used to project future payments. The calculated calendar year persistency factors are shown in Table 6.

Table 6

Calendar Year Persistency Factors

Accident Year	Age-to-Age Development Factors									
	1-2	2-3	3-4	4-5	5-6	6-7	7-8	8-9	9-10	
1986	1.445	0.393	0.712	0.833	0.879	0.925	0.936	0.949	0.952	
1987	1.489	0.396	0.655	0.803	0.850	0.854	0.856	0.951		
1988	1.474	0.400	0.614	0.761	0.817	0.854	0.852			
1989	1.594	0.428	0.630	0.739	0.804	0.809				
1990	2.088	0.462	0.608	0.776	0.835					
1991	1.868	0.520	0.646	0.753						
1992	1.436	0.443	0.634							
1993	1.496	0.449								
1994	1.442									
3 Yr Avg	1.458	0.471	0.629	0.756	0.819	0.839	0.881	N/A	N/A	

Along with the selected persistency factor, an assumption of future medical inflation is required because the historical calendar year persistencies are multiplied by a prior calendar year average payment. The calendar year relationship of the historical factors does not consider the relationship between the current calendar year and the projected future calendar year. If the inflation assumption for the upcoming year is 5%, the estimated payments for accident year 1990 in 1995 are the product of the average persistency factor (0.837), the 1994 average payment per injured worker (\$571), the number of injured workers (50,666), and one plus the estimated inflation percentage (1.05) for 1995. This produces expected payments of \$25,425 (000). An additional factor could be included to reflect the calendar year effect of future cost containment measures.

Table 7

Projection of Future Payments - Calendar Year Persistency Method (\$990s) *

Accident Year	Development Years						
	1	2	3	4	5	6	7
1987							
1988							
1989							22,162
1990						25,425	22,986
1991					29,177	25,642	23,181
1992				36,969	30,200	26,542	23,995
1993			56,170	37,925	30,980	27,226	24,614
1994		137,481	63,083	42,591	34,792	30,577	27,643

* Payments calculated using 5% annual medical inflation and all years average persistency factor.

Stability of Development Factors

When inflation is changing little from year to year, all three methods should produce reasonably stable development factors. Abrupt changes in cost levels, however, can have a significant impact on the development factors of the first two persistency methods. Because the third method computes factors using payments from the same calendar year at the same cost level, the variability due to inflation or other adjustments to cost levels is significantly reduced.

The OSIF data reflects recent cost containment initiatives such as the use of fee schedules, utilization reviews, and independent medical exams. When these measures are implemented across the board, medical payments for all accident years are reduced. This was particularly true for calendar years 1993 and 1994. A decidedly downward trend in the traditional accident year development persistency factors illustrates the improvements in payments. The drop is pronounced in the 1993 and 1994 diagonals.

The variability in the resulting persistency factors can be measured by the coefficient of variation (CV) of the historical persistency factors at each age of development. The CV is calculated as the standard deviation of the persistency factors divided by the mean of those factors. Exhibit 1 shows the resulting CVs of each method for each age to age development period. For the persistency factors calculated using all medical payments combined, the CVs are highest for the non-indexed accident year method, slightly lower for the indexed accident year method, and substantially lower for the calendar year persistency method. An improvement in the indexed accident year method may be obtained by changing the index for each year from the medical CPI to an index that better reflects the cost containment measures implemented for the last two years. Because of the limited amount of data available by provider type, the CVs for the accident year method are calculated using three observations and the CVs for the calendar year method shown in the appendix are calculated using both the last three and all four observations.

The reduction in variability with the calendar year persistency method disappears after approximately 15 years. As there are fewer active claimants, and differing types of injuries between accident years for these active claimants, the comparison of different accident year claimants results in persistency factors that are probably not as useful. This illustrates a potential problem with the calendar year persistency method.

Analysis by Medical Provider

Because cost containment issues can affect different types of medical services by varying magnitudes, there may be a benefit in analyzing the medical data by type of provider. In this analysis, the data is separated into six components by provider type. The separations are hospital, physician, pharmaceutical, chiropractor, rehabilitation, and all other. Examples of cost containment measures that would affect providers differently would be utilization reviews of the number of chiropractic treatments per injured worker and fee schedules that limit daily costs for hospital rooms, x-rays, specific procedures, etc.

In the provider type comparison, note that data for only four calendar years were available. However, the use of the calendar year persistency method allows immediate use of the data by provider type for reserve projections. The treatment of varying future inflation rates by provider type can also be incorporated into the analysis.

Conclusions

In this data sample, the effects of cost containment are observed as a reduction in medical payments during the 1993 and 1994 calendar years. The accident year persistency methods require judgmental decisions on the selection of persistency factors, as a downward trend is observed. With the calendar year persistency method, the factors remain more stable, so that judgment can be reduced.

The estimation of future inflation and cost containment measures are required in both the accident year indexed and calendar year persistency methods. This allows for the opportunity to establish reserves based on various scenarios of future inflation and cost containment initiatives.

One by-product of the calendar year method is the addition of an extra diagonal of persistency factors, as compared to accident year methods. It should also be noted that the reserve analysis could be completed using only one year of payments. During the early years of construction of the database (at a more detailed level by provider type), some benefit can be derived even from the first year of payment classification.

In addition to the inexact comparison of claimants from different accident years, another potential problem with the calendar year persistency method arises

when changes in closing rates cause a distortion in the persistency factors. A speedup in the rate will cause an increase in the persistency factors, which will lead to an overstatement of reserves. One must balance these factors with the distortions due to cost containment procedures to determine the appropriate method for estimating reserves. In the data presented in this analysis, a slight adjustment was incorporated into the payment data to account for backlogs in the processing of medical payments.

Continued observation of medical payments by provider type should provide additional insight into persistency patterns and trend assumptions. As different areas of the medical system undergo reform and economic development, the ability to reflect these changes and incorporate them into the process should make reserving more accurate and responsive for medical payments.

