

# CLAIMS RUN-OFF PATTERNS UPDATE

presented to

General Insurance Study Group

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## Summary

1. The run-off patterns shown in the accompanying tables all relate to claim payments for direct insurance (and facultative reinsurance) business, before allowing for reinsurance recoveries and accounted for on a one-year basis. Four sets of tables are shown for each type of business analysed; they differ only as a result of the methodology used in the analysis.

2. The tables update those presented to the General Insurance Study Group (GISG) in November 1992, by including data from the 1991 returns in their calculation. The methodology derives from the report of the working party on claims run-off patterns presented to GISG in October 1989, and is described in some detail later in this report (paras 28 - 65).

## Data

3. All the data came from Forms 33 of the returns which have to be made to the Department of Trade and Industry (DTI) by companies authorised to write business in the UK. Forms 33 (and for 3 year business Forms 35) constitute the most comprehensive set of claims run-off data available for UK companies. We are grateful to the DTI for allowing us to use this data. An example of Form 33 appears on the next page.

4. Subject to certain de minimis exceptions, the direct (and facultative reinsurance) business carried on by UK authorised insurance companies must be analysed into risk groups and for each risk group the run-off of the claims must be presented in Forms 33 (or 35). A risk group comprises risks constituting part of the business carried on in any one country within any one of the 8 non-treaty DTI accounting classes, "which, in the opinion of the directors, are not significantly dissimilar either by reference to the nature of the objects exposed to such risks or by reference to the nature of the cover against such risks given by the company".

5. The intention was that risk groups should be relatively homogeneous so that the run-off could be expected to be reasonably stable, but the definition is broad enough to permit considerable heterogeneity. Thus run-off patterns might be expected to vary considerably between different companies and within companies from year to year.

6. It should be noted that from 1981 UK "home foreign" business has been treated as written in a different country from other UK business for the purpose of risk group definition. Thus for UK business currency movements should not distort the statistics. From 1981 also, private motor has had to be

General business: Analysis of claims by number and cost

Name of Company **Co-operative Insurance Society Limited**

Financial year ended **31st December 1991**

Country **UNITED KINGDOM** Currency **STERLING**

Accounting class **GENERAL LIABILITY**

Risk group **EMPLOYERS LIABILITY**

For direct insurance and facultative reinsurance business	Company registration number	Period ended						Monetary Units	Country	Accounting class	For Official use
		day		month		year					
		31	12	31	12	1991	1990				
Claims attributable to year of origin ended	F33	3615R									
		Number of claims					Amounts of payments made in the financial year	Amounts of payments made in previous financial years relating to claims in column 1	Estimates of payments remaining to be made	Total gross amount paid and outstanding (2 + 3 + 4)	
			10	12	1990	1	2	3	4	5	
Claims closed in the financial year											
at no cost (other than reopened claims)			11				61	-	-	-	
at some cost (other than reopened claims)			12				148	425	89	514	
reopened claims			13				13	42	2	44	
Claims outstanding at the end of the financial year			14				314	232	27	2,779	
reported (other than reopened claims)			15				30			276	
incurred but not reported (IBNR)			16				12			114	
reopened claims			17				2,171		446	446	
Claims closed in previous financial years (excluding those reopened claims shown at lines 13 and 16)			19				2,749	699	564	2,910	
Total claims attributable to the year of origin (11 to 17)			29					699		2,910	
Line 19 expressed in sterling (£000)										2,910	

distinguished from other motor business and comprehensive private motor distinguished from non-comprehensive.

7. All the data analysed relates to UK business. The risk groups examined are Employers Liability (EL), Comprehensive Private Motor (Comp), Non-comprehensive Private Motor (Non-comp), and Fire. Most companies did not distinguish between Comp and Non-comp for years of origin prior to 1981, and Comp/Non-comp data were supplemented by Private Motor data for these years of origin. Although the data suggests that, from the fourth year of the run-off (i.e. omitting years 0-2), the claims run-off patterns are very similar, the run-off patterns for years 0-7 have been separately analysed.

8. Most of the data came from the DTI computer database rather than directly from the returns. Full data relating to payments before 1981 were not readily available; the total payments for each year of origin was available but not the split by year of payment.

9. The Form 33 data are gross in that they make no allowance for reinsurance recoveries (but subrogation recoveries and salvage are treated as negative claim payments). The run-off patterns shown in the tables are therefore not immediately applicable to a net (of reinsurance) run-off. In general we would expect a net run-off to be shorter than a gross run-off, partly because reinsurance recoveries relate mainly to the larger claims which may by their nature take longer to settle, and partly because of the time taken to make reinsurance recoveries.

#### Data discrepancies and distortions

10. Comparisons for a year of origin between box 19.3 of Form 33 (payments in previous years of the run-off) and the sum of

boxes 19.3 and 19.2 (payments in the year) in the previous year's returns revealed a number of discrepancies. These were investigated and the data adjusted as appropriate. (See section A5 of the 1989 report.) In cases where no explanation for the discrepancy was available the incremental payments figures (19.2) were used in preference to the cumulative payments (19.3).

11. The existence of data discrepancies should be considered before drawing conclusions about individual companies from the run-off patterns shown. The possibility of errors not signalled by data discrepancies also needs to be borne in mind.

12. The employers liability statistics include latent disease claims, both in the payments and outstanding (notified and IBNR) figures. There is normally no uniquely correct way of allocating such claims to a year of origin and thus some distortion of the statistics is inevitable.

13. Many companies discount at least part of their liability for outstanding employer liability claims. No allowance is made for this feature when calculating tail factors. Thus for those companies the claims tail is somewhat longer than shown in the tables.

14. The later years of run-off for the fire risk group show negative payments, believed to be mainly subrogation recoveries from liability insurers. For the most part such recoveries would appear not to be anticipated in the estimates of outstandings (presumably the result of applying prudent accounting principles), which leads to an inconsistency. Where large risks are reinsured facultatively, the same claims amount can appear in the returns of more than one company leading to double counting in the total and possible distortions.

## Tail factors

15. Tail factors were obtained by averaging using company estimates for the three earliest years (75-77 or, for fire, 81-83). This assumes that the company estimates are correct, are not discounted (explicitly or implicitly), and make full allowance for future inflation. To the extent that these assumptions are incorrect, the tail factors are wrong.

16. The procedure adopted can give somewhat peculiar results when payments in the last two years of the run-off are compared with assumed payments thereafter. (Note this does not affect the motor tables.) This particularly affects the fire risk group because, as noted above, recoveries tend not to be anticipated in company estimates of outstandings.

## Mean terms

17. Mean terms are presented as a simple method of indicating the length of a run-off pattern by a single figure and facilitating inter-company comparisons. Knowledge of mean terms enables the approximate impact of discounting, for instance, to be estimated (though, given the mean term, choice of run-off pattern can sometimes materially affect the result of discounting).

18. Negative claim payments can lead to peculiar mean terms. When there are negative payments, for arithmetical reasons the value of a mean term can be very sensitive to the precise run-off pattern. This explains why for the Fire risk group and for some companies very different numbers appear in different tables at the later durations.

19. In calculating mean terms we assumed that all payments were evenly spread throughout the year of payment. This is of course an oversimplification, and individual companies, whose own data is likely to be more detailed, can and do use other assumptions internally. For the specific purpose of inter company comparisons we do not consider that our assumption is likely to cause serious distortion.

20. Arbitrary assumptions were made regarding the mean terms of the tails of the run-off patterns. While curve fitting techniques could have been used, we considered that the results would have been of limited accuracy and likely to introduce spurious differences between companies.

21. The mean term of outstanding claims was assumed to be four years for employers liability at the end of the seventeenth year, two years for motor at the end of the fifteenth year, and two years for fire at the end of the eleventh year. The effect of alternative assumptions on the weighted mean term of the aggregate data is shown.

22. The weighted mean term is shown as a particular indicator of the overall mean term of a company's claims liabilities. The weights used were the proportions outstanding based on the run-off pattern, rather than the amounts outstanding at each duration. While the latter weighting is more usual, it reflects changes in the size of the account and to use it would lead to such changes distorting inter-company comparisons.

### Estimation of run-off patterns

23. The problem of estimating run-off patterns from a set of run-off data mostly arises in the context of the estimation of outstanding claims or the validation of an outstanding claims



provision. Most statistical methods of estimating outstanding claims generate, implicitly or explicitly, a run-off pattern which is then assumed to apply for the purpose of estimation.

24. We have used four estimation methods. Three are familiar in the context of outstanding claims estimation/verification: basic chain ladder (BCL), inflation adjusted chain ladder (IACL) and an average claim method (AVC). The fourth (company incurred - CI) is an ad hoc method based, inter alia, on the assumption that, at all durations, a company's outstanding claims estimate is correct and undiscounted.

25. The negative payments in the tail of the Fire risk group, together with the fact that estimates of outstandings are generally positive, makes the company incurred method unstable in the tail. The run-off patterns for the CI method for Fire therefore do not distinguish individual years at durations 5 and over (except for the aggregate). Mean terms would not be comparable with those calculated using the other methods. Therefore, except in the aggregate, they have not been calculated in this case.

### Inflation

26. The index of average earnings (Department of Employment index, all employees, June value) was used in the inflation adjusted chain ladder and average claim methods for EL and motor. For the Fire risk group, the construction output index of producer prices, published in the CSO Monthly Digest of Statistics, was used. The run-off patterns shown for the IACL and AVC methods assume inflation of 8% throughout in line with our working assumption about future inflation.

27. For the IACL and AVC methods it was necessary to make an assumption about the assumptions made by companies for future inflation when setting claims reserves for their 1991 Returns. We have made the same 8% assumption as in the 1992 report which we believe to be a not unreasonable assumption.

### Other Matters

27a. Insurance Company of North America which has not written Fire business since 1988 has been excluded from this year's tables. Iron Trades Mutual is now known as Iron Trades Insurance Company.

## Calculation of run-off patterns

### Fire: Basic Chain ladder (BCL)

28. The data are payments in each year 1981-91 and the company's outstanding claims estimates as at 31.12.91, for each year of origin (i.e. year of occurrence of claim) 1981-91.

29. Cumulative payments were calculated and from these the standard chain ladder ratios  $r(0), \dots, r(9)$  were formed (i.e. the link ratios were averaged, using the cumulative payments as weights). The tail factor  $r(u)$  was calculated as the arithmetic average of the following three ratios for the years of origin shown:

(1981) total claims (paid + outstanding) / paid claims;

(1982) total claims / paid claims /  $r(9)$ ;

(1983) total claims / paid claims /  $r(8).r(9)$ .

30. The ratios  $r(0), \dots, r(9), r(u)$  then define the run-off pattern.

### Fire: Inflation Adjusted Chain Ladder (IACL)

31. The data were the same and the method similar except that the payments were adjusted to 1991 values by multiplying by the ratio of (construction output) index values for 1991 to that for the year of payment, before calculating cumulatives.

32. The calculation of the tail factor  $r(u)$  was more complex and took the company's estimate to be an undiscounted money estimate. In the expressions below:

PAID is cumulative paid at 1991 values;

$r(8)$  and  $r(9)$  are as for BCL but calculated using  
indexed payments;

$$R(9)=1.08(r(9)-1);$$

$$R(8)=1.08^2(r(9)-1)r(8)+1.08(r(8)-1);$$

$$F=1.08^{2.5}.$$

F adjusts 1991 outstandings at the end of 1991 to mid 1991 values - as payment is assumed to be on average 2 years after end 1991.  $r(u)$  was estimated as 1 + the arithmetic average of the following three ratios:

$$(1981) \text{ outstandings} / \text{PAID} / F;$$

$$(1982) \{ \text{outstandings} - \text{PAID} \cdot R(9) \} / \text{PAID} \cdot r(9) / 1.08F;$$

$$(1983) \{ \text{outstandings} - \text{PAID} \cdot R(8) \} / \text{PAID} \cdot r(8)r(9)/1.08^2F.$$

33. The ratios  $r(0), \dots, r(u)$  then define the indexed run-off pattern. As the patterns quoted were to be those appropriate to an 8% inflation assumption, the following payment ratios were used:

$$1, 1.08(r(0)-1), \dots, 1.08^{10}r(0) \cdot r(8)(r(9)-1), 1.08^{12.5}r(0) \cdot r(9)(r(u)-1).$$

#### Fire: Average Claim Method (AVC)

34. The data include also number,  $N = N(Y)$ , of claims as estimated at the end of each year of origin, Y. Average payments per claim in 1991 values were calculated at each duration for each year of origin as claim payments in the year at 1991 values (calculated as in para 31) divided by N.

35. The arithmetic averages,  $A(0), \dots, A(10)$ , of these quantities defined the indexed run-off pattern to year 10.  $A(u)$  was then defined as the arithmetic average of:

$$(1981) \text{ outstandings} / N / F$$

$$(1982) \{ \text{outstandings} - 1.08A(10) \cdot N \} / N / 1.08F;$$

$$(1983) \{ \text{outstandings} - 1.08A(9) \cdot N - 1.08^2A(10) \cdot N \} / N / 1.08^2F.$$

36. The patterns quoted are those appropriate to 8% inflation, and so use payment ratios of  $A(0), 1.08A(1), \dots, 1.08^{10}A(10), 1.08^{12.5}A(u)$ .

#### Fire: Company Incurred Method (CI)

37. The data were precisely those specified in para 28. For each year of origin the payments in each year of run-off were expressed as a proportion of the total incurred claims (i.e. total payments to end 1991 plus outstandings).

38. This triangle of ratios  $r(Y,n)$  ( $Y$  is year of origin,  $n$  is year of run-off,  $Y+n < 1991$ ) was extended to complete the square  $n < 11$ , working from left to right, using the formulae

$$r(Y,n) = o(Y,n-1) \cdot f(n) \text{ and } o(Y,n) = o(Y,n-1) - r(Y,n).$$

In these formulae,  $o(Y,n-1)$  is the proportion assumed outstanding for year of origin  $Y$  at the start of year  $n$  of the run-off; i.e.

$$o(Y,n-1) = 1 - r(Y,0) - \dots - r(Y,n-1).$$

$f(n)$  is the sum (over  $Y$ ) of the given  $r(Y,n)$  divided by the sum of the corresponding  $o(Y,n-1)$ .

39. Then the run-off pattern consists of the arithmetic averages (over  $Y$ ) of  $r(Y,0), \dots, r(Y,10), o(Y,10)$ .

#### Employers Liability (BCL)

40. The data were payments in each year 1981-91 and the company's outstanding claims estimates as at 31.12.91, for each year of origin 1975-91; and cumulative payments to the end of 1980 for the years of origin 1975-80.

41. The calculations were as described in para 29 except that care was needed in calculation of the  $r(i)$  owing to the missing cumulative payments. The tail factor was calculated by averaging

over the 3 years 1975-77, using  $r(14)$  and  $r(15)$  in place of  $r(7)$  and  $r(8)$ .

### Employers Liability (IACL)

42. The data were as in para 40. Paras 32 and 33 largely indicate how the calculations in para 41 were modified, but the earnings index (June value) was used in place of the construction output index. In the calculation of  $r(u)$ ,  $F=1.08^{4.5}$ .

43. For the purpose of indexing cumulative payments to the end of 1980, the IACL was used in reverse. The following indicates the procedure. Payments for the 1979 year of origin were assumed to be split between 1979 and 1980 in the ratio

$$I(79): I(80).(r(0)-1)$$

where  $I$  denotes the relevant index value and  $r(0)$  was derived from years of origin 1980-86. This enabled the 1979 data to be used in the calculation of  $r(1)$ ,  $r(2)$ , etc. Similar, but more complex, formulae were used for the earlier years of origin.

### Employers Liability (AVC)

44. The number of claims as estimated at the end of the year of origin was not part of our data for years of origin 1975-80. The data included the number of claims as estimated at the end of each year 1981-90. The number of claims as at the end of the year of origin could then be estimated for these years using chain ladder techniques in reverse (cf para 43).

45. The calculations were as in paras 34-36 (with obvious modifications) averaging indexed payments per claim for payments in 1981-91 for each year of run-off (1980-91 for run-off year 0).

## Employers Liability (CI)

46. As in para 37 the ratios  $r(Y,n)$  were calculated. Initially  $r(Y,n)$  was only available for  $1980 < Y+n < 1992$  and  $(1980,0)$ . Also, of course,  $o(1991-n,n)$  and  $c(1980-n,n)$  were available, where  $o(Y,n)$  is as in para 38 and  $c(Y,n)$  is the (assumed) proportion of payments for year  $Y$  paid by the end of run-off year  $n$ ; i.e.  $c(Y,n) = r(Y,0) + \dots + r(Y,n)$ .

47. The  $r(y,n)$  for  $Y+n > 1990$  were calculated as in para 38. For  $Y+n < 1981$  they were calculated, working from right to left, using the formulae  $r(Y,n) = c(Y,n).g(n)$  and  $c(Y,n-1) = c(Y,n) - r(Y,n)$ .  $g(n)$  is the sum (over  $Y$ ) of the given  $r(Y,n)$  divided by the sum of the corresponding  $c(Y,n)$ .  $r(y,0)$  is of course  $c(Y,0)$ .

### Motor (5 companies)

48. For five companies separate Comp and Non-comp data was available for the years 1975-80. For these companies the methods described in paras 40-47 were used, except that in the IACL and AVC methods payments in the extreme tail were assumed to be subject to 2 years additional inflation and not 4. Proportions paid in years 15, 16 and later were aggregated after concluding the calculations. Mean terms at the start of year 15 were then taken to be 2 years for consistency with other companies.

### Motor (BCL)

49. The data include payments in each year 1981-91 for each year of origin 1981-91, for Comp and Non-comp separately. For Private Motor the data are as described in para 40. The Private Motor data for years of origin 1981-91 were obtained by adding the data for Comp and Non-comp.

50. Chain ladder ratios  $r(0), \dots, r(6)$  were calculated separately for Comp and Non-comp as described in para 29.

51. To extend the run-off pattern to the right, ratios were derived from Private Motor data relating to payments after year 2. To this end, payments in years 0-3 were estimated for years of origin 1975-76, using BCL methods on the Private Motor data. Using these estimates we constructed a triangle of cumulative payments, excluding payments in years 0-3, with the first entry for 1975 missing.

52. The chain ladder factors derived from this table may be called  $q(4), q(5), q(6)$  (not used),  $q(7), \dots$ . As  $q(14)$  and  $q(15)$  were not used,  $q(u)$  was taken as 1 + the arithmetic average of:

$$\begin{aligned} & (1975) (\text{outstandings} + \text{paid in } 90-91) / (\text{paid in } 79-89) \\ & (1976) (\text{outstandings} + \text{paid in } 1991) / (\text{paid in } 1980-90) \\ & (1977) \text{ outstandings} / (\text{paid in } 1981-91) \end{aligned}$$

53. The  $q(7), \dots, q(13), q(u)$  derived from the Private Motor data were used together with  $r(0), \dots, r(6)$  for Comp or Non-comp to derive the payment pattern. So, except for the five companies referred to in para 48, the tail of the derived pattern has the same shape for Comp and Non-comp.

#### Motor (IACL)

54. The data were as in para 49. Payments were adjusted to 1990 values as described in paras 31 and 43, using the earnings index.

55.  $q(7), \dots, q(13)$  were derived much as described in paras 51 and 52, and formulae similar to those in para 52 were used to define  $q(u)$ . The differences were that the paid amounts were



indexed to 1991 values and the outstanding amounts divided by  $F=1.08^{2.5}$ .

56. The indexed run-off pattern defined by  $r(0), \dots, r(6), q(7), \dots, q(13), q(u)$  was converted to one appropriate to 8% inflation in the way described in para 33. Again, except for five companies, this forces the tail to have the same shape for Comp and Non-comp.

### Motor (AVC)

57. The data included also the number of claims as estimated at the end of the year of origin separately for Comp and Non-comp.  $A(0), A(1), \dots, A(7)$  were estimated as described in paras 34 and 35, using the earnings index.

58. The run-off patterns were completed using the ratios  $q(7), \dots, q(u)$  obtained for the IACL (para 55) and the patterns quoted were those appropriate to 8% inflation. So, except for five companies, the shape of the derived tail is the same as for the IACL.

### Motor (CI)

59. The data included the outstandings as at the end of 1991 for years of origin 1981-91, for Comp and Non-comp separately; and for years 1975-80, for Private Car.

60. For Comp and Non-comp separately,  $r(Y,n)$  and  $o(Y,n)$  were calculated as described in para 38 for  $n < 8$  ( $1980 < Y < 1992$ ). The Private Car data (including Comp and Non-comp for years of origin 1981-91) was analysed as described in para 38 so as to compute the  $f(n)$  appropriate to Private Car. The  $f(n)$  so

computed were used in place of the  $f(n)$  computed from Comp or Non-comp data to calculate  $r(Y,n)$  and  $o(Y,n)$  for  $n>7$ .

