REFDATE	TRENDFAC
1998/8/1	0.8437
1998/9/1	0.8478
1998/10/1	0.8519
1998/11/1	0.8561
1998/12/1	0.8603
1999/1/1	0.8644
1999/2/1	0.8686
1999/3/1	0.8729
1999/4/1	0.8771
1999/5/1	0.8814
1999/6/1	0.8857
1999/7/1	0.89
1999/8/1	0.8943
1999/9/1	0.8987
1999/10/1	0.9031
1999/11/1	0.9075
1999/12/1	0.9119
2000/1/1	0.9163
2000/2/1	0.9208
2000/3/1	0.9252
2000/4/1	0.9298
2000/5/1	0.9343
2000/6/1	0.9388
2000/7/1	0.9434
2000/8/1	0.948
2000/9/1	0.9526
2000/10/1	0.9572
2000/11/1	0.9619
2000/12/1	0.9666
2001/1/1	0.9713
2001/2/1	0.976
2001/3/1	0.9808
2001/4/1	0.9855
2001/5/1	0.9903
2001/6/1	0.9952
2001/7/1	1

Title1	BLOCK CLAIM LIABILITY REPORT
Title2	The Millennium-2000 Sample Life Insurance Company
Title4	~~Experience Period: 01-Aug-1998 to 31-Jul-2001. Runout Date: 31-Jul-2001~~

	6196	Scenario ID
Arvind		Scenario Name
	332970	Total Current Premium
IBNR		Liability Basis 'IBNR','IBNP'
	1-Aug-98	Experience Date (ExpDat)
	31-Jul-01	Valuation Date (ValDat)
	31-Jul-01	Runout Date (RunDat)
	1	Claim Maturity Factor (CMF)
	0.04	Discount Rate
	0.02	Adjudication Expense Factor

-	Months of Runout (MRO)
36	Months in Experience Period (MEP)
12	Number of Months for Calculation of Average Claim (AvgNoClm)
36	Maximum Number of Rows (MNR)
4	Number of Months for Calculation Completion Factors (MCF)

6196
32637-02
ssss
2kp-engg
gates.csv

REFDATE (Inc/Paid)	LAG0	LAG1	LAG2	LAG3	LAG4	LAG5	LAG6
1998/8/1	25147	74072	0	0	0	0	0
1998/9/1	31253	67966	0	0	0	0	0
1998/10/1	30186	157846	54319	49663	0	0	0
1998/11/1	49927	140535	51889	49663	0	0	0
1998/12/1	6022	55145	17920	25255	5019	402	0
1999/1/1	31494	39304	24477	9937	4149	402	0
1999/2/1	13659	80920	40769	15086	8570	4171	913
1999/3/1	57935	68120	13660	10719	11697	1703	254
1999/4/1	16933	64705	35845	36513	13434	1335	1739
1999/5/1	36127	62953	22027	34250	12905	1541	701
1999/6/1	16631	145028	48307	6744	43499	10999	6831
1999/7/1	98502	96530	25198	25454	21540	10627	188
1999/8/1	8178	50538	21390	25812	3445	-482	1182
1999/9/1	22133	43202	19233	23721	1187	-269	856
1999/10/1	8887	57900	69592	13073	3966	7382	990
1999/11/1	31566	83114	23227	13635	5991	3977	323
1999/12/1	1321	33300	30097	27921	5276	1752	9245
2000/1/1	14982	44836	31946	3681	2985	1328	9314
2000/2/1	9736	90376	64236	12899	29961	702	1231
2000/3/1	68074	108795	22323	1146	6942	821	1096
2000/4/1	10201	90658	24213	20107	28866	6492	1428
2000/5/1	80043	39941	10905	38977	4745	6586	1310
2000/6/1	4501	74638	87955	99302	13877	20118	5661
2000/7/1	45495	81868	96720	55381	3174	17865	5653
2000/8/1	2952	58928	130303	52128	14870	3898	15681
2000/9/1	22590	127706	52799	53458	8807	2747	11162
2000/10/1	2217	50074	38342	59896	12140	3146	1154
2000/11/1	19627	78051	32446	30039	3104	8621	1405
2000/12/1	5402	16943	34607	6988	3602	2116	7375
2001/1/1	15456	19047	26813	7995	520	1792	5685
2001/2/1	544	16998	37793	49731	28448	2175	1814
2001/3/1	8442	51447	16192	58463	1725	1611	455
2001/4/1	1180	33425	35398	24109	7879	9007	1278
2001/5/1	24336	38853	23133	13306	5789	5946	1041
2001/6/1	0	0	0	0	0	0	0
2001/7/1	0	0	0	0	0	0	0

LAG7	LAG8	LAG9	LAG10	LAG11	LAG12	LAG13	LAG14	LAG15
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
593	0	0	0	0	0	0	0	0
593	0	0	0	0	0	0	0	0
150	64	1055	0	0	0	0	0	0
150	64	1055	0	0	0	0	0	0
14862	638	86	0	420	0	0	0	0
14862	711	13	420	0	0	0	0	0
512	61	-300	0	454	286	0	0	0
553	20	-300	374	80	286	0	0	0
1455	1212	252	-208	4466	924	85	1460	0
1412	1242	450	-376	4430	900	85	1460	0
117	216	314	204	442	561	179	17	273
117	56	430	88	538	508	153	0	273
530	991	30	0	0	0	0	0	791
511	954	30	0	0	0	0	0	791
616	53	168	0	0	0	0	0	0
107	20	168	0	0	0	0	0	0
21364	159	480	28	693	0	0	131	0
21419	0	480	702	19	0	131	0	0
1013	981	121	0	84	213	53	0	0
581	1025	0	0	84	213	53	0	0
9723	403	0	1132	177	160	3268	288	398
3535	707	57	692	229	3279	40	328	415
474	3162	1388	160	284	406	788	0	0
405	4138	206	360	188	302	788	0	0
333	718	1341	64	28	0	0	256	108
881	679	64	28	0	0	0	256	108
1250	572	253	0	0	-247	266	7809	0
1381	313	253	0	0	-247	266	7809	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0

LAG16	LAG17	LAG18	LAG19	LAG20	LAG21	LAG22	LAG23	LAG24
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
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0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
135	168	0	0	0	0	0	0	0
303	0	0	0	0	0	0	0	0
0	0	0	80	0	0	0	0	0
0	0	0	80	0	0	0	0	0
0	392	0	0	0	0	0	0	0
0	392	0	0	0	0	0	0	0
294	0	0	96	0	0	0	0	0
294	0	0	96	0	0	0	0	0
0	210	75	0	0	0	0	0	0
210	0	75	0	0	0	0	0	0
57	734	0	0	0	0	0	0	0
0	734	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
70	0	0	0	0	0	0	0	0
70	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0

LAG25	LAG26	LAG27	LAG28	LAG29	LAG30	LAG31	LAG32	LAG33
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
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0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0

LAG34	LAG35	
0	0	IBNP
0	0	IBNR
0	0	IBNP
0	0	IBNR
0	0	IBNP
0	0	IBNR
0	0	IBNP
0	0	IBNR
0	0	IBNP
0	0	IBNR
0	0	IBNP
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0	0	IBNP
0	0	IBNR
0	0	IBNP
0	0	IBNR
0	0	IBNP
0	0	IBNR
0	0	IBNP

REFDATE (Inc/Paid)	LAG0	LAG1	LAG2	LAG3	LAG4	LAG5	LAG6
1998/8/1	50333	0	0	0	0	0	0
1998/9/1	50333	0	0	0	0	0	0
1998/10/1	20337	176427	24820	0	0	0	0
1998/11/1	40479	159677	21428	0	0	0	0
1998/12/1	15320	109280	64318	8788	850	0	0
1999/1/1	55099	78962	58105	5540	850	0	0
1999/2/1	724	73514	100846	2952	6434	1354	670
1999/3/1	22541	122603	33881	1847	3742	1210	670
1999/4/1	13576	98490	88390	43589	3662	1893	2160
1999/5/1	33308	90083	107509	13397	3572	3399	492
1999/6/1	6555	111208	44850	15516	14096	20812	1119
1999/7/1	57812	73515	57928	10474	13276	141	1010
1999/8/1	17973	92380	33087	19224	2579	2463	34006
1999/9/1	35600	88108	29728	10188	5698	1709	30681
1999/10/1	9177	52091	8840	4870	4827	13323	-7175
1999/11/1	21566	44918	5794	3493	4941	13013	-7298
1999/12/1	9334	90775	92161	12514	4501	3851	655
2000/1/1	51587	137822	7018	12343	1008	3609	703
2000/2/1	8561	60370	167781	11758	26014	2620	22338
2000/3/1	24902	72373	149464	8997	19057	2477	22318
2000/4/1	5744	88812	73915	6913	10480	-259	5261
2000/5/1	33042	115076	22022	7991	8209	-471	4997
2000/6/1	9146	126060	101785	23437	14176	11759	7297
2000/7/1	95821	139851	32541	7864	8316	2179	7260
2000/8/1	9415	48503	127444	9062	2904	14411	14223
2000/9/1	31473	178666	9928	-5630	1840	934	13701
2000/10/1	4419	34068	91527	34631	9161	5596	4375
2000/11/1	31361	76026	56350	6484	7803	5412	341
2000/12/1	1804	66303	37667	17053	2170	13856	1103
2001/1/1	19993	59964	35539	9556	13627	342	1024
2001/2/1	240	15910	39608	6673	2288	4935	3876
2001/3/1	9046	43493	7571	5995	3715	3670	279
2001/4/1	753	13772	13968	12573	2779	5650	674
2001/5/1	12673	20961	6855	5064	3297	1391	1458
2001/6/1	0	0	0	0	0	0	0
2001/7/1	0	0	0	0	0	0	0