Comparison of CV % of Persistency Factors

Age	Total Medical Payments			Hospital Payments			Physician Payments			Pharmacy Payments		
	CV% of Persistency Factors			CV% of Persistency Factors			CV% of Persistency Factors			CV% of Persistency Factors		
	Non-Index	Index	Cal. Yr.	Non-Index	Index	Cal. Yr.	Non-Index	Index	Cal. Yr.	Non-Index	Index	Cal. Yr.
1	26.7%	26.0%	23.0%	35.6%	34.5%	13.4%	8.8%	8.3%	5.5%	21.9%	20.7%	10.5%
2	14.4%	13.4%	12.4%	41.0%	39.8%	17.1%	10.8%	10.0%	7.0%	11.8%	10.6%	6.8%
3	10.7%	10.8%	5.3%	32.4%	31.2%	7.2%	14.3%	13.3%	3.5%	12.0%	10.9%	5.2%
4	11.1%	10.4%	4.6%	33.1%	32.1%	2.0%	16.6%	15.6%	5.1%	11.7%	10.5%	5.2%
5	10.6%	10.6%	4.2%	32.4%	31.4%	1.4%	12.0%	11.1%	2.3%	12.0%	10.8%	3.0%
6	11.7%	11.0%	5.9%	35.5%	34.6%	9.2%	13.1%	12.4%	3.3%	12.3%	11.3%	6.2%
7	12.2%	11.2%	6.3%	37.6%	36.8%	11.3%	13.2%	12.6%	5.7%	10.4%	9.3%	7.1%
8	10.4%	10.4%	6.3%	31.6%	30.5%	14.6%	19.6%	18.6%	3.7%	7.4%	6.4%	6.5%
9	11.7%	10.9%	5.4%	38.8%	37.7%	13.3%	13.3%	12.2%	2.5%	7.4%	6.3%	2.7%
10	11.3%	11.2%	4.1%	40.0%	39.2%	17.9%	16.7%	15.9%	5.9%	8.2%	7.1%	3.4%
11	11.4%	11.1%	8.7%	30.2%	29.1%	24.3%	10.6%	10.1%	6.5%	8.9%	7.8%	2.1%
12	13.7%	10.5%	7.3%	33.2%	32.4%	10.0%	14.9%	14.4%	4.8%	6.2%	5.1%	1.8%
13	9.9%	10.0%	8.2%	25.8%	25.0%	12.0%	9.1%	8.9%	5.9%	8.0%	6.9%	3.0%
14	12.7%	12.0%	9.2%	46.8%	45.8%	18.8%	15.9%	15.2%	5.1%	4.2%	3.2%	2.8%
15	11.6%	11.0%	10.0%	26.4%	25.2%	17.3%	6.2%	5.8%	5.1%	7.3%	6.2%	3.8%
16	11.4%	11.4%	14.0%	37.5%	36.8%	24.2%	15.6%	14.9%	10.0%	9.6%	8.5%	5.5%
17	10.0%	9.4%	15.5%	31.5%	31.6%	24.9%	5.7%	5.1%	4.9%	7.9%	6.8%	10.5%
18	11.2%	10.5%	14.7%	34.2%	34.2%	17.6%	8.2%	7.8%	9.6%	11.6%	10.6%	20.2%
19	14.6%	13.4%	17.1%	37.6%	36.7%	24.9%	16.7%	15.9%	6.8%	6.5%	5.7%	24.1%
20	12.3%	12.3%	15.1%	21.2%	21.3%	16.5%	13.3%	12.7%	8.8%	5.6%	4.4%	20.6%
21	12.7%	12.4%	16.0%	46.7%	46.6%	10.3%	17.9%	17.2%	8.0%	3.8%	2.7%	17.0%
22	13.3%	12.9%	12.9%	56.4%	55.4%	37.3%	17.4%	16.3%	13.9%	4.3%	3.3%	7.4%
23	10.5%	9.7%	12.4%	25.7%	24.6%	29.5%	11.6%	10.5%	13.4%	6.4%	5.3%	8.1%
24	17.1%	17.0%	19.1%	49.6%	48.6%	26.8%	23.1%	22.0%	9.0%	10.7%	9.6%	8.1%
25	20.3%	20.3%	16.2%	49.6%	49.1%	28.2%	23.8%	22.7%	10.6%	9.1%	7.9%	8.1%
26	20.5%	19.7%	21.6%	36.0%	35.2%	48.7%	13.2%	12.1%	20.5%	5.6%	4.7%	8.1%
27	23.5%	22.3%	19.3%	70.0%	68.8%	42.6%	18.4%	17.2%	19.6%	4.8%	3.8%	8.1%
28	13.5%	12.4%	18.6%	29.9%	28.7%	14.5%	7.5%	7.3%	9.2%	2.8%	2.5%	2.1%
29	1.0%	0.9%	30.6%	20.8%	20.8%	32.7%	23.1%	23.1%	16.9%	1.2%	1.1%	14.6%

Age	Chiropractor Payments			Rehabilitation Payments			Other Health Payments		
	CV% of Persistency Factors			CV% of Persistency Factors			CV% of Persistency Factors		
	Non-Index	Index	Cal. Yr.	Non-Index	Index	Cal. Yr.	Non-Index	Index	Cal. Yr.
1	12.0%	11.3%	5.3%	24.4%	23.4%	16.1%	16.6%	15.7%	15.1%
2	18.6%	17.8%	1.6%	25.8%	24.6%	10.9%	21.4%	20.3%	12.5%
3	16.4%	15.5%	2.8%	31.9%	30.7%	13.3%	28.7%	27.5%	9.4%
4	16.2%	15.6%	3.5%	22.5%	21.4%	14.7%	27.4%	26.3%	6.9%
5	15.7%	15.1%	2.2%	35.6%	34.4%	7.4%	22.6%	21.4%	14.1%
6	13.2%	12.8%	3.9%	25.8%	24.6%	6.8%	23.5%	22.3%	21.8%
7	14.6%	13.9%	8.3%	21.6%	20.7%	15.4%	25.3%	24.1%	35.2%
8	14.9%	14.3%	9.2%	34.6%	33.7%	27.4%	16.9%	15.8%	34.0%
9	14.1%	13.7%	8.1%	25.5%	24.2%	26.0%	14.1%	14.7%	63.5%
10	13.0%	12.4%	4.3%	5.4%	6.3%	24.7%	25.7%	24.5%	29.9%
11	13.4%	13.1%	2.3%	32.6%	31.4%	41.0%	20.2%	19.2%	31.1%
12	16.8%	16.1%	8.3%	18.5%	17.6%	35.1%	20.5%	19.6%	28.2%
13	10.6%	10.0%	12.2%	30.2%	30.3%	34.8%	12.4%	11.9%	31.3%
14	16.2%	15.5%	15.3%	26.6%	25.5%	67.8%	13.9%	13.1%	35.7%
15	13.9%	13.5%	12.2%	37.6%	38.2%	61.4%	12.5%	11.4%	30.0%
16	17.0%	16.2%	13.0%	19.2%	18.0%	43.8%	22.1%	20.9%	19.1%
17	18.6%	18.2%	12.6%	35.8%	36.4%	25.3%	17.2%	17.2%	17.9%
18	13.7%	13.0%	19.1%	13.7%	12.2%	34.1%	11.9%	11.5%	25.8%
19	10.0%	9.9%	13.5%	17.9%	17.8%	61.7%	3.3%	3.1%	31.7%
20	21.7%	20.7%	19.3%	29.4%	28.3%	47.6%	19.9%	18.7%	47.7%
21	21.7%	20.6%	15.5%	51.5%	50.9%	56.1%	34.9%	33.9%	35.6%
22	22.0%	21.4%	16.0%	60.9%	61.1%	46.6%	37.0%	36.1%	33.4%
23	2.8%	3.0%	24.3%	56.1%	56.7%	135.2%	23.0%	21.2%	17.8%
24	26.0%	24.9%	38.1%	57.9%	57.9%	92.9%	16.6%	15.4%	25.8%
25	21.1%	19.9%	20.6%	51.5%	50.2%	25.8%	10.2%	9.3%	5.7%
26	17.9%	17.0%	15.3%	111.4%	110.5%	38.5%	57.9%	56.7%	56.5%
27	27.9%	27.0%	13.5%	68.8%	68.0%	43.8%	16.2%	15.5%	68.8%
28	9.2%	8.4%	27.0%	83.0%	81.9%	38.4%	30.4%	29.4%	76.2%
29	8.4%	8.3%	14.7%	39.4%	39.3%	28.0%	70.3%	70.3%	65.5%

* Calendar year CV % are calculated using four observations.

Supplemental Data Used in Reserve Analysis

<u>Calendar Year</u>	<u>Medical CPI*</u>	<u>Accident Year</u>	<u>Ultimate Lost Time Claim Counts **</u>
1964	0.1378	1964	30,261
1965	0.1475	1965	31,415
1966	0.1578	1966	32,699
1967	0.1689	1967	31,412
1968	0.1812	1968	32,188
1969	0.1953	1969	34,485
1970	0.2088	1970	32,058
1971	0.2217	1971	30,846
1972	0.2291	1972	32,660
1973	0.2383	1973	38,477
1974	0.2604	1974	41,369
1975	0.2918	1975	36,717
1976	0.3194	1976	38,471
1977	0.3501	1977	40,003
1978	0.3796	1978	41,904
1979	0.4146	1979	43,875
1980	0.4601	1980	38,614
1981	0.5092	1981	36,551
1982	0.5682	1982	33,049
1983	0.6179	1983	33,605
1984	0.6560	1984	40,423
1985	0.6972	1985	43,826
1986	0.7494	1986	44,601
1987	0.7991	1987	47,251
1988	0.8514	1988	50,605
1989	0.9171	1989	51,393
1990	1.0000	1990	50,666
1991	1.0872	1991	47,119
1992	1.1677	1992	45,822
1993	1.2306	1993	45,969
1994	1.2961	1994	45,153

* Source for 1989-1994 Indices: U.S. Dept. of Labor: Bureau of Labor Statistics, "THE CPI DETAILED REPORT", 1994, Washington, D.C.

Source for 1970-1988 Indices: U.S. Bureau of the Census, Statistical Abstract of the United States 1990, (110th Edition), Washington, D.C. 1990.