61. Then the run-off pattern consists of the averages (over  $1980<Y<1992$ ) of  $r(Y,0)$ , ...,  $r(Y,14)$ ,  $o(Y,14)$ . Clearly the shape of the derived tail is the same for Comp and Non-comp.

### Mean term

62. Mean terms were calculated from the run-off patterns assuming, in each case, that on average payments in a year were at mid-year and that the payments after the last year shown separately were 2 years (4 years for EL) after the end of that year. The mean terms shown in the tables were calculated at the beginning of each year of the run-off.

### Weighted mean terms

63. For Fire these are weighted averages of the derived mean terms of claims outstanding at the start of years 1,2,...,11 of the run-off. The weights are the proportions outstanding at these durations according to the derived run-off pattern. Thus the weighted mean terms are unaffected by changes over time in the amount of claims payments. They are intended as a one parameter index for comparison of the overall length of the run-off of claims incurred between companies, and are not appropriate for use within a company where it would be appropriate to weight by the estimated amounts outstanding.

64. For EL these are weighted averages of mean terms as at the start of years 1,...,17. For motor as at the start of years 1,..15.

65. For the IACL and AVC methods appropriate changes were made to the formulae to allow for these. In particular F was altered. For the BCL and CI methods these assumptions had no effect on the run-off patterns shown, though obviously the assumption about the mean term of the tail affected all the mean terms quoted.

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RUN-OFF PATTERNS & MEAN TERMS

In the following tables "size" is the total of the claims payments included in the analyses, excluding payments relating to years of origin 1975-80 for the motor risk groups.

1. Fire	IACL	Run-off patterns
2.		Mean terms
3.	BCL	Run-off patterns
4.		Mean terms
5.	AV CLAIM	Run-off patterns
6.		Mean terms
7.	CO INC	Run-off patterns
8.		Aggregate data
9. EL	IACL	Run-off patterns
10.		Mean terms
11.	BCL	Run-off patterns
12.		Mean terms
13.	AV CLAIM	Run-off patterns
14.		Mean terms
15.	CO INC	Run-off patterns
16.		Mean terms
17. COMP	IACL	Run-off patterns
18.		Mean terms
19.	BCL	Run-off patterns
20.		Mean terms
21.	AV CLAIM	Run-off patterns
22.		Mean terms

23.	COMP	CO INC	Run-off patterns
24.			Mean terms
25.	NON-COMP	IACL	Run-off patterns
26.			Mean terms
27.		BCL	Run-off patterns
28.			Mean terms
29.		AV CLAIM	Run-off patterns
30.			Mean terms
31.		CO INC	Run-off patterns
32.			Mean terms

### WEIGHTED MEAN TERMS

- 33. FIRE
- 34. EL
- 35. COMP
- 36. NON-COMP

Risk Group : Future Inflation :	FIRE 8.00%	Method : Inflation Adjusted Chain Ladder											
		RUN-OFF PATTERN PER MILLE											
		0	1	2	3	4	5	6	7				
Name	Size												
Avon	67,314	478	356	89	29	18	7	8	2				
Britannic	4,841	574	351	56	12	8	1	0	-1				
Commercial Union	1,054,262	477	366	108	30	13	4	0	1				
Co-operative	76,483	523	333	110	22	3	7	2	0				
Cornhill	78,000	500	361	77	18	14	4	2	40				
Eagle Star	1,542,471	523	348	75	26	14	6	4	1				
Ecclesiastical	219,378	229	525	138	48	7	5	2	1				
Economic	36,732	526	327	96	20	7	7	3	1				
General Accident	689,523	471	401	80	29	12	4	2	-2				
Guardian Royal	1,249,752	521	357	78	24	6	8	2	1				
Iron Trades Mutual	39,171	540	397	54	8	-1	3	1	-1				
Legal & General	150,570	431	450	143	31	10	2	1	-26				
Minster	21,053	433	390	129	45	11	-15	7	3				
Municipal General	202,660	622	316	47	10	5	2	-2	0				
Municipal Mutual	738,718	276	318	202	99	49	28	16	7				
Nat. Farmers Union Mutual	194,705	645	336	25	0	1	-7	0	0				
Norwich Union	304,851	423	436	106	23	12	5	0	-4				
Provincial	118,625	507	383	63	25	4	-1	1	1				
Prudential	242,597	495	393	72	24	5	3	1	0				
Refuge	32,895	722	217	43	10	1	5	3	-2				
Royal	576,229	485	417	89	19	-1	-1	0	-9				
Sun Alliance & London	2,436,369	507	343	94	31	11	7	4	-1				
Wesleyan & General	31,179	647	269	43	16	4	6	3	1				
TOTAL	10,156,137	480	364	97	33	13	7	3	0				
TOTAL based on 1990 data	8,387,971	471	386	87	30	13	6	3	1				

Future Inflation : RUN-OFF PATTERN PER MILLE (Contd.)

Name	FIRE		RUN-OFF PATTERN PER MILLE			
	8.00%	8	9	10	11+	12
Avon	4	0	0	-2	0	0
Britannic	0	0	0	0	0	0
Commercial Union	-2	0	0	0	3	0
Co-operative	0	1	0	0	0	0
Cornhill	-1	-23	0	0	8	0
Eagle Star	2	-4	2	2	3	3
Ecclesiastical	5	0	2	2	37	0
Economic	0	0	0	0	13	0
General Accident	0	-1	0	0	2	2
Guardian Royal	0	1	0	0	2	0
Iron Trades Mutual	0	0	0	0	0	0
Legal & General	-55	2	0	0	12	0
Minster	-5	0	1	0	-1	0
Municipal General	0	0	0	0	0	0
Municipal Mutual	-1	2	0	0	2	0
Nat. Farmers Union Mutual	0	0	0	0	2	0
Norwich Union	2	-4	0	0	2	0
Provincial	11	-2	0	0	9	0
Prudential	2	0	0	0	5	0
Refuge	0	0	0	0	0	0
Royal	0	0	0	0	1	0
Sun Alliance & London	2	0	0	0	2	0
Wesleyan & General	9	1	0	0	1	0
TOTAL	0	-1	-1	0	3	0
TOTAL based on 1990 data	-1	-2	6	(10+)		

Risk Group : Future Inflation :	FIRE 8.00%	Method : Inflation Adjusted Chain Ladder							
		0	1	2	3	4	5	6	7
Name					MEAN TERMS				
Avon	1.44	1.30	2.03	2.81	3.21	3.80	3.86	4.50	
Britannic	1.03	0.74	0.83	0.78	0.23	41.78	1.42	0.50	
Commercial Union	1.27	0.97	1.06	1.31	1.64	3.65	11.98	11.85	
Co-operative	1.18	0.93	0.93	1.25	1.54	0.92	0.81	0.75	
Cornhill	1.32	1.15	1.83	2.47	2.27	2.12	1.34	0.40	
Eagle Star	1.24	1.05	1.52	1.90	2.17	2.70	3.10	4.26	
Ecclesiastical	2.04	1.50	2.65	4.41	6.52	6.32	5.97	5.27	
Economic	1.33	1.24	1.90	3.56	4.52	4.70	5.45	5.57	
General Accident	1.24	0.89	1.13	1.21	1.35	2.18	6.48	-11.00	
Guardian Royal	1.20	0.97	1.34	1.82	2.38	2.17	3.34	4.22	
Iron Trades Mutual	1.04	0.67	0.71	0.95	2.39	0.68	-2.23	-1.34	
Legal & General	0.92	0.24	-1.76	10.73	3.95	2.41	1.35	0.34	
Minster	1.29	0.89	0.75	0.42	-2.07	0.30	-0.23	6.06	
Municipal General	0.96	0.71	0.78	0.67	-0.01	7.45	0.50	--	
Municipal Mutual	2.05	1.64	1.53	1.56	1.56	1.49	1.52	1.97	
Nat. Farmers Union Mutual	0.87	0.54	0.16	0.76	-0.24	-1.13	12.81	7.06	
Norwich Union	1.27	0.83	0.85	0.85	0.50	-0.54	-0.16	-1.24	
Provincial	1.29	1.11	2.21	3.45	5.69	5.70	4.34	3.48	
Prudential	1.23	0.94	1.50	2.28	3.98	4.71	5.36	5.10	
Refuge	0.87	0.83	1.02	1.28	1.30	0.43	-0.83	0.50	
Royal	1.09	0.65	0.30	-2.70	2.36	1.59	0.78	-0.23	
Sun Alliance & London	1.27	1.06	1.34	1.73	2.17	2.44	3.24	4.57	
Wesleyan & General	1.07	1.12	2.10	2.78	3.15	2.69	2.59	2.02	
TOTAL	1.31	1.05	1.33	1.68	2.11	2.63	3.73	5.87	
TOTAL based on 1990 data	1.30	1.02	1.42	1.82	2.28	2.93	3.98	5.57	



Risk Group : Future Inflation :	FIRE 8.00%	MEAN TERMS (Contd.)			
		8	9	10	11+
Name					
Avon	4.13	4.48	3.48	2.00	
Britannic	--	--	--	--	
Commercial Union	24.38	3.91	2.62	2.00	
Co-operative	-0.25	-1.25	3.00	2.00	
Cornhill	-0.34	-1.38	3.00	2.00	
Eagle Star	4.47	9.93	2.17	2.00	
Ecclesiastical	4.43	3.89	2.89	2.00	
Economic	5.00	4.00	3.00	2.00	
General Accident	7.19	7.68	2.70	2.00	
Guardian Royal	4.11	3.27	2.87	2.00	
Iron Trades Mutual	1.75	4.00	3.00	2.00	
Legal & General	-0.76	3.68	3.11	2.00	
Minster	0.57	-0.79	-2.79	2.00	
Municipal General	--	--	--	--	
Municipal Mutual	3.89	2.49	2.92	2.00	
Nat. Farmers Union Mutual	5.83	4.00	3.00	2.00	
Norwich Union	17.03	-3.00	3.11	2.00	
Provincial	2.70	5.16	3.00	2.00	
Prudential	3.83	4.00	3.00	2.00	
Refuge	--	--	--	--	
Royal	5.85	3.49	2.57	2.00	
Sun Alliance & London	3.08	3.41	2.66	2.00	
Wesleyan & General	1.14	2.88	3.00	2.00	
TOTAL	4.98	4.39	2.71	2.00	
TOTAL based on 1990 data	6.16	4.11	2.00	(10+)	

Risk Group : FIRE

Method : Basic Chain Ladder

Name	Size	RUN-OFF PATTERN PER MILLE							7
		0	1	2	3	4	5	6	
Avon	67,314	493	346	89	28	17	7	7	2
Britannic	4,841	585	340	53	14	8	1	0	-1
Commercial Union	1,054,262	489	356	108	29	13	4	0	1
Co-operative	76,483	523	327	115	22	4	6	2	0
Cornhill	78,000	509	352	78	18	13	4	2	36
Eagle Star	1,542,471	535	340	74	25	13	6	4	1
Ecclesiastical	219,378	228	530	139	49	7	5	3	1
Economic	36,732	543	312	98	18	7	7	3	1
General Accident	689,523	480	392	81	30	12	4	2	-2
Guardian Royal	1,249,752	531	350	77	23	6	8	2	1
Iron Trades Mutual	39,171	536	397	58	8	-1	2	1	-1
Legal & General	150,570	435	441	144	30	10	2	1	-24
Minster	21,053	453	375	126	45	11	-16	7	3
Municipal General	202,660	639	304	44	9	5	2	-2	0
Municipal Mutual	738,718	289	314	200	97	47	28	15	7
Nat. Farmers Union Mutual	194,705	654	325	27	0	1	-7	0	0
Norwich Union	304,851	427	429	107	22	12	5	0	-3
Provincial	118,625	516	375	63	24	5	-2	1	2
Prudential	242,597	506	384	71	24	5	3	1	0
Refuge	32,895	727	208	46	11	1	5	3	-1
Royal	576,229	492	409	88	19	-1	-1	0	-8
Sun Alliance & London	2,436,369	519	333	94	30	11	7	3	0
Wesleyan & General	31,179	654	263	43	15	4	7	2	1
TOTAL	10,156,137	491	356	97	32	12	7	3	0
TOTAL based on 1990 data	8,387,971	471	387	87	29	13	6	3	1

Risk Group : FIRE RUN-OFF PATTERN PER MILLE (Contd.)

Name	8	9	10	11+
Avon	3	0	-1	9
Britannic	0	0	0	0
Commercial Union	-2	0	0	2
Co-operative	0	1	0	0
Cornhill	-1	-18	0	6
Eagle Star	2	-3	1	3
Ecclesiastical	4	0	1	32
Economic	0	0	0	11
General Accident	0	-1	0	2
Guardian Royal	0	0	0	2
Iron Trades Mutual	0	0	0	0
Legal & General	-49	1	0	9
Minster	-4	0	1	0
Municipal General	0	0	0	0
Municipal Mutual	0	1	0	2
Nat. Farmers Union Mutual	0	0	0	1
Norwich Union	2	-4	0	2
Provincial	10	-2	0	8
Prudential	2	0	0	4
Refuge	0	0	0	0
Royal	0	0	0	1
Sun Alliance & London	1	0	0	2
Wesleyan & General	8	1	0	1
TOTAL	0	-1	0	3
TOTAL based on 1990 data	-1	-2	5	(10+)

Risk Group :	FIRE							MEAN TERMS							Method : Basic Chain																																																																																																																																																																																								
	FIRE							MEAN TERMS							Method : Basic Chain																																																																																																																																																																																								
	0	1	2	3	4	5	6	7	0	1	2	3	4	5	6	7	0	1	2	3	4	5	6	7																																																																																																																																																																															
Name	1.39	1.26	1.91	2.65	3.03	3.64	4.44	1.02	0.75	0.87	0.79	0.30	-13.98	1.50	0.50	1.25	0.97	1.03	1.24	1.46	2.95	13.61	15.56	1.19	0.94	0.90	1.24	1.46	0.89	0.75	0.77	1.31	1.15	1.81	2.49	2.31	2.09	1.35	0.42	1.21	1.03	1.46	1.82	2.06	2.53	2.89	4.17	1.98	1.42	2.45	4.07	6.30	6.15	5.87	5.25	1.28	1.22	1.76	3.41	4.24	4.44	5.30	5.54	1.23	0.90	1.11	1.17	1.29	1.93	5.51	-9.14	1.18	0.96	1.30	1.76	2.27	2.03	3.22	4.18	1.04	0.67	0.69	0.88	3.27	0.63	-1.97	-1.20	0.94	0.27	-1.53	12.21	4.12	2.52	1.46	0.45	1.26	0.89	0.73	0.36	-5.78	0.26	-0.12	5.76	0.93	0.70	0.77	0.69	0.04	9.65	0.50	--	2.01	1.62	1.51	1.53	1.52	1.42	1.44	1.88	0.86	0.54	0.10	1.04	0.06	-0.88	12.71	7.27	1.27	0.84	0.85	0.90	0.56	-0.07	-0.14	-1.16	1.26	1.08	2.07	3.21	5.17	5.60	4.13	3.31	1.21	0.93	1.42	2.10	3.72	4.46	5.24	5.08	0.87	0.86	1.02	1.31	1.40	0.54	-0.33	0.50	1.09	0.66	0.34	-2.02	2.48	1.67	0.85	-0.15	1.25	1.05	1.28	1.64	2.06	2.27	3.05	4.49	1.05	1.10	2.00	2.65	3.01	2.49	2.51	1.96	1.28	1.04	1.28	1.60	1.99	2.42	3.49	5.89	1.30	1.01	1.39	1.80	2.24	2.84	3.87	5.42
TOTAL	1.28	1.04	1.28	1.60	1.99	2.42	3.49	1.28	1.04	1.28	1.60	1.99	2.42	3.49	1.30	1.01	1.39	1.80	2.24	2.84	3.87	5.42	TOTAL based on 1990 data	1.30	1.01	1.39	1.80	2.24	2.84	3.87	5.42																																																																																																																																																																								

Risk Group :	FIRE				MEAN TERMS (Contd.)		
	8	9	10	11+	10	11+	11+
Name	4.05	4.43	3.43	2.00			
Avon	--	--	--	--			
Britannic	94.94	4.02	2.65	2.00			
Commercial Union	-0.25	-1.25	3.00	2.00			
Co-operative	-0.34	-1.38	3.00	2.00			
Cornhill							
Eagle Star	4.55	11.42	2.24	2.00			
Ecclesiastical	4.43	3.90	2.90	2.00			
Economic	5.00	4.00	3.00	2.00			
General Accident	7.08	7.66	2.73	2.00			
Guardian Royal	4.10	3.31	2.88	2.00			
Iron Trades Mutual	1.69	4.00	3.00	2.00			
Legal & General	-0.59	3.65	3.10	2.00			
Minster	0.53	-0.61	-2.51	2.00			
Municipal General	--	--	--	--			
Municipal Mutual	3.90	2.49	2.93	2.00			
Nat. Farmers Union Mutual	5.95	4.00	3.00	2.00			
Norwich Union	12.56	-2.84	3.09	2.00			
Provincial	2.65	5.12	3.00	2.00			
Prudential	3.80	4.00	3.00	2.00			
Refuge	--	--	--	--			
Royal	5.94	3.51	2.61	2.00			
Sun Alliance & London	3.04	3.41	2.69	2.00			
Wesleyan & General	1.09	2.89	3.00	2.00			
TOTAL	5.07	4.45	2.74	2.00			
TOTAL based on 1990 data	6.00	3.99	2.00	(10+)			

Risk Group :	FIRE 8.00%	RUN-OFF PATTERN PER MILLE							Method : Average Claim	
		0	1	2	3	4	5	6		7
Name	Size									
Avon	67,314	482	357	82	28	18	8	8	1	7
Britannic	4,841	571	355	57	10	6	1	0	-1	-1
Commercial Union	1,054,262	471	372	111	30	13	3	0	1	1
Co-operative	76,483	508	337	122	22	3	6	2	0	0
Cornhill	78,000	512	357	75	15	13	3	2	32	32
Eagle Star	1,542,471	525	351	73	25	13	5	3	1	1
Ecclesiastical	219,378	263	516	125	49	6	4	2	2	2
Economic	36,732	536	342	81	19	5	6	3	1	1
General Accident	689,523	471	402	79	30	12	4	2	-2	-2
Guardian Royal	1,249,752	528	357	75	22	6	7	2	1	1
Iron Trades Mutual	39,171	450	448	89	9	2	2	0	-2	-2
Legal & General	150,570	452	424	125	27	9	1	0	-15	-15
Minster	21,053	422	403	128	51	12	-25	8	3	3
Municipal General	202,660	588	328	56	21	7	3	-4	0	0
Municipal Mutual	738,718	279	326	200	95	47	25	15	7	7
Nat. Farmers Union Mutual	194,705	633	349	22	1	1	-6	-1	0	0
Norwich Union	304,851	428	436	103	23	10	4	0	-3	-3
Provincial	118,625	509	388	58	25	2	-2	0	0	0
Prudential	242,597	509	385	69	24	5	3	1	0	0
Refuge	32,895	722	217	47	9	1	4	2	-2	-2
Royal	576,229	478	421	90	19	-1	-2	0	-6	-6
Sun Alliance & London	2,436,369	494	350	100	31	11	7	3	0	0
Wesleyan & General	31,179	652	272	43	15	4	4	2	1	1
TOTAL	10,156,137	478	368	97	32	12	6	3	0	0
TOTAL based on 1990 data	8,387,971	479	381	85	30	12	6	3	1	1

Risk Group : Future Inflation :	FIRE 8.00%					RUN-OFF PATTERN PER MILLE (Contd.)		
	8	9	10	11+				
Name								
Avon	5	0	-2	13				
Britannic	0	0	0	0				
Commercial Union	-2	-1	1	3				
Co-operative	0	1	0	0				
Cornhill	-1	-16	0	6				
Eagle Star	2	-4	1	3				
Ecclesiastical	3	0	1	29				
Economic	0	0	0	8				
General Accident	0	-1	0	2				
Guardian Royal	0	0	0	2				
Iron Trades Mutual	1	0	0	0				
Legal & General	-30	1	0	7				
Minster	-4	0	1	0				
Municipal General	0	0	0	0				
Municipal Mutual	0	2	0	2				
Nat. Farmers Union Mutual	0	0	0	1				
Norwich Union	2	-4	0	2				
Provincial	11	-2	0	10				
Prudential	1	0	0	4				
Refuge	0	0	0	0				
Royal	0	0	0	1				
Sun Alliance & London	1	0	0	2				
Wesleyan & General	6	0	0	1				
TOTAL	0	-1	0	3				
TOTAL based on 1990 data	0	-2	5	(10+)				

