

Exh. 1

Ultimate						
Loss Only			Expense Only		Combined	
Paid Method	Reported Method		Paid Method	Reported Method	Paid Method	Reported Method
1989	123,975	110,330	14,735	14,383	137,383	124,713
1990	342,974	305,326	121,445	126,511	466,817	431,837
1991	1,823,565	2,163,320	536,640	529,549	2,364,748	2,692,869
1992	2,096,957	2,113,108	462,254	461,511	2,545,972	2,575,057
1993	3,080,158	3,098,314	450,982	460,737	3,477,153	3,552,124
1994	4,363,419	4,292,309	547,257	558,063	4,826,382	4,839,099
1995	5,904,744	5,375,504	968,957	965,580	6,785,570	6,331,418
1996	18,616,308	17,917,594	1,606,695	1,584,013	19,760,652	19,412,694
1997	22,124,043	20,504,182	2,588,827	2,547,396	24,243,517	22,977,819
1998	4,949,458	4,142,613	1,188,825	1,161,460	6,120,752	5,280,073
1999	644,460	495,863	23,155	22,096	646,231	518,254
2000	563	430	-	-	542	431
2001	551,437	417,634	74,594	70,551	615,383	486,261
Total	64,622,060	60,936,527	8,584,366	8,501,850	71,991,101	69,222,650

Exh. 2

Unpaid						
Loss Only			Expense Only		Combined	
Paid Method	Reported Method		Paid Method	Reported Method	Paid Method	Reported Method
1989	13,645	-	352	-	12,669	-
1990	37,748	100	2,903	7,969	43,049	8,069
1991	200,702	540,457	12,829	5,738	218,075	546,195
1992	304,291	320,442	11,051	10,309	302,103	331,189
1993	560,355	578,512	15,571	25,326	521,939	596,910
1994	836,139	765,029	29,255	40,061	781,100	793,817
1995	1,220,495	691,255	60,879	57,502	1,193,244	739,091
1996	4,023,061	3,324,348	123,200	100,519	3,683,911	3,335,953
1997	5,037,397	3,417,536	243,079	201,647	4,811,122	3,545,424
1998	1,241,871	435,026	128,589	101,224	1,352,929	512,250
1999	170,703	22,107	2,909	1,850	152,229	24,252
2000	154	21	-	-	133	23
2001	158,725	24,921	12,028	7,986	160,105	30,983
Total	13,805,286	10,119,753	642,647	560,131	13,232,608	10,464,157

Exh. 3

IBNR						
Loss Only			Expense Only		Combined	
Paid Method	Reported Method		Paid Method	Reported Method	Paid Method	Reported Method
1989	13,645	-	352	-	12,669	-
1990	37,648	-	(5,066)	-	34,980	-
1991	(339,755)	-	7,091	-	(328,120)	-
1992	15,077	31,228	2,122	1,380	3,960	33,046
1993	81,605	99,762	(5,183)	4,571	22,435	97,406
1994	221,742	150,632	1,282	12,089	138,730	151,448
1995	873,843	344,603	33,646	30,269	819,359	365,206
1996	2,192,247	1,493,534	96,501	73,819	1,826,397	1,478,440
1997	3,253,520	1,633,658	188,945	147,514	2,973,111	1,707,413
1998	1,031,110	224,265	104,382	77,017	1,117,961	277,282
1999	170,703	22,107	2,909	1,850	152,229	24,252
2000	154	21	-	-	133	23
2001	158,725	24,921	12,028	7,986	160,105	30,983
Total	7,710,263	4,024,731	439,011	356,495	6,933,949	4,165,498