** Ultimate Lost Time Claims are estimated

Appendix

The data contained in the appendix shows medical payment experience from 1964 to 1994. The data by provider type was available for years 1991 to 1994. The CVs for the calendar year persistency are shown using all four years of available data, as well as the latest three years. The accident year persistency factors shown in Exhibit 1 are for three years of persistency factors.

The persistency factors by provider type are calculated using all accident year lost time claim counts contained in Exhibit 2. This is a further limitation to a direct comparison of the CVs.

All Medical Payments

Accident Year	Paid Losses (in thousands) - Evaluation in Years															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1964																1,125
1965															1,131	1,234
1966														1,593	1,568	1,762
1967														1,851	1,745	2,447
1968												1,873	2,091	2,175	2,465	2,520
1969												2,644	1,948	2,666	2,849	3,146
1970											2,089	2,135	2,251	2,681	2,658	2,741
1971										2,396	2,408	2,626	3,025	3,097	3,253	3,275
1972										2,884	2,897	3,335	3,810	4,009	3,755	4,034
1973										3,578	3,467	3,820	4,562	4,000	4,292	4,531
1974										4,621	4,575	5,222	5,795	6,060	6,382	6,245
1975										4,299	4,869	5,477	5,626	5,956	5,890	6,180
1976										5,672	5,747	6,221	6,594	6,788	6,749	6,551
1977										6,943	6,986	8,249	8,125	8,399	8,617	8,459
1978										8,267	8,486	9,618	9,489	9,617	9,459	8,548
1979										9,588	9,555	10,925	10,815	10,915	10,709	10,222
1980										10,925	10,925	12,552	12,552	12,552	12,552	12,552
1981										12,552	12,552	14,411	14,411	14,411	14,411	14,411
1982										14,411	14,411	16,594	16,594	16,594	16,594	16,594
1983										16,594	16,594	19,085	19,085	19,085	19,085	19,085
1984										19,085	19,085	21,925	21,925	21,925	21,925	21,925
1985										21,925	21,925	25,156	25,156	25,156	25,156	25,156
1986										25,156	25,156	28,825	28,825	28,825	28,825	28,825
1987										28,825	28,825	32,965	32,965	32,965	32,965	32,965
1988										32,965	32,965	37,625	37,625	37,625	37,625	37,625
1989										37,625	37,625	42,865	42,865	42,865	42,865	42,865
1990										42,865	42,865	48,745	48,745	48,745	48,745	48,745
1991										48,745	48,745	55,245	55,245	55,245	55,245	55,245
1992										55,245	55,245	62,445	62,445	62,445	62,445	62,445
1993										62,445	62,445	70,345	70,345	70,345	70,345	70,345
1994										70,345	70,345	79,045	79,045	79,045	79,045	79,045

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
1964															
1965															
1966															
1967															
1968															
1969															
1970															
1971															
1972															
1973															
1974															
1975															
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1984															
1985															
1986															
1987															
1988															
1989															
1990															
1991															
1992															
1993															
1994															

All Medical Payments

Accident Year	Paid Losses per Ultimate Lost Time Claim Count - Evaluation in Years														
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
1964															
1965															36
1966															49
1967															59
1968												58	65	68	77
1969												59	76	83	92
1970											65	67	70	84	85
1971									78	78	85	98	100	105	109
1972								88	89	102	117	125	115	126	124
1973							93	90	99	117	130	112	118	126	129
1974										116	146	154	151	151	147
1975					125	117	133	149	153	162	166	168	161	166	166
1976				167	147	149	162	171	176	175	170	180	172	164	154
1977			234	263	265	273	279	288	288	282	282	277	268	250	270
1978		796	259	212	205	197	194	200	206	202	204	184	169	185	191
1979	766	895	340	260	227	243	239	229	231	226	222	194	214	200	175
1980	888	1,004	405	307	288	279	277	265	267	256	225	243	243	211	150
1981	1,050	1,132	450	345	308	293	304	281	268	233	268	262	232	174	
1982	1,311	1,246	522	417	357	355	332	309	270	302	310	257	185		
1983	1,277	1,509	597	463	401	374	349	316	334	339	302	224			
1984	1,301	1,568	658	485	427	385	342	364	389	327	232				
1985	1,254	1,750	768	578	489	436	478	407	405	288					
1986	1,211	1,956	812	586	496	517	499	427	313						
1987	1,314	2,053	895	618	608	584	499	529							
1988	1,393	2,204	1,007	799	715	584	386								
1989	1,383	2,353	1,208	968	726	477									
1990	1,127	2,746	1,593	935	571										
1991	1,846	3,065	1,448	758											
1992	2,135	3,268	1,195												
1993	2,185	2,663													
1994	1,847														

Accident Year	Paid Losses per Ultimate Lost Time Claim Count - Evaluation in Years														
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
1964	41	44	50	63	54	59	54	52	53	51	41	40	41	35	28
1965	42	49	51	49	51	55	53	51	48	40	40	44	34	29	
1966	60	61	61	70	63	61	59	65	50	62	68	49	43		
1967	79	82	86	83	90	83	75	70	69	84	65	43			
1968	85	86	82	85	79	72	61	63	77	77	51				
1969	106	103	104	101	78	68	68	67	62	45					
1970	85	94	85	87	70	78	90	70	50						
1971	113	111	99	85	87	50	76	64							
1972	116	124	98	116	102	98	70								
1973	106	99	105	106	93	66									
1974	132	143	135	123	91										
1975	150	125	125	93											
1976	164	152	115												
1977	146	113													
1978	113														
1979															
1980															
1981															
1982															
1983															
1984															
1985															
1986															
1987															
1988															
1989															
1990															
1991															
1992															
1993															
1994															

All Medical Payments

Accident Year	Accident Year Persistence Non-Indexed Payments														
	1-2	2-3	3-4	4-5	5-6	6-7	7-8	8-9	9-10	10-11	11-12	12-13	13-14	14-15	15-16
1964															1.0916
1965															1.0715
1966															1.1857
1967															1.0152
1968												1.1164	1.3109	1.0927	1.1166
1969															0.9805
1970										1.0207	1.0474	1.2001	0.9916	1.0314	0.9604
1971									1.0050	1.0903	1.1519	1.0237	1.0490	1.0441	1.0096
1972								1.0046	1.1503	1.1433	1.0521	0.9362	1.0985	0.9784	1.0120
1973								0.9691	1.1018	1.1784	1.1107	0.8584	1.0557	1.0675	1.0240
1974						0.9900	1.1416	1.1097	1.0457	1.0532	0.9764	1.0022	1.0002	0.9738	0.9754
1975					0.9346	1.1325	1.1250	1.0271	1.0750	0.9923	1.0495	0.9758	1.0119	1.0006	0.8365
1976				0.8620	1.0132	1.0824	1.0599	1.0295	0.9942	0.9706	1.0595	0.9518	0.9552	0.8149	1.0126
1977				1.0085	1.0505	1.0330	0.9397	1.1084	0.9769	0.9987	0.9721	0.9533	0.8893	1.1350	0.9352
1978		0.3377	0.7887	0.9699	0.9571	0.9849	1.0337	1.0260	0.9816	1.0105	0.9006	0.9220	1.0896	1.0353	0.8138
1979	1.1161	0.3974	0.7643	0.9136	1.0242	0.9830	0.9604	1.0075	0.9769	0.9823	0.8748	1.1008	0.9386	0.8704	0.7892
1980	1.1299	0.4039	0.7576	0.9368	0.9709	0.9928	0.9560	1.0069	0.9601	0.8794	1.0769	1.0001	0.8691	0.7116	
1981	1.0781	0.3975	0.7666	0.8939	0.9522	1.0345	0.9255	0.9536	0.8691	1.1521	0.9765	0.8837	0.7507		
1982	0.9505	0.4190	0.7988	0.8555	0.9948	0.9363	0.9291	0.8741	1.1186	1.0267	0.8280	0.7204			
1983	1.1818	0.3957	0.7750	0.8664	0.9316	0.9353	0.9038	1.0575	1.0162	0.8918	0.7405				
1984	1.2050	0.4199	0.7367	0.8802	0.9027	0.8870	1.0648	1.0679	0.8423	0.7092					
1985	1.3958	0.4390	0.7519	0.8460	0.8920	1.0994	0.9779	0.8681	0.7348						
1986	1.6147	0.4151	0.7223	0.8459	1.0412	0.9663	0.8560	0.7321							
1987	1.5621	0.4358	0.6913	0.9832	0.9596	0.8559	0.6581								
1988	1.5818	0.4567	0.7936	0.8945	0.8178	0.6609									
1989	1.7007	0.5391	0.7632	0.7505	0.6560										
1990	2.4369	0.5803	0.5867	0.6111											
1991	1.8526	0.4725	0.5235												
1992	1.5308	0.3656													
1993	1.2189														