LAG7	LAG8	LAG9	LAG10	LAG11	LAG12	LAG13	LAG14	LAG15
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
72	4154	0	0	0	0	0	0	0
72	4154	0	0	0	0	0	0	0
484	5922	-2017	0	0	0	0	0	0
484	6162	-2257	0	0	0	0	0	0
-80	309	3572	13	1432	0	0	0	0
-80	3589	292	13	1432	0	0	0	0
1423	384	278	6985	227	240	56	0	0
949	492	213	6942	227	240	56	0	0
828	203	3333	581	90	167	0	0	179
732	127	3206	581	115	142	0	0	375
-1676	677	280	799	6427	11304	519	19	0
-1662	677	779	195	16998	678	538	0	84
430	116	1600	112	166	152	0	282	75
430	116	1712	166	0	152	0	282	75
472	32	239	124	0	7	460	176	128
300	32	239	124	211	-204	460	176	128
-3390	662	6212	33	0	0	90	0	0
-3004	306	1265	0	0	0	90	0	0
412	1128	1357	291	11	0	0	0	0
1097	517	1343	231	11	0	0	0	0
1737	266	115	231	271	2907	0	0	0
1821	208	533	148	392	2336	0	0	40
239	985	304	5839	52	101	1201	452	0
596	578	932	5022	119	251	1037	399	0
1530	322	0	92	0	0	0	0	0
126	196	0	92	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0

LAG16	LAG17	LAG18	LAG19	LAG20	LAG21	LAG22	LAG23	LAG24
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
196	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
97	9	224	0	0	0	0	0	0
13	233	0	0	0	0	0	0	0
0	0	492	0	0	0	0	0	0
0	492	0	0	0	0	0	0	0
10	0	0	0	300	0	0	0	0
10	0	0	0	300	0	0	0	0
230	0	0	0	803	0	0	0	0
230	0	0	0	803	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
130	0	0	0	0	0	0	96	0
90	0	0	0	0	0	96	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
30	0	0	0	0	0	0	0	0
30	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0

LAG25	LAG26	LAG27	LAG28	LAG29	LAG30	LAG31	LAG32	LAG33
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
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0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
329	0	0	0	0	0	0	0	0
329	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0

LAG34	LAG35	
0	0	IBNP
0	0	IBNR
0	0	IBNP
0	0	IBNR
0	0	IBNP
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0	0	IBNP
0	0	IBNR
0	0	IBNP
0	0	IBNR
0	0	IBNP
0	0	IBNR
0	0	IBNP

REFDATE (Inc)	LAG0	LAG1	LAG2	LAG3	LAG4	LAG5	LAG6
1998/8/1	25147	74072	0	0	0	0	0
1998/9/1	31253	67966	0	0	0	0	0
1998/10/1	30186	157846	54319	49663	0	0	0
1998/11/1	49927	140535	51889	49663	0	0	0
1998/12/1	6022	55145	17920	25255	5019	402	0
1999/1/1	31494	39304	24477	9937	4149	402	0
1999/2/1	13659	80920	40769	15086	8570	4171	913
1999/3/1	57935	68120	13660	10719	11697	1703	254
1999/4/1	16933	64705	35845	36513	13434	1335	1739
1999/5/1	36127	62953	22027	34250	12905	1541	701
1999/6/1	16631	145028	48307	6744	43499	10999	6831
1999/7/1	98502	96530	25198	25454	21540	10627	188
1999/8/1	8178	50538	21390	25812	3445	-482	1182
1999/9/1	22133	43202	19233	23721	1187	-269	856
1999/10/1	8887	57900	69592	13073	3966	7382	990
1999/11/1	31566	83114	23227	13635	5991	3977	323
1999/12/1	1321	33300	30097	27921	5276	1752	9245
2000/1/1	14982	44836	31946	3681	2985	1328	9314
2000/2/1	9736	90376	64236	12899	29961	702	1231
2000/3/1	68074	108795	22323	1146	6942	821	1096
2000/4/1	10201	90658	24213	20107	28866	6492	1428
2000/5/1	80043	39941	10905	38977	4745	6586	1310
2000/6/1	4501	74638	87955	99302	13877	20118	5661
2000/7/1	45495	81868	96720	55381	3174	17865	5653
2000/8/1	2952	58928	130303	52128	14870	3898	15681
2000/9/1	22590	127706	52799	53458	8807	2747	11162
2000/10/1	2217	50074	38342	59896	12140	3146	1154
2000/11/1	19627	78051	32446	30039	3104	8621	1405
2000/12/1	5402	16943	34607	6988	3602	2116	7375
2001/1/1	15456	19047	26813	7995	520	1792	5685
2001/2/1	544	16998	37793	49731	28448	2175	1814
2001/3/1	8442	51447	16192	58463	1725	1611	455
2001/4/1	1180	33425	35398	24109	7879	9007	1278
2001/5/1	24336	38853	23133	13306	5789	5946	1041
2001/6/1	0	0	0	0	0	0	0
2001/7/1	0	0	0	0	0	0	0

LAG7	LAG8	LAG9	LAG10	LAG11	LAG12	LAG13	LAG14	LAG15
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
593	0	0	0	0	0	0	0	0
593	0	0	0	0	0	0	0	0
150	64	1055	0	0	0	0	0	0
150	64	1055	0	0	0	0	0	0
14862	638	86	0	420	0	0	0	0
14862	711	13	420	0	0	0	0	0
512	61	-300	0	454	286	0	0	0
553	20	-300	374	80	286	0	0	0
1455	1212	252	-208	4466	924	85	1460	0
1412	1242	450	-376	4430	900	85	1460	0
117	216	314	204	442	561	179	17	273
117	56	430	88	538	508	153	0	273
530	991	30	0	0	0	0	0	791
511	954	30	0	0	0	0	0	791
616	53	168	0	0	0	0	0	0
107	20	168	0	0	0	0	0	0
21364	159	480	28	693	0	0	131	0
21419	0	480	702	19	0	131	0	0
1013	981	121	0	84	213	53	0	0
581	1025	0	0	84	213	53	0	0
9723	403	0	1132	177	160	3268	288	398
3535	707	57	692	229	3279	40	328	415
474	3162	1388	160	284	406	788	0	0
405	4138	206	360	188	302	788	0	0
333	718	1341	64	28	0	0	256	108
881	679	64	28	0	0	0	256	108
1250	572	253	0	0	-247	266	7809	0
1381	313	253	0	0	-247	266	7809	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0

LAG16	LAG17	LAG18	LAG19	LAG20	LAG21	LAG22	LAG23	LAG24
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
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0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
135	168	0	0	0	0	0	0	0
303	0	0	0	0	0	0	0	0
0	0	0	80	0	0	0	0	0
0	0	0	80	0	0	0	0	0
0	392	0	0	0	0	0	0	0
0	392	0	0	0	0	0	0	0
294	0	0	96	0	0	0	0	0
294	0	0	96	0	0	0	0	0
0	210	75	0	0	0	0	0	0
210	0	75	0	0	0	0	0	0
57	734	0	0	0	0	0	0	0
0	734	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
70	0	0	0	0	0	0	0	0
70	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0

LAG25	LAG26	LAG27	LAG28	LAG29	LAG30	LAG31	LAG32	LAG33
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
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LAG34	LAG35
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INCMONTH	LIVES	ISSUED	LAPSED	EXPNOAGINGNOPM	EXPNOAGING	EXPOSUREORIG
1998/8/1	1333	93.116	0	2341.96	2341.96	2576.156
1998/9/1	1378.333	80.818	0	2422.778	2421.606	2663.767
1998/10/1	1411.677	72.033	63.249	2431.562	2480.189	2728.208
1998/11/1	1438.867	101.9	33.381	2500.082	2527.958	2780.754
1998/12/1	1462.516	75.547	40.409	2535.22	2569.508	2826.459
1999/1/1	1466.968	42.166	56.221	2521.165	2577.329	2835.062
1999/2/1	1457.429	47.437	28.111	2540.491	2560.569	2816.626
1999/3/1	1464.129	36.895	47.437	2529.949	2572.342	2829.576
1999/4/1	1505.933	121.23	91.359	2559.817	2645.788	2910.367
1999/5/1	1487.129	59.735	73.79	2545.761	2612.75	2874.026
1999/6/1	1470	36.895	50.95	2531.706	2582.656	2840.922
1999/7/1	1464.548	43.923	61.492	2514.137	2573.078	2830.386
1999/8/1	1530.484	187.99	47.437	2654.69	2688.921	2957.813
1999/9/1	1538.8	49.193	50.95	2652.933	2703.532	2973.885
1999/10/1	1523	24.597	49.193	2628.336	2675.773	2943.35
1999/11/1	1559.6	112.44	22.84	2717.938	2740.075	3014.083
1999/12/1	1562	33.381	79.061	2672.259	2744.292	3018.721
2000/1/1	1554.032	59.735	35.138	2696.855	2730.293	3003.323
2000/2/1	1555.448	38.652	56.221	2679.286	2732.781	3006.059
2000/3/1	1553.032	54.464	66.763	2666.988	2728.536	3001.39
2000/4/1	1566.7	86.089	56.221	2696.855	2752.549	3027.804
2000/5/1	1579.871	82.575	57.978	2721.452	2775.69	3053.259
2000/6/1	1562.4	24.597	57.978	2688.071	2744.995	3019.494
2000/7/1	1555.452	47.437	47.437	2688.071	2732.787	3006.066
2000/8/1	1545.774	33.381	49.193	2672.259	2715.785	2987.363
2000/9/1	1528.167	21.083	68.519	2624.822	2684.85	2953.335
2000/10/1	1514.677	40.409	61.492	2603.739	2661.151	2927.266
2000/11/1	1499.133	35.138	36.895	2601.982	2633.841	2897.225
2000/12/1	1493.935	24.597	31.624	2594.955	2624.709	2887.18
2001/1/1	1494.258	35.138	40.409	2589.684	2625.275	2887.803
2001/2/1	1493.857	38.652	70.276	2558.06	2624.571	2887.028
2001/3/1	1473.839	33.381	59.735	2531.706	2589.401	2848.341
2001/4/1	1453.933	28.111	45.68	2514.137	2554.429	2809.872
2001/5/1	1456.903	49.193	40.409	2522.921	2559.647	2815.611
2001/6/1	1454.267	38.652	36.895	2524.678	2555.014	2810.516
2001/7/1	1464.387	57.978	49.193	2533.463	2572.795	2830.074

EXPOSUREREMAININGVD
1449.45
1484.588
1521.483
1556.621
1579.461
1586.489
1607.572
1623.384
1676.091
1704.202
1720.014
1734.069
1858.81
1879.893
1893.948
1973.009
1990.578
2020.445
2032.744
2059.097
2087.208
2145.186
2160.998
2192.623
2208.435
2217.219
2240.059
2261.142
2269.927
2299.794
2338.446
2368.313
2394.667
2442.104
2477.242
2533.463