Risk Group : Future Inflation :	FIRE 8.00%							MEAN TERMS							Method : Average Claim	
	0	1	2	3	4	5	6	7	0	1	2	3	4	5		6
Name																
Avon	1.46	1.35	2.23	3.02	3.38	3.92	4.05	4.66								
Britannic	1.02	0.72	0.80	0.81	0.29	-10.76	1.46	0.50								
Commercial Union	1.27	0.96	1.03	1.28	1.65	4.65	12.26	9.93								
Co-operative	1.21	0.93	0.87	1.23	1.58	0.92	0.82	0.70								
Cornhill	1.28	1.11	1.77	2.50	2.26	2.15	1.39	0.46								
Eagle Star	1.22	1.01	1.45	1.80	2.06	2.66	3.22	4.50								
Ecclesiastical	1.88	1.38	2.41	3.91	6.45	6.34	5.96	5.28								
Economic	1.23	1.07	1.65	2.96	4.03	4.11	5.00	5.48								
General Accident	1.24	0.89	1.13	1.19	1.37	2.24	6.71	-12.76								
Guardian Royal	1.18	0.94	1.29	1.76	2.34	2.18	3.33	4.19								
Iron Trades Mutual	1.17	0.71	0.66	0.78	0.63	-0.07	0.16	-0.74								
Legal & General	1.04	0.49	-0.54	169.24	4.20	2.32	1.25	0.25								
Minster	1.28	0.85	0.67	0.13	3.25	0.25	0.04	17.37								
Municipal General	1.03	0.77	0.85	0.56	-0.24	4.80	0.50	--								
Municipal Mutual	2.01	1.60	1.51	1.55	1.56	1.54	1.54	1.98								
Nat. Farmers Union Mutual	0.88	0.53	0.03	1.34	0.22	-0.75	34.75	8.04								
Norwich Union	1.25	0.81	0.80	0.73	0.21	-15.76	0.31	-0.72								
Provincial	1.28	1.09	2.29	3.60	6.48	6.21	4.73	3.82								
Prudential	1.19	0.91	1.38	2.00	3.62	4.47	5.26	5.08								
Refuge	0.86	0.81	0.90	1.17	1.23	0.36	-1.28	0.50								
Royal	1.11	0.68	0.42	-1.27	2.13	1.25	0.46	-0.54								
Sun Alliance & London	1.28	1.04	1.26	1.63	2.10	2.39	3.18	4.50								
Wesleyan & General	1.02	1.00	1.78	2.43	2.97	2.63	2.51	1.99								
TOTAL	1.30	1.03	1.29	1.64	2.08	2.66	3.75	5.74								
TOTAL based on 1990 data	1.28	1.01	1.39	1.77	2.26	2.96	4.06	5.51								



Risk Group : Future Inflation :	FIRE 8.00%					MEAN TERMS (Contd.)		
	Name	8	9	10	11+	10	11+	11+
Avon	3.95	4.37	3.37	2.00				
Britannic	--	--	--	--	--	--	--	--
Commercial Union	15.16	4.54	2.59	2.00				
Co-operative	-0.25	-1.25	3.00	2.00				
Cornhill	-0.42	-1.47	3.00	2.00				
Eagle Star	5.14	15.12	2.20	2.00				
Ecclesiastical	4.52	3.91	2.91	2.00				
Economic	5.00	4.00	3.00	2.00				
General Accident	7.09	7.30	2.71	2.00				
Guardian Royal	4.09	3.29	2.86	2.00				
Iron Trades Mutual	1.55	4.00	3.00	2.00				
Legal & General	-0.92	3.66	3.12	2.00				
Minster	0.49	-0.47	-2.08	2.00				
Municipal General	--	--	--	--				
Municipal Mutual	3.85	2.60	2.92	2.00				
Nat. Farmers Union Mutual	6.36	4.00	3.00	2.00				
Norwich Union	-9.01	-2.61	3.10	2.00				
Provincial	2.78	4.84	3.00	2.00				
Prudential	3.77	4.00	3.00	2.00				
Refuge	--	--	--	--				
Royal	5.02	3.48	2.63	2.00				
Sun Alliance & London	3.03	3.28	2.65	2.00				
Wesleyan & General	1.15	2.95	3.00	2.00				
TOTAL	4.98	4.57	2.71	2.00				
TOTAL based on 1990 data	5.83	4.16	2.00	(10+)				

Method : Company Incurred

Risk Group : FIRE

Name	Size	RUN-OFF PATTERN PER MILLE					5+
		0	1	2	3	4	
Avon	67,314	477	353	81	28	20	40
Britannic	4,841	568	345	52	12	12	10
Commercial Union	1,054,262	455	366	106	37	20	15
Co-operative	76,483	511	333	103	24	3	25
Cornhill	78,000	487	369	73	19	15	37
Eagle Star	1,542,471	516	347	72	28	17	19
Ecclesiastical	219,378	286	498	122	52	8	34
Economic	36,732	523	346	75	25	8	23
General Accident	689,523	461	391	80	33	15	20
Guardian Royal	1,249,752	517	354	76	27	7	19
Iron Trades Mutual	39,171	447	403	96	34	-11	31
Legal & General	150,570	427	407	121	40	-7	12
Minster	21,053	424	386	115	48	14	13
Municipal General	202,660	579	327	57	25	9	2
Municipal Mutual	738,718	290	321	190	95	47	57
Nat. Farmers Union Mutual	194,705	643	336	21	0	0	0
Norwich Union	304,851	419	416	105	24	12	23
Provincial	118,625	498	384	59	31	4	24
Prudential	242,597	502	383	68	23	6	17
Refuge	32,895	703	225	42	13	2	14
Royal	576,229	469	412	91	29	0	0
Sun Alliance & London	2,436,369	480	345	94	41	17	23
Wesleyan & General	31,179	647	273	41	18	5	15

Risk Group : FIRE		RUN-OFF PATTERN PER MILLE											Method : Company Incurred					
Name	Size	0	1	2	3	4	5	6	7	8	9	10	11+					
TOTAL	10,156,137	470	362	94	37	16	8	5	0	1	-6	3	10					
1990 TOTAL	8,387,971	474	364	91	35	15	8	5	2	-6	-83	96	(10+)					

Risk Group : FIRE		MEAN TERMS											Method : Company Incurred					
Name	Size	0	1	2	3	4	5	6	7	8	9	10	11+					
TOTAL	10,156,137	1.41	1.21	1.75	2.33	3.12	4.06	5.31	6.85	6.20	5.84	2.44	2.00					
1990 TOTAL	8,387,971	1.60	1.59	3.05	5.29	8.79	13.53	19.73	28.74	35.52	19.08	2.00	(10+)					

Risk Group : Future Inflation :	EMPLOYERS LIABILITY		Method : Inflation Adjusted Chain Ladder								
	8.00%	Size	0	1	2	3	4	5	6	7	8
Name			RUN-OFF PATTERN PER MILLE								
Avon		7,184	23	98	147	199	145	152	57	30	76
Commercial Union		163,401	47	174	214	189	147	101	56	36	16
Co-operative		21,784	34	132	176	171	151	114	80	45	22
Cornhill		35,710	21	134	211	200	128	92	66	28	35
Eagle Star		590,205	19	147	183	161	124	91	60	43	28
General Accident		158,224	27	155	210	177	142	94	59	35	20
Guardian Royal		295,333	40	183	195	160	135	98	61	39	23
Iron Trades Mutual		59,368	12	128	161	145	125	97	71	65	83
Iron Trades Employer		361,059	56	194	192	160	121	82	56	37	29
Legal & General		31,329	16	112	187	174	147	102	84	47	16
Norwich Union		68,138	18	114	173	185	135	98	74	44	30
Orion		9,280	11	107	198	179	150	116	67	92	64
Pearl		8,513	15	101	205	184	190	124	49	44	32
Provincial		25,540	18	142	223	205	125	105	53	43	21
Prudential		52,436	45	130	191	202	140	98	79	44	29
Royal		82,251	24	128	146	133	102	73	50	32	18
Sun Alliance & London		182,409	14	104	156	156	128	97	67	44	25
Wesleyan & General		250	25	96	84	64	374	8	88	0	0
TOTAL		2,152,414	30	154	187	166	130	93	61	40	26
TOTAL of 1990 data		1,828,181	31	159	190	168	129	91	58	38	25

Risk Group : Future Inflation :	EMPLOYERS LIABILITY										Method : Inflation Adjusted Chain Ladder				
	8.00%										RUN-OFF PATTEN PER MILLE (Contd.)				
	9	10	11	12	13	14	15	16	17+	14	15	16	17+		
Avon	73	0	0	0	0	0	0	0	0	0	0	0	0		
Commercial Union	11	6	1	1	0	0	0	0	0	0	0	0	0		
Co-operative	14	7	5	6	10	11	1	1	1	11	1	1	21		
Cornhill	17	19	10	7	1	4	6	0	0	4	6	0	21		
Eagle Star	20	13	12	13	12	13	16	23	16	13	23	23	23		
General Accident	13	13	5	5	2	4	4	8	4	4	8	8	28		
Guardian Royal	16	10	4	6	4	5	-1	1	-1	5	1	1	20		
Iron Trades Mutual	11	6	84	3	3	2	0	9	0	2	9	9	-6		
Iron Trades Employer	20	16	12	10	8	5	2	1	2	5	1	1	-1		
Legal & General	22	12	8	-1	4	8	19	15	19	8	15	15	28		
Norwich Union	15	10	2	5	6	6	6	10	6	6	10	10	69		
Orion	7	1	2	1	7	0	0	0	0	0	0	0	0		
Pearl	22	7	0	1	6	5	0	3	0	5	3	3	11		
Provincial	19	9	9	2	14	1	1	0	1	1	0	0	11		
Prudential	9	21	1	1	4	1	0	3	0	1	3	3	3		
Royal	16	9	11	9	9	42	10	16	10	42	16	16	171		
Sun Alliance & London	15	9	6	6	3	4	4	6	4	4	6	6	155		
Wesleyan & General	0	0	0	0	0	0	0	0	0	0	0	0	261		
TOTAL	18	12	10	8	7	9	7	9	7	9	9	9	34		
TOTAL of 1990 data	17	11	9	8	6	8	5	45	5	8	45	45	(16+)		

Risk Group : Future Inflation : Name	EMPLOYERS LIABILITY								MEAN TERMS								Method : Inflation Adjusted Chain Ladder											
	8.00%																											
	0	1	2	3	4	5	6	7	8	0	1	2	3	4	5	6	7	8	0	1	2	3	4	5	6	7	8	
Avon	4.65	3.74	3.11	2.63	2.43	2.14	2.20	1.74	0.99																			
Commercial Union	3.67	2.83	2.35	2.05	1.83	1.69	1.62	1.51	1.50																			
Co-operative	4.70	3.85	3.38	3.15	3.09	3.25	3.65	4.42	5.21																			
Cornhill	4.63	3.72	3.23	3.14	3.35	3.54	3.84	4.34	4.23																			
Eagle Star	5.34	4.44	4.13	4.15	4.35	4.65	5.01	5.26	5.45																			
General Accident	4.60	3.71	3.32	3.29	3.44	3.88	4.51	5.26	5.90																			
Guardian Royal	4.31	3.47	3.17	3.06	3.04	3.23	3.65	4.14	4.74																			
Iron Trades Mutual	5.13	4.19	3.74	3.48	3.26	3.07	2.82	2.46	2.10																			
Iron Trades Employer	4.09	3.30	3.02	2.89	2.84	2.86	2.84	2.77	2.59																			
Legal & General	5.23	4.31	3.80	3.70	3.79	4.11	4.51	5.41	6.16																			
Norwich Union	5.67	4.77	4.33	4.28	4.66	5.15	5.81	6.74	7.49																			
Orion	4.46	3.50	2.87	2.55	2.28	2.03	1.77	1.26	1.13																			
Pearl	4.51	3.58	2.93	2.66	2.46	2.68	3.18	3.18	3.50																			
Provincial	4.32	3.39	2.88	2.73	2.85	2.87	3.23	3.36	3.80																			
Prudential	4.17	3.34	2.78	2.47	2.39	2.30	2.21	2.38	2.56																			
Royal	7.85	7.03	7.02	7.37	7.97	8.61	9.12	9.39	9.29																			
Sun Alliance & London	7.08	6.18	5.85	6.00	6.51	7.26	8.18	9.04	9.65																			
Wesleyan & General	8.37	7.57	7.34	7.07	6.64	12.07	11.35	14.00	13.00																			
TOTAL	5.00	4.14	3.82	3.81	4.00	4.36	4.85	5.33	5.74																			
TOTAL of 1990 data	4.95	4.09	3.79	3.81	4.04	4.46	5.01	5.51	5.93																			

Risk Group : Future Inflation : Name	EMPLOYERS LIABILITY										MEAN TERMS (Contd.)							Method : Inflation Adjusted Chain Ladder
	8.00%																	
	9	10	11	12	13	14	15	16	17+									
Avon	0.50	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Commercial Union	1.27	1.18	1.68	1.77	3.38	4.72	3.32	3.38	3.38	4.72	4.72	3.32	3.38	3.38	4.72	4.72	3.38	4.00
Co-operative	5.55	5.68	5.38	4.90	4.52	4.66	5.63	4.75	4.00	4.66	4.66	5.63	4.75	4.00	4.66	4.66	4.75	4.00
Cornhill	4.75	4.83	5.52	5.83	6.04	5.16	4.77	5.00	4.00	5.16	5.16	4.77	5.00	4.00	5.16	5.16	5.00	4.00
Eagle Star	5.42	5.19	4.74	4.24	3.79	3.32	2.90	2.75	4.00	3.32	3.32	2.90	2.75	4.00	3.32	3.32	2.75	4.00
General Accident	6.20	6.32	6.65	6.26	5.87	5.10	4.57	4.02	4.00	5.10	5.10	4.57	4.02	4.00	5.10	5.10	4.02	4.00
Guardian Royal	5.25	5.84	6.23	5.91	6.01	5.80	6.10	4.73	4.00	5.80	5.80	6.10	4.73	4.00	5.80	5.80	4.73	4.00
Iron Trades Mutual	2.29	1.49	0.55	-0.11	-1.35	-3.47	-7.50	-8.50	4.00	-3.47	-3.47	-7.50	-8.50	4.00	-3.47	-3.47	-8.50	4.00
Iron Trades Employer	2.40	2.12	1.81	1.39	0.95	0.45	-0.66	-8.30	4.00	0.45	0.45	-0.66	-8.30	4.00	0.45	0.45	-8.30	4.00
Legal & General	5.92	6.21	6.02	5.65	4.56	3.82	3.26	3.46	4.00	3.82	3.82	3.26	3.46	4.00	3.82	3.82	3.46	4.00
Nonwich Union	8.10	8.10	7.85	7.00	6.33	5.72	5.08	4.41	4.00	5.72	5.72	5.08	4.41	4.00	5.72	5.72	4.41	4.00
Orion	2.48	2.82	2.02	1.41	0.50	--	--	--	--	--	--	--	--	--	--	--	--	--
Pearl	4.24	5.66	6.06	5.11	4.32	4.61	4.99	3.99	4.00	4.61	4.61	4.99	3.99	4.00	4.61	4.61	3.99	4.00
Provincial	3.89	4.28	4.27	4.43	3.66	6.35	5.72	5.00	4.00	6.35	6.35	5.72	5.00	4.00	6.35	6.35	5.00	4.00
Prudential	2.94	2.55	5.03	4.47	3.80	4.46	3.79	2.79	4.00	4.46	4.46	3.79	2.79	4.00	4.46	4.46	2.79	4.00
Royal	8.82	8.31	7.57	6.87	6.10	5.32	5.35	4.61	4.00	5.32	5.32	5.35	4.61	4.00	5.32	5.32	4.61	4.00
Sun Alliance & London	9.75	9.49	8.91	8.17	7.43	6.54	5.70	4.82	4.00	6.54	6.54	5.70	4.82	4.00	6.54	6.54	4.82	4.00
Wesleyan & General	12.00	11.00	10.00	9.00	8.00	7.00	6.00	5.00	4.00	7.00	7.00	6.00	5.00	4.00	7.00	7.00	5.00	4.00
TOTAL	5.97	5.98	5.78	5.49	5.12	4.71	4.45	4.06	4.00	4.71	4.71	4.45	4.06	4.00	4.71	4.71	4.06	4.00
TOTAL of 1990 data	6.19	6.23	6.00	5.65	5.29	4.80	4.52	4.00	(16+)	4.80	4.80	4.52	4.00	(16+)	4.80	4.80	4.00	(16+)

Risk Group :	EMPLOYERS LIABILITY							RUN-OFF PATTERN PER MILLE								Method : Basic Chain Ladder			
	Name	Size	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14		
Avon	7,184	23	88	139	194	148	132	55	32	94									
Commercial Union	163,401	39	162	208	188	151	109	62	42	17									
Co-operative	21,784	32	122	170	167	151	114	87	48	23									
Cornhill	35,710	19	121	200	193	128	93	77	31	35									
Eagle Star	590,205	17	135	172	154	122	94	65	46	32									
General Accident	158,224	26	148	201	174	141	98	63	37	20									
Guardian Royal	295,333	38	173	188	158	136	102	65	42	24									
Iron Trades Mutual	59,368	10	118	149	138	122	98	70	68	88									
Iron Trades Employer	361,059	57	178	182	154	121	87	60	40	32									
Legal & General	31,329	15	107	180	166	141	108	88	50	16									
Norwich Union	68,138	16	105	160	175	130	100	84	47	31									
Orion	9,280	10	105	198	181	156	124	58	78	73									
Pearl	8,513	14	100	195	177	196	125	55	46	32									
Provincial	25,540	17	129	208	208	127	112	54	51	22									
Prudential	52,436	42	123	184	199	139	103	85	48	28									
Royal	82,251	22	115	133	125	99	73	51	33	18									
Sun Alliance & London	182,409	13	94	146	147	125	98	70	47	25									
Wesleyan & General	250	23	77	75	60	377	12	82	0	0									
TOTAL	2,152,414	28	142	177	160	129	96	65	44	29									
TOTAL of 1990 data	1,828,181	29	148	180	163	128	94	62	41	28									



Risk Group :	EMPLOYERS LIABILITY										Method : Basic Chain Ladder				
	RUN-OFF PATTEN PER MILLE (Contd.)														
	Name	9	10	11	12	13	14	15	16	17+	15	16	17+		
Avon	96	0	0	0	0	0	0	0	0	0	0	0	0		
Commercial Union	12	7	1	1	0	0	0	0	0	0	0	0	0		
Co-operative	16	7	5	7	11	13	1	1	2	23					
Cornhill	20	23	12	9	1	4	8	0	0	25					
Eagle Star	21	14	13	14	14	15	19	28	26						
General Accident	14	13	6	5	2	5	5	10	33						
Guardian Royal	19	11	4	7	4	6	-2	2	23						
Iron Trades Mutual	11	6	107	4	4	3	0	11	-7						
Iron Trades Employer	23	19	13	12	11	7	2	1	-1						
Legal & General	26	13	9	-1	4	9	21	17	32						
Norwich Union	18	11	2	6	7	7	7	13	80						
Orion	8	1	2	1	7	0	0	0	0						
Pearl	25	7	0	1	6	5	0	4	13						
Provincial	19	11	10	1	17	1	1	0	12						
Prudential	10	25	1	1	4	1	0	4	4						
Royal	17	9	13	10	10	48	12	19	193						
Sun Alliance & London	16	10	6	6	3	5	4	8	178						
Wesleyan & General	0	0	0	0	0	0	0	0	294						
TOTAL	19	13	11	9	9	10	8	11	39						
TOTAL of 1990 data	19	12	10	9	7	10	7	53	(16+)						