Avg All	1.438	0.432	0.728	0.876	0.940	0.971	0.967	0.998	0.994	1.002	0.969	1.010	0.985	1.084	0.980
Avg Last 3	1.537	0.473	0.624	0.752	0.811	0.828	0.831	0.889	0.861	0.876	0.818	0.868	0.853	0.822	0.840
C.V.(%)	28.7%	14.4%	10.7%	11.1%	10.6%	11.7%	12.2%	10.4%	11.7%	11.3%	11.4%	13.7%	9.9%	12.7%	11.4%

Accident Year	Accident Year Persistence Non-Indexed Payments														
	16-17	17-18	18-19	19-20	20-21	21-22	22-23	23-24	24-25	25-26	26-27	27-28	28-29	29-30	30-31
1964															0.8099
1965															
1966															
1967															
1968															
1969															
1970															
1971															
1972															
1973															
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1990															
1991															
1992															
1993															

Avg All	1.003	1.007	0.960	1.006	0.900	0.967	0.922	0.950	0.939	0.997	0.865	0.870	0.889	0.846	0.810
Avg Last 3	0.901	0.865	0.878	0.887	0.835	0.901	0.899	0.872	0.954	0.983	0.880	0.870	0.889	0.846	0.810
C.V.(%)	11.4%	10.0%	11.2%	14.0%	12.5%	12.7%	13.3%	10.5%	17.1%	20.8%	20.5%	23.5%	13.5%	1.0%	N/A

All Medical Payments

Accident Year	Accident Year Persistency Indexed Payments																
	1-2	2-3	3-4	4-5	5-6	6-7	7-8	8-9	9-10	10-11	11-12	12-13	13-14	14-15	15-16		
1964																	
1965															0.9837		
1966														0.8984	0.9682		
1967													1.0713	1.0251	1.0609		
1968												1.0060	0.9396	1.0251	0.9335		
1969											0.8764	1.1845	0.9792	1.0208	0.9239		
1970										0.9197	0.9464	1.0755	0.9118	0.9715	0.9695		
1971															0.9498		
1972								0.9052	1.0394	1.0246	0.9675	0.8819	1.0355	0.9102	0.9491		
1973								0.8733	0.9956	1.0560	1.0213	0.8086	0.9933	0.9603	0.9159		
1974								0.8921	1.0315	0.9944	0.9616	0.9920	0.9187	0.9323	0.9380	0.9140	0.9037
1975																	0.7672
1976					0.8422	1.0233	1.0081	0.9445	0.9938	0.9337	0.9762	0.9151	0.9497	0.9289	0.7672		
1977				0.7948	0.9155	0.9700	0.9747	0.9698	0.9355	0.9030	0.9936	0.8935	0.8868	0.7473	1.0094		
1978			0.6292	0.8113	0.9414	0.9499	0.8851	1.0429	0.9088	0.9365	0.9124	0.8650	0.8155	1.0439	0.8708		
1979		0.3043	0.7126	0.8692	0.8802	0.9277	0.9726	0.9546	0.9205	0.9484	0.8361	0.8456	1.0021	0.9639	0.7722		
1979	1.0057	0.3590	0.6849	0.8401	0.9647	0.9249	0.8935	0.9448	0.9169	0.9119	0.8023	1.0142	0.8740	0.8260	0.7495		
1980	1.0210	0.3619	0.6967	0.8824	0.9135	0.9236	0.8966	0.9451	0.8913	0.8005	0.9095	0.9311	0.8247	0.6756			
1981	0.9661	0.3655	0.7220	0.8411	0.8859	0.9702	0.8687	0.8853	0.7971	1.0597	0.9092	0.8386	0.7128				
1982	0.8744	0.3947	0.7516	0.7959	0.9329	0.8788	0.8625	0.8017	1.0289	0.9559	0.7856	0.6840					
1983	1.1131	0.3723	0.7210	0.8125	0.8744	0.8683	0.8289	0.9726	0.9462	0.8459	0.7031						
1984	1.1337	0.3906	0.6909	0.8261	0.8381	0.8134	0.9794	0.9943	0.7993	0.6794							
1985	1.2086	0.4117	0.7057	0.7854	0.8181	1.0075	0.9105	0.8238	0.6977								
1986	1.5133	0.3896	0.6705	0.7758	0.9577	0.8997	0.8123	0.6991									
1987	1.4901	0.4046	0.6340	0.9044	0.8935	0.8121	0.6249										
1988	1.4085	0.4188	0.7360	0.8328	0.7760	0.6276											
1989	1.5598	0.4958	0.7106	0.7121	0.6229												
1990	2.2414	0.5403	0.5567	0.5802													
1991	1.7542	0.4483	0.4971														
1992	1.4525	0.3472															
1993	1.1573																

Avg All	1.534	0.400	0.674	0.811	0.870	0.899	0.895	0.925	0.920	0.928	0.897	0.935	0.913	0.950	0.915
Avg Last 3	1.448	0.445	0.588	0.708	0.764	0.780	0.783	0.838	0.814	0.825	0.799	0.818	0.804	0.822	0.797
C.I.(%)	20.0%	13.4%	10.8%	10.4%	10.6%	11.0%	11.2%	10.4%	10.9%	11.2%	11.1%	10.5%	10.0%	12.0%	11.0%

Accident Year	Accident Year Persistency Indexed Payments														
	16-17	17-18	18-19	19-20	20-21	21-22	22-23	23-24	24-25	25-26	26-27	27-28	28-29	29-30	30-31
1964	0.9824	0.9418	1.0154	1.1499	0.8004	1.0401	0.8478	0.9068	0.9533	0.8998	0.7357	0.9030	0.9469	0.8084	0.7696
1965	0.9701	1.0331	0.9635	0.9128	0.9718	0.9961	0.9123	0.9040	0.8753	0.7524	0.9233	1.0234	0.7385	0.7979	
1966	1.0370	0.9365	0.9406	1.0763	0.8317	0.9204	0.9609	1.0123	0.7695	1.1437	1.0152	0.6889	0.8280		
1967	0.9309	0.8642	0.9851	0.8954	1.0218	0.8569	0.8476	0.8540	0.9034	1.1359	0.7276	0.6375			
1968	1.0261	0.9455	0.8893	0.9779	0.8085	0.8505	0.7761	0.9495	1.1273	0.9501	0.6267				
1969	1.0435	0.9534	0.9468	0.9143	0.7186	0.7886	0.9149	0.9222	0.8802	0.6903					
1970	0.9569	1.0388	0.8443	0.9587	0.7587	1.0183	1.0706	0.7368	0.8866						
1971	0.9527	0.9197	0.8290	0.7851	0.9421	0.9634	0.7955	0.8054							
1972	0.8738	0.9894	0.7246	1.0873	0.8237	0.9079	0.6736								
1973	0.7805	0.8492	0.9787	0.9498	0.8358	0.6749									
1974	0.8441	0.9976	0.8793	0.8653	0.7033										
1975	0.9850	0.8173	0.8843	0.7630											
1976	0.9850	0.8784	0.7217												
1977	0.8744	0.7318													
1978	0.6881														
1979															
1980															
1981															
1982															
1983															
1984															
1985															
1986															
1987															
1988															
1989															
1990															
1991															
1992															
1993															

Avg All	0.929	0.935	0.892	0.939	0.841	0.903	0.861	0.886	0.877	0.929	0.806	0.813	0.837	0.803	0.769
Avg Last 3	0.848	0.816	0.828	0.836	0.787	0.849	0.847	0.821	0.898	0.925	0.790	0.783	0.857	0.803	0.769
C.I.(%)	11.4%	9.4%	10.5%	13.4%	12.3%	12.4%	12.9%	9.7%	17.0%	20.3%	19.7%	22.3%	12.4%	0.9%	N.A.