REFDATE	WEIGHTFAC
1998/8/1	1
1998/9/1	1
1998/10/1	1
1998/11/1	1
1998/12/1	1
1999/1/1	1
1999/2/1	1
1999/3/1	1
1999/4/1	1
1999/5/1	1
1999/6/1	1
1999/7/1	1
1999/8/1	1
1999/9/1	1
1999/10/1	1
1999/11/1	1
1999/12/1	1
2000/1/1	1
2000/2/1	1
2000/3/1	1
2000/4/1	1
2000/5/1	1
2000/6/1	1
2000/7/1	1
2000/8/1	1
2000/9/1	1
2000/10/1	1
2000/11/1	1
2000/12/1	1
2001/1/1	1
2001/2/1	1
2001/3/1	1
2001/4/1	1
2001/5/1	1
2001/6/1	1
2001/7/1	1

BLOCK CLAIM LIABILITY REPORT - Linear Lag

SELECTICA

The Millennium-2000 Sample Life Insurance Company

Arvind

Experience Period: 01-Aug-1998 to 31-Jul-2001. Runout Date: 31-Jul-2001

Incurred Month	LINEAR LAG SUMMARY BY INCURRED MONTH			
	Paid Claims		Reported Claims	
	Per Month	Cumulative	Per Month	Cumulative
Aug-1998	50,333	50,333	99,219	99,219
Sep-1998	50,333	100,666	99,219	198,438
Oct-1998	221,584	322,250	292,014	490,452
Nov-1998	221,584	543,834	292,014	782,466
Dec-1998	198,556	742,390	109,763	892,229
Jan-1999	198,556	940,946	109,763	1,001,992
Feb-1999	186,494	1,127,440	164,681	1,166,673
Mar-1999	186,494	1,313,934	164,681	1,331,354
Apr-1999	255,986	1,569,920	171,773	1,503,127
May-1999	255,986	1,825,906	171,773	1,674,900
Jun-1999	218,545	2,044,451	294,045	1,968,945
Jul-1999	218,545	2,262,996	294,045	2,262,990
Aug-1999	206,958	2,469,954	111,076	2,374,066
Sep-1999	206,958	2,676,912	111,076	2,485,142
Oct-1999	95,546	2,772,458	171,436	2,656,578
Nov-1999	95,546	2,868,004	171,436	2,828,014
Dec-1999	219,368	3,087,372	111,538	2,939,552
Jan-2000	219,368	3,306,740	111,538	3,051,090
Feb-2000	318,121	3,624,861	211,563	3,262,653
Mar-2000	318,121	3,942,982	211,563	3,474,216
Apr-2000	194,291	4,137,273	183,194	3,657,410
May-2000	194,291	4,331,564	183,194	3,840,604
Jun-2000	295,608	4,627,172	329,297	4,169,901
Jul-2000	295,608	4,922,780	329,297	4,499,198
Aug-2000	230,602	5,153,382	281,510	4,780,708
Sep-2000	230,602	5,383,984	281,510	5,062,218
Oct-2000	186,976	5,570,960	183,309	5,245,527
Nov-2000	186,976	5,757,936	183,309	5,428,836
Dec-2000	146,038	5,903,974	83,695	5,512,531
Jan-2001	146,038	6,050,012	83,695	5,596,226
Feb-2001	82,703	6,132,715	140,421	5,736,647
Mar-2001	82,703	6,215,418	140,421	5,877,068
Apr-2001	52,143	6,267,561	122,179	5,999,247
May-2001	52,143	6,319,704	122,179	6,121,426
Jun-2001	-	6,319,704	-	6,121,426
Jul-2001	-	6,319,704	-	6,121,426
	6,319,704		6,121,426	

Reported Month	LINEAR LAG SUMMARY BY REPORTED MONTH			
	Paid Claims		Reported Claims	
	Per Month	Cumulative	Per Month	Cumulative
Aug-1998	50,333	50,333	25,147	25,147
Sep-1998	50,333	100,666	105,325	130,472
Oct-1998	20,337	121,003	98,152	228,624
Nov-1998	216,906	337,909	207,773	436,397
Dec-1998	199,817	537,726	200,876	637,273
Jan-1999	185,807	723,533	188,191	825,464
Feb-1999	144,004	867,537	120,546	946,010
Mar-1999	162,948	1,030,485	188,587	1,134,597
Apr-1999	243,415	1,273,900	140,778	1,275,375
May-1999	169,481	1,443,381	134,129	1,409,504
Jun-1999	193,309	1,636,690	135,120	1,544,624
Jul-1999	325,214	1,961,904	317,938	1,862,562
Aug-1999	155,277	2,117,181	203,315	2,065,877
Sep-1999	207,559	2,324,740	119,700	2,185,577
Oct-1999	160,501	2,485,241	146,305	2,331,882
Nov-1999	157,261	2,642,502	167,901	2,499,783
Dec-1999	81,345	2,723,847	198,865	2,698,648
Jan-2000	166,835	2,890,682	101,456	2,800,104
Feb-2000	288,985	3,179,667	119,738	2,919,842
Mar-2000	157,814	3,337,481	233,855	3,153,697
Apr-2000	266,552	3,604,033	197,783	3,351,480
May-2000	289,221	3,893,254	212,998	3,564,478
Jun-2000	239,050	4,132,304	112,659	3,677,137
Jul-2000	276,239	4,408,543	170,542	3,847,679
Aug-2000	303,902	4,712,445	243,611	4,091,290
Sep-2000	175,175	4,887,620	295,149	4,386,439
Oct-2000	340,628	5,228,248	344,988	4,731,427
Nov-2000	111,845	5,340,093	202,345	4,933,772
Dec-2000	178,569	5,518,662	216,483	5,150,255
Jan-2001	209,740	5,728,402	166,798	5,317,053
Feb-2001	159,131	5,887,533	136,721	5,453,774
Mar-2001	103,237	5,990,770	78,419	5,532,193
Apr-2001	104,668	6,095,438	114,270	5,646,463
May-2001	75,719	6,171,157	141,251	5,787,714
Jun-2001	48,861	6,220,018	175,077	5,962,791
Jul-2001	33,348	6,253,366	58,092	6,020,883
	6,253,366		6,020,883	

BLOCK CLAIM LIABILITY REPORT- Block Exposure

SELECTICA

The Millennium-2000 Sample Life Insurance Company

Arvind

Experience Period: 01-Aug-1998 to 31-Jul-2001. Runout Date: 31-Jul-2001

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)
Inforce Month	Lives	Changes In Exposure - No Aging Full Month Credit				Exposure (Partial Month Adjustment)			Graphical Representation of Aging	Valuation Date Remaining Inforce	Persistency to Valuation Date
		Issued	Lapsed	Gain / (Loss)	Inforce	Without Aging	With Aging	Average Aging Factor			
Aug-1998	1,333.00	93.12	-		2,341.96	2,341.96	2,576.16	1.1000	*********	1,449.45	61.89%
Sep-1998	1,378.33	80.82	-	(0.00)	2,422.78	2,421.61	2,663.77	1.1000	**********	1,484.59	61.28%
Oct-1998	1,411.68	72.03	63.25	-	2,431.56	2,480.19	2,728.21	1.1000	**********	1,521.48	62.57%
Nov-1998	1,438.87	101.90	33.38	-	2,500.08	2,527.96	2,780.75	1.1000	**********	1,556.62	62.26%
Dec-1998	1,462.52	75.55	40.41	-	2,535.22	2,569.51	2,826.46	1.1000	**********	1,579.46	62.30%
Jan-1999	1,466.97	42.17	56.22	-	2,521.17	2,577.33	2,835.06	1.1000	**********	1,586.49	62.93%
Feb-1999	1,457.43	47.44	28.11	-	2,540.49	2,560.57	2,816.63	1.1000	**********	1,607.57	63.28%
Mar-1999	1,464.13	36.90	47.44	-	2,529.95	2,572.34	2,829.58	1.1000	*********	1,623.38	64.17%
Apr-1999	1,505.93	121.23	91.36	-	2,559.82	2,645.79	2,910.37	1.1000	**********	1,676.09	65.48%
May-1999	1,487.13	59.74	73.79	(0.00)	2,545.76	2,612.75	2,874.03	1.1000	**********	1,704.20	66.94%
Jun-1999	1,470.00	36.90	50.95	-	2,531.71	2,582.66	2,840.92	1.1000	**********	1,720.01	67.94%
Jul-1999	1,464.55	43.92	61.49	-	2,514.14	2,573.08	2,830.39	1.1000	**********	1,734.07	68.97%
Aug-1999	1,530.48	187.99	47.44	0.00	2,654.69	2,688.92	2,957.81	1.1000	*********	1,858.81	70.02%
Sep-1999	1,538.80	49.19	50.95	(0.00)	2,652.93	2,703.53	2,973.89	1.1000	*********	1,879.89	70.86%
Oct-1999	1,523.00	24.60	49.19	(0.00)	2,628.34	2,675.77	2,943.35	1.1000	*********	1,893.95	72.06%
Nov-1999	1,559.60	112.44	22.84	0.00	2,717.94	2,740.08	3,014.08	1.1000	**********	1,973.01	72.59%
Dec-1999	1,562.00	33.38	79.06	0.00	2,672.26	2,744.29	3,018.72	1.1000	*********	1,990.58	74.49%
Jan-2000	1,554.03	59.74	35.14	(0.00)	2,696.86	2,730.29	3,003.32	1.1000	**********	2,020.45	74.92%
Feb-2000	1,555.45	38.65	56.22	-	2,679.29	2,732.78	3,006.06	1.1000	*********	2,032.74	75.87%
Mar-2000	1,553.03	54.46	66.76	0.00	2,666.99	2,728.54	3,001.39	1.1000	**********	2,059.10	77.21%
Apr-2000	1,566.70	86.09	56.22	(0.00)	2,696.86	2,752.55	3,027.80	1.1000	**********	2,087.21	77.39%
May-2000	1,579.87	82.58	57.98	0.00	2,721.45	2,775.69	3,053.26	1.1000	**********	2,145.19	78.83%
Jun-2000	1,562.40	24.60	57.98	(0.00)	2,688.07	2,745.00	3,019.49	1.1000	*********	2,161.00	80.39%
Jul-2000	1,555.45	47.44	47.44	-	2,688.07	2,732.79	3,006.07	1.1000	**********	2,192.62	81.57%
Aug-2000	1,545.77	33.38	49.19	0.00	2,672.26	2,715.79	2,987.36	1.1000	*********	2,208.44	82.64%
Sep-2000	1,528.17	21.08	68.52	(0.00)	2,624.82	2,684.85	2,953.34	1.1000	**********	2,217.22	84.47%
Oct-2000	1,514.68	40.41	61.49	-	2,603.74	2,661.15	2,927.27	1.1000	*********	2,240.06	86.03%
Nov-2000	1,499.13	35.14	36.90	-	2,601.98	2,633.84	2,897.23	1.1000	*********	2,261.14	86.90%
Dec-2000	1,493.94	24.60	31.62	(0.00)	2,594.96	2,624.71	2,887.18	1.1000	**********	2,269.93	87.47%
Jan-2001	1,494.26	35.14	40.41	0.00	2,589.68	2,625.28	2,887.80	1.1000	**********	2,299.79	88.81%
Feb-2001	1,493.86	38.65	70.28	(0.00)	2,558.06	2,624.57	2,887.03	1.1000	*********	2,338.45	91.41%
Mar-2001	1,473.84	33.38	59.74	0.00	2,531.71	2,589.40	2,848.34	1.1000	*********	2,368.31	93.55%
Apr-2001	1,453.93	28.11	45.68	-	2,514.14	2,554.43	2,809.87	1.1000	**********	2,394.67	95.25%
May-2001	1,456.90	49.19	40.41	(0.00)	2,522.92	2,559.65	2,815.61	1.1000	*********	2,442.10	96.80%
Jun-2001	1,454.27	38.65	36.90	-	2,524.68	2,555.01	2,810.52	1.1000	**********	2,477.24	98.12%
Jul-2001	1,464.39	57.98	49.19	0.00	2,533.46	2,572.80	2,830.07	1.1000	*********	2,533.46	100.00%
	53,854.48	2,048.56	1,763.94	(0.00)	93,010.77	94,617.43	104,079.17	1.1000	**********	71,588.77	75.66%

