

Philip Morris Companies Inc.  
May 1, 1995 Casualty Renewal  
Five Year Loss History Summary

2/14/95  
INCJH95.XLS  
Revised

Line	Period	No. of Cims.	Incurred	Dev. Fact.	Dev. Incurred
Automobile Liab.	5/1/90-91	1,463	8,189,821	1.03902	8,509,388
	5/1/91-92		7,150,434	1.04987	7,507,026
	5/1/92-93		7,622,295	1.13689	8,665,711
	5/1/93-94		5,896,508	1.30777	7,711,276
	5/1/94-95		2,373,379	3.22792	12,843,719
General Liab.	5/1/90-91	133	2,928,680	1.02626	3,005,587
	5/1/91-92		2,496,826	1.11284	2,778,568
	5/1/92-93		3,440,823	1.29475	4,455,006
	5/1/93-94		1,457,402	1.64072	2,391,189
	5/1/94-95		299,214	6.23718	1,866,252
Workers' Comp.	5/1/90-91	4,627	32,662,019	1.07609	35,147,272
	5/1/91-92		35,154,764	1.09955	38,654,421
	5/1/92-93		38,465,683	1.15654	44,487,101
	5/1/93-94		26,748,315	1.30847	34,999,368
	5/1/94-95		12,651,794	3.25459	41,176,402

Note that the \$5,182,641 Snappy Auto loss was removed from the 5/1/94-95 Auto Liab. incurred total and added back into the developed incurred for that year.

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