All Medical Payments

Year	Calendar Year Persistency															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1964															1.0531	1.0538
1965															0.7888	0.8489
1966															0.8752	0.7909
1967															1.0098	1.0070
1968												1.0128	0.8542			
1969											0.9396	0.9817	1.1268	0.8939	0.9590	0.8491
1970										0.6389	0.8520	0.8184	0.8527	0.8560	0.8160	0.7553
1971									0.8798	0.8801	0.8343	0.8406	0.8178	0.9119	0.8668	0.9046
1972							0.9497	0.9845	1.0278	0.9972	0.9446	1.0302	1.0720	0.9824	0.9709	0.9263
1973						0.8324	0.8140	0.7665	0.6352	0.8071	0.7230	0.7818	0.8328	0.8525	0.8525	0.734
1974					0.8915	0.8444	0.9520	0.9390	0.9560	0.9545	0.9390	0.8968	0.9193	0.8846	0.8600	0.9469
1975			0.7146	0.7494	0.7941	0.8876	0.9226	0.8940	0.9161	0.9144	0.9889	0.9104	0.9679	1.0159	1.0498	0.9631
1976		0.2938	0.6276	0.7769	0.8415	0.9082	0.8664	0.9291	0.8946	0.8999	0.8857	0.9163	0.8838	0.9206	0.8310	0.9417
1977	0.6390	0.3144	0.6240	0.7918	0.8296	0.7978	0.8390	0.8964	0.8733	0.9034	0.8283	0.8729	0.8640	0.9529	0.8910	0.8182
1978	0.9627	0.3386	0.6407	0.7725	0.8446	0.8511	0.8272	0.8718	0.8458	0.8653	0.8608	0.8800	0.8259	0.8272	0.9174	
1979	0.9564	0.3683	0.6829	0.8345	0.9063	0.9450	0.8733	0.9503	0.9565	0.9678	0.9047	0.9265	0.9111	0.8636		
1980	0.8651	0.3810	0.6604	0.7390	0.8226	0.8554	0.8495	0.8679	0.8629	0.8887	0.8453	0.8023	0.9403			
1981	0.8758	0.3460	0.6985	0.7710	0.8553	0.8896	0.8839	0.8549	0.9043	0.9136	0.8486	0.8256				
1982	1.1600	0.3809	0.7031	0.8268	0.8791	0.9066	0.9238	0.9174	0.8731	0.9239	0.9647					
1983	1.2503	0.3761	0.6311	0.7388	0.7883	0.7839	0.7620	0.8122	0.8074	0.7793						
1984	1.4449	0.3928	0.7116	0.8335	0.8789	0.9246	0.9356	0.9488	0.9524							
1985	1.4884	0.3955	0.6555	0.8021	0.8494	0.8554	0.8555	0.9517								
1986	1.4752	0.4059	0.6144	0.7612	0.8166	0.8546	0.8510									
1987	1.5935	0.4278	0.6299	0.7362	0.8094	0.8169										
1988	2.0879	0.4619	0.6075	0.7772	0.8343											
1989	1.6684	0.5198	0.6454	0.7533												
1990	1.4357	0.4432	0.6345													
1991	1.4957	0.4487														
1992	1.4422															
1993																
1994																
Avg All	1.3358	0.5915	0.6558	0.7856	0.8481	0.8741	0.8788	0.9096	0.8975	0.9017	0.8884	0.9256	0.9097	0.9067	0.9207	0.8123
Avg Last 3	1.4979	0.4705	0.6287	0.7582	0.8184	0.8402	0.8267	0.9109	0.8776	0.8723	0.8863	0.8848	0.8924	0.8812	0.8800	0.9507
C.V.(%)	23.0%	12.4%	5.3%	4.6%	4.2%	5.9%	6.3%	6.3%	5.4%	4.1%	3.7%	7.5%	8.2%	3.2%	10.0%	14.0%

Year	Calendar Year Persistency														
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
1964															
1965	1.0549	1.0367	1.2573	1.0949	1.1612	0.9883	0.9824	1.0359	1.0648	1.0411	1.0182	0.9412	1.0304	0.9930	
1966	0.8975	0.8398	0.8062	0.7280	0.8719	0.8641	0.8614	0.7448	0.7899	0.8377	0.6429	0.6891	0.6641		
1967	0.7778	0.7433	0.8120	0.7542	0.6783	0.7190	0.8587	0.7134	0.9032	0.8072	0.7643	0.9926			
1968	0.9659	1.0065	1.0134	1.0590	1.0448	1.0412	1.1457	1.0901	1.0984	0.8412	0.8557				
1969	0.8743	0.7961	0.8222	0.7810	0.9244	0.8984	0.9323	1.1397	1.2302	1.1169					
1970	1.2107	1.1035	1.1951	0.8957	0.9683	0.8700	0.7493	0.8952	0.9000						
1971	0.8297	0.7616	0.8808	0.8287	0.8958	0.9954	0.9219	0.7860							
1972	0.9588	0.8099	0.8678	0.7519	0.8795	0.7706	0.9213								
1973	1.1612	0.9943	1.1047	0.9602	1.0543	1.0523									
1974	0.7489	0.7138	0.7852	0.7566	0.7281										
1975	0.9547	1.0014	0.9798	0.9802											
1976	0.8207	0.8262	0.8047												
1977	1.0368	1.0226													
1978	1.0014														
1979															
1980															
1981															
1982															
1983															
1984															
1985															
1986															
1987															
1988															
1989															
1990															
1991															
1992															
1993															
1994															
Avg All	0.9417	0.8967	0.9424	0.8717	0.9206	0.9110	0.9216	0.9150	0.9978	0.8888	0.8203	0.8743	0.8472	0.9930	N/A
Avg Last 3	0.9530	0.9590	0.8566	0.9017	0.8866	0.9394	0.8642	0.9403	1.0762	0.9218	0.7543	0.8743	0.8472	0.9930	N/A
C.V.(%)	15.5%	14.7%	17.1%	15.1%	16.0%	12.9%	12.4%	19.1%	16.2%	21.6%	19.3%	18.6%	30.6%	N/A	N/A

Hospitals																
Accident Year	Paid Losses (in thousands) - Evaluation in Years															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1976																1,783
1977																1,908
1978														2,274	2,138	2,524
1979														2,723	2,010	1,511
1980														2,193	2,010	1,131
1981												2,873	2,888	2,807		
1982										3,425	3,425	3,030	2,807	2,455		
1983										3,641	3,641	3,793	2,807	2,455		
1984										3,180	3,180	2,360	2,455	1,311		
1985										1,599	1,599	1,556	1,441			
1986								4,768		3,638	3,638	3,929	3,180			
1987						6,908		6,791		5,091	5,091	5,145	2,555			
1988						7,277		7,141		5,749	5,749	3,264				
1989						8,936		8,845		3,035	3,035					
1990						9,316		8,845		4,071	4,071					
1991						11,928		8,845								
1992						10,922		5,323								
1993						6,486										
1994																
1995																
1996																
1997																
1998																
1999																
2000																
2001																
2002																
2003																
2004																
2005																
2006																
2007																
2008																
2009																
2010																
2011																
2012																
2013																
2014																
2015																
2016																
2017																
Avg All																
Avg 92-94																
C.V. All																
C.V. 92-94																

Hospitals

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
1964												417	345	255	155
1965											288	469	228	129	
1966										706	553	271	186		
1967									716	1,066	699	253			
1968								513	729	942	541				
1969							712	668	642	304					
1970						776	1,123	645	307						
1971					777	681	564	383							
1972				1,366	844	879	383								
1973			1,218	1,339	998	361									
1974		1,706	1,432	1,234	598										
1975	1,647	1,258	1,244	610											
1976	1,859	1,794	856												
1977	1,753	874													
1978	705														