EXPLANATION:

(A) In Force Month: All months during experience period, starting with month of experience Month ending on month of valuation Month.
(B) Number of active insureds with fraction of month credit.
(C) Weighted insureds issued during the month, unadjusted for aging, full month credited.
(D) Weighted insureds terminated during the month, unadjusted for aging, full month credited.
(E) Gain or Loss of weighted insureds due to changes in benefit richness, age, area, etc.; unadjusted for aging. Full month credited. This also includes weighted insureds in-force prior to the Experience Period.
(F) Weighted insureds in-force at the end of the month, unadjusted for aging, full month credited.
(G) Weighted insureds inforce during month with fraction of month inforce, unadjusted for aging.
(H) Weighted insureds inforce during month with fraction of month inforce, adjusted for underwriting aging factor.
(I) Weighted average aging factor for weighted lives in force during the month = (H) / (G)
(J) Graphic representation of the aging factor in (I), a "*" is shown for each percentage point over 1.00.
(K) Of the weighted lives in force at the end of the month, those that are still in force as of the valuation date.
(L) Percentage of Weighted Lives in force at the end of the month that are still in force as of the valuation date = (G) / (F)

BLOCK CLAIM LIABILITY REPORT Reported Lag Triangle

The Millennium-2000 Sample Life Insurance Company

Arvind

Experience Period: 01-Aug-1998 to 31-Jul-2001. Runout Date: 31-Jul-2001

SELECTICA

Standard Exposure Units: Weighted insureds inforce during month with fraction of month inforce, adjusted for underwriting aging factor.

Incurred Month	Trend to Valuation Month	Exposure	Total Incurred and Reported Claims	Inc&Rep as of the end of Each Month	REPORTED CLAIMS / NUMBER OF MONTHS BETWEEN INCURRED AND REPORTED DATES																
					0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Aug-1998	1.1853	2,576.16	99,219	25,147	25,147	74,072	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sep-1998	1.1795	2,663.77	99,219	130,472	31,253	67,966	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Oct-1998	1.1738	2,728.21	292,014	228,624	30,186	157,846	54,319	49,663	-	-	-	-	-	-	-	-	-	-	-	-	-
Nov-1998	1.1681	2,780.75	292,014	436,397	49,927	140,535	51,889	49,663	-	-	-	-	-	-	-	-	-	-	-	-	-
Dec-1998	1.1624	2,826.46	109,763	637,273	6,022	55,145	17,920	25,255	5,019	402	-	-	-	-	-	-	-	-	-	-	-
Jan-1999	1.1569	2,835.06	109,763	825,464	31,494	39,304	24,477	9,937	4,149	402	-	-	-	-	-	-	-	-	-	-	-
Feb-1999	1.1513	2,816.63	164,681	946,010	13,659	80,920	40,769	15,086	8,570	4,171	913	593	-	-	-	-	-	-	-	-	-
Mar-1999	1.1456	2,829.58	164,681	1,134,597	57,935	68,120	13,660	10,719	11,697	1,703	254	593	-	-	-	-	-	-	-	-	-
Apr-1999	1.1401	2,910.37	171,773	1,275,375	16,933	64,705	35,845	36,513	13,434	1,335	1,739	150	64	1,055	-	-	-	-	-	-	-
May-1999	1.1346	2,874.03	171,773	1,409,504	36,127	62,953	22,027	34,250	12,905	1,541	701	150	64	1,055	-	-	-	-	-	-	-
Jun-1999	1.1291	2,840.92	294,045	1,544,624	16,631	145,028	48,307	6,744	43,499	10,999	6,831	14,862	638	86	-	420	-	-	-	-	-
Jul-1999	1.1236	2,830.39	294,045	1,862,562	98,502	96,530	25,198	25,454	21,540	10,627	188	14,862	711	13	420	-	-	-	-	-	-
Aug-1999	1.1182	2,957.81	111,076	2,065,877	8,178	50,538	21,390	25,812	3,445	(482)	1,182	512	61	(300)	-	454	286	-	-	-	-
Sep-1999	1.1127	2,973.89	111,076	2,185,577	22,133	43,202	19,233	23,721	1,187	(269)	856	553	20	(300)	374	80	286	-	-	-	-
Oct-1999	1.1073	2,943.35	171,436	2,331,882	8,887	57,900	69,592	13,073	3,966	7,382	990	1,455	1,212	252	(208)	4,466	924	85	1,460	-	-
Nov-1999	1.1019	3,014.08	171,436	2,499,783	31,566	83,114	23,227	13,635	5,991	3,977	323	1,412	1,242	450	(376)	4,430	900	85	1,460	-	-
Dec-1999	1.0966	3,018.72	111,538	2,698,648	1,321	33,300	30,097	27,921	5,276	1,752	9,245	117	216	314	204	442	561	179	17	273	135
Jan-2000	1.0913	3,003.32	111,538	2,800,104	14,982	44,836	31,946	3,681	2,985	1,328	9,314	117	56	430	88	538	508	153	-	273	303
Feb-2000	1.0860	3,006.06	211,563	2,919,842	9,736	90,376	64,236	12,899	29,961	702	1,231	530	991	30	-	-	-	-	-	791	-
Mar-2000	1.0808	3,001.39	211,563	3,153,697	68,074	108,795	22,323	1,146	6,942	821	1,096	511	954	30	-	-	-	-	-	791	-
Apr-2000	1.0755	3,027.80	183,194	3,351,480	10,201	90,658	24,213	20,107	28,866	6,492	1,428	616	53	168	-	-	-	-	-	-	-
May-2000	1.0703	3,053.26	183,194	3,564,478	80,043	39,941	10,905	38,977	4,745	6,586	1,310	107	20	168	-	-	-	-	-	-	-
Jun-2000	1.0652	3,019.49	329,297	3,677,137	4,501	74,638	87,955	99,302	13,877	20,118	5,661	21,364	159	480	28	693	-	-	131	-	294
Jul-2000	1.0600	3,006.07	329,297	3,847,679	45,495	81,868	96,720	55,381	3,174	17,865	5,653	21,419	-	480	702	19	-	131	-	-	294
Aug-2000	1.0549	2,987.36	281,510	4,091,290	2,952	58,928	130,303	52,128	14,870	3,898	15,681	1,013	981	121	-	84	213	53	-	-	-
Sep-2000	1.0498	2,953.34	281,510	4,386,439	22,590	127,706	52,799	53,458	8,807	2,747	11,162	581	1,025	-	-	84	213	53	-	-	210
Oct-2000	1.0447	2,927.27	183,309	4,731,427	2,217	50,074	38,342	59,896	12,140	3,146	1,154	9,723	403	-	1,132	177	160	3,268	288	398	57
Nov-2000	1.0396	2,897.23	183,309	4,933,772	19,627	78,051	32,446	30,039	3,104	8,621	1,405	3,535	707	57	692	229	3,279	40	328	415	-
Dec-2000	1.0346	2,887.18	83,695	5,150,255	5,402	16,043	34,607	6,988	3,602	2,116	7,375	474	3,162	1,388	160	284	406	788	-	-	-
Jan-2001	1.0295	2,887.80	83,695	5,317,053	15,456	19,047	26,813	7,995	520	1,792	5,685	405	4,138	206	360	188	302	788	-	-	-
Feb-2001	1.0246	2,887.03	140,421	5,453,774	544	16,998	37,793	49,731	28,448	2,175	1,814	333	718	1,341	64	28	-	-	256	108	70
Mar-2001	1.0196	2,848.34	140,421	5,532,193	8,442	51,447	16,192	58,463	1,725	1,611	455	881	679	64	28	-	-	-	256	108	70
Apr-2001	1.0147	2,809.87	122,179	5,646,463	1,180	33,425	35,398	24,109	7,879	9,007	1,278	1,250	572	253	-	-	(247)	266	7,809	-	-
May-2001	1.0098	2,815.61	122,179	5,787,714	24,336	38,853	23,133	13,306	5,789	5,946	1,041	1,381	313	253	-	-	(247)	266	7,809	-	-
Jun-2001	1.0048	2,810.52	-	5,962,791	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jul-2001	1.0000	2,830.07	-	6,020,883	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		104,079.17	**6,121,426**		821,679	2,343,762	1,264,074	955,052	318,112	138,511	95,965	99,499	19,159	8,094	3,668	12,616	7,544	6,155	19,814	3,157	1,433

Total Incurred and Reported Claims

	k =	Completion Factor Development Based on the Last k Months of Data For Each Lag Month Column																
		4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
A. Claims	488,690	25,516	123,725	112,516	140,298	34,295	14,704	15,619	14,313	3,116	601	730	796	-	-	-	1,855	438
B. Trended Claims	498,817	25,772	125,604	114,510	143,256	35,168	15,225	16,149	14,933	3,267	636	774	847	-	-	-	2,012	479
C. Exposure		11,266	11,284	11,361	11,433	11,510	11,559	11,599	11,665	11,765	11,874	11,966	12,066	12,107	12,102	12,089	12,039	12,029
D. Monthly Claim Costs	43.76	2.29	11.13	10.08	12.53	3.06	1.32	1.39	1.28	0.28	0.05	0.06	0.07	-	-	-	0.17	0.04
E. Cumulative Costs		2.29	13.42	23.50	36.03	39.08	40.40	41.79	43.07	43.35	43.40	43.47	43.54	43.54	43.54	43.54	43.71	43.75
F. Completion Factors		0.052	0.307	0.537	0.823	0.893	0.923	0.955	0.984	0.991	0.992	0.993	0.995	0.995	0.995	0.995	0.999	1.000

Standard Exposure Units: Weighted insureds inforce during month with fraction of month inforce, adjusted for underwriting aging factor.