Risk Group :	EMPLOYERS LIABILITY								Method : Basic Chain Ladder										
	MEAN TERMS																		
	Name	0	1	2	3	4	5	6	7	8	0	1	2	3	4	5	6	7	8
Avon	4.87	3.97	3.31	2.83	2.64	2.42	2.33	1.79	1.00										
Commercial Union	3.81	2.95	2.44	2.12	1.88	1.71	1.62	1.48	1.52										
Co-operative	4.88	4.03	3.53	3.30	3.21	3.36	3.69	4.48	5.25										
Cornhill	4.89	3.97	3.46	3.36	3.55	3.70	3.92	4.50	4.40										
Eagle Star	5.66	4.74	4.42	4.42	4.57	4.81	5.14	5.37	5.53										
General Accident	4.80	3.92	3.53	3.50	3.65	4.09	4.74	5.54	6.19										
Guardian Royal	4.48	3.64	3.33	3.21	3.17	3.35	3.76	4.27	4.87										
Iron Trades Mutual	5.41	4.46	4.00	3.71	3.47	3.26	3.00	2.60	2.24										
Iron Trades Employer	4.28	3.51	3.22	3.06	2.99	2.97	2.94	2.87	2.65										
Legal & General	5.44	4.52	4.01	3.91	3.97	4.22	4.64	5.50	6.20										
Nowich Union	6.06	5.15	4.71	4.64	4.98	5.39	5.96	6.97	7.66										
Orion	4.46	3.50	2.86	2.54	2.27	2.05	1.89	1.36	1.11										
Pearl	4.62	3.68	3.04	2.75	2.52	2.77	3.22	3.29	3.66										
Provincial	4.49	3.56	3.02	2.84	2.95	2.95	3.33	3.38	3.93										
Prudential	4.29	3.45	2.89	2.56	2.48	2.36	2.26	2.47	2.71										
Royal	8.45	7.63	7.58	7.87	8.39	8.93	9.34	9.52	9.37										
Sun Alliance & London	7.59	6.68	6.32	6.46	6.92	7.61	8.45	9.27	9.83										
Wesleyan & General	9.00	8.19	7.85	7.52	7.08	12.46	11.83	14.00	13.00										
TOTAL	5.29	4.43	4.10	4.07	4.24	4.56	5.03	5.49	5.87										
TOTAL of 1990 data	5.24	4.38	4.08	4.08	4.30	4.69	5.21	5.71	6.08										

Risk Group :	EMPLOYERS LIABILITY										MEAN TERMS (Contd.)					Method : Basic Chain Ladder				
	Name	9	10	11	12	13	14	15	16	17+	9	10	11	12	13	14	15	16	17+	
Avon	0.50	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	
Commercial Union	1.27	1.18	1.74	1.78	1.78	3.58	4.69	3.28	3.32	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	
Co-operative	5.55	5.71	5.34	4.79	4.79	4.35	4.47	5.57	4.71	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	
Cornhill	4.74	4.78	5.40	5.71	5.71	5.96	5.07	4.68	5.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	
Eagle Star	5.50	5.25	4.77	4.25	4.25	3.77	3.27	2.83	2.67	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	
General Accident	6.45	6.50	6.67	6.26	6.26	5.84	5.06	4.51	3.97	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	
Guardian Royal	5.30	5.89	6.24	5.87	5.87	5.93	5.70	6.05	4.70	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	
Iron Trades Mutual	2.34	1.50	0.55	-0.10	-0.10	-1.35	-3.51	-7.50	-8.50	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	
Iron Trades Employer	2.45	2.16	1.83	1.39	1.39	0.93	0.40	-0.82	-10.61	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	
Legal & General	5.90	6.24	6.07	5.65	5.65	4.59	3.82	3.23	3.43	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	
Norwich Union	8.14	8.17	7.84	6.99	6.99	6.31	5.68	5.04	4.38	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	
Orion	2.47	2.86	2.05	1.42	1.42	0.50	--	--	--	--	--	--	--	--	--	--	--	--	--	
Pearl	4.34	5.95	6.30	5.36	5.36	4.58	4.72	4.94	3.94	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	
Provincial	3.97	4.26	4.19	4.36	4.36	3.55	6.30	5.69	5.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	
Prudential	2.95	2.60	5.25	4.64	4.64	3.93	4.39	3.70	2.70	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	
Royal	8.87	8.32	7.55	6.86	6.86	6.09	5.29	5.33	4.59	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	
Sun Alliance & London	9.84	9.54	8.96	8.20	8.20	7.43	6.54	5.69	4.81	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	
Wesleyan & General	12.00	11.00	10.00	9.00	9.00	8.00	7.00	6.00	5.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	
TOTAL	6.06	6.03	5.79	5.48	5.48	5.09	4.66	4.39	4.02	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	
TOTAL of 1990 data	6.29	6.29	6.02	5.65	5.65	5.27	4.76	4.50	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.00	(16+)	

Risk Group : Future Inflation : Name	EMPLOYERS LIABILITY								RUN-OFF PATTERN PER MILLE								Method : Average Claim			
	8.00%																			
	Size	0	1	2	3	4	5	6	7	8	1	2	3	4	5	6	7	8		
Avon	7,184	22	107	150	197	135	186	61	26	59										
Commercial Union	163,401	41	150	201	189	155	113	65	42	19										
Co-operative	21,784	32	123	172	166	149	121	87	42	20										
Cornhill	35,710	22	139	213	199	126	91	67	30	31										
Eagle Star	590,205	18	138	176	159	124	94	64	47	31										
General Accident	158,224	27	157	216	184	145	91	59	34	19										
Guardian Royal	295,333	40	188	203	164	134	97	58	38	23										
Iron Trades Mutual	59,368	12	104	142	132	118	104	87	72	95										
Iron Trades Employer	361,059	52	183	186	157	123	87	60	40	32										
Legal & General	31,329	15	113	186	175	147	105	85	45	15										
Norwich Union	68,138	17	114	170	187	138	99	71	45	30										
Orion	9,280	11	113	182	150	118	92	62	209	55										
Pearl	8,513	15	118	205	184	195	123	46	39	26										
Provincial	25,540	17	133	215	207	134	109	55	47	23										
Prudential	52,436	47	139	201	199	140	93	75	40	29										
Royal	82,251	26	126	145	134	102	72	50	32	17										
Sun Alliance & London	182,409	17	123	176	167	132	100	67	41	21										
Westeyan & General	250	19	108	119	79	446	9	68	0	0										
TOTAL	2,152,414	28	150	185	166	131	94	63	42	28										
TOTAL of 1990 data	1,828,181	29	154	189	168	131	93	60	40	26										

Risk Group : Future Inflation :	EMPLOYERS LIABILITY											Method : Average Claim				
	8.00%											RUN-OFF PATTEN PER MILLE (Contd.)				
	Name	9	10	11	12	13	14	15	16	17+	15	16	17+			
Avon	56	0	0	0	0	0	0	0	0	0	0	0	0			
Commercial Union	14	8	1	1	0	0	0	0	0	0	0	0	0			
Co-operative	12	8	6	7	11	12	1	1	1	1	1	28	0			
Cornhill	19	20	11	8	1	3	5	0	0	0	0	16	0			
Eagle Star	21	13	12	13	12	13	17	25	22	17	25	22	22			
General Accident	13	11	4	4	1	3	3	6	21	3	6	21	21			
Guardian Royal	15	9	4	5	3	4	-1	1	17	4	1	17	17			
Iron Trades Mutual	22	7	86	4	4	4	0	18	-12	0	18	-12	-12			
Iron Trades Employer	23	17	12	11	9	5	2	1	-1	2	1	-1	-1			
Legal & General	24	12	8	-2	5	8	18	13	27	18	13	27	27			
Norwich Union	15	11	2	5	6	6	5	10	68	5	10	68	68			
Orion	3	0	1	0	2	0	0	0	0	0	0	0	0			
Pearl	19	6	0	1	6	4	0	2	9	0	2	9	9			
Provincial	17	9	8	2	13	1	1	0	10	1	0	10	10			
Prudential	8	19	1	1	3	0	0	2	3	0	2	3	3			
Royal	17	9	11	9	9	42	11	16	173	11	16	173	173			
Sun Alliance & London	12	7	4	4	2	3	3	5	115	3	5	115	115			
Wesleyan & General	0	0	0	0	0	0	0	0	153	0	0	153	153			
TOTAL	18	12	10	8	7	8	8	9	33	7	9	33	33			
TOTAL of 1990 data	17	11	8	8	6	8	6	45	(16+)	6	45	(16+)	(16+)			

Risk Group : Future Inflation : Name	EMPLOYERS LIABILITY								MEAN TERMS								Method : Average Claim										
	8.00%																										
	0	1	2	3	4	5	6	7	8	0	1	2	3	4	5	6	7	8	0	1	2	3	4	5	6	7	8
Avon	4.50	3.59	2.97	2.48	2.23	1.83	2.05	1.71	0.99	4.50	3.59	2.97	2.48	2.23	1.83	2.05	1.71	0.99	4.50	3.59	2.97	2.48	2.23	1.83	2.05	1.71	0.99
Commercial Union	3.88	3.03	2.50	2.16	1.90	1.73	1.65	1.53	1.50	3.88	3.03	2.50	2.16	1.90	1.73	1.65	1.53	1.50	3.88	3.03	2.50	2.16	1.90	1.73	1.65	1.53	1.50
Co-operative	4.92	4.06	3.58	3.36	3.30	3.47	3.99	5.03	5.82	4.92	4.06	3.58	3.36	3.30	3.47	3.99	5.03	5.82	4.92	4.06	3.58	3.36	3.30	3.47	3.99	5.03	5.82
Cornhill	4.52	3.61	3.13	3.02	3.19	3.32	3.53	3.95	3.85	4.52	3.61	3.13	3.02	3.19	3.32	3.53	3.95	3.85	4.52	3.61	3.13	3.02	3.19	3.32	3.53	3.95	3.85
Eagle Star	5.46	4.55	4.21	4.19	4.34	4.57	4.89	5.12	5.33	5.46	4.55	4.21	4.19	4.34	4.57	4.89	5.12	5.33	5.46	4.55	4.21	4.19	4.34	4.57	4.89	5.12	5.33
General Accident	4.38	3.48	3.06	2.99	3.09	3.48	4.00	4.72	5.37	4.38	3.48	3.06	2.99	3.09	3.48	4.00	4.72	5.37	4.38	3.48	3.06	2.99	3.09	3.48	4.00	4.72	5.37
Guardian Royal	4.16	3.31	3.00	2.89	2.86	3.02	3.42	3.88	4.49	4.16	3.31	3.00	2.89	2.86	3.02	3.42	3.88	4.49	4.16	3.31	3.00	2.89	2.86	3.02	3.42	3.88	4.49
Iron Trades Mutual	5.49	4.55	4.02	3.70	3.39	3.08	2.77	2.43	2.04	5.49	4.55	4.02	3.70	3.39	3.08	2.77	2.43	2.04	5.49	4.55	4.02	3.70	3.39	3.08	2.77	2.43	2.04
Iron Trades Employer	4.22	3.43	3.12	2.97	2.88	2.86	2.82	2.75	2.54	4.22	3.43	3.12	2.97	2.88	2.86	2.82	2.75	2.54	4.22	3.43	3.12	2.97	2.88	2.86	2.82	2.75	2.54
Legal & General	5.18	4.26	3.74	3.62	3.69	3.98	4.38	5.28	5.96	5.18	4.26	3.74	3.62	3.69	3.98	4.38	5.28	5.96	5.18	4.26	3.74	3.62	3.69	3.98	4.38	5.28	5.96
Norwich Union	5.68	4.77	4.33	4.26	4.63	5.16	5.83	6.69	7.43	5.68	4.77	4.33	4.26	4.63	5.16	5.83	6.69	7.43	5.68	4.77	4.33	4.26	4.63	5.16	5.83	6.69	7.43
Orion	4.71	3.76	3.18	2.88	2.54	2.11	1.56	0.80	0.80	4.71	3.76	3.18	2.88	2.54	2.11	1.56	0.80	0.80	4.71	3.76	3.18	2.88	2.54	2.11	1.56	0.80	0.80
Pearl	4.34	3.40	2.79	2.51	2.28	2.51	3.06	3.11	3.47	4.34	3.40	2.79	2.51	2.28	2.51	3.06	3.11	3.47	4.34	3.40	2.79	2.51	2.28	2.51	3.06	3.11	3.47
Provincial	4.36	3.42	2.88	2.69	2.74	2.76	3.09	3.17	3.69	4.36	3.42	2.88	2.69	2.74	2.76	3.09	3.17	3.69	4.36	3.42	2.88	2.69	2.74	2.76	3.09	3.17	3.69
Prudential	4.05	3.22	2.69	2.40	2.32	2.24	2.13	2.28	2.36	4.05	3.22	2.69	2.40	2.32	2.24	2.13	2.28	2.36	4.05	3.22	2.69	2.40	2.32	2.24	2.13	2.28	2.36
Royal	7.89	7.09	7.06	7.42	8.04	8.68	9.17	9.42	9.32	7.89	7.09	7.06	7.42	8.04	8.68	9.17	9.42	9.32	7.89	7.09	7.06	7.42	8.04	8.68	9.17	9.42	9.32
Sun Alliance & London	6.19	5.29	4.98	5.13	5.62	6.38	7.44	8.58	9.48	6.19	5.29	4.98	5.13	5.62	6.38	7.44	8.58	9.48	6.19	5.29	4.98	5.13	5.62	6.38	7.44	8.58	9.48
Wesleyan & General	6.45	5.56	5.19	4.92	4.44	11.09	10.52	14.00	13.00	6.45	5.56	5.19	4.92	4.44	11.09	10.52	14.00	13.00	6.45	5.56	5.19	4.92	4.44	11.09	10.52	14.00	13.00
TOTAL	5.03	4.16	3.83	3.80	3.96	4.29	4.75	5.23	5.65	5.03	4.16	3.83	3.80	3.96	4.29	4.75	5.23	5.65	5.03	4.16	3.83	3.80	3.96	4.29	4.75	5.23	5.65
TOTAL of 1990 data	4.98	4.12	3.80	3.79	4.00	4.38	4.92	5.43	5.88	4.98	4.12	3.80	3.79	4.00	4.38	4.92	5.43	5.88	4.98	4.12	3.80	3.79	4.00	4.38	4.92	5.43	5.88

Risk Group : Future Inflation : Name	EMPLOYERS LIABILITY								MEAN TERMS (Contd.)							Method : Average Claim		
	8.00%																	
	9	10	11	12	13	14	15	16	17+	9	10	11	12	13	14	15	16	17+
Avon	0.50	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
Commercial Union	1.25	1.19	1.80	1.77	3.96	4.71	3.34	3.36	4.00									
Co-operative	6.05	5.92	5.59	5.13	4.77	4.86	5.66	4.78	4.00									
Comhill	4.12	4.22	4.92	5.39	5.95	5.08	4.70	5.00	4.00									
Eagle Star	5.35	5.15	4.70	4.19	3.73	3.25	2.81	2.63	4.00									
General Accident	5.80	6.11	6.54	6.21	5.83	5.05	4.50	3.95	4.00									
Guardian Royal	5.10	5.76	6.27	6.02	6.26	6.00	6.18	4.73	4.00									
Iron Trades Mutual	2.12	1.44	0.51	-0.46	-1.72	-3.61	-7.50	-8.50	4.00									
Iron Trades Employer	2.35	2.10	1.79	1.37	0.92	0.43	-0.74	-8.41	4.00									
Legal & General	5.69	6.12	5.98	5.65	4.54	3.82	3.28	3.50	4.00									
Norwich Union	8.05	8.07	7.88	7.02	6.33	5.72	5.09	4.41	4.00									
Orion	2.16	2.66	1.88	1.31	0.50	--	--	--	--									
Pearl	4.10	5.51	5.97	5.02	4.23	4.64	5.16	4.16	4.00									
Provincial	3.89	4.26	4.20	4.39	3.67	6.38	5.73	5.00	4.00									
Prudential	2.80	2.44	4.86	4.40	3.78	4.64	3.99	2.99	4.00									
Royal	8.84	8.34	7.59	6.89	6.11	5.32	5.34	4.61	4.00									
Sun Alliance & London	9.67	9.43	8.91	8.16	7.41	6.53	5.69	4.81	4.00									
Wesleyan & General	12.00	11.00	10.00	9.00	8.00	7.00	6.00	5.00	4.00									
TOTAL	5.91	5.95	5.76	5.47	5.10	4.69	4.41	4.02	4.00									
TOTAL of 1990 data	6.17	6.23	6.01	5.65	5.28	4.78	4.50	4.00	(16+)									

Risk Group :	EMPLOYERS LIABILITY								RUN-OFF PATTERN PER MILLE								Method : Company Incurred							
	Name	Size	0	1	2	3	4	5	6	7	8	0	1	2	3	4	5	6	7	8				
Avon	7,184	28	124	173	183	127	147	74	38	51														
Commercial Union	163,401	42	155	194	181	151	112	67	46	22														
Co-operative	21,784	30	117	155	155	145	120	91	60	29														
Cornhill	35,710	18	119	181	176	115	91	62	27	40														
Eagle Star	590,205	18	140	177	159	124	94	65	48	32														
General Accident	158,224	24	142	195	172	150	101	67	40	24														
Guardian Royal	295,333	38	178	193	160	136	102	64	43	26														
Iron Trades Mutual	59,368	14	114	147	130	107	87	70	53	71														
Iron Trades Employer	361,059	55	185	182	153	121	86	63	42	32														
Legal & General	31,329	15	107	182	169	149	113	88	50	20														
Norwich Union	68,138	16	108	171	181	136	98	75	47	33														
Orion	9,280	13	125	197	169	138	99	88	108	46														
Pearl	8,513	14	89	189	176	194	130	50	43	30														
Provincial	25,540	16	130	201	186	127	114	60	54	29														
Prudential	52,436	43	127	184	191	143	96	80	47	36														
Royal	82,251	24	121	140	129	109	81	56	36	19														
Sun Alliance & London	182,409	14	103	152	152	129	99	69	46	26														
Wesleyan & General	250	61	193	174	92	342	20	73	0	0														
TOTAL	2,152,414	27	144	177	161	130	96	66	45	30														
TOTAL of 1990 data	1,828,181	28	147	180	162	128	93	63	43	29														



Risk Group :	EMPLOYERS LIABILITY											Method : Company Incurred				
	RUN-OFF PATTEN PER MILLE (Contd.)															
	Name	9	10	11	12	13	14	15	16	17+	15	16	17+			
Avon	37	0	0	3	3	3	3	3	3	3	3	3	3			
Commercial Union	16	8	2	2	0	0	0	1	0	1	0	1	1			
Co-operative	17	14	9	9	11	11	11	3	6	3	6	18	18			
Cornhill	20	21	10	6	3	13	13	30	0	30	0	69	69			
Eagle Star	22	14	13	14	12	11	11	13	17	13	17	28	28			
General Accident	16	15	5	5	2	4	4	3	5	3	5	30	30			
Guardian Royal	18	10	5	6	3	3	3	-3	2	-3	2	17	17			
Iron Trades Mutual	17	8	153	10	8	5	5	0	6	0	6	0	0			
Iron Trades Employer	21	16	12	12	9	10	10	3	1	3	1	0	0			
Legal & General	31	14	10	-1	4	6	6	12	6	12	6	24	24			
Norwich Union	16	11	2	5	6	6	6	5	10	5	10	73	73			
Orion	7	1	3	1	6	0	0	0	0	0	0	0	0			
Pearl	33	12	0	3	14	7	7	0	2	0	2	15	15			
Provincial	24	12	11	3	19	1	1	1	0	1	0	12	12			
Prudential	9	23	2	1	5	1	1	0	3	0	3	6	6			
Royal	19	10	12	9	9	37	37	9	18	9	18	161	161			
Sun Alliance & London	16	9	6	6	3	4	4	4	6	4	6	157	157			
Wesleyan & General	0	0	0	0	0	0	0	0	23	0	23	23	23			
TOTAL	20	13	11	9	8	9	9	7	9	7	9	38	38			
TOTAL of 1990 data	20	13	10	9	7	9	9	6	54	6	54	(16+)	(16+)			

Risk Group :	EMPLOYERS LIABILITY								Method : Company Incurred										
	MEAN TERMS																		
Name	0	1	2	3	4	5	6	7	8	0	1	2	3	4	5	6	7	8	
Avon	4.48	3.59	3.05	2.70	2.52	2.23	2.39	2.36	2.03	4.75	3.85	3.42	3.32	3.36	3.70	4.20	4.88	5.49	
Commercial Union	3.95	3.10	2.61	2.28	2.03	1.86	1.79	1.67	1.73	4.29	3.44	3.10	2.95	2.86	2.95	3.24	3.58	4.09	
Co-operative	5.07	4.21	3.72	3.44	3.28	3.29	3.51	3.98	4.63	5.82	4.90	4.48	4.28	4.11	3.90	3.64	3.30	2.84	
Cornhill	5.94	5.04	4.67	4.78	5.27	5.68	6.24	6.75	6.54	4.25	3.47	3.19	3.03	2.95	2.92	2.87	2.83	2.69	
Eagle Star	5.40	4.49	4.16	4.13	4.27	4.49	4.80	5.04	5.30	5.11	4.18	3.62	3.44	3.38	3.52	3.81	4.46	5.05	
General Accident										5.80	4.89	4.44	4.39	4.74	5.22	5.83	6.69	7.45	
Guardian Royal										4.41	3.46	2.89	2.60	2.31	2.01	1.59	1.15	1.25	
Iron Trades Mutual										4.82	3.88	3.21	2.94	2.75	3.05	3.64	3.63	3.80	
Iron Trades Employer										4.66	3.73	3.22	3.06	3.08	3.04	3.31	3.33	3.68	
Legal & General										4.33	3.51	2.97	2.67	2.58	2.54	2.46	2.63	2.77	
Norwich Union										7.74	6.92	6.83	7.07	7.52	8.13	8.70	9.06	9.08	
Orion										7.15	6.24	5.91	6.03	6.49	7.20	8.10	8.96	9.59	
Pearl										4.06	3.29	3.01	2.78	2.21	5.43	5.26	11.75	10.75	
Provincial																			
Prudential																			
Royal																			
Sun Alliance & London																			
Wesleyan & General																			
TOTAL	5.23	4.36	4.03	3.99	4.13	4.44	4.86	5.30	5.72	5.26	4.40	4.10	4.10	4.30	4.67	5.15	5.62	6.02	
TOTAL of 1990 data																			