Accident Year	Calendar Year Persistency													
	17-18	18-19	19-20	20-21	21-22	22-23	23-24	24-25	25-26	26-27	27-28	28-29	29-30	30-31
1964														
1965											1.144	0.943	1.157	1.070
1966										0.424	0.695	0.877	0.722	
1967									0.948	0.498	0.373	0.706		
1968								1.429	1.499	0.760	0.760			
1969							0.773	1.168	1.572	1.202				
1970						0.852	0.553	0.925	0.921					
1971					0.961	1.588	1.101	0.771						
1972				0.602	0.854	0.679	1.059							
1973			1.322	0.743	1.038	1.250								
1974		0.768	1.005	0.869	0.649									
1975	0.919	1.010	0.881	0.870										
1976	0.709	0.727	0.747											
1977	1.064	1.018												
1978	1.299													
Avg All	0.998	0.881	0.989	0.771	0.875	1.092	0.871	1.074	1.235	0.721	0.743	0.842	0.939	1.070
Avg 92-94	1.024	0.918	0.878	0.827	0.847	1.172	0.904	0.955	1.331	0.820	0.609	0.842	0.939	1.070
C.V. All	24.9%	17.6%	24.9%	16.5%	19.3%	37.3%	29.5%	26.8%	28.2%	48.7%	42.6%	14.5%	32.7%	N/A
C.V. 92-94	29.0%	18.1%	14.7%	8.9%	23.0%	39.2%	33.7%	20.9%	26.8%	43.3%	34.1%	14.5%	N/A	N/A

Physicians

Accident Year	Paid Losses (in thousands) - Evaluation in Years																	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16		
1976																1,514		
1977																1,611		
1978															2,009	1,958		
1979															2,591	2,331	2,161	1,767
1980													2,545		2,421	2,262	1,617	
1981												2,559		2,512	2,374	1,858		
1982										2,565	2,593	2,513	1,818					
1983										2,985	2,994	2,797	2,255					
1984										3,820	4,217	3,679	2,663					
1985										5,212	5,098	4,690	3,608					
1986										6,022	5,863	5,511	4,090					
1987										7,362	6,951	6,534	4,950					
1988										8,848	7,774	5,887						
1989										9,347	8,848	7,774	5,887					
1990										14,594	11,627	9,625	7,155					
1991										30,222	18,434	12,514	8,463					
1992										14,199	30,366	17,189	10,311					
1993										14,628	31,523	15,480						
1994										16,051	29,484							
1994										16,257								
Accident Year	Calendar Year Persistency																	
	1-2	2-3	3-4	4-5	5-6	6-7	7-8	8-9	9-10	10-11	11-12	12-13	13-14	14-15	15-16	16-17		
1976																0.991		
1977																0.889	1.015	
1978																0.923	0.862	0.910
1979																0.879	0.869	0.809
1980													0.896		0.847	0.841	0.962	
1981												0.941	0.912		0.902	0.823		
1982												0.902	0.876	0.854	0.924			
1983												0.874	0.880	0.913	0.819			
1984												0.940	0.854	0.915	1.019			
1985												0.795	0.897	0.851	0.800			
1986												0.881	0.885	0.866	0.898			
1987												0.867	0.894	0.894	0.875			
1988												0.844	0.841	0.900	0.900			
1989												0.650	0.773	0.820	0.836			
1990												0.476	0.622	0.758	0.853			
1991												1.979	0.565	0.677	0.763			
1992												2.019	0.530	0.648				
1993												1.970	0.527					
1994												1.781						
Avg All	1.937	0.524	0.649	0.784	0.840	0.878	0.868	0.895	0.869	0.874	0.947	0.871	0.871	0.867	0.895	0.745		
Avg 92-94	1.923	0.541	0.649	0.765	0.832	0.876	0.893	0.879	0.867	0.865	0.936	0.862	0.891	0.848	0.898	0.911		
C.V. All	5.5%	7.0%	3.5%	5.1%	2.3%	3.3%	5.7%	3.7%	2.5%	5.9%	6.5%	4.8%	5.9%	5.1%	5.1%	10.0%		
C.V. 92-94	6.5%	3.9%	4.3%	1.0%	1.4%	4.1%	0.9%	1.8%	3.0%	6.8%	7.9%	5.4%	4.4%	3.4%	6.3%	11.4%		

Physicians

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
1964												290	268	290	221
1965											279	295	284	221	
1966										391	405	332	275		
1967									455	538	450	338			
1968								503	577	522	429				
1969							561	591	535	396					
1970						620	646	591	426						
1971					645	639	530	444							
1972				825	834	792	591								
1973			1,067	1,070	1,051	736									
1974		1,487	1,393	1,296	1,018										
1975	1,432	1,292	1,236	890											
1976	1,573	1,398	1,147												
1977	1,557	1,261													
1978	1,365														

Accident Year	Calendar Year Persistency													
	17-18	18-19	19-20	20-21	21-22	22-23	23-24	24-25	25-26	26-27	27-28	28-29	29-30	30-31
1964														
1965														
1966										0.744	1.077	0.941	1.063	1.036
1967									0.826	0.723	0.709	0.784		
1968								0.926	0.954	0.884	0.806			
1969								0.959	1.047	1.044	1.162			
1970						0.842	0.850	0.843	0.863					
1971					0.925	0.973	1.073	0.924						
1972				0.828	0.811	0.708	0.795							
1973			0.911	0.918	0.887	0.946								
1974		0.771	0.826	0.872	0.778									
1975	0.922	0.957	0.931	1.015										
1976	0.861	0.927	0.813											
1977	0.934	0.946												
1978	0.968													
Avg All	0.921	0.900	0.870	0.908	0.850	0.867	0.919	0.935	0.922	0.878	0.838	0.871	0.949	1.036
Avg 92-94	0.921	0.943	0.856	0.935	0.825	0.876	0.906	0.938	0.954	0.923	0.758	0.871	0.949	1.036
C.V. All	4.9%	9.6%	6.8%	8.8%	8.0%	13.9%	13.4%	9.0%	10.6%	23.0%	19.6%	9.2%	16.9%	N/A
C.V. 92-94	6.0%	1.6%	7.5%	7.8%	6.8%	16.7%	16.3%	11.0%	9.5%	24.0%	6.4%	9.2%	N/A	N/A

Pharmacies

Accident Year	Paid Losses (in thousands) - Evaluation in Years															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1976																1,093
1977															1,176	1,269
1978														1,383	1,466	1,395
1979													1,495	1,684	1,644	1,568
1980												1,409	1,550	1,517	1,531	
1981											1,421	1,613	1,589	1,571		
1982										1,408	1,589	1,522	1,512			
1983									1,474	1,649	1,625	1,626				
1984								1,863	2,092	2,083	2,030					
1985							2,142	2,533	2,453	2,377						
1986						1,973	2,475	2,397	2,481							
1987					2,095	2,580	2,681	2,625								
1988				2,215	2,796	2,855	2,696									
1989			2,135	2,732	2,842	2,827										
1990		2,009	2,725	2,878	2,975											
1991	517	2,174	2,425	2,514												
1992	747	1,992	2,210													
1993	746	2,126														
1994	703															
Accident Year	Calendar Year Persistency															
	1-2	2-3	3-4	4-5	5-6	6-7	7-8	8-9	9-10	10-11	11-12	12-13	13-14	14-15	15-16	16-17
1976																0.977
1977															0.966	1.007
1978														0.891	0.907	0.896
1979													0.968	0.912	0.889	0.913
1980											0.933	0.956	0.954	0.901		
1981											0.939	0.910	0.904	0.923		
1982									0.913	0.918	0.944	0.939				
1983								0.971	0.986	0.953	0.946					
1984								0.952	0.943	0.938	0.963					
1985							0.943	0.895	0.920	0.926						
1986						1.104	1.086	1.042	0.975							
1987					0.998	0.975	0.947	1.001								
1988				1.013	0.988	1.006	1.043									
1989			1.054	1.040	1.020	0.969										
1990		1.048	0.988	0.974	0.937											
1991	3.416	1.166	1.103	1.101												
1992	2.869	1.184	1.106													
1993	2.677	1.043														
1994	2.970															
Avg All	2.983	1.110	1.063	1.032	0.986	1.013	1.005	0.972	0.952	0.941	0.943	0.933	0.942	0.920	0.916	0.758
Avg 92-94	2.838	1.131	1.066	1.038	0.982	0.983	1.025	0.979	0.946	0.950	0.944	0.933	0.933	0.929	0.899	0.939
C.V. All	10.5%	6.8%	5.2%	5.2%	3.6%	6.2%	7.1%	6.5%	2.7%	3.4%	2.1%	1.8%	3.0%	2.8%	3.8%	5.5%
C.V. 92-94	5.3%	6.8%	6.3%	6.1%	4.3%	2.0%	6.9%	7.7%	2.9%	3.3%	2.5%	2.2%	2.9%	2.3%	1.0%	6.4%