Incurred Month	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35
Aug-1998	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sep-1998	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Oct-1998	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nov-1998	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dec-1998	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jan-1999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Feb-1999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mar-1999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Apr-1999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
May-1999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jun-1999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jul-1999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Aug-1999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sep-1999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Oct-1999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nov-1999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dec-1999	168	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jan-2000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Feb-2000	-	-	80	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mar-2000	-	-	80	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Apr-2000	392	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
May-2000	392	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jun-2000	-	-	96	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jul-2000	-	-	96	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Aug-2000	210	75	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sep-2000	-	75	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Oct-2000	734	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nov-2000	734	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dec-2000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jan-2001	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Feb-2001	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mar-2001	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Apr-2001	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
May-2001	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jun-2001	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jul-2001	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	2,630	150	352	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Total Incurred and Reported Claims

	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
A. Claims	168	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Trended C	184	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C. Exposure	12,042	11,979	11,950	11,889	11,705	11,603	11,503	11,456	11,455	11,431	11,392	11,308	11,259	11,170	10,999	10,749	7,968	5,240	2,576
D. Monthly Cl	0.02	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E. Cumulative	43.76	43.76	43.76	43.76	43.76	43.76	43.76	43.76	43.76	43.76	43.76	43.76	43.76	43.76	43.76	43.76	43.76	43.76	43.76
F. Completion	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

BLOCK CLAIM LIABILITY REPORT - Paid Lag Triangle

SELECTICA

The Millennium-2000 Sample Life Insurance Company

Arvind

Experience Period: 01-Aug-1998 to 31-Jul-2001. Runout Date: 31-Jul-2001

Standard Exposure Units: Weighted insureds inforce during month with fraction of month inforce, adjusted for underwriting aging factor.

Incurred Month	Trend to Valuation Month	Exposure	Total Incurred and Paid Claims	Inc&Paid as of the end of Each Month	PAID CLAIMS / NUMBER OF MONTHS BETWEEN INCURRED AND PAID DATES																
					0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Aug-1998	1.1853	2,576.16	50,333	50,333	50,333	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sep-1998	1.1795	2,663.77	50,333	100,666	50,333	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Oct-1998	1.1738	2,728.21	221,584	121,003	20,337	176,427	24,820	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nov-1998	1.1681	2,780.75	221,584	337,909	40,479	159,677	21,428	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dec-1998	1.1624	2,826.46	198,556	537,726	15,320	109,280	64,318	8,788	850	-	-	-	-	-	-	-	-	-	-	-	-
Jan-1999	1.1569	2,835.06	198,556	723,533	55,099	78,962	58,105	5,540	850	-	-	-	-	-	-	-	-	-	-	-	-
Feb-1999	1.1513	2,816.63	186,494	867,537	724	73,514	100,846	2,952	6,434	1,354	670	-	-	-	-	-	-	-	-	-	-
Mar-1999	1.1456	2,829.58	186,494	1,030,485	22,541	122,603	33,881	1,847	3,742	1,210	670	-	-	-	-	-	-	-	-	-	-
Apr-1999	1.1401	2,910.37	255,986	1,273,900	13,576	98,490	88,390	43,589	3,662	1,893	2,160	72	4,154	-	-	-	-	-	-	-	-
May-1999	1.1346	2,874.03	255,986	1,443,381	33,308	90,083	107,509	13,397	3,572	3,399	492	72	4,154	-	-	-	-	-	-	-	-
Jun-1999	1.1291	2,840.92	218,545	1,636,690	6,555	111,208	44,850	15,516	14,096	20,812	1,119	484	5,922	(2,017)	-	-	-	-	-	-	-
Jul-1999	1.1236	2,830.39	218,545	1,961,904	57,812	73,515	57,928	10,474	13,276	141	1,010	484	6,162	(2,257)	-	-	-	-	-	-	-
Aug-1999	1.1182	2,957.81	206,958	2,117,181	17,973	92,380	33,087	19,224	2,579	2,463	34,006	(80)	309	3,572	13	1,432	-	-	-	-	-
Sep-1999	1.1127	2,973.89	206,958	2,324,740	35,600	88,108	29,728	10,188	5,698	1,709	30,681	(80)	3,589	292	13	1,432	-	-	-	-	-
Oct-1999	1.1073	2,943.35	95,546	2,485,241	9,177	52,091	8,840	4,870	4,827	13,323	(7,175)	1,423	384	278	6,985	227	240	56	-	-	-
Nov-1999	1.1019	3,014.08	95,546	2,642,502	21,566	44,918	5,794	3,493	4,941	13,013	(7,298)	949	492	213	6,942	227	240	56	-	-	-
Dec-1999	1.0966	3,018.72	219,368	2,723,847	9,334	90,775	92,161	12,514	4,501	3,851	655	828	203	3,333	581	90	167	-	-	179	196
Jan-2000	1.0913	3,003.32	219,368	2,890,682	51,587	137,822	7,018	12,343	1,008	3,609	703	732	127	3,206	581	115	142	-	-	375	-
Feb-2000	1.0860	3,006.06	318,121	3,179,667	8,561	60,370	167,781	11,758	26,014	2,620	22,338	(1,676)	677	280	799	6,427	11,304	519	19	-	97
Mar-2000	1.0808	3,001.39	318,121	3,337,481	24,902	72,373	149,464	8,997	19,057	2,477	22,318	(1,662)	677	779	195	16,998	678	538	-	84	13
Apr-2000	1.0755	3,027.80	194,291	3,604,033	5,744	88,812	73,915	6,913	10,480	(259)	5,261	430	116	1,600	112	166	152	-	282	75	-
May-2000	1.0703	3,053.26	194,291	3,893,254	33,042	115,076	22,022	7,991	8,209	(471)	4,997	430	116	1,712	166	-	152	-	282	75	-
Jun-2000	1.0652	3,019.49	295,608	4,132,304	9,146	126,060	101,785	23,437	14,176	11,759	7,297	472	32	239	124	-	7	460	176	128	10
Jul-2000	1.0600	3,006.07	295,608	4,408,543	95,821	139,851	32,541	7,864	8,316	2,179	7,260	300	32	239	124	211	(204)	460	176	128	10
Aug-2000	1.0549	2,987.36	230,602	4,712,445	9,415	48,503	127,444	9,062	2,904	14,411	14,223	(3,390)	662	6,212	33	-	-	90	-	-	230
Sep-2000	1.0498	2,953.34	230,602	4,887,620	31,473	178,666	9,928	(5,630)	1,840	934	13,701	(3,004)	306	1,265	-	-	-	90	-	-	230
Oct-2000	1.0447	2,927.27	186,976	5,228,248	4,419	34,068	91,527	34,631	9,161	5,596	4,375	412	1,128	1,357	291	11	-	-	-	-	-
Nov-2000	1.0396	2,897.23	186,976	5,340,093	31,361	76,026	56,350	6,484	7,803	5,412	341	1,097	517	1,343	231	11	-	-	-	-	-
Dec-2000	1.0346	2,887.18	146,038	5,518,662	1,804	66,303	37,667	17,053	2,170	13,856	1,103	1,737	266	115	231	271	2,907	-	-	-	130
Jan-2001	1.0295	2,887.80	146,038	5,728,402	19,993	59,964	35,539	9,556	13,627	342	1,024	1,821	208	533	148	392	2,336	-	-	40	90
Feb-2001	1.0246	2,887.03	82,703	5,887,533	240	15,910	39,608	6,673	2,288	4,935	3,876	239	985	304	5,839	52	101	1,201	452	-	-
Mar-2001	1.0196	2,848.34	82,703	5,990,770	9,046	43,493	7,571	5,995	3,715	3,670	279	596	578	932	5,022	119	251	1,037	399	-	-
Apr-2001	1.0147	2,809.87	52,143	6,095,438	753	13,772	13,968	12,573	2,779	5,650	674	1,530	322	-	92	-	-	-	-	-	30
May-2001	1.0098	2,815.61	52,143	6,171,157	12,673	20,961	6,855	5,064	3,297	1,391	1,458	126	196	-	92	-	-	-	-	-	30
Jun-2001	1.0048	2,810.52	-	6,220,018	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jul-2001	1.0000	2,830.07	-	6,253,366	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
		#########	**6,319,704**		810,047	2,760,061	1,752,668	333,156	205,872	141,279	168,218	4,342	32,314	23,530	28,614	28,181	18,473	4,507	1,786	1,084	1,066

Total Incurred and Paid Claims

Completion Factor Development Based on the Last k Months of Data For Each Lag Month Column

	k =	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
A. Claims	262,596	13,426	78,226	68,002	34,797	21,800	24,545	6,843	242	2,613	9,073	281	211	107	998	583	534	306
B. Trended Claims	268,649	13,561	79,485	69,397	35,546	22,407	25,370	7,120	214	2,735	9,552	298	224	117	1,071	626	581	334
C. Exposure		11,266	11,284	11,361	11,433	11,510	11,559	11,599	11,665	11,765	11,874	11,966	12,066	12,107	12,102	12,089	12,039	12,029
D. Monthly Claim Costs	23.55	1.20	7.04	6.11	3.11	1.95	2.19	0.61	0.02	0.23	0.80	0.02	0.02	0.01	0.09	0.05	0.05	0.03
E. Cumulative Costs		1.20	8.25	14.36	17.47	19.41	21.61	22.22	22.24	22.47	23.28	23.30	23.32	23.33	23.42	23.47	23.52	23.55
F. Completion Factors		0.051	0.350	0.610	0.742	0.824	0.918	0.944	0.944	0.954	0.989	0.990	0.990	0.991	0.995	0.997	0.999	1.000

Standard Exposure Units: Weighted insureds inforce during month with fraction of month inforce, adjusted for underwriting aging factor.