Risk Group :	EMPLOYERS LIABILITY										MEAN TERMS (Contd.)					Method : Company Incurred				
	Name	9	10	11	12	13	14	15	16	17+	9	10	11	12	13	14	15	16	17+	
Avon	2.47	5.58	4.58	3.58	3.20	2.88	2.67	2.75	4.00											
Commercial Union	1.61	1.85	2.81	2.93	4.88	4.53	3.17	3.50	4.00											
Co-operative	4.85	4.77	4.65	4.29	3.99	4.02	4.40	3.87	4.00											
Cornhill	6.97	6.82	6.84	6.34	5.64	4.77	4.34	5.00	4.00											
Eagle Star	5.37	5.25	4.88	4.48	4.15	3.79	3.45	3.31	4.00											
General Accident	5.91	6.22	6.85	6.55	6.22	5.46	4.96	4.40	4.00											
Guardian Royal	4.66	5.38	5.95	5.86	6.39	6.34	6.61	4.57	4.00											
Iron Trades Mutual	2.64	1.84	0.89	1.98	1.71	1.66	1.50	0.50	--											
Iron Trades Employer	2.55	2.27	1.90	1.43	0.99	0.39	-1.52	0.80	-0.31											
Legal & General	4.91	5.74	5.98	6.06	4.91	4.28	3.79	4.05	4.00											
Norwich Union	8.14	8.16	7.95	7.10	6.42	5.80	5.18	4.47	4.00											
Orion	2.32	2.62	1.82	1.37	0.50	--	--	--	--											
Pearl	3.96	5.11	5.44	4.49	3.76	4.64	5.44	4.44	4.00											
Provincial	3.76	4.06	3.97	4.03	3.35	6.17	5.52	5.00	4.00											
Prudential	3.38	3.02	5.17	4.75	4.14	5.16	4.50	3.50	4.00											
Royal	8.66	8.23	7.52	6.87	6.12	5.34	5.30	4.54	4.00											
Sun Alliance & London	9.72	9.48	8.91	8.18	7.45	6.57	5.73	4.85	4.00											
Wesleyan & General	9.75	8.75	7.75	6.75	5.75	4.75	3.75	2.75	4.00											
TOTAL	5.97	5.99	5.81	5.55	5.21	4.81	4.56	4.15	4.00											
TOTAL of 1990 data	6.27	6.32	6.11	5.77	5.40	4.90	4.57	4.00	(16+)											

Risk Group :	MOTOR - COMPREHENSIVE		Method : Inflation Adjusted Chain Ladder							
	Future Inflation :	8.00%	RUN-OFF PATTERN PER MILLE							
Name	Size	0	1	2	3	4	5	6	7	8
Avon	94,483	632	235	37	33	22	24	10	4	2
Britannic	23,622	615	221	40	35	27	11	24	15	5
Commercial Union	524,734	646	227	37	28	25	17	11	7	1
Co-operative	638,965	615	218	36	32	28	21	21	16	4
Comhill	454,893	618	229	44	35	22	26	12	8	1
Eagle Star *	798,671	620	241	40	33	23	17	10	6	4
General Accident	1,261,494	617	241	36	30	23	19	17	10	2
Guardian Royal	1,032,911	618	247	43	34	24	18	10	5	1
Iron Trades Mutual *	266,398	638	224	33	29	20	17	7	13	8
Legal & General	141,921	579	245	35	30	24	31	14	36	2
London & Edinburgh	225,137	585	240	48	42	21	21	30	8	2
Nat. Farmers Union Mut.	251,700	607	222	39	39	30	26	17	15	2
Nat. Insurance & G'tee	358,044	615	248	37	29	27	21	11	10	1
Norman *	56,479	636	225	44	40	24	14	6	3	6
Norwich Union *	1,056,922	587	268	39	34	26	16	11	7	4
Pearl	90,050	569	253	52	44	44	29	8	1	0
Provincial	330,901	617	236	38	33	24	18	15	15	3
Prudential	462,300	626	230	38	29	22	20	13	16	2
Royal *	852,520	615	236	41	33	26	16	13	10	6
Sun Alliance & London	1,157,936	625	238	39	32	21	15	16	10	1
Wesleyan & General	15,090	555	194	33	37	36	55	76	8	0
TOTAL	10,095,171	617	240	39	32	24	19	14	11	2
TOTAL of 1990 data	8,354,141	620	242	39	32	24	19	14	4	3

\* For these companies separate Comp data were available

Risk Group : MOTOR - COMPREHENSIVE Method : Inflation Adjusted Chain Ladder  
 Future Inflation : 8.00% RUN-OFF PATTERN PER MILLE (Contd.)

Name	9	10	11	12	13	14	15+
Avon	0	0	0	0	0	0	0
Britannic	2	4	1	0	0	0	0
Commercial Union	0	0	0	0	0	0	0
Co-operative	2	1	1	3	2	1	1
Comhill	1	2	0	0	0	0	1
Eagle Star *	2	2	1	0	0	0	0
General Accident	2	1	1	0	0	0	0
Guardian Royal	0	0	0	0	0	0	0
Iron Trades Mutual *	3	3	4	1	0	0	0
Legal & General	1	2	0	0	0	0	2
London & Edinburgh	2	2	0	0	0	0	0
Nat. Farmers Union Mut.	1	0	0	0	0	0	0
Nat. Insurance & G'tee	0	0	0	0	0	0	0
Norman *	2	0	0	0	0	0	0
Norwich Union *	2	5	1	0	0	0	0
Pearl	0	0	0	0	0	0	0
Provincial	0	1	0	0	0	0	0
Prudential	1	2	1	0	0	0	0
Royal *	2	0	0	1	0	0	1
Sun Alliance & London	0	0	0	0	0	0	0
Wesleyan & General	1	0	4	0	0	0	0
TOTAL	1	1	0	0	0	0	0
TOTAL of 1990 data	1	1	1	0	0	1	(14+)

\* For these companies separate Comp data were available

Risk Group : Future Inflation :	MOTOR - COMPREHENSIVE								Method : Inflation Adjusted Chain Ladder									
	8.00%								MEAN TERMS									
	0	1	2	3	4	5	6	7	8	0	1	2	3	4	5	6	7	8
Name																		
Avon	1.22	1.47	2.18	1.83	1.54	1.12	1.06	0.95	0.73									
Brtannic	1.43	1.91	2.81	2.57	2.38	2.19	1.55	1.45	1.66									
Commercial Union	1.20	1.47	2.22	1.93	1.60	1.35	1.07	0.80	1.56									
Co-operative	1.49	2.06	3.08	2.80	2.53	2.32	2.09	2.19	3.06									
Cornhill	1.32	1.66	2.40	2.16	1.95	1.59	1.69	1.72	2.72									
Eagle Star *	1.29	1.58	2.45	2.24	2.10	1.96	1.94	1.84	1.74									
General Accident	1.32	1.65	2.61	2.33	2.06	1.73	1.42	1.39	1.92									
Guardian Royal	1.23	1.40	2.04	1.76	1.50	1.20	1.02	0.85	1.18									
Iron Trades Mutual *	1.35	1.86	3.07	2.88	2.78	2.61	2.50	1.97	1.95									
Legal & General	1.57	2.03	3.16	2.82	2.44	1.97	1.76	1.15	3.38									
London & Edinburgh	1.44	1.76	2.49	2.23	2.09	1.59	1.11	1.43	1.68									
Nat. Farmers Union Mut.	1.41	1.82	2.54	2.14	1.84	1.49	1.21	0.84	1.09									
Nat. Insurance & G'tee	1.27	1.50	2.32	2.00	1.63	1.34	1.10	0.70	0.95									
Norman *	1.22	1.48	2.07	1.79	1.73	1.69	1.69	1.37	0.71									
Nonwich Union *	1.36	1.57	2.56	2.32	2.18	2.12	2.00	1.86	1.72									
Pearl	1.37	1.51	1.95	1.55	1.11	0.80	0.73	1.48	1.71									
Provincial	1.33	1.66	2.53	2.24	1.99	1.66	1.29	0.91	1.25									
Prudential	1.32	1.71	2.64	2.42	2.16	1.82	1.58	1.20	1.97									
Royal *	1.35	1.71	2.62	2.41	2.23	2.13	1.90	1.81	2.01									
Sun Alliance & London	1.27	1.55	2.37	2.13	1.92	1.60	1.19	1.03	2.14									
Wesleyan & General	1.87	2.57	3.16	2.56	1.99	1.36	0.88	1.98	2.89									
TOTAL	1.30	1.60	2.45	2.18	1.93	1.64	1.40	1.26	2.15									
TOTAL of 1990 data	1.29	1.57	2.44	2.18	1.97	1.78	1.74	2.23	2.33									

\* For these companies separate Comp data were available

Risk Group : Future Inflation :	MOTOR - COMPREHENSIVE					MEAN TERMS (contd.)					Method : Inflation Adjusted Chain Ladder		
	8.00%												
	9	10	11	12	13	14	15+	13	14	15+	14	15+	
Name													
Avon	0.73	0.50	--	--	--	--	--	--	--	--	--	--	--
Britannic	1.38	0.78	0.50	--	--	--	--	--	--	--	--	--	--
Commercial Union	1.87	2.06	1.99	2.06	6.95	5.95	2.00	6.95	5.95	2.00	2.00	2.00	2.00
Co-operative	3.11	2.94	2.46	1.66	1.72	2.07	2.00	1.72	2.07	2.00	2.00	2.00	2.00
Cornhill	2.61	2.11	4.74	4.72	3.92	3.00	2.00	3.92	3.00	2.00	2.00	2.00	2.00
Eagle Star *	1.59	1.07	0.97	0.93	0.87	0.50	--	0.87	0.50	--	--	--	--
General Accident	1.87	1.84	1.63	2.61	3.90	3.00	2.00	3.90	3.00	2.00	2.00	2.00	2.00
Guardian Royal	1.33	1.06	0.91	1.31	0.50	--	--	0.50	--	--	--	--	--
Iron Trades Mutual *	1.94	1.36	0.85	0.74	2.30	3.00	2.00	2.30	3.00	2.00	2.00	2.00	2.00
Legal & General	3.69	3.29	5.86	5.31	4.33	3.00	2.00	4.33	3.00	2.00	2.00	2.00	2.00
London & Edinburgh	1.23	0.96	1.42	1.50	0.50	--	--	0.50	--	--	--	--	--
Nat. Farmers Union Mut.	0.92	1.44	0.81	5.00	4.00	3.00	2.00	4.00	3.00	2.00	2.00	2.00	2.00
Nat. Insurance & G'tee	0.98	0.71	0.19	0.50	--	--	--	--	--	--	--	--	--
Norman *	0.50	--	--	--	--	--	--	--	--	--	--	--	--
Norwich Union *	1.41	0.68	0.36	2.11	1.11	0.50	--	1.11	0.50	--	--	--	--
Pearl	0.86	0.84	0.50	--	--	--	--	--	--	--	--	--	--
Provincial	1.50	0.82	1.58	2.28	4.00	3.00	2.00	4.00	3.00	2.00	2.00	2.00	2.00
Prudential	1.59	0.99	0.88	1.30	0.50	--	--	0.50	--	--	--	--	--
Royal *	2.98	3.90	3.16	2.83	3.20	3.00	2.00	3.20	3.00	2.00	2.00	2.00	2.00
Sun Alliance & London	2.94	2.88	3.50	3.03	2.00	1.80	2.00	2.00	1.80	2.00	2.00	2.00	2.00
Wesleyan & General	1.96	1.47	0.50	--	--	--	--	--	--	--	--	--	--
TOTAL	2.26	2.14	2.41	2.50	2.60	2.57	2.00	2.60	2.57	2.00	2.00	2.00	2.00
TOTAL of 1990 data	2.47	2.42	2.69	2.66	2.47	2.00	(14+)	2.47	2.00	(14+)	(14+)	(14+)	(14+)

\* For these companies separate Comp data were available

Risk Group :	MOTOR - COMPREHENSIVE										RUN-OFF PATTERN PER MILLE								Method : Basic Chain Ladder			
	Name	Size	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
Avon	94,483	629	235	38	33	23	25	10	4	2												
Britannic	23,622	614	219	42	34	26	12	24	16	6												
Commercial Union	524,734	644	229	38	29	24	16	11	8	1												
Co-operative	638,965	614	218	36	31	28	21	21	16	4												
Cornhill	454,893	616	228	45	36	22	26	12	9	2												
Eagle Star *	798,671	613	243	40	33	24	19	11	7	4												
General Accident	1,261,494	613	243	36	30	24	19	17	11	3												
Guardian Royal	1,032,911	612	250	43	34	25	19	10	5	1												
Iron Trades Mutual *	266,398	643	216	32	28	20	17	8	14	9												
Legal & General	141,921	576	243	34	30	24	29	14	38	3												
London & Edinburgh	225,137	586	238	50	42	21	21	28	8	2												
Nat. Farmers Union Mut.	251,700	605	222	40	39	30	26	17	15	3												
Nat. Insurance & G'tee	358,044	614	248	37	29	27	21	12	10	1												
Norman *	56,479	639	222	44	40	24	13	6	3	6												
Norwich Union *	1,056,922	584	265	39	34	26	17	12	8	5												
Pearl	90,050	566	258	50	45	45	27	9	1	0												
Provincial	330,901	614	236	38	32	24	19	15	16	4												
Prudential	462,300	625	228	38	30	21	20	14	15	2												
Royal *	852,520	609	236	41	33	26	17	14	12	7												
Sun Alliance & London	1,157,936	625	236	39	32	21	16	17	11	2												
Wesleyan & General	15,090	553	193	34	38	35	53	79	8	0												
TOTAL	10,095,171	615	240	39	32	24	19	14	11	2												
TOTAL of 1990 data	8,354,141	616	243	39	32	24	19	14	14	3												

\* For these companies separate Comp data were available



Risk Group : MOTOR - COMPREHENSIVE

Method : Basic Chain Ladder

Name	RUN-OFF PATTERN PER MILLE (Contd.)									
	9	10	11	12	13	14	15+			
Avon	0	0	0	0	0	0	0			
Britannic	2	4	1	0	0	0	0			
Commercial Union	0	0	0	0	0	0	0			
Co-operative	3	1	1	2	1	0	1			
Cornhill	1	2	0	0	0	0	1			
Eagle Star *	2	3	1	0	0	0	0			
General Accident	2	1	1	0	0	0	0			
Guardian Royal	0	0	0	0	0	0	0			
Iron Trades Mutual *	3	4	5	2	0	0	0			
Legal & General	1	3	0	0	0	0	4			
London & Edinburgh	2	1	0	0	0	0	0			
Nat. Farmers Union Mut.	1	0	0	0	0	0	0			
Nat. Insurance & G'tee	0	0	0	0	0	0	0			
Norman *	2	0	0	0	0	0	0			
Norwich Union *	2	6	2	0	0	0	0			
Pearl	0	0	0	0	0	0	0			
Provincial	1	1	0	0	0	0	0			
Prudential	1	3	1	0	0	0	0			
Royal *	3	0	1	1	0	0	0			
Sun Alliance & London	0	0	0	0	0	0	0			
Wesleyan & General	2	0	5	0	0	0	0			
TOTAL	1	1	0	0	0	0	0			
TOTAL of 1990 data	2	1	1	0	0	1	(14+)			

\* For these companies separate Comp data were available

Risk Group :	MOTOR - COMPREHENSIVE								Method : Basic Chain Ladder									
	MEAN TERMS																	
Name	0	1	2	3	4	5	6	7	8	0	1	2	3	4	5	6	7	8
Avon	1.24	1.49	2.20	1.86	1.57	1.15	1.11	0.99	0.71									
Britannic	1.44	1.94	2.83	2.60	2.40	2.17	1.55	1.43	1.56									
Commercial Union	1.20	1.47	2.21	1.94	1.63	1.39	1.11	0.85	1.73									
Co-operative	1.49	2.06	3.08	2.79	2.49	2.27	2.01	2.06	2.87									
Comhill	1.34	1.69	2.44	2.22	2.04	1.68	1.84	1.93	2.96									
Eagle Star *	1.32	1.63	2.54	2.32	2.16	2.00	2.02	1.94	1.87									
General Accident	1.34	1.68	2.67	2.39	2.12	1.82	1.55	1.56	2.14									
Guardian Royal	1.24	1.42	2.08	1.80	1.53	1.24	1.07	0.92	1.23									
Iron Trades Mutual *	1.38	1.97	3.24	3.04	2.93	2.73	2.59	2.04	2.00									
Legal & General	1.62	2.14	3.36	3.03	2.68	2.26	2.07	1.52	4.04									
London & Edinburgh	1.43	1.74	2.43	2.19	2.04	1.57	1.12	1.40	1.62									
Nat. Farmers Union Mut.	1.42	1.84	2.56	2.17	1.87	1.52	1.24	0.88	1.11									
Nat. Insurance & G'tee	1.28	1.52	2.36	2.04	1.66	1.37	1.12	0.72	0.95									
Norman *	1.22	1.49	2.07	1.81	1.77	1.78	1.72	1.38	0.71									
Norwich Union *	1.40	1.66	2.68	2.45	2.30	2.22	2.10	1.96	1.81									
Pearl	1.37	1.50	1.96	1.54	1.11	0.85	0.79	1.61	1.71									
Provincial	1.35	1.70	2.60	2.32	2.06	1.73	1.38	0.96	1.25									
Prudential	1.35	1.76	2.72	2.50	2.26	1.91	1.68	1.36	1.98									
Royal *	1.39	1.76	2.69	2.47	2.26	2.10	1.81	1.58	1.63									
Sun Alliance & London	1.28	1.58	2.40	2.15	1.94	1.60	1.16	0.96	1.61									
Wesleyan & General	1.88	2.59	3.19	2.60	2.04	1.40	0.91	2.06	2.85									
TOTAL	1.32	1.63	2.49	2.23	1.98	1.71	1.48	1.36	2.21									
TOTAL of 1990 data	1.31	1.60	2.51	2.26	2.05	1.87	1.84	2.25	2.37									

\* For these companies separate Comp data were available

Risk Group : MOTOR - COMPREHENSIVE

Name	MEAN TERMS (contd.)						15+
	9	10	11	12	13	14	
Avon	0.74	0.50	--	--	--	--	--
Britannic	1.37	0.79	0.50	--	--	--	--
Commercial Union	2.22	2.53	2.49	2.74	4.56	3.56	2.00
Co-operative	2.94	2.89	2.49	1.74	1.92	2.49	2.00
Comhill	2.85	2.31	4.58	4.30	3.42	2.47	2.00
Eagle Star *	1.69	1.09	0.95	0.92	0.90	0.50	--
General Accident	2.15	2.23	2.02	2.54	2.46	1.49	2.00
Guardian Royal	1.38	1.06	0.87	1.32	0.50	--	--
Iron Trades Mutual *	1.98	1.42	0.89	0.77	2.38	3.00	2.00
Legal & General	4.40	3.97	5.90	5.22	4.24	3.00	2.00
London & Edinburgh	1.16	0.88	1.27	1.50	0.50	--	--
Nat. Farmers Union Mut.	0.97	1.44	0.77	5.00	4.00	3.00	2.00
Nat. Insurance & G'lee	0.95	0.69	0.22	0.50	--	--	--
Norman *	0.50	--	--	--	--	--	--
Norwich Union *	1.43	0.68	0.35	2.11	1.11	0.50	--
Pearl	0.83	0.83	0.50	--	--	--	--
Provincial	1.50	0.80	1.41	1.88	4.00	3.00	2.00
Prudential	1.62	0.99	0.96	1.32	0.50	--	--
Royal *	2.26	3.15	2.38	2.00	2.53	3.00	2.00
Sun Alliance & London	2.22	2.11	3.18	3.18	2.10	7.48	2.00
Wesleyan & General	1.96	1.47	0.50	--	--	--	--
TOTAL	2.34	2.24	2.54	2.60	2.56	2.37	2.00
TOTAL of 1990 data	2.50	2.47	2.75	2.71	2.47	2.00	(14+)

