

Paid Losses (\$000's)											4
Accident Year	Evaluation Month										
	12	24	36	48	60	72	84	96	108	120	
1993	2,488	4,270	5,629	6,754	7,573	7,686	7,723	7,724	7,724	7,724	
1994	2,772	5,433	6,803	8,513	9,154	9,286	9,300	9,295	9,303	9,309	
1995	2,983	5,382	6,554	7,917	8,495	8,734	8,764	8,776	8,776	8,776	
1996	3,245	5,534	6,796	7,982	8,295	8,486	8,487	8,493	8,494	8,494	
1997	2,716	5,248	6,311	7,259	8,150	8,250	8,363	8,369	8,369	8,369	
1998	2,770	5,451	7,031	7,879	8,716	8,829	9,060	9,050	9,055	9,055	
1999	2,639	5,405	6,522	7,740	8,408	8,781	8,817	9,046	9,046		
2000	3,327	6,524	8,325	9,903	10,496	10,614	10,819	10,819			
2001	2,763	5,304	6,931	7,358	7,722	7,995	8,017				
2002	4,171	7,946	9,477	11,634	12,195	12,658					
2003	4,393	7,920	9,417	10,960	11,906						
2004	3,702	6,928	8,228	9,884							
2005	4,345	7,786	9,970								
2006	3,284	5,450									
2007	4,876										

Paid Loss Development Factors											5
Accident Year	Evaluation Interval in Months										
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-Ult.	
1993	1.716	1.318	1.200	1.121	1.015	1.005	1.000	1.000	1.000	1.000	
1994	1.960	1.252	1.251	1.075	1.014	1.002	0.999	1.001	1.001	1.001	
1995	1.804	1.218	1.208	1.073	1.028	1.003	1.001	1.000	1.000	1.000	
1996	1.705	1.228	1.175	1.039	1.023	1.000	1.001	1.000	1.000	1.000	
1997	1.932	1.203	1.150	1.123	1.012	1.014	1.001	1.000	1.000	1.000	
1998	1.968	1.290	1.121	1.106	1.013	1.026	0.999	1.001	1.000	1.000	
1999	2.048	1.207	1.187	1.086	1.044	1.004	1.026	1.000			
2000	1.961	1.276	1.190	1.060	1.011	1.019	1.000				
2001	1.920	1.307	1.062	1.049	1.035	1.003					
2002	1.905	1.193	1.228	1.048	1.038						
2003	1.803	1.189	1.164	1.086							
2004	1.871	1.188	1.201								
2005	1.792	1.281									
2006	1.660										
<u>weighted average</u>											
All-Year	1.855	1.238	1.179	1.077	1.024	1.009	1.003	1.000	1.000		
5-Year	1.811	1.227	1.174	1.066	1.028	1.014	1.005	1.000	1.000		
3-Year	1.780	1.220	1.197	1.062	1.028	1.010	1.008	1.000	1.000		
Select 06	1.800	1.225	1.170	1.080	1.030	1.015	1.010	1.001	1.000	1.000	
Select 07	1.790	1.240	1.180	1.080	1.030	1.012	1.008	1.001	1.000	1.000	

Projected Paid Losses				6
Accident Year	Current Paid Losses (\$000's)	Projected Paid Projection Factor	Projected Paid Losses (\$000's)	(1)
				(2) from Box 5
2007	4,876	2.975	14,506	
2006	5,450	1.662	9,058	
2005	9,970	1.340	13,363	
2004	9,884	1.136	11,227	
2003	11,906	1.052	12,522	
2002	12,658	1.021	12,925	
2001	8,017	1.009	8,089	
2000	10,819	1.001	10,830	
1999	9,046	1.000	9,046	
1998	9,055	1.000	9,055	
Total	91,681		110,621	