Incurred Month	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35
Aug-1998	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sep-1998	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Oct-1998	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nov-1998	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dec-1998	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jan-1999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Feb-1999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mar-1999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Apr-1999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
May-1999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jun-1999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jul-1999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Aug-1999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sep-1999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Oct-1999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nov-1999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dec-1999	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jan-2000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Feb-2000	9	224	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mar-2000	233	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Apr-2000	-	492	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
May-2000	492	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jun-2000	-	-	-	300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jul-2000	-	-	-	300	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Aug-2000	-	-	-	803	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sep-2000	-	-	-	803	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Oct-2000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Nov-2000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dec-2000	-	-	-	-	-	-	96	-	329	-	-	-	-	-	-	-	-	-	-
Jan-2001	-	-	-	-	-	96	-	-	329	-	-	-	-	-	-	-	-	-	-
Feb-2001	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mar-2001	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Apr-2001	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
May-2001	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jun-2001	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Jul-2001	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	734	716	-	2,206	-	96	96	-	658	-	-	-	-	-	-	-	-	-	-

Total Incurred and Paid Claims

	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
A. Claims	9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
B. Trended C	10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
C. Exposure	12,042	11,979	11,950	11,889	11,705	11,603	11,503	11,456	11,455	11,431	11,392	11,308	11,259	11,170	10,999	10,749	7,968	5,240	2,576
D. Monthly Cl	0.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
E. Cumulative	23.55	23.55	23.55	23.55	23.55	23.55	23.55	23.55	23.55	23.55	23.55	23.55	23.55	23.55	23.55	23.55	23.55	23.55	23.55
F. Completior	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

BLOCK CLAIM LIABILITY REPORT - Block Claim Liability

SELECTICA

The Millennium-2000 Sample Life Insurance Company

Arvind

Experience Period: 01-Aug-1998 to 31-Jul-2001. Runout Date: 31-Jul-2001

	CALCULATION OF ESTIMATED INCURRED CLAIMS										
	Completion Factor Method (*CFM*)			Projection Method (*PM*)				Blended Method (*BM*)			
Incurred Month	Incurred and Reported Claims	Completion Factor	Total Estimated Incurred Claims	Trend Factor	Trended Claim Cost	Exposure	Total Estimated Incurred Claims	Blending Factor	Total Estimated Incurred Claims	Final Completion Factor	Cumulative Estimated Incurred Claims
Aug-1998	99,219	1.0000	99,219	1.1853	-	2,576.16	99,219	1.0000	99,219	1.0000	99,219
Sep-1998	99,219	1.0000	99,219	1.1795	38.70	2,663.77	103,092	1.0000	99,219	1.0000	198,438
Oct-1998	292,014	1.0000	292,014	1.1738	38.15	2,728.21	104,070	1.0000	292,014	1.0000	490,452
Nov-1998	292,014	1.0000	292,014	1.1681	62.04	2,780.75	172,510	1.0000	292,014	1.0000	782,466
Dec-1998	109,763	1.0000	109,763	1.1624	73.51	2,826.46	207,784	1.0000	109,763	1.0000	892,229
Jan-1999	109,763	1.0000	109,763	1.1569	66.61	2,835.06	188,842	1.0000	109,763	1.0000	1,001,992
Feb-1999	164,681	1.0000	164,681	1.1513	62.09	2,816.63	174,887	1.0000	164,681	1.0000	1,166,673
Mar-1999	164,681	1.0000	164,681	1.1456	61.86	2,829.58	175,051	1.0000	164,681	1.0000	1,331,354
Apr-1999	171,773	1.0000	171,773	1.1401	61.69	2,910.37	179,541	1.0000	171,773	1.0000	1,503,127
May-1999	171,773	1.0000	171,773	1.1346	61.68	2,874.03	177,269	1.0000	171,773	1.0000	1,674,900
Jun-1999	294,045	1.0000	294,045	1.1291	61.78	2,840.92	175,519	1.0000	294,045	1.0000	1,968,945
Jul-1999	294,045	1.0000	294,045	1.1236	65.96	2,830.39	186,704	1.0000	294,045	1.0000	2,262,990
Aug-1999	111,076	1.0000	111,076	1.1182	69.50	2,957.81	205,572	1.0000	111,076	1.0000	2,374,066
Sep-1999	111,076	1.0000	111,076	1.1127	69.23	2,973.89	205,888	1.0000	111,076	1.0000	2,485,142
Oct-1999	171,436	1.0000	171,436	1.1073	69.11	2,943.35	203,425	1.0000	171,436	1.0000	2,656,578
Nov-1999	171,436	1.0000	171,436	1.1019	64.98	3,014.08	195,865	1.0000	171,436	1.0000	2,828,014
Dec-1999	111,538	1.0000	111,538	1.0966	60.85	3,018.72	183,701	1.0000	111,538	1.0000	2,939,552
Jan-2000	111,538	1.0000	111,538	1.0913	60.67	3,003.32	182,216	1.0000	111,538	1.0000	3,051,090
Feb-2000	211,563	1.0000	211,563	1.0860	60.54	3,006.06	181,981	1.0000	211,563	1.0000	3,262,653
Mar-2000	211,563	0.9997	211,637	1.0808	61.56	3,001.39	184,753	0.9997	211,628	0.9997	3,474,281
Apr-2000	183,194	0.9987	183,425	1.0755	62.61	3,027.80	189,585	0.9987	183,433	0.9987	3,657,714
May-2000	183,194	0.9949	184,129	1.0703	62.75	3,053.26	191,585	0.9949	184,167	0.9947	3,841,881
Jun-2000	329,297	0.9949	330,978	1.0652	62.79	3,019.49	189,599	0.9949	330,260	0.9971	4,172,141
Jul-2000	329,297	0.9949	330,978	1.0600	63.31	3,006.07	190,302	0.9949	330,264	0.9971	4,502,405
Aug-2000	281,510	0.9949	282,947	1.0549	63.82	2,987.36	190,662	0.9949	282,479	0.9966	4,784,883
Sep-2000	281,510	0.9933	283,403	1.0498	68.67	2,953.34	202,808	0.9933	282,865	0.9952	5,067,748
Oct-2000	183,309	0.9918	184,817	1.0447	73.65	2,927.27	215,583	0.9918	185,068	0.9905	5,252,816
Nov-2000	183,309	0.9906	185,045	1.0396	74.14	2,897.23	214,786	0.9906	185,324	0.9891	5,438,140
Dec-2000	83,695	0.9843	85,033	1.0346	74.84	2,887.18	216,079	0.9843	87,094	0.9610	5,525,234
Jan-2001	83,695	0.9550	87,637	1.0295	74.61	2,887.80	215,449	0.9550	93,386	0.8962	5,618,620
Feb-2001	140,421	0.9232	152,102	1.0246	74.51	2,887.03	215,113	0.9232	156,942	0.8947	5,775,561
Mar-2001	140,421	0.8931	157,229	1.0196	73.22	2,848.34	208,568	0.8931	162,717	0.8630	5,938,278
Apr-2001	122,179	0.8233	148,403	1.0147	72.14	2,809.87	202,713	0.8233	158,000	0.7733	6,096,279
May-2001	122,179	0.5370	227,538	1.0098	71.90	2,815.61	202,451	0.5370	215,922	0.5658	6,312,201
Jun-2001	-	0.3066	-	1.0048	73.35	2,810.52	206,142	0.3066	142,933	-	6,455,133
Jul-2001	-	0.0523	-	1.0000	68.15	2,830.07	192,864	0.0523	182,783	-	6,637,916
	6,121,426		6,297,956			104,079.17	6,732,178		**6,637,916**	0.9222	

Total Estimated Incurred Claims

~~BLOCK CLAIM LIABILITY REPORT - Claim Cost~~

The Millennium-2000 Sample Life Insurance Company

Arvind

Experience Period: 01-Aug-1998 to 31-Jul-2001. Runout Date: 31-Jul-2001

			Average Claim Cost		
Incurred Month	Exposure	Incurred and Paid Claims	Monthly	Cumulative	~~Last 12 Months~~
Aug-1998	2,576.16	50,333	38.514	38.514	38.51
Sep-1998	2,663.77	50,333	37.248	37.870	37.87
Oct-1998	2,728.21	221,584	107.035	61.552	61.55
Nov-1998	2,780.75	221,584	105.013	72.795	72.80
Dec-1998	2,826.46	198,556	38.834	65.724	65.72
Jan-1999	2,835.06	198,556	38.716	61.058	61.06
Feb-1999	2,816.63	186,494	58.467	60.679	60.68
Mar-1999	2,829.58	186,494	58.200	60.361	60.36
Apr-1999	2,910.37	255,986	59.021	60.205	60.20
May-1999	2,874.03	255,986	59.767	60.159	60.16
Jun-1999	2,840.92	218,545	103.503	64.173	64.17
Jul-1999	2,830.39	218,545	103.889	67.527	67.53
Aug-1999	2,957.81	206,958	37.553	65.096	67.12
Sep-1999	2,973.89	206,958	37.350	63.004	66.85
Oct-1999	2,943.35	95,546	58.245	62.674	62.93
Nov-1999	3,014.08	95,546	56.878	62.289	59.03
Dec-1999	3,018.72	219,368	36.949	60.709	58.76
Jan-2000	3,003.32	219,368	37.138	59.333	58.52
Feb-2000	3,006.06	318,121	70.379	59.943	59.54
Mar-2000	3,001.39	318,121	70.510	60.495	60.58
Apr-2000	3,027.80	194,291	60.583	60.499	60.71
May-2000	3,053.26	194,291	60.318	60.491	60.75
Jun-2000	3,019.49	295,608	109.376	62.709	61.46
Jul-2000	3,006.07	295,608	109.866	64.748	62.16
Aug-2000	2,987.36	230,602	94.558	65.976	66.87
Sep-2000	2,953.34	230,602	95.778	67.142	71.67
Oct-2000	2,927.27	186,976	63.222	66.995	72.08
Nov-2000	2,897.23	186,976	63.966	66.888	72.70
Dec-2000	2,887.18	146,038	30.166	65.628	72.29
Jan-2001	2,887.80	146,038	32.338	64.524	72.01
Feb-2001	2,887.03	82,703	54.361	64.198	70.72
Mar-2001	2,848.34	82,703	57.127	63.981	69.64
Apr-2001	2,809.87	52,143	56.230	63.753	69.35
May-2001	2,815.61	52,143	76.687	64.123	70.73
Jun-2001	2,810.52	-	50.856	63.755	65.76
Jul-2001	**2,830.07**	-	64.586	63.778	**61.82**
	2,830.07				**61.82**

SUMMARY:

ITEM DESCRIPTION
~~(A) Average monthly claim cost over last 12 months~~ .....
~~(B) Average trend during the last 12 months, weighted by Estimated Incurred Claims~~ .....
(C) Valuation Month Exposure .....