\* For these companies separate Comp data were available

Risk Group : Future Inflation :	MOTOR - COMPREHENSIVE		RUN-OFF PATTERN PER MILLE								Method : Average Claim			
	8.00%	Size	0	1	2	3	4	5	6	7	8	9	10	11
Avon		94,483	624	232	36	35	23	27	11	4	6	8		
Britannic		23,622	614	219	39	35	27	11	24	16	6	6		
Commercial Union		524,734	643	226	37	29	25	17	12	8	1	1		
Co-operative		638,965	612	212	36	32	27	21	20	15	7	7		
Cornhill		454,893	612	226	42	35	23	26	12	9	4	4		
Eagle Star *		798,671	618	237	41	33	25	18	11	7	4	4		
General Accident		1,261,494	617	236	35	30	23	19	18	11	4	4		
Guardian Royal		1,032,911	620	246	42	33	23	18	10	5	2	2		
Iron Trades Mutual *		266,398	630	228	37	31	22	17	8	10	6	6		
Legal & General		141,921	561	239	35	30	24	35	13	43	4	4		
London & Edinburgh		225,137	583	241	45	43	20	20	31	8	3	3		
Nat. Farmers Union Mut.		251,700	597	220	39	41	31	27	19	17	5	5		
Nat. Insurance & G'tee		358,044	615	247	38	30	27	21	11	10	2	2		
Norman *		56,479	624	230	42	44	25	18	8	3	6	6		
Norwich Union *		1,056,922	582	272	40	36	27	15	10	7	4	4		
Pearl		90,050	567	252	52	44	43	30	9	1	0	0		
Provincial		330,901	613	234	39	35	24	17	17	13	5	5		
Prudential		462,300	620	227	38	30	23	20	13	17	3	3		
Royal *		852,520	610	233	42	35	28	17	15	9	6	6		
Sun Alliance & London		1,157,936	620	237	40	33	22	16	16	11	2	2		
Wesleyan & General		15,090	555	192	33	36	38	54	75	8	0	0		
TOTAL		10,095,171	615	237	39	32	24	19	14	11	3	3		
TOTAL of 1990 data		8,354,141	612	238	38	32	24	19	14	8	5	5		

\* For these companies separate Comp data were available

Risk Group : MOTOR - COMPREHENSIVE  
 Future Inflation : 8.00%  
 Method : Average Claim

Name	RUN-OFF PATTERN PER MILLE (Contd.)										15+
	9	10	11	12	13	14	15+				
Avon	1	0	0	0	0	0	0	0	0	0	0
Britannic	3	5	2	0	0	0	0	0	0	0	0
Commercial Union	1	0	0	0	0	0	0	0	0	0	0
Co-operative	4	2	1	4	3	1	4	1	4	4	4
Cornhill	2	5	0	0	0	0	0	0	0	0	4
Eagle Star *	2	2	1	0	0	0	0	0	0	0	0
General Accident	3	1	2	0	0	0	0	0	0	0	1
Guardian Royal	1	0	0	0	0	0	0	0	0	0	0
Iron Trades Mutual *	2	4	4	1	0	0	0	0	0	0	0
Legal & General	2	5	0	0	0	0	0	0	0	0	9
London & Edinburgh	3	2	0	0	0	0	0	0	0	0	0
Nat. Farmers Union Mut.	3	0	1	0	0	0	0	0	0	0	0
Nat. Insurance & G'tee	1	0	0	0	0	0	0	0	0	0	0
Norman *	2	0	0	0	0	0	0	0	0	0	0
Norwich Union *	1	4	1	0	0	0	0	0	0	0	0
Pearl	1	0	0	0	0	0	0	0	0	0	0
Provincial	1	2	0	0	0	0	0	0	0	0	0
Prudential	2	4	2	0	0	0	0	0	0	0	0
Royal *	2	0	0	1	0	0	0	0	0	0	0
Sun Alliance & London	1	1	0	0	0	0	0	0	0	0	1
Wesleyan & General	3	0	7	0	0	0	0	0	0	0	0
TOTAL	2	1	1	0	0	0	0	0	0	0	1
TOTAL of 1990 data	3	2	1	1	0	1	0	1	0	1	(14+)

\* For these companies separate Comp data were available

Risk Group : Future Inflation :	MOTOR - COMPREHENSIVE										Method : Average Claim							
	8.00%	1		2		3		4		5		6		7		8		
Name	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
Avon	1.30	1.62	2.41	2.05	1.78	1.37	1.41	1.29	0.73									
Britannic	1.46	1.99	2.94	2.70	2.52	2.33	1.69	1.59	1.66									
Commercial Union	1.22	1.53	2.31	2.04	1.72	1.51	1.28	1.14	1.98									
Co-operative	1.60	2.33	3.53	3.30	3.13	2.99	2.86	3.03	3.58									
Cornhill	1.44	1.92	2.90	2.76	2.71	2.52	2.97	3.24	3.79									
Eagle Star *	1.32	1.64	2.50	2.28	2.11	1.96	1.90	1.85	1.71									
General Accident	1.38	1.80	2.87	2.61	2.38	2.10	1.86	1.93	2.30									
Guardian Royal	1.23	1.42	2.11	1.85	1.62	1.35	1.24	1.16	1.18									
Iron Trades Mutual *	1.35	1.80	2.89	2.73	2.65	2.56	2.58	2.19	2.14									
Legal & General	1.79	2.45	3.78	3.47	3.15	2.71	2.74	2.21	4.95									
London & Edinburgh	1.47	1.82	2.63	2.36	2.26	1.76	1.28	1.69	1.68									
Nat. Farmers Union Mut.	1.49	1.94	2.68	2.28	1.99	1.66	1.39	1.05	1.13									
Nat. Insurance & G'tee	1.28	1.53	2.36	2.06	1.71	1.42	1.25	0.87	0.95									
Norman *	1.26	1.52	2.12	1.77	1.69	1.51	1.57	1.39	0.71									
Norwich Union *	1.35	1.53	2.44	2.17	2.05	2.04	1.89	1.73	1.64									
Pearl	1.39	1.55	2.02	1.63	1.22	0.96	1.17	2.26	1.71									
Provincial	1.36	1.73	2.60	2.32	2.10	1.81	1.42	1.17	1.33									
Prudential	1.39	1.84	2.84	2.62	2.38	2.09	1.89	1.50	1.97									
Royal *	1.37	1.72	2.54	2.30	2.10	1.98	1.72	1.63	1.67									
Sun Alliance & London	1.31	1.62	2.48	2.25	2.09	1.83	1.50	1.48	2.71									
Wesleyan & General	1.89	2.63	3.25	2.66	2.08	1.49	1.06	2.43	2.89									
TOTAL	1.35	1.72	2.66	2.43	2.24	2.02	1.88	1.91	2.65									
TOTAL of 1990 data	1.38	1.76	2.76	2.54	2.37	2.21	2.13	2.23	2.33									

\* For these companies separate Comp data were available

Risk Group : MOTOR - COMPREHENSIVE Method : Average Claim

Future Inflation :	MEAN TERMS (contd.)						
	9	10	11	12	13	14	15+
Name	0.73	0.50	--	--	--	--	--
Avon	1.38	0.78	0.50	--	--	--	--
Britannic	2.59	3.06	3.15	3.26	4.68	3.68	2.00
Commercial Union	3.69	3.55	3.08	2.30	2.43	2.52	2.00
Co-operative	3.81	3.38	5.42	4.88	3.97	3.00	2.00
Cornhill							
Eagle Star *	1.53	1.11	0.99	0.99	0.85	0.50	--
General Accident	2.40	2.56	2.53	3.60	3.96	3.00	2.00
Guardian Royal	1.33	1.06	0.91	1.31	0.50	--	--
Iron Trades Mutual *	2.04	1.31	0.85	0.77	2.51	3.00	2.00
Legal & General	5.24	4.78	5.94	5.12	4.12	3.00	2.00
London & Edinburgh	1.23	0.96	1.42	1.50	0.50	--	--
Nat. Farmers Union Mut.	1.02	1.76	1.22	5.00	4.00	3.00	2.00
Nat. Insurance & G'tee	0.98	0.71	0.19	0.50	--	--	--
Norman *	0.50	--	--	--	--	--	--
Norwich Union *	1.39	0.66	0.31	2.15	1.15	0.50	--
Pearl	0.86	0.84	0.50	--	--	--	--
Provincial	1.68	1.03	2.42	3.30	4.00	3.00	2.00
Prudential	1.59	0.99	0.88	1.30	0.50	--	--
Royal *	2.39	3.01	2.25	1.83	2.40	3.00	2.00
Sun Alliance & London	3.75	3.74	4.27	3.71	2.68	2.33	2.00
Wesleyan & General	1.96	1.47	0.50	--	--	--	--
TOTAL	2.93	2.95	3.35	3.40	3.24	2.81	2.00
TOTAL of 1990 data	2.47	2.42	2.69	2.66	2.47	2.00	(14+)

\* For these companies separate Comp data were available

Risk Group :	MOTOR - COMPREHENSIVE									RUN-OFF PATTERN PER MILLE								Method : Company Incurred				
	Name	Size	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
Avon	94,483	622	226	33	30	22	23	13	10	9	10	9	10									
Britannic	23,622	632	225	38	31	22	9	15	9	10												
Commercial Union	524,734	636	224	38	31	27	18	13	7	2												
Co-operative	638,965	579	205	35	32	28	22	22	19	15												
Cornhill	454,893	606	225	43	36	23	24	13	9	5												
Eagle Star *	798,671	615	238	41	33	24	19	12	7	4												
General Accident	1,261,494	617	235	34	29	23	18	17	10	5												
Guardian Royal	1,032,911	604	242	43	35	25	21	12	6	4												
Iron Trades Mutual *	266,398	620	225	36	31	24	20	10	12	8												
Legal & General	141,921	574	243	35	29	23	31	12	31	6												
London & Edinburgh	225,137	588	242	45	44	21	21	29	6	2												
Nat. Farmers Union Mut.	251,700	597	217	37	36	28	25	18	18	10												
Nat. Insurance & G'tee	358,044	606	244	38	30	26	20	13	11	4												
Norman *	56,479	598	225	42	47	30	24	13	6	13												
Norwich Union *	1,056,922	570	266	40	37	29	18	14	10	6												
Pearl	90,050	558	249	51	43	40	26	7	4	1												
Provincial	330,901	617	233	38	33	23	16	14	10	6												
Prudential	462,300	616	224	37	29	22	21	13	13	6												
Royal *	852,520	609	232	42	35	28	17	16	9	6												
Sun Alliance & London	1,157,936	608	231	39	32	21	15	16	13	7												
Wesleyan & General	15,090	599	209	33	33	29	42	45	7	0												
TOTAL	10,095,171	605	234	38	32	24	20	16	11	6												
TOTAL of 1990 data	8,354,141	603	236	39	33	25	20	15	11	7												

\* For these companies separate Comp data were available



Risk Group : MOTOR - COMPREHENSIVE Method : Company Incurred

Name	RUN-OFF PATTERN PER MILLE (Contd.)										15+	
	9	10	11	12	13	14	15	16	17	18		
Avon	9	1	0	0	0	0	0	0	0	0	0	2
Britannic	4	3	1	0	0	0	0	0	0	0	0	2
Commercial Union	1	0	0	0	0	0	0	0	0	0	0	2
Co-operative	15	4	3	5	3	1	1	1	1	1	1	11
Cornhill	3	6	1	0	0	0	0	0	0	0	0	5
Eagle Star *	3	3	1	0	0	0	0	0	0	0	0	0
General Accident	3	2	2	1	0	1	0	0	0	1	0	3
Guardian Royal	1	1	1	0	1	0	0	0	0	0	0	4
Iron Trades Mutual *	2	5	4	2	0	0	0	0	0	0	0	0
Legal & General	4	4	0	0	0	0	0	0	0	0	0	7
London & Edinburgh	1	1	0	0	0	0	0	0	0	0	0	1
Nat. Farmers Union Mut.	5	0	2	0	0	0	0	0	0	0	0	6
Nat. Insurance & G'tee	2	1	2	0	0	0	0	0	0	0	0	4
Norman *	3	0	0	0	0	0	0	0	0	0	0	0
Norwich Union *	2	5	1	0	0	1	0	0	0	1	0	0
Pearl	5	1	6	0	0	0	0	0	0	0	0	9
Provincial	2	2	0	1	1	0	0	0	0	0	0	4
Prudential	3	5	3	0	1	0	0	0	0	0	0	4
Royal *	3	0	1	1	0	0	0	0	0	0	0	1
Sun Alliance & London	3	5	3	0	3	-1	0	0	0	0	0	6
Wesleyan & General	1	0	2	0	0	0	0	0	0	0	0	1
TOTAL	3	3	2	1	1	0	0	0	0	0	0	5
TOTAL of 1990 data	4	3	2	1	0	2	2	2	2	2	2	(14+)

\* For these companies separate Comp data were available

Risk Group :	MOTOR - COMPREHENSIVE								Method : Company Incurred									
	MEAN TERMS																	
Name	0	1	2	3	4	5	6	7	8	0	1	2	3	4	5	6	7	8
Avon	1.44	1.98	3.17	2.92	2.73	2.44	2.41	2.20	2.02									
Britannic	1.36	1.85	2.96	2.86	2.84	2.81	2.32	2.31	2.13									
Commercial Union	1.29	1.68	2.56	2.33	2.12	2.08	2.14	2.62	3.89									
Co-operative	1.99	3.04	4.44	4.20	4.01	3.82	3.57	3.48	3.45									
Cornhill	1.49	2.02	3.04	2.92	2.91	2.77	3.11	3.29	3.52									
Eagle Star *	1.34	1.68	2.58	2.38	2.22	2.08	2.05	2.03	1.86									
General Accident	1.42	1.90	3.13	2.93	2.77	2.61	2.51	2.86	3.31									
Guardian Royal	1.39	1.74	2.70	2.55	2.49	2.49	2.87	3.44	4.09									
Iron Trades Mutual *	1.45	1.99	3.13	2.93	2.79	2.64	2.59	2.20	2.17									
Legal & General	1.68	2.27	3.62	3.35	3.05	2.66	2.71	2.24	3.85									
London & Edinburgh	1.41	1.72	2.46	2.17	2.06	1.60	1.18	1.93	2.68									
Nat. Farmers Union Mut.	1.63	2.30	3.40	3.12	2.97	2.78	2.72	2.70	3.35									
Nat. Insurance & G'tee	1.41	1.80	2.92	2.73	2.54	2.48	2.56	2.69	3.69									
Norman *	1.44	1.83	2.52	2.14	2.01	1.79	1.68	1.37	0.69									
Norwich Union *	1.47	1.75	2.78	2.51	2.36	2.31	2.09	1.93	1.85									
Pearl	1.62	2.03	2.99	2.90	2.92	3.56	4.96	5.19	5.03									
Provincial	1.41	1.89	3.04	2.89	2.90	2.90	2.86	3.15	3.73									
Prudential	1.51	2.12	3.40	3.29	3.17	3.02	3.06	2.96	3.34									
Royal *	1.39	1.77	2.64	2.40	2.22	2.13	1.86	1.89	1.95									
Sun Alliance & London	1.53	2.14	3.48	3.41	3.44	3.32	3.09	3.17	3.59									
Wesleyan & General	1.55	2.13	2.89	2.38	1.88	1.30	0.92	1.83	3.81									
TOTAL	1.50	2.02	3.23	3.08	2.99	2.91	2.92	3.11	3.58									
TOTAL of 1990 data	1.46	1.92	3.01	2.81	2.65	2.47	2.36	2.34	2.40									

\* For these companies separate Comp data were available

Method : Company Incurred

Risk Group :	MOTOR - COMPREHENSIVE							MEAN TERMS (contd.)				
	9	10	11	12	13	14	15+					
Name												
Avon	2.06	4.57	6.00	5.00	4.00	3.00	2.00					
Britannic	2.89	3.40	4.79	5.00	4.00	3.00	2.00					
Commercial Union	4.76	5.82	5.41	4.71	4.15	3.15	2.00					
Co-operative	3.50	4.10	3.75	3.25	3.22	2.81	2.00					
Cornhill	3.56	3.27	5.00	4.58	3.75	2.77	2.00					
Eagle Star *	1.61	1.26	1.28	1.20	0.79	0.50	--					
General Accident	3.51	3.40	3.47	3.78	3.49	2.51	2.00					
Guardian Royal	4.92	4.88	4.86	4.43	3.60	3.00	2.00					
Iron Trades Mutual *	2.13	1.41	1.03	0.86	2.51	3.00	2.00					
Legal & General	4.12	4.43	5.85	5.10	4.11	3.00	2.00					
London & Edinburgh	3.05	3.34	5.20	4.81	3.81	3.00	2.00					
Nat. Farmers Union Mut.	4.35	5.30	4.50	5.00	4.00	3.00	2.00					
Nat. Insurance & G'tee	4.29	4.46	4.51	5.66	4.00	3.00	2.00					
Norman *	0.50	--	--	--	--	--	--					
Norwich Union *	1.75	1.11	1.57	2.11	1.11	0.50	--					
Pearl	4.22	4.39	3.77	5.00	4.00	3.00	2.00					
Provincial	4.50	4.42	4.58	3.85	3.30	3.00	2.00					
Prudential	3.39	3.02	3.44	3.86	3.15	3.00	2.00					
Royal *	2.37	2.99	2.29	1.97	2.70	3.00	2.00					
Sun Alliance & London	3.72	3.32	3.81	3.96	2.96	3.34	2.00					
Wesleyan & General	3.12	2.85	1.91	5.00	4.00	3.00	2.00					
TOTAL	3.83	3.87	4.03	3.89	3.48	2.81	2.00					
TOTAL of 1990 data	2.45	2.44	2.62	2.63	2.48	2.00	(14+)					

\* For these companies separate Comp data were available

Risk Group :	MOTOR - NON COMPREHENSIVE										Method : Inflation Adjusted Chain Ladder									
	8.00%										RUN-OFF PATTERN PER MILLE									
	Name	Size	0	1	2	3	4	5	6	7	8	0	1	2	3	4	5	6	7	8
Avon	17,430	361	211	83	84	42	45	51	99	19										
Britannic	6,151	207	195	85	149	105	62	83	68	18										
Commercial Union	44,204	279	261	142	120	86	59	25	25	2										
Co-operative	112,678	239	228	118	107	79	72	59	53	13										
Cornhill	54,260	261	255	152	108	69	58	26	52	6										
Eagle Star *	144,997	232	247	132	122	84	65	56	21	10										
General Accident	170,480	277	245	118	104	95	62	42	40	7										
Guardian Royal	248,126	250	261	149	122	87	62	40	24	4										
Iron Trades Mutual *	38,746	374	260	92	93	74	47	25	16	9										
Legal & General	10,731	251	241	126	142	80	66	71	10	4										
London & Edinburgh	184,727	316	277	120	105	83	44	20	28	2										
Nat. Farmers Union Mut.	34,979	303	223	112	124	71	85	42	31	5										
Nat. Insurance & G'tee	125,596	292	272	114	102	76	83	35	20	3										
Norman *	1,339	345	289	77	61	28	14	24	50	28										
Norwich Union *	217,849	272	243	122	110	88	65	40	33	14										
Pearl	15,355	210	227	181	114	156	41	39	28	0										
Provincial	35,086	260	236	134	118	70	91	45	34	8										
Prudential	57,523	301	241	114	97	77	53	78	18	6										
Royal *	95,735	226	286	146	107	84	63	43	19	14										
Sun Alliance & London	239,437	281	278	151	114	85	39	24	23	2										
Wesleyan & General	2,527	228	152	88	53	91	11	301	50	1										
TOTAL	1,857,956	271	257	129	110	83	62	43	32	5										
TOTAL of 1990 data	1,467,678	275	259	131	110	86	62	42	14	8										

\* For these companies separate Non-Comp data were available

Risk Group :	MOTOR - NON COMPREHENSIVE						Method : Inflation Adjusted Chain Ladder				
	Future Inflation :	RUN-OFF PATTERN PER MILLE (Contd.)									
Name	8.00%	9	10	11	12	13	14	15+			
Avon	3	1	0	0	0	0	0	0			
Britannic	9	14	6	0	0	0	0	0			
Commercial Union	1	0	0	0	0	0	0	0			
Co-operative	7	4	2	2	8	5	2	3			
Cornhill	3	8	1	1	0	0	0	3			
Eagle Star *	13	5	2	2	3	0	0	5			
General Accident	4	2	2	2	1	0	0	1			
Guardian Royal	1	1	0	0	0	0	0	0			
Iron Trades Mutual *	6	1	3	3	0	0	0	0			
Legal & General	1	4	0	0	0	0	0	3			
London & Edinburgh	2	2	0	0	0	0	0	0			
Nat. Farmers Union Mut.	3	0	1	1	0	0	0	0			
Nat. Insurance & G'tee	1	0	0	0	0	0	0	0			
Norman *	14	53	2	2	13	0	0	0			
Norwich Union *	7	5	1	1	1	0	0	0			
Pearl	2	1	0	0	0	0	0	0			
Provincial	1	3	0	0	0	0	0	0			
Prudential	4	7	3	3	0	1	0	0			
Royal *	10	2	0	0	0	0	0	0			
Sun Alliance & London	1	1	0	0	0	0	0	0			
Wesleyan & General	6	1	18	0	0	0	0	0			
TOTAL	3	2	1	1	1	0	0	1			
TOTAL of 1990 data	4	4	2	2	1	1	2	(14+)			