Pharmacies

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
1964												286	294	276	259
1965											310	317	309	285	
1966										374	397	386	393		
1967									449	487	493	457			
1968								502	551	519	492				
1969								551	573	511	471				
1970						595	600	567	542						
1971					661	683	632	584							
1972				768	800	775	739								
1973			858	871	832	805									
1974		1,289	1,456	1,299	1,222										
1975	1,019	1,114	999	973											
1976	1,229	1,168	1,163												
1977		1,193	1,148												
1978	1,368														

Accident Year	Calendar Year Persistency													
	17-18	18-19	19-20	20-21	21-22	22-23	23-24	24-25	25-26	26-27	27-28	28-29	29-30	30-31
1964														
1965											0.957	0.964	0.927	0.945
1966										0.863	0.832	0.832	0.754	
1967									0.800	0.781	0.753	0.826		
1968								0.917	0.907	0.973	0.952			
1969							0.976	1.029	1.088	1.119				
1970						0.861	0.888	0.838	0.807					
1971					0.867	0.846	0.863	0.893						
1972				0.910	0.903	0.864	0.836							
1973			1.055	1.083	1.097	1.082								
1974		0.716	0.643	0.688	0.708									
1975	1.123	1.160	1.154	1.115										
1976	0.949	0.897	0.876											
1977		1.018	1.054											
1978	0.879													
Avg All	0.992	0.957	0.932	0.949	0.894	0.913	0.891	0.919	0.901	0.934	0.874	0.874	0.841	0.945
Avg 92-94	0.949	1.037	0.891	0.962	0.903	0.931	0.863	0.920	0.934	0.958	0.846	0.874	0.841	0.945
C.V. All	10.5%	20.2%	24.1%	20.6%	17.9%	12.4%	6.8%	8.8%	14.9%	15.6%	21.4%	8.9%	14.6%	N/A
C.V. 92-94	7.3%	12.8%	28.7%	24.7%	21.6%	14.1%	3.0%	10.7%	15.2%	17.7%	11.9%	8.9%	N/A	N/A

Chiropractors

Accident Year	Paid Losses (in thousands) - Evaluation in Years															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1976																680
1977																830
1978															756	843
1979														1,109	1,190	916
1980												1,228	1,345	1,344	1,097	
1981											1,270	1,364	1,398	1,169		
1982										1,284	1,378	1,516	1,190			
1983									1,657	1,680	1,782	1,521				
1984								2,070	2,348	2,425	2,047					
1985							2,781	3,122	3,416	2,709						
1986						3,097	3,307	3,531	3,006							
1987					3,849	4,087	4,436	3,744								
1988				4,848	4,965	5,041	4,279									
1989			6,150	6,208	6,091	4,764										
1990		8,328	8,126	7,180	5,365											
1991	5,539	10,067	8,785	6,359												
1992	4,294	11,779	7,878													
1993	4,755	10,740														
1994	4,538															
Accident Year	Calendar Year Persistency															
	1-2	2-3	3-4	4-5	5-6	6-7	7-8	8-9	9-10	10-11	11-12	12-13	13-14	14-15	15-16	16-17
1976																0.739
1977																0.911
1978															1.074	1.031
1979												0.730	0.796	0.806	0.806	0.733
1980											0.778	0.726	0.779	0.800		
1981										0.915	0.933	0.910	0.888			
1982									0.894	0.895	0.834	0.888				
1983								0.788	0.834	0.865	0.795					
1984							0.963	0.861	0.884	0.894						
1985						0.807	0.816	0.770	0.819							
1986						0.914	0.961	0.984	0.917							
1987					0.852	0.857	0.843	0.851								
1988				0.850	0.881	0.943	0.937									
1989			0.801	0.812	0.840	0.912										
1990		0.728	0.753	0.836	0.875											
1991	2.189	0.751	0.760	0.785												
1992	2.280	0.725	0.785													
1993	2.485	0.746														
1994	2.325															
Avr All	2.320	0.745	0.775	0.821	0.862	0.907	0.887	0.905	0.834	0.858	0.892	0.845	0.813	0.884	0.887	0.664
Avr 92-94	2.363	0.737	0.766	0.811	0.866	0.904	0.914	0.881	0.849	0.846	0.885	0.854	0.841	0.821	0.879	0.860
C.V. All	5.3%	1.6%	2.8%	3.5%	2.2%	3.9%	8.4%	9.2%	8.1%	4.3%	2.3%	8.4%	12.2%	15.4%	12.2%	13.0%
C.V.92-94	4.6%	1.7%	2.2%	3.2%	2.6%	4.8%	6.8%	10.1%	8.7%	4.0%	1.9%	8.4%	12.0%	7.1%	15.0%	12.8%

Chiropractors

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
1964												105	116	114	96
1965											114	146	135	117	
1966										130	151	164	170		
1967									124	177	174	125			
1968								162	215	218	176				
1969							186	174	169	169					
1970						170	188	179	142						
1971					203	265	289	260							
1972				265	344	341	248								
1973			378	357	381	328									
1974		523	548	554	464										
1975	480	542	535	444											
1976	730	829	665												
1977	814	654													
1978	698														

Accident Year	Calendar Year Persistency													
	17-18	18-19	19-20	20-21	21-22	22-23	23-24	24-25	25-26	26-27	27-28	28-29	29-30	30-31
1964														
1965											0.959	0.828	0.881	0.852
1966										0.910	1.006	0.856	0.716	
1967									1.007	0.822	0.902	1.308		
1968								0.785	0.844	0.820	0.729			
1969							0.932	1.351	1.377	1.119				
1970						1.019	0.854	0.879	1.101					
1971					0.807	0.684	0.597	0.527						
1972				0.810	0.814	0.896	1.109							
1973			0.826	1.138	1.055	0.891								
1974		0.777	0.700	0.739	0.760									
1975	0.967	0.898	0.918	0.928										
1976	0.778	0.677	0.701											
1977	1.058	1.054												
1978	0.981													
Avg All	0.946	0.851	0.786	0.904	0.859	0.873	0.875	0.881	1.083	0.918	0.899	0.997	0.799	0.852
Avg 92-94	0.939	0.876	0.773	0.935	0.876	0.824	0.853	0.913	1.108	0.920	0.879	0.997	0.799	0.852
C.V. All	12.6%	19.1%	13.5%	19.3%	15.5%	16.0%	24.3%	38.1%	20.6%	15.3%	13.5%	27.0%	14.7%	N/A
C.V. 92-94	15.4%	21.6%	16.2%	21.3%	17.9%	14.7%	30.0%	44.2%	24.1%	18.7%	15.9%	27.0%	N/A	N/A