(D) Full Month Weighted Lives* ……
(E) Fractional Month Weighted Lives* ……
(F) Full Month Estimated Incurred Claims (A * B * C * D / E) ……
(G) Current Monthly Premium (Sum of premium on active lives on the Valuation Date) …
(H) Adjusted Loss Ratio on Valuation Date (F/G) ……

* Items (D) and (E) adjust the Exposure in line (C) to put it on a full month basis as is the *Current Pre*

VALUE
$ 61.82
1.03
2,830.07

~~2,533.46~~
~~2,572.80~~
~~$ 177,386~~
~~$ 332,970~~
~~53.27%~~

mium in Line G.

BLOCK CLAIM LIABILITY REPORT - Liabilities

SELECTICA

The Millennium-2000 Sample Life Insurance Company
Arvind
Experience Period: 01-Aug-1998 to 31-Jul-2001. Runout Date: 31-Jul-2001

	INCURRED BUT NOT REPORTED LIABILITY		PENDING CLAIM LIABILITY		TOTAL LIABILITY		
Incurred Month	Remaining IBNR as of Runout Date	Restated* IBNR as of the End of Each Incurred Month	Remaining Pending Claims as of Runout Date	Restated* PendClms as of the End of Each Incurred Month	Remaining as of Runout Date	Restated* as of the Date of Each Incurred Month	Percent of Total that is Pending on the Remaining Liability
Aug-1998	-	74,072	48,886	(25,186)	48,886	48,886	-52%
Sep-1998	-	67,966	97,772	29,806	97,772	97,772	30%
Oct-1998	-	261,828	168,202	107,621	168,202	369,449	29%
Nov-1998	-	346,069	238,632	98,488	238,632	444,557	22%
Dec-1998	-	254,956	149,839	99,547	149,839	354,503	28%
Jan-1999	-	176,528	61,046	101,931	61,046	278,459	37%
Feb-1999	-	220,663	39,233	78,473	39,233	299,136	26%
Mar-1999	-	196,757	17,420	104,112	17,420	300,869	35%
Apr-1999	-	227,752	(66,793)	1,475	(66,793)	229,227	1%
May-1999	-	265,396	(151,006)	(33,877)	(151,006)	231,519	-15%
Jun-1999	-	424,321	(75,506)	(92,066)	(75,506)	332,255	-28%
Jul-1999	-	400,428	(6)	(99,342)	(6)	301,086	-33%
Aug-1999	-	308,189	(95,888)	(51,304)	(95,888)	256,885	-20%
Sep-1999	-	299,565	(191,770)	(139,163)	(191,770)	160,402	-87%
Oct-1999	-	324,696	(115,880)	(153,359)	(115,880)	171,337	-90%
Nov-1999	-	328,231	(39,990)	(142,719)	(39,990)	185,512	-77%
Dec-1999	-	240,904	(147,820)	(25,199)	(147,820)	215,705	-12%
Jan-2000	-	250,986	(255,650)	(90,578)	(255,650)	160,408	-56%
Feb-2000	-	342,811	(362,208)	(259,825)	(362,208)	82,986	-313%
Mar-2000	65	320,584	(468,766)	(183,784)	(468,701)	136,800	-134%
Apr-2000	304	306,234	(479,863)	(252,553)	(479,559)	53,681	-470%
May-2000	1,277	277,403	(490,960)	(328,776)	(489,683)	(51,373)	640%
Jun-2000	2,240	495,004	(457,271)	(455,167)	(455,031)	39,837	-1143%
Jul-2000	3,207	654,726	(423,582)	(560,864)	(420,375)	93,862	-598%
Aug-2000	4,175	693,593	(372,674)	(621,155)	(368,499)	72,438	-857%
Sep-2000	5,530	681,309	(321,766)	(501,181)	(316,236)	180,128	-278%
Oct-2000	7,289	521,389	(325,433)	(496,821)	(318,144)	24,568	-2022%
Nov-2000	9,304	504,368	(329,100)	(406,321)	(319,796)	98,047	-414%
Dec-2000	12,703	374,979	(391,443)	(368,407)	(378,740)	6,572	-5606%
Jan-2001	22,394	301,567	(453,786)	(411,349)	(431,392)	(109,782)	375%
Feb-2001	38,914	321,787	(396,068)	(433,759)	(357,154)	(111,972)	387%
Mar-2001	61,210	406,085	(338,350)	(458,577)	(277,140)	(52,492)	874%
Apr-2001	97,032	449,816	(268,314)	(448,975)	(171,282)	841	-53405%
May-2001	190,775	524,487	(198,278)	(383,443)	(7,503)	141,044	-272%
Jun-2001	333,707	492,342	(198,278)	(257,227)	135,429	235,115	-109%
Jul-2001	**516,490**	617,033	**(198,278)**	(232,483)	**318,212**	384,550	-60%
	516,490		**(198,278)**		**318,212**	**384,550**	

(D) (E) Pending Claims (F) Remaining Claim Liability (G) Restated Claim Liability

SUMMARY:

ITEM DESCRIPTION	VALUE
(A) Estimated Incurred Claims	$ 6,637,916
(B) Incurred and Reported Claims	$ 6,121,426
(C) Incurred Paid Claims	$ 6,319,704
(D) Incurred But Not Reported (IBNR) Claim Liability = (A - B)	$ 516,490
Trended IBNR (for further allocation purposes only)	$ 520,363
(E) Pending Claim Liability = (A - C - D)	$ (198,278)
(F) Claim Liability Remaining as of Runout Date = (D + E)	$ 318,212
(G) Restated Claim Liability as of Valuation Date	$ 384,550

(A) *Estimated Incurred Claims* (Blended Method) from 'Incurred Claims' sheet

(B) *Total Incurred and Reported Claims* from Claim Lags

(C) *Total Incurred and Paid Claims* from Claim Lags

(G) This is the *Remaining Claim Liability* + any Incurred Claims paid during the Runout months, if any

* Use restated liabilities to validate liabilities estimated on prior valuation dates

~~BLOCK CLAIM LIABILITY REPORT - Interest Discount and Adjudicat~~

The Millennium-2000 Sample Life Insurance Company

Arvind

Experience Period: 01-Aug-1998 to 31-Jul-2001. Runout Date: 31-Jul-2001

Incurred Month	Duration	Claim Liability Factors	~~Monthly Discount Factors at 4.%~~
~~Aug-1998~~	~~36~~	~~0.0000~~	~~0.8905~~
~~Sep-1998~~	~~35~~	~~0.0000~~	~~0.8934~~
~~Oct-1998~~	~~34~~	~~0.0000~~	~~0.8963~~
~~Nov-1998~~	~~33~~	~~0.0000~~	~~0.8992~~
~~Dec-1998~~	~~32~~	~~0.0000~~	~~0.9022~~
~~Jan-1999~~	~~31~~	~~0.0000~~	~~0.9051~~
~~Feb-1999~~	~~30~~	~~0.0000~~	~~0.9081~~
~~Mar-1999~~	~~29~~	~~0.0000~~	~~0.9111~~
~~Apr-1999~~	~~28~~	~~0.0000~~	~~0.9140~~
~~May-1999~~	~~27~~	~~0.0000~~	~~0.9170~~
~~Jun-1999~~	~~26~~	~~0.0000~~	~~0.9200~~
~~Jul-1999~~	~~25~~	~~0.0000~~	~~0.9230~~
~~Aug-1999~~	~~24~~	~~0.0000~~	~~0.9261~~
~~Sep-1999~~	~~23~~	~~0.0000~~	~~0.9291~~
~~Oct-1999~~	~~22~~	~~0.0000~~	~~0.9321~~
~~Nov-1999~~	~~21~~	~~0.0000~~	~~0.9352~~
~~Dec-1999~~	~~20~~	~~0.0000~~	~~0.9383~~
~~Jan-2000~~	~~19~~	~~0.0000~~	~~0.9413~~
~~Feb-2000~~	~~18~~	~~0.0000~~	~~0.9444~~
~~Mar-2000~~	~~17~~	~~0.0000~~	~~0.9475~~
~~Apr-2000~~	~~16~~	~~0.0012~~	~~0.9506~~
~~May-2000~~	~~15~~	~~0.0033~~	~~0.9537~~
~~Jun-2000~~	~~14~~	~~0.0055~~	~~0.9568~~
~~Jul-2000~~	~~13~~	~~0.0092~~	~~0.9600~~
~~Aug-2000~~	~~12~~	~~0.0096~~	~~0.9631~~
~~Sep-2000~~	~~11~~	~~0.0104~~	~~0.9663~~
~~Oct-2000~~	~~10~~	~~0.0115~~	~~0.9694~~
~~Nov-2000~~	~~9~~	~~0.0456~~	~~0.9726~~
~~Dec-2000~~	~~8~~	~~0.0555~~	~~0.9758~~
~~Jan-2001~~	~~7~~	~~0.0563~~	~~0.9790~~
~~Feb-2001~~	~~6~~	~~0.0824~~	~~0.9822~~
~~Mar-2001~~	~~5~~	~~0.1756~~	~~0.9854~~
~~Apr-2001~~	~~4~~	~~0.2583~~	~~0.9886~~
~~May-2001~~	~~3~~	~~0.3903~~	~~0.9919~~
~~Jun-2001~~	~~2~~	~~0.6497~~	~~0.9951~~
~~Jul-2001~~	~~1~~	~~0.9489~~	~~0.9984~~
		~~2.7133~~	

SUMMARY:

ITEM DESCRIPTION
(C) Claim Liability Average Discount Factor (B / A) .....
(D) Interest Discount Factor (1 - C) .....
(E) Restated Claim Liability (from 'Liabilities" sheet) .....
(F) Interest Discount (D * E).....
(G) Adjudication Expense Factor .....
(H) Adjudication Expense Liability (E * G).....