\* For these companies separate Non-Comp data were available

Risk Group : Future Inflation :	MOTOR - NON COMPREHENSIVE								Method : Inflation Adjusted Chain Ladder									
	8.00%								MEAN TERMS									
	0	1	2	3	4	5	6	7	8	0	1	2	3	4	5	6	7	8
Avon	2.72	2.98	3.20	2.84	2.59	1.99	1.37	0.74	0.73	2.72	2.98	3.20	2.84	2.59	1.99	1.37	0.74	0.73
Britannic	3.44	3.21	3.09	2.52	2.34	2.09	1.59	1.38	1.66	3.44	3.21	3.09	2.52	2.34	2.09	1.59	1.38	1.66
Commercial Union	2.40	2.14	2.06	1.76	1.52	1.30	1.16	0.74	1.56	2.40	2.14	2.06	1.76	1.52	1.30	1.16	0.74	1.56
Co-operative	3.15	2.99	3.05	2.78	2.57	2.29	2.11	2.10	3.06	3.15	2.99	3.05	2.78	2.57	2.29	2.11	2.10	3.06
Cornhill	2.66	2.43	2.44	2.33	2.22	1.99	1.88	1.38	2.72	2.66	2.43	2.44	2.33	2.22	1.99	1.88	1.38	2.72
Eagle Star *	2.93	2.66	2.69	2.43	2.32	2.17	2.11	2.62	2.79	2.93	2.66	2.69	2.43	2.32	2.17	2.11	2.62	2.79
General Accident	2.68	2.52	2.55	2.21	1.91	1.74	1.50	1.24	1.92	2.68	2.52	2.55	2.21	1.91	1.74	1.50	1.24	1.92
Guardian Royal	2.54	2.22	2.13	1.85	1.60	1.32	1.06	0.82	1.18	2.54	2.22	2.13	1.85	1.60	1.32	1.06	0.82	1.18
Iron Trades Mutual *	2.19	2.19	2.40	2.04	1.82	1.74	1.71	1.57	1.44	2.19	2.19	2.40	2.04	1.82	1.74	1.71	1.57	1.44
Legal & General	2.71	2.44	2.36	1.98	1.85	1.53	1.26	2.65	3.38	2.71	2.44	2.36	1.98	1.85	1.53	1.26	2.65	3.38
London & Edinburgh	2.27	2.08	2.16	1.85	1.62	1.56	1.42	0.95	1.68	2.27	2.08	2.16	1.85	1.62	1.56	1.42	0.95	1.68
Nat. Farmers Union Mut.	2.58	2.48	2.41	2.00	1.78	1.32	1.16	0.87	1.09	2.58	2.48	2.41	2.00	1.78	1.32	1.16	0.87	1.09
Nat. Insurance & G'tee	2.42	2.21	2.28	1.91	1.56	1.13	1.01	0.75	0.95	2.42	2.21	2.28	1.91	1.56	1.13	1.01	0.75	0.95
Norman *	2.87	3.12	4.19	4.19	4.17	3.70	2.95	2.31	2.13	2.87	3.12	4.19	4.19	4.17	3.70	2.95	2.31	2.13
Norwich Union *	2.71	2.53	2.55	2.24	1.99	1.78	1.62	1.35	1.32	2.71	2.53	2.55	2.24	1.99	1.78	1.62	1.35	1.32
Pearl	2.73	2.32	2.05	1.78	1.33	1.48	1.06	0.74	1.71	2.73	2.32	2.05	1.78	1.33	1.48	1.06	0.74	1.71
Provincial	2.71	2.48	2.41	2.10	1.85	1.37	1.24	0.96	1.25	2.71	2.48	2.41	2.10	1.85	1.37	1.24	0.96	1.25
Prudential	2.63	2.55	2.62	2.33	2.04	1.74	1.29	1.86	1.97	2.63	2.55	2.62	2.33	2.04	1.74	1.29	1.86	1.97
Royal *	2.66	2.29	2.34	2.13	1.86	1.62	1.43	1.32	0.95	2.66	2.29	2.34	2.13	1.86	1.62	1.43	1.32	0.95
Sun Alliance & London	2.31	2.01	1.97	1.74	1.54	1.50	1.27	0.95	2.14	2.31	2.01	1.97	1.74	1.54	1.50	1.27	0.95	2.14
Wesleyan & General	3.83	3.81	3.62	3.14	2.43	1.89	0.93	1.63	2.89	3.83	3.81	3.62	3.14	2.43	1.89	0.93	1.63	2.89
TOTAL	2.59	2.37	2.39	2.11	1.87	1.62	1.40	1.26	2.15	2.59	2.37	2.39	2.11	1.87	1.62	1.40	1.26	2.15
TOTAL of 1990 data	2.57	2.35	2.38	2.12	1.90	1.77	1.76	2.23	2.33	2.57	2.35	2.38	2.12	1.90	1.77	1.76	2.23	2.33

\* For these companies separate Non-Comp data were available

Risk Group : MOTOR - NON COMPREHENSIVE

Future Inflation : 8.00%

Method : Inflation Adjusted Chain Ladder

Name	MEAN TERMS (contd.)						14	15+
	9	10	11	12	13	14		
Avon	0.73	0.50	--	--	--	--	--	--
Britannic	1.38	0.78	0.50	--	--	--	--	--
Commercial Union	1.87	2.06	1.99	2.06	6.95	5.95	2.00	2.00
Co-operative	3.11	2.94	2.46	1.66	1.72	2.07	2.00	2.00
Cornhill	2.61	2.11	4.74	4.72	3.92	3.00	2.00	2.00
Eagle Star *	2.55	3.19	3.48	3.25	3.94	2.97	2.00	2.00
General Accident	1.87	1.84	1.63	2.61	3.90	3.00	2.00	2.00
Guardian Royal	1.33	1.06	0.91	1.31	0.50	--	--	--
Iron Trades Mutual *	1.25	1.22	0.50	--	--	--	--	--
Legal & General	3.69	3.29	5.86	5.31	4.33	3.00	2.00	2.00
London & Edinburgh	1.23	0.96	1.42	1.50	0.50	--	--	--
Nat. Farmers Union Mut.	0.92	1.44	0.81	5.00	4.00	3.00	2.00	2.00
Nat. Insurance & G'tee	0.98	0.71	0.19	0.50	--	--	--	--
Norman *	1.68	0.92	1.35	0.50	--	--	--	--
Norwich Union *	1.18	0.86	0.82	0.50	--	--	--	--
Pearl	0.86	0.84	0.50	--	--	--	--	--
Provincial	1.50	0.82	1.58	2.28	4.00	3.00	2.00	2.00
Prudential	1.59	0.99	0.88	1.30	0.50	--	--	--
Royal *	0.47	-0.68	4.60	3.63	2.28	3.00	2.00	2.00
Sun Alliance & London	2.94	2.88	3.50	3.03	2.00	1.80	2.00	2.00
Wesleyan & General	1.96	1.47	0.50	--	--	--	--	--
TOTAL	2.26	2.14	2.41	2.50	2.60	2.57	2.00	2.00
TOTAL of 1990 data	2.47	2.42	2.69	2.66	2.47	2.00	(14+)	(14+)

\* For these companies separate Non-Comp data were available

Risk Group :	MOTOR - NON COMPREHENSIVE										Method : Basic Chain Ladder	
	Size	0	1	2	3	4	5	6	7	8		
				RUN-OFF PATTERN PER MILLE								
Name												
Avon	17,430	367	212	81	84	41	42	49	96	24		
Britannic	6,151	210	199	86	149	107	65	77	63	20		
Commercial Union	44,204	273	264	141	121	86	61	25	26	2		
Co-operative	112,678	238	228	117	106	79	72	60	56	14		
Cornhill	54,260	248	254	155	110	67	61	26	55	6		
Eagle Star *	144,997	224	247	129	119	87	67	62	22	11		
General Accident	170,480	275	247	117	103	94	60	42	41	8		
Guardian Royal	248,126	249	259	148	123	86	63	42	24	4		
Iron Trades Mutual *	38,746	383	258	92	88	71	46	26	16	9		
Legal & General	10,731	245	242	128	134	84	64	75	10	5		
London & Edinburgh	184,727	312	276	121	105	85	44	20	28	2		
Nat. Farmers Union Mut.	34,979	306	224	113	119	69	87	41	30	6		
Nat. Insurance & G'tee	125,596	287	270	113	103	76	89	36	21	3		
Norman *	1,339	322	285	83	62	35	16	24	41	33		
Norwich Union *	217,849	264	243	120	109	88	67	42	37	15		
Pearl	15,355	209	228	178	116	156	40	38	30	0		
Provincial	35,086	258	237	132	116	70	93	46	32	9		
Prudential	57,523	296	236	111	94	78	53	86	17	9		
Royal *	95,735	212	278	140	108	87	71	51	22	16		
Sun Alliance & London	239,437	277	280	150	115	85	39	25	24	3		
Wesleyan & General	2,527	217	147	83	47	90	10	330	45	1		
TOTAL	1,857,956	267	257	129	110	83	62	44	33	6		
TOTAL of 1990 data	1,467,678	270	260	130	109	86	62	43	16	10		

\* For these companies separate Non-Comp data were available



Risk Group : MOTOR - NON COMPREHENSIVE

Method : Basic Chain Ladder

Name	RUN-OFF PATTERN PER MILLE (Contd.)									
	9	10	11	12	13	14	15+			
Avon	4	1	0	0	0	0	0			
Britannic	8	12	5	0	0	0	0			
Commercial Union	1	0	0	0	0	0	0			
Co-operative	8	4	2	7	4	1	3			
Cornhill	3	9	1	0	0	1	3			
Eagle Star *	15	5	2	3	0	0	7			
General Accident	5	2	3	1	0	1	1			
Guardian Royal	1	1	1	0	0	0	0			
Iron Trades Mutual *	7	1	4	0	0	0	0			
Legal & General	2	5	0	0	0	0	6			
London & Edinburgh	3	2	0	0	0	0	0			
Nat. Farmers Union Mut.	3	0	1	0	0	0	0			
Nat. Insurance & G'tee	1	0	0	0	0	0	0			
Norman *	18	62	3	17	0	0	0			
Norwich Union *	7	5	1	1	0	0	0			
Pearl	3	1	0	0	0	0	0			
Provincial	1	4	0	0	0	0	0			
Prudential	5	10	4	0	1	0	0			
Royal *	12	2	0	0	0	0	0			
Sun Alliance & London	1	1	0	0	0	0	0			
Wesleyan & General	7	1	21	0	0	0	0			
TOTAL	3	3	1	1	0	0	1			
TOTAL of 1990 data	5	4	2	1	1	3	(14+)			

\* For these companies separate Non-Comp data were available

Risk Group : MOTOR - NON COMPREHENSIVE

Method : Basic Chain Ladder

Name	MEAN TERMS								
	0	1	2	3	4	5	6	7	8
Avon	2.70	2.97	3.22	2.87	2.64	2.04	1.42	0.78	0.71
Britannic	3.38	3.15	3.04	2.47	2.29	2.05	1.59	1.37	1.56
Commercial Union	2.42	2.14	2.08	1.77	1.53	1.30	1.21	0.80	1.73
Co-operative	3.16	3.00	3.06	2.78	2.56	2.26	2.04	1.97	2.87
Cornhill	2.76	2.50	2.53	2.44	2.36	2.10	2.04	1.55	2.96
Eagle Star *	3.03	2.76	2.81	2.55	2.41	2.27	2.19	2.79	2.92
General Accident	2.71	2.55	2.60	2.29	2.00	1.85	1.63	1.41	2.14
Guardian Royal	2.56	2.24	2.16	1.87	1.63	1.36	1.10	0.90	1.23
Iron Trades Mutual *	2.17	2.21	2.44	2.10	1.89	1.80	1.75	1.63	1.46
Legal & General	2.78	2.52	2.48	2.14	2.01	1.77	1.57	3.44	4.04
London & Edinburgh	2.28	2.09	2.16	1.85	1.62	1.57	1.43	0.96	1.62
Nat. Farmers Union Mut.	2.56	2.47	2.42	2.03	1.79	1.32	1.20	0.91	1.11
Nat. Insurance & G'tee	2.46	2.25	2.31	1.94	1.59	1.13	1.03	0.77	0.95
Norman *	3.06	3.28	4.29	4.30	4.26	3.88	3.16	2.53	2.16
Norwich Union *	2.77	2.58	2.61	2.29	2.03	1.80	1.59	1.30	1.31
Pearl	2.74	2.33	2.07	1.80	1.36	1.55	1.13	0.82	1.71
Provincial	2.73	2.50	2.45	2.14	1.88	1.40	1.28	1.05	1.25
Prudential	2.73	2.67	2.75	2.46	2.16	1.85	1.40	2.05	1.98
Royal *	2.80	2.42	2.46	2.21	1.92	1.63	1.40	1.30	0.91
Sun Alliance & London	2.33	2.02	1.99	1.74	1.55	1.51	1.25	0.88	1.61
Wesleyan & General	3.97	3.94	3.73	3.22	2.47	1.90	0.93	1.85	2.85
TOTAL	2.63	2.41	2.44	2.16	1.92	1.68	1.48	1.37	2.21
TOTAL of 1990 data	2.62	2.40	2.45	2.19	1.99	1.86	1.86	2.25	2.37

\* For these companies separate Non-Comp data were available

Risk Group : MOTOR - NON COMPREHENSIVE Method : Basic Chain Ladder

Name	MEAN TERMS (contd.)						15+
	9	10	11	12	13	14	
Avon	0.74	0.50	--	--	--	--	--
Britannic	1.37	0.79	0.50	--	--	--	--
Commercial Union	2.22	2.53	2.49	2.74	4.56	3.56	2.00
Co-operative	2.94	2.89	2.49	1.74	1.92	2.49	2.00
Cornhill	2.85	2.31	4.58	4.30	3.42	2.47	2.00
Eagle Star *	2.70	3.48	3.76	3.47	3.94	2.97	2.00
General Accident	2.15	2.23	2.02	2.54	2.46	1.49	2.00
Guardian Royal	1.38	1.06	0.87	1.32	0.50	--	--
Iron Trades Mutual *	1.24	1.24	0.50	--	--	--	--
Legal & General	4.40	3.97	5.90	5.22	4.24	3.00	2.00
London & Edinburgh	1.16	0.88	1.27	1.50	0.50	--	--
Nat. Farmers Union Mut.	0.97	1.44	0.77	5.00	4.00	3.00	2.00
Nat. Insurance & G'tee	0.95	0.69	0.22	0.50	--	--	--
Norman *	1.70	0.96	1.36	0.50	--	--	--
Norwich Union *	1.21	0.90	0.89	0.50	--	--	--
Pearl	0.83	0.83	0.50	--	--	--	--
Provincial	1.50	0.80	1.41	1.88	4.00	3.00	2.00
Prudential	1.62	0.99	0.96	1.32	0.50	--	--
Royal *	0.38	-1.56	4.76	3.76	2.48	3.00	2.00
Sun Alliance & London	2.22	2.11	3.18	3.18	2.10	7.48	2.00
Wesleyan & General	1.96	1.47	0.50	--	--	--	--
TOTAL	2.34	2.24	2.54	2.60	2.56	2.37	2.00
TOTAL of 1990 data	2.50	2.47	2.75	2.71	2.47	2.00	(14+)

\* For these companies separate Non-Comp data were available

Risk Group : Future Inflation :	MOTOR - NON COMPREHENSIVE 8.00%										Method : Average Claim	
	Name	Size	0	1	2	3	4	5	6	7	8	
Avon	17,430	304	192	86	84	42	57	67	127	33		
Britannic	6,151	216	194	84	142	100	58	77	65	25		
Commercial Union	44,204	289	265	140	117	80	56	22	23	4		
Co-operative	112,678	247	222	113	99	74	66	54	51	20		
Cornhill	54,260	267	258	149	102	67	50	24	46	9		
Eagle Star *	144,997	249	244	131	117	80	63	56	21	9		
General Accident	170,480	284	241	113	99	91	58	42	39	13		
Guardian Royal	248,126	248	263	147	118	84	57	43	28	7		
Iron Trades Mutual *	38,746	356	260	92	94	87	54	20	20	8		
Legal & General	10,731	253	241	126	125	82	61	72	9	7		
London & Edinburgh	184,727	327	273	115	102	79	43	20	27	5		
Nat. Farmers Union Mut.	34,979	271	216	108	130	73	86	51	40	14		
Nat. Insurance & G'tee	125,596	307	273	114	97	74	74	33	18	7		
Norman *	1,339	318	300	84	66	39	19	21	60	25		
Norwich Union *	217,849	291	247	123	109	84	60	34	28	12		
Pearl	15,355	207	221	182	113	158	40	39	33	1		
Provincial	35,086	269	243	124	108	69	84	42	35	16		
Prudential	57,523	306	238	112	94	74	51	74	17	10		
Royal *	95,735	232	269	144	107	88	69	45	20	16		
Sun Alliance & London	239,437	297	269	147	109	84	38	24	23	5		
Wesleyan & General	2,527	219	142	81	52	81	9	333	54	1		
TOTAL	1,857,956	280	252	126	106	80	59	41	31	10		
TOTAL of 1990 data	1,467,678	271	247	127	106	83	59	40	26	16		

\* For these companies separate Non-Comp data were available

Risk Group : MOTOR - NON COMPREHENSIVE  
 Future Inflation : 8.00%  
 Method : Average Claim

Method : Average Claim

Name	RUN-OFF PATTERN PER MILLE (Contd.)										
	9	10	11	12	13	14	15+				
Avon	6	2	0	0	0	0	0	0			
Britannic	12	19	8	0	0	0	0	0			
Commercial Union	1	1	0	0	0	0	0	0			
Co-operative	12	7	3	13	8	3	11	11			
Cornhill	4	13	1	0	0	0	11	11			
Eagle Star *	13	5	3	3	0	0	6	6			
General Accident	8	4	4	1	0	0	3	3			
Guardian Royal	2	1	1	0	0	0	0	0			
Iron Trades Mutual *	3	2	4	0	0	0	0	0			
Legal & General	2	7	0	0	-1	0	15	15			
London & Edinburgh	5	4	1	0	1	0	0	0			
Nat. Farmers Union Mut.	8	1	1	0	0	0	0	0			
Nat. Insurance & G'tee	2	1	0	0	0	0	0	0			
Norman *	12	45	2	10	0	0	0	0			
Norwich Union *	6	4	1	0	0	0	0	0			
Pearl	4	1	0	0	0	0	0	0			
Provincial	2	6	1	0	0	0	0	0			
Prudential	6	11	5	0	1	0	0	0			
Royal *	10	2	0	0	0	0	0	0			
Sun Alliance & London	1	1	0	0	1	0	1	1			
Wesleyan & General	7	1	20	0	0	0	0	0			
TOTAL	5	4	2	1	1	0	3	3			
TOTAL of 1990 data	8	7	3	2	1	4	(14+)	(14+)			