Rehabilitation

Accident Year	Paid Losses (in thousands) - Evaluation in Years																
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
1976																	112
1977																136	85
1978															339	295	186
1979													294	170	106	121	
1980												298	234	167	87		
1981											354	440	237	90			
1982										413	261	183	122				
1983									398	353	231	179					
1984								818	783	456	320						
1985							923	768	549	321							
1986						1,119	1,027	729	338								
1987					1,671	1,483	906	485									
1988				2,872	2,288	1,309	775										
1989			3,897	3,343	2,148	964											
1990		5,771	4,643	2,544	1,286												
1991	1,993	6,904	4,056	1,955													
1992	2,472	6,719	3,283														
1993	3,034	6,421															
1994	3,279																
Accident Year	Calendar Year Persistency																
	1-2	2-3	3-4	4-5	5-6	6-7	7-8	8-9	9-10	10-11	11-12	12-13	13-14	14-15	15-16	16-17	
1976																	1.088
1977																0.856	1.328
1978														0.421	0.301	0.355	
1979													1.207	1.823	1.844	1.087	
1980												0.867	0.698	0.558	1.220		
1981											0.799	0.503	0.665	0.921			
1982										0.774	1.528	1.172	0.665				
1983									1.054	0.752	0.804	0.695					
1984								0.586	0.542	0.610	0.671						
1985							0.962	1.104	0.901	1.082							
1986						0.839	0.761	0.766	0.966								
1987					0.710	0.734	0.852	0.738									
1988				0.623	0.694	0.741	0.670										
1989			0.748	0.695	0.619	0.817											
1990		0.666	0.710	0.832	0.739												
1991	2.693	0.625	0.583	0.612													
1992	2.716	0.587	0.579														
1993	2.222	0.513															
1994	1.924																
Avg All	2.388	0.598	0.655	0.691	0.690	0.784	0.811	0.799	0.866	0.805	0.951	0.809	0.793	0.931	1.055	0.771	
Avg 92-94	2.287	0.575	0.624	0.713	0.684	0.764	0.761	0.870	0.803	0.815	1.001	0.790	0.656	1.101	1.122	0.923	
C.V. All	16.1%	10.9%	13.3%	14.7%	7.4%	6.8%	15.4%	27.4%	26.0%	24.7%	41.0%	35.1%	34.8%	67.8%	61.4%	43.8%	
C.V. 92-94	17.5%	9.9%	11.9%	15.6%	8.9%	6.0%	12.0%	23.4%	28.4%	29.7%	46.1%	43.6%	2.3%	59.2%	69.2%	54.9%	

Rehabilitation

Accident Year	Paid Losses (in thousands) - Evaluation in Years														
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
1964												17	15	20	8
1965											28	40	9	7	
1966										15	72	16	4		
1967									13	25	17	16			
1968								19	16	15	12				
1969							25	11	12	9					
1970						34	27	42	10						
1971					43	52	53	52							
1972				41	39	41	9								
1973			73	56	38	14									
1974		147	123	105	55										
1975	116	89	57	34											
1976	108	72	58												
1977	63	79													
1978	125														

Accident Year	Calendar Year Persistency													
	17-18	18-19	19-20	20-21	21-22	22-23	23-24	24-25	25-26	26-27	27-28	28-29	29-30	30-31
1964														
1965											0.629	0.399	2.422	1.317
1966										2.021	0.580	0.551	1.621	
1967									1.089	2.802	0.907	0.245		
1968								0.699	1.537	1.230	1.426			
1969								0.813	1.558	1.339	1.382			
1970						0.674	0.393	0.259	0.826					
1971					0.770	0.491	0.752	0.192						
1972				1.103	1.421	1.387	6.063							
1973			0.665	0.814	1.269	0.778								
1974		0.534	0.493	0.388	0.268									
1975	1.124	1.224	1.625	1.437										
1976	0.860	0.835	0.609											
1977	1.184	0.765												
1978	0.662													
Avg All	0.958	0.840	0.848	0.936	0.932	0.832	2.005	0.677	1.198	1.858	0.886	0.398	2.022	1.317
Avg 92-94	0.902	0.942	0.909	0.880	0.986	0.885	2.403	0.670	1.234	1.804	0.971	0.398	2.022	1.317
C.V. All	25.3%	34.1%	61.7%	47.6%	56.1%	46.6%	135.2%	92.9%	25.8%	38.5%	43.8%	38.4%	28.0%	N/A
C.V. 92-94	29.2%	26.3%	68.5%	60.0%	63.5%	51.7%	132.1%	115.0%	29.7%	48.1%	43.9%	38.4%	N/A	N/A

Health - Other

Accident Year	Paid Losses (In thousands) - Evaluation in Years															
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
1976																846
1977															745	735
1978														983	921	715
1979													867	771	546	457
1980												981	949	667	573	
1981											734	643	410	355		
1982										613	666	389	322			
1983										1,026	818	544	388			
1984										1,155	1,140	915	717			
1985								2,026	2,000	1,478	1,496					
1986						1,745	1,531	1,005	755							
1987					1,744	1,608	921	597								
1988				2,893	2,275	1,389	870									
1989			3,227	3,420	1,565	1,044										
1990		3,628	3,163	2,066	1,198											
1991	1,046	3,136	2,243	1,516												
1992	1,043	2,703	1,528													
1993	1,028	2,201														
1994	962															
Accident Year	Calendar Year Persistency															
	1-2	2-3	3-4	4-5	5-6	6-7	7-8	8-9	9-10	10-11	11-12	12-13	13-14	14-15	15-16	16-17
1976																0.968
1977															1.181	1.114
1978														0.794	0.836	0.698
1979													1.188	1.251	1.370	1.054
1980												0.778	0.714	0.720	0.702	
1981											1.265	1.398	1.542	1.526		
1982										1.082	0.872	0.951	0.998			
1983									0.608	0.829	0.727	0.844				
1984									1.069	0.862	0.715	0.651				
1985								0.618	0.618	0.671	0.520					
1986						1.182	1.330	1.497	2.015							
1987					1.060	1.008	1.156	1.341								
1988				0.646	0.757	0.710	0.735									
1989			0.910	0.675	0.902	0.846										
1990		0.877	1.066	0.747	0.860											
1991	3.225	0.938	0.857	0.735												
1992	2.923	0.807	0.965													
1993	2.637	0.697														
1994	2.247															
Avg All	2.758	0.830	0.949	0.701	0.895	0.936	0.960	1.131	1.039	0.786	0.879	0.993	1.111	1.073	1.022	0.767
Avg 92-94	2.603	0.814	0.962	0.719	0.840	0.855	1.074	1.152	1.183	0.688	0.750	1.064	1.085	1.166	0.969	0.955
C.V. All	15.1%	12.5%	9.4%	6.9%	14.1%	21.8%	35.2%	34.0%	63.5%	29.9%	31.1%	28.2%	31.3%	35.7%	30.0%	19.1%
C.V. 92-94	13.0%	14.8%	10.9%	5.3%	8.9%	17.5%	28.5%	40.7%	61.5%	22.7%	15.0%	27.6%	38.8%	35.1%	36.4%	23.5%

Accident Year	Health - Other															
	17	18	19	20	21	Paid Losses (in thousands) - Evaluation in Years						27	28	29	30	31
						22	23	24	25	26						
1964																
1965																
1966																
1967																
1968																
1969																
1970																
1971																
1972																
1973																
1974																
1975																
1976	781	745	427	501	354	283	291	317	422	414	188	208	228	30	31	
1977	787	712	647	388	488	549	297	319	371	353	647	176	103	104	141	
1978	476	581	533	595	279	375	262	208	281	253	193	441	376	139		
	460	498	552	460	409	300	301	254	187	215	180	171				

Accident Year	Calendar Year Persistency																	
	17-18	18-19	19-20	20-21	21-22	22-23	23-24					24-25	25-26	26-27	27-28	28-29	29-30	30-31
1964																		
1965																		
1966																		
1967																		
1968																		
1969																		
1970																		
1971																		
1972																		
1973																		
1974																		
1975																		
1976	0.846	0.616	1.383	0.747	0.770	0.955	1.167	1.365	0.943	0.473	1.148	1.346	1.048	1.054				
1977	0.948	0.806	0.645	1.482	1.189	0.521	0.987	1.246	0.974	1.763	0.283	0.242	0.385					
1978	1.268	0.960	0.992	0.503	1.583	0.741	0.763	1.254	0.964	0.781	2.196	2.110						
	1.134	1.152	0.873	0.789	0.789	1.184	0.893	0.708	1.069	0.897	0.973							
Avg All	1.049	0.884	0.974	0.880	1.083	0.850	0.955	1.143	0.988	0.978	1.150	1.233	0.716	1.054				
Avg 92-94	1.117	0.973	0.837	0.925	1.187	0.816	0.885	1.069	1.002	1.147	1.151	1.233	0.716	1.054				
C.V. All	17.9%	25.8%	31.7%	47.7%	35.6%	33.4%	17.8%	25.8%	5.7%	56.5%	68.8%	76.2%	65.5%	N/A	N/A	N/A	N/A	
C.V. 92-94	14.4%	17.8%	21.1%	54.4%	33.5%	41.4%	13.2%	29.3%	5.8%	46.8%	84.2%	76.2%	N/A	N/A	N/A	N/A	N/A	