(I) Adjusted Total Claim Liability (E - F + H)……

~~tion Expense~~

Present Value of Discount Factors
-
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0.0000
0.0012
0.0031
0.0052
0.0089
0.0093
0.0101
0.0111
0.0444
0.0542
0.0551
0.0809
0.1730
0.2553
0.3871
0.6465
0.9473
2.6928

VALUE
0.9924
0.0076
$ 384,550
$ 2,909
2.00%
$ 7,691

$	389,332

~~BLOCK CLAIM LIABILITY REPORT - Weighted NCC0~~

The Millennium-2000 Sample Life Insurance Company

Arvind

Experience Period: 01-Aug-1998 to 31-Jul-2001. Runout Date: 31-Jul-2001

Incurred Month	Weighting Factor	Trend Factor	Untrended Estimated Incurred Claims	Exposure
Aug-1998	1.0000	1.1853	99,219	2,576
Sep-1998	1.0000	1.1795	99,219	2,664
Oct-1998	1.0000	1.1738	292,014	2,728
Nov-1998	1.0000	1.1681	292,014	2,781
Dec-1998	1.0000	1.1624	109,763	2,826
Jan-1999	1.0000	1.1569	109,763	2,835
Feb-1999	1.0000	1.1513	164,681	2,817
Mar-1999	1.0000	1.1456	164,681	2,830
Apr-1999	1.0000	1.1401	171,773	2,910
May-1999	1.0000	1.1346	171,773	2,874
Jun-1999	1.0000	1.1291	294,045	2,841
Jul-1999	1.0000	1.1236	294,045	2,830
Aug-1999	1.0000	1.1182	111,076	2,958
Sep-1999	1.0000	1.1127	111,076	2,974
Oct-1999	1.0000	1.1073	171,436	2,943
Nov-1999	1.0000	1.1019	171,436	3,014
Dec-1999	1.0000	1.0966	111,538	3,019
Jan-2000	1.0000	1.0913	111,538	3,003
Feb-2000	1.0000	1.0860	211,563	3,006
Mar-2000	1.0000	1.0808	211,628	3,001
Apr-2000	1.0000	1.0755	183,433	3,028
May-2000	1.0000	1.0703	184,167	3,053
Jun-2000	1.0000	1.0652	330,260	3,019
Jul-2000	1.0000	1.0600	330,264	3,006
Aug-2000	1.0000	1.0549	282,479	2,987
Sep-2000	1.0000	1.0498	282,865	2,953
Oct-2000	1.0000	1.0447	185,068	2,927
Nov-2000	1.0000	1.0396	185,324	2,897
Dec-2000	1.0000	1.0346	87,094	2,887
Jan-2001	1.0000	1.0295	93,386	2,888
Feb-2001	1.0000	1.0246	156,942	2,887
Mar-2001	1.0000	1.0196	162,717	2,848
Apr-2001	1.0000	1.0147	158,000	2,810
May-2001	1.0000	1.0098	215,922	2,816
Jun-2001	1.0000	1.0048	142,933	2,811
Jul-2001	1.0000	1.0000	182,783	2,830

SUMMARY:

ITEM DESCRIPTION
(A) Total Weighted and Trended Incurred Claims ……
(B) Total Weighted Exposure ……..
(C) Weighted NCC0 (A/B) ……

Weighted and Trended Incurred Claims	Weighted Exposure
117,600	2,576
117,031	2,664
342,780	2,728
341,098	2,781
127,587	2,826
126,982	2,835
189,594	2,817
188,660	2,830
195,842	2,910
194,887	2,874
331,992	2,841
330,388	2,830
124,204	2,958
123,596	2,974
189,831	2,943
188,910	3,014
122,314	3,019
121,727	3,003
229,760	3,006
228,737	3,001
197,282	3,028
197,118	3,053
351,790	3,019
350,078	3,006
297,973	2,987
296,940	2,953
193,343	2,927
192,664	2,897
90,103	2,887
96,145	2,888
160,801	2,887
165,902	2,848
160,325	2,810
218,037	2,816
143,622	2,811
182,783	2,830
7,228,424	**104,079**

VALUE
7,228,424
104,079
69.4512

~~BLOCK CLAIM LIABILITY REPORT - Output Tab~~

SELECTICA

~~The Millennium-2000 Sample Life Insurance Company~~

~~Arvind~~

~~Experience Period: 01-Aug-1998 to 31-Jul-2001. Runout Date: 31-Jul-2001~~

Incurred Month	Desc	Values
Weighted	NCCO for ExpPeriod	~~69.45120812~~
Trended	~~IBNR for ExpPeriod~~	~~520362.6615~~
~~Aug-1998~~	CompFac for Lag35	~~1~~
~~Sep-1998~~	CompFac for Lag34	~~1~~
~~Oct-1998~~	CompFac for Lag33	~~1~~
~~Nov-1998~~	CompFac for Lag32	~~1~~
~~Dec-1998~~	CompFac for Lag31	~~1~~
~~Jan-1999~~	CompFac for Lag30	~~1~~
~~Feb-1999~~	CompFac for Lag29	~~1~~
~~Mar-1999~~	CompFac for Lag28	~~1~~
~~Apr-1999~~	CompFac for Lag27	~~1~~
~~May-1999~~	CompFac for Lag26	~~1~~
~~Jun-1999~~	CompFac for Lag25	~~1~~
~~Jul-1999~~	CompFac for Lag24	~~1~~
~~Aug-1999~~	CompFac for Lag23	~~1~~
~~Sep-1999~~	CompFac for Lag22	~~1~~
~~Oct-1999~~	CompFac for Lag21	~~1~~
~~Nov-1999~~	CompFac for Lag20	~~1~~
~~Dec-1999~~	CompFac for Lag19	~~1~~
~~Jan-2000~~	CompFac for Lag18	~~1~~
~~Feb-2000~~	CompFac for Lag17	~~1~~
~~Mar-2000~~	CompFac for Lag16	~~1~~
~~Apr-2000~~	CompFac for Lag15	~~0.99965~~
~~May-2000~~	CompFac for Lag14	~~0.99874~~
~~Jun-2000~~	CompFac for Lag13	~~0.99492~~
~~Jul-2000~~	CompFac for Lag12	~~0.99492~~
~~Aug-2000~~	CompFac for Lag11	~~0.99492~~
~~Sep-2000~~	CompFac for Lag10	~~0.99492~~
~~Oct-2000~~	CompFac for Lag9	~~0.99332~~
~~Nov-2000~~	CompFac for Lag8	~~0.99184~~
~~Dec-2000~~	CompFac for Lag7	~~0.99062~~
~~Jan-2001~~	CompFac for Lag6	~~0.98427~~
~~Feb-2001~~	CompFac for Lag5	~~0.95502~~
~~Mar-2001~~	CompFac for Lag4	~~0.9232~~
~~Apr-2001~~	CompFac for Lag3	~~0.8931~~
~~May-2001~~	CompFac for Lag2	~~0.82329~~
~~Jun-2001~~	CompFac for Lag1	~~0.53696~~
~~Jul-2001~~	CompFac for Lag0	~~0.05227~~

Create Output File

OBJECTID	SRNO	NAME	VALUE	REFDATE
1	1	~~6196~~	~~69.45121~~	
2	2	~~6196~~	~~520362.7~~	
3	3	~~6196~~	~~1~~	~~Aug-98~~
4	4	~~6196~~	~~1~~	~~Sep-98~~
5	5	~~6196~~	~~1~~	~~Oct-98~~
6	6	~~6196~~	~~1~~	~~Nov-98~~
7	7	~~6196~~	~~1~~	~~Dec-98~~
8	8	~~6196~~	~~1~~	~~Jan-99~~
9	9	~~6196~~	~~1~~	~~Feb-99~~
10	10	~~6196~~	~~1~~	~~Mar-99~~
11	11	~~6196~~	~~1~~	~~Apr-99~~
12	12	~~6196~~	~~1~~	~~May-99~~
13	13	~~6196~~	~~1~~	~~Jun-99~~
14	14	~~6196~~	~~1~~	~~Jul-99~~
15	15	~~6196~~	~~1~~	~~Aug-99~~
16	16	~~6196~~	~~1~~	~~Sep-99~~
17	17	~~6196~~	~~1~~	~~Oct-99~~
18	18	~~6196~~	~~1~~	~~Nov-99~~
19	19	~~6196~~	~~1~~	~~Dec-99~~
20	20	~~6196~~	~~1~~	~~Jan-00~~
21	21	~~6196~~	~~1~~	~~Feb-00~~
22	22	~~6196~~	~~1~~	~~Mar-00~~
23	23	~~6196~~	~~0.99965~~	~~Apr-00~~
24	24	~~6196~~	~~0.99874~~	~~May-00~~
25	25	~~6196~~	~~0.99492~~	~~Jun-00~~
26	26	~~6196~~	~~0.99492~~	~~Jul-00~~
27	27	~~6196~~	~~0.99492~~	~~Aug-00~~
28	28	~~6196~~	~~0.99492~~	~~Sep-00~~
29	29	~~6196~~	~~0.99332~~	~~Oct-00~~
30	30	~~6196~~	~~0.99184~~	~~Nov-00~~
31	31	~~6196~~	~~0.99062~~	~~Dec-00~~
32	32	~~6196~~	~~0.98427~~	~~Jan-01~~
33	33	~~6196~~	~~0.95502~~	~~Feb-01~~
34	34	~~6196~~	~~0.9232~~	~~Mar-01~~
35	35	~~6196~~	~~0.8931~~	~~Apr-01~~
36	36	~~6196~~	~~0.82329~~	~~May-01~~
37	37	~~6196~~	~~0.53696~~	~~Jun-01~~
38	38	~~6196~~	~~0.05227~~	~~Jul-01~~