\* For these companies separate Non-Comp data were available

Risk Group : Future Inflation :	MOTOR - NON COMPREHENSIVE 8.00%								Method : Average Claim										
	MEAN TERMS																		
Name	0	1	2	3	4	5	6	7	8	0	1	2	3	4	5	6	7	8	
Avon	3.20	3.38	3.47	3.08	2.73	2.05	1.43	0.80	0.73										
Britannic	3.48	3.30	3.22	2.67	2.52	2.29	1.79	1.57	1.66										
Commercial Union	2.37	2.12	2.09	1.81	1.62	1.45	1.44	1.11	1.98										
Co-operative	3.38	3.33	3.51	3.32	3.19	3.00	2.91	2.94	3.58										
Cornhill	2.77	2.60	2.73	2.75	2.77	2.75	2.80	2.45	3.79										
Eagle Star *	2.88	2.67	2.72	2.49	2.38	2.22	2.15	2.69	2.89										
General Accident	2.77	2.67	2.77	2.47	2.21	2.12	1.94	1.79	2.30										
Guardian Royal	2.59	2.28	2.24	1.98	1.76	1.51	1.22	1.00	1.18										
Iron Trades Mutual *	2.26	2.23	2.41	2.01	1.72	1.67	1.77	1.44	1.55										
Legal & General	2.88	2.69	2.73	2.48	2.45	2.37	2.39	4.77	4.95										
London & Edinburgh	2.28	2.14	2.26	1.97	1.80	1.78	1.69	1.26	1.68										
Nat. Farmers Union Mut.	2.84	2.71	2.64	2.21	2.03	1.58	1.40	1.11	1.13										
Nat. Insurance & G'tee	2.37	2.20	2.30	1.97	1.65	1.27	1.21	1.02	0.95										
Norman *	2.86	2.96	3.88	3.84	3.79	3.45	2.77	2.08	2.08										
Norwich Union *	2.57	2.42	2.45	2.15	1.93	1.75	1.62	1.34	1.32										
Pearl	2.78	2.38	2.10	1.85	1.40	1.60	1.17	0.85	1.71										
Provincial	2.74	2.56	2.59	2.30	2.06	1.63	1.55	1.29	1.33										
Prudential	2.67	2.63	2.75	2.48	2.23	1.96	1.56	2.13	1.97										
Royal *	2.71	2.38	2.39	2.15	1.86	1.60	1.42	1.32	0.91										
Sun Alliance & London	2.32	2.08	2.07	1.87	1.70	1.77	1.63	1.45	2.71										
Wesleyan & General	4.01	3.99	3.76	3.24	2.52	1.90	0.93	1.67	2.89										
TOTAL	2.66	2.50	2.57	2.33	2.16	2.00	1.91	1.93	2.65										
TOTAL of 1990 data	2.78	2.62	2.70	2.49	2.33	2.24	2.20	2.23	2.33										

\* For these companies separate Non-Comp data were available

Risk Group : Future Inflation :	MOTOR - NON COMPREHENSIVE										Method : Average Claim	
	MEAN TERMS (contd.)											
	9	10	11	12	13	14	15+					
Name	8.00%											
Avon	0.73	0.50	--	--	--	--	--	--	--	--	--	--
Britannic	1.38	0.78	0.50	--	--	--	--	--	--	--	--	--
Commercial Union	2.59	3.06	3.15	3.26	4.68	3.68	2.00					
Co-operative	3.69	3.55	3.08	2.30	2.43	2.52	2.00					
Cornhill	3.81	3.38	5.42	4.88	3.97	3.00	2.00					
Eagle Star *	2.65	3.24	3.41	3.27	3.95	2.97	2.00					
General Accident	2.40	2.56	2.53	3.60	3.96	3.00	2.00					
Guardian Royal	1.33	1.06	0.91	1.31	0.50	--	--					
Iron Trades Mutual *	1.55	1.16	0.50	--	--	--	--					
Legal & General	5.24	4.78	5.94	5.12	4.12	3.00	2.00					
London & Edinburgh	1.23	0.96	1.42	1.50	0.50	--	--					
Nat. Farmers Union Mut.	1.02	1.76	1.22	5.00	4.00	3.00	2.00					
Nat. Insurance & G'tee	0.98	0.71	0.19	0.50	--	--	--					
Norman *	1.64	0.88	1.34	0.50	--	--	--					
Norwich Union *	1.15	0.84	0.77	0.50	--	--	--					
Pearl	0.86	0.84	0.50	--	--	--	--					
Provincial	1.68	1.03	2.42	3.30	4.00	3.00	2.00					
Prudential	1.59	0.99	0.88	1.30	0.50	--	--					
Royal *	0.47	-0.69	5.06	4.02	2.31	3.00	2.00					
Sun Alliance & London	3.75	3.74	4.27	3.71	2.68	2.33	2.00					
Wesleyan & General	1.96	1.47	0.50	--	--	--	--					
TOTAL	2.93	2.95	3.35	3.40	3.24	2.81	2.00					
TOTAL of 1990 data	2.47	2.42	2.69	2.66	2.47	2.00	(14+)					

\* For these companies separate Non-Comp data were available

Risk Group :	MOTOR - NON COMPREHENSIVE										Method : Company Incurred	
	Name	Size	RUN-OFF PATTERN PER MILLE									8
			0	1	2	3	4	5	6	7		
Avon	17,430	387	224	87	82	40	45	36	47	32		
Britannic	6,151	256	224	95	113	92	63	56	41	25		
Commercial Union	44,204	268	244	135	122	90	64	29	26	11		
Co-operative	112,678	229	206	107	92	67	61	51	48	39		
Cornhill	54,260	248	246	148	110	76	58	28	34	11		
Eagle Star *	144,997	242	237	131	120	82	65	60	24	11		
General Accident	170,480	288	240	110	91	83	53	36	38	22		
Guardian Royal	248,126	249	261	145	113	82	55	34	21	17		
Iron Trades Mutual *	38,746	320	239	94	97	90	58	25	37	15		
Legal & General	10,731	256	244	126	125	82	55	56	24	10		
London & Edinburgh	184,727	320	264	111	99	80	44	20	29	8		
Nat. Farmers Union Mut.	34,979	314	235	117	117	64	72	39	20	9		
Nat. Insurance & G'tee	125,596	281	253	107	91	68	67	34	40	19		
Norman *	1,339	336	279	85	72	45	22	17	57	17		
Norwich Union *	217,849	260	223	117	109	92	72	42	38	21		
Pearl	15,355	203	209	166	109	155	45	43	24	5		
Provincial	35,086	268	240	125	112	69	76	40	30	13		
Prudential	57,523	298	232	109	91	72	49	63	24	24		
Royal *	95,735	239	266	141	101	84	66	47	21	16		
Sun Alliance & London	239,437	281	260	142	106	86	39	27	23	11		
Wesleyan & General	2,527	310	196	107	59	76	6	184	46	5		
TOTAL	1,857,956	268	242	121	102	78	59	41	33	18		
TOTAL of 1990 data	1,467,678	265	244	122	103	81	59	44	31	20		

\* For these companies separate Non-Comp data were available



Risk Group : MOTOR - NON COMPREHENSIVE

Method : Company Incurred

Name	RUN-OFF PATTERN PER MILLE (Contd.)										15+
	9	10	11	12	13	14	14	14	14	14	
Avon	12	2	0	0	0	0	0	0	0	0	7
Britannic	10	10	3	0	0	0	0	0	0	0	11
Commercial Union	3	1	0	1	0	0	0	0	0	0	8
Co-operative	33	9	8	14	7	3	3	3	3	3	27
Cornhill	8	15	2	0	0	1	1	1	1	1	13
Eagle Star *	13	6	2	3	0	0	0	0	0	0	3
General Accident	8	9	7	3	0	2	2	2	2	2	12
Guardian Royal	5	4	1	0	1	0	0	0	0	0	10
Iron Trades Mutual *	7	6	11	0	0	0	0	0	0	0	0
Legal & General	4	9	1	0	0	0	0	0	0	0	9
London & Edinburgh	8	9	1	0	0	0	0	0	0	0	6
Nat. Farmers Union Mut.	4	0	3	0	0	0	0	0	0	0	5
Nat. Insurance & G'tee	10	7	8	-2	0	0	0	0	0	0	17
Norman *	8	25	1	6	6	6	6	6	6	6	18
Norwich Union *	12	11	3	1	0	0	0	0	0	0	0
Pearl	8	3	10	0	0	0	0	0	0	0	19
Provincial	5	7	1	1	2	0	0	0	0	0	11
Prudential	9	10	6	1	3	0	0	0	0	0	8
Royal *	12	5	0	0	0	0	0	0	0	0	0
Sun Alliance & London	4	6	3	0	4	-1	-1	-1	-1	-1	8
Wesleyan & General	2	0	5	0	0	0	0	0	0	0	4
TOTAL	10	8	4	3	1	1	1	1	1	1	13
TOTAL of 1990 data	11	8	4	3	1	5	5	5	5	5	(14+)

\* For these companies separate Non-Comp data were available

Risk Group : MOTOR - NON COMPREHENSIVE

Name	MEAN TERMS								Method	Company Incurred
	0	1	2	3	4	5	6	7		
Avon	2.57	2.87	3.24	3.03	2.97	2.51	2.18	1.78	1.95	
Britannic	3.17	3.08	3.20	2.80	2.64	2.54	2.37	2.41	2.73	
Commercial Union	2.67	2.47	2.45	2.19	2.08	2.09	2.39	2.50	3.68	
Co-operative	3.95	3.97	4.23	4.09	3.99	3.77	3.61	3.44	3.44	
Cornhill	2.95	2.75	2.85	2.83	2.87	2.93	3.18	3.07	3.77	
Eagle Star *	2.91	2.68	2.67	2.40	2.25	2.03	1.85	2.19	2.29	
General Accident	2.98	2.98	3.24	3.07	2.93	2.99	2.96	2.83	3.24	
Guardian Royal	2.78	2.53	2.61	2.50	2.48	2.56	2.73	2.99	3.33	
Iron Trades Mutual *	2.64	2.65	2.82	2.45	2.21	2.18	2.15	1.69	1.80	
Legal & General	2.83	2.63	2.68	2.41	2.37	2.28	2.14	2.78	3.45	
London & Edinburgh	2.49	2.43	2.65	2.44	2.38	2.58	2.69	2.39	3.08	
Nat. Farmers Union Mut.	2.55	2.48	2.52	2.22	2.15	1.83	2.00	2.41	3.19	
Nat. Insurance & G'tee	2.99	2.96	3.30	3.13	3.03	2.89	3.10	3.00	3.71	
Norman *	2.96	3.20	4.16	4.20	4.36	4.32	3.84	3.23	4.01	
Norwich Union *	2.96	2.83	2.83	2.51	2.26	2.06	1.94	1.64	1.52	
Pearl	3.21	2.91	2.76	2.66	2.41	3.27	3.39	4.15	5.07	
Provincial	2.88	2.75	2.85	2.64	2.59	2.37	2.65	2.89	3.70	
Prudential	2.92	2.95	3.16	2.97	2.80	2.65	2.36	2.75	2.65	
Royal *	2.74	2.44	2.48	2.28	1.99	1.74	1.55	1.47	1.11	
Sun Alliance & London	2.62	2.45	2.55	2.47	2.46	2.82	2.89	2.97	3.60	
Wesleyan & General	3.02	3.16	3.21	2.96	2.41	1.98	1.02	1.55	3.57	
TOTAL	2.99	2.91	3.09	2.94	2.88	2.85	2.91	3.01	3.43	
TOTAL of 1990 data	2.90	2.77	2.90	2.69	2.54	2.43	2.32	2.28	2.35	

\* For these companies separate Non-Comp data were available

Risk Group : MOTOR - NON COMPREHENSIVE

Method : Company Incurred

Name	MEAN TERMS (contd.)						
	9	10	11	12	13	14	15+
Avon	3.20	5.75	6.00	5.00	4.00	3.00	2.00
Britannic	3.38	3.58	4.90	5.00	4.00	3.00	2.00
Commercial Union	5.35	6.06	5.54	4.78	4.11	3.11	2.00
Co-operative	3.57	4.05	3.60	3.11	3.14	2.79	2.00
Cornhill	3.66	3.46	5.17	4.66	3.80	2.82	2.00
Eagle Star *	2.00	2.41	2.81	2.87	3.95	2.98	2.00
General Accident	3.70	3.53	3.69	3.92	3.57	2.58	2.00
Guardian Royal	4.54	4.74	4.91	4.46	3.61	3.00	2.00
Iron Trades Mutual *	1.63	1.14	0.50	--	--	--	--
Legal & General	3.83	3.57	5.75	5.17	4.18	3.00	2.00
London & Edinburgh	2.89	3.11	5.22	4.81	3.81	3.00	2.00
Nat. Farmers Union Mut.	4.14	5.01	4.19	5.00	4.00	3.00	2.00
Nat. Insurance & G'tee	4.20	4.39	4.47	5.69	4.00	3.00	2.00
Norman *	3.87	3.27	4.14	3.27	2.80	2.38	2.00
Norwich Union *	1.29	0.90	0.89	0.66	2.80	2.38	2.00
Pearl	4.66	4.63	4.10	5.00	4.00	3.00	2.00
Provincial	4.30	4.14	4.77	4.01	3.41	3.00	2.00
Prudential	3.03	2.88	3.34	3.79	3.10	3.00	2.00
Royal *	0.69	0.19	5.60	4.38	2.58	3.00	2.00
Sun Alliance & London	4.00	3.65	3.99	4.07	3.07	3.29	2.00
Wesleyan & General	4.18	3.94	3.01	5.00	4.00	3.00	2.00
TOTAL	3.81	3.88	4.04	3.90	3.49	2.81	2.00
TOTAL of 1990 data	2.47	2.44	2.62	2.63	2.48	2.00	(14+)

\* For these companies separate Non-Comp data were available

WEIGHTED MEAN TERMS (USING OUTSTANDING PROPORTIONS ON RUN-OFF PATTERN AS WEIGHTS)

Risk Group : FIRE

Name	METHOD			CI
	8% IACL	BCL	8% AVC	
Avon	1.96	1.85	2.10	
Britannic	0.74	0.76	0.73	
Commercial Union	1.12	1.08	1.10	
Co-operative	0.95	0.95	0.94	
Cornhill	1.55	1.53	1.48	
Eagle Star	1.37	1.31	1.30	
Ecclesiastical	2.73	2.54	2.47	
Economic	2.04	1.93	1.65	
General Accident	1.03	1.01	1.03	
Guardian Royal	1.23	1.19	1.17	
Iron Trades Mutual	0.69	0.69	0.71	
Legal & General	-1.69	-1.53	-0.18	
Minster	0.81	0.80	0.75	
Municipal General	0.71	0.70	0.76	
Municipal Mutual	1.60	1.57	1.58	
Nat. Farmers Union Mutual	0.65	0.62	0.59	
Norwich Union	0.87	0.87	0.83	
Provincial	1.91	1.80	1.94	
Prudential	1.39	1.32	1.26	
Refuge	0.88	0.91	0.84	
Royal	0.53	0.54	0.61	
Sun Alliance & London	1.30	1.25	1.25	
Wesleyan & General	1.61	1.54	1.38	
TOTAL	1.30	1.25	1.26	1.78
TOTAL based on 1990 data	1.32	1.30	1.30	3.72

SENSITIVITY ANALYSIS OF AGGREGATE DATA

WEIGHTED MEAN TERM

BY ASSUMED MEAN TERM FOR TAIL

Risk Group : FIRE

Assumed Mean Term for tail	8%		
	IACL	BCL	AVC
1	1.25	1.21	1.22
2	1.30	1.25	1.26
3	1.35	1.29	1.31
4	1.39	1.33	1.35

WEIGHTED MEAN TERMS (USING OUTSTANDING PROPORTIONS ON RUN-OFF PATTERN AS WEIGHTS)

Risk Group :	EMPLOYERS LIABILITY				SENSITIVITY ANALYSIS OF AGGREGATE DATA				
	METHOD				WEIGHTED MEAN TERM				
	8% IACL	BCL	8% AVC	CI	BY ASSUMED MEAN TERM FOR TAIL				
Avon	2.76	2.91	2.64	2.91	Assumed	8% IACL	BCL	8% AVC	CI
Commercial Union	2.26	2.33	2.36	2.47	Mean term	4.08	4.29	4.06	4.21
Co-operative	3.67	3.80	3.93	3.79	for tail	4.34	4.58	4.32	4.49
Cornhill	3.64	3.85	3.45	5.39	1	4.60	4.86	4.57	4.77
Eagle Star	4.44	4.65	4.45	4.44	2	4.86	5.15	4.82	5.05
General Accident	3.92	4.15	3.57	3.92	3				
Guardian Royal	3.51	3.67	3.32	3.33	4				
Iron Trades Mutual	3.28	3.43	3.37	3.89					
Iron Trades Employer	2.94	3.08	3.00	3.06					
Legal & General	4.26	4.43	4.17	3.91					
Norwich Union	5.18	5.49	5.17	5.27					
Orion	2.64	2.65	2.75	2.63					
Pearl	3.11	3.21	2.95	3.40					
Provincial	3.13	3.25	3.09	3.37					
Prudential	2.76	2.85	2.68	2.97					
Royal	7.46	7.74	7.49	7.26					
Sun Alliance & London	6.91	7.25	6.18	6.92					
Wesleyan & General	8.40	8.72	6.77	3.68					
TOTAL	4.34	4.58	4.32	4.49					
TOTAL of 1990 data	4.38	4.64	4.36	4.65					

WEIGHTED MEAN TERMS (USING OUTSTANDING PROPORTIONS ON RUN-OFF PATTERN AS WEIGHTS)

Risk Group :	MOTOR - COMPREHENSIVE				SENSITIVITY ANALYSIS OF AGGREGATE DATA				
	METHOD				WEIGHTED MEAN TERM				
Name	8% IACL	BCL	8% AVC	CI	BY ASSUMED MEAN TERM FOR TAIL				
Avon	1.62	1.64	1.80	2.47	Risk Group : MOTOR - COMPREHENSIVE				
Britannic	2.17	2.19	2.27	2.39	Assumed	8%	BCL	AVC	CI
Commercial Union	1.65	1.66	1.75	2.10	Mean term	1.85	1.90	2.08	2.70
Co-operative	2.43	2.41	2.91	3.66	for tail	1.86	1.90	2.09	2.76
Cornhill	1.91	1.97	2.50	2.64	1	1.86	1.91	2.10	2.83
Eagle Star *	1.89	1.96	1.94	2.01	2				
General Accident	1.94	1.99	2.19	2.50	3				
Guardian Foyal	1.55	1.58	1.61	2.32	4				
Iron Trades Mutual *	2.34	2.46	2.26	2.44					
Legal & General	2.35	2.57	3.04	2.88					
London & Edinburgh	1.94	1.91	2.03	1.94					
Nat. Farmers Union Mut.	1.93	1.95	2.06	2.85					
Nat. Insurance & G'tee	1.69	1.71	1.73	2.38					
Norman *	1.65	1.67	1.67	1.98					
Norwich Union *	1.93	2.03	1.85	2.12					
Pearl	1.53	1.53	1.60	2.84					
Provincial	1.89	1.94	1.97	2.56					
Prudential	1.99	2.06	2.16	2.80					
Royal *	2.07	2.09	2.00	2.09					
Sun Alliance & London	1.79	1.81	1.93	2.91					
Wesleyan & General	2.34	2.37	2.43	2.15					
TOTAL	1.85	1.90	2.08	2.70					
TOTAL of 1990 data	1.88	1.94	2.17	2.38					

\* For these companies separate Comp data were available

WEIGHTED MEAN TERMS (USING OUTSTANDING PROPORTIONS ON RUN-OFF PATTERN AS WEIGHTS)

Risk Group : MOTOR - NON COMPREHENSIVE

METHOD

Name	8%			SENSITIVITY ANALYSIS OF AGGREGATE DATA		
	IACL	BCL	AVC	CI	WEIGHTED MEAN TERM	
Avon	2.58	2.59	2.74	2.86		
Britannic	2.61	2.58	2.72	2.91		
Commercial Union	1.89	1.90	1.94	2.42		
Co-operative	2.76	2.74	3.26	3.87		
Cornhill	2.32	2.42	2.76	2.92		
Eagle Star *	2.54	2.65	2.58	2.47		
General Accident	2.25	2.32	2.49	3.06		
Guardian Royal	1.95	1.97	2.04	2.64		
Iron Trades Mutual *	2.09	2.13	2.09	2.46		
Legal & General	2.19	2.35	2.75	2.59		
London & Edinburgh	1.94	1.94	2.04	2.54		
Nat. Farmers Union Mut.	2.11	2.12	2.30	2.39		
Nat. Insurance & G'tee	1.96	1.98	1.99	3.15		
Norman *	3.31	3.42	3.13	3.76		
Norwich Union *	2.27	2.30	2.20	2.50		
Pearl	1.93	1.95	1.98	2.97		
Provincial	2.14	2.17	2.29	2.77		
Prudential	2.30	2.40	2.42	2.91		
Royal *	2.10	2.17	2.14	2.22		
Sun Alliance & London	1.85	1.86	1.98	2.60		
Wesleyan & General	2.82	2.87	2.88	2.68		
TOTAL	2.16	2.20	2.39	3.00		
TOTAL of 1990 data	2.21	2.27	2.52	2.67		

BY ASSUMED MEAN TERM FOR TAIL

Risk Group : MOTOR - NON COMPREHENSIVE

Assumed  
Mean Term  
for tail

Assumed Mean Term for tail	8% IACL	BCL	8% AVC	CI
1	2.15	2.20	2.37	2.92
2	2.16	2.20	2.39	3.00
3	2.16	2.21	2.40	3.07
4	2.17	2.21	2.41	3.15

\* For these companies separate Non-Comp data were available