

Appendix A, continued

Premium By Duration and Calendar Year

Ann Dur	1995	1996	1997	1998	1999	2000	2001	2002	Total
1	565,464	885,453	1,325,465	2,154,657	2,365,453	2,265,752	2,165,841	2,765,798	14,493,883
2		452,371	619,817	927,826	1,508,260	1,655,817	1,586,026	1,516,089	8,266,206
3			407,134	557,835	742,260	1,206,608	1,324,654	1,268,821	5,507,313
4				346,064	446,268	467,624	965,286	1,059,723	3,284,966
5					276,851	357,015	444,243	868,758	1,946,866
6						221,481	285,612	377,606	884,699
7							188,259	242,770	431,029
8								160,020	160,020
9									-
10									-
11									-
12									-
13									-
14									-
15									-
16									-
17									-
18									-
	565,464	1,337,824	2,352,416	3,986,382	5,339,093	6,174,297	6,959,921	8,259,585	

Durational Loss Ratio Slope

Ann Dur	1995	1996	1997	1998	1999	2000	2001	2002	mid year durational slope
1	0.37	0.37	0.37	0.37	0.37	0.37	0.37	0.37	
2	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.52	0.444
3	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.583
4	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.74	0.696
5	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.82	0.782
6	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.840
7	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.871
8	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.886
9	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.895
10	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.904
11	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.913
12	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.922
13	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.931
14	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.940
15	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.950
16	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.959
17	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.969
18	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.979

Expected Claims By Duration and Calendar Year

Ann Dur	1995	1996	1997	1998	1999	2000	2001	2002	Total
1	209,222	327,618	490,422	797,223	875,218	838,328	801,361	1,023,345	5,362,737
2		234,328	321,065	480,614	781,279	857,713	821,562	785,334	4,281,895
3			263,619	361,198	480,614	781,279	857,713	821,562	3,565,985
4				257,688	332,303	348,205	718,776	789,096	2,446,068
5					226,765	292,426	363,874	711,589	1,594,654
6						190,483	245,638	324,757	760,878
7							165,958	214,012	379,970
8								142,475	142,475
9									-
10									-
11									-
12									-
13									-
14									-
15									-
16									-
17									-
18									-
	209,222	561,946	1,075,107	1,896,723	2,696,178	3,308,434	3,974,882	4,812,170	

Exp LR's	37.0%	42.0%	45.7%	47.6%	50.5%	53.6%	57.1%	58.3%
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